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Department of *Master of Business Administration* Presents
Online International Conference on
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Turbulence (ICRSPCBT-2021) on 23rd & 24th July, 2021



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Departments of Master of Business Administration

“International Conference on Recrafting Strategies for Post Covid-19
Business Turbulence” ICRSPCBT-2021

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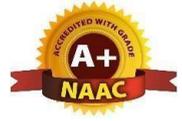
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Sri. M. LAXMANREDDY
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MESSAGE

I am extremely pleased to know that the Department of **Master of Business Administration** of SMEC is organizing Online Mega International Conference on “**International Conference on Recrafting Strategies for Post Covid-19 Business Turbulence**” ICRSPCBT-2021 on 23rd and 24rd of July 2021. I understand that the large number of researchers has submitted their research papers for presentation in the conference and for publication. The response to this conference from all over India and Foreign countries is most encouraging. I am sure all the participants will be benefitted by their interaction with their fellow researchers and engineers which will help for their research work and subsequently to the society at large.

I wish the conference meets its objective and confident that it will be a grand success.

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Sri. G. CHANDRASEKHAR YADAV
EXECUTIVEDIRECTOR



MESSAGE

I am pleased to state that the Department of **Master of Business Administration** of SMEC is organizing Online Mega International Conference on “**International Conference on Recrafting Strategies for Post Covid-19 Business Turbulence**” ICRSPCBT-2021 on 23rd and 24th of July 2021. It is to overcome post covid business turbulence, the academic and delegates to bring new strategies and practices to the existing firms strengthening the “MAKE IN INDIA” concept many innovations need to be translated into workable product. Concept to commissioning is along route. The academicians can play a major role in bringing out new products through innovations.

I am delighted to know that here are large number of researchers has submitted the papers on Management & Interdisciplinary streams. I wish all the best to the participants of the conference additional insight to their subject so interest.

I wish the organizers of the conference to have great success.

G.CHANDRASEKHAR YADAV
Executive Director

Dr P. SANTOSH KUMAR PATRA
PRINCIPAL



I am delighted to be the Patron & Program Chair for the Online Mega International Conference on “**International Conference on Recrafting Strategies for Post Covid-19 Business Turbulence**” **ICRSPCBT-2021** organized by the Department of **Master of Business Administration** on 23rd and 24rd of July 2021. I have strong desire that the conference to unfold new domains of research among the **Management** fraternity and will boost the knowledge level of many participating budding scholars throughout the world by opening a plethora of future developments in the field of **Management**.

The Conference aims to bring different ideologies under one roof and provide opportunities to exchange ideas, to establish research relations and to find many more global partners for future collaboration. About 136 research papers have been submitted to this conference, this itself is a great achievement and I wish the conference a grand success.

I appreciate the faculties, coordinators and Department Head of **Master of Business Administration** for their continuous untiring contribution in making the conference a reality.



(Dr.P. Santosh Kumar Patra)
Principal



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CONVENERS

The aim of the Online Mega International Conference on **International Conference on Recrafting Strategies for Post Covid-19 Business Turbulence** ICRSPCBT-2021 being conducted by the Department of **Master of Business Administration** of SMEC, is to create a platform for academicians and researchers to exchange their innovative ideas and interact with researchers of the same field of interest .This will enable to accelerate the work to progress faster to achieve the individual send goals ,which will ultimately benefit the larger society of India.

We, the organizers of the conference are glad to note that more than 150 papers have been received for presentation during the online conference. After scrutiny by specialist 136 papers have been selected, and the authors have been informed to be there at the online platform for presentations. Steps have been to publish these papers with ISBN number in the Conference Proceedings and all the selected papers will be published in Scopus/UGC recognized reputed journals.

The editorial Committee and the organizers express their sincere appreciation to all authors who have shown interest and contributed their knowledge in the form of technical papers. We are delighted and happy to state that the conference is moving towards a grand success with the untiring effort of the faculties of Department Head of **Master of Business Administration** of SMEC and with the blessing of the Principal and Management of SMEC.

Dr.Y.Venkata Rangiah
HOD,MBA

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Paper ID: ICRSPCBT-2021/0101

**Post Covid-19 Recovery Strategies Adopted by Food Outlets for Enhancing Ethnic Food
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Abstract:

The COVID-19 outbreak brought severe challenges for food outlets globally. This study investigates the changed perception of consumers for food & selection of outlet and strategy adopted by food outlet to bring back customers and enhancing their food experience. This study also suggests the use of ethnic food helps in gaining consumer faith and enhance food experience. The study was conducted on food outlets of Rajasthan and mixed methodology is adopted in which 190 tourists along with 20 restaurant owners were investigated. The findings suggest that multitasking, use of ethnic food items and better utilization of available resource help in gaining business.

Keywords: Covid-19, Ethnic Food, Experience, Recovery Marketing

Technology: Changing perception of Hospitality Services

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Abstract:

This study aims at understanding the links between technology and hotel industry services. As people are becoming technologically advanced, the hospitality industry is facing challenges in upgrading their services to keep up with the changing scenario.

Technology has been influencing people's decisions in their day-to-day life. The perception of hospitality services is also changing with the updated technological advancements. These technologies have enabled hospitality products to become more and more personalized to suit specific requirements of individuals. Personalized service is going to be the key factor in determining the survival of hospitality brands.

In the era of covid, the perception of hospitality has changed drastically. The pandemic has led to the new normal and touch less /contactless service has become an essential for continuance. This research also studies how the upcoming hotel services are influenced by technologies such as artificial intelligence, humanoids, intelligent data & information management, radio frequency identification, holographic projections, interactive apps, argumentative reality, virtual reality etc.

Key words: Technology, Hospitality services, Guest satisfaction, Artificial Intelligence.

Yerba Mate - A Tea from Latin America

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IMS Unison University, Dehradun

Abstract:

The purpose of this study is to create awareness among Hospitality Professionals, Tea connoisseurs, students, and researchers of India and neighboring countries about this Tea.

Yerba Mate tea, an infusion prepared from the leaves of the *Ilex paraguariensis* tree. It is a popular nonalcoholic beverage in South America that is quickly gaining traction in the international market, either as tea or as a component of prepared foods or nutritional supplements. For ages, the indigenous people have consumed it as a social and therapeutic beverage.

Yerba Mate tea is Argentina's national drink, but it's also well-known for its energizing, rejuvenating, and weight-loss effects. South American footballers, who appear to carry their mate gourds with them wherever they go, have popularized the drink in Europe. This review focuses on the history, production, and health benefits of Yerba.

Keywords: Tea, Yerba Mate, Herbal Tea, Antioxidant, Beverage

Impact of E-Commerce on Businesses

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Abstract:

The said research paper involves a study of the impact of electronic commerce on business, and we will find out the growth and influence of e-commerce and its effects on today's business aspects and job creation.

Electronic commerce or e-commerce is the term for any form of business, or commercial transaction, which involves the transfer of data across the internet. It encompasses the variety of different types of jobs, from consumer based retail websites, through auction or music websites, to enterprise exchanges selling goods and services between corporations. It is presently one of the most significant aspects of the internet to emerge. E-commerce has altered the workflow of the business. With its introduction, E-commerce has a significant impact on society and business at a global level. Internet commerce will change the face of business forever. Moreover, it has affected the information technology, economic, social, and e-commerce has enhanced the productivity growth worldwide in the 21st century.

Electronic commerce and business integration will usher in a new era in marketing. Because it allows you to get closer to your customer, bring them inside your organisation, and test new product ideas on real customers.

Keywords-- E-commerce, Global impact, Marketing, Business organization, Benefits of E-commerce

Social Work During The Corona Viruscrisis: Responding to Urgent Social Needs

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Abstract:

Social work during the CORONA VIRUS crisis has faced one of the most challenging times to cover urgent social needs in an uncertain scenario. This study analyzes the immediate responses in social work to vulnerable groups in the first 15 days of the pandemic in Barcelona, one of the most *affected* areas worldwide by COVID-19. The sample for this qualitative study includes 23 semi-structured interviews with social workers from different fields of intervention, from general approaches (primary care) to specific ones (health, ageing, homeless, and justice). The data analysis followed the communicative methodology, including transformative and exclusionary dimensions, and the analytical categories focused on the impact of the CORONA VIRUS pandemic on social services users, the organizational responses of social workers, and the impact of the interventions to cover urgent social needs of attendees. The interventions have been accompanied by an improvement in communication channels with vulnerable groups, ensuring an understanding of the situation of families and individuals, and covering the most urgent social needs. The study shows the key role of social workers from diverse social attention tools and their contribution to the sustainability of social services with a long-term impact.

Keywords: social work; COVID-19; vulnerable groups

Infinite plastic
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Abstract:

There is one man-made material that you can find in the earth, the air and in the deepest ocean trenches. It is so durable that the majority of what has been created is still present in our ecosystem. Having made its way into the food chain, it permeates our bodies, flowing from our blood into our organs, even finding its way into the human placenta.

Efficiently recycling plastic by conventional means is notoriously difficult, and only 9% of all plastic ever made has been recycled into new plastics. But what if there was a way to turn plastic back into the stuff it was made from? The "next grand challenge" for polymer chemistry – the field responsible for the creation of plastics – is learning to undo the process by turning plastics back into oil.

Instead of a system where some plastics are rejected because they are the wrong colour or made of composites, chemical recycling could see all types of plastic fed into an "infinite" recycling system

This process – known as chemical recycling – has been explored as a viable alternative to conventional recycling for decades. So far, the stumbling block has been the large amount of energy it requires. This, combined with the volatile price of crude oil sometimes makes it cheaper to produce new plastic products than to recycle existing plastic.

Key Words: ecosystem, chemical recycling, plastic

A Conceptual Frame Work on Living a Healthy Lifestyle in Modern Age

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Abstract:

This is a study to know importance of health and how to maintain a healthy life.

“Health is wealth“ is a phrase which means when you have good health, you have everything in life. Because if you are fit and healthy you can earn and buy whatever you want. But being financially wealthy does not assure you your health and no amount of money can buy back ‘health’ once it is lost. So always focus on your health first and don’t lose your health in the run for the money The life expectancy of people has decreased compared to olden days. The main factors that are affecting our health is mainly food habits, stress and not having any physical exercise.

Some of the quotations defining health are:Health is the greatest gift, contentment the greatest wealth, faithfulness the best relationship.” – **Gautama Buddha**

Good health is true wealth.” – **Urijah Faber**

“An apple a day keeps the doctor away.”- **Benjamin Franklin**

Key words: health, wealth, physical exercise

A Difference Between Rural Marketing and Urban Marketing

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Abstract:

The concept of rural market in India is still evolving and it poses numerous challenges like understanding rural consumer, reaching and providing services to remote locations and communicating with heterogeneous audience. Though there are several difficulties in targeting the rural market but still almost all companies are rushing towards this market. This is mainly because of saturated urban market and favourable changes in rural market like improving lifestyle, habits, taste, increasing literacy level, increase in income, increase in expectations and aspirations, improving infrastructure, government support via various schemes etc. Now day's rural consumers are also using branded products and almost all major brands are available in rural market of India. Though the gap between Indian rural and urban consumer is decreasing still there is considerable difference between them in terms geographic, demographic and psychographic aspects. These differences are resulting in distinction in rural and urban consumers' behaviour, hence requiring different marketing strategies for these regions. This paper is an attempt to explore differences between Indian rural and urban consumer.

Keywords: Rural Markets, lifestyle, consumers

Chandrayaan-2

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Abstract:

Chandrayaan-2 is an Indian lunar mission to explore the uncharted south pole of the celestial body by landing a rover. On September 7, India attempted to make a soft landing on to the lunar surface.

However, lander Vikram missed the primary landing site and went for the second. The visuals went missing henceforth. According to Isro chief K Sivan, communication from Vikram lander was lost and data is still being analysed. If India does succeed, it will be the fourth country to land on the moon, after the erstwhile USSR, US and China, to cement its place among the world's space-faring nations. India's Geosynchronous Satellite Launch Vehicle, GSLV MkIII-M1 had successfully launched the 3,840-kg Chandrayaan-2 spacecraft into the earth's orbit on July 22.

Chandrayaan-2 satellite had begun its journey towards the moon leaving the earth's orbit in the dark hours on August 14, after a crucial maneuver called Trans Lunar Insertion (TLI) that was carried out by Isro to place the spacecraft on "Lunar Transfer Trajectory".

In a major milestone for India's second Moon mission, the Chandrayaan-2 spacecraft had successfully entered the lunar orbit on August 20 by performing Lunar Orbit Insertion (LOI) maneuver. On August 22, Isro released the first image of the moon captured by Chandrayaan-2. On September 2, 'Vikram' successfully separated from the orbiter, following which two de-orbiting manoeuvres were performed to bring the lander closer to the Moon.

Key Words: mission, space craft, orbiter

Financial Statement Analysis

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Abstract:

Financial analysis is a tool of financial management. It consists of the evaluation of the financial condition and operating performance of a business firm, an industry, or even the economy, and the forecasting of its future condition and performance. It is, in other words, a means for examining risk and expected return. Data for financial analysis may come from other areas within the firm, such as marketing and production departments, from the firm's own accounting data, or from financial information vendors such as Bloomberg Financial Markets, Moody's Investors Service, Standard & Poor's Corporation, Fitch Ratings, and Value Line, as well as from government publications, such as the Federal Reserve Bulletin. Financial publications such as Business Week, Forbes, Fortune, and the Wall Street Journal also publish financial data (concerning individual firms) and economic data (concerning industries, markets, and economies), much of which is now also available on the Internet.

Within the firm, financial analysis may be used not only to evaluate the performance of the firm, but also its divisions or departments and its product lines. Analyses may be performed both periodically and as needed, not only to ensure informed investing and financing decisions, but also as an aid in implementing personnel policies and rewards systems.

Outside the firm, financial analysis may be used to determine the creditworthiness of a new customer, to evaluate the ability of a supplier to hold to the conditions of a long-term contract, and to evaluate the market performance of competitors.

Keywords: Forecasting, Performance, Financial.

A Study on Savings and Investment Behaviour of School Teachers

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Abstract:

Teachers are the pillars of society and the quality of education depends on their knowledge and skills. The important factor on which the quality lies in their lifestyle is greatly influenced by the consumption pattern, savings and investments. Thus the behaviour of the teacher towards the savings and investment will have great impact on the quality of education. In this aspect the present study focuses on the other aspects like the relationship between savings and investments. The research study was based on the micro economic approach of estimating the responses of the respondents i.e, school teachers towards the savings and investment pattern. The aim of the study was to determine the relationship between savings and investments literacy among the school teachers. The data were collected by distributing a structured questionnaire to 50 school teachers in different schools. In spite of low income on savings is due to the level of income of the school teachers. The research shows that the majority of the respondents are saving money as bank deposits for the safety of an unpredictable future.

Keywords: Savings and Investment

A Study on Importance of Education For Women In Present Scenario

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Abstract:

First of all, education is the basic right for everyone and when we say everyone we should not forget that women are also a part of this lot. Society has a large population of women and we cannot have such a large population as illiterate, it will be our huge loss. All the girls and women whether they are rich, poor, young, old, married, unmarried, widow or with any social status have their basic right of education. Education is not a privilege but a fundamental right.

India is now a leading country in the field of women education Women education in India has also been a major concern of both the government and civil society educated women can play a very important role in the development of the country. Education is target of women empowerment because it enables them to responds to the challenges, to face their traditional role and change their life. So that we can't neglect the importance of education in reference to women empowerment India is poised to be coming superpower, a developed country by 2020. The growth of women's education in rural areas is very slow. This obviously means that still large womenfolk of our county are illiterate the weak background and exploited. Education of women is the most powerful tool of change of position in society. Education also brings a reduction in inequalities and functions as a means of improving their status within the family EFA (Equality for All) program has launched in 2002 by the Government of India after its 86th constitutional Amendment made education from age 6-14 the fundamental right of every Indian child.

Keywords: Education, constitutional Amendment, empowerment

A Study on Environmental Issues in India

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Abstract:

There are many environmental issues in India. Air pollution, water pollution, garbage domestically prohibited goods and pollution of the natural environment are all challenges for India. Nature is also causing some drastic effects on India. The situation was worse between 1947 through 1995. According to data collected and environmental assessments studied by World Bank experts, between 1995 through 2010, India has made some of the fastest progress in addressing its environmental issues and improving its environmental quality in the world.[1][2] Still, India has a long way to go to reach environmental quality similar to those enjoyed in developed economies. Pollution remains a major challenge and opportunity for India. Environmental issues are one of the primary causes of disease, health issues and long-term livelihood impact for India. Major environmental issues are forests and agricultural degradation of land, resource depletion (such as water, mineral, forest, sand, and rocks), environmental degradation, public health, loss of biodiversity, loss of resilience in ecosystems, livelihood security for the poor.

Keywords: environmental, resource, Pollution

Impact of Online Education on Student During Covid-19 Pandemic

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Abstract:

The COVID-19 pandemic forced universities around the world to shut down their campuses indefinitely and move their educational activities onto online platforms. The universities were not prepared for such a transition and their online teaching learning process evolved gradually. I conducted a survey in which I asked undergraduate students in an Indian university about their opinion on different aspects of online education during the ongoing pandemic.

Even before COVID-19, online education is already experiencing high growth and adoption. Whether it is language application, virtual tutoring, video conferencing tool, or online learning software, there has been a significant surge in usage since COVID-19. In this unprecedented and uncertain time, most people are encouraged to study at home and work from home. The students, however, felt that the professors have improved their online teaching skills since the beginning of the pandemic (68.1%) and online education is useful right now (77.9%). The students appreciated the software and online study materials being used to support online education. However, the students felt that online education is stressful and affecting their health and social life. This pandemic has led to a widespread adoption of online education and the lessons we learn now will be helpful in the future.

Key Words: Educational technology, health effects, Impact, interaction, online education, social effects

Effect of Lockdown on Various Sectors in India

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Abstract:

The covid-19 has effect the entire world. The entire world has been stop for the past one year, every business and every sector has been effected, they moved into losses and some of the business has been shut down and most of the companies has to remove employees as they are unable to pay the salaries. Only few companies managed to come out of the losses and some business got advantage due to lockdown and gain huge profits.

This study is conducted to know about "EFFECT OF LOCKDOWN ON VARIOUS SECTORS IN INDIA". The study mainly focuses on the effect of lockdown on various sectors in India which include positive effects and negative effects on the sector, we would not only focus on primary, secondary and tertiary sectors but also on their sub sectors, such as the primary sector which is also called as the agriculture sector we would be focussing on the farming, and problems faced in this sector during lockdown.

While coming to the secondary sector which is industrial sector we would be focusing on the manufacturing sector, entertainment sector, Retail and e-commerce sector, Food processing sector, Construction etc.

Where coming to the tertiary sector which is also called as service sector we would be focusing on various sub sectors which include financial sector, IT sector, transport sector, Education sector, health sector, tourism sector etc.

The main objective is to find the changes in various sectors due to lockdown. The main information is collected through interviewing the individuals through questionnaire and by using google forms send through social media such as Facebook, WhatsApp and other apps. The secondary information is collected through various sources like newspapers, google etc. With this survey we can know about the effect of lockdown on various sectors in India.

Key Words: Agriculture, construction, Covid-19, E-Commerce, Education , Entertainment, Health care

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A Review on Digital Marketing

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Abstract:

This paper offers views on some current and future trends in marketing. The content is based on recent literature and on what is happening in the business world. The paper is based on secondary data. The paper is based on extant literature and internet sources. The various articles, researches, reports, newspapers, magazines, various websites and the information on internet have been studied. We experience a radical change in India towards the digitalization. The consumer are looking and searching more on internet to find the best deal form the sellers around India as compared to traditional or conventional methods.

In this study, we acknowledged that businesses can really benefit from Digital Marketing such as search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, ecommerce marketing, campaign marketing, and social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books, optical disks and games and are becoming more and more common in our advancing technology. It is demonstrated that we all are connected through whatsapp and facebook and the increasing use of social media is creating new opportunities for digital marketers to attract the customers through digital platform. Awareness of consumer's motives is important because it provides a deeper understanding of what influences users to create content about a brand or store. Digital marketing is cost effective and having a great commercial impact on the business. Based on this study, it can further be argued that knowing which social media sites a company's target market utilizes is another key factor in guaranteeing that online marketing will be successful..

Keywords: Internet, Marketing, Digitization, Social Media, Marketing Trends, Digital Marketing

The Impact of Time Management on the Student's Academic Achievements

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Abstract:

The aim of the current research was to determine the relationship between the time management skills and academic achievement of the students. Time management is very important and it may actually affect individual's overall performance and achievements. However, all of these are related by how individuals manage their time to suit their daily living or to make it flow steadily with their routines. Conducive settings and environment will surely promote positive outcomes to the students, besides having good lectures given by their teachers. Nevertheless, students' time management can be considered as one of the aspect that can move a student to be a good student. A good time management is vital for students to shine. However, some of the students do not have a good time management skills that has negatively affect their life and their academics. The usage of time by students in higher education institutions is related to their daily routines and activities. Students' time management can also affect stress level of students as they need to cope with their tasks and their personal achievements. In this regard, the data was collected from the students of Qurtuba University of Science and Technology to analyze that how effectively they are managing their time for achieving their academic standards.

Keywords: Achievements, academics, institutions

Challenges Faced By Women Entrepreneurs

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Abstract:

In Traditional Indian society women were confined only to four walls. But in present times women are emerging as economic force. They are active part of society and contribute to growth of the country. As all other sectors, women are a part of business world. Especially in last few years there has been visible increase in percentage of Women Entrepreneurs. To support and encourage Women Entrepreneurship government of India has introduced many policies. At the same time there are few internal and external factors that hinder the growth of Women Entrepreneurs in India. In this article we explore different issues that cease the abilities of women entrepreneurs and difficulties faced by them.

Keywords: Business, entrepreneurs, economic

A Conceptual Framework on Pollution

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Abstract:

The purpose behind conducting this study on pollution is to know basically that what is pollution, reasons/causes behind pollution, how the pollution is created or evolved, factors which are leading to pollution, find out the methods/techniques to clear or remove the pollution, know the positive and negative impact of pollution on this evolving world and on our human lives and to know the effects or problems which are faced in future about pollution.

Pollution is the introduction of contaminants into the natural environment that causes the adverse changes. First of all there are 2 kinds of pollution one way is Pollutants can also be natural such as volcanic ash. Other way is created by human activity, such as trash or runoff produced by activities. This pollutants damage the quality of air, water and land.

Pollution makes impurity of all resources like water, land, air. Due to mixture of harmful gases into environment. This study reveals about the reasons and causes behind the pollution at the same time provides solution of how to eradicate or reduce this is to certain limit .So the purpose of conceptual framework on pollution is to know about the pollution and reasons for it. The effect of pollution on human lives is tremendously increasing day by day. But at the same time it also provides the skills/techniques of how to protect and ways to save our environment for our future generations.

The main information of this article is collected through interviewing the individuals through questionnaire and by using google forms send through social media such as Face book, WhatsApp and other apps.The secondary information is collected through newspapers, google etc. With this survey we can know about the effect of pollution on human beings.

Keywords: Pollution, contaminants, environment

Role of Constitutional in Women Empowerment in Corporate Sector

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Abstract:

India is the largest democratic country in the world, with a population size of 125 crores. The Indian women, however, face innumerable problems at home and in society since their childhood. The most common and unfortunate trait of Indian society is that the girls need only basic levels of education and awareness so that they teach their children after their marriage. The girls in India are encouraged to learn dance, music, child education and an art of cooking at home. The hidden talents of the Indian women are buried under the disguise of House Wife. The present study explores the factors which inhibit the growth and the prospects of women in India. It urges the strong need of the constitutional amendments which facilitate the growth of the women in the areas of education, sports, industry, science and technology. A conceptual model is developed to boost up the Indian economy through the women empowerment. The statistical methods used in the study include Percentages and Mean and Weighted Averages

Key Words: Work life balance, challenges, uncertainties, Work exploitation

A Study on Credit Risk Management

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Abstract:

Financial management refers to that part of the management activity which is concerned with the planning and controlling of firm's financial resources. It deals with finding out various sources for raising funds for the firm. The sources must be suitable and economical for the needs of the business. The most appropriate use of such funds also forms a part of financial management

Key Words: Financial management, sources for raising

Paper ID: ICRSPCBT-2021/127

Influence of Mass Media in Youth

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Abstract:

The role of the mass media in shaping of youth socialization cannot be underestimated. The mass media reach large number of the public via radio, television, newspaper, and the internet. Nowadays social media has become a new set of cool tools for involving young people. Many young people day to day life are woven by the social media youngsters are in conversation and communication with their friends and groups by using different media and devices every day. In past years it was seen that youngsters are in touch with only friends and their groups in school and college. But nowadays youngsters are in contact not only with known friends but also unknown people through social networking sites Instant messaging etc.

Key Words: mass media, youngster

Paper ID: ICRSPCBT-2021/128

A Study on "Ethical Hacking"

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STRACT:

Hacking is one of the most dangerous disease from which the global world is suffering from. This project concentrates on how the malicious attacks and the effects of hacking caused to our community .It provides complete picture and preventive measures so solve the problem of hacking. Different aspects of hacking are discussed over here. Today's generation is still lagging in solving the problem of hacking attacks and in taking out the preventive measures in solving this global problem which is increasing day by day.

To solve this problem of hacking attacks sophisticated security tool are invented. That's why we should start to think about hacker's psychology as the main way to prevent and stop attacks by understanding their needs or desires. The invention of internet has solved many problems and brought many new things to this world like electronic commerce, easy access to vast stores of reference material, collaborative computing, e-mail, and new avenues for advertising and information distribution, but at the same time it gave rise to the most dangerous problem called hacking.

Governments companies, and private citizens around the world are anxious to be a part of this revolution, but they are afraid that some hacker will break into their Web server and replace their logo with pornography, read their e-mail, steal their credit card number from an online shopping site, or implant software that will secretly transmit their organization's secrets to the open Internet. This study describes the skill, attitude and how this will help the customers finding and plugging security holes and the ethical hacking problem is explained and along with global problems and solutions to those problems are list out

Keywords: Ethical hacking

Paper ID: ICRSPCBT-2021/130

Management Accounting

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Abstract:

Accounting as a scientific discipline, identifies, records and communicates information that is relevant, reliable and comparable to decisions by the user. Management accounting differs from financial accounting mainly regarding users. Managerial accounting information needed for internal users, while financial accounting information users external addresses.

The objectives of management accounting related to meeting the objectives of the Organization. Accounting Management helps an organization to make decisions, control, planning and reporting of more qualitative information. Competition, increased services and information technology advances are key factors that have contributed to greater practice of management accounting in the enterprise. This means active participation of management accountants in key processes of the enterprise. Today, their role is very large and the application of ethical standards is mandatory.

Keywords: Accounting, enterprise, management, financial, economy

Environmental Pollution and the Global Burden of Disease

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Abstract:

Exposures to environmental pollution remain a major source of health risk throughout the world, though risks are generally higher in developing countries, where poverty, lack of investment in modern technology and weak environmental legislation combine to cause high pollution levels.

Associations between environmental pollution and health outcome are, however, complex and often poorly characterized. Levels of exposure, for example, are often uncertain or unknown as a result of the lack of detailed monitoring and inevitable variations within any population group. Exposures may occur via a range of pathways and exposure processes. Individual pollutants may be implicated in a wide range of health effects, whereas few diseases are directly attributable to single pollutants. Long latency times, the effects of cumulative exposures, and multiple exposures to different pollutants which might act synergistically all create difficulties in unraveling associations between environmental pollution and health. Nevertheless, in recent years, several attempts have been made to assess the global burden of disease as a result of environmental

Pollution, either in terms of mortality or disability-adjusted life years (DALYs). About 8–9% of the total disease burden may be attributed to pollution, but considerably more in developing countries. Unsafe water, poor sanitation and poor hygiene are seen to be the major sources of exposure, along with indoor air pollution.

Keywords : Pollution, health

Women Empowerment

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Ch. Narasimha Raju ²

Assistant Professor St.Martin's Engineering College, Secunderabad

Abstract:

This Paper deals with "Women Empowerment" a burning issue all over the world. "Women empowerment" and "women equality with men" is a universal issue. Women Empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. Women Empowerment refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights, such as: freely live their life with a sense of self-worth, respect and dignity, have complete control of their life, both within and outside of their home and workplace, to make their own choices and decisions, have equal rights to participate in social, religious and public activities, have equal social status in the society, have equal rights for social and economic justice, determine financial and economic choices, get equal opportunity for education, get equal employment opportunity without any gender bias, get safe and comfortable working environment Women have the rights to get their voices heard. Women population constitutes around 50% of the world population. A large number of women around the world are unemployed. The world economy suffers a lot because of the unequal opportunity for women at workplaces. Women are equally competent. Nowadays, women are even ahead of men in many socioeconomic activities. Women Empowerment leads to decrease in domestic violence. Uneducated women are at higher risk for domestic violence than educated women

Keywords: Education, women

Impact of Leadership Styles On Organizational Performance

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Abstract:

This study examines the impact of leadership styles on organizational performance. Leadership is one of the key determinants associated with the success and failure of any organization. Leadership styles are the manner in which people are directed and motivated by a leader to achieve organizational goals. The focus on the styles of the leadership which are Autocratic leadership, Laissez-faire leadership, Democratic leadership, Bureaucratic leadership, Transactional leadership and Transformational Leadership.

This study has provided the deep insights about the leadership styles, Leadership styles of the leader of an organization have a strong impact on the performance of the organization. Though most of the researchers in the past agreed that leadership styles has the relationship with organizational performance. Autocratic, Democratic, Transformational, Bureaucratic leadership have a positive impact on the organizational performance, however, Transactional leadership have negative impact on the organizational performance, as it does not provide opportunities and freedom to employees.

Some researchers have concluded that styles of leadership can influence the level of job satisfaction of an employee and job satisfaction is a function of leadership styles.. It has been recommended that organizations use the leadership that enhances the capabilities and abilities of the people.

According to this study Democratic leadership is the most effective style of leadership towards attaining and enhancing organizational performance. In depth explanations are given in this study.

Keywords: Leadership styles, Performance of the organization, Democratic leadership.

Government and Private Hospital Differences

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Abstract:

Employee motivation is important to the competitiveness and success of companies, especially during the current difficult economic conditions. The main reason that managers should motivate workers to give their best efforts towards is because it relates to the organizational outcomes. Research on job attitudes and motivation has shown that the relation between satisfaction and performance is a complex one. Satisfaction is an indicator of an employee's motivation to come to work but influences job performance. Employee satisfaction is not just about money, and their happiness can have a very real and direct impact on your organization's bottom line. This study highlighted "the impact of reward and recognition programs on employee's motivation and satisfaction".

Key Words: Job attitudes, Motivation, Satisfaction.

A Study on Unemployment in India

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Abstract:

Unemployment refers to jobless, it occurs when people are without job and actively seeking for job or employment. During the period of recession, an economy has experienced high rate of unemployment rate in India. There are many reasons, consequences, causes and solutions for employment.

Unemployment is often used as a measure of health of country economy. Generally economic growth boosts employment growth. The data on Indian unemployment rate, growth rate and GDP from 1991 to 2016 have been taken from the World Bank. The paper concludes that growth unemployment nexus is significantly negative at 10% level. Their relation is not casual but co-integrated at 10% level. The relation between output gap and unemployment is negative and insignificant. However due to high growth rate in population there is a slight growth rate in unemployment.

KEYWORDS: Skills, being aware of present trend and technology, minimum level of education, employability.

A Study on” Ethics of Marketing Professionals

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Abstract:

Marketing ethics is normally marketed as a sub-specialization of business ethics. In this paper, marketing ethics serves as an umbrella term for advertising, PR and sales ethics and as an example of professional ethics. To structure the paper, four approaches are distinguished, with a focus on typical professional conflicts, codes, roles or climates respectively. Since the moral climate approach is more inclusive than the other approaches, the last part of the paper deals mainly with moral climates, within the above-mentioned marketing sub-professions.

Key words :ethics of marketing professionals

Women Empowerment in India

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Abstract:

This Paper deals with "Women Empowerment" a burning issue all over the world. "Women empowerment" and "women equality with men" is a universal issue. Women Empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. Women Empowerment refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights, such as: freely live their life with a sense of self-worth, respect and dignity, have complete control of their life, both within and outside of their home and workplace, to make their own choices and decisions, have equal rights to participate in social, religious and public activities, have equal social status in the society, have equal rights for social and economic justice, determine financial and economic choices, get equal opportunity for education, get equal employment opportunity without any gender bias, get safe and comfortable working environment Women have the rights to get their voices heard. Women population constitutes around 50% of the world population. A large number of women around the world are unemployed. The world economy suffers a lot because of the unequal opportunity for women at workplaces. Women are equally competent. Nowadays, women are even ahead of men in many socioeconomic activities. Women Empowerment leads to decrease in domestic violence. Uneducated women are at higher risk for domestic violence than an educated woman.

Keywords –women , empowerment

Online Learning during Lockdown Period for Covid-19 in India

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Abstract:

Covid-19, as a global pandemic, has called for social distancing. It has made people Mandatory to sit indoor and sitting idle indoor may lead to mental stress. Hence to keep people engaged and free from mental stress, online learning can play important role.

Online learning is the best solution during this pandemic situation.

Teachers can use virtual classrooms to teach from home with all necessary tools which makes the online sessions as effective as traditional ones. Pandemics often compel the learners to stay at home for long period of time and obstruct teaching-learning process. This article emphasizes on how online learning is beneficial during times of crises like work absences or pandemics. Therefore, some tools and techniques for online learning which can ensure the continuity of learning are highlighted. Some emerging approaches of Government of India for online learning are presented. Merits and demerits of online learning platform are also discussed. Perceptions of learners and educators on Online Learning system during lockdown are pointed.

Keywords: Online Learning, Online Platforms, Perceptions Of Learners & Educators

A Study on “Trends in Mutual Funds

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Jaddu Marreddy²

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Abstract:

The Indian mutual fund industry provides a plethora of schemes and caters to a wide range of investors. Equity funds, debt funds, liquid funds, gilt funds, and balanced funds are among the items available. There are also funds designed specifically for young and old investors, as well as small and large investors. Furthermore, the establishment of a legal system with sufficient teeth to protect investors' interest's guarantees that investors are not duped out of their hard-earned money. Overall, the advantages they offer strike through the walls of investor category, creating a general appeal for them.

Key words: Mutual funds, Money

A Study on Gold Loan

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ABSTRACT

Instead of trading through individual stockbrokers and broking businesses, the consumer can trade with the help of a mouse click and his visits to the neighborhood broker will become a thing of the past. Even the oldest age is embracing Internet trading.

It can be tough to find the correct depository to supply with an online trading account, but many banks and corporations provide outstanding services for online trading. Our requirements will dictate which online broker is suitable for us. In the case of secondary market transactions, online trading provides complete transparency between broker and investor. Buying a mutual fund, investing in the commodities market, or any other transaction can be completed with minimal fuss. In India, internet trading is currently possible through an order routing system, which routes client orders to exchange trading systems for execution of trades on stock exchanges (NSE and BSE).

Keywords: Mutual fund Attributes, Capital Appreciation, High growth equity share, conjoint analysis

A Study on Capital Markets

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Abstract:

Capital market theory predicts that the distribution of wealth is expected to influence interest rates. This document analyses empirically the relation between the distribution of wealth and interest rates in India. We use data from different sources on wealth inequality. Wealth inequality measures are positively linked to the true commercial paper rate and the actual state securities rate. This result is consistent with capital market balancing predictions of moral hazard models. Thus, rich people can only make credible efforts if the return rate is not too high. If the rich are poorer, the rate of return must be lower to secure business. As inequality decreases, capital demand will thus decrease. The capital market has a lower rate of return in balance

Key words: Financial risk

Competitive Equity Analysis of IT & Banks

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Abstract:

According to capital market theory, wealth distribution should have an impact on interest rates. The relationship between wealth distribution and interest rates in India is examined empirically in this research. We rely on data on wealth inequality gathered from a variety of sources. The real commercial paper rate and the real rate on government securities are both positively correlated with measures of wealth inequality. This outcome is in line with predictions from moral hazard capital market equilibrium models. As a result, wealthy people can only commit to putting forth effort provided the rate of return is not too high. When the rich are poorer, the rate of return must be decreased to ensure that entrepreneurial effort is maintained. As inequality decreases, capital demand will decrease. At a lower rate of return, the capital market is in equilibrium.

Key words: wealth, challenges

Small and Marginal Farmers in India

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Abstract:

The role of economics and development is the main subject in the agriculture process, and in this context, the traditional agriculture methods by most of the farmers having small techniques are affecting the motion of the economy of agriculture yield. In a part of the Indian economy, the agriculture sector has a lot of challenges in current uncontrollable environmental factors. There is a need for government intervention in agriculture investment and supporting policies are very important for the growth of Small and Marginal farmers. The conclusion is about creating a well-designed system in the agriculture sector which helps them in the growth of these farmers and agriculture itself. Keywords- Small and Marginal Farmers, Indian economics, Indian Agriculture, agri-ecosystem, and GDP.

Key words: wealth, challenges

A Study on Quality of Work life at ICICI bank

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Abstract:

The success of any organization is highly dependent on how it attracts recruits, motivates, and retains its workforce. Today's organizations need to be more flexible so that they are equipped to develop their work force and enjoy their commitment. Therefore, organizations are required to adopt a strategy to improve the employees 'quality of work life'(QWL) to satisfy both the organizational.

Keywords: Budget and its Control

A Study on “Ethics of Marketing Professionals”

Gandla Vamshi vardhan¹

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Abstract:

Marketing ethics is normally marketed as a sub-specialization of business ethics. In this paper, marketing ethics serves as an umbrella term for advertising, PR and sales ethics and as an example of professional ethics. To structure the paper, four approaches are distinguished, with a focus on typical professional conflicts, codes, roles or climates respectively. Since the moral climate approach is more inclusive than the other approaches, the last part of the paper deals mainly with moral climates, within the above-mentioned marketing sub-professions.

Key words: ethics of marketing professionals

Digital Marketing and Its Analysis

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Abstract:

This piece of research work aims at understanding the preferred emerging media options used for marketing. In the Internet age many new methods used for product promotion and marketing. "Desk research" has been turned into "online research", now in the online, market research has become possible. Many Indian companies are using digital marketing for competitive advantage. Social Media has quickly gained prominence as it provides people with the opportunity to communicate and share posts and topics. The development of information technology, followed by the advancement of digital communication tools, has encouraged businesses to change the way of communicating the product. Digital Marketing communications strategy is a strategy of using digital communication media. The purpose of the undertaken study is to examine the effectiveness of online digital media advertising and also about emerging media options used for marketing. This paper mainly studies the development history of digital marketing and existing significance including the difference and contact between digital marketing and traditional advertising and also the relationship between digital marketing and the Internet industry. This paper helps small businesses such as start-ups to successfully adopt and implement digital marketing as a strategy in their business plan and to recognize the usefulness of digital marketing in the competitive market

Keywords: Marketing, digital, Environment.

The Role of Advertising in promoting a Product

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Abstract:

A modern human being lives in a world governed by different brands of goods and services consumption which literally become a religion of our time. This ideology is created through various promotional techniques designed to convince us that if we consume certain products, our life will be better, happier and more successful. Nowadays everyone is influenced by advertising and we do not even realize how it affects us. This Article characterizes the role of advertising in effective promotion, presents general characteristics of advertising and its mission and describes the basis of the organization of promotional activities as well as how to evaluate the effectiveness of advertising campaigns. The objective of this Article is to analyze the impact of advertising on the consumer buying behavior. Another goal was to describe the effect of advertising on a product life cycle and find out the right ways and methods of advertising and how to apply them at every stage of the product life cycle. Moreover, some real life examples are given in order to clarify the ideas.

Keywords: Marketing, Advertising

A Study on Impact of Work from Home Employees In Information Technology Sector In Mumbai During Covid – 19

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ABSTRACT.

Covid -19 is a pandemic disease and it is affected all the over country. The Covid – 19 affects the economic position of all organization because of lockdown announced by the Government of India and it results to make an impact towards employees of all organization. To Transform the economy, Government of India encourage the virtual working system i.e., Work from Home via Computer or Mobile to accomplish the daily tasks of the employees in their home. This system has been successfully implemented in IT Sector because IT Sector employees are well versed in operation of computer and mobile technologies and their work is always with computer and mobile computing accessories. This study is conducted in Mumbai because of considering a fact called “Mumbai is the third largest seller / exporter of software in India after Bangalore and Chennai in India. Normally there is a distress among the employees regarding the job during this Covid 19 and to resolve this distress and make a psychological wellbeing and effectiveness in balancing the work, health and also to get a guarantee towards the job is a important constrain among the employees of IT Sector in Mumbai. This study aims to make a clear clarification to make an observe whether employees are well able to make a balance in their work life which reflects to contribute effectively while such technical employees works from home during the Covid -19.

Keywords: Covid – 19, Information Technology, Work from Home, Lockdown

A Study on Risk Management

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Abstract:

Risk management used to choose a risk for new product development projects order to accomplish the following objectives: Maximize the risk's viability or benefit Provide balance Assist with the company' s planning Risk management is the responsibility of an organization's business unit's senior management team. This group, which may be called the Product Committee, meets on a regular basis to oversee the product pipe line and maker is decisions. This is frequently the same department that over sees the organization's stage-gate evaluations.

.

Key words: risk responsibility.

Stake Holders and Their Impact on Your Project

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Abstract:

Stakeholders are those who can positively or negatively impact the output of the projects. It is very important for an efficient project manager to identify the names of stakeholders during the initiation stage of the projects. The stakeholders can be external and internal both.

Internal stakeholders include other managers and employees and are those that are situated within the company and affect the daily routine of the project. External stakeholders are those who are not directly linked to the projects but can influence the activities of the project through various ways. They include the Government, neighbors, pressure groups, political groups, local councils, and the surrounding communities

Key words: stake holders

A Study on Human Resource Recruitment and Selection

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Abstract:

The feature preceding selection is applicant recruitment, which aids in the creation of a pool of potential workers for the company so that management can pick the right candidate for the right job from this pool. The recruiting process' key goal is to speed up the selection process

Key words: Rewards, Performance, Human Resource Management

Significance of IT-Enable Human Resource Management

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Abstract:

Human Resources Management also deal with the facilities and requirements the Human Workforce are availing and need for their working process and carrier growth. It used to act as a bidirectional process flow which increase the "Workforce" and "Senior Management" and collaborate everybody's requirements in a solution space and help to provide a better and value added service or outcome to customer or client of the organization. To make a human resource department more effective and efficient new technologies are now being introduced on a regular basis so make things much simpler and more modernized. One of the latest human resource technologies is the introduction of a Human Resources Management System this integrated system is designed to help provide information used in HR decision making such as administration, payroll, recruiting, training, and performance analysis

Key words: Rewards, Performance, Human Resource Management

Paper ID: ICRSPCBT-2021/154

A Study on Portfolio Management

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Abstracts:

Portfolio Management is used to choose a portfolio of new product creation programmes in order to accomplish the following objectives:

- Increase the portfolio's profitability or value
- Provide balance
- Support the enterprise's strategy

Portfolio management is the responsibility of an organization's or business unit's senior management team. This team, which may be called the Product Committee, meets on a daily basis to oversee the product pipeline and make product portfolio decisions. This is frequently the same group that performs the organization's stage-gate evaluations.

KEY WORDS: Portfolio, Portfolio selection, Securities, Correlation

Effect of Covid-19 Pandemic on Education System

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Abstract:

The COVID-19 pandemic has created the largest disruption of education systems in human history, affecting nearly 1.8 billion learners in more than 190 countries. The COVID-19 pandemic has affected educational systems worldwide. Most governments decided to temporarily close schools, institutions, universities in an attempt to reduce the spread of COVID-19. Closure of schools, institutions, universities and other learning platforms have affected more than 95% of the world's student population. This pandemic has brought far-reaching changes in all our lives. Social distancing and other restrictive policies have disturbed our educational system. This COVID-19 pandemic has provided us with an opportunity to introduce digital learning

KEY WORDS: Education, covid 19

A Study on “Financial Performance” At Kotak Bank

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Abstract:

The aim of this study is to learn about Kotak Mahindra Bank's financial results over a four-year period, from 2014 to 2018. Banks, especially private banks, play an important role in every country's economic development. As a result, the current study is concerned with the performance of three major private sector banks that are listed on both the National Stock Exchange (NSE) and the Bombay Stock Exchange (BSE) (BSE). Financial ratios are used to conduct statistical research on the results of banks. Three key indicators, namely Return on Assets (ROA), which measures internal-based performance, Tobin's Q model (price/Book ratio), which measures market-based performance, and Return on equity (ROE), which is a key profitability ratio that investors use to measure the amount of a bank's income that is returned as shareholder equity, have been used to measure financial performance of the sale. The data for the selected banks was chosen for the period 2006 to 2017. The multiple regression methodology was used to determine financial performance as calculated by three independent variables: bank size, credit risk, asset management, operating quality, and debt ratio. The findings show that all of the chosen ratios have an effect on the financial performance of private commercial banks.

Key words: Performance, banks

A Study on Assests Liability Management

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Abstract:

Asset Liability Management (ALM) is a strategic method to controlling balance-sheet dynamics in order to optimize net profit. This strategy is concerned with managing net interest margin to ensure that its amount and riskiness are compatible with risk-return objectives.

If one needs to explain Asset and Liability management without going into depth regarding its need and utility, it may simply be characterized as “management of money” that contains value and has the power to change shape very quickly and return to its previous shape with or without extra growth. ASSET AND LIABILITY MANAGEMENT is the skill of properly managing healthy money (ALM).

Key words: Day Trader, Fundamental, Technical analysis

**Examination of The Studies On Technology Addiction published
between 2008-2016**

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St.Martin's Engineering College

Sharvani Balmore²

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Abstract:

Within the development of technology manner, technology addiction, which has become widespread and still continuing to expand over the globe, is genuinely affecting individuals, mainly the youth generation in terms of social, physical and mental. The fact is that the advanced technology has made it impossible for individuals to live without technological devices. The study aims to guide researcher who want to study on this particular subject which is technology addiction. A literature review was carried out in order to evaluate the existing studies, to identify current reviews, journal articles and ongoing research on technology and technology addiction. Articles published in 2008 upto 2016 we reappraised through scholar. google.com.tr, Science Direct, ISI Web of Science, As so index, Ebsco, www.ulakbim.gov.tr. The results were categorized according to the year of publication, the country of publication; there search area, the aim and the method of the study.

Keywords: technology, smart phone, internet, television, gaming, addiction, education

Online Trading at Indian Infoline

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Abstract:

Trading on stock exchange is officially done in the trading ring. In the trading ring the space is provided for the specified and non- specified sections, the members and their authorized assistants have to wear a badge or carry with them an identity card given by the exchange to enter the trading ring. The present study is review the online trading procedure of online trading at India infoline.

To develop the future assistance of trading to control the outside trading and fraud nature of illegal brokerage. It is under taken mainly to analze the online trading and stock brokering of India Infoline Company. The data collection methods used for the projects.

In India online trading is still at its infancy stages. Online trading has made it easy to trade in the stock market is easily accessible by the people. The major problem faced by online trader is the investors are loyal to traditional brokers; nevertheless to say that online trading has the bright future as the percentages of the trade done online is increasing day by day.

Keywords: IPO, Financial Services

Perception of Rural Customers towards Mobile Banking

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CVR College of Engineering, Ibrahimpatnam, India

Abstract:

Abstract:

Financial Inclusion is essential for economic growth of a country as every citizen becomes a part of the formal financial system. Government is implementing policies to maximize financial inclusion through technology. Financial inclusion through technology in the form of mobile banking has been gaining traction among the urban and rural population. Financial inclusion is still at its nascent stage in India because of its large population. There are a greater number of people who have mobile phone than those who have Bank accounts especially in rural India. The study analyzes the influence of perceived usefulness, perceived convenience, social influence, and facilitating conditions on adoption of mobile banking by rural banking customers.

Keywords: mobile banking, rural customers

A Study on Indian Stock Market

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Abstract:

Small individual stock investors to major hedge fund traders, who might be based anywhere in the world, all participate in the stock market. Their orders are usually fulfilled by a professional at a stock exchange, who executes the purchase or sale order.

Investors can 'temporarily' change financial prices away from their long-term aggregate price 'trends,' according to experience. (Bull markets relate to upward or upward tendencies, whereas bear markets relate to downward or downward tendencies.) Over-reactions may occur, causing excessive optimism (euphoria) or excessive pessimism to drive prices too high or too low. Economists are still debating whether financial markets are "usually" efficient

Key Words: Stock Market, funds

A Study on Foreign Exchange Risk Management

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Abstract:

The article "A STUDY ON FOREIGN EXCHANGE RISK MANAGEMENT" with reference to few selected currency exchange rates. Foreign Exchange Risk Management primarily tries to mitigate the Exchange rate risk arising out on the risk of an investment's value changing due to changes in currency exchange rates. This risk usually affects exporters or importers, but it can also affect investors making international investments. The securities market achieves one of the most important functions of channeling idle resources to productive resources or from less productive resources to more productive resources. Hence in the broader context the people who save and investors who invest focus more towards the economy's abilities to invest and save respectively.

The primary focus of Religare Securities Ltd. is to cater to services in Capital Market Operations to Institutional Investors. The Company is a member of the National Stock Exchange (NSE) and OTCEI. The growing list of financial institutions with whom RSL is empanelled as approved Broker is a reflection of the high levels of services maintained by the Company.

Key words – currency, Foreign Market, Exchange Rates, settlement

Study on Female Foeticide

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Abstract:

The purpose behind conducting this study of female foeticide is to know how the females are treated in India and their identity in their families and in the society. This study explores about what are the factors & causes of female foeticide.

The term female foeticide means practice of aborting of foetus when a person finds out that the foetus is female.

Killing unborn girl child is called female foeticide. We treat girls as goddess but in reality, girl child is considered burden on the parents. They think that the boy will carry their names but they forget that they are born of a mother, a female. This social evil must be rooted out offenders must be punished strictly.

Women are murdered all over the world. But in India a most brutal form of killing females takes place regularly, even before they have the opportunity to be born. Female foeticide is the selective abortion of killing the female child's before they born. Female are not only facing inequality but also denied right to be born

This study reveals about reasons and causes behind the female foeticide at the same time it provides solutions of how to prevent or reduce the female foeticide. And also it provide the preventions that are taken by the government and laws implemented by them.

The main information of this article collected through interviewing the individuals through questionnaire and by using google forms send through social media such as Facebook, WhatsApp and other Apps. The second way information is collected through newspapers, Google etc. With this survey we can know about the adverse effects of female foeticide.

KEY WORDS: Female foeticide, infanticide, sex ratio, ultra-sonography, abortion, social evil, PCPNDT Act

**“Investment Pattern and Benefits By Investing In Sip Mutual Fund”at
State Bank Of India**

R.Swathi¹

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Dr.Y. Venakata Rangaiah²

Professor St.Martin's Engineering College, Secunderabad

Abstract:

In few years mutual fund has emerged as a tool for ensuring one's financial well being. As information and awareness is raising more and more people are enjoying the benefits of investing in mutual fund. A mutual fund is a scheme in which several people invested there money for a common financial goal. A mutual fund is an [open-end](#) professionally managed investment fund that pools money from many investors to purchase [securities](#). These investors may be retail or institutional in nature. There are several types mutual funds, they are classified based on structure, based on investment objective, based on specialty, asset class, based on risk. Advantages of mutual funds include economies of scale, diversification, liquidity, and professional management. Disadvantages like no control over cost, managing a portfolio of fund.

The investment goals are vary from person to person. While somebody wants securities, others might give more weight age to returns alone. Somebody else might want to plan for his child's education and marriage, while somebody might be saving for future.

Systematic Investment Plan (SIP) is an investment route offered by Mutual Funds wherein one can invest a fixed amount in a Mutual Fund scheme at regular intervals– say once a month or once a quarter, instead of making a lump-sum investment. The installment amount could be as little as INR 500 a month and is similar to a recurring deposit. It's convenient as you can give your bank standing instructions to debit the amount every month.

SIP has been gaining popularity among Indian MF investors, as it helps in investing in a disciplined manner without worrying about market volatility and timing the market..

KEY WORDS: sip, investment

“The Importance of Work-Life-Balance”

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Abstract:

Balance in work and family life is an emerging challenge for both employees and employers. This conceptual paper on WLB gives a framework on the meaning and importance of WLB in current scenario. It throws light on the effects of poor WLB and gives suggestions to overcome those obstacles. Also views on WLB by both the organization and the employees are highlighted in this paper. This pays way for the reader to have an in-depth knowledge about the necessity of balancing one's own work life and personal life and there by gives opportunities to bring out further research on this topic.

Keywords:

Work-Life Balance; WLB in India; Work Life Balance; WLB; Organization; Family; Policies; Management.

Impact of Globalisation on Developing Countries and India

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Abstract:

Globalization is a buzzword that has come to dominate the world since the nineties of the last century with the end of the cold war and the break-up of the former Soviet Union and the global trend towards the rolling ball. The frontiers of the state with increased reliance on the market economy and renewed faith in the private capital and resources, a process of structural adjustment spurred by the studies and influences of the World Bank and other International organizations have started in many of the developing countries. Also, globalization has brought in new opportunities to developing countries. Greater access to developed country markets and technology transfer hold out promise improved productivity and higher living standard. But globalization has also thrown up new challenges like growing inequality across and within nations, volatility in financial market and environmental deteriorations. Another negative aspect of globalization is that a great majority of developing countries remain removed from the process. The liberalization of the domestic economy and the increasing integration of India with the global economy have helped step up GDP growth rates, which picked up from 5.6% in 1990-91 to a peak level of 77.8% in 1996-97. Growth rates have slowed down since the country has still been able to achieve 5-6% growth rate in three of the last six years. Though growth rates has slumped to the lowest level 4.3% in 2002-03 mainly because of the worst droughts in two decades the growth rates are expected to go up close to 70% in 2003-04. A Global comparison shows that India is now the fastest growing just after China.

Keywords: Globalization, developing countries, Markets, technology transfer, world bank, growth, liberalization, privatization

Formation of Human Capital In India

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Abstract:

Human capital, intangible collective resources possessed by individuals and groups within a given population. These resources include all the knowledge, talents, skills, abilities, health, experience, intelligence, training, judgment, and wisdom possessed individually and collectively, the cumulative total of which represents a form of wealth available to nations and organizations to accomplish their goals. Just as a country can turn physical resources like land into physical capital like factories, similarly, it can also turn human resources like students into human capital like engineers and doctors. We need good human capital to produce other human capital. This means that we need investment in human capital to produce more human capital out of human resources. India has been ranked at the 116th Position in the latest edition of World Bank's annual Human Capital index that benchmarks key components of human capital across Countries. In this article, we will discuss the links between investment in human capital, economic growth and human development in India, the need for government spending on education and health sectors in our country and some statistics of previous spending's and the state of India's health and educational attainments.

Keywords: Capital, resource

Study on “Fixed Asset Management” at India Cement Limited

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Abstract:

The Fixed Assets Management is the Traditional Financial Statement of a business enterprise. While they do furnish useful financial data regarding its operations, a serious limitation of these statements is that they do not provide information regarding changes in the firm's financial position during a particular period of time. Fixed assets are acquired for use in the business for earning revenues so they are shown at their book values and at their current realizable values. But when the business unit is not a going concern and is to be liquidated, current realizable value of fixed assets become relevant. A fundamental concept of accounting, closely related to the going concern concept, is cost concept of accounting. According to this concept, a fixed asset is recorded in the books at the price

Keywords: Financial, accounts

Role of Successful Branding in Social Marketing

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Abstract:

The article focuses on the role and importance of branding in social marketing with the help of successful social marketing brands. Barriers for successful branding for a social product like –health, smoking or safe driving campaign, are discussed. Like the four P's required for marketing of any offering, social marketing brand involves five C's – Change-orientation, Competitive, Compatible, Caring and Culturally appropriate. The challenge of social marketing lies in complementing rather than compete with community mobilization and structural changes and in increasing the occasions and the number of times it is chosen as the 'preferred brand' for individual/societal change. For a successful branding of social marketing three main points are important – committed and extensive private sector involvement, creation of academic programs and legitimization of social marketing as a scholarly field of study.

Key Words: Financial Statement, Cash flow statement

Globalization and Its Impact on Small Scale Industries

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Abstract:

Globalization refers to the process of integration of the world into one huge market. It provides several things to several people with removal of all trade barriers among countries. Globalization happens through three channels: trade in goods & services, movement of capital and flow of finance. Globalization in India is generally taken to mean 'integrating' the economy of the country with the world economy. The real thrust to the globalization process was provided by the new economic policy introduced by the Government of India in July 1991 at the behest of the IMF and the World Bank. Globalization has led to an 'Unequal Competition'- a competition between 'giant MNC's and dwarf Indian enterprises'. The small-scale sector is a vital constituent of overall industrial sector of the country. The small-scale sector forms a dominant part of Indian industry and contributing to a significant proportion of production, exports, and employment. Therefore, the present study analyzes the impact of globalization on Indian Small-Scale Industries. The main theme of the paper is to evaluate the performance of SSI, before and after liberalization and compare them with average annual growth rates, to know the impact of Globalization on the performance of SSI. The period of the study is 1973- 2007 and based on secondary information

Key Words: customer satisfaction, Retail stores, retail services, customer services

A Study on “Marketing Techniques” Reference With “ LG Electronics”

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Abstract:

The article “A STUDY ON MARKETING TECHNIQUES “with reference to LG Electronics. From a concentration on marketing as a functional management issue to a broader focus on marketing's strategic role in overall company strategy, the study and practise of marketing has grown significantly (e.g., Kotler, 2000; Sudharshan, 1995). The expansion of marketing to incorporate both strategic and operational decisions has resulted in a conflation of marketing and strategic management. The creation of a global commercial network, the advent of a more open world economy, and the globalization of consumer tastes have all enhanced the interdependency and interconnectedness of markets around the world. Firms should design their marketing strategy around three essential characteristics in such a global setting (Zou and Cavusgil, 2002): (1) standardization-adaptation, (2) configuration coordination, and (3) strategic integration. We describe a firm's marketing strategy, according to Sudharshan (1995), as the creation of and decisions concerning a firm's connections with key stakeholder, its offerings, resource allocation, and timeliness.

Key words - Marketing, global markets, marketing strategy, consumer taste

A Concept of Frame Work of Environment Pollution

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Abstract:

Hazardous chemicals escape to the environment by a number of natural and/or anthropogenic activities and may cause adverse effects on human health and the environment. Increased combustion of fossil fuels in the last century is responsible for the progressive change in the atmospheric composition. Air pollutants, such as carbon monoxide (CO), sulfur dioxide (SO₂), nitrogen oxides (NO_x), volatile organic compounds (VOCs), ozone (O₃), heavy metals, and respirable particulate matter (PM_{2.5} and PM₁₀), differ in their chemical composition, reaction properties, emission, time of disintegration and ability to diffuse in long or short distances. Air pollution has both acute and chronic effects on human health, affecting a number of different systems and organs. It ranges from minor upper respiratory irritation to chronic respiratory and heart disease, lung cancer, acute respiratory infections in children and chronic bronchitis in adults, aggravating pre-existing heart and lung disease, or asthmatic attacks. In addition, short- and long-term exposures have also been linked with premature mortality and reduced life expectancy. These effects of air pollutants on human health and their mechanism of action are briefly discussed..

Keywords: Financial Analytics, Data mining, Decision making

Case Study on Gender Inequality

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Abstract:

Gender inequality is the social process by which men and women are not treated equally. The treatment may arise from distinctions regarding biology, psychology, or cultural norms prevalent in the society. Some of these distinctions are empirically grounded while others appear to be socially constructed. Studies show the different lived experiences of genders across many domains including education, life expectancy, personality, interests, family life, careers, and political affiliation. Gender inequality is experienced differently across different cultures and it also affects non-binary people

Key Words: Awareness, Gender

Discrimination at Workplaces

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Abstract:

Discrimination is nothing but unfair treatment against a person or a group of persons based on prejudice. Differentiating people on basis of certain characteristics like age and gender or on grounds such as race and religion is discrimination. Discrimination at work is a matter of serious concern for organizations all over the world.

The most common and prevalent form of discrimination is the one based on race and religion. Judging an individual by race and not by performance comes under discrimination. Such behavior of an employer can humiliate an individual and put him under stress and depression. Differences in compensation packages between employees on basis of color or race are also an unhealthy practice. In terms of age discrimination, younger workers are often being paid less for they are assumed to be inexperienced. Moreover, there is a negative attitude among employers for recruiting and retaining older workers. Talking about gender biases, women in India still remain the largest group that faces discrimination. Women today comprise only 2 per cent of the total managerial strength in the Indian corporate sector. While more and more women are joining the corporates now with better salaries and even at senior levels, pay equity compared with their male counterparts is still a disappointing. Migrants in Asia are also facing discrimination with low wages, menial jobs, and exploitative jobs contracts.

Key Words: Employee Satisfaction, HRM policies, Increment, Promotions

Work Life Balance of Students in Higher Educational Institutions

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Abstract:

The importance of work-life balance has been gaining ground in recent years to capture a wider range of groups, including students combining full-time study with parttime employment. In this paper we have explored how undergraduate and postgraduate students balance their study life and work life. A lot of research has been done over the past years for understanding the relationship between works, personal life.

Finding a balance can be complex and challenging for many individuals and students. Steady pressure in life is one of the most broadly perceived medical problems in the workplace. It can provoke physical results, for instance, hypertension, stomach related issues, unending a pounding agonizing quality and heart issues. Unremitting pressure can in like manner unfavorably sway mental wellbeing considering the way that it's associated with a higher risk of distress, anxiety and a dozing issue. An extreme measure of worry over a broad time span prompts workplace burnout. Representatives who work additional hours are at a high peril of burnout. Burnout can cause exhaustion, disposition swings, instability and a lessening in work performance.

Keywords : Awareness, work life balance

Disaster Management

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Abstract:

Disasters are unexpected events, which not only claim the lives of human beings and animals, but also result in huge damage to both natural and man-made properties. Disasters can be categorized as natural disaster, man-made disaster and environmental disaster, which are basically the products of poverty, over population and environmental degradation. A disaster may be an event that concentrates in time and space in which a society undergoes severe damages in respect of natural resources and incurs losses in social resources. A disaster affects the vital functioning of a society that includes biological survival such as subsistence, shelter, health, reproduction, and social survival such as the system of meaning and values. Disaster situation always differs in the nature of precipitating agents in regard to, sources of origin, degree of predictability, probability, controllability, speed, scope and destructive effects on people and physical objects.

Keywords: Human Resource management, Training & Development

A Study on Credit Risk Management

Palavai Sai Sri ¹

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Abstract:

Financial management refers to that part of the management activity which is concerned with the planning and controlling of firm's financial resources. It deals with finding out various sources for raising funds for the firm. The sources must be suitable and economical for the needs of the business. The most appropriate use of such funds also forms a part of financial management.

The main objectives of finance function are:-

1. Acquiring sufficient funds.
2. Optimum utilization of funds.
3. Increasing profitability.
4. Maximizing shareholders wealth.

In the present business context, a finance manager is expected to do financial forecasting and planning .Financial manager has to plan the funds needed in the future. How these funds will be acquired and applied is an important function of a finance manager. The sources of supply of funds are shares, debentures, financial institutions, Commercial banks, etc. The pros and cons of various sources should be analyzed before making a final decision

Key words: Financial management, sources

Motivational Interviewing

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Abstract:

Winning isn't everything, but wanting to win is.....". Motivation is the answer to the question "Why we do what we do?". "M motivates P" Motivator motivates the Person. It is one of most important duty of an entrepreneur to motivate people. We strongly believe that motivating people with visionary and shared goals is more favorable than motivating through tactics, incentives or manipulation through simple carrot and stick approaches because motivating with vision is natural whereas the former is artificial and ephemeral. Self-motivation comes from meeting life's challenges vigorously. Don't numb to your trials and difficulties, nor build mental walls to exclude pain from your life. You will find peace not in denial, but in victory. "the motivation is power Emergency department (ED) visits present an opportunity to deliver brief interventions (BIs) to reduce violence and alcohol misuse among urban adolescents at risk for future injury. Encourage Candidates to Discuss Specific Experiences and Accomplishments, Determine Which Questions to Ask Candidates Use Follow-up Tools with Candidates, Improve the Quality of the Workforce Through More Effective Interviewing, Use an Interviewing Framework to Master the Interviewing Process, and Develop a System of Behavioral Questions that Gathers Useful Information. This motivation is interesting because investigations the influence of factors, such as social loafing, is vital to understanding differing levels of individual contribution, team dynamics, and group performance as a collective pursues its goals.

KEY WORDS:Motivation, interview, group, goals, skills

Artificial Intelligence In Human Resource Management

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Abstract:

Artificial intelligence (AI) has developed significantly in the previous few years making it a vital instrument for associations everywhere on the world to clear the way to a keen future by going into its different capacities also, making it more proficient. Nonetheless, organizations in India have been reluctant and delayed to adjust this innovation and this dithering is plainly found in the Human Resources capacity of the association. The Primary reason for this article is to investigate the application, advantages and difficulties of joining, and the restrictions of AI in HRM inside the Indian setting. The reactions for the examination were gathered from different Top-level HR Professionals through numerous types of meetings. The inspecting strategy utilized was purposive examining. The examination is an exploratory investigation that utilizes the information gathered through the meetings to distinguish the different techniques where computerized reasoning is utilized in the Human Resource work, the issues looked in execution of the innovation and the advantages of utilizing AI. The study is pertinent and advantageous to associations that try to upgrade the adequacy and productivity of their HRM capacities by utilizing the force of AI

Key Words: Artificial intelligence, Human Resources capacity

Women Empowerment
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Abstract:

This Paper deals with "Women Empowerment" a burning issue all over the world. "Women empowerment" and "women equality with men" is a universal issue. Women Empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society.

Women Empowerment refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights, such as: freely live their life with a sense of self-worth, respect and dignity, have complete control of their life, both within and outside of their home and workplace, to make their own choices and decisions, have equal rights to participate in social, religious and public activities, have equal social status in the society, have equal rights for social and economic justice, determine financial and economic choices, get equal opportunity for education, get equal employment opportunity without any gender bias, get safe and comfortable working environment Women have the rights to get their voices heard.

Women population constitutes around 50% of the world population. A large number of women around the world are unemployed. The world economy suffers a lot because of the unequal opportunity for women at workplaces. Women are equally competent. Nowadays, women are even ahead of men in many socioeconomic activities. Women Empowerment leads to decrease in domestic violence. Uneducated women are at higher risk for domestic violence than an educated woman.

Key Words: Women Empowerment, society

Child Labour In India

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Abstract:

In 2011, the national census of India found the total number of child labourers, aged [5–14], to be at 10.1 million, out of the total of 259.64 million children in that age group. The child labour problem is not unique to India; worldwide, about 217 million children work, many full-time

As per the Child and Adolescent Labour (Prohibition and Regulation) Act, 1986, amended in 2016 ("CLPR Act"), a "Child" is defined as any person below the age of 14, and the CLPR Act prohibits employment of a Child in any employment including as a domestic help. It is a cognizable criminal offence to employ a Child for any work. Children between age of 14 and 18 are defined as "Adolescent" and the law allows Adolescent to be employed except in the listed hazardous occupation and processes which include mining, inflammable substance and explosives related work and any other hazardous process as per the Factories Act, 1948. In 2001, an estimated 1% of all child workers, or about 1,20,000 children in India were in a hazardous job. Notably, the Constitution of India prohibits child labour in hazardous industries (but not in non-hazardous industries) as a Fundamental Right under Article 24.

UNICEF estimates that India with its larger population, has the highest number of labourers in the world under 14 years of age, while sub-Saharan African countries have the highest percentage of children who are deployed as child labourers. The International Labour Organization estimates that agriculture, at 60 percent, is the largest employer of child labour in the world, while the United Nations Food and Agriculture Organization estimates 70% of child labour is deployed in agriculture and related activities.

Keywords: Child Labor, adolescent, population

Consumer Buying Behavior nn Dmart Supermarket ”

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Abstract:

The study on Factors affecting the consumer in choosing a supermarket gives an insight into the customer preferences and reasons that make the consumer to choose a particular supermarket. The study was undertaken with an objective to determine the factors influencing the consumer in choosing a D-Mart and analyze these factors and to determine their impact on the consumer. Further, the study aims to bring out the various considerations and perceptions of the consumers while preferring a particular super market.

Keywords: consumer, super market.

Water Pollution and Human Health

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Abstract:

Water pollution occurs when unwanted materials enter in to water, changes the quality of water and harmful to environment and human health. Water is an important natural resource used for drinking and other developmental purposes in our lives. Safe drinking water is necessary for human health all over the world. Being a universal solvent, water is a major source of infection. According to world health organization (WHO) 80% diseases are water borne. Drinking water in various countries does not meet WHO standards. 3.1% deaths occur due to the unhygienic and poor quality of water. Discharge of domestic and industrial effluent wastes, leakage from water tanks, marine dumping, radioactive waste and atmospheric deposition are major causes of water pollution. Heavy metals that disposed off and industrial waste can accumulate in lakes and river, proving harmful to humans and animals. Toxins in industrial waste are the major cause of immune suppression, reproductive failure and acute poisoning. Infectious diseases, like cholera, typhoid fever and other diseases gastroenteritis, diarrhea, vomiting, skin and kidney problem are spreading through polluted water. Human health is affected by the direct damage of plants and animal nutrition. Water pollutants are killing sea weeds, mollusks, marine birds, fishes, crustaceans and other sea organisms that serve as food for human. Insecticides like DDT concentration is increasing along the food chain. These insecticides are harmful for humans.

Keywords: Water pollution, health

Role of Successful Branding In Social Marketing

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Abstract:

The article focuses on the role and importance of branding in social marketing with the help of successful social marketing brands. Barriers for successful branding for a social product like –health, smoking or safe driving campaign, are discussed. Like the four P's required for marketing of any offering, social marketing brand involves five C's – Change-orientation, Competitive, Compatible, Caring and Culturally appropriate. The challenge of social marketing lies in complementing rather than compete with community mobilization and structural changes and in increasing the occasions and the number of times it is chosen as the 'preferred brand' for individual/societal change. For a successful branding of social marketing three main points are important – committed and extensive private sector involvement, creation of academic programs and legitimization of social marketing as a scholarly field of study.

Keywords: resources, knowledge, branding

Rural Women Empowerment in India

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Abstract:

The present paper is an attempt to analyze the status of women empowerment in India using various indicators based on data from secondary sources. The study Reveals that women of India are relatively disempowered and they enjoy somewhat Lower status than that of men in spite of many efforts undertaken by government Gender gap exists regarding access to education and employment. Household decision Making power and freedom of movement of women vary considerably with their age, Education and employment status. It is found that acceptance of unequal gender norms By women are still prevailing in the society. More than half of the women believe wife beating to be justified for one reason or the other. Fewer women have final say on how to spend their earnings. Control over cash earnings increases with age, education and with place of residence. Women's exposure to media is also less relative to men.

Keywords: women empowerment, Gender gap

A Study on Credit Risk Management at Hdfc Bank

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Assistant Professor

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Abstract:

Financial management refers to that part of the management activity which is concerned with the planning and controlling of firm's financial resources. It deals with finding out various sources for raising funds for the firm. The sources must be suitable and economical for the needs of the business. The most appropriate use of such funds also forms a part of financial management.

Keywords: Financial management, financial resources

A Study on Building Brand Awareness for Ureka-Uk In India At Ureka-Uk

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Abstract:

Driven by challenges on competition, rising customer expectation and shrinking margins, banks have been using technology to reduce cost. Apart from competitive environment, there has been deregulation Today, many businesses such as banks, insurance companies, and other service providers realize the importance of Customer Relationship Management (CRM) and its potential to help them acquire new customers retain existing ones and maximize their lifetime value. At this point, close relationship with customers will require a strong coordination between IT and marketing departments to provide a long-term retention of selected customers. This paper deals with the role of Customer Relationship Management in banking sector and the need for Customer Relationship Management to increase customer value by using some analytical methods in CRM applications.as to rate of interest, technology intensive delivery channel like Internet Banking, Tele Banking, Mobile banking and Automated Teller Machines (ATMs) etc. have created a multiple choice to user of the bank. The banking business is becoming more and more complex with the changes emanating from the liberalization and globalization. For a new bank, customer creation is important, but an established bank it is the retention is much more efficient and cost-effective mechanism

Keywords - Customer, Management, Banking sector, CRM

Paper ID: ICRSPCBT-2021/193

Customer Relationship Management in Banking Sector

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Abstract:

Driven by challenges on competition, rising customer expectation and shrinking margins, banks have been using technology to reduce cost. Apart from competitive environment, there has been deregulation Today, many businesses such as banks, insurance companies, and other service providers realize the importance of Customer Relationship Management (CRM) and its potential to help them acquire new customers retain existing ones and maximize their lifetime value. At this point, close relationship with customers will require a strong coordination between IT and marketing departments to provide a long-term retention of selected customers. This paper deals with the role of Customer Relationship Management in banking sector and the need for Customer Relationship Management to increase customer value by using some analytical methods in CRM applications.as to rate of interest, technology intensive delivery channel like Internet Banking, Tele Banking, Mobile banking and Automated Teller Machines (ATMs) etc. have created a multiple choice to user of the bank. The banking business is becoming more and more complex with the changes emanating from the liberalization and globalization. For a new bank, customer creation is important, but an established bank it is the retention is much more efficient and cost-effective mechanism

Keywords - Customer, Management, Banking sector, CRM

Risk Management in Banking

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Abstract:

Risk is inherent in any walk of life in general and in financial sectors in particular. Till recently, due to regulate environment, banks could not afford to take risks. But of late, banks are exposed to same competition and hence are compelled to encounter various types of financial and non-financial risks. Risks and uncertainties form an integral part of banking which by nature entails taking risks. There are three main categories of risks; Credit Risk, Market Risk & Operational Risk. Author has discussed in detail. Main features of these risks as well as some other categories of risks such as Regulatory Risk and Environmental Risk. Various tools and techniques to manage Credit Risk, Market Risk and Operational Risk and its various components, are also discussed in detail. Another has also mentioned relevant points of Basel's New Capital Accord' and role of capital adequacy, Risk Aggregation & Capital Allocation and Risk Based Supervision (RBS), in managing risks in banking sector.

Keywords: Equity shares, assets, market indicators

The Influence of Colour Psychology in Marketing

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Abstract:

The study of colour as a determinant of human behavior is known as colour psychology. The links between environmental stimuli and color is a highly complex process which is impacted by a large number of factors including culture, religion, natural environment, gender, race, and nationality. It is very important to study the psychology of colour manipulation and color use of prior Promoting a business through marketing and advertising campaign. This is because of a colour can represent many different energies, emotions, and feelings. Colour is foundational to the visual identity of your brand in all it expressions and excellence-logs, packaging, products, environments, and all forms of marketing communication.

Keywords: Psychology of colour, marketing, advertising, brand, consumer, culture

Capital Budgeting In Sri Anantha Lakshmi Spinning Mills

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Abstract:

Many advantages can be derived from preparing budgets. Budgets force managers to think ahead by requiring them to formalize their planning efforts. Budgets provide a blueprint for accomplishing a set of stated hospital-wide objectives and fitting your department into the overall plan. They provide definite goals and objectives which serve as bench-marks for evaluating subsequent performance. In essence, they set up a warning system for conditions requiring some type of remedial action. In an overall sense, the budget process coordinates the activities of the entire institution by integrating the plans and objectives of the various departments. Budget helps administration ensure that the goals for your department are consistent with the board of goals of the entire hospital.

Keywords: budget, uncertainty

Impact of Industrial Pollution

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Assistant Professor

Department of MBA, St.Martin's Engineering College

Abstract:

The main aim of this paper is to examine the impact of Dangote cement industry located at Ibese Ogun state in the immediate neighborhood. The study adopts structured questionnaires and personal interview that focus on the socio-economic activities, pollution, and health of the people. Pollution has led to unproductive agricultural land, contamination of underground water resulted to scarcity within the settlement, frequent sickness from diarrhoea/ typhoid, eye problem and regular crashes of trucks which claim life and destruction of the existing roads and noise pollution from the horn of the trucks within the settlement cause distraction fear in day and night. The study recommends there should be an alternative road from the factory to Lagos- Abeokuta express way and Dangote cement should carry out its corporate social responsibility e.g. supply of clean potable water, grading of township road to reduce erosion, construction of school, hospital and provide necessary measures for pollution control within the factory.

KEYWORDS: Dangote Cement, Health Industry, Neighborhood, Pollution.

The Impact of Social Networking on College Students

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E.Pranavi²

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Abstract

The use of social networking by college students has become increasingly relevant to their academic lives. Smart phones have added great potential by enabling an increase in the use of social networking and in the number of hours spent on such sites. Being online for a long time and being able to access different information from different sources at the same time could cause information overload. Students could face problems in filtering the information they receive and they might find it difficult to decide which sources they can trust and, therefore, which to select. The aim of this study is to investigate the impact of social networking on college students. To achieve this aim, the research employs various methodologies which include descriptive/interpretive studies of the literature and previous studies carried out by academics and industrial institutions. It also utilizes surveys taken among university students. A questionnaire was distributed among 179 students at different universities and higher education institutes in the Sultanate of Oman in order to explore the influence on college students of social networking using their smart phones.

Keywords: Social Networking Sites; Social Media; Trust; Choice; Information Filtering; Information Overload

Impact of Covid-19 Pandemic on Unemployment in India

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Abstract:

Unemployment is a serious problem which is being experienced by most of the countries throughout the globe. Unemployment is like a giraffe which is easier to make out than to describe. The crisis of unemployment has been in existence for a long time. Nevertheless, in the developed nations it was experienced in its severe form at the time of the great depression (1930's) while in the developing nations it was after the Second World War (1945). The past few years, there has been a slowdown in the growth of employment in India despite the boost in the economic sector. At the same time due to this COVID-19 pandemic lockdown, there had been a devastating effect on the unemployment rate in India as most of the private companies have fired their employees.

Keywords: Human Resource Management, Personnel Management, employees

A Study on Automobile Industry Growth In India And Its Impact On Air Pollution

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St.Martin's Engineering College

Abstract:

The make in India program was launched by The Honorable Prime Minister Mr. Modi in September 2014 as part of a wider set of nation- Building initiatives. The programme had been devised to transform India into a Global design and manufacturing hub.

The average growth rate of GDP of India from 1947 to 1991 has been of order 2.5 to 3%. This slow rate was due to protectionism policy followed by the government of India. The Automobile industry is the major contributor to the growth of the Indian economy but increase in the number of vehicles has also created enormous pressure on environment that resulted in air pollution. Air pollution causes many health problems like: respiratory and cardiovascular diseases. The levels particulate matter such as PM2.5 and PM10, also the concentration of dangerous carcinogenic like Sulphur Dioxide (SO₂) and Nitrogen Dioxide (NO₂) have reached alarming proportions. The secondary data on automobile sector in India and the air pollution level is collected from the multiple sources and a linear correlation technique is used to test the relationship between automobile growth and air pollution. This paper is a study on growth of automobile industry in India and its impact on Airpollution.

Keywords: Air pollution, Automobile Industry, GDP, Growth rate.

Putting a Price Tag on Human Life

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Abstract:

Globally, healthcare business faced persistent challenge posed by affordability issues facing patients all around. This made way for innovations attempting to make healthcare affordable. Such developments led to the emergence of healthcare entrepreneurs like Dr Devi Prasad Shetty (Dr Shetty) who gave cardiac care an altogether new dimension largely by using 'economies of scale'. His erstwhile success story offered important business lessons for hospital entrepreneurs.

A low-cost package system proved an effective strategy enabling a patient to go about the total hospitalization cost. Besides, imaginative leadership and technology driven treatments as integral aspects of strategic management and organizational culture were claimed to have formed an important basis of Dr Shetty's success in curving a niche in healthcare industry. He also used unconventional ideas to work out innovative solutions to the glitches in healthcare sector.

Keywords: healthcare, business

Environmental Effects of COVID-19 Pandemic and Potential Strategies of Sustainability

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Abstract:

The global outbreak of corona virus disease 2019 (COVID-19) is affecting every part of human lives, including the physical world. The measures taken to control the spread of the virus and the slowdown of economic activities have significant effects on the environment. Therefore, this study intends to explore the positive and negative environmental impacts of the COVID-19 pandemic, by reviewing the available scientific literatures. This study indicates that, the pandemic situation significantly improves air quality in different cities across the world, reduces GHGs emission, lessens water pollution and noise, and reduces the pressure on the tourist destinations, which may assist with the restoration of the ecological system

Keywords: corona virus, control

A Study on Link between CSR and Hr Implications For Human Resource Development

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Abstract:

Today's organizations is immersed in an exceedingly world market, wherever any detail will offer a competitive advantage over rival corporations and condition their property. Company Social Responsibility and Human Resource Management became terribly powerful tools inside corporations. However, the potential, development, and activity of company Social Responsibility (CSR) and Human Resource Management (HRM) haven't been sufficiently explored. The literature has developed multiple case studies on CSR and HRM and has studied the mix of each factors and their link to economic, environmental, and social property, however has not nevertheless found a solid basis from that to handle the new practicality of CSR, HRM, and property business management.. The results obtained ensure that the interest within the study of these ideas has big exponentially within the last decade. It ought to be noted that the definitions of CSR and HRM, and even the link between the , still be subject to multiple interpretations. The contribution of this work lies within the indisputable fact that, through the longitudinal analysis carried out, light-weight is shed on the teams of problems that emerge with special projection, such as green-management, stakeholders, commitment, competitive-advantage, satisfaction, performance, sustainability, or research-methods-analysis, and that should still be explored so as to respond to the strain that business organizations have during this respect, and to assist the entire integration of the various approaches associated with CSR and HRM.

KEYWORDS

CSR, HRM, SR-HRM , sustainability, Green managemnt

Retrofitting of Existing Vehicles for Converting To Electric Vehicle (Ev)

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Abstract:

Road transport is a major CO₂ emission contributor globally. Driven by political incentives, the automotive industry is shifting from internal combustion engine (ICE) vehicles to electric vehicles (EVs). Despite substantial investments, EVs account for less than one per cent of road vehicles in most countries. Employing a sequential mixed-methods study, this paper investigates ICE to EV retrofitting, a potential solution to improve the transition to widespread adoption of EVs, using the case of Germany. First, seven semi-structured interviews with potential customers and industry experts served the subject exploration. Second, survey data from 76 potential customers, obtained using an online questionnaire, quantified perceptions and retrofitting requirements.

Keywords: transport, automotive

Study of Customer Satisfaction in Airtel

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Abstract:

Customer satisfaction, a business term, is a measure of how products and services supplied by a company meet or surpass customer expectation. It is seen as a key performance indicator within business and is part of the four of a Balanced Scorecard. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. It's a well known fact that no business can exist without customers. In the business of Website design, it's important to work closely with your customers to make sure the site or system you create for them is as close to their requirements as you can manage. Because it's critical that you form a close working relationship with your client, customer service is of vital importance. What follows are a selection of tips that will make your clients feel valued, wanted and loved.

Keywords: customer satisfaction, Consumer Buying Behavior

A Study on Payroll Management at Big Bazar

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Abstract:

Customer satisfaction, a business term, is a measure of how products and services supplied by a company meet or surpass customer expectation. It is seen as a key performance indicator within business and is part of the four of a Balanced Scorecard. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. It's a well known fact that no business can exist without customers. In the business of Website design, it's important to work closely with your customers to make sure the site or system you create for them is as close to their requirements as you can manage. Because it's critical that you form a close working relationship with your client, customer service is of vital importance. What follows are a selection of tips that will make your clients feel valued, wanted and loved.

Keywords: customer satisfaction, Consumer Buying Behavior

Online Shopping

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Abstract:

Now a days the life style of the people is different. People feel uncomfortable and time consuming for going crowded markets. So, E-Shopping is a boon as it saves lot of time. Online shopping is a process whereby consumers directly buy goods, services etc. from a seller without an intermediary service over the Internet. Shoppers can visit web stores from the comfort of their house and shop as by sitting in front of the computer. Online stores are usually available 24 hours a day and many consumers have internet access both at work and at home. So it is very convenient for them to shop Online. One of the most enticing factors about online shopping, particularly during holiday season is, it alleviates the need to wait in long lines or search from a store for a particular item

Keywords: Advertising, Brand Awareness, Branding and Brand equity, Consumer Buying Behavior

A Guide To Studying With Bts

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Abstract:

This paper analyses the reasons for the global popularity of the Korean boy band BTS that has been at the centre of the growing popularity of Korean pop music or K-pop. The group name ,BTS stands for the Korean expression Bang tan Oneonta, literally meaning "Bulletproof Boy Scout ".According to members J -Hope the name signifies the group's desire "to block out stereotypes, criticism and expectations that aim on adolescent like bullets". Personally K-Pop is also well known for its unique, extravagant and eye-popping personalities. K-Pop stars or "Idols" as they are usually known in Asia have a Knack for truly standing out from the crowd and taking self expression to a new level .By doing so, BTS has gained their global success and become Korea's top boy band.

Keywords: extravagant, global success

Self Confidence

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Abstract:

Self-confidence is an important part of personality, which plays an important role in the formation of individual personality. This article comprehensively discusses self-confidence from the five aspects of self-confidence research history, self-confidence definition, self-confidence theoretical research analysis, relationship between self-confidence and mental health, and self-confidence research in the student population, then put forward a new outlook for the study of self-confidence

Keywords: Self-confidence. Research

A Study on Mutual Funds
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Abstract:

India is an emerging and developing country found in southern Asia. India is considered one of the potential super powers of the world. This potential is attributed to several indicators such as its demographic trends, rapidly expanding economy and military. In 2015, India became the world's fastest growing economy but still our country has to overcome many economic, social and political problems to show its influence on the international stage.

Keywords: super powers, international

Impact of Internet on Marketing

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Abstract:

This conceptual paper revisits and reviews early milestone literature of influential authors, who discuss the impact of the Internet on major forces that shape a company's marketing strategy to assess whether their futurist predictions and conceptual claims turned out to be true or were later falsified by empirical research or market experience. How the heavy internet usage as impacted on the market, what are the factors. In particular, The impact of internet, mobile marketing, social media marketing, internet marketing ,the impact of the Internet on customers, pricing , marketing communication is explored. Throughout the paper, related under-researched and unsettled areas are discussed and future research avenues are suggested.

Keywords: Consumer Empowerment, Impact of the Internet, Internet, Internet Marketing, Marketing Mix, Mobile Marketing, Online Marketing.

Power of Social Media for Business

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Abstract:

A popular and quickly growing knowledge and interaction outlet are social media where people are free to gain information and express their thoughts. Sites like Facebook, twitter and Instagram are social media platforms dominant internationally .just like truth spreads precisely and fast through social media, so does fake-news and rumors as well.

KEYWORDS:

Build a community, growth your brand reputation, internet marketing, targets, influences people, advertisement, connect anytime

Namami Gange Programme

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Abstract:

River Ganga has been negatively affected by various factors. The Government has been taking steps to rejuvenate the river and improve its health. In the year 2014, the Government of India launched a project: Namami Gange (hereinafter referred to as 'the Project'), for the holistic development of river Ganga and its riverfronts across the country. This paper assesses the implementation of the Project by studying the available data. The second part of the paper explains the genesis of and the overall framework of implementation of various programmes for the protection of river Ganga. The third part analyses the international principles for the protection of environment in general followed by an analysis of implementation of these principles in the Indian context and development of law and legal principles by the courts of law in the fourth part. The fifth part assesses the overall framework of the Project in the light of the principles discussed.

Keywords: Ganga, risks, health.

Plastics, the Environment and Human Health

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Abstract:

Plastics have transformed everyday life; usage is increasing and annual production is likely to exceed 300 million tons by 2010. In this concluding paper to the Theme Issue on Plastics, the Environment and Human Health, we synthesize current understanding of the benefits and concerns surrounding the use of plastics and look to future priorities, challenges and opportunities. It is evident that plastics bring many societal benefits and offer future technological and medical advances. However, concerns about usage and disposal are diverse and include accumulation of waste in landfills and in natural habitats, physical problems for wildlife resulting from ingestion or entanglement in plastic, the leaching of chemicals from plastic products and the potential for plastics to transfer chemicals to wildlife and humans. However, perhaps the most important overriding concern, which is implicit throughout this volume, is that our current usage is not sustainable. Around 4 per cent of world oil production is used as a feedstock to make plastics and a similar amount is used as energy in the process. Yet over a third of current production is used to make items of packaging, which are then rapidly discarded. Given our declining reserves of fossil fuels, and finite capacity for disposal of waste to landfill, this linear use of hydrocarbons, via packaging and other short-lived applications of plastic, is simply not sustainable.

Keywords: plastic, polymer, debris, endocrine disruption, phthalates, waste management

Impact of Modern Technology in Education

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Abstract:

Technology has certainly changed the way that we live. Technology plays an important role in every sphere of life, today and of course education is no exception in that .It has affected and impacted the way things are presented and taught in the classroom to the students. It has greatly impacted on the material which are used and the way we use these materials to teach students in the school. Technology in the classroom became more predominant by improved learning, increased engagement of students and virtual programmes.

Keywords:Education, modern technology, teaching

Child Labor Facts in The Worldwide

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Abstract:

The economic exploitation of children is an insult to humanity. All over the world children continue to work, putting at stake their education, their health, their normal development to adulthood, and even their lives. Millions of them work under hazardous conditions which present dangers to their health, safety and welfare. They toil in mines and quarries, are exposed to agrochemicals in agriculture, squat in crippling positions to weave rugs and carpets, and scavenge in rubbish tips. Too many are enslaved in bonded labor, isolated in domestic service, and traumatized and abused in the commercial sex trade. The number of children working in the world today is higher than most people think, although it is difficult to obtain anything more than an educated global estimate. This is firstly because many kinds of child labor are underreported, and secondly because many countries have no desire or incentive to publicize how many of their young people work. Nevertheless, statistical techniques allow us to estimate that between 250 to 304 million children aged 5–17 involved in any economic activity are counted. Child labor accounts for 22% of the workforce in Asia, 32% in Africa, 17% in Latin America, 1% in US, Canada, Europe and other wealthy nations.

KEY WORDS:

Child labor, Child Rights, Facts, World

Microfinance For Agriculture & Rural Development

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Abstract:

The goal of microfinance is to give low income people an opportunity to become self-sufficient by providing a means of saving money, borrowing money and insurance. The role of micro financing is Vibrant for social development as well as for the economic development of rural areas. Many steps to taken by government to bring in enough number of technologies in the rural areas for their implementation and use through micro financing for the overall development. Our nation has belonged to rural based. Therefore, the nation development depends major part on rural economy.

However, support of micro financing agencies including banks is not reaching at real part therefore, most of the developmental programmes ineffective and many a times they don't even take off. In the rural areas people are not much aware about the micro financial schemes and their benefits. Hence, in order to provide sustainable rural development and progressive poverty alleviation the role of micro financing agencies becomes an important in the context of current scenario. The present study has focusing toward the micro-finance and agriculture rural development

Keywords: Organization, micro financing

Entrepreneurial Development Programmes

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Abstract:

The Idea of entrepreneurial development involve empowering a person with the essential information and knowledge used for enterprise building and enriching his entrepreneurial skills. Entrepreneurial development programmes are considered a remedy for unemployment problem of our country. In the article an attempt has been made to highlight the entrepreneurship development (ED) process in India and the significance of entrepreneurship development

The concept of entrepreneurial development involves equipping a person with the required information and knowledge used for enterprise building and polishing his entrepreneurial skills. In these days, entrepreneurial development programmes are treated as an important tool of industrialization, and a solution of unemployment problem of India. In the present paper an attempt has been made to study the entrepreneurship development (ED) process in India and the role of entrepreneurship development programme in the economic growth of a nation. The data used for the purpose of study are mainly from secondary source

Keywords: Entrepreneurship, Entrepreneurship development, Entrepreneurship development programmes, Economic growth

A Study on the impact of “E-banking And E-fraud occurrence in ATM banking”

Deepak kumar sharma¹,
St.Martin's Engineering College

Abstract:

Now-a-day, clients have come to depend on and trust the Automatic Teller Machine (ATM) to conveniently meet their banking needs. The ATM is only one of many Electronic Funds Transfer (EFT) devices that are vulnerable to fraud attacks. Information technology Services is considered as the key driver for the changes taking place around the world. Electronic Banking (EB) is the latest and most innovative service and is the new trend among the clients. The shift from the formal banking to e-banking has been a 'leap' change. But in recent time there have been a proliferation of ATM frauds in the country even and across the globe. Managing the risk associated with ATM fraud as well as diminishing its impact is an important issue that face financial institutions as fraud techniques have become more advanced with increased occurrences. This paper carried out an empirical research to analyze about the ATM usage and fraud occurrences at selected Scheduled Commercial banks in India. The research identifies the common ATM fraud, how, where and when these frauds are perpetuated and then proffer security recommendation that should be adhered to by both the banks as financial institutions and the ATM users in order to eliminate or reduce it to the barest minimum.

Keywords: ATM, banking, security,

Paper ID: ICRSPCBT-2021/224

A Study on Personal Loan at Syndicate Bank

St.Martin's Engineering College

Shaik Ayesha¹

St.Martin's Engineering College

Shaik Saifalla²

Abstract:

The word "loan" refers to the amount borrowed from another individual. The amount is loan-related and corresponds to the amount paid to the borrower. Thus, from the borrower's perspective, it is 'borrowing,' while from the bank's perspective, it is 'lending.' A loan is a type of "credit" that is issued when money is disbursed and recovered at a later date. It is a debt owed by the creditor. Credit is granted for a specific reason and for a set period of time when issuing loans. The loan bears interest at an agreed-upon rate and payment intervals. The term 'advance' refers to a 'credit facility' provided by the bank. Banks make short-term advances for reasons such as purchasing traded-in products and meeting other short-term trading liabilities. A loan has a sense of debt, while an advance is a service that the borrower uses.

Keywords :: loan , liabilities

Paper ID: ICRSPCBT-2021/225

A Study on Investment Decision Analysis

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Department of MBA, St.Martin's Engineering College

Abstract:

The project offers a brief idea of the different investment options on India's financial markets. The common investor end up more confused than ever with many investment options, such as banks, fixed deposits, public bonds, stock market, immobilization, gold and mutual funds. All options for investment have their own merits and repercussions.

I have discussed this project about the few available investment options. Every investor should take safety, liquidity, returns, entry/departure obstacles and tax efficiency parameters into account prior to investing. Each investment option must be evaluated on the basis mentioned above and money invested.

Investors are currently too confused to analyze different options for investments and select the best one. In this project, the options for investment are compared based on returns and parameters such as security, liquidity, term holding etc. and the Investor is thus assisted as a guide for investment purposes.

KEYWORDS: Investment, security, decision-making.

**Stereotypes, Ethics, and Indian Advertisements: Some Answers, Questions
& Reflection**

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Abstract:

According to a survey conducted by a community platform called 'Local Circle', only 28% of the respondents have trust in advertisements and only 3% of them have high level of trust in them. Though this survey does not speak for the entire country, it definitely tells us the kind of reception that advertisements in India get from the audience. Don't we watch ads? Does our Indian audience completely ignore them? Of course not, in fact, ads have been a cultural component of Indian media consumption. But we do not really rely on the advertisements which we watch or listen to know about the product or its usability. Ads, in their own way have become a source of entertainment for the audience. I remember humming along the jingles of Vicco turmeric or washing powder Nirma in my childhood. I wait to watch ads like 5-Star or CEAT tyres to just have that punch of laughter that they give in the middle of a cricket match.

Keyword: survey, consumption

A Study on Indian Stock Market

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Abstract:

Small individual stock investors to major hedge fund traders, who might be based anywhere in the world, all participate in the stock market. Their orders are usually fulfilled by a professional at a stock exchange, who executes the purchase or sale order.

Investors can 'temporarily' change financial prices away from their long-term aggregate price 'trends,' according to experience. (Bull markets relate to upward or upward tendencies, whereas bear markets relate to downward or downward tendencies.) Over-reactions may occur, causing excessive optimism (euphoria) or excessive pessimism to drive prices too high or too low. Economists are still debating whether financial markets are "usually" efficient.

Keywords: stock, financial markets

Paper ID: ICRSPCBT-2021/230

A Study on “Trends in Mutual Funds”

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Abstract:

This piece of research work aims at understanding the preferred emerging media options used for marketing. In the Internet age many new methods used for product promotion and marketing. "Desk research" has been turned into "online research", now in the online, market research has become possible. Many Indian companies are using digital marketing for competitive advantage. Social Media has quickly gained prominence as it provides people with the opportunity to communicate and share posts and topics. The development of information technology, followed by the advancement of digital communication tools, has encouraged businesses to change the way of communicating the product. Digital Marketing communications strategy is a strategy of using digital communication media. The purpose of the undertaken study is to examine the effectiveness of online digital media advertising and also about emerging media options used for marketing. This paper mainly studies the development history of digital marketing and existing significance including the difference and contact between digital marketing and traditional advertising and also the relationship between digital marketing and the Internet industry. This paper helps small businesses such as start-ups to successfully adopt and implement digital marketing as a strategy in their business plan and to recognize the usefulness of digital marketing in the competitive market.

Keywords: media , digital communication

Digital Marketing and Its Analysis

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Abstract:

This piece of research work aims at understanding the preferred emerging media options used for marketing. In the Internet age many new methods used for product promotion and marketing. "Desk research" has been turned into "online research", now in the online, market research has become possible. Many Indian companies are using digital marketing for competitive advantage. Social Media has quickly gained prominence as it provides people with the opportunity to communicate and share posts and topics. The development of information technology, followed by the advancement of digital communication tools, has encouraged businesses to change the way of communicating the product. Digital Marketing communications strategy is a strategy of using digital communication media. The purpose of the undertaken study is to examine the effectiveness of online digital media advertising and also about emerging media options used for marketing. This paper mainly studies the development history of digital marketing and existing significance including the difference and contact between digital marketing and traditional advertising and also the relationship between digital marketing and the Internet industry. This paper helps small businesses such as start-ups to successfully adopt and implement digital marketing as a strategy in their business plan and to recognize the usefulness of digital marketing in the competitive market.

Keywords: media , digital communication

Global Warming
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Abstract:

'Global warming' is a phrase that refers to the effect on the climate of human activities, in particular the burning of fossil fuels (coal, oil and gas) and large-scale deforestation, which cause emissions to the atmosphere of large amounts of 'greenhouse gases', of which the most important is carbon dioxide. Such gases absorb infrared radiation emitted by the Earth's surface and act as blankets over the surface keeping it warmer than it would otherwise be. Associated with this warming are changes of climate. The basic science of the 'greenhouse effect' that leads to the warming is well understood. More detailed understanding relies on numerical models of the climate that integrate the basic dynamical and physical equations describing the complete climate system. Many of the likely characteristics of the resulting changes in climate (such as more frequent heat waves, increases in rainfall, increase in frequency and intensity of many extreme climate events) can be identified. Substantial uncertainties remain in knowledge of some of the feedbacks within the climate system (that affect the overall magnitude of change) and in much of the detail of likely regional change. Because of its negative impacts on human communities (including for instance substantial sea-level rise) and on ecosystems, global warming is the most important environmental problem the world faces. Adaptation to the inevitable impacts and mitigation to reduce their magnitude are both necessary. International action is being taken by the world's scientific and political communities. Because of the need for urgent action, the greatest challenge is to move rapidly to much increased energy efficiency and to non-fossil-fuel energy sources.

Keywords: 'Global warming', mitigation, energy efficiency

Impact of Technology Based Services in Banking Sector

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Abstract:

The current trend in any industry depends largely upon two general phenomena one is convenience and the other is connectivity. Particularly in banking industry the competition is too heavy that every avenue in banking service is finding new ways to succeed with customer delight. It has become very vital that the banker need to pay attention to retain every customer by providing them the best convenient service. This condition has given a threshold to introduce information, communication and technology in banking services. The banks are dealing with heterogeneous clients and are forced to deal with technology that enables to satisfy every single customer. Innovation does drive both growth and efficiency.

The author has made an attempt to analyze impact of technology based banking services with special reference to Lakshmi Vilas Bank, Coimbatore. Since technology is presumed to be the vital factor for the development of the mankind. These technologies are used to access, process, store and disseminate information electronically at the time of requirement. Banking industry is adopting these trends in the form of ATMs, on-line banking, mobile banking, plastic cards etc, without which such a comfort and conveniences would not have been possible.

Keywords: convenience, banking

**A Study on Training and Development
In
Coco Cola Beverages Private Limited**

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Abstract:

Investors may put their money to use in a variety of ways. The risk and return characteristics of these investment avenues vary from one another. The investor seeks higher returns with owner risk. Investors choose investment paths based on their required level of return and risk Tolerance. Investment is made because it meets some purpose for an investor. Depending on the life stage and risk appetite of the investor, there are three key objectives of investment: protection, growth and profits. Every investor invests with a particular goal in mind, and each investment has its own set of advantages and disadvantages. Let us take a closer look at these goals. National savings certificates, fixed deposits, commercial papers, certificate of deposits, shares, debentures, bonds, and so on are all options. This study attempted to examine investors' behavior against various investment avenues from respondents in Hyderabad city.

KEYWORDS: Investor, stock exchange, mutual funds.

Paper ID: ICRSPCBT-2021/235

A Study on Investment Management at Tata Capital

B.Anuradha¹

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Bhupendher Kaur²

St.Martin's Engineering College

E. Pranavi³

Assistant Professor

St.Martin's Engineering College

Abstract:

Investors may put their money to use in a variety of ways. The risk and return characteristics of these investment avenues vary from one another. The investor seeks higher returns with owner risk. Investors choose investment paths based on their required level of return and risk Tolerance. Investment is made because it meets some purpose for an investor. Depending on the life stage and risk appetite of the investor, there are three key objectives of investment: protection, growth and profits. Every investor invests with a particular goal in mind, and each investment has its own set of advantages and disadvantages. Let us take a closer look at these goals. National savings certificates, fixed deposits, commercial papers, certificate of deposits, shares, debentures, bonds, and so on are all options. This study attempted to examine investors' behaviour against various investment avenues from respondents in Hyderabad city.

KEYWORDS: Investor, stock exchange, mutual funds.

A Study on Quality of Work Life At ICICI Bank

Gadi somanath Gowtham¹,

St.Martin's Engineering College

K. Yamini Bhargavi²

Assistant Professor ,

Department of MBA, St.Martin's Engineering College

Abstract:

The success of any organization is highly dependent on how it attracts recruits, motivates, and retains its workforce. Today's organizations need to be more flexible so that they are equipped to develop their workforce and enjoy their commitment. Therefore, organizations are required to adopt a strategy to improve the employees 'quality of work life'(QWL) to satisfy both the organizational. Objectives and employee needs. The term (QWL) To the favorableness or unfavourableness of a total job environment for people. QWL programs are another way in which organizations recognize their responsibility to develop jobs and working conditions that are excellent for people as well as for economic health of the organization. The elements in a typical QWL program include - open communications, equitable reward systems, a concern for employee job security and satisfying careers and participation in decision making

Keywords: success, employee, Objectives

Paper ID: ICRSPCBT-2021/237

Perception of Employees towards Workplace Meeting

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Abstract:

What do we understand by Workplace meeting? When three or more people coming together to discuss work related issues, we may term it as a workplace meeting. They are often conducted with a purpose of disseminating information, discussing problems and making decision etc. Workplace meetings are an important element of business management and they can be formal and informal. Meetings can be of various kinds depending on the purpose it serves, namely, staff meetings, review meetings, information dissemination meetings, virtual meetings etc.

Keywords: Workplace, business management

Paper ID: ICRSPCBT-2021/238

Stress Management of Students in educational institutions

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Abstract:

In today societies stress has become a major issue as it is concern to students the educational institutes, schools or the colleges that want to be competitive in the today's environment they have to handle the problem of stress successfully

The study mainly focuses on stress levels in students in various institutions, stress on students in various stages of education, result of stress and how they manage their stress. The main objective is to find the reasons for stress on students in educational institutes and how they manage their stress ,How to decrease or remove stress in students

Keywords: Workplace, stress

Paper ID: ICRSPCBT-2021/240

A Study on the Impact of “ E-Banking And E-Fraud Occurrence in ATM Banking”

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Abstract:

Now-a-day, clients have come to depend on and trust the Automatic Teller Machine (ATM) to conveniently meet their banking needs. The ATM is only one of many Electronic Funds Transfer (EFT) devices that are vulnerable to fraud attacks. Information technology Services is considered as the key driver for the changes taking place around the world. Electronic Banking (EB) is the latest and most innovative service and is the new trend among the clients. The shift from the formal banking to e-banking has been a 'leap' change. But in recent time there have been a proliferation of ATM frauds in the country even and across the globe. Managing the risk associated with ATM fraud as well as diminishing its impact is an important issue that face financial institutions as fraud techniques have become more advanced with increased occurrences. This paper carried out an empirical research to analyse about the ATM usage and fraud occurrences at selected Scheduled Commercial banks in India. The research identifies the common ATM fraud, how, where and when these frauds are perpetuated and then proffer security recommendation that should be adhered to by both the banks as financial institutions and the ATM users in order to eliminate or reduce it to the barest minimum.

Keywords: Electronic Funds, ATM

Paper ID: ICRSPCBT-2021/241

Inventory Management “at Heritage Foods India Ltd

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St.Martin's Engineering College

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Abstract:

The Inventory Management project work entails a thorough examination of inventory, its significance, and how efficiently it can be handled to ensure smooth business operations. Inventories are a firm's assets that require investment and, as a result, a dedication of the firm's capital.

Any company is needed to control its inventories in order to maximise profits. The aim of inventory management is to determine the optimal inventory level, which is the level at which all departments' interests are protected.

Keywords: Inventory Management, business management

Paper ID: ICRSPCBT-2021/242

A Study on “E Banking Services” at Axis Bank

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Abstract:

Internet banking (or E-banking) refers to the ability of any individual with a device and a browser to connect to his bank's website and perform any of the virtual banking functions. The bank's internet banking infrastructure includes a centralized database that is web-enabled. All of the services that the bank has approved for use on the internet are listed in the menu. Any service may be chosen, and subsequent contact is determined by the design of the service. There will be no physical identification for any branch once the bank's branch offices are interconnected via terrestrial or satellite links. It would be a borderless body that would enable banking at anytime, anywhere, and in any way. Direct dialup links, private networks, public networks, and so on are examples of distribution channels. Because of the popularity of computers, convenient access to the Internet, and the World Wide Web (WWW), banks are increasingly using the Internet as a medium for receiving instructions and providing goods and services to their customers. Although the variety of products and services provided by various banks varies greatly in terms of content and complexity, this type of banking is commonly referred to as Internet Banking.

Keywords: Internet banking, E-banking

Paper ID: ICRSPCBT-2021/243

Human Resource Requirement

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Abstract:

Better recruitment and selection strategies result in improved organizational outcomes. With reference to this context, the research paper entitled Recruitment and Selection has been prepared to put a light on Recruitment and Selection process. The main objective is to identify general practices that organizations use to recruit and select employees and, to determine how the Recruitment and selection practices affect organizational outcomes at IT Industry In Rangareddy district Telangana India. Successful recruitment and selection practices are key components at the entry point of human resources in any organization . The main objective of this paper is to identify general practices that organizations use to recruit and select employees .The study also focus its attention to determine how the recruitment and selection

practices affect the organizational outcomes and provide some suggestions that can help. Data analysis has been done with statistical tools like tables, graphs, pie charts, bar diagram.

Keywords: Workplace, recruitment

Traffic Issues and Its Impacts, In Reference To Hyderabad

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Abstract:

The major issues pertaining to traffic management are identified and studied in a systematic manner so that this subject draws attention of all the stake holders and they become truly aware and educated on this subject. They have clear opinions that are not hearsay or emotional or impulsive but are based on well researched facts and figures.

The scope of the study includes interaction with road users to get their views about traffic management in Bhavnagar district. It also included taking views of police officers responsible for enforcement. The Enforcement, Education and Engineering aspects are covered.

Keywords: traffic management, business management

A Study on “Online Trading” at Share Khan

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Abstract:

Online trading options of stocks are based on the purchase and sale of options and financial products of very perspective. The scheme offers a great opportunity, as far as the option is to purchase or sell certain finance product, for the traders to control and protect their stocks and to generate their investment benefits. The main idea of an online stock option is that a fixed price and time limit is an option you buy. Forex online trading is on another speculative online business based on foreign exchange buying and selling, earning profits as the currency rate increases and falls, in other words on the price differential between the currency pairs. Future online trade is another kind of online trade that is based in future contracts on the purchase and sale of financial products (goods, labour and currency). This contract specifies a specific date in the future (date of delivery or date of final settlement) on which to buy or sell some financial product and the price for this product. Key words – Incubators, entrepreneurship, venture capital

Keywords: Online trading, future contracts

Paper ID: ICRSPCBT-2021/246

Managerial Challenges & Linking Innovations in Entrepreneurship

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Abstract:

The establishment and development of Small and Medium Enterprises is a resourceful input leading to the rapid development of economic and social prospects. A motivated SME's sector establishes a strong foundation to increase the standard of living and reduce poverty. There must be a rigorous and continuous need to improve the factors that furnish an affable entrepreneurial climate to exceed major obstacles.

Maintaining technology, business and knowledge as buzzwords, the rapid advancements in the streams of science and technology are leading towards knowledge entrepreneurs and technology driven enterprises. The social and economic indicators has influenced in the abrupt development of Indian

Economy setting a bright future in country's education and GDP statistics. Knowledge based industries are likely to acquire maximum prominence facilitating support to SME by the government in the next decade. The major essence is to focus Human Resource Development support with the establishment of appropriate mechanisms towards Technology Business Incubators in the era of globalization.

Key words – Incubators, entrepreneurship, venture capital

Paper ID: ICRSPCBT-2021/247

Study on Working Capital Management

at

Jana Jyothi Security Services

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Abstract:

A company's finances are its lifeblood. Financial management is an analysis of the method of obtaining financial capital and judicious use of those resources in order to maximize shareholder wealth. "The effective use of a valuable economic resource, namely capital funds, is the focus of financial management." Finance plays a critical role in any business unit, from its inception and registration to its closure

Key words – Investment, e guarantees,

Paper ID: ICRSPCBT-2021/248

A Study on Mutual Funds

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Abstract:

Investment objectives differ from one person to the next. While some people value security, others may place a higher value on returns alone. Others may wish to plan for their children's education, while others may wish to save for a rainy day or even life after retirement. With goals that defy categorization, it's only natural that the items necessary will differ. The Indian mutual fund business offers a wide range of schemes and caters to a wide range of investors. Equity funds, debt funds, liquid funds, gilt funds, and balanced funds are among the products available. There are funds dedicated solely to the needs of young and old, small and large investors. Furthermore, the establishment of a legal structure with sufficient teeth to protect investor interests' guarantees that investors are not duped out of their hard-earned money

Key words – Investment, e guarantees,

Paper ID: ICRSPCBT-2021/249

A STUDY ON DIVIDEND POLICIES AT TATA STEEL

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Abstract:

Dividend policy is becoming increasingly crucial for a company in this shifting economic and social norms environment. At the same time, a decision must be made by a firm that issues dividend policies in order to acquire advantages and bring profitability to the firm. The study primarily focuses on Tata Steel Limited's dividend policies, which advise its shareholders on how to maximize their wealth by adhering to the following ratios: proposed dividend, total equity capital, dividend payout ratio, dividend per share, and the company's reserves and surplus.

Key words – Investment, e guarantees,

Paper ID: ICRSPCBT-2021/250

A Study on Credit Risk Management

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Abstract:

Financial management is the element of management that is concerned with the planning and control of a company's financial resources. It is concerned with locating numerous sources of funding for the company. The sources must be appropriate and cost-effective for the needs of the organization. The most effective use of such funds is also a component of financial management

Key words – Investment, e guarantees,

Paper ID: ICRSPCBT-2021/251

A Study on Commodity Markets at Karvy

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Abstract:

Capital market theory predicts that the distribution of wealth is expected to influence interest rates. This document analyses empirically the relation between the distribution of wealth and interest rates in India. We use data from different sources on wealth inequality. Wealth inequality measures are positively linked to the true commercial paper rate and the actual state securities rate. This result is consistent with capital market balancing predictions of moral hazard models. Thus, rich people can only make credible efforts if the return rate is not too high. If the rich are poorer, the rate of return must be lower to secure business. As inequality decreases, capital demand will thus decrease. The capital market has a lower rate of return in balance.

Key words – Capital market,

Paper ID: ICRSPCBT-2021/252

Recruitment and Selection

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Abstract:

Better recruitment and selection strategies result in improved organizational outcomes. The main objective of this paper is to identify general practices that organizations use to recruit and select employees.

Recruitment is the process of searching for prospective employees and stimulating them to apply for jobs in the organization. "Recruitment is a process to discover the sources of manpower to meet the requirements of the staffing, schedule and to employ effective measures for attracting that manpower in adequate numbers to facilitate effective selection of an efficient working force." A formal definition of Recruitment is it is the process of finding and attracting capable applicants for employment. The process begins when new recruits are sought and ends when their applications are submitted. The process of recruitment involves planning, strategy development, searching, screening, and control. The sources of recruitment are categorized as internal and external sources.

Key words – Recruitment, prospective employees

Paper ID: ICRSPCBT-2021/254

Reverse Insurance for clinical trails

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Abstract:

This paper presents the results of a comparative legal study on liability and insurance of clinical trials, including Belgium, France, Germany, the Netherlands, Spain, Switzerland, Sweden and the United Kingdom. In most countries the right to compensation of the trial subject is safeguarded, but the existing regimes show much variety. Seen from the perspective of the trial subject there is no justification for linking the extent of compensation to the object of the trial (involving drugs or not), to the nature of the trial (therapeutic or non-therapeutic) or to the status of the researcher (public entity or not).

Key words – drugs, trial

Paper ID: ICRSPCBT-2021/255

Reverse Insurance for clinical trails

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Abstract:

Talent management is a business strategy that companies believe will enable them to retain their top talented employees and improve company performance. It is the process of effectively recruiting the right talent, preparing them to take on top positions in the future, evaluating and maintaining their performance and preventing them from leaving the company. The performance of each organization depends on the performance of their employees. If employees have unique abilities that do not reflect competitors, the company will automatically gain competitiveness over its competitors. Therefore, in order to manage this unique human capital, companies are focusing on developing effective systems and processes for talent management. Companies are also desperately trying to retain their top / core talent because if they go, the entire repository of knowledge will also be out of the company's hands. The purpose of this study was to determine the impact of talent management on organizational performance for Karvy Stock Broking Limited, Hyderabad Region. Research shows that talent management has a partial effect on performance. If this talent is properly managed and implemented in the right place, companies can use their hostages to increase their growth and profitability.

Keywords: Talent management, Competencies, Organizational performance

Paper ID: ICRSPCBT-2021/256

Unemployment in India

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Abstract:

In India, the unemployment rate measures the number of people actively looking for a job as a percentage of the labour force. The overall unemployment rate among male is 4.1% and 7.7% in female across the country. The employment condition in the country is marred by a number of ugly marks. Large many are underemployed. Quite a number, though educated, find no or little work to use their skill. One of the most disturbing problems in India has been the mounting rate of unemployment, both in the rural and urban sectors.

Keywords: unemployment, labor force, rural and urban sectors

ABOUT CONFERENCE

ICRSPCBT 2021 aims to provide common platform to all the leading academic scientists, researchers and research scholars to exchange and share their experiences and research ideas in the Recrafting Strategies in business environment. The rapid technological changes and increased globalization, which has swept away industry and market conditions that previously defined competitive conditions. Such environment requires recrafting strategies that respond quickly to these rapid changes. Therefore look at the need for dynamic strategy in today's business basing on the systemic review. The Online International Conference on " Recrafting strategies for Post Covid - 19 Business Turbulence." will allow deliberations from a variety of perspectives to deal with challenges posed by the pandemic COVID 19 and strive to propose strategies to stimulate growth and revival from the imminent recession.

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