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A REVIEW OF SPIRITUAL WELL-BEING DURING PANDEMICS

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Abstract

An important aspect of everyday life is to develop positive relationships and genuine connection to nourish our spiritual and emotional health. Pandemic has taught us how we need to be mentally balanced to face the ongoing challenges. When Governments across the globe declared lockdown, and we were forced to sit inside our homes, the better way was knowing ourselves. Spirituality is not about religious sentiments. It is about making ourselves better by knowing oneself.

This paper intent to bring in light the way people utilised the opportunity of their lockdown period by enrolling and reading more on literatures related to spiritual wellbeing. How Universities and spiritual centres across the world has opened up free classes for mental health.

Spiritually inclined generation has enrolled themselves and motivated their inner self.

Keywords: *Spirituality, Mental wellbeing, Lockdown, Pandemic*

Introduction

Spirituality is a process of changing mindsets- mind management. Amongst many established values of spirituality is that it helps people to deal with life stressors. This has become more important as the globe has to dealt with challenges brought by the pandemic. During this time of extraordinary disruption and anxiety, Spiritual Life will be encouraging for all of us to use the coming days as an opportunity to deepen our spiritual and intellectual practices.

In the suddenly altered pace of our lives, the so called new normal, we might discover the stillness we all crave for, the stillness from which all true wisdom and justice issue. What we love rather than what we fear may come into sharper focus and just in time. That is the power of spirituality.

Review of literature

The summation of readings is categorised into three major areas of views which has formed the research gap of need of review amongst the concepts.

Novelty in approaches and administration of the COVID-19 pandemic: - Collaboration among health practitioners, religious organizations and the public is critical to the timely and effective management of the COVID-19 pandemic. There seems to be an urgent need to develop and implement programs that cater to physical, mental, and spiritual well-being. Research reveals that spirituality provides crucial support for positive mental health during worrying situations.

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STUDY OF RISK IN INTERNET BANKING AND AN OVERVIEW OF ELECTRONIC BANKING – WITH SPECIAL REFERENCE TO MUMBAI REGION

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ABSTRACT

Electronic banking means use of electronic for various banking product and service It provide various benefit to the user like simplicity, cost of transaction etc. Electronic banking service improve bank load of lots of paper work, documents.

Bank faces various risk in Internet banking like operational risk, reputational risk interest rate etc. While internet banking is in demand there is increase in security problem like password, phishing, customer service etc.

Through this paper the researcher intends is to study the e banking overview and risk in internet banking. The study includes the risk faced by the consumer while performing internet banking and risk faced by the bank.

The researcher concludes that many of the people face problem while using internet banking. But there are some people who have not faced any risk because they have knowledge about internet banking and they performed the banking transactions with security and safety.

Key words- e banking, risk in internet banking

INTRODUCTION:
E BANKING

Electronic banking has various names like e banking, virtual banking, online banking, internet banking, mobile banking. In simple terms electronic banking is the use of electronic and telecommunication networks for various banking products and services.

E banking can also be defined as it does not involve any physical exchange of money but all done electronically from one account to another using the internet.

The e banking was introduced in india by the ICICI in 1996.Then many of banks started e banking service like HDFC, SBI, IDBI, Citibank Trust Banks, UTI, etc.

INTERNET BANKING

Internet banking in simple terms financial transactions conducted through internet.Internet banking allows the customer to do financial transactions electronically with help of a laptop or computer with the internet.

In India the number of users for internet banking is expected to double to reach 150 million by 2020 from current there are 45 million users in urban India

ROLE AND SIGNIFICANCE

Internet banking has changed the financial industry. Banking customers can do transactions on their own on their computers at hours that work for them. Customers do not need to wait in line and visit their bank to do transactions. They can do it with the click o f the mouse.

Internet banking is best for those who are working from home and have limited time or want to check their financial transactions everyday.

Those customers/users who have a laptop or desktop computer with internet access can perform their banking from anywhere.

RISK IN INTERNET BANKING

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A STUDY OF BANK FIXED DEPOSIT AS AN INVESTMENT AVENUE IN MUMBAI REGION

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ABSTRACT
Fixed Deposit as an investment avenue is losing popularity now a days particularly because of low interest rate payable by almost all banks in India. There are various other investment avenues presently investors are more interested such as Mutual Funds, Shares, PPF's etc. Still the Fixed Deposits are one of the major investment avenues for those investors who are not ready to bear any kind of risk and who are not interested in regularly monitoring their investment. Hence, the researcher has made an effort to study the behaviour of investors in Fixed Deposits as an investment avenue particularly in a vast city like Mumbai.

The researcher has conducted a primary researcher of the small set of population with a sample size of fifty-three investors and had analysed that around eighty three percent of people are still investing in the fixed deposits schemes. The reason for the same is safety of the fund. Researcher even observed that the investors are also aware of other investment opportunities apart from FD's.

INTRODUCTION:
BANK:
A bank is a financial institution that accepts deposits from the public and creates a demand deposit while simultaneously making loans. Lending activities can be directly performed by the bank or indirectly through capital markets.

Banks play an important role in financial stability and the economy of a country; most jurisdictions exercise a high degree of regulation over banks. Most countries have institutionalized a system known as fractional reserve banking, under which banks hold liquid assets equal to only a portion of their current liabilities.

FIXED DEPOSIT:
A Fixed Deposit is a type of investment scheme where an individual invests his money for a long time in a lump sum amount with a bank. Fixed deposit is considered the safest as there is no chance of any loss. The person gets the whole amount after a particular period. A fixed deposit in SEBI is said to be tax saving. Most of the salaried people put their money in fixed deposit other than investing in bonds and securities. It enables the depositor to earn a higher return on his fund. Fixed deposit requires a single time investment. Fixed deposit is one of the investment schemes for an individual. A fixed deposit refers to an investment scheme that banks and non banking

Financing companies provide. Some banks may offer additional services to fixed deposit holders such as loans against fixed deposit certificates at interest rates.

The interest rates vary between 4 and 7.50 percent; the tenure of a fixed deposit can vary from 7, 15 or 45 days to 1.5 years and can be as high as 10 year.

Benefits of Fixed deposits:

A fixed deposit is a financial instrument where an investor gives a certain sum of money to a bank or a financial institution (company) and the entity pays interest for the duration of the deposit. The rate of interest paid varies depending on the amount and tenure. Investor's, especially conservative investors, prefer to open fixed deposits as it is a safe investment option and it can be opened easily and quickly.

INVESTMENT:
In finance, the benefit from an investment is called a return. The return may consist of a gain or a loss realized from the sale of a property or an investment, unrealized capital appreciation (or depreciation), or investment income such as dividends, interest, rental income etc., or a combination of capital gain and income. The return may also include currency gains or losses due to changes in the foreign currency exchange rates.

Investors generally expect higher returns from riskier investments. When a low-risk investment is made, the return is also generally low. Similarly, high risk comes with high returns.

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IMPACT OF COVID-19 ON ONLINE SHOPPING BEHAVIOUR - A STUDY WITH REFERENCE TO MUMBAI REGION

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And

Mrs. Niveditha Shetty[2]

Abstract:

The coronavirus (COVID-19) outbreak is the world's first and most severe human disaster, affecting millions of people. It has had a major effect on the global economic environment. The effect of the Coronavirus on consumer purchasing behavior, spending patterns, product appetite, and so on. With the increasing use of the internet, online shopping has become very convenient. The use of the internet has revolutionized the online shopping process in today's world. People could make purchases without having to go to the store. It assists customers in saving time by allowing them to complete their work by tapping on a button. This paper aims to reflect the impact of Covid -19 on online purchasing behavior, payment methods prior to and after Covid, and issues encountered during online purchases, among other things. A self-constructed questionnaire of 176 respondents from the Mumbai region was used in this study to better understand the behavior of online shoppers.

Keywords: Covid-19, Online Shopping Behavior

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CUSTOMERS' AWARENESS AND ADOPTION OF GREEN BANKING – A STUDY WITH REFERENCE TO MUMBAI REGION

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ABSTRACT

During the last few decades, shifting of societal concern towards environment friendly practices has been the prime concern of governments, policy makers, business firms and the public. The concern for environmental sustainability by the banks has given rise to concept of Green Banking. The concept of "Green Banking" will be mutually beneficial to the banks, industries and the economy. Green banking attempts to improve the banking industry's operations and technology while also making customers' habits more environmentally friendly. It's similar to traditional banking, but with a focus on social and environmental aspects to protect the environment. This paper aims to understand the customers' awareness and adoption of Green Banking. A self-constructed questionnaire of 139 respondents from the Mumbai region was used in this study to better understand the level of awareness about Green Banking.

Keywords: Green Banking, Sustainability

INTRODUCTION

Green banking refers to practice in the banking sector that are environmentally friendly, hence lowering internal and external carbon footprints. Green technology and pollution-reduction projects should be financed by banks to help reduce external carbon emissions. It's not only good for the environment, but it's also very practical. It is a method of doing banking business while taking into account the social and environmental consequences of its operations. Green movement for protection of environment has brought about a change in the way business is managed. There is a shift toward a green economy, in which everyone is worried about the environment, whether it is customers, employees, employers, or the general public. The desire to involve oneself in environmentally friendly green practices has spread to businesses as well. The concept of Green Banking emerged in 2009 with coming of the first Green Bank based in Mt. Dora, Florida, United States. The Institute for Development and Research in Banking and Technology established by RBI defines Green Banking as:

'Green Banking is an umbrella term referring to practices and guidelines that make banks sustainable in economic, environment, and social dimensions. It aims to make banking processes and the use of IT and physical infrastructure as efficient and effective as possible, with zero or minimal impact on the environment.' Green Banking can be implemented by a proper use of technology. The various ways in which banks have adopted through this wave of change are:

1. Online Net Banking System
2. Paying bills online
3. Opting for Mobile Banking
4. Green checking accounts
5. Paper recycling
6. ATM
7. Conduct meeting through Video Conferencing.

Green Banking Products or Services:
1. Online Savings Account
2. Paperless Statement
3. Use of Direct Deposit
4. Online Bill Payments
5. Net Banking
6. Mobile Banking

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A STUDY ON CHANGING CONSUMPTION PATTERN DURING PANDEMIC

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ABRSACT

The entire mankind went into a halt to prevent rapid spread of the virus COVID 19. India, being no exception also declared complete lockdown of the nation on March 25th. Closure of the economy meant that a remarkable part of population working in the informal sector lost their means of livelihood or their resource inflow was seriously constrained. Reduced income on one hand and non-availability of many goods and services on the other cumulatively had a severe impact on the consumption and expenditure behaviour of people. Consumers were forced to abridge consumption of many commodities and services and they also accepted many brands or products which were unknown to them otherwise.

We have conducted a survey by circulating the questionnaires among friends and family of the researchers. Surprisingly, majority of the respondents faced similar situations such as change in the family income, consumption pattern for some goods changed in some areas etc. This research paper makes an empirical survey among select sample of the population residing in Mumbai to assess the change in their consumption pattern due to Pandemic.

Keywords: Consumption and expenditure, commodities, Goods and services, Population, COVID -19, Digital payments, Pandemic.

INTRODUCTION:

The world health organization (WHO) declared a pandemic situation due to unchecked spread of corona virus. There was a complete lockdown of the nation from March 25th by the announcement made by the Honourable Prime Minister of India. The entire economy was shutdown barring the essential services. The lockdown lasted for 4-6 months which directly or indirectly changed the consumption pattern among the people. Most of the consumers, felt that their expenditure has increased on medical supplies during the lockdown compared to pre-lockdown period. People have been shopping online more and are preferring to make the payments digitally via, Paytm, PhonePe etc.

Closure of economy meant that a remarkable part of population mainly the middle class and lower–middle class, livelihood or their resource inflow was seriously constrained. People were forced to curtail consumption of many commodities and services, also they accepted many unknown brands or products in different areas. Financial express published a survey conducted by (Deloitte) that a majority of respondents now preferred online shopping over traditional method.

Tamilarasi and Cheriyan (2020) found that GDP of the country has shown a decreasing trend. Multiple factors such as spending pattern, travel habits, supply chain, lifestyle etc. have come to standstill. Therefore the impact of COVID-19 on consumption pattern was tremendous.

REVIEW OF LITERATURE:

Due to Covid-19 pandemic the inflow and outflow of goods and services in the country was stagnant, which resulted in the increase in the price of commodities.

According to Narayanan and Saha (2020): found that the prices of the essential goods have increased and are not in a position to come down due to the restricted transport in the country. Prices of basic items and vegetables had the most adverse impact. They found out that food security of poor people was also impacted, many of them lost their jobs which created massive unemployment situation in the country.

According to Surbhi Gupta (July 19, 2020): Consumers feel that their personal finance will be impacted due to low optimism about the economy in the country. Consumers spend more on the essential such as grocery, household supplies etc. which has been now restricted. It is seen that there has been a significant growth in adoption for digital platform during the pandemic. People are spending more time on self-care and aiding personal fitness to improve their health. They have become more reluctant and mindful about what to buy.

According to Sheth (2020): The lockdown and social distancing measures have completely disrupted the old consumer habits, it was also deemed likely that a year or more of staying indoor, fluctuations in income, etc. will contextually alter the people's purchasing behaviour in a rapid manner. He expected some sense of

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A STUDY ON THE IMPACT OF INCREASED SOCIAL MEDIA USAGE ON STUDENTS' MENTAL HEALTH DURING THE COVID-19 LOCKDOWN

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INTRODUCTION
In the Month of December 2019, there were a cluster of pneumonia cases in the city of Wuhan, China. Investigations found that the disease was caused by a newly discovered Coronavirus, subsequently name COVID-19 (Corona Virus Disease). This disease was declared to be a Global Pandemic during the month of March. This led to a massive disruption in the global economy. COVID-19 has forced the world to adopt the new normal and educational institutions are no exception to this.

Early months of the imposed lockdown halted the Indian economy, office spaces were shut down and educational institutions closed. Student's exams were postponed and delayed, colleges and school across the nation stopped working. This led to a significant increase of leisure time in the hands of people, which evidently led to an increase in newer social media registrations and activity. The upsurge in social media registration and its uses had its own repercussions. This new normal also allowed more convenient ways of education to flourish, primarily Online mode, which granted College students with an abundance of leisure time.

This study evaluates how social media usage has changed during the time when College students are isolated at home. This study also evaluates qualitative effect of increased social media use on the mental health of students.

RESEARCH PROBLEM
Social media has been affecting mental health since ages, but now with lockdowns imposed across the world, increasing hours online on social media websites and application is ubiquitous. This research aims to discover the rate of change in the usage of Social Media websites during the COVID Lockdown now that Leisure time has increased significantly. This research also aims to find out if increasing hours of being available online on Social Media Websites and applications during the COVID pandemic has or has not affected mental health of College students across the Mumbai University.

RESEARCH QUESTIONS
1) Did COVID-19 have an impact over the usage of Social Media by college students?
2) Would an increase in usage of Social Media websites and applications during the Lockdown affect the mental health of the college students?
3) Do we observe a change in the usage of Social Media websites and applications by college students before and during the COVID pandemic lockdown imposed by the local government?
4) What are some of the possible positive and negative impacts of increased Social Media use on College Students' Mental health?
5) Do students feel that their social media usage has increased during the COVID pandemic?

STATEMENT OF OBJECTIVES
The research has been undertaken to achieve the following objectives:
1) To understand the impact of Lockdown on College Student's Social Media activity.
2) To understand the possible impacts (positive and negative) of increased social media usage during the lockdown on students' mental health.
3) To examine the impact of Social Media on students' mental health during the COVID-19 Lockdown.
4) To develop an understanding as to how more Leisure time in students' life leads to an increased usage of Social media.

RESEARCH METHOD USED
This is a descriptive research that evaluated a sample of 168 college students (73 boys, 93 girls, 1 person of other gender) from 17th March to 18th March 2021 through a Questionnaire. The research is broadly qualitative in nature; however, some quantitative tools are used. The data was collected using Google Surveys. Both primary and secondary data is used for the research. The secondary sources of data are websites and news

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CORPORATE JOB VS ENTREPRENEURSHIP: A STUDY ON YOUTH PREFERENCES LIVING IN MUMBAI REGION

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ABSTRACT
With the increasing number of career choices in front of students, there has always been a confusion among the students to choose a right career. Students should choose career by knowing the merits and demerits of each path and analyze their strength and weaknesses so that they can know which career suits them the best.

Methodology: primary data has been collected by administering a questionnaire on students across Mumbai region.

Observations and Results: Even if more than half of the respondents do not have any entrepreneurial background, they are still inclined to take up entrepreneurship and they choose more risk and passion, flexible working hours, unstable income at the initial stage of business but having higher development scope in the future. It was also observed that majority of females are willing to take up entrepreneurship. It was also observed that students whose families are financially stable and who are academically good opt out for entrepreneurship.

Keywords: Entrepreneurship, Passion, Financial stability, Risk

1. INTRODUCTION

The confusion among students has drastically increased over the years, in order to choose which occupation to opt for: Corporate Job or Entrepreneurship.

A job is any task which is performed in return for money or similar benefits. Corporate Job offers flexibility and many other additional benefits. It is a group effort which involves coordination with no investment required.

On the other hand a Corporate job keeps you confined in a box where you have not much of recognition.

Entrepreneurship is the willingness to start a new venture keeping in mind the risk and problems in order to make a profit. Entrepreneurship offers adaptability and involves more passion.

On the other hand Entrepreneurship involves taking up a lot of responsibility with more stress and risk. Starting ones own venture requires investment, which might be difficult to arrange.

2. REVIEW OF LITERATURE

According to Dr. Veni Niar Asst. director ITM Business School, Khargar

Startups are a major recruiter during the internship of students, but not for final placements. This is because startups offer an overall learning experience which students prefer during internship. Whereas in large MNC's, they are restricted to a project. Loyalty towards career is reducing. Students too pickup a company offering them the best salary and package. Many institutes are now offering assistance to setup campus venture through their incubation cells. This gives the student the opportunity to try and test his or her venture in campus while completing his or her education. With the Make In India campaign, the organized sector will create more jobs in the future. The startup Ecosystem too will provide employment to many in the coming years.

According to Maria Jarlstrom, University of Vaasa

Psychosocial values have been related to the "employment status choice" which has been defined by Katz (1992, p.30) as "the vocational decision process in terms of the individual's decision to enter an occupation as a wage-or-salaried individual or a self-employed one".

According to Brenner, Pringle, and Greenhaus (1991)

The relationship between work values and career intentions among a sample of graduating seniors majoring in business. It was found that those who would rather operate their own business attach greater importance to creativity, risk taking, independence, and autonomy. Those who prefer to work as employees have a greater desire for job clarity; they prefer jobs with a regular routine, and clearcut rules and procedures.

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DIVISION OF SOCIETY ON THE BASIS OF RELIGION: A STUDY OF ATTITUDE OF PEOPLE LIVING IN METROS.

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ABSTRACT
This research focuses on whether the Religion is Dividing our Society or not. Youths are Future of Our Country, it depends on their thinking whether the Religion is Dividing our society or not. Most people believe in religion. Religion provides a motivation for group's to get together and unite in Common Cause.

It unites the people of it's Community, but Divides the people of one Community from another Community. Everyone gives Important to there Religion. Main Purpose of every Religion is to make people believe in the justice and life after death. Peoples Attitude Towards Religion is negative like if you Don't follow Religion (Rules and Regulations)or try to reinterpret rules made by religion than you will be Punished by God or will be regarded as an enemy of religion. Religion also make people discriminate each other as their cultural, thinking, habits, rituals, race

and nationality, etc. are different. Because of this there are still small scale wars going on in different countries or between different countries.

The Current Study shows that people Think Religion is Dividing our Society.

Keywords: Religion, unity, war, divide, society, community, discrimination, god, youths.

INTRODUCTION:
Many socioeconomic factors, such as poverty, inequality, nationalism and global warming play a huge role in causing national and international conflict. Religion differences causes mistrust, animosity, misunderstanding and conflict. Although this might sound idealistic, human beings if united could overcome enormous obstacles. Yet, here in 21st century, religious differences are still dividing us, holding us back from reaching our full potential. Anthropological studies have proven that religion has been dividing human society for more than 2000 years. Religion segrates people into believer and non-believers because of which human peace and unity is unattainable. The religion which has the highest population in the world is Christianity followed by Islam, Hinduism and Buddhism etc. and so on.

STATEMENT OF PROBLEM:
The present study is an attempt to examine that is religion dividing our society or not. According to encyclopedia of wars, out of all 1,763 known/recorded historical conflicts, 123 or 6.98%, had religion has their primary cause. The negative aspect of religious involvement is the idea that some people believe that illness may be the result of punishment for sins or wrong doings. Thus, if people violate religious norms may experience feelings like guilt, shame or they may fear punishment from god. If anyone tries to reinterpret the rules of religion then that individual or group is said to be the enemy of religion. So these are some of the problems which are studied and addressed in research.

RESEARCH QUESTIONS:
- Does religion divides the society?
- What are the negative impacts caused by religion?
- Does religion teaches moral ethics and honest behaviour to people?
- How do people discriminate each other on the basis of religion?

STATEMENT OF OBJECTIVE:
- To study how religion is one the main causes of division of society.
- To study the effect of teachings of religion on peoples life,
- To study positive and negative impact of religion in our society.
- To study the need of religion in humans life.

CAREER PREFERENCE BETWEEN ENTREPRENEURSHIP AND CORPORATE JOB: A STUDY ON UNDERGRADUATE STUDENTS IN MUMBAI

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ABSTRACT
The youth are the future of the country. They have the power to change the nation. Youth's selection of career is going to play a vital role in the development of the economy. The career scenarios are sure to change in the coming years.

Career aspirations related to entrepreneurship or corporate jobs were studied in this research.

The purpose of this study was to investigate the factors that influence the choice of today's youth between entrepreneurship or corporate jobs. Various factors such as family support, income, risk taking tendency of students, gender plays an important role in the selection of their Career. This study is also conducted to understand how much impact these factors have on a student's career choice.

Earlier studies state that mostly female students prefer corporate jobs. The current study shows that female students prefer entrepreneurship over corporate jobs.

Keywords: Entrepreneurship, Corporate Job, Career Choice, Risk Tendency, Family Support.

INTRODUCTION CAREER
Career is a term that is referred to the professional path that a candidate decides to take upon to earn a livelihood. It is the most important part of one's life. To put bread on your dining table, to gain respect from society and for your self-satisfaction, a good career is a must. A career path should be chosen based on passion and interest in the field. There is no one definition for a good career path. The suitability of a career depends on person to person. Safe career paths are those that provide good salary and job security. With the increasing number of career choices in front of students, there is often a confusion among the students to choose the right career. The millennial mentality is far different from the previous generation's mentality in terms of career paths. The two most debated career paths are entrepreneurship and corporate jobs. After the launch of "Startup India – Standup India" program and "Atmanirbhar Bharat" scheme by our government, people are now getting more inclined towards entrepreneurship. But what factors does he or she choose is a big question to ponder upon. This particular research is conducted to know youth preferences between entrepreneurship and corporate jobs.

ENTREPRENEURSHIP
Entrepreneurship is the ability and readiness to develop, organize and run a business enterprise, along with any of its uncertainties in order to make a profit. The most prominent example of entrepreneurship is the starting of new businesses. The entrepreneur is defined as someone who has the ability and desire to establish, administer and succeed in a startup venture along with risk entitled to it, to make profits. The entrepreneurs are often known as a source of new ideas or innovators, and bring new ideas in the market by replacing old with a new invention. It can be classified into small or home business to multinational companies. Anyone who has the will and determination to start a new company and deals with all the risks that go with it can become an Entrepreneur.

CORPORATE JOBS
A job is any work which is performed in exchange for money and similar benefits. Having a corporate job means working for someone other than oneself. It means that the person's income is based on their performance in the context of a company's performance. Typically, they are employees although some independent contractors or even LLCs might fall into corporate territory.

REVIEW OF LITERATURE ACCORDING TO DAVID MCCLELLAND PUBLISHED IN 1987 THE THEORY HAS MENTIONED
There are 3 needs of motivation

- Need for achievement People who have a need for achievement prefer to work on tasks of moderate difficulty in which results are based on their efforts rather than on anything else to receive feedback on their

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BUNTS SANGHA'S

EQUITY VS EQUALITY - WHAT IS IMPORTANT FOR WOMEN EMPOWERMENT

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ABSTRACT:

The meaning of the terms "equality and equity" has been emphasized in our research paper. Although equality means treating everyone equally and equity means treating differently depending upon some factors.

This research study is conducted to find different notions of equality and equity. Moreover, the difference between these two terms helps us to understand the notion of social justice, social equity, social infusion, racial justice, and social security. Equality is mainly treating everyone equally irrespective of being rational or not. Whereas, on the other hand, equity is all about taking a rational and logical decision. Our society is heading forward to take steps towards equality and fair is not always upfront sometimes people need different treatment to make their opportunities the same as another. These two terms "Equality and Equity" may be inherently different but are also bound together.

The current study shows discrimination faced by women in the society in comparison to men and not been treated equally in all walks E.g.: School, Office, Society, etc. Our research has received some authentic responses regarding equality and equity in society.

Keywords: Equality, Equity, Opportunity, Barriers, Differences, Gender, Importance.

INTRODUCTION:

Equality

The term equality means all the people existing in society should have access to all opportunities equally.

Equity

The term equity means being righteous and fair and not being partial.

WOMEN EMPOWERMENT

The meaning of "women empowerment "means giving women the power for uplifting their status in society equally to men.

The term gender equity and gender equality when it comes to the interpretation in education setting specifically in the Inclusive Education. The clearest distinction between the two is that equity is predicated altogether on subjective criteria, determined by culture, religion, and traditions, while equality is based altogether on objective criteria. What's fair or just depends upon what someone or some mortals settle for as true with is honest and proper. whereas guaranteeing equality or what's equal may be a count of guaranteeing that conditions, privileges, or rights are the same. Of course, in reality, even "the same" is receptive to some interpretation, and in several societies wherever individuals are apparently handed similarly, there is disagreement concerning whether or not or not they essentially are. In the reading choices that follow, specialists describe the distinctions they make between once laws and rights are applied equitably versus equally. The short excerpt from the Preamble to the Convention on the Elimination of All Forms of Discrimination against ladies (CEDAW) illuminates the convention drafters" intent for aiming to gender equality as an alternative to gender equity. In some societies, fairness takes the structure of keeping apart the genders – in class, at work, on public transportation, and in homes of worship, among several examples. will men and women be

prohibited equally if they're separated? Within the United States, that question accustomed to be placed before the Supreme Court associated with race – whether or not the races have to be compelled to be treated equally if they have been separated. In the famous 1954 Brown vs. The Board of Education called, jurist Earl Warren argued that the terrible act of growing distinctive areas for black and white children to be educated inevitably meant that the society commands one race.

REVIEW OF LITERATURE:

Equity and Equality, what is better for Women's Empowerment? Both of the terms may sound the same but they have different meanings and applications. Equality means everyone gets the same treatment whereas Equity means they get whatever they need to be successful. It has been a point of discussion for a long time.

A PARENT ATTITUDE TOWARDS ONLINE TEACHING

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ABSTRACT:
The need for learning has been increased with the rapid growth of modern technology and knowledge. E-learning has dramatically changed the manner and process of delivering learning courses and imparting necessary knowledge.

The speed, time and distance related issues have been greatly resolved through it. The main aim is to understand parent's perception of supporting and encouraging the online classes. The students are not limited or restricted in any manner, regarding course materials, availability of faculty members, accessibility, and time related issues. From this we can know what parents think about their child's connection with teachers in online mode.

Keywords: online teaching, online learning, parent's perspective, screen timing, covid-19, network issue

INTRODUCTION:
Whenever we hear the word 'LEARNING' the picture of physical classroom come to our mind but is it necessary one should go to college and gain knowledge we can gain knowledge at any time anywhere and now-a-days this is proved by our colleges A decade ago, it was common to hear that "online learning is the future" indeed it became the future and is now very much the present, but our idea of what online learning should be has changed dramatically over those ten years. Educators are now at a point where they have revised what effective online learning means, discarding the early passive, consumption-oriented model for one that is far more engaging and interactive.

With educational institutes closed due to the COVID-19 pandemic, the government has been encouraging online education to achieve academic continuity. Most high-end private and public institutions have made the switch smoothly using online platforms such as zoom, google classrooms, microsoft teams, etc., While many still find it a herculean task. The challenges of online education are multifaceted. It is time that we Indians, as a society, understand the realms of online education- in India, for India.

The mode of education has changed face to face teaching to online learning now student do not have to go to colleges they have to learn from home with own speed so they are getting education from home parents are more involved in teaching learning process. Research studies indicate that parent influences and involvement effect of child learning so when they are taking their class at home it is necessary to know the parent's point of view can increase the effectiveness of online class because parent study indicate the parent prospection on online classes of their child at home by their teachers

Many parent's might not be able to bare the expense as online teaching has brought the necessity of purchasing device, getting online connections so that parents of such income group may not be able to provide the education to their children.

REVIEW OF LITERATURE
According to **Manash Pratim Gohain, June 24,2020** in the article has mentioned that due to pandemic there are disrupted normal college routine. The parents divided their work and they want students should study regularly for 4 to 5 hours. In rural areas there are underdeveloped villages face internet connection issue as well as there are many parents in villages, they are facing problems in buying tablets phones laptop due to finance issue.

Hindustan Time article, Rajanbir Singh, July 20,2020 More time spent on screen may leave worrying feels that it turns into "worse than cannabis addiction". It affects physical problem like eyestrain, ear obesity, disturb sleep pattern of child. According to optician report the children have complained of eyestrain. The ministry of human resource development recommended some screen time for children 1 to 8 - and for 9 to12 and other 4 classes for 45 minutes. Some of the colleges and schools not follow the instruction properly.

New education policy, Yash Dhamija August 10,2020 the new education policy should be a success reducing the stress of education on the student while also accessing the new avenues of education like critical thinking and analysis how ever seen only when it has implemented.

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LUCID DREAMING: A STUDY OF PEOPLE LIVING IN THE MUMBAI METROPOLITAN CITY

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ABSTRACT

According to MedicalNewsToday, dated 28th June 2018, dreams are a universal human experience that can be described as a state of consciousness characterized by sensory, cognitive, and emotional occurrences during sleep.

Dreams typically involve elements of waking life, such as known people or places, with a fantastical feel to them, according to an article written on Psychology Today.

Lucid Dreaming which usually occurs during the last stage of sleep; which is the REM stage is the phenomenon in which the dreamer is aware that they are asleep, but is able to control events within their dreams, to some extent. Some of the experiences reported by some of the lucid dreamers consists of: willing themselves to fly, fight, or act out sexual fantasies.

According to Psychology Today, research have suggested that the brain of the dreamer undergoes a physiological change during lucid dreaming. In fMRI studies, it is shown that the prefrontal cortex and a cortical network including the frontal, parietal, and temporal zones have been activated when the brain begins lucid dreaming. This appears related to the "waking consciousness" that characterizes lucidity.

Keywords: Dream, Lucid Dreaming, REM stage, Prefrontal Cortex, Cortical Network, Frontal Zone, Parietal Zone, Temporal Zone.

INTRODUCTION:

Lucid Dreams are when you know that you're dreaming while you're asleep. You're aware that the events flashing through *your brain* aren't really happening. However, the dreams feel vivid and real. You may even be able to control how the action unfolds, as if you're directing a movie in your sleep.

Lucid Dreams are most common during *Rapid Eye Movement (REM)* sleep, a period of very deep sleep marked by eye motion, faster breathing, and more brain activity. You usually enter REM sleep about **90 minutes** after falling asleep and it lasts for about **10 minutes**. As you sleep, each REM period is longer than one before, finally lasting up to an hour.

Lucid Dreams might help your waking life with *benefits* like:

1. **Less Anxiety:** The sense of control you feel during lucid dream may stay with you and make you feel empowered. When you're awake that you're in a dream, you can shape the story and the ending. That might serve as therapy for people who have nightmares, teaching them how to control their dreams.

2. **Better Motor Skills:** Limited Studies suggest that it may be possible to improve simple things like tapping your fingers more quickly by "practicing" during your lucid dream. The same part of your brain turns active whether you imagine the movements while awake or run through them during a lucid dream.

3. **Improved Problem-solving Skills:** Researchers found some evidence that lucid dreams can help people solve problems that deal with creativity (like a conflict with another person) more than with logic (such as a math problem).

4. **More Creativity:** Some people taking part in lucid dream studies were able to come up with new ideas or insights, sometimes with the help of characters in their dreams.

DANGERS OF LUCID DREAMING:

Lucid Dreaming may also cause problem consisting:

1. **Low Sleep Quality:** Vivid dreams can wake you and make it hard to get back to sleep and you might not sleep well if you're too focused on lucid dreaming.

2. **Confusion, Delirium, and Hallucinations:** In people who have certain mental health disorders, lucid dreams may blur the line between what's real and what's not.

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AWARENESS ABOUT SEXUAL HARASSMENT CONCEPT AND LEGAL FRAMEWORK TO PROTECT IT: A STUDY ON COLLEGE STUDENTS

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INTRODUCTION

Sexual harassment is any unwelcome or inappropriate behaviours that are sexual or sex-based in nature from a person (of the same gender or not) to another person that affects their ability to learn, study, work, or participate in school or work activities. The harassment can be physical or verbal. The conduct can make a person feel embarrassed, sad, scared, pressured, upset, uncomfortable, humiliated, or angry, and interferes with their ability to focus on what they are doing or to feel safe at school or work. It can happen on or off school grounds, in person or through other ways, such as by email or social media. It can range from mildly annoying comments or actions to unwanted touching and, in extreme cases, sexual activity forced upon a person without their voluntary or lawful consent, known as sexual assault, sexual violence, or rape.In most modern legal contexts, sexual harassment is illegal.

Awareness about sexual harassment should be created in colleges therefore a study is done to know if college students are aware about sexual harassment, the study is not designed to do so and does not have a sufficiently representative sample to draw definitive conclusions.

RESEARCH QUESTIONS

1. Do the college students know what is the meaning of Sexual Harassment?

2. Sexual harassment is not just about physical contact . It can occur at anytime when a person is uncomfortable with another person's approach , sexually coloured or gender related remark. Are students aware of it?

3. Do students experiencing offensive sexist remarks, jokes or stories or being treated differently because of one's sex are sexual harassment?

4. Other forms of actions like attempts to establish a romantic relationship and unwanted touching is considered to be verbal and physical harassment?

STATEMENT OF OBJECTIVES
This study is undertaken to fulfil following objectives:

1. To understand the context of sexual harassment.

2. To find out the various forms of actions which are considered to be sexual harassment.

3. To study the level of understanding of the college students for sexual harassment

4. To evaluate whether the students are aware of mechanism to protect themselves against sexual harassment.

CONCEPTUAL FRAMEWORK
Sexual Harassment: Any of the following (directly or by implication) shall mean sexual harassment:

➢ Physical contact and advances;

➢ A demand or request for sexual favors;

➢ Making sexually colored remarks;

➢ Showing pornography;

➢ Any other unwelcome physical, verbal or non-verbal conduct of sexual nature.

Any of the following circumstances may also amount to sexual harassment: (1) Implied or explicit promise of preferential treatment in the victim's employment; (2) Implied or explicit threat of detrimental treatment in the victim's employment; (3) Implied or explicit threat about the victim's present or future employment status; (4) Interference with the victim's work or creating a hostile work environment for her; and (5) Humiliating treatment likely to affect the victim's health or safety

Sexist Hostility/Sexist Gender Harassment – four items: This subscale assesses experiences of a sexist environment, including offensive sexist remarks and treating people differently because of their sex.

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POWAI
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IMPACT OF WORK FROM HOME ON WORK LIFE BALANCE: A STUDY OF WORKING WOMEN

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ABSTRACT
Work – life balance is always challenging task for all working community that too women it's a great challenge because fighting day to day chores at home and office is not an easy job. This purpose of this paper to analyze work – life balance of working women professional in pandemic and also problem and challenges face by them. The existing crisis has pushed people to do the job and home lives beneath the same roof for numerous families, and they battle to manage everything is at this point visible to everyone

This research paper conducted to identify about what are the problem and challenges faced by women working from home and tips to improve working from home in pandemic.

KEYWORDS Work – life balance, work from home, problems and challenges, personal life challenges, professional life challenges.

INTRODUCTION
In this challenging and pandemic situation balancing work life and home life is overwhelming for any working class specially women, because, women spending a disproportionate amount of time handing house work, childcare responsibilities, and office work too. An individual may live a life of which is happy, healthy and even successful when there will be work – life balance. Work – life balance has undeniably become some short of primary concern to all those wishing to have a high – quality of life (breitenecker and shah, 2018.)

For working women, the lockdown has meant the collapse of the demarcation of their professional space and domestic life which has lead to the simultaneous performance of their office work and household responsibilities.

Working women have not faced this challenge before. Many across the world have quit their jobs to be at home with their children, because school are shut and childcare is not available. For millions who have manage work and home, the support system that enabled this balanced has been pulled off, right from under their otherwise determined feet.

REVIEW OF LITERATURE
According to Sonal khetarpal (2020):
The pandemic has led everyone to make drastic changes in their lives but it has taken a heavy toll on working women. Nearly 82% of women surveyed said their lives have been negatively disrupted by the pandemic.

Emma Codd, Deloitte Global Inclusion Leader, says "women are being impacted in profound ways, facing tremendous challenges and commonly taking on expanded duties at home while continuing to juggle their careers" .The survey shows women have more responsibility for household chores (65%).As a result of the increased work pressure for home and work, women said it impacted their physical well-being (40%), made it difficult to balance work and home commitments (40%) and also impacted their mental health causing stress and burnout (39%).

According to BW online bureau (2020):
According to the survey done by the "Deloitte Global"says,7 Out of 10 Women Feel That Pandemic Has Slowed Their Career Progression.89% of the people surveyed said demands on the personal life and daily routine have changed due to pandemic and 92% of those indicate that the shifts had a negative impact on their lives, according to the survey by the "Deloitte Global".

The ways in which pandemic is affecting the daily routine, mental and physical health and careers the pandemics impact on work-life balance and well-being of countless working women is outlined in the survey. It also highlights how the pandemic could threaten some of the progress made on gender equality in the workplace from making flexible working the norm to addressing micro aggression in the workplace, the survey suggested that there are 6 critical areas to focus for employers to take actions and ensure that women continue to advance in the workplace.

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BUNTS SANGHA'S

A PARADIGM SHIFT IN ENTERTAINMENT INDUSTRY

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ABSTRACT

As technology evolves so does the use of technology in film and entertainment industry. The purpose of the research is to examine and analyze the use of different technology and how they interface with the various aspects in the film and entertainment industry. In India, growing smartphone users have been changing the pattern of media content consumption. In the last 3 years, with the availability of cheap internet data the Indian audience are consuming more and more online media content. In the entertainment sector, media consumers are showing a significant change in the consumption behavior, traditional viewing is currently being replaced by the streaming services platform like Amazon prime, Netflix etc.

This is a dynamic environment and the models will reflect the most latest information about technology in the industry and show how the shifting technology paradigm is affecting the industry. New technological interfaces that acquired the entertainment industry and their future scope will be the focus of this research.

This research tries to study the rise of OTT platform during the pandemic. It is important to know the extent of increasing popularity and it is evident since the launch of this streaming services that has only observed and upward curve in the popularity and usage but due to the pandemic there is a rapid increase in its popularity and change in the consumption pattern of people for entertainment to various platforms. This paper props that are people satisfied with watching the content on smaller screen or are they still craving for watching on a big screen? Is the content different? Is the experience different?

Since entertainment media content creators including the director and producer of cinemas adapted themselves to the behavior of audience of the OTT platforms, this paper made through a light on the behavior pattern of the audience so far as taking to the new medium is concerned. Applying the method of survey, this research paper attempts to find an answer to the questions.

Keywords: Entertainment, film, streaming services, pandemic.

INTRODUCTION:

There have been major changes occurring in the film and entertainment industry, the highlight in the digital era environment is 'contents'. Due to the advent of new media and various convergence and integration services, the competition between the platforms has become aggressive. Revolution in the media technology and the advent of smartphone. Even in the remote consumer market in India the consumption pattern of content has changed drastically across every genre of the media. Cinema has been one of significant sources of entertainment in India since the day the first movie 'Raja Harishchandra' released on April 21 1913. Today India is considered to have world's most significant film industry and Bollywood termed as countries "dominant cultural commodity" serving both ruler as well as urban India. It continues to grow added by technology, innovation and favorable government policies. In 2019 Indian film industry earned a total revenue of 191 billion rupees.

The 1990s have been a paradoxical period for Indian cinema with new economic policies, the effect of globalization started percolating in Indian culture as well as in the Indian cinema. At the same time it was in the 1990s that the Indian film industry started adapting technological advancement like special effects, 3D effects and digital sound, gradually were being used in the film making that expanded its reach and made film available among the international audience. Collaboration started between Hollywood and Bollywood with both investing in each other implies meaning the Indian film industry becoming a global entertainment sector. In today's world entertainment is one of the most leading industries, which includes the subfields of theatre, name, fine art, dance, music, television and radio. This industry is unpredictable as the main profits depend upon the TRP of a particular television channel, and the box office collection of some movie, etc. for example, if a movies collection is more than 100-200cr. Only then it is considered as a blockbuster and hit movie whereas sometimes others which couldn't reach this bar at the box office, are assumed to be average, in spite of the fact that those movies might have an amazing script or direction.

The internet and the world wide web has integrated the world of entertainment as well. With the growth of internet various and illegitimate methods of downloading movies and piracy had also impacted the percentage

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A STUDY ON STUDENTS' ATTITUDE TOWARDS ONLINE EDUCATION: BENEFITS AND PROBLEMS

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INTRODUCTION

Since the World Health Organization announced the outbreak of Coronavirus disease 2019 (COVID-19) pandemic, mostly spread among individuals by close contact resulted in millions of death that completely changed the system of work, how we learn and interact with people. This virus led to a whole nationwide lockdown from March 25, 2020, for 21 days and repeated on April 15, 2020, for 19 days and so on which led to a more virtual presence, both personally and professionally. Getting control over this COVID-19 pandemic is only possible with people taking precautions, maintaining social distancing, sanitizing, and getting quarantined.

As we live in the 21st-century era of technology the attainment of knowledge and learning has gone beyond the boundaries of education. In this COVID-19 pandemic situation where students are not allowed to learn in school, colleges, and universities education got shifted to the modern method of learning on a digital platform from the traditional method. With the innovation and development of technologies on the fingertip in many developing countries, the use of online education is increased at a fast pace. Online learning is the most adopted and accepted form of education. Various resources like online learning channels, online libraries, online certification courses, and video lectures were introduced during this period. Online education has helped millions of students to upgrade their skills. The attitude and perspective of learners is the main factor for learning result.

The main purpose of this research is to explore the attitude of students towards online education and to examine several factors that influence the behavior of students.

RESEARCH PROBLEM

Last year we saw some unique changes in the world we thought we would never see. This Research Paper will focus on Online Classes and the impact it had on every student.

RESEARCH QUESTIONS

1) Have students ever attended online lectures before the COVID pandemic outbreak?

2) What device do students use for online lectures?

3) How many hours do they spend each day on average on online lectures?

4) How interactive have been online lectures for students?

5) Have students been communicating with their peer group while studying online?

6) Do students feel that all their queries are solved through online lectures?

7) How helpful are their teachers while studying online?

8) Do students feel that their family members/roommate(s) have been considerate towards them while they're attending online lectures?

9) On a daily basis, what problems do they go through which have an impact on their learning?

10) Are students looking forward to going back to college/school?

STATEMENT OF OBJECTIVES

The research has been undertaken to achieve the following objectives:

1) To understand the impact of Online Education on Students.

2) To develop an understanding for Online Education through a student's point of view.

3) To examine how interactive online lectures are.

4) To develop an understanding for the problems faced by students on a daily basis.

5) To find the impact of parents on their Child's Online Education.

6) To understand how students feel overall about online lectures.

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GRADIENT PROBLEM

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ABSTRACT
This research paper highlights the gradient problem which occurs during the training of the neural network. During the training, the loss is calculated till the desired output is obtained. With the help of loss, we get the magnitude and direction to change the weights. This weight change is done by the chain rule where we multiply the derivatives. This works well for the shallow network but as the number of layers increases, the value of these derivatives becomes vanishingly small causing vanishing gradient problem or very large causing exploding gradient problem.

Keywords: Backpropagation, gradient descent, Learning rate, activation function, loss function

INTRODUCTION
A Neural network consists of interconnected weights, biases, and activation functions. The sum of the product of input and weights becomes the net input which is then given as an input to the activation function. The output of the activation function becomes the actual output of the neuron. The group of neurons is various layers form a neural network where each neural output participates in the decision making.

To make correct decisions, it is required to train the neural network. The above process continues for layers till the last layer arrives. At this point, we check whether the output obtained from the last layer matches the target output. If it does not, we need to adjust the weights. This adjustment of weights is done by a method called Backpropagation.

When the actual output and expected output don't match, a loss is calculated by a function called as loss/cost function.
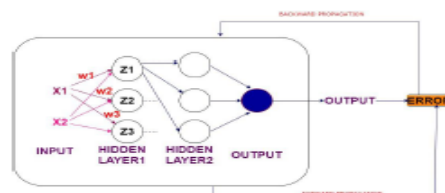
In Backpropagation, to change the output from the output nodes, there is a need to update the weights connecting the output layer. Another way to do this is to change the nodes of the previous layer which is the activation output. As we cannot directly change the activation output as it has been influenced by the weights and activation outputs of the previous layer, we need to make modifications in the weights of the previous layer, this process continues till we reach the first layer where we cannot change the actual inputs but we can change the weights. We are moving from right to left for a slight change in the output value.

The rate at which we change the weights is called the **learning rate**. Learning rate is the most important hyperparameter in training the neural network. A high learning rate may converge too quickly to a suboptimal solution and may skip the necessary values. However, a low Learning rate may lead to a slow training of the network and might cause the network to get stuck. So choosing an appropriate learning rate is of most importance.

CONTENT
The Gradient is a numeric calculation that allows us to adjust our parameters in such a way that the desired output is obtained with minimum deviation.

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IMPROVING EMOTIONAL QUOTIENT OF HUMANOIDS WITH THE USE OF THERMOLOGY AND THERMOGRAPHY

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ABSTRACT
In this work I have followed a multidisciplinary approach to study the interaction for emotions recognition in the humanoids. My ultimate goal is to explore if a humanoid can be used to interact with humans and recognize their emotions through some cues and bio-signals. In particular, this work is focused on analysing human emotions. Human body temperature plays an important role in recognizing and understanding emotions by robots. In this paper a detailed study has been proposed on how our body temperature plays an important role in our different moods and emotions. And how we can formulate it for the robots to analyse the emotions accurately. In between the sections, I have explained a way in which imaging technology can be used to add some emotions recognition ability to the robots. The obtained observation can adequately elaborate how a humanoid can have ability to detect emotions and moods of a human being and act accordingly.

Keywords – Thermal Technology, Image Processing, Humanoids, Artificial Intelligence

INTRODUCTION
We all know that nowadays AI is one of the emerging technologies which has been used in the "Robotics", the best example being the "Sophia" an interactive social robot who has even granted the state of citizenship of Saudi Arabia[1].

HUMANOID – AN ADVANCED INTERACTIVE SOCIAL ROBOT
Firstly, you must know what a humanoid is. A Humanoid is an application of advanced robotics who are human-like and programmed to replicate human actions in more accurate and efficient manner. As shown in the movie series *The Terminator*, these humanoids are programmed to be exceptional in physical quotient and intelligence quotient. But where they lag behind humans is the emotional quotient.

In the world of Humanoids, "Imaging Technology" is the only way for them to see and analyse the surrounding. As their imaging capabilities get developed, they get to analyse their surrounding better.

WHAT IS THERMOGRAPHY?
The Thermography or Thermal Imaging technology, which has been encouraged by snakes which gives ability to detect the objects w.r.t their temperature. Such technology is being commonly used at the security and military equipment's. It is a type of imaging captured by the thermal sensors and converted to a graphical image format.

Thermal imager like the *FLIRE6 Camera* is used to detect heat anticipation pattern of our body and thus detects injuries and diseases[8]. Any illness in our body creates an abnormal pattern of heat anticipation. The thermal imager can accurately capture those patterns to help experts diagnose the approximate disease.

Fig – A thermal image of the forest at night

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ETHEREUM BLOCKCHAIN BASED VOTING SYSTEM

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ABSTRACT
Blockchain is the revolutionary concept, which is popularly known for cryptocurrency Bitcoin. Blockchain technologies offers an infinite range of applications which are beyond Cryptocurrencies. Blockchain provides Safety and transparency. Smart Contract is useful in terms of verifying, validating, capturing in secure manner.

Introducing Blockchain in E-voting could solve concerns in voting system. Ethereum's blockchain and smart contracts are helpful to build voter authorization and auditable voting records [4]. This paper illustrates the overview of using Ethereum based Blockchain for e-voting System to overcome the current issues which democratic systems are facing in voting process and evaluating the problems and solutions for using Ethereum based blockchain voting system.

Keywords: blockchain, Smart Contracts, Ethereum 1.Introduction

Entrance of Blockchain technology in cryptocurrencies like Bitcoin, Ethereum is widely accepted, and it is still trending topic today's world. Earlier, Blockchain was used only for trade and monetary transactions but over period, studies and research have started suggesting that it is beneficiary in many areas with its feature of transparency.

The concept of electronic voting was first appeared in 1981. In every democracy, the security of election is most important for national security. Development, Security and Privacy are the main focusing areas of electronic voting research. For the voting system with goal of minimal cost of election, with adequate and increasing security, blockchain is perfect solution. Replacing traditional way of voting with the electronic voting system is more secure and voting process could become traceable. In traditional voting scheme, the voting machines are being guarded by the security community, which is mostly based on physical security, where there is nearly less traceability and anyone who is having physical access to the machine can affect the votes.

The Blockchain is public ledger which means it operates without any central authority. For ensuring data integrity, blockchain store every transaction by verifying all the nodes. Miners gathered into the block after the creation of transaction by the user. For a miner to include his block to the blockchain, he must accomplish a proof such as POW (Proof-of-Work) or POS (Proof-of-sake). This append-only structure of blockchain and the computational power which is required to add a block to the chain, majority of the computational power on network (at least 51%) would need to collude in order to append

changes in part of blockchain. Because of these properties, the blockchain is considered an immutable secure data structure, The Ethereum Blockchain expands this functionality by implementing Smart Contracts [4].

2. RELATED INFORMATION

Our focused goal in this project is to provide secure voting system and to demonstrate that a reliable e-voting scheme is admissible using blockchain. This is because, e-voting is at one's fingertips for everyone who is having computer or mobile phones, so that the administrative decision or selection can be made by people or members. This will encourage fair and transparent voting. It is essential because elections can be corrupted or manipulated. If there are many geographically distributed voting centers and too many voters, then it is expensive and if the voters are not available to physically visit the voting centers then it will lower the voting numbers and with this the result of the votes will not be accurate enough as some people missed to provide their vote. E-voting is the solution to solve these problems if it is implemented carefully.

Blockchain is a decentralized distributed storage database. In which, users obtain a private key, it is randomly generated and assigned by the system. The public key of the user is calculated using private key through the Elliptic Curve Cryptography (ECC). The asymmetric encryption method which is formed by public key and private key is basis for digital signature encryption of data on blockchain so that it can prevent data tempering.

In blockchain, append-only data structure makes the blocks to be chained in such a way that each block has hash that has the function of the previous block, which provides security to the data from altering or deletion and provides the assurance of immutability. Ethereum is open-source Turing complete platform for

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DATA SECURITY IN DATA SCIENCE

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ABSTRACT

This research paper is conceptual paper that touches the very important topic of data security in data science. Recent achievements in IT industry such as AI, IOT applications and cloud application requires huge data to operate at best. As data possess such importance so does its security. Data security has got greater importance in today's world where the data is extensively available and can be exploited if it gets in wrong hands. Data security and privacy are inevitable and vital. Data resides in different warehouses and cloud storages that could succumb to data breach and could result in compromise of confidentiality, integrity and Availability of data. Together they are called 3 pilers of data security.

Data that is generated from the widely used social media applications as well as very sensitive data such as government data, medical data need lot of security attention. This research paper discusses contemporary problems as well as preventive measures and data science techniques to secure privacy of data at some extent.

Keywords – data security, data science, anonymization, encryption, access control, authentication, authorization

INTRODUCTION

Data is new oil. It is the most important asset after time. There is around 2.5 quintillion bytes of data is created every day. Data is then harnessed for the analytical purpose. World of Data science revolves around the data. Data requires storage to be stored in it. So data warehouses, cloud storages, etc. these are options available as a storage facility such as Facebook, Instagram, whatsapp, etc. applications are generating humongous amount of data and store it in warehouses and analyze the data get the insights out of it, make models and make predictions. All of these comes under data science. Now the question is how to get data to make models based on them. To attackers, these centralized storage systems attracts more as they contain lots and lots of data. Once this system is compromised data is vulnerable and open to the attackers to get. Data security is the concept that becomes very much inevitable. 3 main objectives of data security or information security are Confidentiality, Integrity and Availability. There are following attacks can compromise these objectives of information/data security: malwares, Denial of Service (DoS), Brute force attack, etc.

REVIEW OF LITERATURE

A review of the work done in the area of data security in data science. This paper is the result of curation of wide range of data that has been collected from various research paper, articles related with the topic gives the picture that the work has been done with the area of data security in data science. But none of the study is conducted regarding to the developing countries dealing with data security issues while doing data analysis. Which is why, this paper is an attempt in this direction to better conceive the data security issues breaches and how to take preventive measures.

Facebook sued over Cambridge Analytica data scandal (BBC news,28 Oct 2020)-In this scandal, Facebook data of over 87 million people was used for advertising during elections. This is just one example but there are numerous cyberattacks have been taken place that challenged privacy of users.

METHODOLOGY

Data is stored in databases, warehouses and also in cloud storages. So now there are two aspects in the Data security, first one is Infrastructure security in which   security of the storage facilities such as warehouses, cloud storages are taken care   of. Infrastructure security is done using authorization, authentication, access control techniques.

- **Authentication**

Authentication is useful to keep the wrong hands away from the databases. Authorized users must only access the database. Authentication, paired with authorization, is one of the recommended ways to improve data security and protect against data breaches. Authentication checks if a user's credentials match with those stored in the database. Today's standard authentication processes include using a combination of ways to identify an authorized user, such as passwords, OTP, security tokens, a swipe card, pins, biometrics, etc.

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ARTIFICIAL INTELLIGENCE BASED AUTONOMOUS (DRIVERLESS) VEHICLE

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ABSTRACT

In this paper we will cover the transformation of normal conventional(Manual) cars into the driverless car. We will see the problems which faced while working on this technology, objectives, requirements for the same and required outcome. Here we have also cover the standards & significant comparison between conventional and driverless cars. Driverless driving is trying to avoid road traffic, avoid pollution, specially accidents and overcrowding. Carmakers and researchers have been working on driverless driving for years and large amount of evolution has been made. This AI base car will cause a huge diversity in human's life. we will research and analyze the various impacts on society, legal and ethical challenges, and most importantly environmental constraints. We will also research on the previous similar technologies and take a look the way researchers are working to make this technology even better in the future.

Keywords: Driverless car, Driverless car, smart car, AI car, cooperative driving, traffic efficiency, vehicle automation impacts

INTRODUCTION

As we know we are learning and progressing day by day in this world. As same the researchers and the scientist are searching and build something to decrease the human hard work. Scientist and researchers are always struggling to take humans life more condensed and comfortable. Peoples are quite excited when launching the driverless cars. Because they have so many 'question in their mind. How it will work? Is it safe? Is it work like normal driver car? etc. This driverless car is save the environment and surroundings by using the advance AI technology which is build in this driverless car. In other word, these driverless cars are outfitted and installed with 'special sensors', 'processors' and 'a different database'. which is liable for the maneuver and performance of this car and it doesn't necessitate any driver to maneuver. It navigates itself with following destination point requested by users. it makes the huge uprising in the field of robotics, which is help to causative a lot to make this planet a safer place.

This car propose is based on the various areas of engineering which includes electrical, mechanical, computer sciences etc [1]. Major progressed is on track when the Mercedes Benz has launched the vision-guided car in 1980. After this innovation they are more focused on RADAR and GPS technologies. After that they developed the power-steering and auto gear features which reduced the human efforts while driving a car. Now they are research is going on the produce the driverless car which will be more safer, comfortable, proficient and trustworthy for the users.

The Road accidents are one of the major cause of human deaths. According to the statement 4000 peoples are died daily because of road accident. If we not taking any major action on this then it will be increased upto 2.5 millions in year. Re-searcher think how to reduced this numbers and how to save the humans life. The driverless cars can reduced this numbers because the driverless car is equipped with sensors, GPS sensors which is analyze the data surrounding of the car and take decision according to it. These types of driverless cars are more reliable as compare to the conventional cars. These driverless cars sense and controlled the vehicle speed, follow the traffic rules, sense the road, keeping safer distance between two vehicles.

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SECURE AND EFFICIENT DATA ROUTING TECHNIQUES FOR IOT

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ABSTRACT

Nowadays, the Internet of Things (IoT) has been used widely in our daily day to day life, starting from health care devices, hospital management appliances to a smart city. Most of the IoT devices have limited resources and limited storing capability [1]. Recently, The Internet of Things (IoT) has recently gotten a lot of attention from both business and academia. In the IoT, objects with sensors get recorded and data got sent to server in order to construct some kinds of smart systems, such as smart grid, intelligent transportation systems, healthcare systems and even smart city. In order to ensure the accuracy of sample data, a secure channel must be established between the servers and sensors [2]. If the sample data is tampered, the results of data analysis are beyond belief, and may even bring serious mess. If the security is not ensured, then it may result in a variety of unsought issues. This survey resembles the overall safety aspects of the Internet of Things and debates the overall problems in IoT security [1].

Keywords Security, Integrity, Authentication, IoT

1. INTRODUCTION

The IoT will hold every object, which occurs every day in our lives. In this article we, deliberate how the future technology on the internet will be designed, its aspects and its challenges [3-4] Fig. 1. which describes the evolution of the IoT devices. The IoT is completely transforming very fast as every device integrated to be connected with the internet [5]. This innovation will completely change the life of humans.
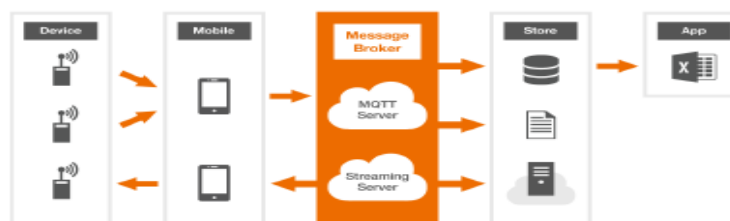
The target is to check out the issues in the security of IoT and other challenges of IoT and to propose a complete overview of advanced security techniques. We encapsulate the security issues, various challenges in the data communication of IoT, that will entirely differ from the existing and traditional data collection techniques.

1.1 Problem Statement

Sensor nodes in an IoT produce data at a high and rapid rate, as noted in the introduction; energy is expended in both transmission and reception of the message. The amount of energy required for effective message transmission is determined by the factors listed below:

- length of the message to be delivered
- distance between sensor nodes and sink nodes
- operational energy cost incurred by transmitter and receiver hardware etc.

The goal of this thesis is to investigate the energy efficiency of proactive and reactive routing protocols, particularly DSR, OLSR, and AODV. These protocols have different characteristics for wireless routing. The main problem is to select the correct and energy-efficient routing protocol. Therefore, this thesis addresses the following challenges:

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NEED OF ETHICAL HACKERS IN THE INDUSTRY

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ABSTRACT

With the increase of the internet, computer safety has become a major concern for business and government system. Everyone wish to require the advantages of the web for electronic commerce, advertising distributing the knowledge and but the people have the fear of being hacked by the hackers. Customers are also concerned about their personal data like credit card bank details also the social security like.

Ethical hackers or tiger team are the persons who uses the similar tools like hackers to hack the target system but with the user's permission, this peoples neither damage the system nor steal the personal private information from the system. This people check the risk in our system and the deficiency of our system, this paper will give you the brief idea about the ethical hacking and why it is becoming more important in our industry.

Keywords: Hackers, Hacking types of Hacking, Brief Ethical Hacking, Ethical Hacking tools.

INTRODUCTION:
Ethical hacking it is also known as penetrating testing or white hat testing .Techniques which are utilize to hack one system but in legal way not in the illegal, due to this reason it is called as the ethical hacking. As all aware of computer technology has been very fast forward , but it also have the disadvantages that is Hackers , Nowadays world size of internet is increasing fast in rate the large amount in data is transferring online , therefore the data safety is the major issue.

As the internet leads to much digitization like banking, online transaction, money transfer, online sending and receiving of data thus which can cause the data safety risk. Nowadays a several corporations, organizations, banks, and websites square measure targeted by the varied quite hacking attacks by the hackers. Generally, when listening the term hacker we have a tendency to all consider the dangerous those that square measure computers consultants with dangerous intensions, UN agency tries to steal, leak or destroy someone's confidential or valuable information while not their data. They are the persons with terribly high pc skills WHO tries to interrupt into some other person security for receiving the access to their personal data, however all the days it's not like that. to beat the danger of being hacked by the hackers we've moral Hackers within the business, WHO are pc specialists similar to the hackers however with sensible intensions or delimited by some set of rule and rules by the varied organizations. These area unit the persons UN agency attempt to defend the web moving information by the varied attacks of the hackers and keeping it safe with the owner.

WHAT IS HACKING?
Hacking is that the technique of finding the weak links or loopholes within the computers system or the networks and exploiting it to achieve unauthorized access to knowledge or to alter the options if the target system or the network hacking describes the modification within the hardware, software system or the networks to accomplish the bound goal that don't seem to be aligned with the user goals. In distinction it's conjointly referred to as breaking into someone's security and stealing their personal or secret knowledge like sign, master card details, word etc.

Types of Hacking -: We can segregate hacking into totally different classes, supported what's being hacked. Here may be a set of examples:

- **Website Hacking**: Hacking a web site means that taking unauthorized management over an online server and its associated computer code like databases and alternative interfaces.

- **Email Hacking**: It includes obtaining illegal access of an associate Email account and victimization it while not taking the permission of its owner.

- **Ethical Hacking**: Ethical hacking involves finding weaknesses during a pc or network system for testing purpose and eventually obtaining them fastened.

- **Password Hacking**: This is the method of ill secret passwords from information that has been hold on in or transmitted by a computing system.

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CRITICAL ANALYSIS ON THE SECURITY CONCERNS OF [IOT] INTERNET-OF-THINGS

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ABSTRACT

The Internet-of-Things [IoT] generates an enormous of data that needs to be managed, analyzed and turned into intelligent business insights. The year 1999 was easily one of the rememberable year for the IoT history, as Kevin Ashton coined the term "the Internet-of-Things," has acquire enormous momentum as a technology in which physical objects would be interconnected as a result of combining of various existing technologies on Internet. Hence the more advancement in technology comes with more potential threats and vulnerable situation can caused by unproper device updates, lack of efficient and robust security design and user unawareness are among the challenges that IoT is facing. Internet-of-Things [IoT] device is burning topic in the current era. We understood how these smart devices developed by mankind for mankind are impacting in both positive and negative ways. These paper examine the security problems and provides a well defined security framework discusses future applications and research challenges.

INTRODUCTION

The Internet-of-Things[IoT] defined as a system of interrelated object connected to internets that are able to collect and transfer data through a wireless network without human interruption.

In the 1960s. During that period, the idea was called pervasive computing or embedded Internet. Ashton presented the IoT concept to improve interconnectivity of activites. However, diverse functionalities of IoT has helped it to gain strong popularity in the summer of 2010. The Chinese government gave strategic priority on IoT by introducing a five-year plan.

Fig 1. Network Internet-of-Things [IoT] Applications

IoT enabled devices have been used in industrial applications and for multiple business purposes. It is essential to have professionals to overcome these threat concerns and develop comprehensive security measures and

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BUNTS SANGHA'S

CYBER CRIME IN BANKING SECTOR

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ABSTRACT
Banking in India is the base for the economic development of the country. Earlier banking was a time consuming process but with the onset of digitalization, banking is done at the ease and convenience of the user. At the touch of a button, the user can transact with speed through various devices like phones, laptops, etc. Let us evaluate the present and the future of banking. Though convenient, there are precautions needed to be taken as cybercrime is a reality. The study is based on primary data collected through questionnaire and secondary data collected from research papers, websites, etc.

Keywords: Digitalization, Cybercrime

INTRODUCTION:

Banking began in Pre Independence period of India. There are 3 stages-

- The early stage from 1770-1969
- The Nationalization stage from 1969- 1991
- The Liberalization of banking sector reform stage from 1991 till date

Banks since they were started was always a safe place to deposit money. After undergoing various changes there were the scheduled and non scheduled banks. Banks gave employment opportunities and helped increase the country's economic strength. Foreign investment too started in India. Computers were introduced in banks to compete with international banks. RBI set up committees to help start and co- ordinate technology in the banking sector. It was convenient for people to bank 24*7 from anywhere. Though there were advantages of time and cost saving by doing online banking, the criminals too found it easy to cheat banks and their customers online leading to various cyber crimes.

Traditionally the barter system was in place. It was replaced by plastic and metal currencies which gave people buying power. Excess was saved in banks. With the onset of information technology in India cashless technology began in the form of Debit and Credit cards resulting in ATM's all over. With India's Digitalization programme, there was further increase in the use of this plastic money. And in these covid- 19 times it proved to be useful to pay and do banking transactions online. Though it is convenient and quite safe, the world is struggling to stop its misuse by fraudsters. With the beginning of e- commerce the world has become one big market without boundaries. E-wallets, e- cash can be used to transfer money. Mobile banking is now very common. As there is anonymity so cyber payment systems are exploited. The way in which online exploitation is done is as follows-

- Card Jamming
- Card Skimming
- Card Swapping
- Website Spoofing
- Physical Attack on ATM Machines
- Carding
- Hacking
- Phishing
- Spamming
- Salami Attack
- Vishing

The bank personnel had to update themselves o the technology in order to be a step ahead of criminals to save the bank and their customer's interest. RBI laid down rules which need to be strictly adhered too. Customers

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BUNTS SANGHA'S

E- WALLET WITH SPECIAL REFERENCE TO PAYTM

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ABSTRACT
The purpose of this research paper is awareness about online transactions using E-wallet and its benefits over other modes of transaction. Electronic wallet or E- wallet refers to an electronic or internet based payment system which stores financial as well as personal information. E-wallets are intended to replace physical wallets, coins, notes, plastic cards etc. Virtual cash or cashless transactions is an upcoming technology that has tremendous growth in the upcoming years. E-wallet is spreading from urban to rural areas on a large scale. Hence E-wallet has a bright future in near time. The present study tries to analyse E-wallet with special reference to Paytm.

INTRODUCTION
A Digital wallet or (E -wallet) is a software-based system that securely stores user's information and passwords for numerous payment methods. E-wallet is a type of virtual wallet in apps which is used in online transactions done through computer or smartphone. Its utility is the same as a credit card or debit card. In E-wallet every user needs to link his app's account with the individual's bank account to make payment. E-wallet may be a sort of pre-paid account in which a user can store money for any future transaction. E-wallet has mainly two components: software and information. The software stores personal information and provides security and encryption of the data. The information component has details provided by the user which includes their name, shipping address, payment method, credit, or debit card details, etc. E- wallets allow the customers to pay with their smartphones. E- wallets largely eliminate the requirement of a physical wallet by storing all the payment information securely. Now- a-days companies track customer's behaviour and habits because they can do marketing effectively. The downside for customers regarding E-wallet can be a loss of privacy. E-wallets allow participants to accept payments for services rendered, as well as receive funds from friends and family in other nations. Sometimes money is deposited in the E-wallet prior to any transactions, or, in other cases, an individual's bank account is directly linked to the E-wallet. E-wallet are not being made just for basic financial transactions but also to authenticate the holder's credentials. E-wallets are also known more broadly as Internet payment services, it means they provide customers products and services which they order online without entering any sensitive information/data and submitting it via email. Digital wallets thus allow consumers to make online purchases easily and securely, safeguarding the privacy of purchasing habits and financial information.

Paytm (Pay Through Mobile) is an Indian ecommerce payment system. Paytm is India's leading financial services company that offers its customers to make cashless payments. Vijay Shekhar Sharma is the founder & CEO of Paytm and One97 communications Ltd together own Paytm payments bank which is the country's largest digital bank with over 58 million account holders. Paytm has made banking accessible & convenient to people across the country through innovative use of technology. Paytm has achieved the distinction of becoming India's biggest investment platform within its first year. It is now one of the largest contributors of new Systematic Investment Plans (SIPs) to the Mutual Fund industry & it has also received to launch Stock Broking, Demat services and National Pension System (NPS) services and also strives to continue to broaden the financial services and wealth management opportunities in the upcoming years.

HISTORY OF E-WALLET
The form of digital payments was introduced in 1997, when coca cola launched few vending machines in "Helsinki" that let the customers purchase a can via text messages even though it is different from modern day e-wallet transactions. Mobile devices became more popular, and it also became the means to buy movie and travel tickets, hotel bookings and ordering food etc. By the year 2003, around 95 million cell phone users had started using a mobile device to make a purchase. "Google" became the first major company to launch a mobile wallet in 2011 with NFC (near field communication technology. Here consumers could pay, earn, and redeem coupons which can be used for future purchase. Apple Pay came two years later, launched in the US and quickly spread to the UK and all over the world. After this each mobile company has their own E-wallet app. For e.g., Amazon, Make My Trip, etc. Paytm was founded in August 2010 with an initial investment of $2 million by its founder Vijay Shekhar Sharma in Noida.

Paytm was founded in August 2010 by Vijay Shekhar Sharma in Noida, New Delhi. It started with prepaid mobile and DTH recharge platforms and later added, post-paid mobile etc payments in 2013. In 2014, Paytm

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A STUDY ON THE IMPACT OF COVID-19 ON E-COMMERCE INDUSTRY

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ABSTRACT
The aim of this research paper is to study the impact of Covid-19 on E-commerce industry. E-commerce has become the most resorted to method within the past years. It has come a long way and is still developing. However, after the Covid-19 pandemic, the e-commerce industry has also faced some challenges and has had an impact on it. We will learn about the effects the e-commerce industry has had after Covid-19.

Keywords: E-commerce, Coronavirus (Covid 19), Pandemic.

INTRODUCTION:
Due to Covid-19 there is a huge impact on E-commerce Industry. As the world was found into complete lockdown, it was E-commerce who provided help to millions of people around the world. It helped people to stay home and procure what they wanted to their doorstep. There is a lot of variety available for customers to choose their own product. E-commerce is also facing some challenges because of covid 19. E-commerce has been replaced by traditional purchasing. E-commerce has been a savior to all.

OBJECTIVES:
The objective of present study are:-

1. To analyze the impact of Covid 19 on E-commerce.

2. To understand the increased usage of E-commerce during the lockdown.

3. To understand the consumers behavior during the pandemic towards the E-Commerce industry.

4. To know if E-commerce has become a substitute of manual buying.

REVIEW OF LITERATURE:
1) **Ms.K.Susmitha, February 2021.** A study on the impact of covid-19 on e-commerce. In this article it is stated that E-Commerce has replaced traditional purchasing. The reason is because there are a variety of products available at your fingertips. The benefits of buying online is lower price, accessibility & convenience and wider choice.

2) **Anam Bhatti, Hamza Akram, Hafiz Muhammad Basit, Ahmed Usman Khan, Syeda Mahwish Raza Maqvi, Muhammad Bilal, June 2020.** It is a study on E-Commerce trends during covid-19 pandemic. E-commerce grew because of coronavirus. In their report it stated that e-commerce has become a substitute source and considered top goods that usually consumers brought in superstore traditionally.

3) **Komal Sharma, December 2020.** Its studies surge in E-commerce market in India after covid-19 pandemic. Covid-19 is affecting many e-commerce business. Today 40% off internet usage is made for online purchase. This report examines how e-commerce creates new opportunities for performing profitable activities online.

4) **Mansour Abdelrhim, Abdalla Elsayed July 2020.** The research paper aimed to verify the effects of covid on e-commerce companies. The study focuses on the effects of covid on global e-commerce market and results indicate that in the global e-commerce market, some companies were bound to close factories and some company's witnesses a good rise in sales.

5) **Mohammad Monirujjaman Khan, Mahizebin Shams-E-Mofiz, Zerin Anan Sharmin, Nov 26 2020.** The research paper explains how the covid affected the daily lives of the people. It focused on online grocery shopping and immediate phases of covid 19 witnessed changes in collective patterns of consumer behavior even a radical change in demand for certain products from online shopping and home delivery services.

6) **Himigiri Chaudhary 2020.** The whole research paper focuses on the shift of people buying offline to online goods due to the pandemic. It is observed that online grocery sites saw sales up to 100%. The research saw 16% sharp jump in new customers who freshly signed up to buy goods online. The research paper clearly shows that the E-commerce industry is going to boom in the future.

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BUNTS SANGHA'S

S.M.SHETTY COLLEGE OF SCIENCE, COMMERCE & MANAGEMENT STUDIES

CUSTOMER SATISFACTION AND BEHAVIOUR WITH RESPECT TO E-MARKETING: A STUDY

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ABSTRACT
PURPOSE: To study the Customer's actions while using E- markets for shopping as well as their satisfaction Level's

DESIGN: As we took feedback from group of people with different occupation to show how "E-Marketing" is facing variations and fluctuation in their customer behaviour and how they make different different customers attract towards them with the same strategy for everyone.

FINDINGS: E-Marketing is showing a positive as well as progressive reflection to fulfill customers' satisfaction on "E-marketing".

Keywords: E-Marketing, targets, behaviour.

INTRODUCTION

"E-marketing" is the mode of selling product through online markets ; it's a selling of products and services through Internet , As online marketing is also known as the ''ART OF SELLING GOODS OR SERVICES'' through Internet , Cellular Phone, other networking Devices. The "E-Marketing" is a shoot-up topic now days, as there is large number of customers tilted towards "E-Market". As we all know the "Technology" give birth to comfort lifestyle to us (humans), The day we decide to switch over E-Marketing , that day was the revolution in the field of ''MARKETING''. One can order anything from online market, As there are many different websites for different products such as Basic lifestyle products, Clothing, Gyming , Groceries and cosmetic etc. . We all know that E-Marketing got lots of support from us too, as we all gave full attention to "E-markets"; we gave "E-Marketing" a favorable situation and time to grow its roots to the soil of Marketing. Now the scenario is completely changed Offline marketing which was having more grip in customer preference now there are due to shoot-up or rising of the E-Market they are also changing their route they are also trying to get into online mass as they even know that Evolution is the important part of survival in market, as if they want to fight against their competitor's they have to accept as well as adopt the trends that customers are expecting now a days from brands or from companies. Marketing term came out after "Industrial Revolution"; it was a drastic change in the history of production, as the "Man-Power" was replaced by "Machines", now the firms are able to produce more number of units as the machines are much faster and it take less number of time with less number or zero errors , As every situation put you to think both the two sites of the phase , first celebrations as the revolution will surely will lead to mass number of production but the other side of the tension which was where and to Whom and how to sell this major production? ; Then Manufacturers started to find a way out of this then the discovery of the term came out which was "Marketing". Marketing is the art to sell the services and production which will lead to profit to manufacturer then the time plays very important role in Marketing as the competition was increased due to Industrial revolution, the narrow road and number of manufacturer taking to passing that road at the same time , lots of clash , lots of fights between the brands took place ; which was '"pilot'" of "the innovation of Marketing strategy ''. As we are in 21st century where the large ratio of population Globally using Internet this Marketing starts playing a important role in Internet too, as E-Marketing. As now www is also used as promotion of the product.

OBJECTIVES

- To study about the various strategies with respect to "E-Marketing".
- To analyse the behaviour of "Targets" and also various pattern of advertising.
- To determine the Customers satisfaction Levels on E-Marketing.

REVIEW OF LITERATURE

Analytical concept (South- Western) 1978, Given by: Dan Scendal , Charles W. Hofer ,States that, "The Match between Organisation resources and Skills and environment opportunities and risks it faces and the purpose it wishes to accomplish".

Kenichi Ohame , in his book The Mind of the Strategist , (1982) "Reserved for actions aimed directly at altering the strengths of the enterprise relative to that of its competitors , ("Performance relative to competitors").

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A STUDY ON GREEN ACCOUNTING TOWARDS SUSTAINABLE DEVELOPMENT

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ABSTRACT
The impact of Green accounting on corporate is studied in the present paper. This research was a causal study which aimed to find an answer to the question, whether green accounting is important for corporate and has green accounting maintained a balance between industrial goals and environmental goals. Environmental Accounting plays an important role in the economy towards environmental welfare and development. Green Accounting becomes an important area in corporate social responsibilities now-a-days. We have circulated a Google form between the people to know whether they are aware of green accounting and their policies.

Key-Words: Green Accounting, corporate, industrial goals, environmental goals, etc.

INTRODUCTION:
Environmental accounting is also called as green accounting refers to modification of the system of national accounts to incorporate the use or depletion of natural resources. Green accounting is an accounting system which focuses and measures the current economic losses that are experienced by renewable and non-renewable resources in the environment. The effect of environmental policies on the economy has always been a controversial topic. Many economists argue that sanctioned limits on pollution curtail economic growth.

OBJECTIVES

- To study the importance of green accounting.
- To analyze the initiative taken by the corporate in environmental accounting.
- To understand and make the potential relation between traditional economic goals and environmental goals.

REVIEW OF LITERATURE :
1. **Jundong Ma , Juntao ma (2019)** in the research paper Review of corporate green accounting information includes **establishing a reasonable green accounting system and improving enterprises environmental responsibility**

2. **N Anil Kumar et al.(2019)** in the study on green accounting and its practices in India explained, green accounting focuses on **factors like resource management and environmental impact in addition to company's revenue and expenses.** Practically for developing countries like India it is a twin problem about saving environment and economic development.

3. **Dr. Pradip Kumar Das (2019)** in his research of green accounting in India –The Cry of Our Age has talked about the various resources that are of utmost important especially in India. There is an urgent need to maintain accounts of such resources .**Economic development without environmental considerations brings about environmental crises and damages the quality of everyday life.**

4. **Manoj Yadav (2018)** , in his studies he has stated that, **Environmental Accounting is an important tool for understanding the role played by the business enterprises in the economy.** Some developing countries like India are facing problems in environment safety and economic development. **A trade-off is required between economic development and environmental safety**

5. **Sugandh Mittal (2018)**, in his research paper Imperatives for Green Accounting in India stated that, Green accounting helps the **corporate organizations to find out the resource management and cost involved in any operations.**

6. **Dr. Varsha Agrawal And Kalpaja L (2018)**, in their study of "A study on the importance of green accounting" explained that, Green Accounting as a **tool reduce the environmental costs and also make effective decision making by implementing green technologies**. Green accounting will help for effective use of resources and will also reduce pollution.

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BUNTS SANGHA'S

S.M.SHETTY COLLEGE OF SCIENCE, COMMERCE & MANAGEMENT STUDIES

A STUDY ON THE IMPACT OF COVID-19 PANDEMIC ON EDUCATION SECTOR

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ABSTRACT
*Purpose: The aim of the paper is to showcase the education system which as impact the pandemic COVID-19 is
observed in every sector around the world. It has enforced the world-wide lock down creating very bad effect on
the students' life.*

Keywords: Covid 19, Online Learning, Impact, Education Sector.

INTRODUCTION
The pandemic COVID 19 has been spread over whole world and compelled the human society to maintain
social distancing. It has also disturbed the education sector which is critical determinant for the country
economic future. On Feb 11,2020 the WHO proposed an official name for this virus as 'COVID 19' an acronym
for corona virus disease 2019. It was first identified in Wuhan, china on 31 December 2019, when the WHO
China Country Office was informed. The COVID-19 outbreak has been impacting on the world's education
system and has closed the doors of many schools and universities. The lockdown has forced many educational
institutions to cancel their classes, examinations, internships etc. and to choose the online modes. Undoubtedly,
the spread of COVID-19 created huge challenges for the world's educational systems that nobody has seen that
since the development of technology and distance instruction. The education systems have faced challenges that
shifted them toward using online learning while they were not prepared for it. The teachers assigned work to
students by means of internet, delivered lectures video conferencing using different Apps like Zoom. There are
WhatsApp groups of teachers, students and parents for affective communication through which they are always
in touch to share their difficulties through this e-medium. the situation happened in with India where not every
student is well equipped with the high-speed internet and digital gadgets and are along these lines of suffer.
Numerous advanced educational institutions in India are not also equipped with digital facilities right now to
cope up with sudden change from traditional education set up to the online education system.

OBJECTIVES
- Measures taken by the Government of India during this pandemic for education sector.

- To enlist some negative impacts of COVID-19 and to put some effective suggestions for continuing
education during the pandemic situation

REVIEW OF LITERATURE
Marko Teräs (2020):- the researchers say that The impact on learners is unprecedented on 9 April 2020, there
are over 1,500,000,000 students worldwide from primary to tertiary level who cannot attend school (UNESCO
2020). Due to massive and unexpected closures, affected countries and communities have been forced to seek
quick fixes in different digital learning platforms. The catchphrase and a utopia have been over decades, if not
for centuries, that technology will somehow 'disrupt' or revolutionize education. During worldwide Covid-19-
induced lockdowns, schools and teachers are using almost any available digital tools to ensure the continuation
of teaching and learning.

Dr. Pravat Kumar Jena (2020):-the researcher found out that India should develop creative strategies to
ensure that all children must have sustainable access to learning during pandemic COVID-19. Govt and
educational institutes should plan to continue the educational activities maintaining social distancing. 30-40%
students and teachers may attend schools/colleges in two shifts per day to carry on educational activities by
obeying guidelines for COVID-19.

Sneha Jain, Tara Shankar Agarwal (2020):- They say that due to COVID 19 the Impact on education The
corona virus outbreak means tremendous losses in learning hours it has also impacted the digital infrastructure
as Teaching moves online at a level which is without precedent and untested. It can be only use as a temporary
method and cannot replace the old face to face interactions between teachers and students and among other
students. It has also impacted on assessment In India due to the outbreak of pandemic board exams were been
postponed and ultimately cancelled.

A STUDY ON EFFECTS OF PLASTIC ON ENVIRONMENT - A NEW NORMAL FOR NEXT GENERATION

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ABSTRACT
Plastic is present in the environment and it is causing drastic changes to the environment which in turn endangers the life of living organisms if necessary steps are taken then the impact of plastic can be curbed.

Methodology: Primary data has been collected by administering a questionnaire on 100 respondents. Impact of plastic on Environment filled by the Youth across the Mumbai region.

Observations: Plastic is very harmful for humans as well as for the environment. Plastic requires numerous years to disintegrate and moreover plastic is responsible for releasing harmful gases in the environment. Plastic is contaminating our streams, coastlines, timberlands, and open spaces and advancing into the food web. overall population and government policies both are similarly liable for the effect brought about by plastic on climate. A large portion of individuals feel that plastic is solid, light in weight and most of all inexpensive. People are not conscious about the term micro plastics and hence are ignorant towards the different ways in which it impacts the environment. Irrespective of the pandemic, usage of plastic has caused harm to our environment. People have started to accept the damaged environment as the new normal world.

Keywords: plastics, single-use plastics, Environment.

1. INTRODUCTION

Plastic contamination is a more annihilating issue than we think. Plastic is present in every corner of the earth starting from Mount Everest to the bottom of the sea. Plastic Pollution is affecting the whole earth, including mankind, wildlife, and aquatic life. Plastic is prévelant in every walk of life and used by everyone. It is spreading like a disease which has no remedy.

Many times plastic waste found in large water bodies is mistakenly ingested by the aquatic life present inside. Which leads to the death of the subsequent marine organisms. Marine organisms get entangled in plastic debris causing suffocation, drowning, starvation and eventually death

As plastic doesn't break up, it stays in the water subsequently hampering its immaculateness. This implies we will not be left with clean water in the coming years. Besides, plastic dirties our soil too. At the point when people dump Plastic waste into landfills, the soil gets harmed. It ruins the ripeness of the soil.

Plastic which floats in the water bodies like oceans and seas can survive thousands of years and can serve as a transportation source to invasive species that disrupts natural habitats of certain regions.

In any situation recycling is not a proper solution to the problem of plastic since recycled plastic in turn contributes to more pollution resulting from improper disposal.

2. RELEVANCE OF THE STUDY

Irrespective of the pandemic, usage of plastic has been causing harm to our environment. People have started to accept the damaged environment as the new normal world. This study is relevant for each and every member of society, government, educational institutions, offices etc who so ever wants to sustain the environment by reducing the impact of plastic on the environment.

3. OBJECTIVE OF THE STUDY

- To find out who is responsible for the harmful effects caused by plastic on the environment.
- To understand why people prefer plastic products over other alternatives.
- To analyse if people are acquainted with the term microplastics and how microplastic can affect their lives.

4. LITERATURE REVIEW

1. Hemavathi, B., Shobha Rani, A. and Bharathi, D in their study Impact of plastics on human health and environment has highlighted the importance of raising public awareness on the risks on the effect of plastics on human health. and has identified the main challenges and barriers for reducing plastic waste. Plastics contain many chemical and hazardous substances which are a serious risk factor for human health

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A STUDY ON COPING MECHANISMS OF STUDENTS' STRESS DURING COVID

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ABSTRACT
Stress is often the result of feeling trapped or getting affected by the problems in our lives. Especially during this pandemic, when people are not allowed to go out or mingle socially, stress has drastically increased for students .

Methodology - Primary data was collected by questionnaire through online forms from 126 students of different schools and colleges of Mumbai region . Major respondents are in the age group of below 15 - 25 years.

Observation and results – The study concludes that academic pressure and loneliness are the major causes of stress for students. Some students may fare better in stressful situations where they may need just a push to perform well and some may deal with it too seriously allowing it to linger for a very long time.

Keywords: Students' stress, coping stress during covid, stress coping

1. INTRODUCTION

A rush of a threatening feeling or a surge of senseful thoughts, racing heart or shortness of breath. One has been through all of these at some point in their lives. Such periods of transition, trauma, challenges or loss is termed as Stress. Stress has a great impact on an individual's performance. Specially during the Covid time, when the people are not allowed to go out or mingle socially, stress has increased. One of the most affected stressed categories during covid is students. The manner in which students face stress determines the outcome of the impact it has had on their performance. The purpose of this study is twofold: to understand the history of stress related problems, and to provide a suitable model that brings all ways of dealing stress into one. Stress is often the result of feeling trapped and affected by the problems in our lives. Students are sometimes restrained by their inability to see a positive outcome for a difficult situation. By teaching them to solve problems one at a time, they have useful measures to deal with stress.

WHAT IS STRESS?

Stress is inevitable. It has become a critical part of our lives today, with increasing competition and an urge for success, it has reached a level where managing stress appropriately has become important. The feelings of anxiety, concern and worry is a natural tendency of humans. But sometimes these feelings become so powerful that it makes you unable to deal with these changes around or within you, leading to stress. These changes could bring positive or negative feelings about any situation and could be emotional, spiritual, social or physical. The ability of our body to respond to different situations and changes occurring around us leads to stress. When stress lasts for a long time, when it overpowers your wellbeing it may be detrimental to your mental and physical health.

Stress can be classified into different types depending on its level of gravity and its duration. There are three main types of stress :

- Acute Stress
- Episodic Acute Stress
- Chronic Stress

ACUTE STRESS

This type of stress is a short lived one. It would not linger for a long time. You could be in Acute stress when you would have a fight with your friend or get pulled up for overspending. It may happen when you do something new and exciting. Sometimes, it may also help you manage a difficult and a dangerous situation. At some point of life, students may have experienced acute stress which may have left them in a tight situation.

EPISODIC ACUTE STRESS

Episodic Acute Stress is having severe stress frequently. You may be under constant pressure of reaching the expected level or you may feel that things are always going wrong. It usually occurs to individuals who take everything too seriously, constantly thinking about it over and over again. They are not able to let loose from such stressful situations.