

NATIONAL CONFERENCE

on

INNOVATION, INTELLIGENCE & INCLUSIVENESS



Sponsored by



S O U V E N I R

Organised by



Mahaveer College of Commerce

Affiliated to The University of Rajasthan
Jaipur

In Association with



A Tribute to Late Shri Narendra Singh Kothari

Navbharat Memorial Foundation

Jaipur



Mahaveer College of Commerce

(A Co-Educational English Medium PG College, Affiliated to the University of Rajasthan)
Mahaveer Marg, C-Scheme, Jaipur

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NAVBHARAT MEMORIAL FOUNDATION

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About Jaipur





Kalraj Mishra,
Governor, Rajasthan



सत्यमेव जयते

Message

Raj Bhawan
Jaipur - 302006

It gives me immense pleasure to note that Mahaveer College of Commerce and Navbharat Memorial Foundation are organizing a National Conference on "Innovation, Intelligence & Inclusiveness" on October 11-12, 2019 and also publishing a Souvenir on the occasion.

I send my best wishes on this occasion.

कलराज मिश्रा

Kalraj Mishra





Ashok Gehlot
Chief Minister, Rajasthan



सत्यमेव जयते

Message

I am very pleased to know that Mahaveer College of Commerce and Navbharat Memorial Foundation are organizing a two days National Conference on "Innovation, Intelligence & Inclusiveness" on October 11-12, 2019.

In this conference various issues and topics will be discussed on Innovation in commerce and management, Innovation, Intelligence & Sciences, social science & Inclusiveness etc. which will be fruitful to our every field of the society.

Having a National Conference on such topic will certainly give an opportunity to the modern thinkers, scholars, educationists; policy makers that how can we touch the new heights of development with co-relate all these important part of the society.

It is indeed a noble initiative. I congratulate to all members of organizing committee for this noble venture and wish this National conference a grand success.

[Ashok Gehlot]





Pradeep Kumar Borar
Commissioner College Education, Rajasthan



सत्यमेव जयते

Message

It is a matter of great pleasure that Navbharat Memorial Foundation and Mahaveer College of Commerce, Jaipur for jointly organizing a National Conference on "Innovation, Intelligence & Inclusiveness" on 11-12 October, 2019 sponsored by International Association for Research and Innovation [IARI].

In this conference, various issues and topics will be discussed on commerce, management, social science and science, which will be fruitful to our educational society.

I convey my best wishes for this National Conference a grand success.

Pradeep Kumar Borar





Message

Prof. R.K. Kothari
Vice-Chancellor
University of Rajasthan, Jaipur

I am very pleased to know that Navbharat Memorial Foundation and Mahaveer College of Commerce, Jaipur for jointly organizing a National Conference on "Innovation, Intelligence & Inclusiveness" on 11-12 October, 2019 sponsored by International Association for Research and Innovation [IARI].

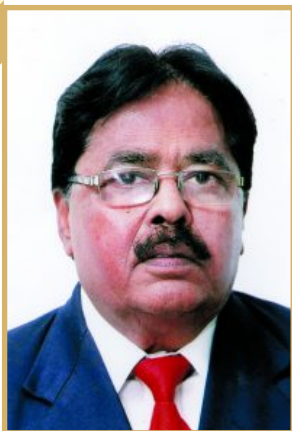
The conference would provide a forum for interaction on contemporary issues in education and research activities.

I hope that all the participants of this major event will be benefited by the discussion and wish this National Conference a grant success.

R.K. Kothari

Prof. R.K.Kothari





Message

Rajendra K. Godha
President, Management Committee
Mahaveer College of Commerce, Jaipur

I am delighted to learn that Mahaveer College of Commerce, Jaipur is organizing a National Conference in association with International Association for Research & Innovation [IARI] and Navbharat Memorial Foundation [NBMF]. The theme chosen for the conference is covering a wide area related to Commerce, Management, Social science and Science. As it is a multidisciplinary conference, it will provide an interactive platform for the intellectual discussions and innovative practices from diverse areas of research. I am sure that the experts, resource persons and delegates will bring out a new dimension of research. I congratulate and extend my best wishes to the organizing organizations and committee members.

I wish the conference a great success.

Rajendra K. Godha





Message

Dr. Ravi Sharma
Principal, Mahaveer College of Commerce, Jaipur

It is well established that research paves the path for future accomplishments and create opportunities for scholars to re-envisage prior works for getting deeper understanding of the same. With this vision a National Conference on Innovation, Intelligence & Inclusiveness [3i-2019] is being organized by Mahaveer College of Commerce, Jaipur in association with International Association for Research & Innovation [IARI] and Navbharat Memorial Foundation [NBMF]. The aim of this conference is to bridge the gap across disciplines and to discover multidimensional research areas. The topic presents a big canvas for discussion and deliberations with the widest possible audience, researchers, academicians and managers. I firmly believe that the conference will address multiple issues and scholars shall open rich avenues of research.

I wish the venture all success.

Dr. Ravi Sharma





Message

Dr. Surendra Pratap Singh Kothari
President : IARI & Founder-NBMF, Jaipur

I am indeed delighted to note that N.B.M.F. in collaboration with Mahaveer College of Commerce, Jaipur is organizing National conference on Innovation, Intelligence & Inclusiveness to provide platform to expand knowledge and promote researchers. In the capacity of IARI committee, convener I extend my heartfelt warm welcome to all the dignitaries, faculty members, participants & delegates for 3i-2019. We assure you a great deal of knowledge sharing and expand interactions during this academic feast at Mahaveer College of Commerce, Jaipur.

The National conference will connect the people and will be academically beneficial to all men and women amateurs and professionals, scientist and research scholars of every stream. This is the compact package of all encompassing continuing educational event as well as sharing of research findings.

This program includes delivery of talks by expert professional research paper presentation in oral and poster format, mini movie presentation and display of expert opinions followed by technical session on various topics and faculties.

Presenters will be excited to know that there will be best innovative paper award and best conference paper presentation award as judged by experienced professional present during the conference.

Best wishes & warm Regards

p Singh kothari

Dr. Surendra Pratap Singh Kothari





Dr. Ashish Gupta
Vice Principal, MCC



Message

It is a matter of great honor and pleasure for me to write this message to be included in the souvenir being published on the occasion of the National Conference on Innovation, Intelligence & Inclusiveness [3i-2019] in managing sustained growth for various field and all inclusive growth in a perpetual manner, are the issues and all of us in the industry as also in the society have been concerned about in the recent time.

In order to work and strategies to deal with the challenges of present and future, nothing can be more useful than organizing conferences specially of the National level. In the globalization world, where the boundaries are being almost non-existent, thank to IARI committee dynamics of academic developments. Here in the education we need to equip our students with essential knowledge base of management, science, economic growth, in future.

The topics covered in conference are quite comprehensive and I'm sure the faculty as well as the students will benefit from the deliberation during the conference. The experts from all over the country would also find 3i-2019 a faithful event in the respective field of sustained and all inclusive growth.

I wish the team of 3i-2019 a success in their endeavors and achieving standards of quality of education.

With warm regards

Dr. Ashish Gupta





Message

Dr. Mudit Gupta
Joint Secretary, IARI

I am very happy to inform you that NBMF and Mahaveer College of Commerce, Jaipur is going to organize the 3i-2019. Keeping in mind the value of education, this is the largest sense in any act and experience. Such platforms like conferences, seminars and workshops, a direct mean to communicate innovative ideas researches and techniques or in technical senses this is the process by which society deliberately transmits its accumulated knowledge, skills and values from one ways to other.

The two days schedule of 3i-2019 includes various special talks in new issues and matter followed by paper presentations, poster presentations etc. on the latest topics of Social Sciences, Sciences, Commerce & management and economic values and growth.

The surprising part of this program is that we are going to announce the best paper presentation and best innovative paper of the conference award in the valedictory with some special prizes.

I extend my warmest felicitations to the people who are the seen or unseen part of this conference. I welcome your suggestions and request to maintain the contribution of your kind and fruitful support.

Wish you all the very best

With Regards.....

Dr. Mudit Gupta



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- Sh. Sanjay Kothari
- Ms. Jyoti Kothari
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- Dr. Bharat Pareek
- Dr. Anshul Sharma
- Dr. Ritesh Jain
- Dr. Anupam Jain

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Trustee
Trustee
Trustee
Trustee
Trustee
Trustee

IARI CONFERENCE - 2019

- Dr. Surendra Pratap Kothari
- Dr. Anshul Sharma
- Dr. Richa Sharma
- Ms. Jyoti Kothari
- Dr. Bharat Pareek
- Dr. Anupam Jain
- Dr. Ritesh Jain

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Vice President
General Secretary
General Secretary
Joint Secretary & Treasurer
Joint Secretary
Joint Secretary

About The Conference

The conference aims to study the roles and impacts of commerce, management, social science and sciences on Triple Bottom Line: 'Profit, People & Planet, and to deliberate on how best can be attained through 'Innovation, Intelligence & Inclusiveness [3i]' in particular. Acronym '3i [Three Eyes]' evokes the sense of looking beyond what we can't see in our two eyes. The third eye reminds us to look deeper dimensions of wisdom and humanity. To attain the same, our conference theme is coined as Innovation, Intelligence & Inclusiveness [3i]. Innovation is the call of the day to achieve the desired goals in the best possible manner. Intelligence enables us to comprehend the surrounding around us by 'making sense' of things or 'figuring out what to do'. It act to maximize future freedom of action and also applies to human and non-human [artificial intelligence]. Innovation and intelligence foster faster economic development. The success of growth & development should not confine to a few but must percolate to the bottom of the pyramid as a sign of inclusiveness.

The conference will foster discussions among the academicians, management practitioners, consultants, research scholars, and policy-makers across the nation on various issues, challenges and advances in the field of commerce, management, social sciences and sciences. This forum will also facilitate them to present their ideas and research findings related to the 'Innovation, Intelligence & Inclusiveness'.



About the Organising Institutions



INTERNATIONAL ASSOCIATION FOR RESEARCH AND INNOVATION (IARI)

Under the aegis of NBMF, International Association for Research and Innovation has been established to promote Research and Innovative activities in the society, To attain this object, IARI will conduct seminars, conferences, workshops, symposiums etc in collaboration with different colleges, Universities, Academic and Non-academic Institutions or independently in the Academic world. This is a Non-profit organization concerned with social welfare and inclusion. This organization gives financial/non-financial assistance to academic fraternity on academic events on proposal basis by different Universities, Colleges and Institutions.



MAHAVEER COLLEGE OF COMMERCE

Mahaveer College of Commerce is a premier Institute nurturing young minds to develop a global future. The college believes in imparting quality education to its students while focusing on all aspects of career development and personality enhancement. Mahaveer College of commerce has finest and qualified faculty. Here they enhance the nature of the teacher-student relationship by actively involving in counseling, mentoring and self improvement initiatives. The faculty members are deeply committed to develop a quality environment to create a link between academia and the corporate by sharing their knowledge and experience.



A Tribute to
Late Shri Narendra Singh Kothari

NAVBHARAT MEMORIAL FOUNDATION (NBMF)

NBMF set up in 2015 has carved a niche in the field of promoting research and social relevance activities and is well connected with corporate and academic circles today, for its positive approach towards mankind. Now it is widely contributing in the field of education, research and social outreach program. We are publishing Accent International Journal For Research Analysis ISSN No 2455-5967 Indexed in International institution of organised research [I2OR] with Impact Factor of 2.706. We are also associated for publishing an online Peer Reviewed Journal of World Academy of Informatics and Management Science (WAIMS) having ISSN No 2278-1315.

Programme Schedule

Conference Schedule – 3i-2019

[Friday, 11 October, 2019]

8.30 am - 10.00 am	Registration & Refreshment	
	INAUGURAL SESSION	
10.00 am – 12.00 am	Lighting of Lamp	
	Welcome Address	Dr. Ravi Sharma Principal - MCC
	Welcome Address	Shri Rajendra K. Godha President -MCC
	Welcome Address (About IARI and NBMF)	Dr. Surendra P. Kothari President -IARI
	Conference Theme Address	Dr. Mudit Gupta Conference Convener
	Keynote Address	Dr. Amiya K. Mohapatra Chairperson -IQAC, FIIB, New Delhi (INDIA)
	Special Address	Dr. P. K. Samanta, Sr. Asso. Professor, NICMAR, Pune (INDIA)
	Guest of Honor	Prof. M.C.Sharma
	Address Speech by Chief Guest	Prof R.L. Godara (Vice -Chancellor VMOU)
	Release of Conference Souvenir	By the Dignitaries
	Vote of Thanks	Dr. Anshul Sharma Vice President -IARI
	Namokar Mantra	
12.00 pm – 12.15 pm	Tea Break	
12:15 pm – 2.30 pm	Technical Session –I Innovation in Commerce : Seminar Hall – 1	
12:15 pm – 2.30 pm	Technical Session –II Innovation in Management : Seminar Hall – 2	
2.30 pm – 3.15 pm	Lunch	
3.15 pm – 5.00 pm	Technical Session –IV Social Sciences & Inclusiveness : Seminar Hall– 1	

Programme Schedule

Conference Schedule – 3i-2019

[Saturday, 12 October, 2019]

9.00 am - 10.00 am	Refreshment	
10:00 am –12.00 pm	Technical Session –III Innovation, Intelligence & Sciences : Seminar Hall – 1	
12.00 pm -12.15 pm	Tea Break	
	VALEDICTORY SESSION	
12.30 pm – 2.30 pm	Floral Welcome of the Guest & Memento Presentation	
	Welcome Address	CA Pramod Patani Convener -MCC,Jaipur
	Welcome Address	From College Management
	Welcome Address	Dr. Anupam Jain Trustee -NBMF
	Conference Report Presented	Dr. Bharat Pareek Joint Secretary -IARI
	Guest of Honor	Prof Vidhya Jain Former Principal Maharani College
	Addre ss Speech by Chief Guest	Prof Naresh Dadhich Former Vice Chancellor VMOU
	Vote of Thanks	Dr Ashish Gupta Conference Convener (MCC)
		Shikshak Shree Samman – 2019 (1) Dr. Bindu Jain (2) Dr. Ravindra Tailor
		Research Shree Samman– 2019 1.Dr. Janak Singh Meena 2.Dr. Ram Chandra
	Exit Address	Dr. Mudit Gupta Conference Convener (IARI)
	Vote of Thanks	Dr. Surendra P. Kothari President -IARI/NBMF
	National Anthem	
2.00 pm – 3.00 pm	Lunch	

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Technical Programme Schedule

11 Oct. 2019

Inaugural Session

10.00 am – 12.00 pm

Time 12.00 to 2.00

Technical Session-I& II[11.10.2019]

Innovation in Commerce & Management

Chair Person	:	Prof. N.M.Sharma
Co- Chair Person	:	Prof. Prakash Sharma
Eminent Speaker	:	Prof P.K.Samanta
Key Note Speaker	:	Dr.A.K. Mohapatra

Time 3.00 to 5.00

Technical Session-IV [11.10.2019]

Social Sciences & Inclusivness

Chair Person	:	Prof. Rajesh Sharma
Co- Chair Person	:	Dr. T.C. Bairwa
Eminent Speaker	:	Prof. R. M. Sharma
Key Note Speaker	:	Dr.A.K. Mohapatra/Prof Anil Mehta

Time 10.00 to 12.00

Technical Session-III [12.10.2019]

Innovation, Intelligence & Sciences

Chair Person	:	Prof. M.P.Dobhal
Co- Chair Person	:	Prof. N.P.Singh
Eminent Speaker	:	Dr. S. K. Gupta
Key Note Speaker	:	Dr. Mahesh Sharma

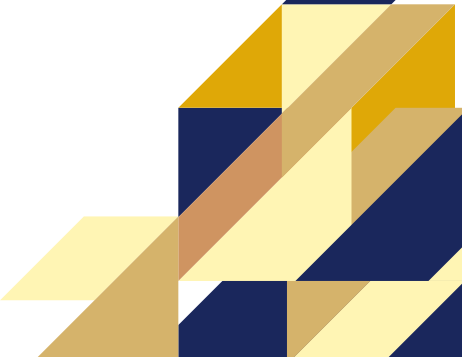
12 Oct. 2019

Valedictory Session& Award Ceremony

12.00 pm – 2.00 pm



Invited Talks

- Prof R.L. Godara, Vice-Chancellor, Vardhman Mahaveer Open University, Kota
 - Shri Ashok Gupta, Vice Chancellor, IIS University, Jaipur
 - Prof Naresh Dadhich, Former Vice Chancellor VMOU, Kota
 - Prof Vidhya Jain Former Principal, Maharani College, Jaipur
 - Dr. Pradeepta Kumar Samanta, Sr. Associate Professor, National Institute of Construction Management and Research (NICMAR), Pune
 - Prof. Anil Mehta, University of Rajasthan, Jaipur
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 - Prof. M.P.Dhobhal, University of Rajasthan, Jaipur
 - Dr. N.P.Singh, University of Rajasthan, Jaipur
 - Dr. S.K.Gupta, Parishkar College of Global Excellence , Jaipur
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About The Jaipur

Jaipur or Pink City, the capital of Rajasthan is one of the rare examples of the 18th century town built after careful planning. It was established by Maharaja Sawai Jai Singh in the year 1727. Jaipur is predominantly known for its musicians, artisans and craftsmen. Today it is flocked by masses for its fine stone jewellery, varied textiles and sumptuous cuisine. There are innumerable sagas and stories of its culture, Traditions and practices and valour. This diverse land of rich culture and heritage is a royal treat for tourists from all over the world. Some of the most visited tourist from all over the world. Some of the most visited tourist destination include: Hawa Mahal- the palace of winds, Amber Fort-capital of erstwhile Jaipur state, Jantar Mantar-the largest observatory, City Palace-the residence of Maharaja of Jaipur, Nahargarh Fort- the hunting residence of erstwhile Maharajas and Jaigarh Fort-the armillary store house of Rajput rulers. Jaipur is located approximately 270 km south of Delhi and 250 km west of Agra and is well connected to other parts of the country through air, rail and road.



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Responsible Eco Innovation for Industrial Sustained Growth : A Move Towards Inclusive Development Paradigm

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Inclusive Innovation is the major driving notion for developing countries like India. Innovation is the only mean to resolve uncertainties in the contradictory stage of industrial growth and on another side, increasing environmental degradation. The main objective of this research article is to provide an overview of the alternative eco innovation paradigm that are emerging in the developing world. This research presents an ethical view to the acceptability, sustainability and social desirability of the innovation process. Industrial environmental responsibility is much discussed in recent global era. Responsible eco innovation is emerged as a new concurrent arena of research. This is much more than CSR and corporate philanthropy. Social uncertainties can act as a leverage by providing environ-socio legitimacy. Developing industry through innovation for environmental preservation may generate social values and enhancement of goodwill. Innovation is the only mean to resolve uncertainties in the arena of contradictory situation of robust industrial growth and on another side, increasing environmental degradation. A systematic anticipation of problems is essential to orienting innovation capacity. Environmental knowledge management and research agenda is proposed for responsible innovation in industry. Stakeholder involvement is identified as an essential part of eco innovation to enhance quality of eco innovation and societal acceptance. Focus on product innovation leading to reduced environmental impacts is needed.

Keywords- *Inclusive Innovation, Industrial Environmental Responsibility, Environmental Degradation, Responsible Innovation, Stakeholder Involvement*

पंचायती राज संस्थाएँ और सूचना का अधिकार : राजस्थान के सन्दर्भ में

शुभ करण

सहायक आचार्य – (ई.ए.फ.म.) राजकीय महाविद्यालय, झुंझुनूं

भारत में पंचायती राज संस्थाएँ साधारण लोगों की उनके अपने शासन में भागीदारी को और ज्यादा बढ़ाने के लिए सरकार को विकेन्द्रित करने का देश में विकसित हुआ एक प्रयास है। 1992 में भारतीय संसद द्वारा पारित किए गए 73वें संविधान से लोकतांत्रिक विकेन्द्रिकरण की प्रक्रिया की शुरुआत हुई। इसके परिणामस्वरूप ग्रामीण इलाकों में शासन का विकेन्द्रिकरण हुआ। पंचायत राज संस्थाएँ गाँव, जनपद (ब्लॉक) और जिला स्तर पर काम करती हैं।

बलवंत राय मेहता समिति (1957) के सुझावों एवं राष्ट्रीय विकास परिषद के निर्देशों के अनुसरण में राजस्थान पहला राज्य था जिसमें पंचायती राज के गठन में देश में पहल की। 2 अक्टूबर 1959 को लोकतांत्रिक विकेन्द्रिकरण के स्वप्न को साकार



करने हेतु राजस्थान में पंचायती राज का श्रीगणेश हुआ। 1953 के अधिनियम में 'ग्राम सभा' का संदर्भ नहीं था परन्तु व्यावहारिक रूप में वर्ष में दो बार ग्राम सभा की बैठक आमंत्रित की जाती थी जिसमें ग्राम के सभी लोगों की उपस्थिति में ग्राम पंचायत के कार्यों, विशेषकर विकास कार्यों की समीक्षा की जाती थी।

साठ के दशक में राज्य के लगभग सभी गांव पंचायती राज व्यवस्था के अन्तर्गत आ चुके थे। राज्य में 7396 ग्राम पंचायतें थीं। 1500 से 2500 तक की जनसंख्या पर एक ग्राम पंचायत का प्रावधान था जिसमें 5 से लेकर 15 तक पंच होते थे। इनका चुनाव ग्रामवासियों द्वारा मतदान से किया जाता था। सरपंच भी सीधे ही निर्वाचित होता था।

12 अक्टूबर, 2005 से भारत सरकार द्वारा सूचना का अधिकार अधिनियम जम्मू-कश्मीर राज्य को छोड़कर सम्पूर्ण राष्ट्र में लागू किया।

मुख्य शब्द : राजस्थान पंचायती राज अधिनियम 1994, सूचना का अधिकार अधिनियम 2005, 73वां संविधान संशोधन अधिनियम, 1992

Policy Innovation in Trade and Commerce

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Trade is central to ending global poverty. Countries that are open to international trade tend to grow faster, innovate, improve productivity and provide higher income and more opportunities to their people. Open trade also benefits lower-income households by offering consumers more affordable goods and services. Integrating with the world economy through trade and global value chains helps drive economic growth and reduce poverty—locally and globally. The WBG's engagements in countries including Bosnia and Herzegovina, Macedonia, and Indonesia have made trade across borders easier, made logistics services more reliable, and streamlined procedures for clearing customs.

The increasing complexity of trade has serious implications for the world's poor, who often are disproportionately disconnected from global, regional – or even local – markets. Poverty is often concentrated in geographic areas that are poorly connected to active economic centers. Firms and communities in these areas miss opportunities to develop skilled, competitive workforces; they are not integrated in global production chains and are less able to diversify their products and skills.

The WBG's global, regional, and country trade engagements have boosted trade competitiveness, inducing predictability in trade operations, lowering a variety of trade costs, opening and creating markets, and prioritizing inclusive trade integration. Prominent results from IBRD operations include.

***Key words:** Policy, Innovation, trade, Commerce, poverty, implication, global, intimation,



Innovation management techniques and tools: Its impact on firm innovation performance

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Innovation management is a subject that raises the interest of academics and practitioners in the field of management. However, the academic literature is scarce regarding the details of implementing it in a systemic and reutilized way. Additionally, although there are multiple tools and models to apply it at a firm level, there is little information concerning its effectiveness. The purpose of this paper is to fill this research gap by analysing how the utilisation of Innovation Management Techniques (IMTS) influences the innovation performance of firms. The research was based on a large and representative sample of industries in the Basque Region in Northeast Spain. The primary conclusions drawn from the research are that IMTS have a definite positive impact on the firm's innovation results, and some of them have a stronger influence, with a significant impact on incremental innovation; the latter results will affect the radical innovation performance of the companies. Additionally, it has been concluded that the industry environment has a strong moderating influence on this relationship.

Key Words: - *Innovation, Management, Techniques, Performance*

A Study on Innovations in Banking Sector in India

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The Indian banking sector is undergoing huge technological innovations to meet the changing needs of customers and to provide better quality of services at greater speed. Continuous innovation in the banking sector in India has made virtual banking a reality. Internet banking and mobile banking made it convenient for customers to do their banking from geographically diverse places. Challenging business environment within the banking system create more innovation in the fields of product, process and market. . ATM, credit card, debit card, mobile banking, internet banking, fund transfer, RTGS, NEFT, EFT, ECS are the various innovations in banking sector. This paper undertakes the study of various innovations in banking sector in India. The study also highlights the benefits and challenges posed by innovations in banking sector in India.

Keywords: *Indian Banking Sector, Technological innovations, Recent Trends, Challenges in Banking Industries, Product and Services.*



Ethics in Public Governance: Role of Indian Railways

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The demanding needs of transparency and shift of public to information seeker makes the ethics more important in all organization whether public or private. Ethics are basically rules which define moral code of conduct. They provide framework for accountability between public and the administration so that the public receives what they deserve in a true and fair manner. Indian railways are one of the biggest public sectors and when it comes to public sector strong ethics are paramount and play an important role in good governance concept. Researcher wants to draw attention on the measures taken by Indian Railways in the field of governance by including ethics, and how it will help in building trustworthy relationship with public and the organization.

Keywords- *Ethics, Governance Policy, Indian Railways measures & policy, conclusion.*

The Technique of Financial Statement Analysis: Cash Flow Statement And Fund Flow Statement

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Financial statements are the summary of the accounting process, which provides useful information to both internal and external parties. The financial statement analysis is interpreted mainly to determine if financial and operational performance of the business concern. Cash flow statement and fund flow statement are the common technique, which are widely used by the business Concern. Cash flow statement provides a summary of operating, investing and financing cash flows and reconciles them with changes in its cash and cash equivalents such as marketable securities. Funds flow statement is also called as statement of sources and application of funds. It helps to understand the changes in the financial positions of a business enterprise between beginning and ending financial statement dates.

Keywords: *Financial statement, operational performance, cash equivalents, statement of sources, business concern*

Innovation is the key of Entrepreneurship

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Innovation has become a critical skill for achieving success in today's global world. The term 'innovation' has become a generic name. Innovation is the way of doing something differently and better. It is the generation, acceptance and implementation of new ideas, processes and methods of operation, products or service.



Innovation is regarded as one of the key distinguishing features of entrepreneurial activity. It is the specific function of entrepreneurship. Importance of innovation in entrepreneurship is key value for the longevity of a business. Innovation drives business growth and helps entrepreneur to stay ahead of their competitors. It is a significant tool of entrepreneur, the mean by which they exploit change as an opportunity for a different product and service or a different business. Innovation creates new demand and entrepreneurship brings the innovation to the market. It helps the entrepreneur in converting market opportunities into workable, profitable and marketable ideas. Entrepreneurs blend imaginative and creative thinking through innovation. It is the presence of innovation that distinguishes the entrepreneur from others. Entrepreneurship is the continuing generation of innovation in response to perceived opportunities in the business environment. In this approach, entrepreneurship is therefore concerned with newness, new ideas, products, services or combination of resources.

Key words – *Innovation; Entrepreneurship; Entrepreneurs; opportunity.*

Innovation In Banking & Financial System

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The Banking industry and financial institutions are vital sectors of any economy. Development of these two sections of the economy can impact the growth of the country in an incredible way. Indian bank's focus is shifting from mass Banking to Class banking with introduction of value added and customized products. In this era every sector have a great challenges customer satisfaction and being a part of the society banks also facing these challenges and banks are accepting challenges very nicely for the improvement of service. Banks are providing innovative services to the customer so that they can get proper benefit in this sector There are many challenges in banking sector like- high transaction cost, IT revolution,, intense competition, regulatory pressure, timely technologically up gradation, intense competition. Challenging business environment within the banking system create more innovation in the fields of product, process and market. Today, we have electronic payment system along with currency notes. There are many Technological innovations like Automated Tailor Machines, M-banking, internet banking, Electronic Clearing Services, UPI (Unified Payment Interface), artificial intelligence robots, digital only banks, and biometric payment system. Technological Banking It is a successful strategic weapon for banks to remain profitable in a volatile and competitive marketplace of today. In future, the availability of technology to ensure safety and privacy of e-transactions



and the RBI guidelines on various aspects of technology based banking will definitely help in rapid growth of internet banking in India.

Keywords - Vital, Economy, Innovative, Biometric, Aspects.

E - Commerce In Business Organizations

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Electronic commerce or e-commerce refers to a wide range of online business activities for products and services. Electronic commerce is transforming the marketplace by changing firms' business models, by shaping relations among market actors, and by contributing to changes in market structure.

Electronic commerce creates the possibility of new models for organizing production and transacting business, by offering inters modality and complementarily – not only substitution – in business models. E-Commerce plays an important role in the economic growth and development of nation. It is a purposeful activity included in planning, controlling, promotion and also distribution of various goods and services.

Bank Merger in India: Impact on Indian Economy

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On Friday 30th August ,2019 the Finance Minister of India Nirmala Sitharaman Announced the mega plan of Bank's Merger with an aim to have financial powerful and stable global size bank in public sector for boost the economy. At the beginning, Merger has been done to save non efficient banks but in the recent times mergers have been made for organizational restructure, business growth, increase profitability, decrease non-performing assets etc. The govt. going to merger 10 public sector bank for this purpose. The main object of this paper to the find out the true sense of bank merger and to know "how does bank merger affect economy ".The result of the study is that merger affect economy both positively and negatively. Benefits of mega merger are globalized customer base, growing hold in the market share, minimization of non- performing assets, opportunity to upgraded technology, financial inclusion , empowering and better efficiency ratio for banking as well as business operations also , that's beneficial for the Indian economy. But after merger, economy will has to faced Some problem also. most of that are emotional and social in nature.

Keywords: Merger, Non- performing Assets, Financial inclusion, Globalized, Efficiency ratio.



Innovation in Banking System in the scenario of E-Banking and its impact on Customer Satisfaction

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The process of translating an idea or invention into goods or services that creates value for which customers will pay. Innovation has been a core topic for scholars, because of its important contribution to economic growth and to the stability of financial systems. Innovation through information technology (IT) has made inroads everywhere and banking industry is no exception to it. Whether it is private or public sector bank, everywhere innovation is the buzzword and technological breakthrough is witnessing new avenues of success.

Technology has become the fuel for rapid change and innovation. The wind of liberalization, globalization, and privatization has opened new vistas in the banking industry in the generation of an intensely competitive environment. The post-liberalized banking industry in India has been witnessing a discernible shift from the sellers' to the buyers' market. Further the banking sector reforms and introduction of E-banking has made very structural changes in service quality, managerial decisions, operational performance, profitability and productivity of the banks. E-banking is one of the emerging trends in the Indian banking and is playing a unique role in strengthening the banking sector and improving service quality. It has enabled the banks to handle the payments electronically and interbank settlement faster and in large volumes. There is increase in customer satisfaction level, reduction in cost of banking operations, increased productivity and as such there is a tremendous scope for Indian banks to enlarge their E-banking services which could enhance their competitiveness. Further, new technology has rapidly altered the traditional ways of doing banking business. Customers can view the accounts, get account statements, transfer funds, purchase drafts by just making a few key punches. Availability of ATMs and plastic cards, EFT, electronic clearing services, internet banking, mobile banking (i.e Phone Pay, RuPay, GooglePay, BhimUPI Pay) and phone banking; to a large extent avoid customers going to branch premises and has provided a wider range of services to the customers and its reducing the customer risk, previously customer has to carried a large cash for his business transaction. After the innovation in E-Banking, there is no need to carried out the large cash volume and its leads to the customer satisfaction. This research looks into long term future trends in E-banking and its impact on customer satisfaction vis-à-vis public sector and private sector banks by providing a literature review and analysis of future studies.

Keywords: Innovation, Private sector banks, Public sector banks, E-Banking, Customers Satisfaction.



Buying Behaviour of Women towards Online Shopping with special reference to Jaipur City

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Online retailing in India is poised to grow by leaps and bounds. The challenge before the companies and marketing professionals is to understand what drives online-shopping? What factors influence online-shopping buying behaviour? Considering that the top online purchasing categories in 2018 was clothing at 57% (Source: statista, Most popular online shopping categories worldwide 2018), women consumers play a significant role and their buying behaviour is important. India is a land of diversified cultures, traditions, caste and creed. Therefore the choices of every individual vary from person to person depending on factors like personal preferences, influence of reference groups and even gender differences. Women constitute almost 48% of the Indian population (Source: countrymeters.info- live status of Indian population 2019). Hence, it becomes important to study their buying behaviour because they are also majorly effecting the buying behaviour of others in the family. This paper focuses on studying the buying behaviour of women in Jaipur city towards online shopping, the factors that motivate them to buy online and their perception towards online-shopping. The findings would provide insight about expectations of women buyers' with respect to online-shopping which would be helpful for the online retailers to provide better shopping experience to all.

Keywords: Consumer Behaviour, E-Commerce, Female Buying Behaviour, Online-Shopping, Online Retailing

Indian women in corporate world

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Educate a man and you educate an individual. Educate a woman and you educate a family." Very rightly said, as it is very well accepted that if we empower women, we empower ourselves. National competitiveness is strongly related with gender equality. With education and awareness, women have come a long way in India. But certain fields yet to be reached by them. Women empowerment in corporate world will have a great impact on nation's economy and its development.

In Indian industry various top most post are held by women in India. India's current finance minister is a woman, Mrs. Nirmala Sirharaman. Dr. Kiran Mazumdar shaw (chairman & M.D. of Biocon Ltd.), Ekta Kapoor (creative head of Balaji), Neelam Dhawan (M.D. of Microsoft India), Mallika Srinivasan (Director of TAFE) are few examples of successful business leaders in India. Women like these are an inspiration for all other women



who strive to achieve great heights in the corporate world. On the recommendation of Kotak committee, SEBI has also decided that there should be:

- at least one women director in top 500 listed entities by market capitalization by April 1, 2019 and
- At least one women director in the top 1000 listed entities by April 1, 2020.

This encouraging trend is visible across various domains, including Indian Accounting profession. Accounting is a powerful profession and can empower women to a great extent. Being an accountant, women can choose a multinational firm and enjoy a secure employment with admirable package. They can choose to run their own business firm. Hence they can boost their entrepreneurial spirit and enjoy independent work environment.

The Impact of Motivational Techniques on Performance of Employees

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Employee motivation is essentially about commitment to do something. In the context of business, motivation can be said to be about "The will to work ". Motivating employees can be one of the biggest challenge as an employee but learning how to inspire each individual is the key to successful organisation. Motivation is an internal drive that activates behavior and gives its direction. The term motivation theory is concerned with the process that describes why and how human behavior is activated and detected. It is regarded as one of the most important areas of the study in the field of organizational behavior. The theory provides an explanation to Job satisfaction and comfortableness of the employees in an organization. My study is to examine the various factors of motivation in employees with reference to Maslow's need hierarchy theory, to know the level of motivation in employee of a company and to provide practical suggestion for the improvement of organization's performance. The article is based on the impact of implications of motivational techniques on the performance and satisfaction level of the employees.

Work-Life Balance: Problems Faced by Women Working in Public Sector Banks

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In current scenario, maintaining work life balance of employees has become an important priority for the HR professionals of the organisation. It ensures higher level of productivity and efficiency of the employee. It also impacts the employee morale, ensures higher retention rates by retaining the skilled and talented workforce. With the advent of technology, the pressure of work has been increasing. The era of 9 to 5 working has been long over and new era of 24x7 working has taken its place. The employees are expected to be fast and



accurate and available at all times. This has blurred the lines of personal and professional lives. The interference of work on the family life has been steadily increasing. This has caused imbalance in the lives of working professionals. The women are more impacted by the changes because they have dual responsibilities of work and family. In order to juggle both the responsibilities, they face stress as they are not able to dedicate proper time and energy to both domains. The paper would aim to explore the contemporary aspects work life balance and the problems faced by the women employees in the public sector banks in India. It would also aim to find out the mechanisms used by women employees for coping with this stress and policies and practices adopted by the banks in order to ease the stress created due to imbalance of work life.

Keywords: *Work-Life Balance, Public Sector Banks, Women Employees*

Problem in Entrepreneurship at rural area and Micro & Small Entrepreneur

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Entrepreneurship is a collection of creativities thoughts, that provides the new device to society for better lifestyle and fulfills the need. Entrepreneurship is an innovation of new article and modulation of present article to create a new market. In rural area, many micro and small entrepreneurs make a new product with used available raw material. But they cannot find the customer due to poor connection to the market network. In starting, (2010-2016) e - market and social media was best opportunity. But now a days this option have many rush and many time, your ideas are stolen and presented by someone else on the same platform with better furnishing. Currently , the government is providing special services or facilities to micro and small business in backward areas. For developing innovative skills at school level we need to provide facilities and services at school level. For this we need to change our education policy.

Keywords: *Creativities idea, Better lifestyle, Modulation and Micro & small entrepreneurship social media, education policy.*

Green Marketing- A Step Forward Towards Greener Economy

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To satisfy the unlimited human needs by limited natural resources, the marketers disturb the eco system. The negative impact of human activities over the environment becomes serious matter of concern. Governments of all over the world are making rules and regulations and many awareness programs to minimize human impact on environment. Green environmental and ecomarketing are part of the new marketing approaches which do not just refocus, adjust or enhance existing marketing thinking and practice, but seek to challenge



those approaches and provide a substantially different perspective. Recently, concerns have been expressed by manufacturers

and customers about the environmental impact of products. Consumers and manufacturers have directed their attention toward environment friendly products that are presumed to be “green” or environment friendly like low power consuming (energy-efficient) electrical appliances, organic foods, lead free paints, recyclable paper, and phosphate free detergents. Indian marketers are also realizing the importance of the green marketing concept. Although a variety of research on green marketing has been conducted across the globe; little

academic research on consumer perception and preferences has been carried out in India. This research provides a brief review of environmental issues and identifies the green values of the consumers and its impact on economy, green products and practices. This paper highlights the steps that can be taken into consideration towards green marketing practices and products.

Effective Working Capital Management in Small and Medium Scale Enterprises (SMEs)

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The need to main effective working capital management within Small and Medium Scale Enterprises (SMEs) remain essential to solvency and liquidity of SMES. Most SMES do not care about their working capital position, most have only small regard for their working capital position and most do not even have standard credit policy. Many do not care about their financial position, they only run business, and they mostly spotlight on cash receipt and what their bank account situation is. For the purpose of this study, Standard working capital ratios were used to measure the effectiveness of working capital in the selected firms. The firms selected show signs of overtrading and illiquidity, concerns was on profit maximization without taken cognizance of payment of creditors. The firms exhibit low debt recovery over credit payment. It is recommended that for SMEs to endure within Nigeria economy they must design a standard credit policy and ensure good financial report and control system. They must give sufficient cognizance to the management of their working capital to ensure continuity, growth and solvency.

Keywords: SMES, Spotlight, Cognizance, Growth And Solvency



Impact Of GST On Small And Medium Enterprises

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GST is meant to bring every indirect form of tax under one roof. For small and medium sized businesses, owners or manufacturers have to take care of different taxes and have to run to various departments to fulfil all the tax-related documentations. Some file different taxes biannually, annually, half-yearly, etc. The more the departments, the more is the harassment. Currently, the total tax levied by the central and the state governments add up to 32%, but with the implementation of GST, the business owners have to pay a much lower tax of around 18-22 percent. Moreover, they do not have to pay different taxes to various departments. It makes the job very much easier for every business owner. GST will help and ease the process of starting a business in India. Earlier, every business in India was required to obtain VAT registration, which differs in every state, and the rules and regulations are different. Thus it was a very confusing procedure. However, under GST, the businesses have to only register for GST which will have a centralized process, similar to service tax. currently, for any business, it is mandatory to make a VAT payment if the annual turnover is more than 5 lakh in few states and 10 lakhs in few other states. This difference in various states creates confusion. Under GST a business does not have to register or collect GST if the annual turnover is 10 lakh. This is applicable to every state. This will allow many small businesses which have a turnover between 5 lakh – 10 lakh to avoid applying for the GST return. GST allows small and medium business to do business with ease in India, due to the less complexity. The distinction between the services and goods will be gone, and this will make compliance easier.

Keywords: *GST, Regulations, Centralized process, VAT*

GST: A New Era In Indian Taxation

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The Good and services tax (GST) is the biggest and substantial indirect tax reform since 1947. The main idea of GST is to replace existing taxes like value-added tax, excise duty, service tax and sales tax. GST levy on manufacture sale and consumption of goods and services.

It is one of the significant step towards the development of the country. It is one of the biggest tax revolution which is all set to integrate the state and national economy to boost the overall growth of the country. Previously companies and businesses pay multiple taxes which increases the cost of product and also hampers the profit level of the company. Multiple tax and complex taxation system is one of the biggest hurdle for



economic growth of the country. GST is the single tax system which record a significant development in comprehensive indirect taxation reform. Under the GST system their have only one rate applicable for both goods and services. GST creates a business friendly environment, as prices will fall and it would also control the inflation rates. This research paper highlights the concept, objective, features, advantages & disadvantages and impact of the GST in the present tax scenario in India. The paper further explores various benefits and opportunities of GST. Finally, the paper examines and draws out a conclusion.

Keywords : *tax, indirect tax, goods and services tax (GST), taxation reforms, Indian taxation system, GST Council*

Social Media : A new tool for Talent acquisition

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Talented and competent Workforce is the need of the hour to sustain in the global market for any industry and any organisation. To identify the talented and competent workforce the most effective strategy is sound and well structured recruitment process of the organisation. Recruitment is the way by which an organization can attract talent pool to its workforce and thus acquire competitive advantage over its Competitors. Online Recruitment is the recent trend of identification and attraction of qualified competent candidates to the organisation. It is the process of finding quality candidates and making them aware with the career opportunities existing in the organisation by making connections with them. Social media is place where maximum young generation talent express ideas and interact with each other. A number of global and international organisations are using both corporate websites and their corporate social media pages for the purpose of recruitment. This study examined the extent to which these quality potential applicants perceive social media as a useful source of employment information, and utilize corporate websites and social media when collecting information for making their employment and career decisions. The research undertaken for this is descriptive in nature. The population for the present study sample consists of graduate and post graduate students between the ages of 18 to 23 preparing themselves to be a part of national workforce. The findings provide the preference level of potential applicants in using both corporate websites and corporate social media pages when searching for employment and job options available to them, so that a balanced approach in designing of recruitment policy can be adopted to retain and attract quality talent pool to the organisations.

Keywords: *Recruitment, Social Media, Talent acquisition*

Microfinance and Its Impact on Socio-Economic Development In Rajasthan

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There are certain key characteristics of the rural poor with regard to their credit needs. Majority of them work as casual labour in the informal sector as hawkers, home-based producers and manual labour such as housemaids. Their credit needs often arise out of uncertain earnings and consequent disruptions in their cash flow, medical emergencies,



household needs and extortions by lawful or unlawful actors (Gaiha, 2005). Lack of documented data about the socio-economic profile of various NGO's and SHGs in Rajasthan and the factors that have revolutionized SHG activity in the State of Rajasthan make an interesting case to study them at length. In Rajasthan, microfinance has become a novel and a vital strategy of poverty reduction. Government-based and NGO-based microfinance systems exist side by side in the State. Both have played a dominant role in making microfinance a real movement in Rajasthan .NGOs are the fore-runners of microfinance programmes in the State. They have made great strides in the promotion and growth of microfinance programmes in Rajasthan. They are actively involved in the formation of SHGs, capacity building, and linking with banks for income-generating activities. They work with the poor to find ways to alleviate poverty.

Keywords: *emergencies, socio- economic, dominant, strides*

नवाचार एवं सृजनात्मकता में उद्यमशील व्यवहार की भूमिका

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उद्यमशील व्यवहार नवाचार एवं सृजनात्मकता से सम्बन्धित होता है। नवाचार के लिए उद्यमी में सृजनात्मकता का गुण होना आवश्यक है। सृजनात्मकता से वह कई नये उत्पादों एवं सेवाओं का सृजन कर नये उपक्रमों की स्थापना करता है, उनमें नवाचार भी करता है। वह समाज में उपलब्ध संसाधनों के उपयोग में परिवर्तन लाता है जिससे संसाधनों का उच्च उत्पादकता तथा उच्च लाभ क्षेत्रों में परिवर्तन होता है। वास्तव में नवाचार उद्यमी के नये विचारों के विकास में सहायक होता है जिसके फलस्वरूप अवसरों को पहचान नये उपक्रमों की स्थापना की जाती है जो समाज में मूल्य वृद्धि करती है। आधुनिक अर्थव्यवस्था में उद्यमशीलता नवाचार एवं सृजनात्मकता में बदलाव देखा गया है। सृजनात्मकता, उद्यमी को कार्य करने में सक्षम बनाता है जिससे परिणामस्वरूप उद्यम के विकास के अवसरों की पहचान की जा सकती है। यह व्यवसाय वृद्धि के साथ-साथ समाज पर सकारात्मक प्रभाव भी डालते हैं। उद्यमशील व्यवहार में नवाचार उत्पादन, उत्पादों, सेवाओं और बाजारों के नवीनीकरण और विस्तार से सम्बन्धित है। यह उत्पादन की नयी तकनीकों के विकास के साथ-साथ नये उद्यम के स्थापना का तंत्र भी है। नवाचार एवं सृजनात्मकता के द्वारा दक्षता, उत्पादकता, गुणवत्ता, बाजार में पकड़ आदि सुधार सम्मिलित हैं। यह एक प्रक्रिया भी है और परिणाम भी है।

कुंजी शब्द : *उद्यमशील, व्यवहार, नवाचार, सृजनात्मकता, पहलपन, दृढ़ संकल्प।*

Future Of Accounting :With Special Reference To Artificial Intelligence

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In this modern world everything is changing so is the technology associated to it. And humans have to make pace with the changing technology so as to be in the market up-to-date and updated. There are different



areas where the technology proved to be a boon for the world. In this paper of mine I will emphasize on the role of artificial intelligence in accounting.

The area of accounting is just the newest field being affected by the rapid increase in the use of artificial intelligence. AI is the technology that helps machines to perform decision-based tasks which was taken by humans previously. Artificial Intelligence is just like Human Intelligence i.e., just like humans think rationally and seeks logical reasons behind every situation, machines do also think logically and the reason is AI.

Introduction of AI in accounting will lessen the chances of error and at the same time increases the effectiveness and efficiency of the accountants. The shift of accounting towards AI will not only detects very complex or subtle pattern but also foresee the future contingencies. And this makes the accountants to get ready for that situation. AI represents an opportunity for accountants to take over on more valuable high level work, making them to become strategic advisors for their clients of the organisation.

With this aspect, this topic of mine paper comes into existence. And this whole thing in detail will be presented to you by me in my full paper.

Keyword- Auditing Process, Fraud Detection, Security Situations, Budgeting And Capital Allocation, Inventory Levels

महिला उद्यमिता में वित्तीय समावेशन से आर्थिक सुरक्षा—एक अध्ययन

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दिलीप कंवरीया

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वित्तीय विकास किसी व्यक्ति के विकास में प्रोत्साहन की तरह काम करता है। वित्तीय समावेशन लोगों और अर्थव्यवस्था से जुड़ी वित्तीय मुख्यधारा के बीच में कड़ी को उपलब्ध कराकर वित्तीय अभाव को दूर करता है। इसके साथ-साथ यह न्यूनतम आय वाले लोगों को एकत्रित बैंकिंग के माध्यम से उनकी सम्पत्तियों और अन्य संसाधनों की आवश्यक परिस्थितियों में सुरक्षा का भी काम करता है। वित्तीय समावेशन सरकारी तन्त्र में कर्ज की उपलब्धता को आसान बनाता है और कमजोर समूहों की शोषण से भी रक्षा करता है। ब्याज दर उचित होने पर कर्ज की उपलब्धता से महिलाओं की उद्यमिता क्षमता को बढ़ावा मिलता है। महिलाएँ स्वयं सहायता समूहों की मदद से कारोबार शुरू करती हैं। इसके लिये ये माइक्रोफाइनैन्स संस्थाओं की मदद लेती हैं। सरकार द्वारा रिजर्व बैंक के साथ इस अहमियत को महसूस करते हुये छोटे व प्राथमिकता वाले क्षेत्रों में मुद्रा योजना, पैमेंट बैंक और छोटे वित्तीय बैंक को 'गेमचेंजर' के रूप में स्थापित किया है। इसके साथ वित्तीय समावेशन के साधन के रूप में महिला सशक्तीकरण केवल कर्ज की सुविधा उपलब्ध कराने का ही अर्थ नहीं है, बल्कि बचत को आसान और व्यावहारिक और सुरक्षित अवसर भी उपलब्ध कराना है।

कुन्जी शब्द :- वित्तीय विकास, अर्थव्यवस्था, वित्तीय समावेशन, माइक्रोफाइनैन्स, उद्यमिता, पैमेंट बैंक



Intrapreneurship: A Power Tool for Employee Innovation

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Intrapreneurship and innovation are inseparable instruments in today's fast growing business world. The business organizations are fostering the concept of intrapreneurship with the intent of making each employee competent enough to hold the ignition of innovation. Intrapreneurs act as internal entrepreneurs of a company who through their creative thinking and innovative approach develop the long term competitive advantage of the firm. The entrepreneurial employees have a crucial role with regard to innovation and creative augmentation of the organizational growth. The organizations now require employees to think as entrepreneurs to make innovation more than just a buzzword in today's fast developing market scenario. The traditional internal programs which focused on enhancing the skill-set of an employee, no longer hold the same level of significance in characterizing the organization's success. The present business models demands a progressive approach for meeting the creative, risk-taking and innovative mindset of its employees. This has initiated the fostering of intrapreneurial environment that paves the way for businesses to move forward with higher competitive advantage and accelerated business performance. The tool of intrapreneurship have made today's employee empowered to take risk and be the torchbearers of internal entrepreneurship while being the integral component of the business organization.

Keywords: Intrapreneurship, Innovation, Entrepreneurial Employees, Creative Augmentation, Skill-Set, Intrapreneurial Environment, Innovative Mindset, Internal Entrepreneurship

Key Initiatives by Government of Rajasthan for Governance of Higher Education

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This paper presents the overview of initiatives in the field of governance of higher education in one of the largest state of India, Rajasthan. Higher education is one of the important indicator for development of any state and even a nation. Rajasthan is among the top eight states of India in terms of number of colleges. Today governance has become a crucial issue in higher education .The department of higher education focuses on nurturing young generations for life - long Skill based learning. To improve the quality of all higher education institutes, benchmarking will be through autonomous bodies. The government is implementing e- governance through Higher education portal. The aim of this study is to explore governance of higher education in the state and to analyze whether through its initiatives, the state is making youth educated and employable. Therefore, we set three goals in this paper. First, we present an overview of the higher educational system in



Rajasthan, government schemes, Public Accountability .Even though Institutions have gained autonomy , but the role of Government is still crucial. As a major financial provider need of the hour is good governance through external bodies, agencies, audit on a regular basis .

The Digital transformation of Accounting and Auditing - Artificial Intelligence

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“Automation has been at the forefront of global accounting for decades and professionals are constantly hungry for new technology innovations that will enable them to improve effectiveness and efficiency levels for clients.

The AI powered application is able to draw big data source and use deep, machine learning functionality to process data, perform high volume tasks, recognize patterns and to take decisions. These application already started to make a series impact across the global accounting sector. The AI can increase company’s productivity and can deliver a large number of competitive advantages.

Artificial Intelligence technology used for processing of high volumes of data at fast speed like spreadsheet programs. Artificial intelligence can help the auditors of organization for interpretation of results. The auditors is able to examine keywords and can use information for assessment of risks and other reports. The AI technique can provide questionable issue to a auditors for further attention and decision making. The AI is powerful techniques that analysis data but it cannot recognize bias or prejudice in a system.

AI uses computer systems to perform various task in accounting such as payment initiation, automating data entry, generation of reports, matching of purchase order and interpretation of data for various objectives. AI is reducing the work load of accountant in such a way that they can devote more time for management of business and strengthening their client relationship by the completion of more accounting work with computer and the accountant can devote the time for interpretation of reports and spend time for providing sound business solutions for clients. With the use of machine more repetitive, time consuming and redundant tasks are performed. Due to this features human professionals can do higher level work and provide time for lucrative analysis and can work for counseling work for their clients. As machine learning and artificial intelligence are creating opportunity for the human professionals such as handling of more clients and to deliver more values.

The AI applications can automatically extracts data from receipts, accounts and spreadsheet and classify the data into pre- defined categories and can generates dynamic custom reports on demand.AI can generates



corporate expenses reports up to 100% and automatically identifying and highlighting peculiarity and predicted patterns. The working with machines, which is improving skills and operations and reducing cost. Today large business organizations are investing in AI technology which can assist in auditing processes and estimates with use of AI some jobs can be lost but it will not affect employment at large. The AI process requires from accountant supervision of technology and implementation.

AI based applications requires availability and access of data at large level which is absolutely critical to the success. The large number of data helps the applications to carry out process automations and learn to analysis information and information can only be facilitated via cloud computing.

Role Of Micro-Finance In Rural Development

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The People of rural India are mainly depending upon activities of agriculture and small business units like fishing, earning through domestic animals, small local business units etc. They are not making the agriculture and business profitable because due to the lack of monetary resources. Only few people of rural India are using capital intensive method to cultivate their lands. The most of the rural people are not sustaining in their small business for a long period of time due to insufficient fund available with them. **Micro-Finance** is one of the important tool which plays a significant role in poverty elimination and economic development of rural area. Microfinance is defined as, a type of banking service that is provided to unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services. In other words it is provision of financial services such as savings, credit and insurance to individuals that fall below the poverty line. Microfinance therefore is also stated as creation of social value for these individuals by elevating their circumstances and helping them to envision the livelihood opportunities. The microfinance programme through **SHG** (Self Help Group), NABARD, RBI, Nationalized Banks has been launched by the government of India as a strategy of poverty elimination and rural economic development. Microfinance Institutions (MFIs) have considerably bridged the gap in financial inclusion.

Keywords:- Micro-Finance, SHG, NABARD, RBI

International Business, CSR and Sustainability

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While attention to the social and environmental impacts of international business (IB) is not new, the past years have seen renewed interest due to pressing global problems such as climate change and poverty.



Multinational Corporations (MNCs) are regarded as playing a specific role given their global influence and activities in which they are confronted with a range of issues, stakeholders and institutional contexts, in both home and host countries. Their potential in being not only part of the problem, but also perhaps part of the solution, is increasingly recognised and has come to the fore in research interest in corporate social responsibility (CSR) activities and sustainable development implications of IB. Systematic study and inclusion in the literature has been lacking, however. This article examines the extent, to which both concepts have been addressed in IB research, and identifies some gaps in the body of knowledge and approaches so far. It also introduces recent studies that yield interesting findings, pointing at promising areas for further research.

Keywords: Consumers, Corporate social responsibility, Developing countries, Emerging markets, International business, Multinational enterprises, Stakeholders, Sustainable development, Sustainability etc.

Employee Job Satisfaction

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Human resource is the most valuable asset in any organization. It is the sum-total of inherent abilities, aptitudes of the employed persons who comprise executives, supervisors and the rank and file employees. The human resources should be utilized to the maximum possible extent, in order to achieve individual and organizational goals.

It is thus the employee's performance which ultimately decides the attainment of goals. Hence, the employee's performance to a considerable extent influenced by motivation and job satisfaction. Job satisfaction is all about how one feels about (or towards) one's job. An employee who expresses satisfaction is said to have a positive attitude towards the job, unlike a dissatisfied employee who has a negative attitude towards the job.

Job satisfaction has been considered as state of condition where people are:

- Induced to do work efficiently and effectively.
- Convinced to remain in the enterprise.
- Prepared to act efficiently during contingencies.
- Prepared to welcome the changes without resistance.
- Interested in promoting the image of the organization.
- Happier and satisfied with their job.



1. Job satisfaction is defined as “a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experience”.
2. Job satisfaction is defined as the amount of overall positive effect (or feelings) that individuals have towards their jobs.
3. Job satisfaction is the amount of pleasure or contentment associated with a job. If you like your job intensely you will experience high job satisfaction. If you dislike your job intensely, you will experience job dissatisfaction.
4. Job satisfaction can be measured on the base of morale, opinion, attitude, job climate, and quality of work life.

Goods and Services Tax (GST) in INDIA: As a New Path in Tax reform in Indian Economy.

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GST is one of the most crucial tax reforms in India which has been long pending. It was supposed to be implemented from April 2010, but due to political issues and conflicting interests of various stakeholders it is still pending. It is a comprehensive tax system that will subsume all indirect taxes of states and central governments and unified economy into a seamless national market. It is expected to iron out wrinkles of existing indirect tax system and play a vital role in growth of India. This paper presents an overview of GST concept, explains its features along with its timeline of implementation in India. The paper is more focused on advantages of GST and challenges faced by India in execution.

Keywords: *Tax, Indirect tax, Goods and Service Tax (GST),*

Export Promotion in India

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Government of India, like in almost all other nations, has been endeavouring to develop exports. Export development is important to the firm and to the economy as a whole. Government measures aim, normally, at



an overall improvement of the export performance of the nation for the general benefit of the economy. Such measures help exporting firms in several ways.

Export Promotion strategy promotes only the industries that have potential for developing and competing with foreign rivals. Since the goal is to trade abroad, there becomes competition, which in turn remedies the returns to scale. The main goal of the export promotion is to prepare the “potential” industries for competition with the foreign rivals. So the industries at their childhood must be protected for a while.

Exporters, facing the increasing competition, have to improve their technologies, their quality continuously in order to compete with their rivals. They have to make research and development studies.

Corporate Tax Cuts: Stimulus for Indian Economy

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India's government escalated efforts to repair economic growth with a surprise \$20 billion tax cut, taking the rate for companies to one of the lowest in Asia. Domestic companies will pay 22% tax on their income from April 1, 2019, versus 30% previously. The effective rate, including all additional levies, will be 25.2% and applicable on companies that aren't availing any incentives or exemptions. Also under the new corporate tax policy, new companies that set up manufacturing facilities in India starting in October and commence production before the end of March, 2023 will be taxed at an effective rate of 17%

In the backdrop of a slowing economy, weakening consumption, rural distress and high unemployment, it will prove a real stimulus for Indian Economy. Tax cuts, will put more money in the hands of the private sector, can offer people more incentive to produce and contribute to the economy. Thus the present tax cut can help the wider economy grow. The corporate tax rate, it is worth noting, is also a major determinant of how investors allocate capital across various economies.

Government had an arduous task of balancing - revival of public and private investment, driving consumption and yet keep the fiscal deficit under control.

The Finance Minister has endorsed the roadmap for India to become a \$5-trillion economy.

Key Words: Corporate Tax, Exemptions, Fiscal Deficit, Slowing Economy.



Impact of Gender Issues on Developing Entrepreneurial Skills

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In this period of globalization of world trade, an increasing role is being assigned to the private sector in many developing countries. In parallel to, and as part of this shift, there has been the emergence of macro, micro, and small-scale entrepreneurial activities as a significant component in economic development and employment. In many countries this entrepreneurial activities (both informal and formal components) have increasingly been seen as a means of generating meaningful and sustainable employment opportunities, particularly for those at the margins of the economy (thus women, the poor, and people with disabilities).

Entrepreneurship being identified as the revival and driving force of many economies are more often than not met with plethora of obstacles of which gender issues has been one of the greatest impediments. Therefore this note would accentuate on Gender issues in entrepreneur development. In the process Gender and Sex would be discussed. Similarly attention would be paid to the concept of subordination of women and why a gender issue is a problem in the society. Moreover the discussion board would also capture the reasons why gender issues need urgent attention as well as women in Entrepreneurship. Under the heading women in entrepreneurship; the characteristics of women Entrepreneurial activity and factors affecting the characteristics of women entrepreneurial activity would be brought to focus. Finally, Gender as a development tool and policy approaches to women entrepreneurial development would be also discussed.

Leveraging Technology in Banks in India- A study of schedule Commercial Banks

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Technology is the sum of techniques, skills, methods and processes used in production of goods or rendering of services or in accomplishment of objectives, such as scientific investigation. It can be knowledge of techniques, processes or be embedded in machines to allow for operation without detailed knowledge of their machine.



As far as in banking parlance technology means information technology in addition to its literal meaning. Present study was targeted to study the technologies adopted by schedule commercial banks in India & its growing use or we can say the dependency of banks are increasing on Technology. For this purpose top five schedule commercial banks were selected based on asset size as of 31.03.2019. We gathered information from annual reports of these bank and publications of RBI and enquired from more than 200 bank officers.

The study revealed that the dependency of the banks is increasing day by day. It has eased the accounting system of the banks. In preparing various control returns, communicating with internal stake holders as well as external stake holders, up keeping of records, rendering various services to its customers, management information system (MIS), human resource management system (HRMIS) it is playing vital role.

In addition to this it was found that banks are highly dependent on IT. They have either shifted to Cloud computing or shifting. Further the advanced banks are planning to shift on Block Chain Technology. They are doing its day to day work on Finacle/ BaNCS / Flexcube etc. In all parameters viz., accepting deposits to lending money technology is involved. Further latest IT based interfaces viz., Internet Banking, Mobile App, UPI, IVR service etc are leveraging the banking services.

During the study it was also observed that using IT is very friendly, convenient and economic but if proper care not taken, it results in disaster to the banks.

In last study concluded with suggestions made to banks to robust it IT infrastructure, upgrade its security patches, initiate customer's awareness on use of IT etc.

Nostalgia Marketing: Reliving The Past

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Nostalgia is defined as a longing for the past, or a fondness for tangible or intangible possessions and activities linked with the past, and is experienced when individuals feel separated from an era to which they are attached. Aligning marketing strategies with emotion has already proven to be triumphant, but tapping into fond memories can be an invaluable approach, especially for engaging millennials. It also makes people more open-minded of outsiders and more generous to strangers. Nostalgia marketing campaigns aren't just a strategy for selling, they're a psychological experience. This research examines how marketers align this nostalgic feeling as marketing tools. The aims of paper is firstly, to identify the constitute of conceptual frame of nostalgic products and define the conditions in which customer feels more need for nostalgic products like



previous popular movie, drama, music etc. Secondly, to examine the trend of nostalgia in promotion of product is implemented and thirdly to identify the major vigilance required in nostalgic marketing. The significance of study is to help marketers to develop the new market for niche product i.e. nostalgic product and equipped them with systematic approach for nostalgic marketing. Nostalgia as a way to communicate with consumers has already been more and more favorable in the marketing field.

Keywords: *Nostalgic Marketing, Mechanism, Target Group, Marketing Strategy*

Changing Scenario Of Rural Consumer Behavior With Reference To Branded Products

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Rural consumer is totally a different consumer in the rural market. Two- thirds of India's consumers live in rural areas. The growth in the rural population and the continues emphasis of the government on rural development will sustain and rural marketers have to understand the fact that rural marketing in India has the tremendous potential. Rural consumer behavior is the very complex phenomenon but holds a big promise for the marketers. Purchasing power of the rural consumer is on rise. The income from new employment schemes and rural development efforts of the government has increased the purchasing power of the rural people. Heavy investment in rural development and education programmers have brought rapid growth and knowledge in rural consumers. According to census 2011 literacy growth stood at 68.9% (2001 census 58.7%). There are now more graduates in rural, this brings social and cultural changes in rural consumer's buying behavior. Therefore, their demand moving from local products to branded products, such as toothpastes, soap, tea and other FMCGs and consumer durables such as refrigerators, TV, washing machine etc. marketers have realized the potential of rural markets and the big task is increasing the brand awareness so they are expanding their operations in rural India.

The rural consumer is more price sensitive than the urban consumer. Tax exemption in backward areas, subsidy, concession and many incentives are moving them towards branded products. Present study has made an attempt to understand the rural consumer behavior and attitude towards buying branded products. Education, occupation and income are the variables which have influence in buying decision.



Impact of GST on Startups

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Goods and service tax or GST will be one tax to subsume all taxes. It will bring in “One nation one tax” regime. Analysis of the impact of GST on startups shows that they will stand to enjoy the benefits of GST. A lot of startups are into service industry i.e., they pay service tax. Under GST regime they can set off the VAT paid on the purchases (say office supplies) with the service tax on their sales which they cannot under current regime. The entire GST process starting from registration to filing returns and payment of GST tax is online. Startups do not have to run around to tax offices to get various registrations under Excise, VAT, Service tax. Many startups are technologically innovative meaning they have a huge presence online. Many startups provide goods and services through the internet. GST is applicable all over India so there is no complication for inter-state movement of goods. Currently, states have different VAT laws. For example, online websites (like Flipkart Amazon) delivering to Uttar Pradesh, have to file a VAT declaration and the registration number of the delivery truck. Tax authorities sometimes seize goods when there is a failure to produce documents.

Thus it will be a big boon to the startup industry who are mainly providing services. It will result in reduction of costs thus increasing working capital to the already cash-strained startups.

INNOVATION IN BANKING IN FINANCIAL SYSTEM

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Financial innovation is a general term and can be broken down into specific categories based on updates to various spheres of the financial system. While the following is not an exhaustive list, major financial innovations have come in the raising of equity capital, remittances, and mobile banking. Mobile banking has made major innovations for retail customers. Today, many banks like T.D. Bank offer comprehensive apps with options to deposit checks, pay for merchandise, transfer money to a friend, or find an ATM instantly. It is still important for customers to establish a secure connection before logging into a mobile banking app in order to avoid his or her personal information being compromised.

Keywords: Mobile Banking, ATM, Financial System, Equity Capital.



Innovation in Retail Banking

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Banks across the world see open banking APIs as the top technology for the future of innovation, ahead of artificial intelligence and machine learning, chatbots and other technologies. But we haven't yet seen the full impact of open banking, as banks are still considering a range of objectives for how they will use it. While banks in this year's survey believe they are well positioned to use open APIs, conversational interfaces, cloud processing and mobility/wearables, we found an ongoing lack of readiness to leverage advanced analytics and machine learning – a factor that could inhibit other technology advancements and innovation efforts. Looking ahead at 2022, banks continue to see platform-based competitors such as Amazon, TechFin firms and fintech organizations as the innovation leaders. We also found an increasing awareness of challenger banks as competitors compared to last year, while non-fintech or banking firms and incumbent banks were seen as the least threatening.





TECHNICAL SESSION - MANAGEMENT

INNOVATION IN MANAGEMENT

S.No	Title and Name of Author
1	Sketch Of Cashless Economy In India Mahima Bhadada, Department of Management, SDM PG Girls College, Bhilwara (Raj.)
2	A Learning On Innovation In Banking And Its Bump On Customer Comfort Runjhun Jain Department of Management SDM PG Girls College, Bhilwara , Rajasthan
3	Bang of FDI on Indian Economy – An Analytical Study Sunidhi Maheshwari, Department of Management, SDM PG Girls College, Bhilwara, (Raj.)
4	Payment Banks Cashless Economic As Well As Financial Inclusion. Rohit Chhabra, Research scholar, Department of management ,RTU Kota
5	A Study on Performance and Occupational Stress Among Employees in The Insurance Sector Nisha Puniya Research Scholar University Of Rajasthan
6	A Study On Stress Management With Special Reference To It Sector Seema Modi Research Scholar The IIS University (deemed to be University), Jaipur Dr. Seema Singh Rathore Associate Professor, The IIS University (deemed to be University), Jaipur

Sketch of Cashless Economy in India

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In India almost 98 per cent of the economic transactions were cash based. This is too high percentage. This has paved number of evils like black money which was running a parallel economy, corruption, counterfeit currency etc. In India the campaign for cashless economy was a fall of demonetization of RS. 1000 and RS. 500 denomination notes and the government's failure to replenish the same with the new notes. Therefore, in order to reduce the sufferings of the public the government pushed this campaign. The government also took some initiatives. As this was not a planned initiative there were several problems in its introduction. Even the industries which manufacture the Point of Sales machines were not prepared to meet the demand for it. The public adopted these machines and the other modes PTM, etc. to carry out their businesses. In the urban and metropolitan area the public response was good. In order to reduce the hardships of the rural people the Government of India supplied PoS machines in the villages. These are pros and cons of cashless economy. The cashless economy will bring transparency which will help the government to administer the taxation and increase its tax payer's base. However, it will not be possible to totally reduce the cash transactions. The government's approach should be to have a fair proportion of cash and cashless transactions to have smooth development of the economy.

Key words: *Demonetization, financial inclusion, transparency, internet penetration, Computer awareness amongst masses*

A Learning on Innovation in Banking and its Bump on Customer Comfort

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Innovation through information technology (IT) has made inroads everywhere and banking is no exception to it. Whether it is private or public sector bank, everywhere innovation is the buzzword and technological breakthrough is witnessing new avenues of success. Competition is compelling everyone to move ahead and faster. Now, the working in public sector banks has been changing and customers are sensing the wave of innovation. These banks, which were working traditionally are now coming out and reaching to audience through billboards; FM radio and all possible media. Celebrity endorsements are now common in public sector banks as well. Core banking has added fuel to the fire of innovation. The ultimate results can be seen in terms of enhanced customer satisfaction in public sector as well as private sector banks. The research is an attempt



to study the impact of innovative technology on customer satisfaction vis-à-vis public sector and private sector banks in Bhopal city. Primary data was collected from customers of these banks and analyzed, which has given significant results on the subject. It was found that private sector banks were having an edge in terms of success in innovation.

Keywords: *Customers, Innovation, Private Sector Banks, Public Sector Banks Satisfaction*

Bang of FDI on Indian Economy – An Analytical Study

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Foreign Direct Investment (FDI) refers to an investment made by a company based in one country in to another company based in other country. FDI is often preferred over Foreign Institutional Investments (FII) as it considered to be the most beneficial form of foreign investment for an economy. FDI plays a multidimensional role in the overall development of any economy. It provides a new source for capital, can lead to technological up gradation, skill enhancement and allocative efficiency effects. While FDI is expected to create positive impact on economy, it has also brought in certain negative impact on Indian economy during the past few years. The present study is conducted to study the relationship and analyze the impact of FDI on Indian economy. Flow of FDI for the past 15 years was taken for study (2000-2015). The impact was studied by testing the correlation with the country's GDP and Stock Market Indices. Sensex and Nifty were considered as the representative of Indian Stock Market. The study concludes that flow of FDI in to the country plays a dominant role in deciding the stock market movements.

Payment Banks Cashless Economic As Well As Financial Inclusion

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Electronic payment system is a mode of payments over an electronic network such as the internet. In other words we can say that e-payment is a method in which a person can make Online Payments for his purchase of goods and services without physical transfer of cash and cheques, irrespective of time and location. Electronic payment system is the basis of on-line payments and on-line payment system development is a higher form of electronic payments. It makes electronic payments at any time through the internet directly to manage the e-business environment. The Era of Information and Communication Technology (ICT) and digital



innovation lead to dynamic changes in the business environment, where business transactions continue to shift from cash-based transactions to electronic-based transactions. The e-payment system was not introduced to replace cash but as a better alternative to cash and trade barter. Electronic payments can be understood as a payment mechanism using electronic media that does not involve cash. Electronic payment system (e-payment) is an important aspect of e-commerce. This study intends to review the available literature for e-payment systems on e-commerce with a view to highlighting the scope of the e-payment system, and the methodology used by previous researchers so as to identify research gaps and recommend for future studies.

Keywords: *e-payment, e-business, ICT, e-commerce, electronic-based translation.*

A STUDY ON PERFORMANCE AND OCCUPATIONAL STRESS AMONG EMPLOYEES IN THE INSURANCE SECTOR

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In modern world, today's there is totally no stress free job. Stress is complicated phenomena that negatively affect one's emotions, behavior, thinking and psychology. Each and every insurance company assigned the complicated task to their employees to attain their goal in a time. Stress in excess in human body is destructive in nature. Due to that task, all the employees are experiencing stress in their job performance. Especially in insurance sector employees have to achieve their target in prescribed time. Such periodicity increases the stress of employees and also changes their lifestyle. Occupational stress level helps to recognize a relationship between physical health and psychological pressure of employees. The purpose of the study deals with the occupational stressors among the employee performance in an insurance sector. In this study the factors influencing occupational stress and employee performance which have been examined. The employees sample availability of the study (N = 200) in an insurance sector is chosen using random sampling method. The result of the study revealed that both women and men are professionally stressed. This article is compared to the stress level of different employees from the basis of performance evaluation and appraisal, training and benefits, motivational tools, working aspects and job satisfaction & employees performance on the basis of work knowledge and performance, responsibility and time management and personal traits in insurance sector.

Keywords: *Employee performance, Occupational Stress, Insurance sector, job satisfaction, etc.*



A Study on Stress Management with Special Reference to It Sector

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SEEMA MODI

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The study of human resource management is one of the major criteria in the corporate sector. Human resource is the heart of the organization. Now a day the corporate sector is booming in a high speed that the people have to work for prolonged hours to maintain the standard of living and achieve their basic needs. So is the condition in the hospitals, colleges, BPO's and lots of other places. In spite of having the modern technologies and facilities, people are feeling themselves to be work loaded and stressed. Stress arises because of many reasons which are discussed in this paper. This paper is based on the Secondary data which was focused on the level of the Stress in the IT Sector. To identify the level of stress among the people who work, for them I have tried to study the various articles and the research papers and came out with the conclusion that 94% from above 40 years of employees were felt higher stress followed by 90% from 36-40 years of age group and for them suggestion to cope up with stress are various activities such as **Self Exploration, Meditation etc.**

Keywords Stress, ethics, work pressure, competition





TECHNICAL SESSION- SCIENCE

INNOVATION, INTELLIGENCE & SCIENCE

s.no	Title –Author
1	Artificial Intelligence and Benefits in Life Sciences Samiya Khan, Lecturer, Department of Zoology , S.S.Jain Subodh Girls College, Sanganer, Jaipur
2	Artificial Intelligence in the field of life Science Dr. Seema Saxena, Dr. Bhawana Vasishth, Department of Zoology, S.S Jain Subodh Girls PG College, Sanganer, Jaipur
3	Innovation and Sciences Rahul Kumar Jonwal, Rashmi Kundra, Botany Department, Govt. College Rajgarh (Alwar)
4	Artificial Intelligence in Military Operations Dr Bhawana Vasishth, Dr Seema Saxena Department of Zoology, S.S Jain Subodh P.G Girls College, Sanganer, Jaipur
5	Role of Artificial Intelligence – A Review Dr Sonalika Singh Jadoun, Department of Zoology, S.S Jain Subodh P.G Girls College, Sanganer, Jaipur
6	आविष्कार और विज्ञान रामकेश मीना सहायक आचार्य (गणित) से.म.बि.राजकीय महाविद्यालय नाथद्वारा
7	Web Mining of Women Policies: Modernization and Technique Dr. Pooja Jain Assistant Professor of Computer Science, S. S. Jain Subodh Girls P.G. College, Jaipur
8	Study of Nanotechnology in Science Abhay Sharma, Abhishek Kumar, Raghuveer , Annaram, Devraj Singh Students, Parishkar College of Global Excellence, Jaipur
9	Role of Artificial Intelligence in Life Science Dr.Kirti Mathur, Head,Deptt.of Zoology, L.B.S.PG College,Tilak Nagar ,Jaipur
10	Intelligent E Governance Model based on Cloud Computing Dr Neha Paliwal Department of computer Science, Mahaveer College of Commerce
11	Features Analysis And Comparison Study Of 3g And 4g& 5g Mobile Technology Giriraj Lodha, Shantilal, Raj Tiwari Students, Parishkar College of Global Excellence, Jaipur
12	Identity Recognition using Same face in Different Context Saroj Agrawal Assistant Professor, Mahaveer College of Commerce Manish Mathuria Research Scholar (Poornima University)



13	AI based security system of E-governance Vani jain <i>Department of Computer Application, Mahaveer College of Commerce, Jaipur</i>
14	An Analysis of Computer as a Prominent Key Player in Modern Life Manisha M.Tech(CSE), TIT&S,Bhiwani

Artificial Intelligence and Benefits in Life Sciences

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Artificial Intelligence (AI) can be viewed along a spectrum. AI is just lots and lots of business rules, and if you have all the rules then you have a system that is intelligent. On the other end, you have technologies such as natural language processing (NLP), machine/deep learning, chat bots, and virtual agents. Machine learning and deep learning are subcategories of Artificial Intelligence (AI). This is machine intelligence leading to the best outcome when given a problem. Deep learning is a favorite among the artificial intelligence facets in biology. The structure of deep learning has its roots in the structure of the human brain, in that there are neural networks, which connect to one another through which the data is passed for example cells, cell membrane and organelle etc.. This type of technology has shown to be very useful in life science industries, such as by sorting different types of cancer cells in laboratories. In classic machine learning, data often required some conversion or manipulation into a more meaningful form.

Areas where the life science industry uses AI effectively:

1. *Advancing diagnostics*
2. *Advancing research of new products*
3. *Accelerating drug development*
4. *Driving compliance in clinical trial transparency*
5. *Improving clinical site selection and accelerating patient identification*
6. *Optimizing submission dates using machine learning*

Thus Artificial Intelligence (AI) is a powerful force, reshaping our lives, environment, and interactions. It is also making huge inroads to life sciences.

Key words: Machine learning, Deep learning



Artificial Intelligence in the Field of Life Science

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Artificial intelligence was founded as an academic discipline in 1956 .Artificial intelligence can be classified in to three different types of system-Analytical ,Human inspired and humanized AI research include many traditional problems of life science such as reasoning,learning,problems solving and perception .On the other hand it also has many tools to solve it. This type of technology is associated with deep learning which enables computers to learn without being explicitly programmed every steps of the way. It is very useful in life science industries such as sorting of different type of cancer cells in laboratories ,analysis of genomic data ,texture of organelles ,quality of empty space in a cell, histopathology image analysis ,new drug development and its impact on humans, clinical trials and pharmaceutical development. Using deep learning ,a software called Deep Variant can identify single nucleotide polymorphism by transforming genomic information into images.While artificial scientist are capable of outperforming in several areas ,they are more likely to take over certain task rather than the jobs of life science professional

Key Word :- Deep Learning, Reasoning, Genomic Data, New Drug Development, Histopathology

Innovation and Sciences

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Innovation refers to something new or to a change made to an existing product, idea, or field. The first telephone was an invention, the first cellular telephone either an invention or an innovation, and the first smart phone an innovation. Innovation is needed to deal with pertinent social problems such as aging, poverty and climate change as well as to enhance productivity and global competitiveness of firms and countries. There are several examples of scientific innovations such as fuelling the first astronauts (fortifying food for space), protecting cancer patients (identifying high-risk patients following stem cell transplant), safeguarding the health of the world's most vulnerable consumers – infants (setting the new standard in infant formula testing), tackling the big problem of tiny particles (making micro plastic testing commercially available), protecting transplant patients and saving lives (immunity at the heart of the matter), tackling global antibiotic



resistance (testing for multiple resistance genes), busting the identical twin myth (milestone research proves genetic differences), new generation of non-invasive prenatal testing methods (breakthrough genetic disorder determination), SNIF-NMR - how it all began (authenticity and origin testing to protect our food and drink), the future of bees, the future of life (breakthrough science supporting better bee health).

Keywords: Astronauts, Antibiotic Resistance, Stem Cell, Transplant.

Artificial Intelligence in Military Operations

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Artificial Intelligence (AI) IS is also proved useful in military operations, as the Industrial Revolution has been making big roles in scientific and technological innovation across varying fields. It is capable of bringing significant transformations in the way civilian activities and military operations. Till now, the idea of attaining military superiority was conceivable only to a few countries like the US, China and Russia, who maintain large armed forces. AI, is a double use technology, may be interesting in the future. The possibility of AI-ushered advancements has opened the scope of an arms race where the conventional military capabilities will matter much less as time progresses. As a result, leading in civilian AI-tech also has the field wide open to compete for hard power. In this light, India is hard-pressed to enter the AI race in defense sooner rather than later. In January 2019, Army Chief Gen. Bipin Rawat declared , that India will be too late if the armed forces do not embrace AI soon enough. Although there is a broad consensus on what AI is, i.e., carrying out tasks that can be performed by humans through a computer or digitally-controlled robots, there are diverse opinions about how AI can be achieved. At a time when data science is the new norm in the tech industry, it is perceived — in popular understanding — that it is inseparable from artificial intelligence. On the contrary, machine learning is only one of the tools that has contributed to the creation of AI technologies in addition to natural language processing (NLP), robotics, autonomous locomotives and other technology mediums. Hence, it is vital to take up a holistic understanding of the AI landscape in India and not limit it to the lack of data sciences infrastructure in the country.

Key Words –Technologies, Science, Infrastructure, Creation



Role of Artificial Intelligence – A Review

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Artificial Intelligence is the simulation of the human process by machines such as (computer systems). These processes comprises of reasoning, learning, and self-correction. We need Artificial Intelligence (AI) in day to day life as the work that we need to do is increasing in today's scenario. The overall research goal of artificial intelligence is to create technology that allows computers and machines to function in an intelligent manner. The general problem of simulating (or creating) intelligence has been broken down into sub-problems. AI would have a low error rate compared to humans, if coded properly. They would have incredible precision, accuracy, and speed. They won't be affected by hostile environments, thus able to complete dangerous tasks, explore in space, and endure problems that would injure or kill us. The greatest advantage of artificial intelligence is that machines do not require sleep or breaks, and are able to function without stopping. They can continuously perform the same task without getting bored or tired. When employed to carry out dangerous tasks, the risk to human health and safety is reduced

.Keyword – Human, Dangerous Task, Hostile Environment

आविष्कार और विज्ञान

रामकेश मीना

सहायक आचार्य (गणित) से.म.बि.राजकीय महाविद्यालय नाथद्वारा

विज्ञान और आविष्कार ने लोगों की दिनचर्या और जीवन जीने के तरीके को आधुनिक और बेहतर बनाने में महत्वपूर्ण भूमिका निभाई है और सभी क्षेत्रों में विज्ञान से हुए नये नये आविष्कारों ने लोगों की जीवन शैली को प्रत्यक्ष और सकारात्मक रूप से प्रभावित कर लोगों के जीवन को प्राचीन समय से अधिक उन्नत बना दिया है वैश्विक स्तर पर एक देश के लिए दूसरे देशों से मजबूत ताकतवर और अच्छी तरह से विकसित होने के लिए विज्ञान और तकनीकी के क्षेत्र में आविष्कार करना अत्यंत महत्वपूर्ण है इन्हीं आविष्कारों के कारण हम भविष्य में होने वाली घटनाओं के बारे में जानकारी पहले से ही प्राप्त कर लेते हैं अर्थव्यवस्था के विकास हेतु चिकित्सा शिक्षा उर्जा व अन्य क्षेत्रों में आविष्कार के बिना प्रगति संभव नहीं है विज्ञान और आविष्कार के कारण ही हमारा देश विकास से विकसित होने की प्रक्रिया शीघ्र ही पूरी करने वाला है अतः विज्ञान एवं आविष्कार ने मानव प्रजाति में सकारात्मक और नकारात्मक परिवर्तन दिए हैं अतः बिना आविष्कार और विज्ञान के न भूतएन वर्तमानएन भविष्य संभव है संभावनाओं का नाम आविष्कार है।



Web Mining of Women Policies: Modernization and Technique

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Web Mining is one of the sprightly techniques across the World. As technology is going to advance observation around Web and it pioneers the massive learning from Web Mining. If we think about the policies of women, we have to research for plentiful Websites for Women Policies.

There are 3 fields of Web Mining of Women Policies: Web Content Mining of Women Policies, Web Usage Mining of Women Policies and Web Structure Mining of Women Policies.

1. Web Content Mining of Women Policies: By this we collect useful data of Women from websites. This encompasses news about Policies, comments of Women, information of Policies, catalogs or docket etc.
2. Web Usage Mining of Women Policies: This is the field for determining patterns from collection of data sets of Women. We can handle these and enable us according to benefits of Women by analysis and discovery tool.
3. Web Structure Mining of Women Policies: It is also recognized as link mining for Women Policies. It is a mechanism to discover the relationship between web pages linked by information or direct link connection. We will explore for the Women's perception for securing total satisfaction of policies. So for obtaining we are here grasping the hindrances and the way how one can identify the Navigation behavior from it.

Keywords: Introduction, Applications, Women Policies, Consciousness and unconsciousness of Women Policies.

STUDY OF NANOTECHNOLOGY IN SCIENCE

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Nanotechnology is helping to considerably improve, even revolutionize, many technology and Industry sectors: information technology, energy, environmental science, medicine, homeland security, food safety, and transportation, among many others. Today's nanotechnology harnesses current progress in chemistry, physics, materials science, and biotechnology to create novel materials that have unique properties because their structures are determined on the nanometer scale. This paper summarizes the various applications of



nanotechnology in recent decades Nanotechnology is one of the leading scientific fields today since it combines knowledge from the fields of Physics, Chemistry, Biology, Medicine, Informatics, and Engineering. It is an emerging technological field with great potential to lead in great breakthroughs that can be applied in real life. Novel nanoand biomaterials, and nanodevices are fabricated and controlled by nanotechnology tools and techniques, which investigate and tune the properties, responses, and functions of living and non-living matter, at sizes below 100 nm. The application and use of nanomaterials in electronic and mechanical devices, in optical and magnetic components, quantum computing, tissue engineering, and other biotechnologies, with smallest features, widths well below 100 nm, are the economically most important parts of the nanotechnology nowadays and presumably in the near future. The number of nanoproducts is rapidly growing since more and more nanoengineered materials are reaching the global market The continuous revolution in nanotechnology will result in the fabrication of nanomaterial with properties and functionalities which are going to have positive changes in the lives of our citizens, be it in health, environment, electronics or any other field. In the energy generation challenge where the conventional fuel resources cannot remain the dominant energy source, taking into account the increasing consumption demand and the CO₂ Emissions alternative renewable energy sources based on new technologies have to be promoted. Innovative solar cell technologies that utilize nanostructured materials and composite systems such as organic photovoltaic offer great technological potential due to their attractive properties such as the potential of large-scale and low-cost roll-to-roll manufacturing processes.

ROLE OF ARTIFICIAL INTELLIGENCE IN LIFE SCIENCE

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Artificial Intelligence (AI) operates on algorithms such as machine learning, deep learning and natural language processing. AI brings, however, is nowhere near levels achievable by human hands, despite the added advantage of eliminating human error. Science has also adopted the artificial intelligence in many required fields of it. This type of technology has shown to be very useful in life science industries such as by sorting different types of cancer cells in laboratories. Naturally, technology, which both serves a function and removes the need for explicit programming, will affect a host of jobs in the life science industries. Today using deep learning software called Deep Variant can identify single nucleotide polymorphism by transforming genomic information into images. These images represent the different nucleotides and can be used to identify



polymorphisms. In many field of applied sciences AI is on trend which is very helpful in making and maintaining the record of data. Forensic is the field which is directly connected to the legal science and this field requires a high innovative detection techniques which can provide the quick and efficient results in a short span of time. FSL is maintaining the criminal record and database using the special software and algorithms which is a boom in the justice system. With increasing healthcare spending in almost all parts of the world, the pharmaceutical industry has been involved in extreme R&D activities in the past few years. Many scientists working in the field of life sciences are regularly discovering and inventing the new techniques of detections and experimental procedures using artificial intelligence.

KEY WORDS: - AI: Artificial intelligence; FSL: forensic science laboratory; R&D: Research and development

Intelligent E Governance Model based on Cloud Computing

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Information and communication technology (ICT) is an emerging era of present decade and playing a vital role for the advancement of our global society. As the popularity of ICT enabled application is increasing E-Governance has been established as a revolution not only in developed country but also in developing nations. E-Governance is a way to achieve good governance through ICT in order to have better citizen participation. The sole aim of E-Governance is to establish strong and transparent relationship between citizens, government organization and business organization so that a faith could be developed among all. This could also ensure improved services, optimized Government process and an ideal democratic environment for government operations. Cloud computing is a style of computing which is formed from the aggregation and development of technologies such as grid computing distributed computing, parallel computing and service-oriented architecture like automation. And its aim is to provide computing, communication and storage resources in a safe environment based on service, as quick process, which is virtually provided via International platform. The cloud computing is a vibrant application development which provide solution for all E-Governance infrastructure development at lower cost and less time requirements. In this paper, the significance of cloud computing in present scenario has been described. An E- Governance model framework which utilizes the potential of cloud computing is presented. The various aspects and infrastructure requirements for typical Governance cloud has been discussed in this paper. . In this paper, the Methods of



using cloud computing in e- government has been studied and it's been attempted to identify the challenges and benefits .A detail investigation about merits and demerits of the proposed solution has been done on the basis of SWOT analysis and concluding remark has been presented at the end of this paper.

Keywords — Information and Communication Technologies (ICT), benefits, Challenges,E Governance, Cloud Computing.

Features Analysis And Comparison Study Of 3g And 4g& 5g Mobile Technology

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Mobile wireless cellular communication is one of the hottest area that are developing a high speed wireless networks with advanced technologies. A mobile wireless network is a radio network technology. Mobile wireless technology have made a tremendous growth in the last 15 years. Now a days, mobile handheld device has become the most common tool of communication. The Wireless technology of mobile communication is started from first generation and reached up to fifth generation. In this paper we deal with the comparative study of third generation (3G), fourth generation (4G) in developing 5G technology of mobile and communication. The comparison between these wireless communication system in relations to its frequency, architecture, standards, basic tools, switching designs, speed, and its technical specification as well as its features and discovered their performance to solve the problems of poor coverage, poor quality of service, bad interconnectivity and improve in the technology. The main objective of this study to evaluate a fast and effective mobile wireless devices for connections and communication, including the compatibility of supporting and allowing high frequency wireless communication. In this paper we deeply discuss about the growth of Mobile generation technologies from 1st Generation to 5th Generation. And this paper gives an idea about how these technologies are operating and providing increased performance over the earlier generation and their merits and applications.

Keywords— LAN, WAN, 1G, 2G, 3G, 4G, 5G.



Identity Recognition using Same face in Different Context

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Human face is a God gift to a human body. It really makes sense a use to make expressions. Human face properties adhere from the parents so it is used to recognize person. There are many research going on face property. Today face is very important human body part which is using for Machine Learning. The main objective to the research is to present current scenario of the system to recognize human by his face and matching it with their photo on ID card. There are many cases where human is fail to recognize with his Photo ID card. Some situations where person is genuine but photo on ID card is not clear. Due to these problem many security leaks. This research is highly focused on these problem and there solutions finding. Some literatures were reviewed of foreign authors on the same problem, they also clarify the identical problem. To clearly express the problem in terms of Image Processing, we have used MatLab and taken sample photos. These images were deeply analyzed and Region of Interest obtained. The very simple conversion of ROI images into Black and White images give the real difference between to images of the same face. Some more technique can be applied to get different additional outputs and impacts. The result of the paper is to presented real example of face image and its processing in MatLab. Overall to improve this identification system one can update his/her face photo in ID card but sometimes it is feasible.

Keywords: Photo ID Card, Passport Size Photo, Face Expression, Face Matching

AI based security system of E-governance

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E-Governance is nothing but use of internet technology as a platform for exchanging information, providing services and transacting with citizens, businesses, and other arms of government. E-Governance provides a sound strategy to strengthen overall governance. It can not only improve accountability, transparency and efficiency of government processes, but also facilitate sustainable and inclusive growth. E-Governance also provides a mechanism of direct delivery of



public services to the marginal segments of the society in the remotest corners, without having to deal with intermediaries. This paper deals with the problems and challenges of E-Governance, reasons of E-Government Project Failures, current status of E-Governance, E-Governance Present Security System, different Security Technology and Enhancement of security system of E-governance through AI.

Keywords: *e-governance, security service authentication, one-time password (OTP), Artificial Inteligency (AI)*

An Analysis of Computer as a Prominent Key Player in Modern Life

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Our life is fully impacted by computers. Today the use of the computer with internet connection in daily life changed our habits. Computer science is explored and challenged by humans daily. The computer is like an electronic magical device for our life. We're creating new kind of habits. Such as listening to music on the computer, earning money online, doing internet banking, communicating online with friends and family, running an online business, taking online classes, etc. It's good living practice by a human because many people are in favor of Technology without data analysis. The present study aims to analyze the Computer as a prominent key player in Modern life. The research methodology is explanatory in nature and for this, the data has been collected from secondary sources. The analysis indicated that if the uses of the computer are for good purposes then it is a boon for humans. From the government to the private sector everyone is using the computer because of its efficiency that results in better productivity, saves time & money both. Users of the computer are constantly growing.

The computer can impact our life negatively too. More use of a computer for daily life activities means less physical works and more mental work. In this case, the accessibility of the brain is increased by so many features of computer and Internet. But the physical capacity is decreasing or not growing because of too much sitting all day in front of the computer. In conclusion, it has been highlighted that it's really important for us to make a balance between brain access and body capacity. Such a balanced use of the computer in daily life will be great.





TECHNICAL SESSION- SOCIAL SCIENCE

SOCIAL SCIENCES & INCLUSIVENESS

S.No.	Title and Name of Author
1	कला एवं साहित्य की भूमिका डॉ. अनिता जनजानी सहायक प्रोफेसर, संगीता एवं मीडिया विभाग, एम.जे.आर.पी. विश्वविद्यालय, जयपुर
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6	Role of Social Science in Inclusive Development: An Empirical Study in Haryana State Dr. Meenakshi Bansal Faculty, Dept. of Political Science J.V.M.G.R.R. College, Charkhi Dadri, Haryana
7	शैक्षिक नवाचारों में सूचना प्रौद्योगिकी की सीमाएँ डॉ. मीनाक्षी चौधरी सहायक प्रोफेसर (हिंदी), राजकीय डुंगर महाविद्यालय, बीकानेर
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11	Climate Change Effects In Sikar District Deepa and Palak Bhardwaj Department of Geography, Mohan Lal Sukhadia University Udaipur, Rajasthan
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13	दार्शनिक चिन्तन: कला, साहित्य और संस्कृति का प्राण Dr. Manimala Sharma, Assistant Professor in Philosophy, Ch. Ballu Ram Godara Govt. Girls College, Sri Ganganagar
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16	Role Of Orientation To Improve Workplace Culture Shradhanjali, Research Scholar , Department of Social Science , JECRC University Rajasthan
17	बैंक और बैंकिंग का बदलता स्वरूप डॉ. राजेन्द्र कुमार राय सहायक आचार्य, राजकीय महाविद्यालय, सांभरलेक, जयपुर
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23	अर्थव्यवस्था से प्रभावित पर्यटन: राजस्थान के संदर्भ में डॉ. कीर्ति रावत, याख्याता, भूगोल विभाग, लाल बहादुर शास्त्री पी.जी. महाविद्यालय, जयपुर
24	बून्दी तहसील में भूमि उपयोग के संदर्भ में चावल उत्पादन का एक भौगोलिक अध्ययन सत्यनारायण नागर शोधार्थी भूगोल विभाग, राजस्थान विश्वविद्यालय, जयपुर (राज.)
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26	शिक्षा में नवाचार : सरकारी ढांचा व व्यवहार डॉ. मैना निर्वाण, सह आचार्य, राजनीति विज्ञान विभाग, राजकीय डूंगर महाविद्यालय, बीकानेर
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कला एवं साहित्य की भूमिका

डॉ. अनिता जनजानी

सहायक प्रोफेसर, संगीता एवं मीडिया विभाग, एम.जे.आर.पी. विश्वविद्यालय, जयपुर

आचार्य रवीन्द्रनाथ ठाकुर के श्रीमुख से निकला भकला एवं साहित्य के माध्यम से मनुष्य अपने भावों की अभिव्यक्ति करता है, यह उस क्षितिज की भाँति है जिसका कोई छोर नहीं है इतनी विशाल इतनी विस्तृत सीमाओं, अनेक विधाओं को अपने में समेटे हुए तभी तो कवि मन भी कह उठा-

“साहित्य संगीत कला विहीनः साक्षात् पशुः पुच्छ विषाणहीनः ॥”

इस एक पंक्ति से मानव जीवन में कला और साहित्य की भूमिका व उपयोगिता सिद्ध हो जाती है।

भारत कला और साहित्य के हिसाब से एक समृद्ध देश है। भारतीय लोक साहित्य में ऐसे हजारों गीत हैं, जिन्हें लोकभाषा में जोड़कर धुनों में पिरोया गया है। कभी इनके संरक्षण की बात चलती है तो कभी इन्हें एक नया मंच देने की। बदलते समय में लोक कलाएं तभी जिन्दा रह सकती हैं जब उनमें प्रयोग होते रहें और उनकी पहुंच का दायरा बढ़ता रहे। इसका एक रास्ता जनमाध्यमों से होकर जाता है। वैश्वीकरण के इस युग में जहां दर्शक और उपभोक्ता में अंतर मिट रहा है अगर अपरम्परागत लोक माध्यमों (साहित्य Literature - काव्य, उपन्यास, लघुकथा, महाकाव्य, निष्पादन कलाएँ Performing Arts – संगीत, नृत्य, रंगमंच, पाक कला Culinary Arts – व्यंजन, मीडिया कला Media Art - फोटोग्राफी, सिनेमेटोग्राफी, विज्ञापन व दृश्य कलाएँ - चित्रकला, मूर्तिकला आदि) को भजनमाध्यमों (समाचार पत्र- पत्रिकाएँ, रेडियो, दूरदर्शन, चलचित्र, सोशल मीडिया आदि) का ना सिर्फ सहारा मिले बल्कि इनके विशुद्ध रूप; Pure form) को प्रोत्साहन मिल जाए तो तस्वीर बदलते देर नहीं लगेगी।

Inclusiveness and Diversity in Indian Poetry in English

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English poetry written in India has crossed the bars and boundaries of language, accents, culture, gender and regional disparities. Diversity of cultures in India has in fact added to the canvas of Indian poetry. The influences of The Western English writers are now topped with the local, regional, cultural colours of the Indian subcontinent. Indian poetry now has a plethora of references and allusions to its rich heritage, history and local literature. Indian mythology has become an enriching add on to the otherwise ordinary story of the poet. The mundaneness of the daily life is now embellished with the local cultural topping and colouring, making it more relatable to the local reader and more fresh to the Western reader.



The inclusiveness of the Indian poetry has taken it close to the hearts of the youth. The poetry of great poets like Nissim Ezerkiel, Mahapatra, Keki Daruwalla, Ramanujan infuse the Indian ethos in the Foreign language and make it look so close to our culture. The contemporary poets like Meena Alexander, Arundhati Subramaniam, Jeet Thayil, Abhay Kumar, Meena Kandaswamy and many others adorn their poetry with the diversity of Indian culture yet putting forward contemporary ideas. Their inclusive approach has brought the Indian poetry into the world scenario.

The Inclusive Political Ideology of Annie Besant: A Historical Perspective

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Annie Besant propounded an ideology in India based upon the inclusiveness of deeper fundamentals of the oriental and western political philosophy and culture. Culture, according to her, was the imprint on the mind of certain forms of knowledge, and was based on them. Unlike education, culture was not the drawing out and training of faculty, but was the result of the exercise of faculties on subjects which aroused sympathetic emotions and imaginations broadening the mind, eliminating personal, local and racial prejudices, acquiring an understanding of human nature in its many aspects, and developing the life-side rather than the form-side of creature, hence the quick internal response to other lives, and the intuition of the unity of life beneath the diversity of life-expression.

When Annie Besant arrived on the Indian scene in 1893, the country, in common with many other nations, was faced with the problem of adapting and adjusting her ancient cultural heritage to a set of new rapidly altering conditions brought about by immense technological changes and the British rule.

During this period of transition of the Indian history and culture, the creation of a civilization, a true civic order which man could express the collective and individual goals of the good life and set about their realization, stood as the greatest political challenge.

While emphasizing loyalty to the British throne which stood as the “dignified symbol of a common Endeavour”, she gave no special place to the English people themselves as the conquering race. She fought for equality of races, friendliness and modesty among those who ruled, and self-respect among those who were ruled.

Keywords: Annie Besant, British, Inclusiveness, Indian history.



Endurance and Sub Consciousness in King Lear:. Revisiting Shakespeare

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This paper looks at the use of proverbial speech in William Shakespeare's *King Lear* from the theoretical perspective of memory theory and the post human context. The use of common-placed adages and proverbs were at the heart of early modern Tudor humanism, where proverbs and other "saw and maxims" were part of the classical "progymnasmata" (or rote training exercise) of rhetorical education. why does Shakespeare choose to have his character's affect proverbial speech so frequently in his character's affect proverbial speech so frequently in his great tragedy? I want to consider how memory functions more generally in the play. I want to explore how Shakespeare uses this commemorative voice as a way to signal the character's response to traumatic events, as a way to code such experiences within a collective memory. In the Renaissance, proverbial speech meant to preserve and make communal the knowledge of the ancients. saws, maxims, proverbs- all were part of the humanist pedagogical imperative to set to memory the learned wisdom of the ancients for future consumption, a way to survive future strife by relying on the collective memory of the past, Shakespeare's *king Lear*, at times, seems to put this imperative to the test. At the heart of the play's notorious negotiation of medieval customs is a skepticism over rehearsed forms of rhetorical display. However, as much as the tragedy indicts such mnemonic forms of expression, it could be argued that the play finds anchor in the adage. Characters throughout seem to affect proverbial speech in response to the perceived threat of social decay, to retreat into the space of memorized in reaction to traumatic events. To place Shakespeare's *King Lear* in the context of memory theory and the history of rote education more generally, one notes that the use of proverbs and maxims is at one with the tone of the play to evoke an older sensibility toward speech and thought. In his *Adages* (1508), Erasmus equates proverbs with an ancient language of immanent knowledge "very similar to the rites of religion, in which things are most important and even divine are often expressed in ceremonies" (13). There is "no form of teaching which is older than the proverb..... what were the oracles of those wise old sages but proverbs ? he asks. "They were so deeply respected in the old time," he continues "that they seemed to have fallen from heaven rather than to come from men..... And so they were written on the doors of temples, as worthy of the gods; they were everywhere to be carved on columns and marble tablets as worth of immortal memory". It is no surprise that Erasmus fantasizes about the origin of his own humanism as a moment of transcription where divine knowledge is written on permanent stone surfaces. When thinking about the universality of proverbs he returns to this image; "There is.... In these proverbs some native authentic power of truth. Otherwise how could it happen



that we should frequently find the same thought spread abroad among a hundred peoples, transposed into a hundred languages, a thought which has not perished or grown old even with passing of so many centuries, which pyramids themselves have not withstood? ?”(16). It is as if Shakespeare follows Erasmus’ advice by using proverbs to inhabit his medieval subjects, making his characters speak like stone tablets from the past. Importantly, the very terms of social renewal signaled in the play’s ending, the possibility of

living beyond the dismally “ruined nature” the play consistently invokes, seems to rest in the knowledge preserved in the hollow adages:” “Speak what we feel.” Renaissance humanism’s reliance on adages in the face of modernity understands the ancient popular language of commemorative speech as a kind of linguistic prosthetic device for human survival.

Keyword : Renaissance, Progymnasmata, Rhetorical, Skepticism.

Quest for Identity in Naipaul’s A House for Mr. Biswas

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Since the dawn of history man has been migrating from one place to another in search of greener pastures. In the beginning this change of abode, whether individual or en mass, was necessitated by the basic needs of food, clothing and shelter. With the advancement of civilizations, this kind of migration of people took a political hue. Many countries, in a bid to gain supremacy over other nations, resorted to forced transport of people and annexation of land. Due to scientific development in recent decades, the geographical boundaries have got blurred and people have come still closer at global level. But earlier when the means of transport were not so easy, the immigrants often fell victim to homesickness and nostalgia. They found themselves a misfit in the alien culture. This resulted in cultural confrontation, yearning for the roots, and quest for identity. This theme of hybridity and clash of cultures has been exploited by many writers.

A House for Mr. Biswas by V.S. Naipaul beautifully depicts the problem of rootlessness. The protagonist of the novel is in constant search for identity. Through this epic novel V.S. Naipaul seems to highlight the problem of every uprooted individual.

KEY WORDS: Global, Annexation, Hybridity, Nostalgia, Rootlessness



Role of Social Science in Inclusive Development: An Empirical Study in Haryana State

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Inclusive development is a wide approach that focused on the development of all. The main key indicators to see inclusive development are gender parity in labour force participation, percentage of population at risk of extreme poverty, income and consumption inequality, median household incomes, secure employment, access to affordable and reliable electricity, access to digitalisation, scale of social protection, ability to adapt to the effects of climate change, risk of economic exclusion based on gender, race, ethnicity, religion, age, etc. This shows that inclusive development covers almost every dimensions of society. To provide a right direction to this development, the role of social science is prominent. Here, the authors have tried to study this role of social science in inclusive development by adopting research methodology that is empirical in nature and for data collection; it is based on both primary and secondary data. The primary data has been collected from the sample of 1200 individuals resided in the Charkhi Dadri and its nearby districts with the help of questionnaire containing 10 questions. The findings indicated towards the presence of positive role Social Sciences in inclusive development.

शैक्षिक नवाचारों में सूचना प्रौद्योगिकी की सीमाएँ

डॉ मीनाक्षी चौधरी

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कंप्यूटर के आगमन ने शैक्षिक नवाचारों को काफी हद तक प्रभावित किया है जिसने एक तरफ तो ज्ञान की एक पूरी शाखा का विकास करके ज्ञात की सीमाओं को बढ़ा दिया है और शिक्षकों के लिए नवीन प्रणालियों की उपयोग की आवश्यकता को बढ़ा दिया है. कहना न होगा कि सिखाने और सीखने की गतिवृद्धि के लिए अत्यंत कारगर उपाय के रूप में कंप्यूटर, इंटरनेट, ऐप, स्लाइड शोए फ्लैश फिल्मों आदि का उपयोग अनिवार्य होता जा रहा है.

कंप्यूटर समायोजित शिक्षण देश की बहुत बड़ी छात्रजनसंख्या को अनुपलब्ध है और छात्रों पर प्रभाव की अनिश्चितता को देखते - हुए उन पर नवाचार के अधिक प्रयोग भी नहीं किए जा सकते .शिक्षण व्यवस्था के प्रमुख उद्देश्यों में से एक रचनात्मकता का निर्माण है. आडियो-विजुअल उपकरणों और इंटरनेट कल्पना के लिए बहुत जगह नहीं छोड़ते. ऐसी परिस्थिति में छात्रों में कल्पनाशीलता और रचनात्मकता के तत्वों को जीवित रखने के लिए अभिनव प्रयोग अत्यावश्यक हैं. यह काम वैज्ञानिक उपकरणों के माध्यम से छात्रों को विकास के नए बिंदुओं का परिचय देकर किया जा सकता है. वैश्विक समुदाय में अपनी पहचान



बना पाने की तलाश और सम्भावनाएँ इस मामले में अत्यंत आशाजनक अवस्था है। भारतीय शिक्षण को इस चुनौती का अहसास भी है और कई रचनात्मक संस्थानों ने तो नवाचारों को शिक्षण का साध्य और साधन दोनों मान लिया है।

George Orwell's Animal Farm: An Attack on Communism

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Literature gives a reflection of society, its good things as well as bad things, all in as it is. It really helps us better to understand the time period. The focus of my paper is to study the impact of the novel "Animal Farm" written by George Orwell in 20th century on the contemporary world. Animal Farm beautifully portrays the dissipation world marred by politics. It is satirical, shows wrong deeds in society, and sometimes questions dominant thoughts. The novel is an allegory that depicts the rise of Josef Stalin and communism in former Soviet Union. Orwell viewed the USSR as a brutal dictatorship whose people were suffering under Stalin's rule. It is a thought provoking book that challenges the common deception of communism while under the mask of a fairy tale.

Man in this novel, symbolizes the capitalism where as animals symbolizes the communism. Animals revolt against the man and make him out of the Farm. They form their own constitution that is based on the principle that "All animals are equal and man with two legs is their enemy." But they could not uphold the integrity of their Farm and they also began to act like Man (King Tsar) . Animal Farm again became Manor Farm. So the novel is completely a satire on communism and later on, the world saw the disintegration of Soviet Union. The prediction of George Orwell in the novel proved true.

संस्कृत और पंजाबी भाषा का संबंध

डॉ. रीतिका जैन

संस्कृत (पी.डी.एफ.) श्री लाल बहादुर शास्त्री राष्ट्रीय संस्कृत, विद्यापीठ नई दिल्ली

संस्कृत और विभिन्न भारतीय भाषाओं का ऐसा अन्तर्सम्बन्ध है जिसकी एक-दूसरे के बिना किसी की भी कल्पना नहीं की जा सकती। संस्कृत और विभिन्न भाषाओं का संबंध अन्तरंग है, बहिरंग नहीं। संस्कृत विश्व की सर्वाधिक प्राचीन भाषा है। संस्कृत का भाब्दिक अर्थ है परिपूर्ण भाषा। ब्राह्मण ग्रन्थों एवं श्रौतादिकल्पसूत्रों में संस्कृत भाब्दों की बहुलता दिखाई देती है। संस्कृत का भाब्दिक अर्थ होता है— भुद्ध पवित्र तथा संस्कारवान। संस्कृत भाषा का अखंड प्रवाह पाँच हजार वर्षों से बहता चला आ रहा है। भारत में यह आर्यभाषा का सर्वाधिक महत्त्व गाली, व्यापक, और सम्पन्न स्वरूप है। इसके माध्यम से भारत की उत्कृष्टतम मनीशा, प्रतिभा, अमूल्यचिंतन, मनन, विवेक, रचनात्मक सर्जना और वैचारिक प्रज्ञा का अभिव्यंजन हुआ है। संस्कृत को देववाणी भी कहते हैं। हिन्दू धर्म, जैन धर्म आदि के लगभग सभी ग्रन्थ संस्कृत भाषा में ही लिखे हुए हैं।



भारत की प्राचीन सभ्यता और संस्कृति का सार संस्कृत भाषा है। इसमें हिन्दू धर्म का सार (तत्त्व) एवं भारत की प्रतिष्ठा प्रतिष्ठित है। – भारतस्य प्रतिष्ठे, द्वे, संस्कृतं संस्कृतिस्तथा। जन्म से लेकर मृत्यु तक गोडस (16) संस्कार के मंत्र संस्कृत भाषा में उपनिबद्ध है। संस्कृत संस्कार की जननी है, इस प्रकार संस्कृत का सामान्य ज्ञानवान्,

संस्कारवान् प्रत्येक बालक, बालिका में भारतीय संस्कृति की झलक मिलती है। (वैदिक वांगमय के अनुसन्धेय पक्ष, पृष्ठ-220) संस्कृत भारत को एकता के सूत्र में बांधती है। भारतीय भाषाओं की तकनीकी भाव्दावली भी संस्कृत से ही व्युत्पन्न की जाती है। भारत की लगभग सभी भाषायें हिन्दी, बांग्ला, मराठी, सिंधी, कन्नड़, पंजाबी, उर्दू, तमिल, इत्यादि) अपने भाव्द भंडार के लिये आज भी संस्कृत पर ही आश्रित है। अन्य भाषाओं की तरह पंजाबी में भी संस्कृत भाव्दों की बहुलता है। अन्तर इतना है कि इसमें उत्तर भारत की अन्य भाषाओं की तरह तद्भव भाव्द अधिक हैं। संस्कृत तथा पंजाबी दोनों भाषाओं का प्रसार क्षेत्र एक ही है। क्योंकि प्रायः सभी विद्वान इस मत से सहमत हैं कि पंजाब की भूमि आर्यों के प्रसार का प्रमुख केन्द्र रही है। वैदिक भाषा को ही प्राचीनतम आर्य भाषा का नाम दिया गया है। पंजाब क्षेत्र में ही वैदिक भाषा का विकास हुआ है। अतः पंजाबी का वैदिक तथा संस्कृत के साथ निकटतम संबंध निश्चित ही है। पंजाबी भाव्दों की सांस्कृतिक एवं ऐतिहासिक पृष्ठभूमि संस्कृत के धरातल पर स्थित दिखाई देती है। अन्य भाषाओं की अपेक्षा पंजाबी ही वह भाषा है जो संस्कृत की अधिकांश भाषात्मक गुणों को निज में समाहित किये हुये है तथा संस्कृत की तत्त्वरूपी सम्पत्ति को धरोहर के रूप में आज भी सुरक्षित रखे हुये है।

Visualization Scrutinize of Shakespeare Based on Massive Data

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For more than four centuries, Shakespeare's works have brought great influence on the literary creation around the world. The analysis and digging of strength, distribution, and hotspots of Shakespeare research have helped to understand the current situation and features in Shakespeare's research field, which can provide references for the related research. Based on the theory of big data, information metrology and co-word analysis, this paper makes a visual analysis of the Shakespeare research literature in WOS database. According to the index of documents amount, citations amount and average citations amount, the core authors, core institutions, distribution of journals and research hotspots are analyzed, data and analysis are provided for world Shakespeare's related research from the perspective of knowledge maps.

Keywords: Visualization Analysis; Shakespeare Research; VOSviewer; Co-word Analysis



Climate Change Effects In Sikar District

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This study deals in the effect of climate changes on agriculture in Sikar on the seasonal crops of Rabi and Kharif. Among the major elements of climate- temperature, pressure, wind, humidity, area and rain, the present study focuses on temperature (Minimum & Maximum), rain fall and area under production. This desert comprises a very dry part. And it is one of the most prone areas to climatic changes. Due to the unpredictable climatic patterns, the crop production is highly affected in this District (Sikar). It was found that the Rabi and Kharif Crop was the most effected crop and Sikar was the most effected district among the others districts in Rajasthan. Climate change is impacting the natural ecosystems and is expected to have substantial adverse effects in Sikar, mainly on agriculture on which approx more than 58% of the population still depends for livelihood.

Keywords: - Climate Change; Temperature; Pressure; Wind; Humidity; Area; Rain.

बीकानेर की हवेलियों में उस्ता कला

डॉ. अंजु शर्मा

इतिहास (विभागाध्यक्ष) एस.एस. जैन सुबोध गर्ल्स पी.जी. कॉलेज , सांगानेर, जयपुर।

बीकानेर, राजस्थान के उत्तर पश्चिम में पसरे थार के मरुस्थल का हृदय स्थल है। यह शहर अपनी सभ्यता, संस्कृति, कला, साहित्य और स्थापत्य के कारण विशिष्ट स्थान पाने का अधिकारी है। इस रेगिस्तानी शहर के विशाल सीने पर जगह-जगह पसरी लाल पत्थर की कलात्मक हवेलियाँ, स्थापत्य कला, कोरनी कला और मुख सौन्दर्य के कारण दुनिया में अनूठी है। कलात्मक दृष्टिकोण से ये सभी हवेलियाँ एक दूसरे से भिन्न हैं, अलग हैं। ये हवेलियाँ पत्थर की नक्काशी, कलम का सुनहरी कार्य, लकड़ी पर सुंदर खुदाई और अपने स्थापत्य के कारण संपूर्ण रूप में एक सुंदर कलाकृति नजर आती है। जहाँ इनके निर्माण में विश्वकर्मा वंशजों (सुथारों) का योगदान है, वहीं आंतरिक व बाह्य सज्जा व नक्काशी का कार्य उस्ता एवं चूनगर कलाकारों ने किया है। बीकानेर की हवेलियों की आंतरिक व बाहरी सज्जा में उस्ता कलाकारों का अविस्मरणीय योगदान रहा है। इन हवेलियों के दीवानखानों, मॉलों आदि की छतों, दीवारों आलों आदि में की गई सुंदर नक्काशी और दिलकश मीनाकारी आज भी उस्ता कला की बानगी पेश कर रही है। उस्ता कलाकारों ने न सिर्फ हवेलियों, बल्कि बीकानेर के मंदिरों, महलों और किलों को भी अपनी सुंदर कलाकारी और सुनहरी कलम के कार्य से सुसज्जित किया है। 'उस्ता कला' राजस्थान के ऐतिहासिक नगर बीकानेर में ऊँट की खाल पर की जाने वाली स्वर्ण मीनाकारी और मुनव्वत के कार्य को कहा जाता है। शीशियों, कुप्पियों, आइनों, डिब्बों, मिट्टी की सुराही आदि पर यह कला उकेरी जाती है।



संभवतः उस्ता जाति का मूल स्थान मध्य एशिया था। मध्य एशिया से मुल्तान होते हुए ये उस्ता जाति के लोग दिल्ली में मुगल दरबारों की शोभा बने और मुगलकालीन इमारतों को अपनी सुनहरी कला के जरिये रौनक बख्शी। उस समय ये उस्ताद कहलाते थे लेकिन कालान्तर में ये शब्द उस्ताद से 'उस्ता' हो गया और इस जाति की ये कला 'उस्ता कला' के नाम से विख्यात हुई। मुगल बादशाह अकबर के शासन काल में बीकानेर नरेशों के केन्द्रीय सत्ता से संबंध स्थापित हुए तो इन संबंधों ने राजनीति से आगे बढ़कर सामाजिक, सांस्कृतिक, शैक्षणिक और आर्थिक संबंधों को भी प्रगाढ़ किया और परस्पर आदान-प्रदान के तहत बीकानेर के राजा रायसिंह सात उस्ता कलाकारों को ससम्मान अपने साथ बीकानेर रियासत लाये और उन्हें जागीरें बख्शी, यही समय था जब बीकानेर में उस्ताकला का पदार्पण हुआ। उस्ता कलाकार अकबर से औरंगजेब के शासन काल तक बीकानेर आते रहे। ये कलाकार सुनहरी कलम कार्य के साथ-साथ पत्थर पर नक्काशी कार्य में भी माहिर थे। उस्ता कला की विविध शैलियाँ प्रसिद्ध हैं।

मुख्य शब्द : कलाकृति, नक्काशी, दीवानखाने, आले, बख्शी, रौनक, कालान्तर, पदार्पण।

दार्शनिक चिन्तन: कला, साहित्य और संस्कृति का प्राण

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किसी भी राष्ट्र की वास्तविक शक्ति और समृद्धि वहाँ की कला, साहित्य और संस्कृति पर निर्भर करती है। व्यक्ति समाज की इकाई है और समाज की अपनी सांस्कृतिक पृष्ठभूमि हाती है। भारतीय कला और साहित्य तथा सांस्कृतिक वैभव का अपना गौरवमयी स्थान रहा है। किसी भी समाज का सांस्कृतिक और दर्शन का विकास समानान्तर प्रक्रिया है। साहित्य, कला आदि भी दर्शन से मार्गदर्शन प्राप्त करते हैं और समाज के आन्तरिक सौन्दर्य को व्यक्त करते हैं। दार्शनिक चिन्तन की सर्व समावेशी विचारधारा, सार्वभौमिकता, समाज तथा राष्ट्र की संस्कृति का भी सार्वभौमिक और समन्वयात्मक दृष्टिकोण प्रदान करती है। अतः व्यक्ति मात्र का सांस्कृतिक गरिमा का सुरक्षित रखने हते, सकल लपबद्ध होने की महती आवश्यकता है। सयुक्त प्रयास द्वारा ही लुप्तप्राय साहित्य और लोक कलाओं का पुनर्जीवित करने में सफलता मिल सकती है। यह कला और साहित्य राष्ट्र की अस्मिता से जुड़ा विषय है और भारत तो पूरे विश्व में अपनी आध्यात्मिक संस्कृति और उत्कृष्ट कलाओं के लिए जाना जाता है। यद्यपि सामाजिक, राजनैतिक, आर्थिक कारणों से समाज अथवा राष्ट्र तथापि यदि संस्कृति दर्शन द्वारा मार्गदर्शन प्राप्त करती है तो समाज और राष्ट्र की मूल सांस्कृतिक चेतना अक्षुण्ण बनी रहती है, परिवर्तनों ने भारतीय संस्कृति को बहुआयामी दृष्टिकोण प्रदान किया है तथा विभिन्न संस्कृतियों के श्रेष्ठ तत्वों को अपने में समाहित कर लिया है, साथ ही, भारतीय दर्शन ने मूल भारतीय संस्कृति की पहचान का जीवित रखा है। सामाजिक नियम जो सांस्कृतिक पहचान का स्थिरता प्रदान करते हैं, ये दर्शन द्वारा ही विकसित होते हैं। दर्शन द्वारा सांस्कृतिक पहचान के तत्वों का तार्किक आधार पर अध्ययन किया जाता है, जो मान्यताएं तर्क की कसौटी पर खरी नहीं उतरती कालान्तर में समाप्त हो जाती है। अतः दर्शन संस्कृति की पहचान का स्थिरता प्रदान करता है और परिवर्तन लाने का कारक भी होता है।



Innovative Teaching Methods of Social Science

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Well equipped Social Science Lab not only helps in creating and maintaining a much needed congenial atmosphere for effective learning, it provides a work room for the students- teachers because activities and the practical solution of problem characterize every unit or topic. The permanent display of important maps and globes, pictures and charts and constant reference to them by teaching is sure to make the teaching of social studies effective, lively and interesting.

Effective teaching of social science is crucially linked to the efficient functioning of the school library and of teachers who are trained to use the resources that the library provides. It is the major resource centre for learning activity. The library is therefore; set aside to meet the appetite for learning and to feed the hunger for understanding. Students can be assigned to read some items in the library to broaden their understanding of what the teacher has taught in the classroom

Computer aided learning (CAL) method specially designed software applications are used to learn a subject . This creates an environment, where learning and assessment is fun and the opportunities to learn is equitable among the rural and urban children. The main objective of this programme is to attract the children, retain them in the schools and to improve the quality of the education through animated multimedia based educational content.

Ethical Values In Business & Its Importance In 21st Century

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Ethical values are an integral part of any organizational culture. It emerges out of an internal and external relationship with community, customers, clients and vendors. Work ethics have to be well-defined and well-informed in today's globalized world where we have rapid technological advancement, cut-throat competition, and sought-after goals within the same industry. Ethical values include honesty, integrity, promise keeping & trustworthiness, loyalty, concern for others, abiding by law, reputation & morale etc. at work place. It is important to be ethical in business in 21st century so that most people associate with ethical behavior. There is a growing impatient within the society with selfish & irresponsible actions, therefore ethical values have become an organizational priority. This paper proposes to define ethics and critically examines its



importance in business. This paper analyses importance of creating value-based culture within the organization and in 21st century. It also underlines the impact of an unethical environment on the growth of any business.

Key Words: *Ethical Values, Cut-throat competition, 21st century, Value based culture, growth*

Role of Orientation to Improve Workplace Culture

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It is always exciting to move to a new place after switching from one work place to another. It is also important to adjust to an unfamiliar environment, adapt to new surroundings, get accustomed to new culture and make yourself familiar with the system. To sort out all the situations orientation training not only has a big role but also improve workplace culture. This paper focusses on shaping out the role of orientation training to improve workplace culture. employee orientation is not only the good gesture to welcome new employees but also serves the purpose to acclimatize to new system. The paper will observe the role of compliance training like introducing company policies and procedures, job role description and expectation, employee benefits, building relationships, concentration on employee need etc.

If orientation compliance is enforced on employee, its boosts the confidence of employee while reducing ambiguity. Clear set of expectations are stated which helps the employees to know what to talk and how to talk about different issues like job requirements, various benefits, career advancements etc. to sustain and perform effectively with the sense of positivity and safety.

Keywords: *Orientation, Workplace Culture, Building Relationship, Career Advancements,*

बैंक और बैंकिंग का बदलता स्वरूप

डॉ० राजेन्द्र कुमार राय

सहायक आचार्य, राजकीय महाविद्यालय सांभर लेक, जयपुर

आज़ादी के बाद बैंकिंग सुविधाओं का लाभ सभी लोगों तक पहुंचाने के लिए पूर्व में स्थापित बैंकों का राष्ट्रीयकरण किया गया जिसके फलस्वरूप सरकारी योजनाओं का लाभ जन-जन तक पहुँचाया जा सका इस हेतु शहरों में ही नहीं अपितु छोटे-छोटे गाँवों में बैंकों की शाखाएं स्थापित की गईं। राष्ट्रीयकरण के बाद देश के आर्थिक तंत्र को उन्नत बनाने के लिए उदारीकरण की नीति को अपनाया गया जिसके फलस्वरूप निजी क्षेत्र के बैंकों की स्थापना हुई। सार्वजनिक बैंकों की निजी क्षेत्र के बैंकों



से सीधी प्रतिस्पर्धा होने के कारण अनेक प्रकार की नही सुविधाओं का विस्तार हुआ जिसने इस पूरे तंत्र को ही बदल डाला। कंप्यूटर के उपयोग ने बैंक का समय तो बचाया ही गलतियों की संभावनाओं को कम कर दिया। इंटरनेट के विकास ने तो बैंकिंग का दायरे को ही असीमित कर दिया अब ग्राहक एटीएम से कभी भी और कहीं भी अर्थात 24x7 नगद निकासी कर सकता है। एटीएम ने बैंकों में नगद निकासी हेतु लगने वाली लंबी लाइनों को छोटा करने का प्रयास किया। बैंकिंग में इंटरनेट के उपयोग कब इंटरनेट बैंकिंग के रूप में परिवर्तित होता हुआ मोबाइल और ऑनलाइन बैंकिंग के रूप में विकसित हो गया पता ही नहीं चला। इंटरनेट की सर्वसुलभ उपलब्धता ने मोबाइल को बैंकों के वैकल्पिक तंत्र के रूप में स्थापित कर दिया। यह शोधपत्र बैंकिंग क्षेत्र में होने वाले नवाचारों का बैंकों की कार्यक्षमता पर पड़ने वाले प्रभावों का अध्ययन करता है।

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बीकानेर की स्वर्ण चित्रकारी :- उस्ता कला

डॉ. पूजा सिरोला

व्याख्याता (इतिहास) एस एस. जैन सुबोध जैन पी.जी गर्ल्स कॉलेज जयपुर

कला जगत में बीकानेर की उस्ता कला ने खास मुकाम बनाया है। राष्ट्रीय स्त्रीय व्यापार मेलों, प्रदर्शनियों में इस कला से सज्जित ऊँट की खाल की सुशटियाँ, कुप्पियाँ शीशीयाँ देखने को मिलती है। ऊँट की खाल पर स्वर्ण मीनाकारी और मुनव्वत का कार्य 'उस्ता कला' के नाम से जाना जाता है। इस कला का विकास पदमश्री से सम्मानित बीकानेर के 'हिस्सामुद्दीन उस्ता' ने किया। ऊँट की खाल पर स्वर्णयुक्त दुर्लभ मीनाकारी का कलात्मक कार्य आकर्षक और मन मोहक होता है। राजस्थान लघु उद्योग निगम ने उस्ता के नाम पर बीकानेर में एक प्रशिक्षण संस्थान कैमल हाईड ट्रेनिंग सेंटर खोला है।



साहित्य में नारी विमर्श

शिल्पा देवी

हिन्दी विभाग ज्योति विद्यापीठ महिला विश्वविद्यालय जयपुर

मनुष्य जीवन में साहित्य का बहुत महत्वपूर्ण योगदान रहा है। साहित्य के माध्यम से ही हम अपने समाज की कुरीतियों, रुढ़िवादी सोच, बुराईयों आदि को दुनिया के सामने रख पाये हैं। साहित्य में नारी का बहुत महत्वपूर्ण योगदान रहा है। नारी साहित्यकारों ने भी हमारे समाज को बदलने में बहुत योगदान प्रदान किया है। उन्होंने स्त्री की पीड़ा को समाज के मध्य रखा है जैसे – बालविवाह, घरेलू हिंसा, दहेज प्रथा, मानसिक उत्पीड़न आदि स्त्री समस्याओं को हमारे समाज के मध्य रखा है जिससे कि नारी को एक न्याय मिला, उसको अपने हकों के बारे में पता चला।

वर्तमान परिपेक्ष्य में राजस्थान के ब्लॉक छपाई उद्योगों की स्थिति

कंचन चौधरी

शोधार्थी, ज्योति विद्यापीठ, जयपुर

राजस्थान, जहां की भौगोलिक परिस्थितियां अत्यधिक विषमता लिए कृषि के लिए अनुकूल नहीं हैं अतः प्राचीनकाल से ही लोगों की जीविकापार्जन के लिए हथकरघा उद्योगों का अत्यधिक महत्व रहा है साथ ही यहां के लोग हस्तशिल्प उद्योगों में पारंगत रहे हैं।

इन हथकरघा उद्योगों में से एक है ब्लॉक छपाई, जो राजस्थान का प्राचीनतम शिल्प रूप रहा है जहां प्राकृतिक रंगों का प्रयोग कर छपाई की जाती रही है।

राजस्थान में मुख्यतः ब्लॉक छपाई के दो प्रसिद्ध केन्द्र यथा 1. बगरू 2. सागांनेर हैं जहां वर्तमान में धीरे-धीरे छपाई कार्य बंद हो रहा है क्योंकि छपाई की मशीनीकृत प्रणाली तथा प्राकृतिक रंगों की जगह रासायनिक रंगों के प्रयोग ने परम्परागत छपाई प्रणाली का अत्यधिक क्षति पहुंचाई है इस कारण इन क्षेत्रों का छपाई उद्योग अपनी अवनति की ओर अग्रसर है।

आधुनिकीकरण में कृषि का महत्व

शारदा

भूगोल विभाग, ज्योति विद्यापीठ महिला विश्वविद्यालय जयपुर

आधुनिकीकरण में कृषि का महत्व आज के युग में कृषि में बहुत महत्व है क्योंकि आज का आधुनिक मनुष्य कृषि पर इतना ध्यान नहीं दे पाया रहा है। आज सब कुछ दुकानों, बाजारों से उपलब्ध और आसानी से राशन मिल जाता है लेकिन अगर हम गहनता से सोचे तो वह अनाज भी हमें कृषि की वजह से मिलता है। आज कृषि के माध्यम से हम एक बड़ा व्यापार खड़ा कर सकते हैं। कृषि एक ऐसा रोजगार है जो मनुष्य को कभी भूखा नहीं रखता। आज कृषि करके किसान अपने अनाज, सब्जियों, फल सीधे बाजार में बेच सकते हैं। बस किसानों को मेहनत करने की जरूरत है। इस प्रकार यह कह सकते हैं कि आधुनिकीकरण में कृषि का बहुत अधिक महत्व है।



नगरीकरण: समस्या और समाधान

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नगरीकरण से पर्यावरण व जीव जन्तुओं पर सर्वाधिक प्रभाव दिखाई दे रहा है, जहां उनका प्राकृतिक आवास कम हो रहे हैं तथा वनों की अंधाधुंध कटाई की जा रही है। जिससे पर्यावरणीय भू-दृश्य बदल रहा है। नगरीकरण से ग्रामीण क्षेत्र की जनसंख्या का प्रवास काफी अधिक हो रहा है, देश की कुल जनसंख्या 31.16 प्रतिशत (2001 के अनुसार) जनसंख्या नगरों में निवास कर रही है, वर्तमान अनियोजित शहरीकरण से पर्यावरण और स्वास्थ्य में अनेक समस्याएँ उत्पन्न हो रही हैं। जैसे मलीन बस्तियाँ, प्रदूषण, सीवरेज, यातायात प्रमुख समस्याएँ हैं। इन्हें रोकने के लिए सुनियोजित व्यवस्था बनाने की आवश्यकता है।

अर्थव्यवस्था से प्रभावित पर्यटन: राजस्थान के संदर्भ में

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पर्यटन एक ऐसी यात्रा है जो मनोरंजन और अर्थव्यवस्था दोनों के लिए महत्वपूर्ण है पर्यटन सेवा उद्योग में रोजगार के अवसर प्रदान करता है राजस्थान ने 2001 में प्रथम पर्यटन नीति की घोषणा की और राज्य के पर्यटन को आय व रोजगार से जोड़कर पर्यटन नीति के प्रयासों को आगे बढ़ाने का प्रयास किया पर्यटन हमारे राज्य की अर्थव्यवस्था में कुल 15 प्रतिशत का योगदान करता है। वर्ष 2018-2019 में लगभग 2.4 लाख देशी-विदेशी पर्यटक राज्य में आये राज्य में पर्यटकों की संख्या निरन्तर बढ़ती जा रही है, जिसका राज्य की अर्थव्यवस्था में महत्वपूर्ण स्थान है। राज्य सरकार भी पर्यटन प्रोत्साहन में लगातार प्रयास करती रहती है। जिसमें यह रोजगार प्रदाता सबसे बड़ा क्षेत्र बनता जा रहा है।

बून्दी तहसील में भूमि उपयोग के संदर्भ में चावल उत्पादन का एक भौगोलिक अध्ययन

सत्यनारायण नागर

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प्राचीन काल से ही बून्दी जिला कृषि प्रधान अर्थव्यवस्था वाला जिला रहा है, जहाँ कुल जनसंख्या का लगभग 32.57 प्रतिशत भाग कृषि एवं सम्बन्धित आर्थिक क्रियाओं में संलग्न है। बून्दी जिले का कृषि प्रधान औद्योगिक भू-दृश्य एवं विकास भी कृषि उत्पादन व विविधता का ही परिणाम है। जिले की भौगोलिक दशाएँ विभिन्न प्रकार की फसलों के उत्पादन के लिए अनुकूल हैं। बून्दी जिला कृषि उत्पादन की दृष्टि से राज्य में भी महत्वपूर्ण स्थान रखता है। जिला के अन्तर्गत चावल, गन्ना, सरसों, सोयाबीन आदि फसलों का उत्पादन किया जाता है।

वर्ष 2014-15 में बून्दी जिले के सकल बोया गया भौगोलिक क्षेत्रफल का 62.28 प्रतिशत भाग सकल सिंचित क्षेत्र के अन्तर्गत है। जिले में कृषि की आदर्श दशाएँ उपलब्ध हैं। फलस्वरूप बून्दी जिले में कृषि का पर्याप्त विकास हुआ है, किन्तु प्रतिकूल एवं विविधतायुक्त भौगोलिक परिस्थितियाँ जैसे – वर्षा, तापमान, सिंचाई, मृदा, तकनीकी,



सामाजिक-आर्थिक प्रगति तहसील अनुसार स्थानिक कृषि उत्पादन प्रतिरूप को प्रभावित करती है। अतः बून्दी जिले के कृषि उत्पादन प्रतिरूप में पर्याप्त विभिन्नता पाई जाती है।

बून्दी जिले में विभिन्न प्रकार के अनाज, दलहन, तिलहन, मसाले एवं फल-सब्जियों की फसलें समान रूप से उत्पन्न की जाती हैं जिनमें खाद्यान्न, व्यापारिक तथा औद्योगिक फसलें भी सम्मिलित हैं, जो जिले की अर्थव्यवस्था में प्रमुख योगदान रखती है। किन्तु तहसील स्तर पर इस फसल उत्पादन प्रतिरूप में पर्याप्त भिन्नता पाई जाती है। प्रत्येक तहसील में भिन्न-भिन्न प्रकार की फसलों की प्रधानता दिखाई देती है। बून्दी की बून्दी एवं केशवरायपाटन प्रमुख चावल उत्पादन तहसील है, जो कि जिले के कुल उत्पादन का क्रमशः 82.42 प्रतिशत एवं 11.39 प्रतिशत भाग रखती है। प्रदेशिक स्तर पर जिले में चावल का उत्पादन चम्बल एवं मेज नदी के दोआब में की जाती है।

मुख्य शब्द – कृषि प्रधान अर्थव्यवस्था, कृषि उत्पादन एवं भौगोलिक परिस्थितिय ।

Role of Social Inclusion of Women in transforming the economy

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“It is impossible to think about the welfare of the world unless the condition of women is improved . It is impossible for a bird to fly on only one wing” - SWAMI VIVEKANAN

The status that women stand on today is a improvement of many years and has been achieved by so much of efforts put in by the people of ancient India specially the women. Practices such as female infanticide, dowry, child marriage and the so tough practice of widow remarriage, have had a long duration in India and have proven difficult to root out, in Indian Society

There have been innumerable talks and debates speaking about gender in India over the years which include education, health, economic positions gender equality etc. What one can conclude from such discussion is that women have held a certain paradoxical position in our developing countries

This paper throws some light on the present situation of women in the society discussing the reforms made by the present government. Social campaigns like Beti Bachao. Beti Padhao that have been directed towards saving girl child, educating her and then making her a self sufficient citizen would be discussed.

NEED OF THE STUDY: Women can thus be said the back bone of the society and the pillar on which the whole society relies on.

Keywords: Social Inclusion , Innumerable , Infanticide , Social campaigns



शिक्षा में नवाचार : सरकारी ढांचा व व्यवहार

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एनसाइक्लोपीडिया ऑफ सोशल साइंसेज में शिक्षा की परिभाषा करते हुए कहा गया है कि शिक्षा वह प्रक्रिया है जिसके द्वारा व्यस्क होता हुआ व्यक्ति समूह के जीवन और संस्कृति में प्रवेश करता है। इस प्रकार शिक्षा वह माध्यम है जिसमें व्यक्ति स्वयं को समाज से जोड़ता है, उसके ज्ञान को आत्मसात करता है। अर्थात् समाज में व्याप्त सहज स्वाभाविक ज्ञान को सहज स्वाभाविक अभिव्यक्ति द्वारा भावी पीढ़ी को हस्तान्तरित करना शिक्षा का उद्देश्य है। इसमें ज्ञान के हस्तान्तरण की प्रक्रिया जितनी सरल होगी, शिक्षा उतनी ही सार्थक, फलदायक, चिरस्थायित्वता लिए एवं समाजोपयोगी होगी। शिक्षा की वही प्रक्रिया सही और सार्थक मानी जा सकती है जो मानवीय सर्जनात्मकता के विकास में सहायक हो जो विद्यार्थियों की चिन्तन प्रक्रिया तथा क्रियाशीलता में सह सम्बन्धता स्थापित कर सके।

इस प्रकार शिक्षा में सिखने सिखाने की प्रक्रिया अत्यन्त महत्वपूर्ण हो जाती है। सिखने सिखाने की इस प्रक्रिया को सहज रोचक व स्थाई बनाने की पद्धतियों को ही हम नवाचार कह सकते हैं। नवाचारों में शिक्षा के माध्यम नहीं अधिगम प्रक्रिया महत्वपूर्ण होती है। किन्तु हमारी शिक्षा व्यवस्था में यह शिक्षण अधिगम प्रक्रिया एक तरफ सरकारी नीतियों के चक्क्यूह में फंस कर रह जाती है तो दूसरी तरफ शिक्षण व विद्यार्थी की व्यवहारिक अभिवृत्तियों का भी इस पर गहरा प्रभाव पड़ता है। ये प्रायः असमान सामाजिक स्तर के समूह में ज्यादा दृष्टिगोचर होता है, जहां जाति, लिंग, धर्म, भाषा, अमीरी, गरीबी की विषमताएं गहरी होती हैं।

ऐसे में एक शिक्षक की भूमिका अत्यन्त महत्वपूर्ण व निर्णायक हो जाती है जो इन विभिन्न विषम कारकों के मध्य तथा सरकारी ढांचे व नीतियों के दायरे में रहते हुए अधिगम को प्रभावी बनाने की पद्धतियों का विकास करता है तथा सामाजिक व मानवीय विरासत का हस्तान्तरण पीढ़ी दर पीढ़ी करता है।

कुँजी शब्द :- न. – नवाचार, स. – सामाजिक, अ. – अधिगम, प. – पद्धति, म. – मानवीय

Innovation in Agriculture: A way towards Cashless

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Reducing Indian economy on cash is desirable for rapid growth of country as in India cash to GDP ratio is very high i.e 12.42% in 2014 as compared with 9.47% in China or 4% in Brazil, and lubricating economic activity with paper has costs. According to a 2014 study by Tufts University, The Cost Of Cash In India, cash operations cost the Reserve Bank of India (RBI) and commercial banks about Rs21,000 crore annually. Also, a shift away from cash will make it more difficult for tax evaders to hide their income, a substantial benefit in a country that is fiscally constrained.



To be sure, the government on its part is working at various levels to reduce the dependence on cash. Opening bank accounts for the unbanked under the jandhan yojna and adoption of direct benefit transfer is part of the overall idea to reduce usage of cash and increase transparency. Our Prime Minister Narendra Modi's initiative Digital India and demonetization help up to the extent in moving our economy towards cashless economy. To fulfill the dream of cashless economy, it is necessary that this transformation will take place in each and every sector of economy, whether it is primary sector, secondary sector, or tertiary sector. Agriculture is one of the sector having highest proportion of cash transactions and this sector of economy also suffer from the lack of basic infrastructure facilities require for cashless transactions. This paper tries to find out answer of the question "Will Indian Agriculture Become a Cashless Economy".

Key words: *Cashless economy, Agriculture sector, Digital India, Digital Infrastructure*

Social Inclusiveness and Literature

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Inclusiveness is a one of the foremost concerns to discuss as it became an integral part of our modern identity. In India it has taken many forms because of diverse culture and languages. Although India is known for its unity in diversity, it was ruled by British emperors as well as by the Politicians on the basis of caste and class. Divide and rule has always been the policy of empires. After so many years of colonial rule, the war on inclusiveness is waging on the same grounds. In the present era it is the part of same vicious agenda, with its return to the colonial policy of divide and rule. Literature is the way to create awareness about a collective identity which means 'We Indians'. It is competent medium to spread social inclusiveness by arousing an understanding of our rich culture and traditions. It can explain how our modern identity is based on respect of our diversity. The present paper is an attempt to analyze the role of literature in spreading an insight about social inclusiveness. It will highlight the issues raised by the writers to question our freedom and real identity in the light of some special English Fiction writings based on the abovementioned points. It will discuss how literature explains what is wrong and what is right for social inclusiveness.

Key Words: *Inclusiveness, Culture, Diversity, Literature, Identity*



Literature and Art Mirrors the Society

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Art is a documented expression of sentient through or an accessible medium so that anyone can view, hear or experience it. Literature and art reflect the society and in reverse society impacts art and literature. In this hostile world literature speaks truth to power and art can lead to dramatic social changes. Literature asks difficult questions to the society and fights against the rationality. Artists have a major role to play in accentuating or resisting how the shocking becomes the mundane. Art and literature reveals the true face of society. Modern art and literature have become increasingly secular over the past several centuries, and because of the increasing specialization and professionalization of the academic disciplines, literary and art criticism have become increasingly secular and autonomous disciplines in the academy. Art and Literature work as the true critic of the society.

Key words: hostile world, social changes, social criticism



A Study on Performance of Urban Cooperatives Banks in India

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Urban Cooperatives Banking is a key segment in the Indian Banking system, which despite undergoing turmoil in the recent years, stands to emanate its importance as some of the UCBs have shown credible performance. The Urban Cooperatives Banks comprises of two types banks i.e., Scheduled Urban Cooperatives Banks and Non-Scheduled Urban Cooperatives Banks. These banks can be multi-state and single-state. UCBs have registered a significant growth in number, size and volume of business handled, mostly located in five states namely, Andhra Pradesh, Gujarat, Karnataka, Maharashtra and Tamil Nadu. UCBs now have high aspirations of competing with commercial banks, and look up to RBI to avail relaxations in various regulatory restrictions. Nevertheless, with the entry of commercial banks in financing the small borrowers and small businesses, the distinction between them and the UCBs in the market segments of operation is getting narrower.

The profitability indicators of the scheduled UCBs showed improvement vis-à-vis that of non-scheduled UCBs. Historically, UCBs have grown tremendously, and over the last few years, they have shown positive intent and many UCBs have developed their scale and expertise at par with commercial banks. UCBs should be encouraged to grow for a healthy competition and can help in achieving the financial inclusiveness.

