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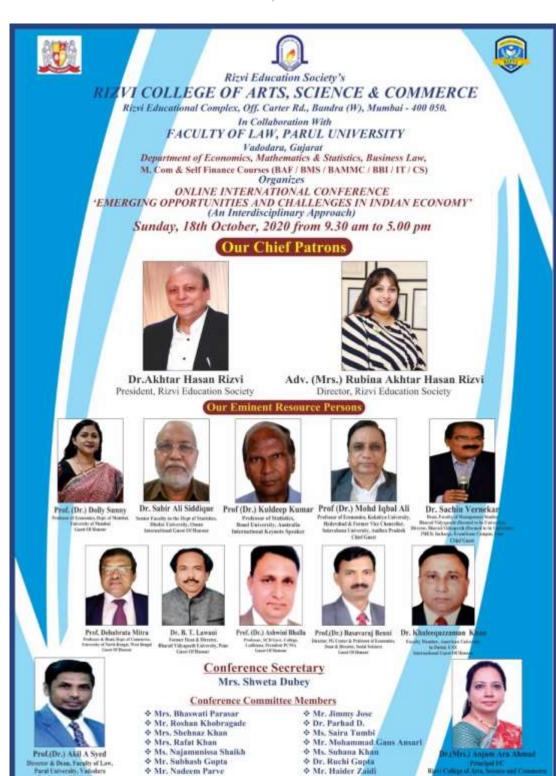
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TRACK NO. 1 CONOMICS MAIN

Chairperson

Prof.(Dr.) Shakeel Ahmed

Director, Poona Institute of Management Sciences and Entrepreneurship, Pune.

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TRACK ID: ECOMA 01

Impact of COVID-19 on Agricultural Sector in India

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Abstract

The progressing wellbeing emergency around COVID-19 has influenced varying society. Protecting the life of individuals experiencing the infection just as bleeding-edge welfare responders has been the need of countries. Governments have swung into activities since the Corona virus assault made an extraordinary circumstance. Rules gave by the Ministry of Home Affairs, Government of India on 15 April 2020 after the expansion of lockdown till 10 May 2020, excluded agribusiness, agriculture, creature farming, poultry, and fishery, and partnered exercises from lockdown limitations; workers can go to work, markets are to open, acquirement is to occur and Agri-input shops and agro-handling focuses are to work. MNREGS work will likewise initiate. Powerful spread of the rules and usage on the ground will be urgent, as ranchers gather the rabbi yield and start arrangements for the Kharif season. Going ahead, one can predict numerous difficulties as ranchers and homestead workers set out to modify their lives and jobs. This has led to a fall in the world economy especially in developing countries like India. India with its suitable control has however tried its best to combat this crisis with a country wide lockdown to prevent the health implications. But agriculture being the backbone of the country and the GDP has been impacted in a negative way with enormous disruption in the provide series and cropping decisions for imminent agricultural seasons. All these have a negative implication on the farming group of people that is and will be undergoing serious inimical and mind losses.

Key words: GDP, Agriculture, COVID-19, MNREGS, Kharif

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TRACK ID: ECOMA 02

Personal Financial Planning in India: The role of Financial Literacy

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Abstract

This is an exploratory study which inspects the effect of financial literacy (FL) on Personal Financial Planning. An online survey was used to collect data from 150 individuals in India. Along with FL various personal factors such as age, income, and gender will be studied. For data analysis, SPSS 25.0 will be used. The results will show how the level of FL impacts Financial Planning. Also, how the factors, such as age, income, and gender, and educational level influence the Personal Financial Planning will be studied. As most of the researches on FL and financial planning has been conducted abroad, therefore for India there is a lack of research. This research will help fulfill the research gap for India. Due to the uncertain economic outlook, there is an urgent need for adequate financial planning which will be highlighted by this study. The findings of the study will be useful to financial planners, individuals, educationist, and NGOs.

Key words: Financial Planning; Financial literacy; demographic; Economy; India.

JEL Code: A20, D01, D14, D63, J11

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TRACK ID: ECOMA_03

A Study of Emerging Opportunities for MSME in Indian Economy

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Abstract

The small-scale sector occupies a prominence in the Indian economy, contributing to more than 50% of the industrial production in value addition terms. The sector accounts for one third of the export revenue and employs the largest manpower next to agriculture. In India's liberalized economy the survival and growth of small-scale industry (MSME) largely depends on its ability to innovate, improve operational efficiency and productivity. The study suggests that the various policy initiatives taken by the Government of India since independence have helped this sector to grow considerably. Some of the policies of the Government of India may, however, not be very helpful in increasing the efficiency of units in this sector as number of non-viable units is increasing steadily. If small scale industrial sector is developed other economy related problems can be dissolved automatically. But these have to face so many problems while competing with other large scale industries. If these problems are solved or efforts are taken to foster these challenges this sector can prove itself as a developing engine. It acts as a breeding ground for entrepreneurs to grow from small too big. Presently, the Indian MSMEs are facing different types of problems. If the Government, Bank and Financial Institutions will take proper initiatives in the sector of MSME and they will take pride while servicing the MSMEs, these challenges can be solved and India will lead to superpower stage.

Key words: Economic Growth Rate, Employment Generation, and Small Scale Industries.

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BEST PAPER ECONOMICS MAIN TRACK STUDENTS CATEGORY

TRACK ID: ECOMS 04

Taxable Persons' Expectation and Experience – A Gap Study on The Administration Attribute of Goods and Services Tax

Tarak Paul

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Abstract

Goods and Services Tax has been introduced in India as a revolutionary tax reform on and from 1st July 2017. Administration that is the conduct and execution part of the legislation is an important attribute of any system of legislation. Administration is responsible to ensure taxpayer's compliance. The level to which a legislation can ensure voluntary compliance and promote ease of doing business, normally determines its success. Expectations and experience of the taxable person being the businessmen responsible for implementing the system are crucial for ensuring its proper implementation. This paper attempts to measure the gap between the expectation and experience of the taxable person on the administration attribute of Goods and Services Tax. The study has been conducted in the Guwahati city of Assam with a sample of 201 respondents identified based on snowball sampling. The study measured and observed that no significant gap exists between the two. The new indirect tax regime has taken care of the expectations of the taxable person and an attempt has been made by the authorities to bridge the gap between the level of expectation and experience perceived on the administration aspect. This will affect revenue collection and in turn have an impact on the Indian economy.

Key Words : Goods and Services Tax, Expectations, Experience, Taxable Person, Administration

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TRACK ID: ECOMA_05

Shifting Cultivation a Resource Based Sustenance Farming and its Efficiency in Nagaland, Northeast India

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Abstract

Shifting cultivation is a common agricultural practice for the rural population of Nagaland and Northeast India and is the basis for their sustenance. Despite the majority of labour force and area falling under shifting cultivation in Nagaland, there is still a shortage of rice in the state. Also, the practice of shorter fallow periods in recent times has led to widespread concern about the decline in fertility of the soil, productivity, and food security. The main focus of this paper was to analyze the production efficiency among three villages under Mokokchung district, highlight how the farmers sustain themselves through shifting cultivation, and to optimize the direction and quality of future research on shifting cultivation in Nagaland. The analysis revealed that productivity in all the selected villages is very low when compared to the potential and actual yield. The reason for lower productivity is due to lack of modern means of technology, seeds, etc, and is dependent on monsoon. It is highly labour intensive and farmers incur losses but they compensate this by cultivating various other vegetable crops along with rice, enabling them to earn income. For the improvement of shifting cultivation, there is a need to enhance the fallow recovery rate, nutrient, and water supplementation, extending the site use period, and controlling the burns and their environmental impacts. Wise use of modern technology in combination with organic matter is likely to be an important feature of many of the solutions to the problem of shortening fallow periods in shifting cultivation.

Key words : Sifting, Agriculture, Subsistence, Efficiency

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BEST PAPER ECONOMICS MAIN TRACK ACADEMICIANS CATEGORY

TRACK ID: ECOMA 06

Tomato Cultivation A Source of Income And Livelihood in Longkhum Village, Nagaland

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Abstract

Tomato is the most popular vegetable in the world because of its taste, high nutritive value, also for its diversified use, and increasing commercial value. It is an important constituent of every Naga (Indian) meal, and its cultivation contributes significantly to livelihood improvement. The demand for tomato is very high and even though Longkhum village leads in the production of tomatoes and is also knows for exporting within and outside the state but supply still falls short of demand. Despite the increasing demand, farmers in Longkhum village are unable to meet the demand. The reason for low yield when compared to other states is due to factors like it is organic, absence of modern machines and ideas, no proper market, infestations by fungi, bacteria, and the competing weeds, etc. Despite many drawbacks, farmers still earn a good amount of profit from tomato cultivation that has improved the livelihood of the people in Longkhum village by a great extend. Though tomato cultivation was found to be very profitable there is an urgent need to develop biocontrol agents and varieties of tomato that can resist the damage by fungal diseases like early blight, late blight, and wilt because breeding for resistant plant varieties and the application of pesticides is insufficient to control. Because of the importance of tomato not only in terms of its nutritive value but in getting a continuous source of income, the study tries to measure the efficiency of tomato cultivation and also tries to find out the drawbacks and measures to improve production and productivity.

Key words: Tomato Cultivation, Economic, Significant, Yield, Income

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TRACK ID: ECOMA 07

Covid 19 and its Impact on Higher Education Shariq Mohammed

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Abstract:

With the covid- 19 started from last year it has changed the entire world. It has affecting alls sphere of life. The higher education system has on changed. We have stated to teach the students with the help of online system. This has been a new experience for the faculty as well as the students. We have started to teach the students with the help of different software. This study is based on the experience of teaching with the help of online system to the students.

A questionnaire was developed to study the factors which influenced the online teaching among the students. This study is based on the survey conducted among the students of a university. The objective was to study the factors which were held responsible for the higher education students. The factors analysis was taken for the study. The study was done on the sample of 50 students who were from the graduation was taken to study the factors which influenced the teaching on the online basis.

Key Words : Covid -19, Higher education, Moodle, Oman

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TRACK ID: ECOMA_08

Sustainable Development : Its Objectives, Scope & Importance Rosalin Mishra

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Abstract

The objective of sustainable development goal is to bring together a balance between development in the economy and environment. India along with other countries signed the declaration on the 2030 agenda for sustainable development comprising of seventeen sustainable development goals. The main objective is to attain inclusive and sustainable development with main focus on economic growth, social inclusion and environmental protection. India has played an important role in shaping the sustainable development goals. As such India has effectively committed to achieving the sustainable development goals even before they were fully crystallized. While targeting economic growth, infrastructure development and industrialization the country war against poverty has become fundamentally focused on social inclusion empowerment of the poor. This paper throw light on sustainable development and its objectives and importance.

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TRACK ID: ECOMA 09

The Structure and Current Scenario of Rural Health Care System in India ¹Janardhan.D..Mandhare ²Safia Farooqui

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Abstract.

India being the nation of villages requires an intensive access to rural health-care. Rural health is one of the important subject matter to rural life. Health-care is the right of every individual but due to lack of quality infrastructure, dearth of medical facilities, bad approach road conditions and shortage of medical personnel thwarts its reach to 70 percent of the population living in rural India and that is why the rural health-care is one of the biggest challenges faced by the health ministry of India. Among 195 nations with more than a million soul, India has been ranked 154th on the health access and quality index making it one of the biggest under achievers in Asia. The healthcare services in village area is not satisfactory. The health institutions like Primary health Centre (PHC), Sub Centre's (SC) and Community Health Centers (CHC) are facing huge problems because health professionals are absent. Doctors don't want to work in rural areas either because of infrastructure inadequacy or lack of incentives. This will impact the response to Covid-19 especially for patients who will need medical care. While we know that about 85% of Covid-19 patients have mild symptoms the remaining 15% get sicker and need hospital care — mainly secondary and tertiary level care. Lack of secondary and tertiary level care is likely to increase mortality among these patients in rural areas.

This paper summarizes the analysis of the structure and current scenario of rural health-care system in India, major crisis in rural health-care system in India, status of human resources, steps taken by the government of India to improve rural health-care system, conclusion and suggestions.

Key words : Rural health care, primary health Centers, Sub Centers, Community health Centers, structure and current scenario

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TRACK ID: ECOMA_10

Economics of Tomato Cultivation in Himachal Pradesh

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Abstract

Tomato (Lycopersicon esculentun) is the world's largest vegetable crop and known as protective food both because of its special nutritive value and also because of its wide spread production. Tomato is one of the most important vegetable crops cultivated for its fleshy fruits. Tomato is considered as important commercial and dietary vegetable crop. Tomato is protective supplementary food. As it is short duration crop and gives high yield, it is important from economic point of view and hence area under its cultivation is increasing day by day. Cash Crops cultivation plays an important role in the agricultural economy of India. Marginal, small, medium and large size farmers of India grow vegetable for generating income and increasing nutrient in the diet of people. But limited research was done on profitability and resource use efficiency of tomato which are the major vegetable cash crops grown by farmers in Himachal Pradesh. Study was carried out in 2017-18 on the basis of primary data to know costs, returns and resource use efficiency of tomato cultivation. The study concluded that return per rupee (RPR) in tomato cultivation was Rs.3.57, benefit cost ratio (BCR) at Rs.3.25:1, contribution of margin (CM) at Rs. 368 breakeven point (BEP) at 1.68 tones/ ha. and margin of safety (MS) at 22.68 tones/ ha respectively which was highest to large farm category in both the cash crops and indicated that large farms are more efficient and have more economies of scale (net-returns) due to better management practices, sound financial position and efficient use of resources.

Key words: Cost of Cultivation, Gross Income, Net-Returns, Contribution of Margin, Breakeven Point and Margin of Safety

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TRACK ID: ECOMA 11

A Review of Key Economic Characteristics of Unincorporated Non-Agricultural Enterprises (Excluding Construction) In India

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Abstract

The informal economy is now being seen as a dominant part of our economy employing more than eighty percent of the workforce with a high growth in GVA (Gross Value added) over 2011-2016. Despite this they still have poor productivity and contribute little to the gross domestic product. This study presents the operational and economic characteristics of this sector and identifies activities such as retail trade, manufacture of apparel and food & accommodation service contributing most to the aggregate Gross value added. Services subsector emerged as the fastest growing sector in terms of labour and enterprise productivity. The productivity of manufacturing machinery and accommodation services are highlighted as activities showing huge increase in productivity in recent years.

Key words: informal economy, characteristics, Gross Value added, productivity

JEL Classification : O2, O4, E2

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TRACK ID: ECOMA 12

Illusion versus Reality: Connecting the dots of Financial Inclusion

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Abstract

Due to efforts laid down during two decades by the government, maybe the last man of society becomes the part of mainstream banking. But the question remains the same; mere making him the part of the mainstream banking will give him equal opportunities just like all others. To understand the impact and role of financial inclusion on improving the lives of the rural households, a study blended of both qualitative and quantitative methods have been conducted on 125 rural households of Bareilly, Lakhimpur and Farrukhabad district of Uttar Pradesh. Results reveal that awareness, affordability, non-availability of customized financial products, and time-consuming are the main factors that restrict them to reap benefits from financial inclusion. The number of unbanked to banked households has shown a drastic increase in numbers. Most of the rural households especially BPL used their bank account to withdraw the money received from the government under different schemes (DBT). There is a slight increase in the savings mobilization from informal to formal source of banking. Still most of the borrowings made by the rural households have the informal source of borrowings. No doubt they have become the part of the main stream banking but still voluntarily or involuntarily they are a part of disguised baking or under banking.

Key words: Financial well-being, Economic well-being, Inclusive growth.

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TRACK ID: ECOMA_13

Is COVID '19 An Opportunity or Threat? In context of Indian Economy

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Abstract:

The outbreak of the pandemic Covid-19 is an unprecedented shock to the Indian economy. The economy was already in a precarious state before Covid-19 struck due to trade war situation between US and China. With the prolonged country-wide lockdown, global economic downturn and associated disruption of demand and supply chains, the economy is likely to face a protracted period of slowdown. The magnitude of the economic impact will depend upon the duration and severity of the health crisis, the duration of the lockdown and the manner in which the situation unfolds once the lockdown is lifted in a phased manner till life begins to new normal post Covid-19. In this paper I describe the state of the growth prediction of an Indian economy in the pre-Covid-19 period, and the growth aspects after of an Indian Economy post Covid-19 period. the year 2020 could see the worst global economic fallout since the Great Depression in the 1930s, with almost all countries in the world likely to experience negative per capita GDP growth due to the raging corona virus pandemic. The world is confronted with a crisis like no other. Covid-19 has disrupted our social and economic order at lightning speed and on a scale that we have not seen in living memory.

Key Words: Indian Economy, Economic Downturn, Corona Pandemic, Growth of Indian Economy, Trade War.

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TRACK ID: ECOMA_14

Comparative Study of Microfinance Lending Model between Banks and Credit Societies Priyanka Vilas Dukhande

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Abstract

Microfinance is a broader classification of micro-credit which is given to those population whose income comes under the BPL card or low-income group individuals. The loans amount disbursed is less than 1 lakh.

These loans are provided by various agencies like Banks, SHG, NGO, credit societies and MFI's. Each agency involved in disbursement of loan has a different way of processing the loan, that is, the lending model varies agencies to agencies as the guidelines given by the regulator vary.

Banks are the only financial institutions which provide small to large amount of loans. The small loans given by all the banks are under RBI guidelines. Credit Societies are the small lending private organisation, which are also called as Patpedi's in Maharashtra.

The lending model of banks providing the loan is as similar as the other loan disbursement process, with a difference usually the interest rate charged is up to 14%. While, the lending model of credit societies have their own set regulations and they need KYC along with the guarantor but the rate of interest charged is near about 24%.

This research paper is the detailed study of lending models of both the institutions and comparative analysis of the same.

Key words: Microfinance Institutions (MFI), Loans, Small credit, Disbursement

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TRACK ID: ECOMA_15

Major Problems of the Indian Economy: Reference to Balance of Payment

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Abstract

Globally, India is often perceived as an emerging global economic power because of the strong economic growth that the country has achieved for a sustained period during the early twenty-first century, including the global financial crisis period in the late 2000s. The recent slowing down of the economy has not changed that perception significantly. While the growth rate of the gross domestic product (GDP) might justify the tag of an emerging economic power, we cannot escape the fact that India faces several challenges, both in the economic and the social sectors. Various reports published by the government, academic institutions and non-governmental organizations, such as the World Bank, RBI handbook of statistics highlight many of these challenges, for example Some of the problems are: problem of mounting balance of payment, low level of national income and per capita income, vast inequalities in income and wealth, predominance of agriculture, tremendous population pressure, massive unemployment, the slow pace of economic reforms, poverty, dismal educational performance and poor indicators of health. In this paper special attention has been given to the problem of mounting BOP because this issue requires serious attention of the government and the public. Secondary data taken from RBI Handbook of Statistics has been used for the substantiation of problem. Further, data demonstrates that India's BOP continues to remain unfavourable.

Key words: Indian Economy, Major challenges, Balance of Payment (BOP), RBI Handbook of Statistics

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TRACK ID: ECOMA 16

Atmanirbhar Bharat – A Key Success to MSME's Sector

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Abstract

Government of India is taking several steps to ensure that we are well prepared to face the challenges and threats posed by COVID-19. India along with the world is now facing an unprecedented crisis due to Covid-19. Indians are standing ahead in fighting the Covid-19 with fortitude and self-reliance are getting noted for their ideal services around the world. In these times of the pandemic situation the Government of India under the dynamic leadership of Shri Narendra Modi had literally given boost to the economy in the form of ATMANIRBHAR BHARAT which acts as a life line to the Indian economy.

Micro Small and medium enterprises (MSMEs), particularly in developing countries, are the backbone of the nation's economy. They constitute the bulk of the industrial base and contribute significantly to the exports as well as to the Gross Domestic Product (GDP) or Gross National Product (GNP) of a country.

The major advantage of the sector is its employment potential at low capital cost. The role of micro, small and medium enterprises in the economic and social development of the country is well established. It was also noted that the MSME sector is the main driving force behind job creation, poverty reduction, wealth creation, income distribution and reduction in income disparities

In a big boost for micro, small and medium enterprises (MSMEs), the Cabinet Committee on Economic Affairs approved Rs 20,000 crores fund infusion into the sector and further amended its definition since the announcement of the Atmanirbhar Bharat package.

Key Words: Atmanirbhar Bharat, MSME's, Indian Economy.

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TRACK ID: ECOMA 17

Agro-based Industries in India: Problems and Prospects

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Abstract

Agriculture sector contributes significantly to economic growth in India, both in terms of GDP and employment opportunities. Agricultural production, namely food grains and commercial crops, increased over time expanding scope of agricultural base. This expansion resulted in growth of agriculture related activities like agro-based industries, which use agricultural produce as raw materials and produce inputs for other industries or finished goods for markets. Agro-based industries, directly and indirectly, generate income and employment opportunities, besides export earnings. In this background, the present paper attempts to examine contribution of agro-based industries in India by analysing status, problems and prospects. This study is based on secondary data and uses appropriate statistical tools to analyse trend, growth, and cause and effect relationship between economic growth and agro-based industries. Time period covered in the study is between 1991 and 2018 to understand impact of economic reforms on agrobased industries in India. Further, this study covers major states of India in the analysis. This study throws light on status, growth, problems and prospects of agro-based industries in India.

Key words: Classification, Problems and Prospects of Agro Based Industries

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TRACK ID: ECOMA 18

Atmanirbhar Bharat Abhiyan: A Way towards "Vocal for Local" to Go Global

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Abstract:

Atmanirbhar Bharat Abhiyan is the new version of 'Make in India' which was announced by Hon'ble Prime minister on 12th May 2020 with the new vision. Covid-19 is having an unprecedented impact on the economy, disrupting various sectors and business units. To help the Economy recover, strengthen the local supply chains across industries and converting local brands into global brands. The Prime Minister has urged the nation coining the phrase, 'Vocal for local', he asserted that it is the need of the hour for the nation to come together to encourage local businesses and product. In the critical situation of pandemic when International movement of goods and services prohibited, India showed the independent skill for manufacturing PPE by growth of this sector from zero to 150,000 pieces a day by beginning of May, indicating the capacity of self reliance.

The study is descriptive in nature and is based on secondary data. The paper focus on those sectors and areas that have the potential to achieve self reliance in the future. It tries to identify the ways in which businesses can achieve the vocal for local and from local to go global and bring out the suggestions to utilize the existing capacity to go globally.

Key Words: Covid-19, PPE, Atmanirbhar Bharat Abhiyan, Vocal for Local

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18th October 2020, 9.30 AM TO 5.00 PM

TRACK ID: ECOMA_19

Recent Economic Fluctuations and Development Of Micro, Small and Medium Enterprises, Due to Global Bend Down. Vishanlal Gupta

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Abstract:

Understanding the transition from micro to small and small to medium enterprises (SMEs) in developing countries could help inform both the problem of the "missing middle" in the firm size distribution, and potentially play an important role in mapping a path for development.

The MSME sector is contributing 8% of country's GDP, 45% of manufacture and 36% its exports. The MSME's sector has consistently registered higher growth rate compare to the overall industrial sector. The distribution of MSME'S in all over India is not equal because of unavailability of raw material, unawareness or lack of entrepreneurial skills development and lack of support of financial and technical assistance from concerning local authorities at district or state and central level. However, a fundamental question is whether, and how, SMEs in developing countries grew from micro enterprises, or if they began as SMEs. This project seeks to shed light on the inception point and possible transition of current SMEs through a survey of microenterprises and SMEs in India. The survey uses a novel design aimed at capturing not only current firm characteristics, but also the history of each enterprise, in an effort to better illustrate the development of the business through time.

Additionally, the survey is designed to track both positive shocks, such as innovations to production, and negative shocks, such as family illness, that the business faced. It will be supplemented with questions about the entrepreneurs designed to capture entrepreneurial propensity, motivations for entering or exiting self-employment, labour and education history, and ability. The mutual change of technology among the different types of MSME'S, financial and technical assistance, liberal labour laws, training and skills formation will assist in the development of MSMES'S. Recent changes in the Govt. policy which has helped SSI to Survive for the Longer period and more new jobs opportunities which is created in future in the Economy.

Key Words: Economy, GDP, MSME, SME, Labour Laws

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TRACK NO. 2 WONDICS PARALLA

Chairperson

Dr. Deepak P. Sable

Associate Professor & Head of Economics VPM's Joshi-Bedekar College, Thane.

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TRACK ID: ECOPA 01

India's Manufacturing Sector and Measures taken for its Revitalization

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Abstract

Manufacturing sector plays an important role in the growth and development of the economy. This study provides a proper understanding about India's manufacturing sector and how it evolved over the years. It provides an understanding of the major industries that were present in India from 1950 onwards, how the manufacturing sector contributed to the economy back then and what were the several measures taken by the government to develop the manufacturing sector of India. It covers the struggling phase of India during 1991, the measures introduced through New Industrial Policy and how the government managed to improve the growth rate of the manufacturing sector. This research also provides a detailed understanding of India's Manufacturing sector from the year 2011 onwards and the various measures taken by the Indian Government to revitalise the manufacturing sector from 2011 onwards. These measures include introducing the National Manufacturing Policy, launching the Make in India campaign, organising the Make in India week, introducing the National Capital Goods Policy and so on. This research also includes a study about the current scenario of the Indian Manufacturing Sector.

Key Words: Manufacturing, India's Manufacturing Sector, Economy, Manufacturing growth rates

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TRACK ID: ECOPS 02

A Study of performance of India's economic growth and understanding its future Nishikant Jha Aryan C Purohit

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Abstract

The research acknowledges that what major factors are to be considered while taking decisions on Fiscal Policy, Monetary Policy and Foreign Exchange policy. All these gets impacted by Government decision and their initiatives for economic development. Overall it also depends on the type of budget that government is likely to make and which sectors will get impacted, with that RBI decisions on banking sector impact huge business which contributes to economy. Therefore parameters for determining GDP should be calculated appropriately and based on that government can change level of imports and exports, this could help in assessing Balance Of Payments. At the last economy is depended on demand and supply which will define a country's economy. In this research we will study what is the current situation of the economy and what variables need to be managed properly for better performance of the economy.

Key words: Economic Policy, GDP, Atmanirbhar Bharat, Make In India, RBI

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TRACK ID: ECOPA 03

Challenges and Opportunities for the Global Economy due to COVID-19 Pandemic ¹Arambam Sophia

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Abstract

The COVID-19 pandemic not only has severe health effects; it has also increased inequality and vulnerability to poverty and effected economic growth and development. The World is going through the worst Economic Crises since the Great Depression of the 1930s. Globally, as of 5:05 pm CEST, 24 September 2020, there have been 31,798,308 confirmed cases of Covid 19, including 9, 73,653 deaths reported to WHO (World Health Organization). Lockdowns were implemented across the world which has resulted in massive unemployment. According to ILO, globally, more than 25 million jobs are at risk due to COVID-19 outbreak and 81% of the global workforce of 3.3 billion people is currently affected by the lockdowns in various countries. The paper uses exploratory method to analyze the challenges and opportunities created by Covid-19 in the World as a whole. The tightrope balance of saving human lives versus preventing economic crisis denotes the major challenge. The opportunities created include growth of IT industry with online teaching and learning becoming paramount. Environmentally, the earth is healing from abuse and degradation. Many such pandemics might happen again in future if people do not take care to preserve the environment and learn not to infringe on its sanctity. New technologies need to be developed which will enable people to connect mentally and not physically. Now, world economies are reopening, but the numbers of infected keep rising. Mass Awareness programs on SOPs are the need of the hour, particularly among uneducated people of the world so that the world can co-exist with the virus until vaccines reach the market.

Key words: Covid-19, challenges, lockdown, opportunities

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TRACK ID: ECOPA 04

Covid-19 Pandemic Issue: An Impact on over All Indian Economic Sector in India

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Abstract

The purpose of this research paper is to study that how Covid-19 will impact on Indian economy in different sectors specially small & medium Indian sectors which are life blood of Indian economy. The economic impact of the 2019-20 corona virus pandemic in India has been hugely disruptive. World Bank and credit rating agencies have downgraded India's growth for fiscal year 2021 with the lowest figures India has seen in three decades since India's economic liberalization in the 1990s. The research paper is also focusing on the problem regarding impact on Indian economy in the duration of lockdown covid-19 pandemic faced by customers.

Key words : Covid-19 Concepts, Education impact, Social impact, cultural & Sports impact, Industrial & non Industrial overall impact etc.

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BEST PAPER ECONOMICS PARALLEL TRACK ACADEMICIANS CATEGORY

TRACK ID: ECOPA-05

A Study on Foreign Direct Investment in India ¹P. Sai Rani

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Abstract:

Indian economy is one of the fastest emerging economies of the world which attracts a remarkable amount of foreign direct investments every year. However, there have been reports for the past few years showing inconsistency in inflows of foreign direct investment in India and also the GDP of India is observed to be in decreasing trend. This gives rise to the need of studying multiple facets of such investments. This paper aims at studying the trends of FDI inflows in India and ascertaining the countrywise FDI inflows and sector-wise distribution of such investments in the country. This study is based on secondary data collected from various reliable sources. Simple statistical tools like CAGR (Compound Annual Growth Rate), and Percentage have been used for purpose of study. The study reveals varying trends of FDI inflows in India in the recent years which is in line with the world economy but it is generally on a rising side. The study also reveals that Mauritius has been the top investing nation in India and among all the sectors the service sector attracts the maximum FDI from various nations over the period of study. The data collected for the purpose of study is limited to almost last two decades and is entirely based on Indian economy only.

Key words: Indian economy, Foreign direct investment inflows, Trend

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TRACK ID: ECOPA 06

Microfinance: A Unique Remedy to Eradicate Poverty in India

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Abstract

Microfinance is a broader term. It covers poor and needy population. Microfinance provides banking facilities and services to those who find it difficult to avail the normal banking services. Microfinance generates income to poor masses. The present research paper is focused on the skills, ideas, traditional family business skills, capabilities, strategies, motivational factors required for the poor village artisans and entrepreneurs. Microfinance provides small funds in the form of capital to the needy people. This type of funding makes them self-sufficient. The poor masses are kept away from the clutches of village moneylenders. They can start their own tiny or small scale venture. Microfinance thus needed to make poor masses to become self-sufficient by providing income stability to their families.

Key words: *Microfinance, Financial Institutions, Financial Services, Poverty, Eradication of poverty.*

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TRACK ID: ECOPA 07

Digital India

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Abstract

Digital India was an initiative taken by the Government of India for providing high-speed internet networks to rural areas. Digital India was established with a vision of inclusive growth in areas of electronic services, products, manufacturing, and job opportunities. The motto of the Digital India Mission is 'Power to Empower'. To provide high-speed internet in all gram panchayats. To provide easy access to Common Service Centre (CSC) in the entire locality. Digital India is an initiative that combines a large number of ideas and thoughts into a single, comprehensive vision so that each of them is seen as part of a larger goal. Digital India Mission is an initiative that encompasses plans to connect the rural areas of the country with high-speed internet networks. On the platform of digital adoption, India ranks amongst the top two countries globally and the digital economy of India is likely to cross \$1 trillion by the year 2022

Key words: Digital, Electronic services, Panchayats, Rural

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TRACK ID: ECOPS 08

Impact of Make in India initiative on the Indian economy

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Abstract

'Make In India' initiative as such is started in India before independence in the name of 'Swadeshi'. To give a boost to the manufacturing sector growth and to make the sector globally competitive, 'Make In India' initiative started in India in 2014. The initiative helps to facilitate investment, foster innovation, enhance skill development, protect intellectual property and build best in class manufacturing infrastructure and convert India into a manufacturing hub of the world. The initiative is based on the four pillars, viz. New processes; New Infrastructure; New Sectors and New Mindset.

'Make In India' is a process where emphasis is given to manufacture consumer goods as well as industrial products in India with the help of inputs that are again produced in India. The entrepreneurs are encouraged to make the finished products in India and market the same in India as well as in other countries.

There is an huge Impact on Employment with a target of creating 100 million jobs across India by 2022. in the production of the goods and services that are made in India. As well increase in exports reducing the imports and to become self reliant generally throughout the year and particularly during natural or manmade exigencies.

With the help of thorough research we will examine impact of 'Make In India' initiative on employment, imports, exports, FDI, GDP etc., the shortcomings and struggles which are faced during the practical implementation and to overcome the challenges by making use of available skilled and unskilled Human resource,

Research is based on Secondary data using descriptive Research to study the' Make In India' initiative and to focus on optimum utilization of Human resource and other resources to improve the Indian economy and providing growth to various sectors of Indian Economy. The world is invited to 'make in

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India' thereby enhancing generation of job opportunities to the masses. Make in India, i.e. manufacture in India is a must for employment generation of the youth.

Key words: Human resources, employment, GDP, FDI

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TRACK ID: ECOPS 09

Make in India

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Abstract:

Make in India is a concept that is started by the Government of India. This was started by the government of India to encourage the companies to manufacture in India and to encourage dedicated investments in manufacturing. There are three objectives that are stated in "Make in India". They are to show an increment in the growth of manufacturing sectors rate to 12-14% per annum, to produce additional manufacturing jobs of about 100 million in the economy by 2022 and to ensure that the contribution of manufacturing sector to GDP is increased to 25% by 2022.

The sectors that are involved are Automobiles, Automobile components, Aviation, Biotechnology, Chemicals, Construction, Defense manufacturing, Defense export, Electronic systems, Electronic machinery, Food processing, Media and entertainment and Mining

Key words: Growth, Additional jobs, Investment, Sectors, Construction

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TRACK ID: ECOPS 10

Make in India

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Abstract:

Make in India is an initiative made by Government of India to market and encourage the businesses to work in India which develops the economy of the country and increase the employment.

Make in India is meant to extend investment, new innovation, gain skill development, protects property and build best in school manufacturing infrastructure within the country.

The make in India initiative isn't made up to mark it's still in development, the expansion rate of producing averaged 6.9% once a year between 2014-15 and 2019-20. The share of producing dropped from 16.3% of GDP in 2014-15 to 15.1% in 2019-20.

Since there's an opposite reaction towards china from other countries companies are moving away from there to other countries by making use of the opportunities we will make companies to figure out here and may increase our economy.

There are many challenges in make in India just like the revenue generated partition splitting by other country companies. If these challenges are resolved then there'll be a revolution within the economy of India.

Key words:

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TRACK ID: ECOPS 11

Pros And Cons of India Economy Through Rural and Urban Development

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Abstract

This research paper is going to study the pros and cons of the Indian Economy from the perspective of rural and urban development. The huge population is the main problem in our country. India is spending a huge amount of revenue on Providing foods, education, and medical facility on our people. Which effects the growth of India. India is predominantly a rural country and trying to develop an urban society. India has been leading in the field of export, which gives us a good opportunity to increase our national income. But unfortunately, we are not able to fulfill our people's needs. In 2018, the estimated total population in India amounted to approximately 1.33 billion people. Even though India is an agricultural country a huge number of Indian population i.e. 190 million people sleep without food daily. Because of poor food storing facilities, this also affects our economy. According to the latest census data, there is 22% population of India is living Below the Poverty Line. Back in days before independence, many rulers have used the manpower of India, and even after independence, we are serving them in some of the other ways. But now is the time to serve our own country. For that, we have to build the idea of made by India and not made in India.

In this research paper, we have used secondary data. The website, which we have used has been attached to the report.

Key words: *job loss, taxation policy, GDP consumption & contribution, startup.*

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BEST PAPER ECONOMICS PARALLEL TRACK STUDENTS CATEGORY

TRACK ID: ECOPS_12

A study of Sustainable development of Indian Economy after COVID 19 in Thane region. Ritesh Ashok Jaiswal

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Abstract:

As our new financial year commences, the Novel Corona virus (COVID 19) has infected more than eight hundred thousand people more than 150 countries a scourge confronting all of humanity, impacting lifestyle, businesses, economics and the assumption of common well being that all of us have largely taken for granted. Even before the onset of this pandemic; the global economy was confronting turbulence on account of disruption in trade flows and attenuated growth . The situation has now been aggravated by the demand, supply and liquidity shocks that COVID 19 has inflicted. once the pandemic controlled, the shape and speed of the recovery in the US and China will be taken factors determining the nature and traction of global Economic recovery .COVID 19 has deep impact on every aspect of our lives in India and the world . The challenges today are ,therefore ,more profound .movements of men material and cargo have been completely paralyzed in India and many parts of the world .A small segment of the services sector is trying to make up for the services sector is trying to make up for the loss through "work from home" practices the manufacturing, logistics, rest of the real economy as well as the services sector involving movements ,are completely shut down ,almost everywhere .no doubt extraordinary situation require extraordinary action however, it is a important to understand what could be the impact of dislocation on the economy of India and the world. The world economy grew at a slower rate of 1.5 percent during 2020, as against 2.9 percent predicted earlier. No contraction is expected for the world economy. It is difficult to forecast the impact on Indian economy growth in the next to quarter and beyond any such study require data of intra as well as inter country sectoral interdependence. The crisis today is no longer bilateral, it was when it had affected China alone. CRISIL, had then carried out an impact analysis on certain important sectors of the Indian economy which were dependent on Chinese trade; the crisis today has affected large parts of the world and

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disrupted trade flow all around. A survey was conducted in than region responses are come to the people from a questionnaire method and percent method and chart analysis.

Key Words: Humanity, impacting, economics, aggravated

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TRACK ID: ECOPS 13

Modern outlook to the extraordinary economy

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Abstract

The paper provides an outlook for the Indian economy in the light of the extraordinary global financial crisis that started in US but spreads into different countries. India's growth is an imperative. To be counted as a powerhouse by the end of this centuries first quarter, India needs to accelerate its economic growth beyond the existing rates of 5-6% p.a. In addition at current growth rates, India is projected to have a significant unemployed population and poverty resulting from an inadequate growth will retard other efforts to place India among the top global economic powers. An unemployment in India is likely to the major causes which holds to improve the outcome of the country. India needs to focus on the remote areas, global market and tourism to fulfil the economy dream.

By copying and following others as models of growth, denying us our unique place in the world. We can find an opportunity through skilled workforce that distinguishes our models of growth from other countries. For this our respected Prime Minister has started two major projects like 'SKILL INDIA' and 'MAKE IN INDIA' where we can push ourselves in the way of growth of our country.

We present few scenarios in the paper assuming some impact of the external crisis in our country. Finally we suggest a set of policy measures to get the Indian economy back on the track of sustained rapid and inclusive growth.

Key words : Forecasting, Economic growth, social aspects, Economic Outlook, Modern techniques and Infrastructure.

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TRACK ID: ECOPS 14

Industrial Productity

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Abstract

A substantial part of productivity increase is due to technical progress. Productivity was measured at department level primarily in terms of quantity of product per man hour. Improving the productivity of knowledge worker is one of the major challenges for the management thinkers, researchers and business leaders in the world. An effort has been made here to find out the various processes, technologies & techniques those can improve the productivity of knowledge workers. Exploratory research has been carried out to identify the various processes, technologies & techniques those can improve the productivity of knowledge workers. Extensive literature survey has been carried out and thirty six processes, technologies & techniques. Some are as follows, have been identified, those can improve the productivity of knowledge workers: (i) e-Learning, (ii) Information Technology (IT), (iii) Information and Communications Technologies (ICT) & Internet, (iv) Mobile & Wireless ICT, Structured questionnaires were given to select junior level scientists, middle level activities top level scientists and scientists responsible for human resource development activities.

Key Words: productivity, techniques, researchers, technologies, scientist, extensive, communications, management.

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TRACK ID: ECOPA 15

Financial Inclusion and Rural Development

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Abstract:

Several countries across the world now check out financial inclusion because the means for a more comprehensive growth. Each citizen of the country is in a position to use their earnings as a financial resource that they will put to figure to enhance their future financial status. So as to expand the credit and financial services to the broader sections of the population, a good network of monetary institutions has been established over the years in India. India is taken into account as largest rural population within the world and belongs to agriculture activities. Financial inclusion is aimed toward providing banking and financial services to all or any people during a fair, transparent and equitable manner at affordable cost. Although, in India some people are out from financial services especially in rural areas. This research paper is focus on how recent financial developments in India are bringing rural people into financial inclusion and what are some of the obstacles for rural people to get involved. This study was found that regarding the awareness of these services such as; net banking, mobile banking, ATMs, Debit and credit cards, other new bank schemes but the study was found that the percentage of users is less as they do not feel comfortable in net banking and use of credit cards. Few of them aware but not availed and some of them were unaware. This study is purely based on secondary sources.

Key words: Financial Services, Rural Development, Financial Inclusion, Banking

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TRACK ID: LA_01

Contemporary Policy Approaches towards Sustainability, Corporate Governance and Climate Change Mitigation

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Abstract

Indian sustainable growth has shown truncated response in past year as the environmental sustainability in business is one of the key considerations that stand as a trade-off in profit making of the corporate world in a nutshell. The paper presents a holistic conceptual analysis of the Indian energy sector that never integrated with climate change response in the business models and certainly lacking to yield a low carbon transition economy in Indian scenario after the Paris Agreement. There are serious concerns in Indian business sustainability model that lacks corporate finance in green energy vis-à-vis failure of strategic implementation of low carbon to zero-carbon portfolio in corporate governance presents serious threats to long tern sustainability that is evident in the section of paper that discuss that zero-carbon led corporate governance.

Indian weak policy response and delicate regulatory forces have further stimulated the leisurelier corporate actions that lacks the climate change commitments and hence losing a large share of stakeholders that are key drivers of economic growth. It is indeed vital to synthesize the coherence between economic suitability and environmental sustainability that could present the clear derivatives upon whom policy initiatives could be equipped to govern corporate investment in green energy which present them with long term economically feasible model and then also to internally govern the business that leads to integrated climate mitigation determined economic growth. Paper suggests that integrated strategic approach of government towards encompassing environment sustainability and climate change initiatives with the corporate policy would presents finest approach to attain the environmental sustainability in its original perceived policy driven structural arrangement Paper discusses prospect towards the structured Global Corporate Policy under the present International Climate Change Model that effectively impacts dynamism among statehoods including India.

Key words: Business Sustainability, Climate Change, Green Energy, Corporate Governance Policy

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TRACK ID: LS 02

Industrial Relations Under The Proposed Industrial Relations Code- An Impact Assessment

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Abstract

The term Industrial Relations connotes a system of rules and regulations governing the relationship between the employers and the employees. The rules regulating relationship between the employer and the employees has passed through several stages of development. It started with employers' prerogatives, then the collective bargaining process and finally the legislations. Thus presently the key legislations which govern industrial relations are the Trade Unions Act, 1926, the Industrial Employment (Standing Orders) Act, 1946 and the Industrial Disputes Act, 1947.

Key words: Industrial Relations, Industrial disputes, Trade Unions, Employer, workmen and Dispute Resolution Mechanisms.

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TRACK ID: LA_03

Impact of National Intellectual Property Rights Policy 2016

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Abstract

Twenty-first century is considered to be the the century of knowledge revolution. A robust national intellectual rights policy can be a catalyst for a nations economic progress and can contribute towards knowledge economy. Intellectual property regime of any nation is in a way conducive towards sustainable economic development of that country. This policy has been drafted with a vision that it will spur creativity and simultaneously stimulate innovation in our country with active involvement and contribution from all stake holders like research and development organisations, educational institutions, corporations, SMEs, start-ups and so on. This paper is a humble attempt to explore impact of our National Intellectual Property Rights Policy 2016 with reference to its first objective - IPR Awareness: Outreach and Promotion. Since intellectual property rights are primarily monopolistic rights, an attempt shall also be made by the author to evaluate role of this policy in balancing national economic growth on one hand and benefits of society at large on other hand because as envisaged in in Novartis A.G. v Union of India social justice should prevail at end of the day. An attempt shall be made to analyse role of Centre towards boosting innovations in various Indian States. Role of higher educations for sensitising general public regarding their intellectual property rights shall also be analysed here.

Key words : Intellectual Property Rights, Pharmaceutical Sector, Traditional Knowledge, Social justice

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TRACK ID: LA_04

Study of the Motor Vehicles Act, 2019 and its social impact in the Mumbai suburban Region

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Abstract

Motor Vehicles Act, 2019, applicable from 1st September 2019. Discipline is must for sustaining the system. People do not fear the rule unless it imposes a financial penalty or financial burden on them This new Motor Vehicle Act 2019 has created drastic changes in the fines and penalty, it has increased considerably and overhead cameras with the use of technology accountability will be increased and corruption can also be controlled. The objective of this law is to make Indian roads safer, reduce corruption and use technology to overhaul the country's transportation system. The Motor Vehicles (Amendment) Bill, 2019 is based on the recommendations of the Group of Transport Ministers of States. Given that the Act wanted to deter individuals from violating traffic rules. Not following the traffic and road safety rules as per the Act will burn a hole in one's pocket. The Act also promises to protect those people who render emergency medical or non-medical assistance to a victim of an accident, from any civil or criminal liability. The bill aims to infuse more discipline on roads by tightening rules and increasing penalties as well as doing away with redundant regulations.

The transport ministry issued a notification dated August 28, listing out all the laws that have come into effect from September 1, 2019. Has this law made people responsible do they take rules and regulation seriously and follow them? The objective of this research is to study the social impact of The Motor Vehicles (Amendment) Bill, 2019 in the Mumbai Suburban Region.

Penalties for many traffic offences are so low that violators find it easier to pay their way through, than to observe traffic rules. New amended Act's main vision is that heavy penalties and strict action on motor vehicle companies and owners and drivers by the government can result in improvement and can change people into law abiding citizens. Has this change influenced Mumbai suburban people behaviour? is analysed through this research paper.

Key words: Motor Vehicles Act, 2019, Mumbai suburban Region, Social impact

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TRACK ID: LA 05

Domestic Enforcement of Intellectual Property Rights - Panacea for Indian Economy

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Abstract

The relationship between intellectual property protection and international trade has been one of the most controversial issues in the globalized world. Since the establishment of WTO, the issue of protection and harmonization of intellectual property rights has been gaining momentum. Most of the views expressed by developing countries on the TRIPs agreement arise from their interest in technological development. The implication of TRIPs agreement on India has several dimensions including economic environment, biodiversity, food security, livelihood of indigenous communities and their indigenous knowledge. The integration of local economy with the global economy under the regime of WTO reflecting a greater adoption of western pattern of production and consumerism has resulted in bio-piracy and erosion of indigenous knowledge. Besides, the unauthorized commercial exploitation of biodiversity, bio-piracy and granting of illegal patenting over indigenous knowledge systems relating to utilization of bio-resources, have prevented economic benefits accrue to indigenous communities. Intellectual property protection affects the inventive behavior of firms in varied ways depending on factors such as type of industry corporate affiliations, firm size and intellectual property strategies. Strong intellectual property protection may be necessary to stimulate research in a particular field but greater social welfare may be gained later through open access to technical knowledge that may be affected by public policy intervention. Moreover, countries interested in providing strong and secure IPRs with the objective of encouraging innovation and creativity in their jurisdictions continually seek to improve the enforcement of these rights. This paper will examine the implications of TRIPs agreement on Indian economy.

Key words: *IPRs, TRIPs Agreement, International trade and Indian economy*

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BEST PAPER LAW TRACK ACADEMICIANS CATEGORY

TRACK ID: LA_06

Intellectual Property Rights in India

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Abstract

Intellectual property (IP) is a term referring to a brand, invention, design or other kind of creation, which a person or business has legal rights over. Almost all businesses own some form of IP, which could be a business asset. Intellectual property is a product of human intellect and the rights granted on it allow its owner to benefit from the fruits of this intellectual endeavor by creating a monopoly over it. Such benefit is not always a natural right but requires recognition by a statute.

In India, intellectual property rights recognized under statute are:

- The Patents Act, 1970;
- The Trade Marks Act, 1999;
- The Copyright Act, 1957;
- The Designs Act, 2000;
- The Geographical Indications of Goods (Registration & Protection) Act, 1999;
- The Semiconductor Integrated Circuits Layout Design Act, 2000;
- The Biological Diversity Act, 2002;
- The Protection of Plant Varieties and Farmers' Rights Act, 2001.

Intellectual property rights (IPRs) play a key role in every sector and have become the basis for crucial investment decisions. IPRs are exclusive rights and therefore there is always a challenge to strike a balance between the interests of innovators and the interests of the society at large. Another important factor is having an adequate legal framework to protect the interests of innovators and inspire confidence that their intellectual property will be protected, in turn triggering further innovation.

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IPR litigation in India is quite diverse owing to the large number of courts, varying degree of experience of the judicial officers in IPR matters and varying manners of practice. As a result, some courts have become preferred forums over others.

Key words: Intellectual property legal rights Patents The Copyright Act

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TRACK ID: LS_07

A Study On Environmental Law in India: An Enviro-Legal Scenario

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Abstract

The nature is important part of human life. But nature is not only the wealth of human beings but it is also very important part for other creature of the god. Due to selfish nature of human, environment is damaged on the large scale. There are created many national and international laws to protect the environment. The first part of this paper provides information regarding environmental crimes. The second part provides information regarding national and international legal scenario for the environmental protection. The third part provides suggestion to combat with new environmental crimes and harm.

Key words: Environmental crimes, Environmental Laws, Constitution of India.

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TRACK ID: LA_08

Causes and Prevention of Fraud in Banking Industry: An Analytical Study

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Abstract

The incidents of frauds are increasing day by day in banking industry and it is a serious concern. The term banking in itself has a very wide scope and encompasses all major transactions involving a bank and this has also widened the scope of offences which can be brought under the purview of banking frauds. Banking frauds can be defined as 'A deliberate act of omission or commission by any person, carried out in the course of a banking transaction or in the books of accounts maintained manually or under computer system in banks, resulting into wrongful gain to any person for a temporary period or otherwise, with or without any monetary loss to the bank.' This paper studies the issues of frauds from the perspective of the bank. Through this paper the researchers aims to examine the loopholes in the existing system that lead to or are reasons for bank frauds and for increase in Non-Performing Assets in past few years across various scheduled commercial banks, especially public sector banks. The study finally proposes some recommendations to reduce future occurrence of frauds in Indian banking sector. The research will reveal that implementation of various internal control mechanisms are not up to the mark and further research indicates that lack of training, overburdened staff, competition, low compliance level (the degree to which procedures and prudential practices framed by Reserve bank of India to prevent frauds are followed) are the main some main reasons for bank frauds.

Key words: Bank Frauds, Preventive Measures, Non-performing assets, Indian banking sector.

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TRACK ID: LA_09

Environmental Protection vs. Economic Development – an insight into the notion of Public Interest in Public Policy

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Abstract

Public policy formulates the function of the government in socio economic development, freedom, equality, empowerment to all sectors where public is involved. Policies are made for a definite goal or objective, development and it manifests the authority of the Government to take care of the public. A public policy framework mainly starts with allocation of resources for targeted investments of the economy and is considered as the core of planning. A success of a policy is identified by successful plans and its implementation. The function of Government has been increasing tremendously due to Science, technology, social organization, industrialization and urbanization. The ultimate task of nation building has promoted Government to make use of all technological innovation, improve the standard of living, and increase the production and to make full use of the available resources. Appropriate public policies in environment protection help to build a successful economy. Protection of the environment is now a global issue as environment pollution is raising very high causing serious issues for health, food production and even the capability of earth to support human life. It has become very much necessary that appropriate and well formulated policy decisions are necessary for protection of the Environment. There is a constant pressure on the policy makers to alter and adjust the policy arrangement due to increasing global environmental hassle. Thus a policy framework based on principles of sustainable development is suitable as public interest is more involved.

Key words: Public, Policy, Environment, Protection, Sustainable, Development

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TRACK ID: LA_10

New Educational Policy, 2020 : Holistic, Multidisciplinary approach in Education Sejal Rushi

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Abstract

Imparting Education in India has always been considered a noble endeavour both for the learner and the preceptor since ancient times. The Ministry of Human Resource Development (now, Ministry of Education) recently replaced the 34-year-old National policy on Education (NPE), framed in 1986, with the new Education Policy of 2020 (NEP 2020). NPE 2020 is a comprehensive document and its main purpose is to improve the education sector by making it inclusive, holistic, multidisciplinary and more fruitful. It is important to understand the changes introduced by NEP 2020 vis-à-vis NPE 1986.At a strategic level, the differences in both the policies are primarily around three major dimensions, namely, vision of the society, social purpose, and purpose of education. Both the education policies were developed, keeping in mind the structure of society. In a way, the policies of 1986 and 2020 have a vividly distinct idea of Indian society. Overall, the NPE 1986 created a pool of education and trained human resources who contributed to the value chain but NEP 2020 dreams of creating human resources who will create value propositions. The holistic and multidisciplinary education with flexible curriculums, creative combination of subjects, integration of vocational education, multiple entry and exit with proper certification speak volumes of our government's enlightened and progressive approach towards education. Multidisciplinary and holistic learning is an innovative medium through which students can learn sciences, technologies, mathematics with liberal arts, humanities, languages, social sciences, professional skills, vocational skills, ethics, morality, human values. It aims at overall development which means now students can have knowledge or mastery across fields through access to infrastructure, trained teachers and other facilities at the higher education institutes.

Keywords: Educational institution, Multidisciplinary, Holistic, curriculums, vocational education

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BEST PAPER LAW TRACK STUDENTS CATEGORY

TRACK ID: LS_11

Corporate Social Responsibility and Economic Development

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Abstract

In India Corporate Social Responsibility (CSR) is mandatory by law. This legislation has created an important opportunity to mobilize resources and build mechanisms to promote inclusive development in the country. Economic development can be just, equitable and sustainable only when it is inclusive.

Inclusive development is incorporated into the Sustainable Development Goals (SDGs) 2030 of the United Nations. However, World Economic Forum's (WEF) report reiterates that inclusive growth and development remain primarily an aspiration. CSR mandate in India is indeed a unique case in the world today in the economic and social context in one of the world's most populous and fastest growing economies.

CSR Context of India

The CSR, spending in the year between 2014-15 to 2018-19 was more than INR 71,278 crores towards social welfare activities was mandated by law. largest amounts were spent in Education, differently abled and Livelihood. During the Pandemic Covid 19, CSR funds has contributed towards immediate relief and mitigating the adverse impact.

CSR, is the pathways to Economic development?

While the direct economic impact of these activities on the overall GDP remains small, the adoption of these ideas through a domino effect has empowered farmers to enhance their incomes and contribute to higher supply of Agri-produce through quality inputs. Similarly, in other fields, thus supporting in the national economy. Companies are deriving multiple benefits through their CSR initiatives, creating wide range of advantages and benefits which includes social and economic developments. The indirect benefits

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include sales increase, the ability to extract a price premium, or reducing the overhead cost of production. The efforts to promote CSR and to implement its management principles are vital to the economy.

Key words : CSR in India Contribution of CSR in India SDGs, HDI and CSR CSR expenditure trends , Agriculture & CSR

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TRACK ID: LS_12

Child Marriage a Barrier to Gender Equality and Sustainable Development Goals

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Abstract

Child marriage is a global problem that cuts across countries, cultures, religions and ethnicities. It is mostly prevalent among highly deprived and disadvantaged group of people and has numerous adverse effects not only on the overall wellbeing of children who are mentally, psychologically, emotionally and physical unfit for married life but also in the family, community and the country as a whole as one of the major hindrances in its developmental process. Each year million of girls are married as children, perpetuating vicious cycles of poverty, inequality and insecurity which sustain the practice and act as an obstacle to global development. Despite of the continuous campaign by united Nation and other international agencies, the childhood marriage in developing countries still remains high. The Sustainable Development Goals (SDGs) - which define global development priorities between now and 2030 - include target 5.3, 'Eliminate all harmful practices, such as child, early and forced marriage and female genital mutilations'. Gender equality remains a persistent challenge for countries worldwide and the lack of equality is a major obstacle to sustainable development. Moreover the Covid-19 Outbreak has given the perpetrators a golden opportunity to carry out this prohibited act. The present paper aims to explore the urgent need to discuss critically about the culturally bonded cycle of childhood marriage, its consequences on human rights and efforts to uproot it form the society.

Key words : child marriage, sustainable development goals, human rights violations, Covid-19 Outbreak, Solutions

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TRACK ID: LA_13

Legal System, IPR and Economic Prosperity

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Abstract

The copyrights, patents, trademarks and similar rights upon which the lion's share of creative and innovative products and services has played a vital role in grooving the economics of developed and developing countries all over the world in spurring innovations, in giving large and small firms a range of tools, so that to provide benefits to consumers and society through a continuous stream of innovative, competitive products and services, as well as an expansions of societies overall state of knowledge. It's protection is an important detriment of economic growth. It helps entrepreneur to recover cost of their innovative expenses and undoubtedly IP system must be developed so as to bring in socio economic wellbeing. IP has in extricable nexus with issues like traditional knowledge, foreign investment, geographical indication and competition law. To receive the financial rewards of IPR organization ought to proactively execute licensed innovation arrangements. As business livelihood develop IP engineers can make techniques to insure the special parts of their manifestation.

Key words: Copyrights, patents, trademarks, consumers, society, beneficiary, etc.

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TRACK NO. 4 satistics and Demograps

Chairperson

Dr. Asha Jindal

Associate Professor & HOD Statistics Department

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TRACK ID: SDA_01

Demographic Dividend Varsha Hemant Borgaonkar

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Abstract

Demographic dividend refers to the growth in an economy that is the result of a change in the age structure of a country's population. The change in age structure is typically brought on by a decline in fertility and mortality rates.

Demographic dividends are occurrences in a country that enjoys accelerated economic growth that stems from the decline in fertility and mortality rates. A country that experiences low birth rates in conjunction with low death rates receives an economic dividend or benefit from the increase in productivity of the working population that ensues. As fewer births are registered, the number of young dependents grows smaller relative to the working population. With fewer people to support and more people in the labour force an economy's resources are freed up and invested in other areas to accelerate a country's economic development and the future prosperity of its populace. A decline in fertility and mortality rates boosts working population productivity, which leads to a demographic dividend.

To receive a demographic dividend, a country must go through a demographic transition where it switches from a largely rural agrarian economy with high fertility and mortality rates to an urban industrial society characterized by low fertility and mortality rates. In the initial stages of this transition, fertility rates fall, leading to a labour force that is temporarily growing faster than the population dependent on it. All else being equal, per capita income grows more rapidly during this time too. This economic benefit is the first dividend received by a country that has gone through the demographic transition.

The research will be based on secondary data obtained through various sources. It will help to understand how the Demographic Dividend has changed over the years.

Key words: Demographic dividend, per capita income, fertility and mortality, economic benefit.

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TRACK ID: SDA_02

Strategies Affecting Commercial Banks Competitive Advantage: A Study among Private and Public Sector Commercial Banks in Amhara Region

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Abstract

Businesses all over the world including banking are faced with the challenges brought about by the ever changing and unpredictable competitive environment. Consequently, the strategies that have impact on Bank competitive advantage have attracted the interest of academic research as well as Bank management. Hence, the purpose of this study was to measure the effect of strategies adopted by commercial banks on their competitive advantage. Primary data was collected by using standardized questionnaire from the commercial bank managers and was analyzed by using mean, standard deviation, and correlation and regression analysis. The result from the Pearson correlation analysis shows that, flexibility, cost leadership, quick response and differentiation strategies have positive association with banks' competitive advantages. It is also the flexibility strategy adopted by commercial banks in the study area has a found that statistically significant effect on their competitive advantages. Hence, banks are required to enhance their services more flexibly to maintain their competitive advantages. Similarly, the results of regression analysis revealed that the variance on competitive advantage was explained by the combined effect of the independent variables like cost leadership, quick response, differentiation and flexibility strategy adopted by commercial banks. Based on the findings of the study, it is possible to conclude that the flexibility, cost leadership, differentiation and quick response strategies adopted by commercial banks in the study area have shown a statistically

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significant positive effect on the competitive advantage so that banks are required to enhance the practice of these strategies to improve and maintain the competitive advantages. Lastly, the study suggested that banks should flexibly design and implement strategies taking the competitive business environment in to account rather than sticking in a single strategy as there is no one best strategy that can fit to all dimensions.

Key words: strategies, competitive advantage, cost leadership, flexibility, quick response, differentiation.

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TRACK ID: SDA_03

Demographic Dividend and Indian Muslims: A Special Reference to the Education and Work Participation

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Abstract

This paper analyzes demographic dividend Indian Muslim though census 2001, 2011 and also used secondary data United Nations report, NSSO data and others government reports. Firstly define the objective of this paper than given the hypothesis and methodology of article. This paper also shows that socio–economic condition of Indian Muslims and how to use as a demographic dividend. This paper also tells us a comparative analysis of Muslims and non Muslims community, the purpose of this analysis actual situation of this community for the future policy planning.

Key words: Muslims, Demographic, Dividend, Census Data

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TRACK ID: SDS_04

Poverty Reduction, Economic Growth and Tourism Development in India: long-run Cointegration and Causality Approach

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Abstract

The paper examines the role of tourism growth and economic growth in India during period 2000 to 2018. The paper uses various time series economics like stationary test to check the unit root of variables, co integration to determine the long run relationship between the variables, Ganger causality to examine the direction of relationship. Lastly, the ARDL approach to measure the short-run and long-run impact of variables. The results of study confirm the co integration among variables. Also, the tourism development and economic growth shows significant positive impact on poverty reduction in both short-run as well as in long-run. Therefore, government of India should provide a inducive environment to promote tourism development of country.

Key words: India; Tourism; Poverty; Growth; Co integrations

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TRACK ID: SDS_05

Corona Viruses Vs Human and Social Life

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Abstract

Corona virus is not just a health issue, this creates many changes in our economy and social community. Diseases are caused due to changes in lifestyle. Diseases in general refer to the disturbance in ease of life and they hit human beings physically, physiologically as well as mentally. This causes a reduction in productivity as well as the performance of an individual. By using mathematical models such as S-I-R models, we will be able to keep track of the disease spread, its pattern, the effect it can cause as well as monitor the immune system of the human beings thus generate reports and analyze the overall health of the community. The S-I-R model is based on the principle of dividing the community into three categories namely susceptible, infective, and removed. This will help us understand the trends in the disease spread and thus will help us in devising more efficient preventive measures. On the economic side, Our answer is a call to action across five stages, leading from the crisis of today to the next normal that will solution of war against corona virus in state of economy by the following 5 steps.

1) Resolve; 2) Resilience; 3) Return; 4)Re imagination and 5) Reform.

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TRACK ID: SDS_06

Service Quality Measurement During COVID-19 – an Investigation of Private Health Services in Kashmir

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Abstract

This research examines the impact of dimensions of service quality on patient satisfaction in private health institutions in Kashmir during COVID-19 pandemic. The state run hospitals are heavily subsidized by the public exchequer. With a stiff competition, they are banking on personalized care and improved service quality to differentiate themselves from other hospitals. It reduces the burden on the overburdened public healthcare system and provides jobs to qualified medical personnel. Research Gap was identified as only a limited research had been conducted on service quality in private healthcare in Kashmir. This research collected the data using a survey method by employing a questionnaire which contained 22 items measured on a 5 point Likert scale. A sample of 300 patients was chosen who were treated in last 6 months in private hospitals. SPSS was employed to analyse the questionnaire. Cronbach's alpha was used to check the reliability of data. Gap analysis was performed on the mean of the responses where the pre-service and after-service perceptions of patients were compared. Factor Analysis, Pearson's Corelations, t-Test and other co-relation techniques were performed to derive inferences and mine useful information from the data. The results inferred that all the factors had a considerable and measurable impact on the service quality. It was concluded from the results that the perception of service quality of private hospitals in Kashmir during COVID-19 was high. The service provided was perceived to be better than what was expected. The patients were satisfied with care, response, and safety with private hospitals in Kashmir.

Key words: service quality, customer satisfaction, patient, healthcare, Kashmir, COVID-19

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TRACK ID: SDS_07

Apparel Store Retailers: An Attribute Based Demographic Survey

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Abstract

Apparels frame an indispensable part in the institution of social experiences and is moreover seen as a significant channel of non-verbal communication. With the increasing awareness and advancement of the customers, it has become viable for the retailers to acknowledge the needs of the customers. The purpose of this study is to examine the difference in the customers' purchase decision of apparels based on apparel attributes according to demographic variables. The attributes of Price, Fit & Style, Brand and Quality are examined in the study according to the demographic variables of the respondents; i.e., Gender, Age, Occupation and Monthly Income. The data was collected from the shoppers of Guwahati city through a structured questionnaire and the sample size chosen was 250. The data were analysed with descriptive statistics such as mean & standard deviation. Further, t-test and One-way ANOVA were used to test the hypotheses of the study. The analysis of the study showed interesting results and the findings of the study clearly depict that there is difference in the purchase decision of customers belonging to different demographics based on apparel attributes.

Key words: Apparel Attribute, Demographic Variables, Purchase decision

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Online International Conference on 'Emerging Opportunities and Challenges in Indian Economy:

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18th October 2020, 9.30 AM TO 5.00 PM

TRACK ID: SDS_08

A Study On Control Charts With Robust Estimators For Standard Deviation

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Abstract

Control charts generally contain central line (CL) and two control limits that are drawn horizontal and symmetrically below and above the central line. The central line shows the target value and the control limits determine the control area. If the process is between the upper control limit (UCL) and the lower control limit (LCL), it is said to be in-control. The final purpose of a control chart is to give a data-driven tool to help businesses to bring an out-of-control process back into an in control state. The control chart helps to reduction of process variability, monitoring and surveillance of a process and estimation of product/process parameters. In this research article, we determine some approaches by using robust scale estimators instead of simple standard deviation.

Key words: Control chart, Process capability and Robust measure

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18th October 2020, 9.30 AM TO 5.00 PM

TRACK ID: SDA_09

An Application of Statistics : Analysis of Socio-economic survey in Tandulwadi village, Maharashtra.

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Abstract

In this paper, an attempt is made to understand problems of tribal leaving in Tandulwadi village in Palghar district, Maharashtra. In this paper, some Statistical techniques like t-test, ANOVA, Logistic regression etc. are used to understand the relationship between the variables like age, gender, occupation, education, availabilities of water, electricity, medical facilities, school and transportation. These the important socio-economic intribal. are issues To study this, a simple random sample of size 100 house were surveyed. This paper shows how to use statistical methods with real data. In the survey, it is found that most of the parents preferred Marathi medium school for their children, mostly occupation is farmer and wage labourer. The literacy rate is around 80 percent. Most of the people said that they are having a smart phone but not a computer or laptop at their home. Over 90 percent of people are having a bank account.

Key words: Tribal, Statistical techniques, Tandulwadi village, occupation, education.

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TRACK ID: SDS_10

Anatomization Of Mutual Fund Of Select Indian Companies-A Comparative Study Of Large Cap Funds

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Abstract

Indian capital market is growing and developing its market on mutual funds which emerged the needs of mutual funds to be visualized properly to the investor who are interested to invest in mutual funds. Mutual fund can be said as the fund managed professionally by the fund manager and pools money from the retail and large investor in a small and large proportion of amount. This paper aims at comparing three Indian mutual funds in the category of large cap funds in terms of risk-return relationship. The main objectives of this research paper is to anatomize financial performance of selected mutual fund schemes through the statistical tools such as (alpha, beta, standard deviation, Sharpe ratio). It is found in the study, out of these three large cap category funds that SBI BLUECHIP FUND has outperformed than its benchmark index. The findings of this research paper will be helpful to investors, fund houses, financial advisors and so on for future investment decisions.

Key words: Mutual Fund, Alpha, Beta, S.D., Sharpe ratio

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TRACK ID: SDS_11

Changing Competitiveness of India in World Market: Evidence from Revealed Comparative Advantage

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Abstract:

Liberalization around the world from last couple of decades has led to increase in trade between different countries. Many factors like common language, culture, tradition and comparative advantage have contributed to rapid growth of trade around the World. Like other countries India has taken many steps to improve trade relations with other countries of the world. However due to Covid and disruption in world trade in last couple of months, PM Modi has called for Atmanirbhar or self-reliance for domestic consumption and subsequently to supply to world market. Keeping the call of Atmanirbhar or production for world market in view, it is necessary to look at product groups in which country enjoys comparative advantage from last many years. The present study aims to analyze comparative advantage of India in various product groups from 2001 at HS 2digit classification so that it is clear in which product groups the country enjoys comparative advantage in world market. In addition, those product groups in which country has gained or lost comparative advantage with respect to world from last many years are examined so that appropriate trade policy can be formulated to make call of Atmanirbhar a success.

Key words: Trade relations, Comparative advantage, Trade competitiveness, world market

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18th October 2020, 9.30 AM TO 5.00 PM

TRACK ID: SDA_12

Infrastructure and Economic Development in Jammu and Kashmir: An Econometric Analysis

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Abstract

Using co integration techniques followed by Vector Error Correction (VECM) model, the paper explores the long run relationship between infrastructure availability and levels of economic development in Jammu and Kashmir (J&K) for the period of 1985 to 2016-17. The paper also identify the infrastructural variables the UT of J&K and Ladakh can target to promote development. In this paper an attempt has been made to developed two time series composite indices namely, composite index of infrastructural development, and a composite index of economic development using most commonly used multivariate techniques of factor analysis called principal components to compute weights for the selected indicators. Co- integration results indicate that there is a long run association between infrastructure and economic development. The results of VECM model shows unidirectional casual relationship between infrastructure and levels of economic development. It is infrastructure that leads to economic development. The UT of J&K and Ladakh can promote development and remove its backwardness by investing more on the development of infrastructural such as transport, communication, power, irrigation, banking, education and health.

Key Words: Infrastructure, economic development, composite index, relationship

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TRACK ID: SDA_13

An Empirical Study on the Factors Influencing the Investment Behaviour of Corporate Professionals towards Mutual Funds

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Abstract

The financial markets have been volatile, uncertain and dynamic with a surge of Assets Under Management(AUM)intherecentpast.Mutualfundscanbeanalternativetostockmarketinvesting investors who tend to diversify their portfolio investment and look out for capital appreciation. The present study aims to understand the investment behaviour of the corporate professionals and also to study the various factors which influence the investment behaviour of corporate professional stowards mutual funds. The study is based on a sample of 175 respondents by using convenience sampling technique. The primary data is collected through a structured questionnaire and the secondarydataiscollectedthroughvariousinternetsourcesandisanalyzedusingexploratoryfactor analysisusing IBMSPSS 20.0 software. This study looks onto 35 different variables that determine theinvestmentbehaviourofcorporateprofessionalstowardsmutualfundsbythestatisticaltechnique of Factor Analysis, the variables are reduced into 7 important factors.

This study will benefit the various AMCs in knowing the corporate professional's investment behaviour and to know what factors the corporate professionals look forward when they go for investments in mutual funds. This analysis of investment behaviour is also important to drive successful and effective marketing efforts and strategies.

Keywords : Investment Behaviour, Investor's Convenience, Reliability, Company's Performance, Exploratory factor analysis

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BEST PAPER STATISTICS AND DEMOGRAPHY TRACK STUDENTS CATEGORY

TRACK ID: SDS_14

Money Laundering: Ranking the Countries Attractive for Money Laundering to India

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Abstract

Purpose: This paper estimates the order in which other countries are an attractive destination for money laundering to India and determines the proportion that will be laundered to those countries.

Methodology: The paper involves the use of Walker's Gravity Model, initially proposed by Walker (1999) and then updated by Unger (2006) to determine the countries attractive for money laundering to India. The paper uses information on GDP per capita, banking secrecy, government attitude, swift information, financial deposits, conflict, corruption, and Egmont group member for 150 countries from 2002 to 2014to come up with how attractive a country is for money laundering. Then, using distance information of countries from India, the proportion of funds that would be laundered to the countries attractive to India for money laundering is computed.

Findings: The analysis finds that countries preferred for laundering money from India are countries characterized by a strong economy and sound financial standing.

Research Implications: The paper directs attention towards focusing on the need to curb money laundering in the Indian context and determine the possible destinations where money generated in the economy might be flowing.

Practical Implications: This paper takes steps in the fight against money laundering by directing attention towards destination attractive for money laundering to India.

Originality: No studies in the past have considered money laundering flows from India.

Key words: Attractiveness; Money Laundering; Walker Gravity Model

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BEST PAPER STATISTICS AND DEMOGRAPHY TRACK ACADEMICIANS CATEGORY

TRACK ID: SDA_15

A Study On Perception On WFH Of The Working Individual: An Inferential Statistical Analysis Mamta Brahmbhatt

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Abstract

This paper attempts to examine perceptions of working executives on the work-from-home experience during the pandemic. Single cross sectional descriptive research design method was used for this study. Non-probability convenience sampling Technique was chosen for this study. Working executives in Gujarat were defined as the sampling unit for the purpose of the study. Total 196 questionnaires were distributed among the sampling units out of that 150 were received back so the response rate for the study is 76.53 percent. There were few returned questionnaires out of that some were not filled properly and blanked so they were discarded from the further study and final 150 responses were considered for the final data analysis. Data were collected from primary and secondary sources. To get an insight into the research area and to develop the hypothesis, the information was collected from various books, journals, and websites and research projects. Structured Questionnaire was administered to respondents to get information about research objectives.

Key words: pandemic, corona virus, COVID-19, working from home

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TRACK ID: SDA 16

A Study On Perception On WFH Of The Working Individual: An Exploratory Factor Analysis Mamta Brahmbhatt

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Abstract

This paper attempts to examine perceptions of working executives on the work-from-home experience during the pandemic. Single cross sectional descriptive research design method was used for this study. Non-probability convenience sampling Technique was chosen for this study. Working executives in Gujarat were defined as the sampling unit for the purpose of the study. Total 196 questionnaires were distributed among the sampling units out of that 150 were received back so the response rate for the study is 76.53 percent. There were few returned questionnaires out of that some were not filled properly and blanked so they were discarded from the further study and final 150 responses were considered for the final data analysis. Data were collected from primary and secondary sources. To get an insight into the research area and to develop the hypothesis, the information was collected from various books, journals, and websites and research projects. Structured Questionnaire was administered to respondents to get information about research objectives.

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TRACK ID: CFA_01

Impact of Covid-19 on Consumer Behaviour

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Abstract

COVID has created dread that is affecting everything from venture out and regular exercises to telecommute strategies and government intercession. This crisis has a profound effect on consumer behaviour. There is an incredible change in the behaviour of the consumer. It is crucial to understand the trend and impacts of the COVID-19 pandemic on panic buying. This study is aimed at analyzing the shopping behaviour of the Mangalore an consumer in the perspective of COVID-19 emergence. Snowball sampling technique is used for the data collection and for the analysis of data SPSS 24 has been used. Chi-square and Kruskal Walis H test is used to find any significant difference among the age group with regard to shopping behaviour.

Key words: Consumer, Consumer Behaviour, Pandemic

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TRACK ID: CFS_02

Impact of COVID-19 on Foreign Trade in India

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Abstract

The world is witnessing the carnage of the novel corona virus disease (COVID-19) pandemic. The global economy has been impacted severely due to rise in corona virus cases across the world. India has been reported as second worst affected nation with a mark 50 lakhs above after United States (US). As the COVID-19 outbreak has harshly affected all the sectors of the economy in India. Therefore, this paper examines the trend of India's foreign trade during April'2019 to August'2020. For this study, monthly data has been collected from secondary sources. To achieve the objective of the study tables, bar diagram, line chart have been used. The findings of the shows decreasing trend of India's foreign trade volume after COVID-19. This paper also discussed the prime commodities exported from and Imported in India simultaneously after COVID-19.

Key words: Foreign Trade, COVID-19, Export, Import.

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18th October 2020, 9.30 AM TO 5.00 PM

TRACK ID: CFA_03

Behaviour of Elderly towards Online Banking in Surat City

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Abstract

A sound banking system is a prerequisite for any economy to achieve growth and maintain stability in the changing international business environment. The Indian banking system is one of the largest banking systems in the world and it has also witnessed several reforms introduced over the years in the Indian banking system. As a part of digitizing the banking sector, online banking has been introduced in India like in any other country. Thought the number of internet users has drastically increased in India, there is resistance towards acceptance of online banking. Understanding the behaviour of the elderly people towards online banking or the inclusion of elderly into online banking is one of the major challenges faced by the Indian banking sector. This paper investigates the willingness of elderly towards using online banking and the difficulties faced by the elderly in using online banking in Surat city. The paper will aid the banks in identifying the difficulties faced by the elderly in using online banking.

Key words: Online banking, Elderly, Digital Divide, India Banking sector

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18th October 2020, 9.30 AM TO 5.00 PM

TRACK ID: CFA_04

The Economic Impingement of Women Entrepreneur in India

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Abstract

An entrepreneur has been defined as person who organizes and manages any enterprise, especially a business, usually with considerable initiative and risk are evolved. Women became more involved in the business world only when the idea of women in business became palatable to the common public. According to the Global Entrepreneurship Monitor report, "women are nearly one-third more likely to start businesses out of necessity than men", because women are overtaking their male peers in the level of education obtained, having higher education degrees is one of the significant characteristics that many successful female entrepreneurs have in common. The average self-employment rate for women under 25 years old in OECD countries is 7.2%. There is an insistent need to investigate various dimensions of women entrepreneurship. The existing theoretical concepts need to be expanded to better explain the uniqueness of women entrepreneurship as a subject of research enquiry.

This study aims to explore the implementation, challenges, and methods used to measure the role of women entrepreneurs India. The study takes on a qualitative approach and the data collection has been done by using a semi structured interviewing technique. Content analysis has been adopted to derive the findings of the research. The findings of the study provide significant insights to the researcher. There are many benefits of female entrepreneurship that have been researched in detail in the past. women entrepreneurship is a recent topic in India that started with the introduction of the Women's Decade (1975 to 1985) and which mostly picked up it space in the late 70s. The research work suggests some strategies like TREAD (Trade Related Entrepreneurship Assistance and Development) should have effectively design to enhance—the women initiatives and risk taking attitude in terms of exploiting the available opportunities.

Key words: self-employment, OECD, Global Entrepreneurship Monitor report, TREAD

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TRACK ID: CFA_05

The Economic Impingement of Women Entrepreneur in India ¹Somarata Chakraborty

² Sweta Rani

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Abstract

An entrepreneur has been defined as person who organizes and manages any enterprise, especially a business, usually with considerable initiative and risk are evolved. Women became more involved in the business world only when the idea of women in business became palatable to the common public. According to the Global Entrepreneurship Monitor report, "women are nearly one-third more likely to start businesses out of necessity than men", because women are overtaking their male peers in the level of education obtained, having higher education degrees is one of the significant characteristics that many successful female entrepreneurs have in common. The average self-employment rate for women under 25 years old in OECD countries is 7.2%. There is an insistent need to investigate various dimensions of women entrepreneurship. The existing theoretical concepts need to be expanded to better explain the uniqueness of women entrepreneurship as a subject of research enquiry.

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Key words: self-employment, OECD, Global Entrepreneurship Monitor report, TREAD

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BEST PAPER COMMERCE AND FINANCE TRACK ACAMEDICIANS CATEGORY

TRACK ID: CFA_06

"Do E-Markets' Flourish Again?" -The Comparison of Online Buying Behavior of Students in Pre COVID19 and Post COVID19 Era-a Preliminary Study

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Abstract

When the disaster struck, then we will plan to cope up. The world was shut down with the emergence of new virus. It is not an exaggeration to say that it literally stopped everything. The economies stumbled, businesses stopped and the trades halted. With the gradual reduction of the virulence of COVID19 and with the ease of lockdown restrictions, the online economies re started. The study analyzes the pre COVID and post COVID online buying behavior of college students across India. Convenience sampling is used to collect the data. The data is analyzed using various tools to deduce the amount spent on the online markets during both phases. The study also throws light on the favorite e commerce sites as well as 'go to' items of college students across e-commerce platforms. The study captures the demands of 'students' segment as well as reflects the results for immediate implementation of the demands across e-commerce platforms.

Key words: e-markets, e- commerce platforms, online buying behavior, COVID19

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TRACK ID: CFA_07

Literature Review: On Study of Financial Position of HDFC Bank.

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Abstract

This study is an attempt to review the literature survey on Financial Position of HDFC bank. Banking sector plays an important role in the developing economy. It comprises nearly 7.7% of the national GDP. It has been analyzed that by 2025 the banking sector will become 3rd largest sector in the world economy (Times Report). The purpose of the study is to evaluate the performance of one of the most leading Indian private banks i.e. HDFC bank. In this research paper all secondary data have been used from the authentic sources. Ratio Analysis, CAMEL approach has been used by authors and further concluded for the purpose of the research.

Key words: financial position, developing economy, leading Indian Bank, Ratio Analysis.

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TRACK ID: CFA_08

Second Hand Cars: An Emerging Sector Boosting the Indian Economy

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Abstract

Car is a possession that every human wants to have. Nevertheless, new car is always a preferred choice, it does not fit in the pockets of many individuals. Hence, buying a second hand car becomes a viable option. Though price is the most important factor, there are other reasons too while opting for a second hand car. Until a few years back, there was not much demand for second hand cars and this sector was pretty much stagnant. However, the economic slowdown has affected various segments and automobile industry is one of them. This has paved a way for the second hand car market. This paper gives an overview of the relationship between the automobile sector & economic growth, the reasons behind buying second hand cars, the challenges faced, its performance in the market &how this sector can boost the economy.

Key words: Second hand cars, Automobile sector, Economic growth, Challenges.

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TRACK ID: CFS_09

Impact of COVID-19 on Tourism Industry of India

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Abstract

The present paper highlights how COVID-19 crisis has imposed an array of major challenges for the tourism industry of India. Moreover the study focuses on highlighting how the pandemic is going to influence the behavior of tourists, hosting country and other related aspects and what are other possible repercussions of the pandemic on tourism industry of India. COVID -19 labelled as black swan event has caused an unprecedented global disaster with huge impact on the social, economic and political aspects throughout the world. Tourism industry being one of the most important employment providers all over the world is being one of the worst victims of the pandemic. On similar lines the tourism industry in India has incurred huge losses via its impact on revenue earning capacity and employment generation potential of the industry. Therefore tourism research in India should also focus on advancing our knowledge for informing or even leading such disastrous causing situations. Otherwise, the country will face one crisis after the other. Therefore it becomes unavoidable for the policy makers to alleviate the disastrous effects of this pandemic and act quickly as soon as the pandemic ends.

Key Words: Tourism demand; Covid-19; e-tourism

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BEST PAPER COMMERCE AND FINANCE TRACK STUDENTS CATEGORY

TRACK ID: CFS_10

Comparative Study on The Customers Behaviour towards Restaurants, Pre and Post Lockdown

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Abstract:

"A well run Restaurant is like a winning baseball team. It makes the most of every crew member's talent and takes advantage of every split-second opportunity to speed up service." By David Ogilvy. The same efficient restaurants are now facing a drastic loss due to the family of virus i.e. COVID- 19. The four phases of lockdown in India which was announced during the end of March which has turned the most profitable business i.e. restaurants into a most affected area due to lockdown. Customers behaviour towards restaurant has changed a lot due to COVID- 19 even after the unlock. Even though, restaurants assure the quality food maintaining social distancing with proper cleanliness, but now most of the customers prefer to have food at home. All this factors are effecting the restaurant adversely.

The main purpose of study is based on the changes in the behavioral pattern of customers towards restaurants and the measures adopted to overcome the damages. Primary data is used as the major tool for the data collection. Primary data has been collected through Google forms.

Key Words: Restaurants, COVID-19, Customer behaviour, Lockdown, Effect.

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TRACK ID: CFA_11

Business communication challenge of small enterprises in Bangladesh

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Abstract

The relative SME share in manufacturing value added is a lot extended and estimated to fluctuate between 45 to 50 per cent of the total value-added generated with the aid of way of practicability of the manufacturing industries sector. Further as important sources of new agency introduction and growing new entrepreneurial talents, these industries furnish the much wished dynamism and vitality to the national economy. Implementation of poverty alleviation action programs and techniques are a systematic and continuous effort in Bangladesh. The object of the paper is to find the main communication challenges of small business in Bangladesh and give a positive solution or recommendation to our reader through this paper. This report covers all the aspects of the small business to analyze and find the possible help to the reader about the real picture of the communication challenges of small enterprise in Bangladesh. The limitation of this paper is that I use only secondary data because of COVID-19 I am not able to interview any businesses that hover to make an authentic report. I added information about the main challenges faced from the internet and have given appropriate reference to complete our paper. Finally, I tried to get some solutions to the communication challenges faced by small businesses in Bangladesh.

Key words : small enterprise, challenges and opportunity, Small enterprise growth rate, possible solution.

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TRACK ID: CFS_12

Role of LIC Of India In Socio-Economic Development Of India During Globalisation: A Critical Review

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Abstract

Indian economy has witnessed drastic changes since 1991 with the introduction of New Economic Policy in India. Indian economy switched to an open and liberalized policy regime from the protected regime With this, Government owned companies and PSUs were thrown before global Private giants to compete with. It has also started in Insurance sector with the opening of the Insurance sector and setup of IRDA in the year 2000. The monopoly of LIC (Life Insurance Corporation of India) came to an end. Like other PSUs, LIC was also working on the agenda of fulfilling social obligations of the government rather than generating more profit.

Even after globalization competing with Private Insurance Companies, LIC performed well and grown many fold fulfilling many social obligations and still leads socio-economic development programmes and major contributor to all 5 year plans. LIC still commands more than 70% share of insurance market. Several doubts were raised about LIC's future while opening the insurance sector for private players. LIC seemed to overcome these doubts and established itself as transnational competitive financial conglomerate of significance to societies and pride of India. The current paper tried to investigate reasons and initiatives adopted by LIC for this successful survival and impressive growth.

Key words: LIC, globalization, socio-economic development, insurance, PSU, Indian economy.

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TRACK ID: CFS_13

Implication of Covid-19 on Indian Banking Sector

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Abstract

COVID-19 is without a doubt one of the greatest worldwide occasions of our lifetimes, introducing extraordinary difficulties to numerous ventures, governments and individuals everywhere throughout the world. The pandemic stays wellbeing and compassionate emergency, and the business and financial effect has been profound and extensive. Money related administrations firms, specifically, have the chance to support customers and organizations climate the financial downturn and explore the current storm.COVID-19 will have dependable effect on numerous businesses including banks. Post emergency, computerized development and COVID-19 versatility will decide methodology of banking players with three portions rising: banks that are as of now future-prepared with genuinely advanced financial abilities and cost flexibility, banks that are computerized slouches and that need to advance and recharge because of inferior COVID-19 strength, and in conclusion banks that will battle to make due because of being computerized loafers with shoddy monetary and operational strength. COVID-19 will change our practices as clients, residents and representatives in India and around the globe. As individuals become progressively centered around their prosperity, organizations will likewise need to see how they can be a piece of another wellbeing biological system that is probably going to rule client thinking going ahead. The possibility that "each business is a wellbeing business" is now rising in numerous edges of money related administrations, and that is maybe one of only a handful hardly any positive enduring effects on result from COVID-19.

Key words : COVID-19, Banking Sector, Financial Strength, Monetary Policy

TRACK ID: CFA_14

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Impact of Green Human Resource Management Practices on Sustainable Performance: An **Exploratory Study**

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Abstract

In the recent past, the thrust area of many researchers has been focused towards the effects of business and legislative activity on the physical environment because of concern regarding sustainability, and their management practices which profoundly affect the social environment as well. This study not only reviews the literature on the direct and indirect effects of managerial decisions on social and physical environment in term of sustainability but also tries to find out links and possible explanations between social sustainability and organizational effectiveness as well as the role of ideology. As the organizations of today are moving towards green initiatives, we attempt to study its impact on sustainability of organizations. Green Human Resource Management practices also significantly contribute towards the understanding of the linkage between sustainability and organizations. Our findings imply that Green HR efforts have led, in addition to other tangible benefits, to increased efficiencies, cost reductions, retention of employees and improved productivity.

Key words: Green human resource management, Sustainable performance, Environmental management, Human resource management, Institutional Sustainability, Training

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TRACK ID: CFS_15

COVID 19: A New Normal Work from Home: Challenges Faced by Employees Due to the Pandemic.

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Abstract

Covid-19 has brought a sudden halt to many workplaces. In an attempt to renew working, many companies have resorted to the option of work from home. For most employees' work-from-home is a new facility and hence this paper tries to identify the challenges faced by employees of varied sectors with regards to working from home due to corona virus pandemic. A comparative study is also made focusing on the work life of employees before and during the pandemic. The paper also analyses whether there is a scope for work from home for employees in the future. Data has been collected from 216 respondents from multiple sectors via e-questionnaire (i.e., Google forms) in an attempt to understand the productivity level of employees.

Key words: Work from home, Pandemic, Employees, Challenges

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TRACK ID: CFA_16

A Critical Study of Impact of Leadership Style on the Employee Motivation

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Abstract

Leadership is a multifaceted ideology. It does not have a fixed pattern. There is a unique correlation between the style of leadership adopted by a leader and the employee motivation. The style of leadership adopted by the leaders certainly affects the employees and employee motivation either in positive or negative manner. The purpose of this research work is to find the effect of leadership style and employee motivation in five small and medium scale companies situated at Ambernath Badlapur industrial belt. A survey was conducted and the questionnaires were distributed amongst two hundred and fifty employees of different departments. To find and test the validity of the survey twenty five employees were interviewed. The researcher assumes that, there is a strong relation between leadership style and employee motivation. When the transactional and transformational styles of leadership were tested, the practical aspects in the leadership and motivation were understood. Application of transactional style of leadership has shown negative findings whereas the outcome of transformational style was positive.

Key words : Employee motivation, Leadership styles, transactional leadership, transformational leadership, performance improvement.

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TRACK ID: CFA_17

A Study on Impact of Empowerment on Woman Entrepreneurs in India ¹Zahra Dehghani

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Abstract

A powerless needs and struggles for power so that one can become so empowered that one can enjoy the upper strata status. Similarly, same fundamental can be applied in entrepreneurship where one upgrades oneself from being employee to employer.

We can clearly see that there is an up gradation from powerless to empower or from job seeker to job giver. I.e. an entrepreneur. This differentiation between the two i.e. (i) empowerment and (ii) entrepreneur can be seen across the globe with different intensity. This differentiation is amongst various religion, culture and race.

But one thing is common amongst above demographical component is power differentiation between male and female, which also creates base for differential rate of entrepreneurship between males and females. LGBTQ community is also our societal part but they are still in a phase of recognition. Thus to rule out this difference, need for woman empowerment for woman entrepreneurship is required.

Empowerment is nothing but, a process of becoming stronger and more confident especially in controlling one's life and clamming one's rights. Whereas, woman entrepreneurship is a process in which woman initiates a business, gathers all resources, undertakes risks, faces challenges and provides employment to others and manages the business. But, due to family and societal pressure gender discrimination and stereotypical patriarchal society she is suppressed and unable to display her knowledge, skills and abilities. Thus, to showcase her talents and abilities empowerment is required.

With the help of descriptive research, we will examine various eminent woman entrepreneurs' struggles and problems they faced. Find out the results of how they overcame the challenges by making use of the available situational opportunities and made their essential contribution to achieve the goal of 5 trillion economies.

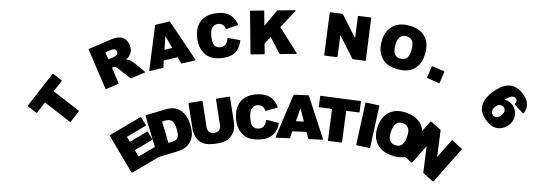
Key words: woman entrepreneurs, empowerment, challenges, opportunities

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TRACK ID: EDA_01

Emotional Intelligence Study on Adolescent Students

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Abstract

The study has been conducted on a sample of 40 adolescent students selected from SSC board English medium school Khar, Mumbai. A standardized of Emotional Intelligence Scale, constructed by Anukool Hyde, Sanjyot Pethe and Upinder Dhar, was used which contains 34 items for measuring different aspect of emotional intelligence. The respondent were required to indicate their view on five point scale i.e. Strongly Agree, Agree, Uncertain, Disagree and Strongly Disagree. On the given range High, Normal and Low emotional intelligence is calculated on the basis of their areas. The findings shows that the most of the adolescent students are having high levels of Emotional intelligence such as Self-awareness, Empathy, Motivation, Self-development, Managing relations, Value-orientation, Integrity, Emotional Stability, Commitment and Altruistic behavior were high, few were normal and no adolescent students were low on the above factors of emotional intelligence.

Key words: Emotional intelligence, Self-awareness, Empathy, Motivation, Self-development

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TRACK ID: EDA_02

Digital and Online Education System in India

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Abstract

India becoming a global leader in Information Communication and Technology along with domains like space. The Digital India Campaign is encouraging to transform the whole nation into a digitally empowered community. Quality education playing very important role in this transformation and technology itself playing an important role in the improvement of educational processes and outcomes. This paper examines the emergence of Digital and on-line Learning environments and along with the reasons for its appearance. The recent advancement of wireless net and mobile communications devices has provided exceptional opportunities for 21st century mixed learning models along with on-line and face-to-face learning. In response to those developments, several innovative learning environment has been trialed at various platform. The potential of technology enabled teaching, will facilitate us in establishing the knowledge society, which in turn will help us in improving our GDP and nation growth. Our educational institutions were built in line with industrial era rather than a digital era. Thus, teachers and students are faced with a massive challenge of change. Applicable integration of technology into all levels of education to support teacher preparation and development, improve teaching, learning and analysis processes, enhance instructional access to deprived groups and streamline educational planning, administration and management. Since technological changing very rapidly, it is essential to find out key technology trends in order to identify ways in which education can leverage not just current technologies but emerging technologies as well.

Key words: Digital, Education, Online, Technology

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TRACK ID: EDA_03

A study on Effects of Organizational Climate on Employee's Job Satisfaction and Organizational Commitment in Education Sector of Uttarakhand

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Abstract

The purpose of this study is to observe the impact of organizational climate on job satisfaction and organizational commitment in study of 179 teachers from different colleges of Rishikesh, Haridwar, Dehradun, Uttarakhand. Descriptive statistics and regression analysis are used to explain variations in job satisfaction and organizational climate. The results shows that the organizational climate has significant effect on job satisfaction as well as on organizational commitment.

Key words: Organizational Climate, Organizational Commitment, Job Satisfaction, Education Sector.

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TRACK ID: EDA_04

Revitalising Ethics in Students of Higher Education Through Value Education

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Abstract

India is growing and flourishing from land to sky. From a poverty driven country to a knowledge hub the journey has been remarkable. The Covid-19 can be seen as an instrument of change. On one side the wealthy population got engaged in regenerating the family bonds and on the other side there is a sharp rise in domestic violence and other unethical activities in the lower strata of the society. The Ethical conduct has been most neglected phenomenon since decades now has taken a giant form in every field. The topic of research has been selected as a step to curb the rate of these practices. Value education though cannot put a full stop on these practices but by bringing small change in the intellect of our youth through value education can somewhere revive the Ethical root of India. The objectives of the research are to highlight the role of value education, to analyze the multiple aspects relating to value education and to find the gender difference in opinion of youth regarding value education as a subject at graduation level by chi-square test. The research is descriptive in nature. The primary data has been collected through questionnaires by sixty-six respondents which includes both closed ended questions as well as open ended questions. The results of the study showed the positive approach of students in higher education towards value education as a subject but majority of the students believe that the teaching methodology would be playing predominant role while implementation.

The research covers a small section of the population. The scope of the research includes its application on a large scale - all government and private colleges, universities and departments of higher education.

Key words: *Education, value system, youth, parents, ethics.*

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BEST PAPER EDUCATION TRACK ACADEMICIANS CATEGORY

TRACK ID: EDA_05

Skill Development Training among the Commerce Students: A must in the VUCA World

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Abstract

Exchange of ideas about how to design understudies to prosper in the 21st century include the need to increase key aptitudes past the basics, for instance, modernized, metropolitan, self-data and social capacities, among others.

While the articulation "21st century preparing" normally infers a guidance that incorporates development, pros have found that such capacities required for work and life in the midst of a century that will presumably be described by "Instability, Uncertainty, Complexity and Ambiguity" (VUCA) encompass significantly more than mechanical abilities.

In this particular condition, how are instructional requirements addressed in public curricular structures? How do these curricular frameworks reflect the abilities that understudies need to prosper in the 21st century, as recognized by ask about?

Our Study found that as the learning destinations were extended, differing ventures are attempting to close the gap among desires and homeroom sharpen, in different courses, and to differentiating degrees.

Our drive watches out for the necessity for improving the significance of guidance, by supporting the restrictions of educators and various instructors to assemble opportunities to find that help understudies develop a full extent of emotional, social and excited aptitudes, that empower them to carry on with fulfilling lives and to participate monetarily, publicly and to add to the achievement of the Sustainable Development Goals.

Key words: Skill Development Training, volatility, uncertainty, complexity, ambiguity, curriculum, sustainable development goals.

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TRACK ID: EDA_06

Use of E-Resources by students of pedagogy

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Abstract

The subject of education is related to teacher training, students of education subject are future teachers. Teachers are the pivot of any educational system. Education is of great importance for the creation of excellent teachers, in which teachers are prepared to fulfill their professional responsibilities and duties in an efficient and effective manner. The level of education is very much dependent on the qualification, work efficiency and efficiency of the teacher. Teachers are all familiar with the increasing use of information and e-communication technology in education. The teaching-learning process can be made effective by using e-resources in education. The research article presented highlights the use of different types of e-resources by pedagogy students. Pedagogy students use some of the popular types of e-resources. Some use less then some. There are some students who do not use e-resources; they need to be trained to use e-resources by stating their usefulness.

Key words: Use, E-Resources, students, Pedagogy

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TRACK ID: EDA_07

COVID 19: A New Normal in Higher Education

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Abstract

Online education programs are increasing rapidly in higher education system. Higher education need to curriculum that necessary to positively impact student outcomes. Existing research needs effective teaching strategies for online education; however, there may be some limit in the application of these strategies and faculty perceptions of associated outcomes. Large groups were focus to uncover how faculty in an online program maintain and describe teaching effectiveness on online environment. In this paper, I present several approaches, tools, and applications of online learning and web-based learning technologies.

A further review of experimental studies that contrasted different types of online learning practices found the following:

- •When a study contrasts blended and purely online conditions, student learning is usually comparable across the two.
- •Elements such as video or online quizzes do not appear to influence the amount that students learn in online classes.
- •Online learning can be enhanced by giving learners control of their interactions with media and prompting learner reflection
- . When groups of students are learning together online, support mechanisms such as guiding questions generally influence the way students interact, but not the amount they learn.

Key Words: Higher Education Online Education web-based Learning

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TRACK ID: EDS_08

Effectiveness of Online Classes: From Teacher's Perspective

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Abstract

The Covid-19 has resulted in temporarily shut of all the schools and colleges across the world. As a result, Education system has been changed dramatically, with the distinctive rise of elearning, whereby teaching is undertaken remotely and on digital platforms. With the growing number of online education programs through the digital platform, faculty needs to be competent and possess skills specific to the online learning environment. The purpose of this research offers the difficulties faced by the teachers through online classes and their effective teaching strategies for online education and also indication of the quality in an online learning environment. Here we intend to give out the questionnaire to teachers in order to meet the objective of this study. Primary data has been collected through Google form. Faculty need to be competent in their role and possess the skills necessary to positively impact on the student outcomes.

Key Words: Online class, Education, Teaching Methods, Digital Platform, Effective Education

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TRACK ID: EDS 09

Challenges to e-learning among Engineering Students - A COVID-19 scenario Mateen Yousuf

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Abstract

Covid-19 pandemic has affected every institution of the world in a very adverse manner and its impact is only beginning to show. Students have suffered the most during the pandemic as the educational institutions were the first to shut due to the pandemic wherever lockdown was implemented. Social distancing led to alternate means of education being explored like online learning. Online learning in engineering was full of challenges and issues because of the practical nature of the field. This paper reviews the different available online platforms and content that was used during the online teaching of engineering colleges and challenges faced by both the teaching faculty and the students during the online classes. A sample of 233 students from various engineering colleges in India was investigated with an opinion poll regarding their perception about the problems with the transition of the entire teaching-learning activity in the teaching of engineering subjects. Results show that 75% of the students thought they were not able to understand the concepts without the practical portion, 13% of students experienced no difficulties in adapting to the online activity; 66% of students faced different types of difficulties mostly related to the competences needed to operate the online platforms and poor Internet connection; 81% felt that the content was theoretical and obsolete, 42% thought that the teachers were not adequately trained and 55% were not able to understand because of various psychological and sociological problems. Engineering Colleges were also affected as they lagged behind in the annual academic calendar of events. The findings of the study highlighted that online learning in engineering cannot produce desired results in developing countries like

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India as the content management, infrastructure, training of instructors, technical problems, poor internet connectivity etc had serious shortcomings.

Key words : COVID-19, e-service quality, engineering education, online learning, distance learning

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TRACK ID: EDA_10

Exploring the Frontiers of Teacher Beliefs in Education and Teacher Preparation ¹Spoty Manoj Karthik ²Sybil Thomas

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Abstract

Teachers hold a broad general belief system of which educational beliefs become a part. This educational beliefs about schooling, teaching, learning, and students are referred to as teacher beliefs. All teachers hold beliefs about their work, their students, their subject matter, and their roles and responsibilities. Alongside teachers' personal beliefs exist a set of pedagogical beliefs which greatly influences and motivates teacher behavior. These are professional beliefs held by teachers which affect teachers' decision making while planning and designing educational activities. These beliefs held by teachers influence their perceptions and judgment and this in turn have a remarkable influence on their classroom practices. This explicit significance of teacher beliefs has not been explored enough through research. The reason why researchers have avoided such formidable a construct is, being a global construct, belief does not lend itself easily to empirical investigation. In spite of this constraint teacher beliefs have been subject to legitimate inquiry by researchers in certain areas of education and training. The present article reviews these researches on teacher beliefs with special reference to pedagogical beliefs and examines its relevance in educational reforms and practices.

Key words: Teacher beliefs, pedagogical beliefs, teacher preparation and educational reforms and practices

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TRACK ID: EDS_11

Blended E-Learning in School Education: Exploring Students Perspectives

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Abstract

Blended e-learning that endeavours to unite the benefits of both the traditional face-to face instruction and e-learning, has recently become trendy in education sector. The practice of effecting blended learning by using e-learning tools is a support for conventional classroom teaching. It has been persistently carried out and assessed for quality learning believing that the learner's satisfaction is imperative for the execution and expediency of blended e-learning. Getting a better understanding on student's perceptions of blended e-learning could facilitate the execution of student learning in this setting. The research need to be conducted on school student's viewpoint regarding blended e-learning. As it is one of the most important step in creating a successful e-learning milieu. The specific aspects that need to be focused are - student's perception regarding e-learning, importance of e-learning in context of education, student's attitude towards e-learning and their requirements with respect to quality of instructional materials, communication and support of the learning process. The present paper highlights the current state of e-learning implementation in school education, educational materials organization & designing, the ability of teachers to handle the e-learning facets so as to cause quality learning on their part.

Key words: Blended learning, E-learning, School Education, Learner's perspective.

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TRACK ID: EDA_12

Restructuring the Education System for addressing Gender Inequality: Study of Primary, Secondary and Higher Education for Sustainability

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Abstract

There is no denial to the fact that gender inequality is still a disturbing issue in the modern society. It has been the history of India which reveals about this issue in great detail and the present scenario of Indian society exhibits the features of this problem very prominently whether it being the wage gap between male and female workers or being the difference between the educational opportunities available for boys and girls. Undoubtedly, these gender-based differences makes a society vulnerable and thus there is an immediate need for a plausible and effective solution for it. In this regard, Education is an apt tool which can take these gender-based practices away from the society, pulling them deep from the roots. Changes in the education curriculum, changes in the pedagogy, changes in the teaching patterns, evaluation and most importantly, changes in the environment in which both genders exist is much needed. It is the need of the hour to have modifications in the way we approach the learning of both boys and girls and such amendments should start to take place right from the lower level of education and should continue till higher level. This study focuses on the way in which the restructuring of education system should take place and to explain the necessary changes that ought to have at every stage of education i.e., primary, secondary and even at higher level along with studying the way the changes that had already taken place in this sector.

Key words: Education, Gender, Inequality, Primary, Secondary

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TRACK ID: EDA_13

Promoting a Culture of Life Skills Education among Secondary School Students

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Abstract

The adolescents today are facing numerous challenges such as sudden closure of schools, long distance friendships and social deprivation. Life Skills helps adolescence to deal effectively with real life situation and also help them to overcome and anxiety, confusion and mental turmoil that they go though. Life Skills Education Program (LSEP) is an intervention. The purpose of this study was to investigate the effectiveness of LSEP in enhancing the life skill scores of adolescence students. The research design was Experimental - Non-Equivalent pre-test and post-test design. The sample of the study comprised of VIIth Standard students of English medium SSC School from suburban Mumbai. The sampling technique used was convenience sampling. The instrument used for examine the life skills score consist of Life Skill Assessment Scale, 2009. For analyzing data, parametric statistical techniques were used. The result shows a significant difference between the pre-test and post test life skills scores of adolescents. This study further recommends the need for life skills educations in enhancing productivity of the nation.

Key words: Adolescents, Life Skills, Life Skills Education Program

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TRACK ID: EDA 14

Teaching during Corona Pandemic: Issues and Challenges

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Abstract

Corona Virus Pandemic has made a huge detrimental impact on humanity. There is not a single country which has not been affected by this highly infectious viral disease. Currently India ranks second in the world by its humungous population of Covid 19 patients, coming just after U.S.A. To negate any further impact of Corona virus, our honourable Prime Minister Shri. Narendra Modi ji announced complete lockdown of the nation from 24th March 20. With this announcement the nation came to a standstill. School and Colleges were shut down indefinitely and teaching learning process suddenly came to a halt. Online teaching was resorted by the government and private institutions. But it was not an easy task. Teachers and students faced great deal of problems such as unpreparedness, lack of e contents, lack of appropriate devices and internet, lack of technological know-how. There has been many government initiatives to overcome these problems like e yantra, e pathshala, e pgpathshala, diksha to provide quality e content and study materials for the students. Similarly, state governments have conducted their own training programmes, study apps, portals, websites for students. There has also been appreciable effort by teachers at their own personal level by creating own e contents and uploading videos on you tube. However, the picture is not rosy as it seems. There are certain impending challenges like lack of connectivity, electricity shortage in rural areas, socio economic background of the students, mental pressure on students etc which must be overcome with clear cut and concrete policy by the government.

Key Words: *Teaching, learning, e content*

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TRACK ID: EDS_15

Adolescents' Perception towards Social Networking Sites in Relation to Their Anxiety and Academic Performances

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Abstract

In the present era the advancement of technology and its accessibility has enabled rapid expansion and popularity of social networking sites among adolescents. The 'I generation' adolescents have become addicted to SNSs .This global phenomenon has resulted in hindrance to a good performance in academics. There is also noticeable change observed in adolescents' attitude and behavior due to their concentration on SNSs, resulting in anxiety problems. Research studies on this modern age SNSs impact and usage within India have been limited to specific surveys and theories. The objective of this study is an attempt to investigate the Adolescents' Perception towards SNSs in relation to their Anxiety and Academic Performances. The reason for selecting adolescents as the target audience is because this new generation will live in a digital world for the rest of their lives shaping and potentially being shaped by digital technology and connectivity. Descriptive Research method including the Quantitative paradigm will be used in the present study. For analyzing the effect of SNSs on adolescents, a self made questionnaire will be designed and by using simple random sampling technique, sample of 500 students will be selected, comprising of ninth and tenth standard students of both gender from English medium schools in Greater Mumbai. By using Descriptive and Inferential analysis, it aims to find the relationship between SNSs and Adolescents' Anxiety and Academic performances on the bases of their perception.

Key words: Social Networking Sites (SNSs), Adolescents, Adolescents' perception, Academic performance, Anxiety.

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TRACK ID: EDA_16

Role of ICT in Education as a Virtual Reality

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Abstract

Information and Communication Technology (ICT) have emerged as a one of the determining forces shaping the global economy and producing rapid changes in the global context. In the world of higher education, virtual education has taken a great leap wherein the face of education system is changing in the future up comings. The proliferation of Remote Learning, e-Learning, M-Learning, Blended Learning and Flip Classroom. In the process of implementing the virtual learning platform the need of digital literacy and computational thinking need to be developed among the stakeholders handling the virtual education system. With the growing use of the internet and the world wide web has enhanced the horizon of the usage of Social Media became an integral part of educational system and a major source of spreading world class education. Teachers and students should communicate asynchronously or through technology that allows them to communicate synchronously. Understanding ICT and mastering the basic skills and concepts of ICT are considered as a part of education system to make oneself to acquire the 21st century skills to have a prosperous future by updating oneself with the upcoming technological changes and making oneself to be a part of ever-growing world.

Key words : Remote Learning, E- Learning, M-Learning, Blended Learning, Flip Classroom, Digital Literacy

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TRACK ID: EDS_17

New Education Policy 2020

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Abstract

India got independence since 1947, after that government of India sponsored variety of programmes to address the problem of illiteracy in India. India's 1st Minister of Education Maulana Abdul Kalam Azad envisaged control over central government with uniform education system. Education is fundamental to achieve human potential and developing nature. Universal access to quality education is the key to India success. Universal high quality education is the best way to develop and maximize the countries rich resource and talent. India is the country who have highest population in the world and its our duty to provide high quality education to them. The global education development reflected in Goal 4 (SDG4) of the 2030 Agenda for sustainable development which was adopted in the year 2015. As we know the world is going rapid changes in the knowledge of ocean. Varieties of dramatic technological and scientific advances took place. The New Education Policy 2020 is the 1st education policy of 21st century and its aim is to address the many growing development countries. The aim of India to have an education system by 2040 that is second to none with equitable access to the highest quality education for all learners of economic or social background.

Key words: Education Policy, Government, Students, College, School

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TRACK ID: EDA_18

A Study on Effective Teaching of Mathematics for Economic Growth by Word Problem-Solving Skill through Comprehension of Mathematical Vocabulary

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Abstract

Mathematics is for all has become a common sense true statement in current educational discourses. Our student's scientific and mathematical knowledge is important for the welfare of the individual and society as well as for the growth of economy. In our society it is very essential for teachers that they should teach their students always with new and effective strategies of teaching mathematics. Present paper focuses on how Knowledge of math vocabulary is an essential component of learning mathematics. In order to communicate math thinking clearly, students need to learn and use appropriate vocabulary. If we want students to use the language of mathematics precisely it is important that we model appropriate language in context, both verbally and visually. Tools such as a math word wall and/or math vocabulary exercise sheets can provide scaffolds to bridge the gap between informal math language and the formal terminology of mathematics as students engage in mathematical explorations and experiences.

Key Words: Mathematical Vocabulary, Problem Solving, Economic Growth

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TRACK ID: EDA_19

Sustenance Of Edtech Sector Post-Covid in The Light of NEP 2020.

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Abstract

The COVID 19 pandemic has changed the way we live and operate. Many newly emerged burning issues stared at us. Alternates, substitutes, replacements became the need of the hour. Many sectors witnessed paradigm shift in its operations. Many sectors faced decline and many others emerged. The digital divide that existed for many years suddenly started to fill increasing dependence on online websites, portals, and applications. The Education sector emerged as one major sector that witnessed filling up oh this technological divide thus bringing many EdTech companies into action. The Technology revolution is at its peak in the education sector. Also, the recent NEP 2020 envisages and accepts this technology aided education in positive light. The point of deliberation is how long will this upward progress of EdTech sector continue and will it survive the challenges post COVID? The paper deliberates the position of EdTech sector, its sustenance in the light of pandemic and NEP 2020.

Key words: *Education, Technology, NEP 2020 and EdTech*

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TRACK ID: EDS 20

Importance of Education

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Abstract

the operation of a country's money supply, commercial activities and industry. Economy means Economy also means an area of production distribution & trade as well as consumption of goods and services. Education is the most important & powerful 1 aspect of our country education is that aspect which provides individuals the ability to learn how to read & write education helps individuals to be independent & to stand on their own legs it also helps in developing the overall personality of an changes among the individuals. individual & also the behavioral In India there are lots of for students to pursue higher education because there are lots of educational opportunities to provide education to students .Education is a must for all institutions which have come individuals as it helps in not only becoming self dependent but also a country like India would get educated citizens .Education is of 3 types: Primary Education ,Secondary Education ,Higher education Government has introduced several schemes to provide education to all the children like wise primary education is free & compulsory up to std 10th government has given importance to right to education as a fundamental right for all its citizens in the constitution. Today there are several courses which have come up & there are institutions providing education based on the interest of the individuals. Education should be imparted to the students in such a way that it will provide understanding & everything that will make them a better citizen in future and mould & shape their career in a right direction knowledge should be imparted to all so that everyone can have their own skills & can develop those skills over & above the years. Even girls are getting educated in the current scenario so that they also get an opportunity to develop themselves & even they can become self dependent in terms of everything .Education does not mean making money education should be meant for outcome & not for income At times people are not able to go for higher education even though they

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have talent why because of lack of finance. In country like India we should motivate citizens to educate themselves as much as how much they can educate themselves there is no age bar for education no educational institute makes any differences among the candidates the student education is important rest of the things are of no concern. In education field money at times should also not be a concern for the institutions all the educational institutions should admit the students purely on the basis of their merits likewise academics sports cultural and so on. When it comes to education students would definitely like to study in their dream institute so those dreams are fulfilled only when the institute admits them to their institute. Many a times candidates & their parents are ready to even give donations so that their child can get admission into best colleges likewise in Medical engineering etc so the institutions should not get into bribery & stop giving admissions on the basis of donations it should purely be based on merit system there should not be any kind of nepotism or any kind of quota system or minority education is for all no discrimination or else the meritorious students will never get an opportunity to educate themselves in best colleges in India

Government has also launched a programme called National Literacy Mission under this programme all the illiterate people from very remote areas villagers from rural areas are imparted education with the help of well educated & literate men & women of that particular village. In rural areas where there was no proper educational institute people of the village were made to study under the tree with the help of slate & chalk but with the changing scenario there are some small schools which have been established & children of those villages can go to those schools & study with minimum infrastructure so after all education is education in remote areas people still are not aware about the benefits of education as to how education would help their children to built their future many a times these children are not sent to schools for education because they say that the schools are very far from their homes this is what the parents mentality is regarding education another reason is the parents feel what my son or daughter will do studying I mean there mentality is educating children is not important but working at a young age is very important those parents who understand & are worried about their children will they will send their children to schools from one school to another if the school is running up to a particular standards & then the parents wants their children to migrate to cities like Mumbai for further studies were they can get the best of the educational facilities & they can also learn other new things. So we the educator would spread the light of literacy and we the educators would eradicate the darkness of illiteracy

Key Words: Education Primary Secondary higher Education National Literacy Mission

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TRACK ID: EDA 21

Study on Social Maturity Level of Junior College Students and its Impact on Economy

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Abstract

The study has been conducted on a sample of 80 junior college students selected from Rizvi college of Arts, Science and Commerce, Bandra, Mumbai. A standardized tool of Social Maturity Scale, constructed by Nalini Rao was used which contains 90 items for measuring different aspect of Social maturity. The respondents were required to indicate their view on four point scale i.e. Strongly Agree, Agree, Disagree and Strongly Disagree. The findings shows that the social maturity score of F.Y.J.C students is more than S.Y.J.C students. The level of social maturity of male students is little higher than female students. The level of social maturity of Marathi medium students is highest. The level of social maturity of Hindi medium school students is lowest.

Social maturity involves learning to properly relate to acquaintances, family, neighbors, friends, and relationships. It involves understanding how to honor and respect those in authority. It means knowing what to do and striving for it to reach the desired level of acceptable social behavior. Social maturity is a long process to be socially mature. It is process of proper attitude or behavior of an individual which is essential for functioning effectively in the society.

Key words: Social Maturity, Personal Adequacy, Interpersonal Adequacy, Social Adequacy

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BEST PAPER EDUCATION TRACK STUDENTS CATEGORY

TRACK ID: EDS_22

Faculty's Perspective on Online Teaching, The New Normal: A Case Study

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Abstract

The education landscape has been greatly altered due to Covid-19 guiding all forms of classroom teaching to E-learning platforms. This unforeseen move towards E-learning or distance learning has significantly spotlighted the importance of technology and its impact on online teaching. The advancement in technology has led to machines doing human work and humans working for machines which may prove to be a serious issue in the mere future. It has become inevitable that, with the increased exposure to E-learning use of modern technology has become a part of the new normal education. This new normal has highly influenced the faculties. Adopting to this new normal has necessitated faculties to learn and advance their technology skills apart from their teaching skills. In this research paper the researcher analyses the effects of online teaching, the new normal on faculties and their response towards this new normal.

Key Words: Online Teaching, E-learning, New normal, Faculty, Technology

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TRACK ID: EDS 23

The Future Learning: Generation Z and Their Challenges in the Covid World

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Abstract

The education system has been exposed to major multifariousness and developments with the dynamic economic scenario as the generations conform with the prevailing educational standards of the nation. Every country has its own set of convention and policies that are to be followed in accordance with its global counterparts so that it may offer a competent platform to perform and function. However, with a global pandemic approaching as a threat to the individual and society at large and causing a hindrance in the normal endeavors, educational department stands at the verge of being affected in a profound manner. This research paper will throw some light on the learning pattern of the digital natives i.e. the Generation Z and the apprehension or challenges encountered by them in the course of procuring relevant knowledge in the time of pandemic. Both, the educational opportunity and challenge will be considered and examined in the process along with the consequential alteration keeping in mind the limitations of the individual and the policies by the statutory regulators. The shift from the traditional to the adaptive learning and the need to consider it as the new necessity in the field of study will also be considered in this paper.

Key words: Generation Z, Information Technology, Covid, Traditional and Active learning.

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TRACK NO. 7 PRINCEMENT AND MASS MELL ME

Chairperson

Dr. Hanif Lakdawala

Director, Professional Courses AP College, Mumbai

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BEST PAPER MANAGEMENT AND MASS MEDIA TRACK STUDENTS CATEGORY

TRACK ID: MMS 01

A Significant Study Of Preference of OTT Service (Over The Top Media Service) In Mumbai City

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Abstract

For Centuries entertainment has been a big part of our life. Humanity has seen many phases of entertainment industries, from plays to theatres to television and now we are living in the world of OTT Service (Over-the-top media service) commonly known as streaming services. These services offer content directly to consumers by means of the internet, and the birth of OTT Services accessing and entertaining yourself is easier than ever, they are far more convenient than traditional television; less advertisement, good quality, variation in content, reach and range of content and more importantly you can access anything at anytime by just one click.

So, when the Covid-19 hit the world so badly everything and every industry was going down except for some industries which include the entertainment industries and the reason for not falling was only one -" Convenience is the commodity that matters the most to the current generation". This research paper attempts to focus on a comparative analysis on different OTT platforms available in India.

Key Words: OTT Service, Streaming service, Consumer preference, entertainment, Cable service.

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TRACK ID: MMA 02

Expectations of a Common Man From CSR for his Economic needs during Covid-19 Pandemic

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Abstract

Covid-19, a novel corona virus has taken the shape of a pandemic, leaving no country unaffected in the whole world. In India, the first case of this highly infectious disease was reported on 30th January, 2020. To prevent its spreading into the communities, the Govt. of India declared complete lockdown in the whole country on 23rd March, 2020. This brought all types of economic and commercial activities to a standstill throughout India. Although, the process of unlocking has begun on 8th June, 2020, but still due to the rising number of reported cases of Covid-19 almost every day, the normalcy in the business activities is still very far.

Due to the above mentioned problems, the economic condition of the country, which was already in downwards trend during pre-covid period, has worsened to such an extent that the GDP growth rate has been 4.2% for the first quarter of financial year 2020-21, thus registering a massive contraction of 23.9% year on year basis.

At this juncture, the common man, who is a daily wage earner, working mainly in unorganized sector, who lives in bustees, slums and villages is the biggest sufferer as he has to face hunger, unemployment, eviction by landlords, migration and above all deaths due to this deadly disease. The 0.12 micron sized virus has really shaken his life on all fronts, the biggest being the problems on economic and medical/health care fronts.

The Govt. of India and the different State Governments are facing this unprecedented problem which is socio-economic in nature. Due to the severe funds crunch, the Govts, inspite of their best intentions, is finding it difficult to extend necessary support to a common man to take him out from this predicament. At this point of time, the Corporate Social Responsibility (CSR) – a self regulating process through which Corporates link their activities with common public or the society can prove to be a saviour.

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Using inductive reasoning/approach, the author proposes to conduct a research on the subject that what are the expectations of a common man from CSR on the issues related to improving the economic condition, medical/health care, sanitation, skills for employment opportunities, education, etc. The sample shall include domestic helpers, hawkers, vegetable sellers, agricultural workers, migrant labours, unemployed youths, etc. Their responses will be analysed and findings along with conclusion will be presented.

Key words: Covid-19, GDP, CSR, Common man, expectations

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TRACK ID: MMA 03

Talent Management: A Key To Success

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Abstract

The banking industry is experiencing tremendous improvement and growth in the past few decades, its success and stand up in the industry is hampered by a scarcity of talent. By rethinking traditional approaches to recruiting, Training and development, succession planning, the Public sector banks are now going for talent management practices.

Today, new entry banks are competing with the old, existing banks for talent and they try to attract and pull the talent for their sustainability. This scenario makes the Public sector Banks to re-examine and revamp on their recruitment, development and deployment strategies to retain their talents.

In Indian financial sector, in pre-reforms days, employment bonding, especially in the public sector, worked on what was termed as the "psychological contract" or the "loyalty contract". There was survival of the long-term employment which was co-terminus with employee trustworthiness. But in today's world, the view has to be seriously relooked, as there is a high surge and spurt in the Job opportunities existing in the Banking sector. The old values of loyalty and one job- One boss — One designation from joining to retirement is not at all valid now. The greater demand existing for talent has made them to choose the career and employer. This paper highlights the importance of talent management and discusses different strategies adopted by the Public Sector Banks to mold talent for the betterment of the organisation.

Key words: Talent, Public Sector Bank, Strategies, Recruitment, Retention

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BEST PAPER MANAGEMENT AND MASS MEDIA TRACK ACADEMICIANS CATEGORY

TRACK ID: MMA_04

Social Media Addiction - A Secret Pandemic

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Abstract

Corona virus disease (COVID-19) is an infectious disease caused by a newly discovered corona virus, which was initially identified in December 2019 as a case of pneumonia in Wuhan, China. At the end of December 2019, COVID-19 started spreading from Wuhan, China to other countries so widely and quickly, that on 11th March 2020, World Health Organization — WHO (2020) declared COVID-19 pandemic. As a response to mitigate corona virus spread and save lives, governments in affected countries imposed desperate measures of social distancing, widespread lockdown, and restrictions on travelling, movement, and people gatherings. Due to this lockdown in affected countries and specifically India the last few months witnessed a considerable increase in social media usage. And whenever the topic of social media usage arises, the connotation is usually negative, with a focus on the negative impact both on the individual and on society. In response to these perceived negative effects the purpose of this research is to explore the social media addiction during COVID 19 among Indian youth.

Key words: Corona virus, Face book, Social Media Addiction, You tube and Whatsapp

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TRACK ID: MMS_05

The Impact of CSR On Profitability of a company: TATA Chemicals Ltd. and its pathway to selfreliant India

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Abstract

Purpose Despite continuous efforts, the literature is still inconclusive about the relationship between corporate social responsibility (CSR) and profitability of a firm. With this aim, this study analyses the impact of CSR on profitability of TATA Chemicals Ltd.

The Annual Report of TATA Chemicals Ltd. shows many awards and recognition received by them for their work on CSR & sustainability. CSR Box further reveals that TATA Chemicals Ltd. ranks top 10 among the companies on CSR spending. TATA Chemicals Ltd. which used to spend 12 Cr per annum on CSR before 2012 increased its spending on CSR.

Design/methodology/methodology/approach Building on literature review of 10 years from 2010 to 2020, descriptive study on the CSR spending and its impact on the profitability of TATA Chemicals Ltd. is proposed. The data is collected from secondary source, business responsibility report and annual report of TATA Chemicals Ltd. The data so collected is analysed using Ordinary Least Square Regression. Profit After Tax is taken as dependant variable and yearly CSR spending as independent variable. Quantitative approach is used. Durbin Watson Test enabled to test the presence of autocorrelation in the distributed terms. Hypothesis testing was carried out.

Findings The study reveals that Profit After Tax has a positive impact on CSR spending. Durbin Watson Test also shows significant relationship between PAT and CSR.

TATA Chemicals Ltd. plan to increase its production will enable the company to be self-reliant.

Key Words: Corporate Social Responsibility, importance of CSR, TATA Chemicals Ltd, firm's profitability.

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TRACK ID: MMS_06

A Study on Impact of Television News in India and its Solutions

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Abstract

In a country like India, majority of the population depends on television as their regular source of current news. Although, presently the news television industry has been corrupted to a vast extent.

They generate fallacious news, that is mostly in the favor of powerful political parties. These news are for the cause of achieving atrocious political agendas and such news/information creates lack of awareness amongst everyone and at times results in unnecessary disputes.

Currently, in such a critical time wherein the world is facing a pandemic, everyone deserves and expects latest updates and news on the corona virus, its impacts and the solutions. And yet the Indian television news channels feeds us with misleading news and false figures. They fail to educate their viewers about the safety measures and regulations, solutions for the current economic situations, etc.

However, there are many other sources of news that we can opt for, in order to obtain accurate and spot on news. A solution for securing such first-hand news through television is by "public funding". Other sources include- YouTube, Google, Instagram, Newspapers, etc.

We need to initiate and support independent and public funded news channels and create awareness about other sources of first-hand news for making Indian citizens well informed and knowledgeable so that they can determine and elect appropriate government for the future of our country. Data is collected from primary and secondary sources and descriptive data is used to obtain information.

Key Words: *News, Indian television news channels, trustworthy.*

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TRACK ID: MMS_07

Covid-19 Exposes Indian Industry's Supply Chain Vulnerabilities

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Abstract

The novel corona virus or Covid-19 is what epidemiologists term as "Disease X", an unknown disease that emerges suddenly and races ruinously across the world. The impact of Covid-19 across the world has been as unprecedented as it has been devastating. Equally unprecedented has been the response of the nations of the world, with bans on travel, closure of borders, closure of businesses, and in several cases, complete lockdowns. The attempts at "flattening the curve" seems increasingly likely to lead to an international recession.

Considering the impact an exponential spread of Covid-19 can have on a country with high population density and relatively limited healthcare infrastructure as India, the Government of India found itself compelled to order a complete nationwide lockdown for 21 days starting March 25. The impact of this on an already beleaguered Indian economy, struggling with slowing growth and shrinking consumption, is a matter of acute concern.

Impact on supply chains

Even before the imposition of the lockdowns and the spread of Covid-19 across the world, the severe disruptions in China were having a ripple effect on global trade flows. Most companies across the globe had been working to make their supply chains leaner. The emphasis had been on minimization of costs and "just in time" deliveries. This has led to reduction of inventory buffers and left no room for adequate buffers or safeguards. The vulnerabilities of this system has been brutally exposed by Covid-19. In India, certain industries have become more and more dependent on Chinese imports. These industries are under significant risk. This includes pharmaceuticals (China supplies almost 70 per cent of active pharmaceutical ingredients (API) requirement for the industry); automobiles (10-30 per cent of the raw materials and base components are imported from China); chemicals and textiles. The renewable energy sector relies on China for 80 per cent of the sector's requirement of solar panels. Finally, and potentially

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most problematically, several micro, small and medium enterprises (MSMEs) are dependent on Chinese imports.

In early March, the Directorate General of Foreign Trade (DGFT) imposed restrictions on the export of 13 APIs and 13 formulations made from these APIs. Steps were taken to expedite customs clearances of Chinese imports. The Apparel Export Promotion Council (AEPC) has identified alternative sources of input suppliers to help diversify sourcing of raw materials and products.

Combating supply side concerns

The present outbreak provides valuable lessons for companies in general and Indian companies in particular. Lean supply chain strategies, while increasing short term profits, contribute to supply chain vulnerability. Covid-19 has taught corporate decision-makers that in formulating future supply chain designs, apart from cost, quality and delivery they would also need to stress-test the chains on new performance measures including resilience, responsiveness and reconfigurability.

Companies would also seek to diversify supply chains from a geographic perspective to reduce supplyside risk from one country. Multiple sources of key commodities or strategic components would be identified and protocols will be in place to activate alternative sources of supply in short notice. It is likely that corporate strategy would also look to build a robust inventory as buffer against supply chain disruptions. The only silver lining for the present crisis has been that because of the anticipated Chinese New Year holidays, companies had stocked up inventory. In the absence of this, the situation would likely to have been worse.

Many companies would want to move at least a part of their supply chains locally. This would lead to increased investment in India's local industries and act as a shot in the arm for an economy in crisis. For example, with respect to pharmaceuticals, the Government of India's has decided to promote domestic manufacturing of critical Key Starting Materials (KSMs)/Intermediates and Active Pharmaceutical Ingredients (APIs) in the country. The approved scheme will promote Bulk Drug Parks with financial investment of ₹3,000 crore in the next five years. This is an urgent wake-up call for Indian industry to realise the need to develop its own local sourcing units and adopt alternative strategies for reducing the dependency on China.

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TRACK ID: MMA_08

A Case Study on Comprehending the Significance of Socio-Cultural System in Change Management Process and in Transformative Leadership Style

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Abstract:

This research explores the significance of the socio-cultural model in order to install a transformative leadership and bring about change in a retail organization. The socio-cultural systems, the change and the transformation process must integrate the purposefulness of all three, the whole, the parts and the larger system has to be taken into consideration. If done appropriately, there will be a sense of ownership of the process and expected outcomes.

Key Words: change management, employee motivation, , resistance ,Socio-cultural system, Transformative leadership.

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TRACK ID: MMA_09

Trend Analysis of Corporate Social Responsibility Disclosure Practices of Selected Indian Multinational Companies

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Abstract

In recent times, the MNCs have begun to play a significant role in performing different kinds of environmental and social activities known as Corporate Social Responsibility (CSR). With Section 135 of the Companies Act, 2013 coming to the fore, the culture of CSR disclosure practices of MNCs has undergone a sea change. In this paper we probe into such variations in trends of CSR disclosure details over the period 2006 to 2019; we have selected five Indian MNCs and used content analysis whose parameters are based on GRI G3 guidelines. The analysis shows that there is a significant increase in CSR disclosure practices by all of the companies from 2014-15 compared to those in the previous selected years. The study shows that in developing countries like India, the enforcement of the Act led directly to a remarkably enhanced awareness and disclosure practices.

Key words: CSR, Companies Act, 2013, MNCs, GRI G3 Guidelines, Content Analysis, Trend Analysis

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TRACK ID: MMS_10

Environmental Welfare & Green Accounting – The New Normals after Covid Era

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Abstract

Corporate Social Responsibilities (CSR) is not a new concept in India. In fact it exists in India from the Vedic period only. Later India become the first country in the world to make CSR mandatory. But even after many efforts of the government and also by many CSR's Environmental welfare activities, the problem of environment degradation cannot been resolved. Economic development is not only about creating money and wealth but it also include social well-being. Neither the company nor country can develop without analyzing the environmental factors and substantially act accordingly. Globalization and Industrialization has already harmed our environment very badly. We have tried to know the perspective of general public by conducting an unbiased survey in questionnaire form with over 150+ people across 4 states of India. We find that CSR activities should increase in education and environmental sections. Environmental welfare activities should have a separate status in CSR and Green Accounting can be use to achieve sustainable economic development. The concept of Green Accounting or Environmental Accounting is new but very much familiar to the MNCs. Adapting the concept of Green accounting will not help the corporate to keep a check on their operations related to environment, but It will also help them to create a good and positive image in the market, to achieve their CSR goals and sustainability. Green Accounting can boost our GGDP (Green Gross Domestic Product), which is a better indicator of economic development and social well-being of a country.

Key words: Corporate Social Responsibility (CSR), Economic development, Environmental welfare activities, Green accounting

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TRACK ID: MMS_11

Role of Supply Chain Management Strategy on Supply Chain Performance Of Sme's in Vellore District

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Abstract

Competitive advantage is the main focus of most of the supply chain firms and sustaining it for long term is the biggest challenge for them. There are many factors that affect the supply chain performance of the organization. One among them is the market orientation factors that play a key role in driving the performance of the firm. Hence this research aims to examine how supply chain performance is influenced by market orientation factors through supply chain management strategy. The study particularly focussed on SME's in Vellore district. The sales managers and employees of the firm are the respondents for the study and the study designed a questionnaire that encompasses market orientation factors such as customer orientation, competitor orientation, inter-functional coordination, supply chain management strategy, and supply chain performance. The questionnaire was distributed to 180 respondents, out of which, a valid 150 samples were retained back for further analysis. The purpose was determined using some statistical tools such as percentage analysis, correlation analysis, regression analysis, mediation analysis using sobel test. The results showed that supply chain performance is persuaded by market orientation factors such as customer orientation and competitor orientation as well as by supply chain management strategy. Also supply chain management strategy mediates the relationship between market orientation factors and supply chain performance.

Key words : Competitive advantage, market orientation, supply chain performance, supply chain management strategy, customer orientation, competitor orientation.

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TRACK ID: MMA 12

A comparative study of CSR by Government and other than Government companies-Financial perspective

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Abstract

Corporate social responsibility(CSR) has become buzzword worldwide. In the present globalized world, the firms have to integrate CSR activities in their business. Stakeholders will expect a lot more from companies apart from growth and profitability. With the increasing attention given to CSR in India and in emerging markets, the big companies have to concentrate on performing CSR activities and improving quality of life in the society. The purpose of Current study is to explore and Compare the Contribution of Government and other than Government companies towards CSR activities and their compliance.

Key words: CSR, Government companies, other than Government companies, Compliance.

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TRACK ID: MMS 13

Analysis of Role of Media in Gender Stereotyping Sheraz kousser

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Abstract

This paper aims to analyse the role played by Indian cinema in gendering the society. The content shown on tv screen influences the viewers. The characters shown in Bollywood movies and serials generally portray women as dependent, submissive, emotional, caring, attractive, and more concerned about jewellery, costumes and beauty. Their life revolves around family, marriage and sacrificing their own self for sake of others happiness. An ideal homemaker is obedient, submissive women who take care of the needs of other family members, in these depictions. A Recent clip of Saath nibhana sathiya (rasodey main kontha) which has gone viral shows one daughter named gopias submissive and obedient; on the other hand, rashi —the other daughter in law- is negatively portrayed as someone who indulges in family conspiracies and personal feuds. On the contrary males are portrayed as heroic even stalking; addiction, violentetc. are some of the traits which are glorified in the movies such as in Kabirsingh, despite having an abusive, controlling, personality full of anger issues and addiction issues he still continuous being a successful doctor. Gender stereotype proliferate, get recognition and normalised through media. This shows the deep rooted Patriarchy. Because of patriarchy, the role and duties assigned and expected from women are to take care of needs of family. Thus the role of women is confined to her home and boundaries of four wall in pleasing other family members. While the man's character portrayed are strong, Independent, arrogant. They are usually shown as taking care of business and financial responsibilities of family. This is what gives them the authority to have a decision making role in family matters.

Key words: *Gender, Stereotypes, Roles, Serials, Movies*

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TRACK ID: MMS_14

The Corona Virus Pandemic: An Impact on the Fast Food Restaurants of the Kashmir Valley

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Abstract

The Covid-19 outbreak has proved to be a source of distress for the economy on the whole. This study has acted as an agent to scrutinize the impression of Novel Corona Virus (Covid-19) on Quick Service Restaurants (QSR's) operating in the valley of Kashmir. A number of initiatives such as food safety, healthcare funding etcetera have been taken by the Government of India, yet a chasm created by this pandemic is difficult to reckon. The outburst of corona virus has come as a wave ripping everything apart. It has left such a deep impression on the economy of India and the globe on the whole that the recovery seems like a gruelling task. The valley of Kashmir which was already on an economic slowdown due to various emerging socio-political issues was furthermore affected by this global pandemic. Established businesses as well as the start-ups have suffered equally, yet the impact was more horrendous on the start-ups and first generation entrepreneurs. This study primarily depended on the various Quick Service Restaurant owners and their associates as well as government agencies for data collection. A number of electronic media sources were also considered for the purpose of data collection. As many as twelve quick service restaurants were examined and the data collected was purely based on direct interviews. The study was restricted within the limits of Srinagar only due to various constraints such as restrictions, inaccessibility, resources and time.

Key words: Covid-19, QSR's, Kashmir, Chasm

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TRACK ID: MMS_15

The Social Impact Of CSR: A Critical Review of Select Indian Companies

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Abstract

Corporate Social Responsibility is conventionally seen as a voluntary activity by firms that intend to put together legitimacy and social wealth through actions that sustain the welfare of their stakeholders and the environment. However, in recent years the notion of CSR has been given a more macro-economic underlying principle associated with sustainable development goals of a country. The governments are more and more of the observation that swiftly prospering firms need to be element of the answer to their countries economic and social confront. The present study makes an attempt to understand the stage wise expansion of CSR notion and its diverse practices in India. The review has been done to make clear and gain comprehensive understanding about the CSR practices of public and private business organizations in India. The companies taken for this study are leaders in their respective areas of operations and they strive towards sustainable business management practices.

Key words: Corporate Social Responsibility, government, sustainable, business

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TRACK ID: MMA_16

Financial difficulty of Banking management during COVID 19 in Bangladesh Md. Saiful Bari

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Abstract

Findings point out that the savings rating operations and performances of private business Banks have outperformed these of state-owned industrial banks. The mortgage disbursement techniques of stateowned industrial banks have been now no longer efficient ample to reap required recuperation target. Furthermore, it has additionally been found that the state-owned business banks are increased in all likelihood to be affected via using each and every of the contributory factors a long way larger adversely than non-public business banks. Effective use of company governance, maintaining transparency and accountability in all respect, environment friendly financial savings risk management, bettering managerial efficiency, profitable privatization, lessening political interference and adapting contemporary technological changes, would possibly also enhance the well-known personal loan trouble scenario of state-owned industrial banking region of Bangladesh. Countries throughout the worldwide are going through a risk of an outright disintegration as international supply chain is almost dismantled. Labor mobility too is impeded as human beings are locked down at their homes. Business enterprises, small and large, are each shutdown or closed for an indefinite period. Uncertainties are mounting as households and businesses are dealing with liquidity crisis. The key elements that have been enduring the credit score hassle (i.e. non-performing loans) had been reviewed rigorously. Contributory factors such as: corporate governance, savings management, financial savings regulations, and the degree of political interference had been identified. The first-rate direction of action is that Bangladesh Bank orchestrates a good-sized economic growth focused on repo price of four percentage and lending charge in the range of 5-8 percent. Key words: COVID19, Private bank, Retained on investment, Knowledge Management, Bangladesh Bank, Money and Liquidity.

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TRACK NO. 8 GCIENCE AND TECHNOLOGY

Chairperson

Prof.(Dr.) Atul Gosai

Professor of Department of Computer Science

Saurashtra, University, Rajkot

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TRACK ID: STA_01

Comparative Studies on Variation in Stocking Density of Common Carp Cyprinus Carpio ¹Shameem Ahmad

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Abstract

The influence of increased stocking density on hematology of Cyprinus carpio at various stocking densities was investigated. The groups were reared in the density of 5,10,15 and 20 individuals/ aquarium /cage. The aim of the study was to determine the response of cyprinus carpio on red blood cells white blood cells ,hemoglobin and haematocrit during increased stocking densities in cages and in aquaria. Results indicated that red blood corpuscles and haematocrit showed increase, where as white blood corpuscles showed decrease .However haemoglobin has not shown much variation. The response of carp to mild stress and the effect of increasing stocking on various blood parameters of fish is discussed in detail.

Key words : Common carp, Stocking density, red blood corpuscles, White blood corpuscles, hemoglobin, haematocrit.

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TRACK ID: STS 02

The study on impact of banon Chinese apps in India

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Abstract:

"prejudicial to sovereignty and integrity of India, defence of India, security of state and public order". The main reason for the ban of Chinese apps in India was stealing and surreptitiously transmitting user's data in an unauthorised manner to servers which have location outside India. This decision was taken to safeguard the interest of crores of Indian mobile users. The users are affected as the installed apps may continue to exist on mobile devices, but now the latest versions of the apps have been removed from Google Play Store and apple's apps Store. These apps have a major part of investments from Chinese companies. The government give a chance to these apps to represent their side and submit clarifications. The main focus was to reduce India's digital dependency and Indian start-up's and established companies will be greatly benefited in gaining user base. Many Indians were demanding a ban of Tiktok as it contained vulgar content on the platform. As it was watched by adolescents and children too. The app was banned a year ago, later it was lifted on . As Indians were earning income from these apps especially from tiktok.

The main purpose of this study was to know how people react to the change as millions of users were addicted to those apps. Secondary data is used as a major tool for the data collection. Data is collected from research articles journals newspapers and internet. The results of study prove that Indians are happy on ban of apps as well as unhappy because it was a source of income for them.

Key words: Sovereignty, Integrity, Ban, Transmission, Information, Security.

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TRACK ID: STS 03

Digitalization of ERP and Accounting Software as "Microsoft Profession v/s Tally ERP in Mumbai City"

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Abstract

- i) It is focused mainly on development of I.T in accounting on an e-commerce platform(i.e. Digital Accounting) where in the broad areas of small accounting software's which now to be renown in today's generation.
- ii) It is mainly seen in Digital accounting that software's which are developed are handled here huge financial transactions of any organisation easily and smoothly. Here are some of the small software's of digital accounting in which survey is done where it seen how accounting software's have renowned in today's generation.
- iii) It shows Facts and Figures of various software's that how the accounting system changed from earlier period concerned to modern era in 21^{st} century i.e.. From rigorous paper work during earlier times to software applications at present.
- iv) Analysis on the basis of Cost incurred (i.e. its Implementation Cost, Licensing fee, Server cost etc), and its users in Mumbai, India, and Across the Globe.

Key words: Accounting, Tally, Accounting Software, IT, Financial Transactions

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TRACK ID: STS 04

The Smartphone Industry from the Indian perspective

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Abstract

With the current US-China trade war, the Indo-China standoff and the resulting "Boycott Chinese goods" movement, the rising labour costs and rising taxes in China, China is steadily losing it appeal as the world's leading manufacturing hub and most foreign companies are more than eager to pack up and look for other avenues preferably in India, Vietnam and other South-East Asian nations. The "Make in India" strategy under these situations provide amble opportunity for the Indian market to attract foreign investors. Against these backdrops and the fact that India is the second largest smart phone market in the world and with 75% of its GDP being contributed by this sector, there has been a lot of research regarding the feasibility and success of the "Make in India" project as far as mobile phone sector is concerned. However, the limited success or the lack of it, is a point of contention for a lot of researchers. Furthermore, the entry of Apple products into a predominantly Android dominated Indian market also opens up a whole new set of questions rather than answers. Moreover, with no micro processing chips manufacturing units in India, it has to import it. In the light of all these scenarios, the research aims to analyse the policy measures adopted, its incurrent drawbacks and its successes. For research methodology, quantitative technique with deductive approach has been adopted and secondary data from various relevant sources have been reviewed and studied to arrive at a concise conclusion.

Key words: Chinese products, mobile components, PLI scheme, Apple store, Overseas Companies, manufacturing hub, foreign investment.

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TRACK ID: STA 05

Water Quality Monitoring of Manasbal Lake of Kashmir Himalaya – Sustainable Approach

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Abstract

In fresh water ecosystems, water quality plays an important role in determining the status and condition of that fresh water ecosystem. During the present study, an attempt was made to assess the water quality and conservation status of Manasbal Lake of Kashmir Himalaya. The Manasbal Lake, a marl lake, is located district Ganderbal in the UT of Jammu and Kashmir, India. The actual location of the Manasbal catchment is defined by latitudes $34^014' - 34^016' N$ and longitude $74^040' - 74^043' E$, and has altitude position of about 1551m a.s.l. The lake catchment covers an area of about 22 km^2 located in district Ganderbal at a distance of 30 km north from the Srinagar city of Jammu and Kashmir.

TheManasbal Lake a semi urban lake was getting modified as a result of cultural eutrophication due to anthropogenic pressure, siltation and the waste water released from the nearby kilns and residential areas. From the present study, it can be concluded that the higher values of Phosphates(PO4), Nitrates, Biological oxygen demand (BOD), Alkalinity, Hardness (Ca & Mg), Electric Conductivity, Free carbon dioxide (CO2) and lower values of dissolved oxygen (DO) and transparency clearly depicted higher trophic status of Manasbal Lake. It can also be concluded that climatic factors, untreated sewage and solid garbage from surrounding population, fertilizers containing Nitrates and Phosphates and slit load were the main causes for degradation of water quality of the studied Lake.

Hence, periodic monitoring of Manasbal Lake is necessary for assessing the quality of water for human and animal consumption as well as for aquatic life. Besides, immediate remedial measures should be

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taken up for protection and conservation of this monomictic lake in order to save it from further pollution and deterioration.

Key words : Monomictic, Sustainable, Manasbal Lake, Cultural eutrophication, Physico-chemical parameters.

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TRACK ID: STA_06

Virtual Living: Step towards Making India a Digitalised Nation

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Abstract

Communicating to people and that too by face (video) calling them, was just a dream a few years ago. Who thought the scientific developments to happen in such a manner, that it would be just a matter of few clicks to interact with people sitting far off places, sharing photos, videos online, etc.? Sitting at home and shopping for the best outfits has now become common today. The present article shall focus on some of the aspects which have helped in making 'Digital India' dream come true. Additionally, the pandemic which has hit the world has also facilitated almost everything to take place through online medium. Has internet facilities not been available, the working of the companies, colleges etc. which has been taking place despite of the fact that the companies and colleges got closed, the situation would have been more difficult. Every technology has its own advantages and disadvantages which cannot be overlooked. Internet, which has helped Indians and governments to deal through online platforms, has also helped in saving a lot of time and costs. But at the same time, there are people who misusing the internet, tend to involve in various kinds of cyber crimes and defraud people. The article and presentation shall deal with the various laws, rules and regulations too, which are equally required; to look into the aspect of cyber space in which the netizens transact.

Key Words: Netizens, Digital India, Cyber Crimes, Covid-19

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TRACK ID: STS_07

The Impact of Cryptocurrency in Digital Marketing

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Abstract

Technology is continuously evolving, prompting marketers to dive into digital marketing to increase brand awareness, reach their target market and ultimately drive sales and profit. Digital marketing is the way of promoting and selling products and services utilising online marketing tactics that have been going on now. In recent years emerged dozens of crypto currencies. The most popular one is Bit coin. It is a new kind of money and is the world's first cryptocurrency. Bitcoin is an innovative payment network where we can digitally transfer funds from peer-to-peer. Linking digital marketing and cryptocurrency gives complete control to customers over companies that have their information. Crypto currencies are affecting the digital marketing by making it difficult for marketing experts to access consumer's data. The effort taken by social media platforms to collect user information to know the interest and demands of consumers will be challenging. It attracted the attention of marketers in recent years. This paper aims to study the impact of cryptocurrency in digital marketing.

Key words: Cryptocurrency, Bitcoin, Blockchain, Indian Economy, E-Commerce.

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TRACK ID: STA_08

Impact of Immunity Boosting Agents on SARS-CoV2: Current Scenario

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Abstract

This research is based upon immunity boosting agents present to us in our natural environment to fight against the greatest pandemic novel virus faced by mankind known as COVID-19. This virus was emerged in Wuhan city of China. This virus contains spike glycoprotein, Hemagglutinin esterase dimer(HE), M-Protein, E-Protein and RNA Genome. Immunity boosting agents are those which helps to regulate our body's natural defence system. In this topic we have covered how naturally occurring immunity boosters present in our organic environment such as Flavonoids, Glycosides, Tannin, Resin and Terpenoids. Flavonoids are beneficial because they show anti-inflammatory properties which can be used to strengthen blood vessels. Glycosides are useful for treating heart failure or irregularity of heartbeats. Tannin are functional when it's used as a natural antioxidant in oils and fats against lipid oxidation. Resins are applicable to improve our anti-oxidation properties. Terpenoids are helpful to increase antimicrobial, antifungal, antiviral, antihyperglycemic, anti-inflammatory, antioxidants, antiparasitic properties. These immunity boosting agents are used to control overall body temperature whichare useful to boost our immunity levels and also to observe the prophylaxis of the immunity boosting agentsand to obstruct entering of the harmful bacteria, viruses, parasites enter in our body.

Key words: Flavonoids, Tannin, Glycosides, Resin, Terpenoids

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TRACK ID: STA_09

Study the factors effecting the efficacy of Online Learning Management System for Business

Management students

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Abstract

During this testing Covid times, Education industry (Business) has flipped completely in the process of evolution, by drifting completely onto an Online platform for all of their various courses offered partially (hybrid) and fully. Many new technologies and applications have been used to support online education, particularly through learning management systems (LMS's), which serve as the core technology platforms for the online environment.

This research focuses on the factors responsible for enhancing the learning experience of the students via this LMS or various other application platform like MS team, Google Classroom, etc. for primarily students learning business management studies at Undergraduate or Post-graduate level. The survey data is used to investigate the factors that influence overall satisfaction with online learning. The method of data collection for this study is an online google survey form.

The said survey questionnaire was sent via what's app group anonymously to students as well as all faculty who taught these online or hybrid courses. The objectives of the study is to identify factors about overall student satisfaction with online learning. Online learning is significantly affected by number of students in the online class, duration of the class, how the course is organized, the manner the content is sequenced, the ease with which students can use the application with network connectivity & technical obstacles, and finally the use of the LMS to engage with content. This research will highlight improvement in the learning curve by bridging the factors in the current digital delivery of contents.

Key words: *ICT, Business Management studies (BMS), learning management system (LMS).*

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TRACK ID: STA 10

A Comparative Study on Covid-19 Pandemic Impact of Digital Banking in India

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Abstract

In the first case, COVID-19 is a pandemic with prospective and severe implications for people's health. This is a huge problem for our multicultural economies and health care programs. Pandemic COVID-19 has greatly affected the digital banking market. In the wake of COVID-19, a rise in online banking activity and a decrease in trips to brick and mortar branches and as the value of digital banking delivery platforms increases in the aftermath of the COVID-19. The current pandemic has forced online banking customers who had once resisted adopting digital banking apps as their new default and moving towards a cashless economy. This can be achieved by the use of Debit, Credit cards, ATMs, mobile payments, electronic payment systems such as National electronic funds transfer (NEFT) and Real-time gross settlement (RTGS), etc. In addition to the Internet, mobile adoption, new channels such as websites, social media, and mobile app also provide consumers with a new way of accessing financial transactions. There is a huge possibility of utilizing the infrastructure of the digital age to make opportunities - both local and global. The more these customers realize how convenient digitally bankable it is, the less likely they are to return to the physical branches. As an increase in the use of electronic and mobile banking channels, has a positive effect on the growth of digital banking payments worldwide. The exact time for the banking sector in the pandemic is to fully embrace digital banking. The study is based on secondary data and is analytical. The present paper attempts to know the comparative study on COVID-19 impact of digital banking performance in India.

Key Words: COVID-19, Digital banking, Paired t-test, POS, NEFT, ATM, RTGS

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TRACK ID: STS_11

Unleash the Power of Meme Marketing by using Microsoft Dynamics 365 Customer Relationship

Management in the Current Digital Era

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Abstract

This paper presents an opportunity for the management to understand the how Microsoft Dynamics 365 Customer Relationship Management(Microsoft D365 CRM) can be utilized for MEME Marketing. The management of every organisation in the current competitive business situation is continuously under pressure to find new avenues to increase the sales; MEME Marketing can be one of the good options for the same. Today almost everyone in the world is using one or the other digital device, even small children 4-5 years are digital savvy – MEME Marketing can be a perfect medium for increasing the market share as it can deliver crisp message for all age groups and still make anyone smile!

Microsoft Dynamics 365 CRM can be utilized by the business user for MEME Marketing because it is easily configurable as per the persona of the business users, can launch campaigns, build message, in short duration. By using Empirical research method, it was concluded that Brand Building, Launching of New Product or Service, New Market Penetration and New Client learn the key features of MEME Marketing which could be planned, budgeted and tracked using MS D365 CRM. Through this study, analysis was done using empirical research design method and build conceptual model based on the secondary data gathered. The findings generated from this study will provide input to the management of the organisation to use 'Microsoft Dynamics 365 CRM' as an effective tool for MEME Marketing. This study will contribute to the existing literature as there is scarcity of literature pertaining to the topic among professionals.

Key Words: MEME Marketing, Microsoft Dynamics365, CRM, Brand, Digital

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TRACK ID: STA 12

Artificial Intelligence in the Banking Sector: Prospects and challenges with reference to customers

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Abstract:

The onset of AI (Artificial Intelligence) in the BFSI sector has unlocked many opportunities which have brought about paradigm transformation in the functioning of these industries. Banks are employing AI tools and techniques for enhancing their offerings to the customer. AI has played a vital role in providing greater customer experience by ensuring seamless banking services through customized and instant gratification through digital connectivity. The present study attempts to study the benefits and challenges faced by customers while using AI related banking services. Data was collected from 200 customers through questionnaire and data was analyzed using appropriate statistical tools. The findings of the study revealed that customers are satisfied using AI enabled banking applications as it provides enhanced customer experience. Further it can also be observed that even though consumers feel AI enabled applications are safe and secure but still they do not want machines to have control over their hard earned finance.

Key words: Artificial Intelligence, customer experience, chat bots

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TRACK ID: STS_13

Indian Women Empowering Through Digital Technology

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Abstract

"Status now, is not whether you are awake or asleep, it is whether you are online or offline". Shri. Narendra Modi

The Digital India programme is an significant programme of the Government of India. This programme was started with a broad vision to convert India into a digitally empowered society and knowledge economy. One of the three important areas of Digital India is forming digital infrastructure as a utility for every citizen. The second important area of digital India is providing governance and services on demand. The ultimate objective was to make all government services accessible to the common man in his locality, through common service delivery outlets, and ensure efficiency, transparency, and reliability of such services at affordable costs. The third important area in digital India is digital Empowerment of Citizens. This also places emphasis on universal digital literacy and availability of digital resources or services in Indian languages. In this direction, the Government of India had introduced 115 digital India initiatives. Out of all the initiatives there are certain digital India initiatives which empower rural women and urban women in particular. In this paper an attempt is made to present some of the important digital India initiatives which empower women.

Key Words: Digital India, Women Empowerment, MCTS, Mahila E-Haat, Beti Bachao.

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BEST PAPER SCIENCE AND TECHNLOGY TRACK STUDENTS CATEGORY

TRACK ID: STS_14

Digital India

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Abstract

Digital India is a program launched by the government of India. This program will change the economy of the country and strives to provide benefit to the user and service provider. It Transform India into digitally empowered and knowledge economy. It helps to improve social and economic condition of the people and to connect rural areas with high-speed internet network. It provides more job opportunities to the youth of the nation. The objective of this paper is to know the impact, challenges of digital India on all aspects of governance and improvement in the quality of life of citizens.

Key words: Digital India, Impacts, challenges

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TRACK ID: STA 15

A Study on Digital Marketing Channels

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Abstract

It is important for companies to understand about the public and their way of thinking in order to observe and analyse the marketing situations to achieve the benefits and growth of the organization. This paper illustrates a study on "Digital Marketing Channels", how they communicate with the help of Internet Based Marketing (IBM), Brand Based Marketing (BBM), and Social Media Marketing (SMM). These Communication plays an important role to interact with the people who are engaging in internet. It could be more effective to the companies with all generations of people rather than Traditional Marketing.

Key words: IBM, SMM, BBM, Traditional Marketing, Internet.

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TRACK ID: STA 16

Digital Revolution in Financial inclusion: Fintech Era

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Abstract

The world is going through a significant transformation from the way we produce products and services to the way we reach consumers. This phase is known as Industry 4.0. The fourth revolution in industry is focused on automation and digitalisation from production processes to finance. This revolution aims at erasing the line between physical and digital world. Finance 4.0 is the inclination of finance sector towards digitalisation, automation, cloud computing, mobile accounting, etc. Financial technology (FinTech) is disrupting the financing industry. In 2018, it was valued at \$127.66 billion. According to EY FinTech Adoption Index, 2017, India's adoption to Fintech products is at 52%. According to Raj Phani, Founder & Chairman of Zaggle, demand for virtual cards has shot up by 600% during COVID-19 pandemic. People have become risk averse as a result demand for contactless cards has increased. This will boost the Fintech industry further. Global FinTech market is expected to be \$309.98 billion by 2022. Fintech sector is currently in developing stage in India. Paytm and Ola(Ola Money) have found place in top 10 companies in KPMG 2019 report Fintech100. This paper focuses on analysing current market scenario and future prospects in Fintech sector.

Key words: Digitalisation, FinTech, Automation, cloud computing

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BEST PAPER SCIENCE AND TECHNOLOGY TRACK ACADEMICIANS CATEGORY

TRACK ID: STA_17

Stable Work from Home with personal activities using technology in lockdown

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Abstract

In this COVID-19, the situation 90% of adults are working at home in a different era. It is very difficult to do work because the given activities are not infrequent observation as well as the basic activities are running in the background at home. So, the supervisors haven't any legal evidence of the employee's achievement who work at home. Working at home gives us the opportunity to handle personal life as well as professional life. Telecommunication work for individual and organizational outcomes gets increased. But in this situation, technology played an important role to complete their work (maybe company work or teaching-related work.) It may be possible internet is not working properly or system may not support huge amount of memory data. Using the questionnaire data with home workers from different professional backgrounds, which defines whether the working from home improves people's capacity to balance their professional life with personal life as well as equipment supports the various technology or not. This research examines the impact of work from home in real life and career outcomes.

Key words: Work from home, personal work at home, supervisor and employee, system support, Problems, technology, progress.

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TRACK ID: STS_18

Digital India: An initiative to transform the nation.

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Abstract

India is going through a significant transformation in the past few decades in terms of economic growth, demographic change, rapid urbanization, etc. Digital India is an ambitious programme of the government of India with a vision to transform India into a digitized hub by digital connectivity and skill enhancement and numerous other incentives to make the country empowered in the field of technology i.e. transform India into a digitally empowered society. It focuses on creation of a countrywide digital infrastructure as a utility for every citizen, ensuring governance and demand and digital empowerment of citizens. The vision of Digital India is development in various fields including electronics services, products manufacturing and job oriented schemes, etc. This programme rests on nine pillars. Digital India is the most comprehensive programme under implementation, designed to harness the immense potential of Digital to propel India forward. Digital India initiative could help in achieving the objects of: education for all, information for all, broadband highways for all, leadership structure, globally industry participation. As we progressed, our focus from 'Government' to 'Governance', or as the present Modi Government says, 'Minimum Government and Maximum Governance', to accelerate the later need to adopt Digital Technology.

In this context, this paper examines various initiatives under the Digital India Programme initiated by Narendra Modi led government in 2015, and its current implementation status.

Key words : Digital Technology, Digital India, Digitally Empowered Society, Broadband Highways, Governance, Education.

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BEST PAPER SOCIAL SCIENCE TRACK ACADEMICIANS CATEGORY

TRACK ID: SSA 01

21st Century and Relevance Of Gandhian Thought

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Abstract:

21st century, known as 'The Era of Development', accompanies with it, several problems. The COVID 19 experience has sensitized us to the need of being independent, self-sufficient and have economic growth which is inclusive and equitable. This exploratory research attempts to find viewpoints of two generations - Millennials (got their start in an era of economic prosperity) and Generation Z (which was raised at a time of global economic stress). Both generations have experienced COVID 19. The study attempts to find out their views on the relevance of Gandhian thoughts, to the present world of modern science and technology, especially after the experience of COVID 19.

Key words : Gandhiji, Gandhian thoughts, 21st century, Sarvodaya, rusteeship, Swadeshi, Millennial, Generation Z.

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TRACK ID: SSA_02

Women Empowerment Principles and Scenario

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Abstract:

We are living in gender based society. After seventy three years of independence, we Indian are not able to give equal status to the women in the Society. The number of girl students is increasing in the education but 84 percent girls can't continue their education after graduation. Even more number of graduate girl students is away from the workforce. Social norms deny the possibilities of economic freedom to women. Women in villages are busy doing household chores, cannot travel outside the village alone and hardly participate in decisions related to their children's education and family matters. In some states government are not much serious about this issue which leads increasing female unemployment. Participation of women in workforce in India fell 10 % in the last decade due to social psychology about the women. And now it is predicted that more number of women unemployment will increase after covid 19. India's gender balance in labour force participation, entrepreneurship, and growth remains among the lowest in the world. India ranked at lowly 87 in gender gap index. India is ranked among the worst of 48 countries in terms of female leadership. As far as status of women is concerned, they are not treated as equal to men in all the places. In the Western societies, the women have got equal right and status with men in all walks of life. But gender disabilities and discriminations are found in India even today. The paradoxical situation has such that she was sometimes concerned as Goddess and at other times merely as slave. India is emerging as developing economy hence in this scenario empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life for women, men, families and communities has become the need of hour

Key Words: unemployment, discrimination, empowerment, developing economy

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TRACK ID: SSA_03

Perception and Behaviour in Covid-19 as New Normal

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Abstract

The current timeline is Covid-19. COVID-19 is an acronym that stands for <u>co</u>rona <u>v</u>irus <u>d</u>isease of 2019. (International Committee on Taxonomy of Viruses, 2020) It was later named "severe acute respiratory syndrome corona virus 2," or SARS-CoV-2.(Vergnaud, 2020) The researcher has focused on corona virus as a primary agenda where dicey way of perception, behaviour and psychological stress is noted during this pandemic. The job of our sensory receptors are frequently assembling data from the domain, it is basically how we construe that facts to our surroundings. It can be bias course of action on basis of the frame work of mind during this breathe taken formidable scenario. The impact of Covid-19 is so severe that psychological abnormalities is creep so fast that the damage is already occurred. Lack of medical interventions, unavailability of bed in the hospital, fear of death, losing the job and financial lacuna have change the outlook of public behaviour were everything has ceased up. This paper is propelling on the system to cope up with the circumstance by reinforcement it dauntless attitude by taking new normal precaution and modification in the lifestyle which is a need of an hour.

Key words: Perception, Behaviour, Psychological Stress and Covid-19

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TRACK ID: SSA 04

Social Aspects Of an Economy

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Abstract:

India is world's Fourth largest in terms of economy. The top three country in economy terms are: China, European Union and United States. There is quite more efforts are require to beat this three developed countries.

In India, there is lot of scope in terms of every field. As if it concerns related to an Indian Economy then there will be challenges and Opportunities for the nation. India had growth despite of the recession time and also it tries to growth well in the coming times. There is constant efforts from the Government to reduce the poverty, population, unemployment, green light infrastructure projects are major challenges for nation and on the other way there are also benefit of it.

Social and economic factors such as income, education, employment, community safety, and social supports can significantly affect how well and how long we live. These factors affect our ability to make healthy choices, afford medical care and housing, manage stress.

To better growth of this social aspects need to concentrate on each factor in detail. Income is depend upon the level of employment, more employment more income of the people and at the end overall development and growth in the economy of the nation. It depends upon the opportunities provided by the government, industries. Education sector is the backbone of the country, need to require constant efforts and up gradation after certain period. For the economical balance and growth society as a group of people who share common values and lifestyles. It is important part of the foundation for a society and they encompass all aspects of it.

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TRACK ID: SSS_05

Analysis of Role played by Green revolution in Drug addiction

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Abstract

Green Revolution has played a significant role in increasing production. Fertilizers and genetically modified seeds were used for exponential growth of crops. In the 1960s and 70s Punjab's predominantly agricultural state was swept away by the green revolution's unparalleled transition. Although green revolution has increased the production of agriculture but also increase the cost of production and their debt and led to various types of social crisis. The drug hazard is one aspect of the seeds of dissatisfaction of the Green Revolution. "Dismissal of the youth has led of the loss of meaning and significance. This sense of being wasted makes them vulnerable to drug addiction. Also as productive economies of the land are destroyed, and drug trade becomes the new economy. But it is an economy in which traffickers make money, and the youth pay with their lives" (Shiva, 2016). There is a scene in the movie 'Udta Punjab' where police stops a truck loaded with drugs at a checkpoint. And then senior officer refers this drug abuse to the "Green Revolution 2.2" and relate Punjab with Mexico in the context of drug abuse.

Key words: *Green Revolution, Punjab, Drug Addiction*

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TRACK ID: SSS_06

Revisiting The Plague to explore its similarities with the contemporaneous crisis of COVID19.

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Abstract

Pandemics represent the most dramatic presentation of the rapid and effective spread of infectious pathogens such as bacteria or a virus acting as the wildcards of world's history. The cost in human lives is only rivalled to the resulting social breakdown, disruption of business, and widespread panic. Albert Camus's narrative The Plague is considered to be amongst the best of European novels of post war period and takes us through a catastrophic outbreak of a contagious disease in the lightly fictionalized town of Oran on the Algerian coast, as seen through the eyes of the novel's hero, Doctor Rieux, a version of Camus himself reveals our contemporaneous familiarity with the concept of how our lives and our sorrows become instantly meaningless in the face of an epidemic that spreads rapidly and unexpectedly, inconveniently interrupting our daily routines. This article analyses and explores the similarities of the fictional narrative with the prevailing scenario of the world post COVID19 outbreak.

Key words: social breakdown, pandemic, catastrophe, crisis, death.

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TRACK ID: SSS_07

Non-Timber Forest Products It's Significance In Economy Of Indigenous People. A Study Of Karbi Indegenous Community Of Assam, India.

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Abstract:

Non-Timber Forest Products is an importance source of livelihood for millions of indigenous peoples who live in midst of natural rich forest. The socio-economic and cultural aspects of indigenous people are heavily based on resources from forest. These forests acted as the store house resources for them and the richness of the forest determines the wealth of the community. Indigenous people collects NTFPs for their own needs and also sells some amount of it to earn cash to meet their other needs. The study area is inhabited mainly by the indigenous community and the significance of NTFPs in immense. They practise sustainable means while they collect NTFPs. This is the unique feature which is still in practice and such practice made avail the equal accessibility of resources for the whole community.

Key words: KarbiAnglong, NTFPs, sustainable.

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TRACK ID: SSA_08

Poverty and Maternal Mortality in India

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Abstract

Maternal mortality is an important indicator of economic and social development in India. This paper investigates the relationship between the poverty and maternal mortality in India and Uttar Pradesh. The paper tests the following major hypothesis: The higher the level of poverty, the higher maternal mortality rates among the states of India. The paper applies correlation and regression analysis to data collected by the Planning commission and SRS. Finally, the study suggests that higher level of institutional and education of women leads to maternal mortality decline.

Key Words: Poverty, Maternal mortality, Malnutrition, Public expenditure on healthcare

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TRACK ID: SSA_09

Mortality and Morbidity Challenge in Health Sector of India Minhaz Husain

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Abstract

Health as conceived by World Health Organization (WHO) is a "state of physical, mental and social well-being and not merely the absence of disease or infirmity". Hunger is synonymous with poverty and both are inseparably linked. Access to food and improved nutrition constitute an undeniable basic human right and one of the central goals of development process aiming reduction of poverty and inequality. Reducing malnutrition is thus central to the notion of reducing poverty itself. Health is an important factor in the formation of human resource development which plays a vital role in improving the qualities of human beings who are the active agents of economic development. Improving the qualities of human agents contributes to labor productivity, allocate and entrepreneurial ability. The relationship between health and poverty or health and development is complex, multi-faceted and multidirectional. Poverty in its various dimensions could be a manifestation, as well as a determinant of an individual's health. In its most basic form as a state of food deprivation and nutritional inadequacy poverty has a direct bearing on the morbidity and longevity of people.

Currently in India low IMR, MMR, low expectancy at birth, sex ratio are some of the biggest challenges for health sector development. Main diseases in India are Tuberculosis, Malaria, and HIV which are directly related to poverty.

Key Words: *mortality, health, morbidity*

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TRACK ID: SSS_10

Covid-19, Lockdown and the Street Vendors: A Tale of Livelihood Crisis at the Time of Pandemic

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Abstract:

Covid-19 has not only emerged as a life threatening disease, but it has also created a livelihood crisis among the street vendors like any other marginalised section of Indian economy or society. Throughout the pandemic and lockdown lakhs of street vendors are struggling to sustain and carry their livelihood likewise in their normal days. For them, poverty and livelihood crisis becomes more disastrous than Covid-19 and it has a very adverse impact on their mental and physical health. Hence, in the proposed study, a qualitative research strategy will be prepared to explore the life and livelihood crisis among the street vendors during Covid-19 and lockdown. Total 8 street vendors will be selected purposefully for indepth face to face interviews. And their narratives will be recorded with their verbal and written consent. Thereafter, the recoded data will be analysed with the help of Narrative Analysis (NA). Finally, an attempt will be made to give an overall policy framework for the inclusive development and welfare of the street vendors.

Key words: Covid-19, Lockdown, Street Vendors, Livelihood Crisis.

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Online International Conference on 'Emerging Opportunities and Challenges in Indian Economy:

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18th October 2020, 9.30 AM TO 5.00 PM

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The Role of Institutional Collaborations in Combating COVID-19 in Dessie, South Wollo and Oromia Special Zones of Eastern Amhara, Ethiopia.

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Abstract

COVID-19, declared as a global pandemic by WHO, is the 'eye and ear' of the world and disturbed the economic, social and political situations of almost all countries regardless of the economic development. In an effort to combat the virus, this descriptive survey tried to assess the role of institutional collaborations in Dessie City Administration, South Wollo and Oromia Special zones of Amhara National Regional State, Ethiopia. It also tried to examine the material, financial, technical supports and leadership commitment in combating COVID-19.A total of 385 purposely selected samples of institutions from government, private and NGOs were surveyed in 7 Woredas. Primary sources of data were used using questionnaire, interview and focus group discussions. Moreover, secondary sources of data mainly reports of anti-corona task forces reports were also used. The results of the study shows that an average financial and technical supports were provided in an effort to combat the pandemic. A below average material support and above average leadership commitments that results in an average overall outcomes of institutions collaboration in combating COVID-19 was exhibited in the study. The correlation result also found that material, financial, technical supports and leadership commitment has a significant positive impact on the outcomes of institutional collaborations in combating COVID-19. The study concluded that institutional collaboration played its own role in combating COVID-19. The study recommended that anti corona task forces organized in combating the virus from federal to Kebele level should incorporate non-government institutions together with government institutions as a member in the team so that all members of the community can be reached in an effort to mobilize adequate resources in tackling the problem.

Key words : COVID-19, Institutional Collaboration, Material support, Financial Support, Technical Support, Leadership commitment

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Role of Panchayati Raj System in Rural Development: A Case Study of Cooch Behar District

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Abstract

Rural development in present, is one of the most important issues in developing countries like India. Rural Development implies overall development of rural areas with a view to improve the quality of life of rural people. It encompasses the development of agriculture and allied activities-village and cottage industries and craft, socio-economic infrastructure, community services and facilities and above all the human resource in rural areas. Panchayati raj system has been established in India in the process of decentralization after independence. Panchayati raj has been a key role for the rural development in India.

The main objective of the present paper are as: to analyse the role of Panchayati raj institution in rural development in Cooch Behar district. To identifying the problems in implementing rural development programmes in Cooch Behar district. And the paper brings to light on the Government's initiative for rural self reliance during lockdown period due to Covid 19 pandemic.

Key words: Panchayati Raj, Self reliance, Pandemic, Community services, Socio-economic infrastructure.

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BEST PAPER SOCIAL SCIENCE TRACK STUDENTS CATEGORY

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Analytical study on Conditions of Musicians of Mangalore in Covid-19

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Abstract

Music is an form of art whose medium is sound. It does not speak a particular word but it communicates through emotions. Music is performed with a vast range of instruments and the person who plays a musical instrument or is musically talented is called a musician. A musician who plays instrument is also known as an instrumentalist. For an occasion to be complete music is a must and there requires rise for need of musician, musicians can be of different categories like Recording artist, DJ artists, producing artists, etc. But the pandemic situation of Covid 19 crisis has led to collapse of jobs to musicians. Most of the musicians have lost their sources of income, which further has led to panic in several musicians. In this current crisis the most affected field is musicians. So the biggest challenge for musicians is to overcome this situation through different ways and working hard towards it. So this study focuses on the impact on various musicians in this crisis and find out on various suggestions to overcome the situations.

Key words: Covid19, Musicians, artists, jobs

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BEST PAPER SOCIAL SCIENCE TRACK ACADEMICIANS CATEGORY

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Economic Agenda in Election Manifestos: The Role Of Ideology In Economy

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Abstract

Political parties as an organized form of representation did not find mention in the original constitution. It was only after the Anti-Defection Amendment in 1985and the addition of Section 29A in the Representation of People Act 1951(RPA) that parliamentary political parties were recognised. In a democracy, like India, elections are a major affair. Election manifestos are the canvas on which political parties paint the vision of what their rule could be. Promises and achievements are listed in the most incredible fashion in the manifestos, which are printed in all major languages. However, the reality of Indian politics clearly shows that ideological distinctions among parties have mainly sustained on social and cultural issues. It is a given fact that the nexus of social, cultural, linguistic and communal considerations greatly influences the Indian polity. The economic agenda is often reduced to generalized statements on employment opportunities and figures on the manifestos. The aim of this paper is to analyze the manifestos of major national political parties since the 1990s in order to discern the importance given to economic issues in the political campaign for national elections.

Key words: *Ideology, manifesto, political party, economy*