

Research papers published by Faculty in UGC Care I/ National/International Journals

2017-18

Sr. No	Name of the Faculty	Conference (National/ International)	Conducting Body	Title of the Paper	Name of the Publication	ISSN No.
1	Dr. O.N Nair	National (UGC)	Pragati College of Arts and Commerce	Human Resource and Regional Development	Aarhat Multidisciplinary International Education Research (Volume VII issue VII)	ISSN-2278-5655
2	Prof. Sonali A. Sathe	International	C.K T College and ACCA- Association of Chartered Certified Accounting	Challenges and prospects of IFRS adoption in India		
		National	Pragati College of Arts and Commerce	Financial Education : Relevance in current Era	International Education Research	ISSN-2278-5655
		International	K.B. P Hinduja College, Charni Road, Mumbai	Indian Financial sector regulators: current issues and challenges	Changing Trends in Internaitonal Environment: Boon to Indian Economy	ISSN-2319-359x
3	Neetu Methwani	National	Pragati College of Arts and Commerce	New insight on the valuation of water as a scarce resource		ISSN-2278-5655
		International	K. M Agarwal college of Commerce, Kalyan	Information and knowledge management	Skill India and Social Innovation	ISSN-2249-894X
		International	Lala Lajpatrai College, of commerce and Economics Mumbai	Emerging Trends in Hospitality and Tourism	Ajanta Publication, Aurangabad	ISSN- 2277-5730
		National	Nagri Shikshan Sanstha College of Commerce and economics	Recent Trends in Travel & Tourism	Research Dimensions	ISSN-2249-3867
4	Samata Mane	National	Nagri Shikshan Sanstha College of Commerce and economics	Social Marketing	Research Dimensions	ISSN-2249-894X
			K.M Agarwal College of commerce, Kalyan	Recent Trends in Banking		ISSN-2249-3867

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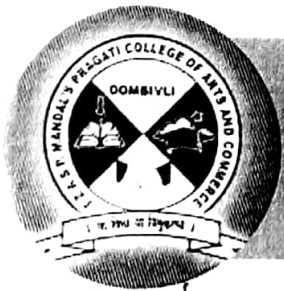
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Resource Constraints and Its Impact on Indian Economy



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HUMAN RESOURCES AND REGIONAL DEVELOPMENT

Dr. Omankuttan Nair

Department of Economics, Madhavi College, Dombivli (E)

Abstract..

The Economic development of any economy is directly related to the quality and essential use of its Human resources. The overall development of any economy is based on its availability of resources, but if any deficiency of natural resource can be compensated by the proper utilisation of human resources. The systematic development of human resources has for some time been an important consideration for national policy-makers throughout much of the developed world. There are economists who attempted to establish various theories of growth at all times, when neo-classical school attempted to explain growth as a function of labour capital and, where as modern economists stressed role of innovation and effective use of communication and global expansion and trade. Human capital directly contribute knowledge growth and indirectly it raises productivity of other workers and capital, promote economies and stimulate household investments. The public policy should encourage human capital stock and research and development on the basis of the long term interest of the region.

Introduction

Human resource is the most important aspect directly related to economic development. According to Adam Smith the Prosperity of a country is determined by the skill, efficiency and attitude of the labour used by that country. Many countries have been able to develop themselves due to their will, capacity and skill of their human resources. Human resources increase the managerial techniques; new market and new technology are developed. This increase the production and national income. Human resource helps directly to remove the economic backwardness. It increase labour efficiently and specialization. It increases labour mobility from which the executing resources can be made productivity. The development of human resources increases the knowledge of natural resources, new production technique, market and opportunities of the economic activities. The human resources also help in the proper utilization of imported capital. These all lead to the increase in production, employment opportunities and levels of living of people.

The utilization of human resources compensates the deficiency of natural resources have been able to achieve high economic and human development on the basis of human resources. The more existence of physical capital is on guaranteed of development. They should be properly utilized. They are utilized by human resources. It is essential to operate machinery and equipment and to run factories and industry. There is a close relationship between population and economic development. The More development is the human resources of a country the more developed is that country as a whole.

The question of what really means economic development is complex question. According to current thinking and research in economics, geography and social science broadly, the underlying driver of economic development is highly skilled and educated people - what some call talent and



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FINANCIAL LITERACY AND FINANCIAL EDUCATION: RELEVANCE IN CURRENT ERA

Prof. Sonali A. Sathie
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Abstract

In the last decades, Indian economy has undergone a drastic transformation in its economic and regulatory framework. Lot of changes have taken place in the financial markets which are now offering several opportunities for investors as well as corporate sector. The market is overabundant with financial products. A fully functioning market place for consumer's financial products and services needs financially capable consumers who can navigate it. To achieve this financial literacy can act as a key pillar in the development of financial system of the nation. Low level of financial literacy ends up an individual with making improper financial decisions. The need of the hour is to take necessary steps to promote financial education from the bottom level which will ultimately benefit the society at macro level. The present study based on exploratory research takes into consideration the need and relevance of financial literacy and financial education in current era, role of regulatory bodies in promoting financial literacy, possible ways to improve it through financial education. The study concludes that financial literacy impacts financial decision making. Failure to plan in a right way for retirement, lack of participation in the stock market and poor borrowing behavior can all be linked with ignorance of basic financial concepts. Financial education programs can result in improved saving behavior and better financial decision making, much can be done to improve these program's effectiveness. Illiteracy is widespread among the general population and particularly acute among rural masses, if they become financially literate and get access to banking it will help to increase capital formation, which will boost the prosperity in the country side.

Keywords : Financial Literacy, Financial Behavior, Financial Inclusion, Financial Market.

I. INTRODUCTION

Financial literacy is now one of the top priorities for most of the nations. It is even more critical for developing nations like India, where the majority find financial literacy beyond their comprehension. Financial literacy is the ability to use skills & knowledge to take effective and informed money-management decisions. For country like India it is very important for promoting financial inclusion which will ultimately lead to financial stability.

According to Organization for Economic Co-operation and Development (OECD) "financial literacy is a combination of awareness, knowledge, skill, attitude and behavior necessary to make sound financial decisions and ultimately achieve individual well being".

The consumers lack the working knowledge of financial concepts and do not have tools they need to make decisions most advantageous to their economic well being. Financial illiteracy can hamper individual day to day money management as well as ability to save for long term goals such as buying a home, retirement planning etc. This situation can make them sometimes vulnerable to financial crises. Financial education can go a long way in improving financial decision making i.e. saving, spending and borrowing behavior.

II. Literature Review

Tullio Jappelli (2009), has done a comprehensive assessment of literacy across the world based on a survey of executives in 55 countries, in 1995-2008. The survey respondents are a selected group of managers and country-experts. Through descriptive analysis he shows that literacy varies quite substantially among



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NEW INSIGHT ON THE VALUATION OF WATER AS A SCARCE RESOURCE

Ms. Neetu Methwani,

Asst. Professor, in commerce

E.B. Madhavi Senior College, Dombivali East.

Abstract

Water scarcity involves water crisis, water shortage, water deficit or water stress. Water scarcity can be due to physical water scarcity and economic water scarcity. Physical water scarcity refers to a situation where natural water resources are unable to meet a region's demand and economic water scarcity is a result of poor water management resources.

At global level water scarcity is the geographic and temporal mismatch between freshwater demand and availability. After the industrial revolution there is drastically change in use of world resources on the one hand and increasing world population, improving standard of living & changing in consumption pattern on the other hand increasing demand for water.

The most significant indicator for water scarcity is that the share of ground water in the world, according to a survey done by Central Water Commission that the ground water utilized by different sector are 85.3% irrigation, 1.3% industry, 0.3% energy, 6.6% domestic and 6.5% other. India is now the largest user of groundwater in the world.

Save water is the water conservation for solving the problems of water scarcity in the future. People have started understanding the value of clean water, however not trying completely to save water. Save water is good habit and every one of us should try their best to save water for the continuation of life here.

Key words :- Water conservation and valuation of water.

Introduction

Water is the most essential source of life on the earth as we need water in every walk of life like drinking, cooking, bathing, washing, growing crops, plants, etc. The availability of water on the Earth's surface is in abundance, yet, it is scarce resources due to its unequal distribution and salinity. At many location it is still difficult to obtain it in desired quantity with suitable purity.

The increasing demands on fresh water resources by our burgeoning population and diminishing quality of existing water resources because of pollution and the additional requirements of serving our spiraling industrial and agricultural growth have led to a situation where the consumption of water is rapidly increasing and the supply of fresh water remains more or less constant.

The important factors of water crisis are reduction in availability of water. When the annual per capita of renewable fresh water in a country or a region fall below 1,700 cubic meters, it is held to be situation of water stress. If the availability is below 1,000 cubic meters, the situation is labelled as that of water scarcity. And when the per capita availability falls below 500 cubic meters, it is said to be a situation of absolute scarcity.

At the time of Independence, i.e., in 1,947, the per capita availability of water in India was 6,008 cubic meters a year. It came down to 5,177 cubic meters a year in 1951 and to 1,820 cubic



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Review Of Research

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INFORMATION AND KNOWLEDGE MANAGEMENT

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ABSTRACT

Knowledge is a lot harder to manage than information, as it is mainly stored in heads rather than hard disks. The act of writing and making one's knowledge available to others is in itself an act of learning and transformation of the nature of knowledge. It is commonplace these days to say that knowledge is the most critical asset to be managed. Yet not many people – particularly not practitioners – invest very much time in learning about what knowledge really is and how different knowledge management is from information management. Information management is "the provision of the right information to the right people at the right time". Knowledge management goes beyond this, and provides insight, guidance, experience and know-how, for the purpose of decision support and effective action.



In the context of a "knowledge economy", knowledge and information management are key factors as they represent vital strategic organizational resources. The role of knowledge management in the educational institutions is critical and important. So we can say the main function of educational organization is the Knowledge Management. Through the application systematic thinking, Knowledge Management in educational organization can be separately identified and studied at administrative, research, education (teaching and learning processes), student service and human resource subsystems. The multidisciplinary roots of Knowledge Management are enumerated together with their contributions to the discipline. The two major forms of knowledge, tacit and explicit, are compared and contrasted. The importance of Knowledge Management today for individuals, for communities of practice, for organizations and for educational institutions are described together with the emerging Knowledge Management roles and responsibilities needed to ensure successful Knowledge Management implementations.

KEY WORDS :-Information, Knowledge management, knowledge sharing, organization, knowledge management strategies, knowledge management policies in education.

INTRODUCTION

In a general sense, it can be said that the "human element" is much more relevant from a KM perspective than from an IM perspective. Traditionally, IM has not taken into account how people learn, create, validate, codify, share knowledge and make decisions. Its focus has been on the manipulation of data and information. Conversely, KM, as a more recent discipline, has a much broader ambition.

Knowledge management is as much about connecting people as collecting content, more about building communities than building databases, and more about reflection and analysis than about architectures

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7. Emerging Trends in Hospitality and Tourism

Ms. Neetu Methwani

Asst. Professor, in Commerce, E. B. Madhavi Senior College, Dombivali East.

Abstract

“Life is a journey.” How often have we heard that phrase or used it ourselves? It has been noted that it is humankind’s most appropriate metaphor. The notion of travel is hard-wired into the human experience. In ancient times, travel was motivated by the desire for exploration, discovery, and enrichment, and times have not changed much. A longing to explore, to discover, and to become enriched still drives people to travel today.

The desire to travel has made travel and tourism the number one industry in many countries of the world. It has been an industry of vast dimensions and eventually supports economic and social growth. Tourism worldwide has experienced phenomenal growth. With more than 600 million people travelling around the world, tourism is the world's largest industry, generating revenues for economic growth of countries.

This paper identifies some of the current and future trends affecting the tourism and hospitality industry, including globalization, guests’ safety and security, the importance of offering outstanding services, the new technologies that enhance competitiveness, the population ageing that impacts directly on tourist demand and the correlation between price and value.

Keywords:- tourism ,hospitality, economic growth, trends, Travel, industry, resources.

Introduction

Tourism is the activities of persons traveling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited. Tourism is travel for recreational or leisure purposes. The World Tourism Organization defines tourists as people who "travel to and stay in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited". Tourism has become a popular global leisure activity.

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RECENT TRENDS IN TRAVEL AND TOURISM

Ms. Neetu Methwani

Asst. Professor, in commerce , E.B. Madhavi Senior College, Dombivali East.

ABSTRACT

As tourism is one of the fastest growing industries today, people are travelling for leisure, business or recreational purposes. From this point of view it is clear that tourism and travelling go hand in hand. One cannot talk of tourism without travel, and also cannot talk of travel without tourism. Tourists usually travel and stay away from their normal areas or rather environment for some time with an aim of getting involved in business, leisure or other purposes.

The desire to travel has made travel and tourism the number one industry in many countries of the world. It has been an industry of vast dimensions and eventually supports economic and social growth. Tourism worldwide has experienced phenomenal growth. With more than 600 million people travelling around the world, tourism is the world's largest industry, generating revenues for economic growth of countries.

According to the World Travel and Tourism Council, the travel and tourism industry is currently among the largest and fastest growing industries worldwide, forecasted to support 328 million jobs, 10% of the workforce by 2022. This paper identifies some of the new travel trend, current and future trends affecting the travel and tourism industry,

KEYWORDS: *Tourism, Travellers, new trends, economic and social growth, travel industry.*

INTRODUCTION-

Tourism is known to be the world's largest industry, where a lot of money is made .It is very crucial area. Many countries around the world spend a lot of money, billions and billions of dollars in tourism in order to ensure that it continues. As a major player in economies of many countries, tourism provides employment especially in the service industry in areas involving transportation, accommodation and entertainment.

Tourism knows no borders .It involves even the locals in what is called local tourism. So apart from tourists coming from other parts of the world, the local tourists also find time to tour their own native country. These locals also find time to tour other countries, and in the process tourists from other countries also tend to find time to tour other countries as well, apart from the country of their own. This is just in a broad way how tourism operates.

There are other factors which are influencing the flow of travellers around the world. Notably, the strength of the US dollar relative to other currencies is shifting the price competitiveness of destinations and will affect who travels where this year. Undoubtedly new developments will emerge alongside these existing factors. Travel & Tourism is a key force for good, and it has proven in the past that it is strong and adaptable enough to face any challenges. It will continue to grow, to create jobs, and to bring economic and social benefit.

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RESEARCH DIMENSIONS

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RECENT TRENDS IN BANKING SECTOR

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ABSTRACT

Banking in India has been a long journey. India's banking sectors has made rapid strides in performance and make even itself to the new competitive business environment. Today's banking is known as electronic banking. Indian Banking Industry is in the midst of the Information Technology Revolution and its changes have put forth the competition among the Banks worldwide. The use of technology has brought a revolution in the working style of the banks. Information Technology has had a positive impact on substitutes to traditional funds movement services.

Today, we are having a fairly well developed banking system with different classes of banks – public sector banks, foreign banks, private sector banks – both old and new generation, regional rural banks and cooperative banks with the Reserve Bank of India as the fountain Head of the system.

During the last 41 years since 1969, tremendous changes have taken place in the banking industry. The banks have shed their traditional functions and have been innovating, improving and coming out with new types of the services to cater to the emerging needs of their customers.

KEYWORDS: Banking and Technology, E-Banking.

OBJECTIVES OF THE STUDY:

1. The main objective of the study is to understand Banking Sector
2. To understand the emerging technological trends in Banking Sector in India.
3. To trace the utility of technology in Banking with special reference to India.

RESEARCH METHODOLOGY:

The prepared paper is a descriptive study in nature. This research is based on the analysis of secondary data and the research proposes to throwlight on the emerging technology trends in banking sector. The secondary information have been collected from different scholars and researchers, books, articles published in different journals, periodicals, conference paper, working paper and websites.

INTRODUCTION

Indian economic environment is witnessing path breaking reform measures. The financial sector which the banking industry is the largest player, has also been undergoing a metamorphic change. Today's banking industry is stronger and capable of withstanding the pressures of competition. While international accepted prudential norms have been adopted, with higher disclosures and transparency, Indian banking industry is gradually moving towards adopting the best practices in accounting, corporate governance and risk management. Interest rates have been deregulated, while the rigour of directed lending has progressively reduced.

Recent Trends and Issues in Commerce, Management and Economics : A Road Map to Change India's Future

Review Of Research

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SOCIAL MARKETING

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ABSTRACT

This research paper examines the applicability of marketing concepts to social causes and social change. Social marketing is defined as the design, implementation, and control of programs calculated to influence the acceptability of social ideas and involving considerations of product planning, pricing, communication, distribution and marketing research. Wiebe examined four social advertising campaigns and concluded that their effectiveness depended on the presence of adequate force, direction, adequate and compatible social mechanism, and distance (the "cost" of the new attitude as seen by message's recipient). A marketing planning approach is not a guarantee for the achievement of social objectives; yet, it represents a bridging mechanism linking the knowledge of the behavioral sciences with the socially useful implementation of that knowledge.



KEYWORDS : Social, Marketing, Societal.

INTRODUCTION

Marketing, being a social and managerial process, it must have social environmental approach unfortunately very few business organisations cared for it. Social Marketing came into being as a separate discipline in the 1970s as a result of the acceptance of environmental approach by the Western countries. Nowadays, social marketing principles are being used in developing countries in areas such as health promotion, population control, environment conservation, economic development, racism and human rights.

Social Marketing is not a new phenomena as its roots can be seen in development strategies, social reform campaigns in olden days. In ancient Greece and Rome anti-slavery campaigns were launched. During industrial revolution period, campaigns were launched to grant voting rights to woman and abolition of child labour in Great Britain. Notable social reforms movements, such as, abolition of sati (Self immolation) system, abolition untouchability, prevention of child marriages, woman education etc. were successfully organised during Pre-independence era in India.