

Research Directions

ISSN : 2321-5488

Vol. XII Issue IV

International Peer Reviewed Journal



Mumbai Pradesh Arya Vidya Sabha's

GURUKUL COLLEGE OF COMMERCE

(Affiliated to University of Mumbai)
NAAC Accredited 'B' Grade

Tilak Road, Ghatkopar (East), Mumbai - 400 077.

5th Edition

Shodh Sagar

Annual Student Research Journal

2021-22



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&
RESEARCH CONSULTANCY

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To impart quality education with the commitment to shape career path of learners and inculcate cultural values in such a manner that there is holistic growth of the individual learner in particular and the society at large.

MISSION

To emerge as one of the best College in the central suburbs of Mumbai for studies in the Commerce stream through value based quality education and preparing learners towards nation building.

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- To inculcate basic human values, discipline and sincerity amongst students.
- To provide wide opportunities to students and Staff for their holistic growth
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We at GCC not only thrust focus on academics but believe in excellence through quality education towards holistic development in the interest of stakeholders.

Editorial Message

It gives us great pleasure and pride to present the collection of research papers for the 5th Annual Research Journal "Shodh-Sagar." The editors are delighted to release and present the first Intercollegiate ISSN Journal to the public.

This work is the result of students channeling their thoughts and exchanging ideas in order to extend the vista and assist the reader in exploring a new range of research prospects. We thank all of the research scholars and supporting personnel who have made this journal a reality, and we ask that everyone continue to support and assist us in making this publication a success.

We really hope that this publication will suit the requirements of all who want to educate society. Although every attempt has been made to ensure an error-free publishing, we express regret if any errors have crept in inadvertently. We promise what we deliver and deliver what we promise.

We wish you a wonderful reading experience.

Editorial Team

Acknowledgement

Presentation, inspiration, and motivation have always been important factors in a person's success. I am overwhelmed by all of our well-wishers' support and encouragement in helping us produce *The Annual Student Research Journal "ShodhSagar."*

I am grateful to our Management, particularly our Secretary Shri Raj Prakash Kamdar and Shri JayeshVora and Principal Dr. Nandita Roy, for their unwavering encouragement as well as the best financial support, which enabled us to publish this fifth Annual Research Publication and first intercollegiate ISSN Journal "Shodh-Sagar."

I would like to thank the Research Committee and Reviewers for painstakingly evaluating the research papers in the period allotted.

I wish to express my gratitude to all of our employees for contributing their valuable ideas to the publication of this journal.

My heartfelt gratitude to each of our students who have contributed their ideas and research to the journal through written papers.

At the commencement of this study, I wish to express our deep gratitude to all who have assisted us in our endeavor; without whose active advice, cooperation, and support, this journal would not have progressed to this stage.

Any omission is not indicative of a lack of gratitude.



Dr. Vijay Bharti Jain

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ABSTRACT

This Paper will be talking about the impact of an on-going pandemic in the whole world known as the coronavirus. The Paper will delve deeper into the issue by studying and talking about the impact the Pandemic has had not only on the economy of India but also on the industries and different sectors of the Country mainly the Education, Entertainment, Sport, Import/Export etc. The paper also aims to provide suggestions that will help the country in such a state of chaos with the help of reports from the Confederation of Indian Industry.

Keywords: covid-19, lockdown, pandemic, economy.

INTRODUCTION

The 2019–20 coronavirus pandemic is an on-going pandemic of coronavirus disease 2019 (COVID-19) the outbreak of which was first identified in Wuhan, China, in December 2019. The World Health Organization (WHO) declared this outbreak on 30 January 2020 to be a Public Health Emergency of International Concern and recognized it as a pandemic on 11 March. There have been more than 3017776 cases of COVID-19 reported in over 210 countries and territories and death is count is estimated to be approximately 207968. There have been efforts by not only the international health organization but also every country individually to prevent the spread of the virus which include travel restrictions, quarantines, curfews, workplace hazard controls, event postponements and cancellations, and facility closures.

India isn't far behind on taking precautions to fight against coronavirus. But the consequence of the 2019–20 coronavirus pandemic has had is far beyond the spread of the disease and efforts to quarantine it. Due to the pandemic the concerns have shifted from supply-side manufacturing issues to decreased business in the services sector. The fact that the outbreak of COVID-19 will have a significant impact on the global economy including economic slowdown, trade, supply chain disruption, commodities, and logistics can't be ignored.

India is currently in the middle of a 21-day lockdown that began on March 25, to contain the spread of the coronavirus. The lockdowns and restrictions on commercial activities and gatherings of people are going to have a strong impact on domestic growth from March onwards. It is being estimated by Barclays that India's aggressive 21-day lockdown could bring the country's growth down to 2.5% from the 4.5 per cent it had earlier estimated. According to Dun & Bradstreet's latest Economy Forecast, the probability of countries entering into recession and companies going bankrupt has increased and India is not likely to remain decoupled from the global meltdown.

The coronavirus outbreak might cost the global economy \$1-2 trillion in 2020, according to the UN Conference on Trade and Development. Its potential impact on the

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Indian economy is not yet known, but several sectors are already feeling the pain. The announcement of the formation of an economic response task force by Prime Minister Narendra Modi to help cope with the impact of the outbreak, has not only disrupted supply chains from overseas, but is also now threatening to impact domestic production, as quarantine measures have restricted the movement of workers. Coronavirus will impact India's economic growth "severely", as the coronavirus lockdown is causing significant disruption across multiple sectors. Here's a look at the areas most impacted by the outbreak.

OBJECTIVE OF THE STUDY

- To understand the impact of pandemic on different industries & sectors.
- To evaluate the economic changes during the pandemic.
- To analysis the preventive steps taken by govt.

LITERATURE REVIEW

A different narrative, though not unrelated, was depicted 40 years later. Made by the Swedish painter Albertus Pictor, and applied to the white walls of the rustic Täby Church north of Stockholm, the mural presents what appears to be a wealthy merchant playing a (losing) game of chess against Death. Skeletal and grinning, Death appears with the same boney twisted smile that is underneath the mask of every human face, the embodiment and reminder of everyone's ultimate destination. Famously the inspiration for director Ingmar Bergman's 1957 film *The Seventh Seal*, Pictor's picture is a haunting memento mori, a very human evocation of the desperate flailing against the inevitable. Both pictures tell stories about the plague, about the lengths we'll go to survive. They convey how in pandemic predictability disappears; they are narratives about the failure of narratives themselves. What both of them court are Brother Fate and his twin Sister Despair. The wages of fortune are the subject of which cards you're dealt and the tension of strategy and luck when you avoid having your bishop or rook taken. Life may be a game, but none of us are master players and sometimes we're dealt a very bad hand.

There has always been literature of pandemic because there have always been pandemics. What marks the literature of plague, pestilence, and pandemic is a commitment to try and forge if not some sense of explanation, then at least a sense of meaning out of the raw experience of panic, horror, and despair. Narrative is an attempt to stave off meaning lessness, and in the void of the pandemic, literature serves the purpose of trying, however desperately, to stop the bleeding. It makes sense that the most famous literary work to come out of the plague is Giovanni Boccaccio's 1353 *The Decameron*, with its frame conceit of 100 bawdy, hilarious, and erotic stories told by seven women and three men over 10 days while they're quarantined in a Tuscan villa outside Florence. As pandemic rages through northern Italy, Boccaccio's characters distract themselves with funny, dirty stories, but the anxious intent from those young women and men self-exiled within cloistered walls is that "Every person born into this world has a natural right to sustain, preserve and defend" their own life, so that storytelling becomes its own palliative to drown out the howling of those dying on the other side of the ivy-covered stone walls.

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Pandemic literature exists not just to analyse the reasons for the pestilence—that may not even be its primary purpose. Rather the telling of stories is a reminder that sense still exists somewhere, that if there is not meaning outside of the quarantine zone there's at least meaning within our invented stories. Literature is a reclamation against that which illness represents—that the world is not our own. As the narrator of Albert Camus's *The Plague* says as disease ravages the town of Oran in French Algeria, there is an “element of abstraction and unreality in misfortune. But when an abstraction starts to kill you, you have to get to work on it.” When confronted with the erraticism of aetiology, the arbitrariness of infection, the randomness of illness, we must contend with the reality that we are not masters of this world. We have seemingly become such lords of nature that we've altered the very climate and geologists have named our epoch after humanity itself, and yet a cold virus can have more power than an army. Disease is not metaphor, symbol, or allegory; it is simply something that kills you without consideration. Story is a way of trying to impart a bit of that consideration that nature ignores.

RESEARCH METHODOLOGY

- The research is based on secondary data provided by different sectors through different websites.
- The conclusion is based on different precautionary steps taken by govt.
- The technique for analysis is used is simple average, graphs and pivot table.

IMPACT OF COVID-19 ON DIFFERENT SECTORS OF INDIAN ECONOMY

❖ Impact on Education

Educational systems worldwide have been affected by this 2019–20 coronavirus pandemic, leading to the widespread closures of schools and universities. According to data released by UNESCO on 25 March, school and university closures due to COVID-19 were implemented nationwide in 165 countries. Including localized closures which affects over 1.5 billion students worldwide, accounting for 87% of enrolled learners. School closures impact not only students, teachers, and families, but have far-reaching economic and societal consequences.

On 16 March, India declared a countrywide lock-down of schools and colleges. On 19 March, the University Grants Commission asked universities to postpone exams till March 31. The board exams conducted by CBSE and ICSE boards have also been postponed until March 31.

❖ Impact on Religion

The pandemic has impacted religion in various ways, including the cancellation of the worship services of various faiths, as well as the cancellation of pilgrimages surrounding observances and festivals.

On 18 March, the journey to Vaishno Devi Mandir in the Indian union territory of Jammu and Kashmir has been called off. Common people will not be able to go to the world famous Aarti to be held at the Ganges Ghat in Kashi. The entry of common people in Ganga Aarti has been banned by the district administration.

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Due to a surge in confirmed cases across the state of Maharashtra, the health officials declared that religious sites will be closed down as a precautionary measure. These sites included Siddhivinayak Temple in Mumbai, Sai baba Temple in Shirdi etc.

❖ **Impact on Labour market**

China's coronavirus pandemic resulted in the increase in the number of urban unemployed people by 5 million between January and February 2020.

❖ **Impact on Entertainment**

❖ **Cinema**

The 2019–20 coronavirus pandemic has had a substantial impact on the film industry. Across the world and to varying degrees, cinemas and movie theatres have been closed and film releases have been moved to future dates or delayed indefinitely with film productions also halted. As cinemas and movie theatres closed, the global box office dropped by billions of dollars, and the stock of film exhibitors dropped dramatically. The release of Indian film Sooryavanshi, which was initially scheduled to release on March 24, was postponed indefinitely, and the release of Fast and Furious 9 was pushed to April 2, 2021.

The International Indian Film Academy Awards, planned to take place on March 27, was cancelled. Massive losses in the industry have been predicted.

TELEVISION

The 2019–20 coronavirus pandemic has led to the shutting down or delay in production of television programs in several countries including India.

❖ **Impact on Tourism and Transportation**

The pandemic has caused major events around the world to be cancelled or postponed and public venues and institutions to be closed. In many of the world's major cities, planned travel went down by 80-90%.

❖ **Impact on Aviation**

The pandemic has had a significant impact on the aviation industry due to the resulting travel restrictions as well as a slump in demand among travellers. Significant reductions in passenger numbers have resulted in planes flying empty between airports and the cancellation of flights. As of March 6, Indian private carriers had cancelled 93 international flights and global airlines 492 flights. Indigo, India's largest airline, has reported a 15-20% decline in daily bookings over the past few days, compared with the week-ago period, and expects its quarterly earnings to be "materially impacted".

❖ **Impact on Sports Sector**

Such significant disruption to the worldwide sporting calendar which has happened due to the 2019–20 coronavirus pandemic hadn't been witnessed since World War II. Across the world and to varying degrees, sports events have been cancelled or postponed. Most major sporting events were cancelled or postponed, including the 2020 Summer Olympics in

Tokyo which are for now postponed to 2021 but might have to be delayed by up to two years. This has put in vain all the preparations and hard work of years by athletes all around the world including India.

➤ **Football**

In India, the remaining I-League matches were postponed and the Indian Super League final was played behind closed doors.

➤ **Badminton**

All scheduled Badminton World Federation tournaments were suspended until April 12 due to coronavirus concerns. The affected tournaments are Swiss Open, India Open

➤ **Cricket**

On March 13, the Board of Control for Cricket in India (BCCI) announced that the start of 2020 Indian Premier League will be postponed from March 29 to April 15. IPL is one of the major revenues generating event in India and its postponement not only affects the players and owners but the revenue of the whole country. Later that day, it cancelled the ODI matches between India and South Africa on March 15 and 18, which were originally announced to be played without spectators.

❖ **Impact on the food industry**

The 2019–20 coronavirus pandemic affects the global food industry as governments close down restaurants and bars to slow the spread of the virus. Closures of restaurants caused a ripple effect among related industries such as food production, liquor, wine, and beer production, food and beverage shipping, fishing, and farming.

❖ **Impact on Hospitality**

35% fall is being reported in the restaurant business. With several companies restricting all but essential travel, business hotels in major cities could be left with a lot of empty rooms. As people become more cautious, restaurants have reported a decline of 30-35% in business in the past few days. And restaurants at malls have recorded a sharper drop. Multiplexes will also have to contend with a fall in demand. Delhi, Kerala and Jammu & Kashmir have ordered that cinemas be shut till March 31.

Major Industries in India affected due to Lockdown in China

- **Auto Industry:** If the shutdown in China continues then it is expected to result in an 8-10% contraction of Indian auto manufacturing in 2020.
- **Pharmaceuticals Industry:** Despite being one of the top formulations of drug exporters in the world, the pharma industry of India relies heavily on import as of bulk drugs. Due to the coronavirus outbreak, it will also be impacted.
- **Textiles Industry:** Several garments/textile factories in China have halted operations due to coronavirus outbreak. This in turn has affected the exports of fabric, yarn and other raw materials from India.
- **Electronics Industry:** India's electronic industry may face supply disruptions, reduction impact on product prices because its major supplier in the final product/ raw material used in the electronic industry is China.
- **IT Industry:** The revenue and growth of Indian IT companies have been adversely impacted due to the New Year holidays in China being extended due to coronavirus outbreak.

❖ **Impact on Micro, Small and Medium Enterprises (MSMEs)**

Even if global economies bounce back sooner than expected, Indian MSMEs are likely to pay a high price. These companies are too small to have enough of a cushion to last

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through a pandemic like this one. Many of these companies have been asked to down shutters or curtail operations while still paying employees while still having to pay meeting costs for taxes, power, and other utilities. The MSME representatives have appealed to the government for concrete action which includes tax concessions, easy access to credit, GST write-offs, and reimbursement or concession for wage-guarantee.

DATA ANALYSIS

- The Indian economy is expected to lose over ₹32,000 crore.
- Hospitality to lose Rs 30,000 crore revenue; aviation losses to add up to Rs 8,200 crore.
- Auto sales down 70 per cent.
- Restaurants fear 15 lakh job losses.
- Panic buying has increased demand in fast-moving consumer goods (FMCG). OTT platforms have seen a sharp rise in subscriptions and usage as more employers are allowing employees to work from home. But that's about it. On the flipside, aviation, tourism, hospitality, automobile, gems and jewellery, apparel and even pharmaceutical companies are staring at drastic reduction in business.
- Indian aviation sector saw fares crash by as much as 40 per cent on certain air routes. Several air carriers, including Vistara, GoAir, spicejet, have suspended international flights amid dwindling demand and fares.
- Gems and jewellery business fear losses could go as high as 50 per cent amid movement restrictions.
- The live events industry has seen an estimated loss of ₹3,000 crore.
- Tea exports could drop up to 8% as a result.

BusinessToday.In

Sector	Disruption severity	Loss estimated (₹ lakh cr)
○ Mining and quarrying	Complete	0.31
○ Manufacturing	Near complete excluding medicines etc	2.16
○ Construction	Complete	1.06
○ Trade, Hotel, transport, communication and services relating to broadcasting	Near complete excluding broadcasting	2.42
○ Financial, real estate and professional services	Near complete except banking and healthcare services	2.81
○ Total		8.76

The economic impact of COVID-19 in India will vary by sector.

Scenario 2 (lockdown continues until mid-May 2020): Potential Impact on key sectors

	Output change Q1 FY 2021 vs Q4 FY 2020, %	GDP share, %	Bank credit FY 2019, %	Employment FY 2019, millions
Airlines and hotels	-70 to -75	2	1 st	8 th
Auto and advanced industries	-50 to -60	2	1	
Construction and real estate	-50	8	11	54
Textiles	-50	2	3	
Freight and logistics	-40 to -45	8	2 nd	22 nd
Metals and mining	-35 to -40	7	7	
Oil and gas	-20 to -25	2	2	
Power	-20 to -25	2	9	3 rd
Consumer and retail	-20 to -25	11	11	47
Chemicals	-15 to -20	2	1	
Agriculture	-15 th	15	18	205
IT services	-10 to -15	5	0	4
Pharmaceuticals	-10 to -15	1	1	
Telecommunications	0 to -5	2	2	1 st
Total		87 th	89	402 nd

SUGGESTION BY THE CONFEDERATION OF INDIAN INDUSTRY (CII)

Indian industry has urged the government to provide relief measures in wake of the rapidly spreading Covid-19 pandemic that has derailed the economy. According to Confederation of Indian Industry (CII) GDP could fall below 5% in FY 2021 if policy action

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is not taken urgently. CII said the government should consider providing a strong fiscal stimulus to the extent of 1% of GDP, or \hat{a} ,¹² trillion, to the poor, which would help them financially and also spur consumer demand. It has also suggested removing a long-term capital gains tax of 10% and fixing the total dividend distribution tax at 25%. The industry body has also urged the Reserve Bank of India (RBI) to undertake an immediate repo rate reduction of 50 basis points along with a 50-basis point's reduction in cash reserve ratio to ensure sufficient liquidity and cheaper funds. CII also urged the central bank to consider relaxing the non-performing asset recognition norms from 90 days to 180 days till 30 September. India, being the fifth largest economy in the world, cannot be found lagging far behind in taking due rectifying actions in time. The time is then perfectly ripe for RBI to roll out monetary/ fiscal stimulus to protect business from going bankrupt. Mr. Hiranandani manager of CII suggested a moratorium for debt servicing that includes principal and interest, reduction of interest rates, and rescheduling of loan repayments. Rating agencies may continue to carry out their surveillance, they should be asked not to downgrade ratings for a while, he said.

CONCLUSION

Prime Minister Narendra Modi rightly said in his address to the nation that if this pandemic is not contained, it could set us back by decades. Overall, the impact of coronavirus on the Indian industries is moderate. Even though impact on India's GDP growth will be significant, India may not slip into a recession, unlike the EU, the US, or Asia-Pacific who has stronger trade ties to China. In India, GDP growth is already at a decadal low and this further dent in economic output due to the pandemic will bring more pain to workers who have seen their wages erode in recent times. The Finance minister of India Nirmala Sitharaman announced a \$23 billion package aimed at cushioning the disruption. India's central bank joined the fight a day later with sharp interest rate cuts and a slew of unconventional measures aimed at making credit available to beleaguered businesses. The measures suggested by the CII need to implement on an urgent basis, have the potential to prevent the grave economic crisis that is on the horizon. It is no longer about investors and business. This is about the economic health of the country. The time to take action is right now. We need implementation on a war footing if we are to save the Indian economy from tanking.

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SKILL DEVELOPMENT THROUGH TVET PROGRAMS IN THE TIME OF COVID-19

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ABSTRACT

The objective of the study article is to identify emergent innovations applied in different contexts and to understand the obstacles experienced by TVET institutions during the time of covid-19, in order to improve knowledge sharing among TVET providers, policymakers, and social partners. The survey gathered data on policies, training initiatives, obstacles encountered, and resources developed. This information can assist countries in addressing the effects of current and future crises on their TVET delivery, managing the learning and training process more effectively, and ensuring that students and trainees continue to receive quality training. Lessons learned will be beneficial in the post-crisis period to increase TVET systems' resilience and responsiveness, as well as to inform larger proposed reforms.

Keywords: Skill Development, TVET Programs, Vocational Education, Technical education, Covid – 19.

INTRODUCTION

The COVID-19 pandemic, as well as the related lockdown and physical separation measures, caused not only major disruption in the organization of instruction and preparation, but also accelerated advances in distant learning. While a quick shift to separate learning in technical and vocational education and training (TVET) kept up with access to learning and abilities advancement in some settings, the prior social and computerized isolates denied the most marginalized groups of kept learning and put them at risk of falling further behind. With a couple of exemptions, the expanded reception of distance learning arrangements by TVET programs has not worked with the obtaining of useful abilities also, association of work-based realizing, which are fundamental segments for the accomplishment of specialized and professional instruction. As indicated by gauges from the International Labor Organization (ILO), 14% of working hours were lost all around the world in the second quarter of 2020 when contrasted with the last quarter of 2019 (ILO 2020a). This misfortune is comparable to 480 million everyday positions. Business terminations and misfortunes in benefits affected work and prospects of fair work and caused cuts in the proposal of apprenticeship situations in ventures.

Absence of functional distance-learning stages and instructive assets, interruptions to evaluation and confirmation, and an overall decrease in the nature of preparing caused demotivation among students and educators and, along with rising economic hardship, increased the likelihood of people dropping out of education.

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OBJECTIVES OF THE STUDY

- To study the present formal system of regulation of the Vocational Education and Training and Skill Development sector in our country.
- To understand the challenges faced by TVET institutions during this crisis.
- To aware the TVET institutional responses to Covid -19.
- To learn the lesson from during the period of covid-19 crises.

RESEARCH METHODOLOGY

The study in this paper is based totally on exploratory research based on the secondary data and information sourced from e-library, different journals, articles and government reports etc. As per the requirement of the objectives of the study the lookup diagram employed for the study is of descriptive type. Available secondary data was once appreciably used for the study.

TECHNICAL AND VOCATIONAL EDUCATION AND TRAINING (TVET)

Technical and vocational education and training (TVET) in India is known as vocational education and training (VET) and means to give deep rooted learning openings, foster a sound mentality among understudies towards work and life, upgrade understudy employability, and decrease the mismatch between the demand and supply of skilled worker. The formal TVET framework in India is organized as follows:

- ❖ Optional Vocational projects are offered in 9 and 10 Classes at the lower secondary level.
 - Duration: 1 year Admission prerequisites: Pass lower general secondary education.
 - Taught in: Secondary and senior secondary schools under Ministry of Human Resource Development.
 - Graduates can join up with TVET in the upper secondary professional stream, and Basic Diploma and Industrial Training Institute programs at the upper optional level
- ❖ Upper optional professional/vocational stream programs are offered at the upper secondary level.
 - Duration: 2 years Admission necessities: Pass year 10 of general training, or finished lower optional TVET program
 - Taught in: Senior optional schools under Ministry of Human Resource Development.
 - Graduates from upper optional professional/vocational stream programs can try out programs at the post-auxiliary non-tertiary level or the Bachelor of Vocational Education.
- ❖ Basic Diploma program is offered at the lower secondary level
 - Duration: 3 years Admission prerequisites: Pass year 10 of general training, or finished lower optional TVET program
 - Taught in: Polytechnics
 - Graduates from Basic Diploma programs can select projects at the postsecondary non-tertiary level at Polytechnics, or seek after a Bachelor of Vocational Education.

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- ❖ Vocational preparing programs are offered at the lower auxiliary level.
 - Duration: 1-3 years Admission prerequisites: Completed lower optional TVET program
 - Taught in: Industrial Training Institutes
 - Graduates from professional/vocational preparing programs get National Trade Certificates that empower them to look for profitable business.
- ❖ Advanced Diploma programs are offered at the post-secondary non-tertiary level.
 - Duration: 2-3 years Admission requirements: Upper secondary vocational stream or Basic Diploma graduates.
 - Taught in: Polytechnics
 - Graduates from Advanced Diploma programs can continue to recognition courses, the Bachelor of Vocational Education or look for profitable business.
- ❖ The Bachelor of Vocational Education is offered at the tertiary level.
 - Duration: 3 years Admission prerequisites: Grade 12 of general instruction or Advanced Diploma graduates at the post-optional non-tertiary training level.
 - Taught in: Colleges and universities under the Ministry of Human Resource Development
- ❖ Technical education is offered at the tertiary level.
 - Duration: Varies Admission prerequisites: Grade 12 of general instruction or Advanced Diploma graduates at the postsecondary non-tertiary training level.
 - Taught in: Polytechnics and specialized institutions

College and school are incredible for scholarly, theory-based training for those needing to be specialists, legal advisors or bookkeepers or any field equipped towards information as opposed to abilities. Courses are theory heavy and are tried on how well you know and apply this. At a TVET school, you foster specialized abilities and work in functional courses and join hands on preparing. You're tried on both theory and practical. Assuming you need to acquire specialized abilities and train under field specialists then a TVET is for you.

CHALLENGES FACED BY TVET PROGRAMS DUE TO COVID-19 –

- ❖ The unexpected conclusion of a greater part of TVET focuses, because of public lockdowns reported in numerous nations, genuinely disturbed the progression of TVET. While distance learning choices were investigated and taken advantage of somewhat, they couldn't supplant the quality of face-to-face classes, specifically given the outstanding accentuation of TVET on work-based mastering and securing of reasonable abilities.
- ❖ TVET administrators, mentors and students were not enough ready for this sudden change to far off learning, given the absence of fundamental abilities and framework to oblige distance teaching and learning techniques. Lack of general and innovative technological framework: electricity, internet, connectivity and devices.

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- ❖ The COVID-19 emergency has featured the way that successful distance learning stages and the quality of academic resources to help far off guidance are generally lacking in vocational education and training systems, particularly when they should be sent on a public scale. This might be credited to the way that, as these stages are not completely incorporated in standard programming, their quality and limit isn't satisfactorily observed, ruining a smooth change to a fundamentally distant method of learning.
- ❖ The absence of proper platforms and tools denies understudies and instructors of a compelling normal space to learn and work and may prompt a less viable learning experience.
- ❖ The nonappearance of preparation of TVET instructors and understudies to accept distance-learning modalities, as a result of the low level of computerized abilities. The crisis has enlightened the inadequacy of premium in those pieces of teacher setting up that remember working for the ability to work web learning stages adequately and to encourage scholarly resources for use in totally far away getting ready and learning.

TVET INSTITUTIONAL RESPONSES TO COVID-19

The remarkable worldwide crises have brought an unexpected shift away from the classrooms study to elective methods of picking up, preparing and appraisal in numerous instructive organizations, including among TVET providers. While distance learning choices have been made accessible by many preparing providers, they were not broadly taken on in the conveyance of TVET before the incident of the COVID-19 pandemic. Elective methodologies were additionally acquainted with give useful abilities preparing and lead appraisals all through the emergency.

Preparing human and monetary assets is significant for the advancement of a wide scope of inventive and adaptable learning arrangements, not exclusively to react to the current pandemic yet in addition to make long haul positive effects in establishing an evenhanded and powerful learning climate for each resident. The COVID-19 emergency has become an impetus for TVET providers worldwide to foster creative learning arrangements in a brief timeframe and it has sped up the arrangement of online distance learning at an extraordinary speed and scale, because of advanced instruments and current learning advances. The key inquiry is the means by which this load of new learning frameworks and accomplishments can be supported to guarantee long haul positive effects at the framework level and an evenhanded, adaptable and compelling learning climate for all.

DETAILED EXERCISES LEARNT FROM THE COVID-19 CRISES:

Revealed exercises picked up during the recent period of the pandemic fall into three expansive regions: first, the significance of remote learning, second, the significance of explicit socio-enthusiastic abilities and conduct that are vital for individuals in case they are to climate and bounce back from emergencies; and, third, readiness for future emergencies.

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- ❖ On the basis of first point the significance of remote learning is as per the following-
 - Increased interest in advanced advances and related abilities by all TVET partners is basic for the flexibility of the framework.
 - Ensuring the cooperation and learning of burdened understudies in remote learning calls for specific endeavors.
 - The various elements of remote learning contrasted with face to face preparing requires diverse helping ways to deal with guarantee ideal understudy commitment and learning.
 - The trouble of giving useful abilities by distant acquiring represents a specific test to TVET, requiring interest in new learning strategies and more prominent adaptability.

- ❖ On the second point, the significance of explicit socio-passionate abilities, conduct and qualities is as per the following-
 - To the significance of collaboration and fortitude between the school local area, guardians and instructors.
 - The requirement for adaptability and receptiveness to change was underscored, among others, by agents of TVET providers in India and Ecuador.
 - A TVET provider in India stressed the significance of and the need to foster shared regard, genuineness and fundamental qualities to react to difficulties.
 - To the significance of understudies' perspectives to learning in working with their change to distant, self-coordinated learning.

- ❖ On the third point, readiness for future emergencies is as per the following-
 - A TVET provider from India added that the emergency plan should set out needs and ought to be practical in figuring out what might be possible to execute during seasons of emergency.
 - Representatives of preparing providers in India further demonstrated that arrangements for a future emergency ought to incorporate the improvement of preparing measures for instructors and staff so they could be ready for and adjust to various educating modalities.

As a general rule, there was far reaching acknowledgment that an absence of readiness for the COVID-19 emergency had added to the difficulties looked by TVET providers, and that a significant exercise could be attracted from that deficiency to rouse interest in a more ready reaction to future emergencies.

CONCLUSION

The COVID-19 pandemic has achieved critical, extraordinary changes to the manner in which a large number of us work and learn. As the fate of work is turning out to be always dubious, it is turning out to be much more vital that individuals are enabled with the right abilities through opportune and pertinent skilling, up skilling and reskilling endeavors. This is so individuals can turn out to be more light-footed and tough, and ready to adapt to the

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Presented by the current pandemic as well as later on.

Skills are critical for settling a portion of the issues achieved or sped up by the pandemic. Abilities advancement is critical to adjusting to changing plans of action and work market, to guaranteeing equity of chance and to advancing social attachment. In the more extended term, abilities improvement is likewise fundamental for meeting different difficulties forced by worldwide drivers of progress, for example, environmental change and globalization and segment changes. Thus, the current education system is helpful for up skilling understudy's abilities at senior secondary school level and college level to improve the opportunity of employability in future.

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A STUDY ON IMPACT OF COVID-19 ON INDIAN EDUCATION SYSTEM

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ABSTRACT

The covid-19 pandemic has been observed in every sector around the world wide. The covid-19 Pandemic has affected the education system. Most governments have decided to temporarily close educational institutions in an attempt to reduce the spread of covid-19. The closures of schools and colleges have affected the structure of learning and teaching. It affected the teaching and assessment methods. Due to this covid-19 pandemic education system changes offline to online. Online teaching methods have been adopted by a few private schools in taking online classes. In those Schools children have been taking classes online on the other side low - Income private and Government schools have complete closure and not having the access to e-learning solutions. Covid-19 pandemic has affected the learning of students. Teachers and students are facing various issues because of the change in teaching methodology. This paper aims to study the impact of covid-19 pandemic on the Indian education system.

Keywords: Covid-19, Online, Education, schools

INTRODUCTION

The impact of pandemic covid-19 is observed in every sector around the world. The Indian education system as well as world are badly affected by covid-19. However due to covid-19 some impact on education has few positive outcomes apart from the adoption of Technologies. The education institution moved towards a blended mode of learning that encourages all teachers and students to become more Technology savvy. The pandemic situation induced people to learn and use digital Technologies and resulted in an increase in digital literacy. Some are negatively impacted due to covid-19 on student and teacher suddenly offline learning shifting to online learning. There are some problems during online learning, lack of digital information, eye problems and headaches.

CHALLENGES DURING COVID-19

- Teachers who are all experts in blackboard chalk books and classroom teaching are really new to digital teaching.
- Lack of digital devices, laptop PCs, etc.
- Interruption and distraction in study at the time of online learning.
- Around 4-5 hours we have to sit in front of a laptop PC and it causes eye problems and headaches.
- Poor network connection the big problem of network connection during exam time. This is a big challenge for any student due to poor network connection at the time of exam he/she can fail in these exams.

OPPORTUNITY DURING COVID-19

- ❖ Teachers and students improved their technical knowledge during covid-19.
- ❖ Opportunities for teachers to meet remotely and share experiences with online learning during the COVID-19 crisis.
- ❖ Opportunities for student mobility and practical exposure through exchange programs, internships, participation in conferences and it helps students to develop their knowledge and experience.
- ❖ Innovative new forms of collaboration and alternative paradigms are needed to drive learning, research and teaching. Sharing of knowledge between institutions globally through joint-teaching, virtual guest lectures, etc. could give students an enriched global perspective in these difficult times.

REVIEW OF LITERATURE

Dr. Naseer Ahmad Lone (2021) To Study the Impact of the Covid-19 pandemic has disrupted the whole world. The Covid-19 has a pandemic health crisis which has been affecting the educational system as well as economic growth of the country. Countries have taken various measures to control the taking of various measures to control the spread of Covid-19. In order to promote social distancing. Government has decided to close schools and colleges. The traditional method of teaching has been replaced by online teaching. Teachers and students have adopted new methods of teaching and learning. Online learning has been a problem to poor or lower middle class students who do not have any internet facility as many students have limited or no internet access and many students may not be able to afford Mobile, Computer and Laptop in their home. Covid-19 pandemics have some positive and negative impacts on the education system.

- To Study the impact of COVID-19 on Indian education.
- To Study about students and teachers' opinions in online classes.
- To analyze the role of devices during online classes.
- To Study about students' understanding level during online classes.

Hypothesis:

H0: There is no relationship between covid-19 and the education system.

H1: There is a relationship between covid-19 and the education system.

H0: There is on impact of covid-19 on the Education system.

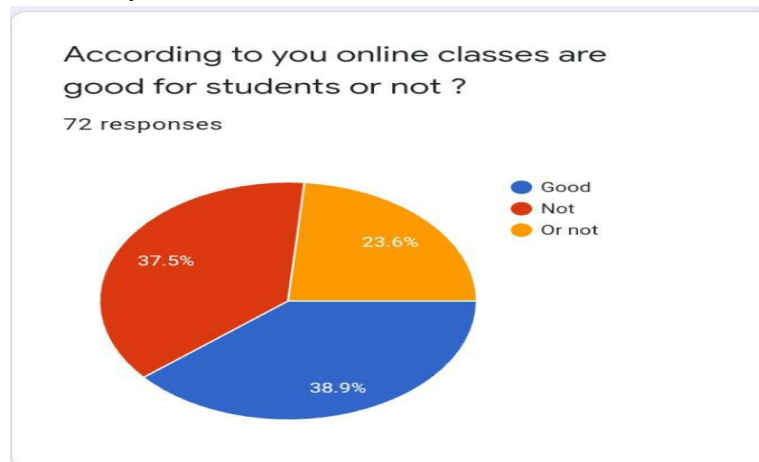
H1: There is an impact of covid-19 on the Education system.

METHODOLOGY

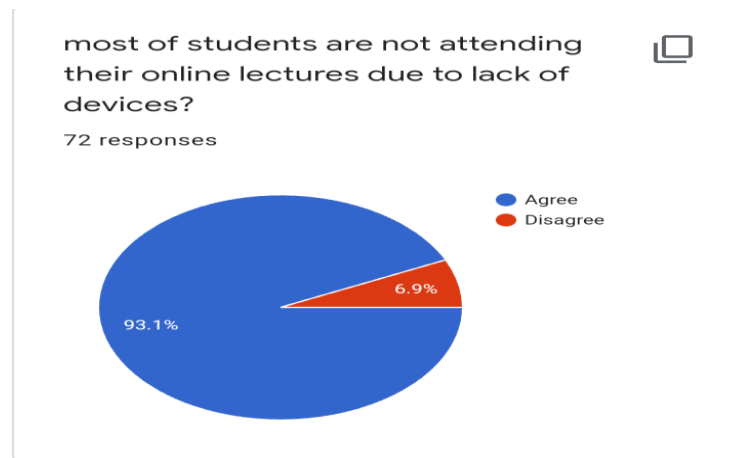
In this research paper the data for the present study is collected mainly through secondary sources. The objectivity of historical and current writings has been used to develop a framework to study the point of view of students and teachers. The data collected with a view to identify and analyze the impact of covid 19 on education in India.

DATA ANALYSIS

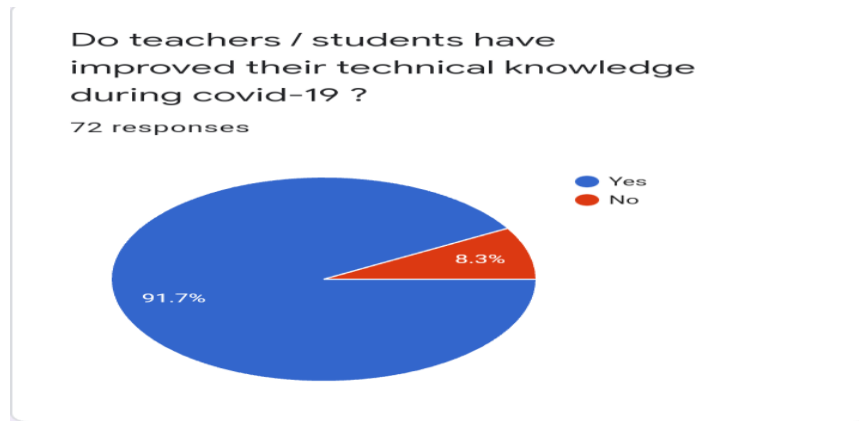
As we conducted a survey on "Impact of COVID 19 on Indian education system" through Google forms we got 72 responses. Based on data collected from this survey here is some of the data we deduced from the survey.



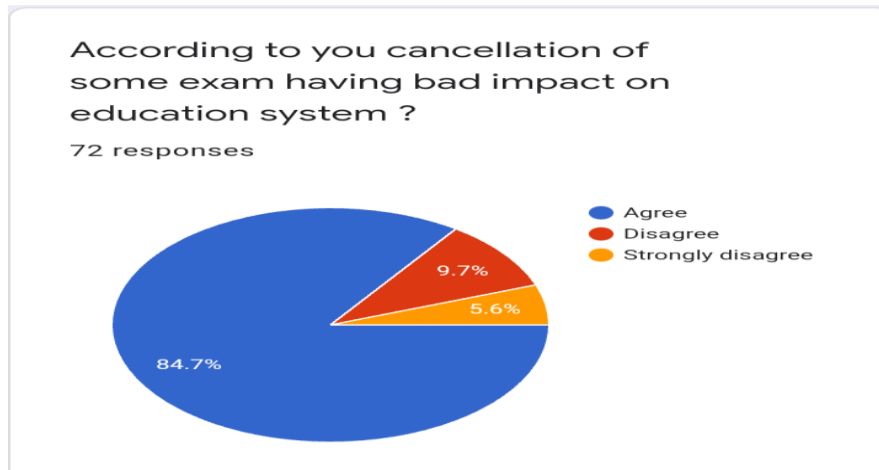
- Around 23.6% of students said online study is good for them.
- 37.5% of students said online study is not good for them.



- 93.1% students said that they are not attending their lecture due to lack of devices.
- According to 72 respondents only 6.9% of students are attending lectures.



- According to a survey through Google form, most teachers and students are improving their technical knowledge.
- 91.7% of teachers and students improved their technical knowledge during covid-19.
- 8.3% of students have not improved their technical knowledge due to lack of devices.

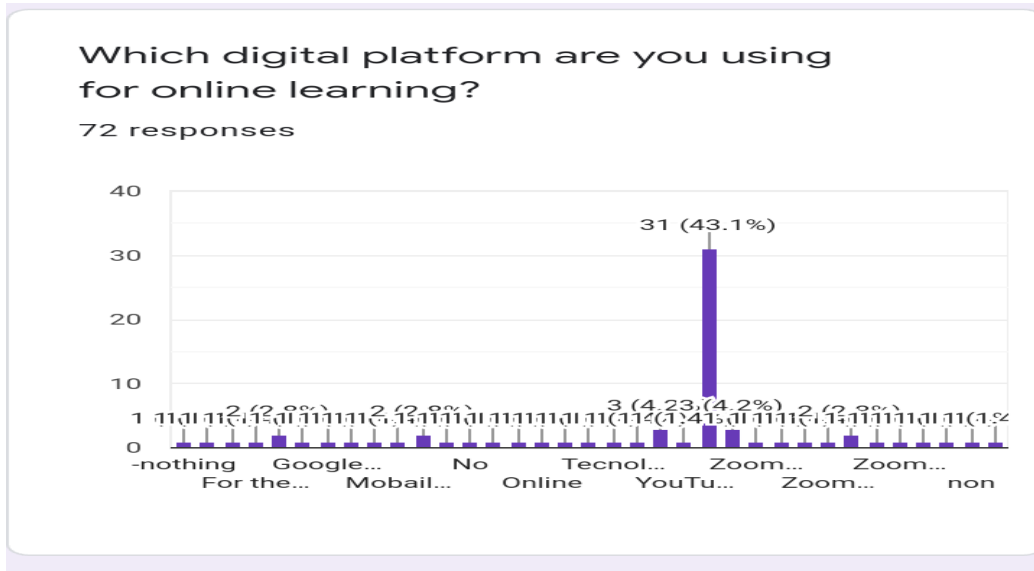


- Due to COVID- 19 most of the exams got canceled and it resulted in students' futures.
- 87.7% of students agree that cancellation has a big impact on them.9.7% of students disagree and 5.6% students strongly agree.

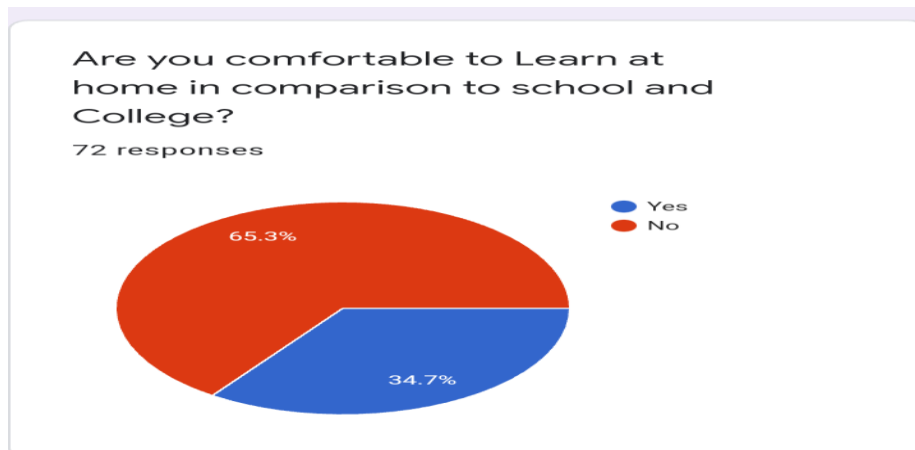


In an question regarding benefit of online learning there are some response received are as follows

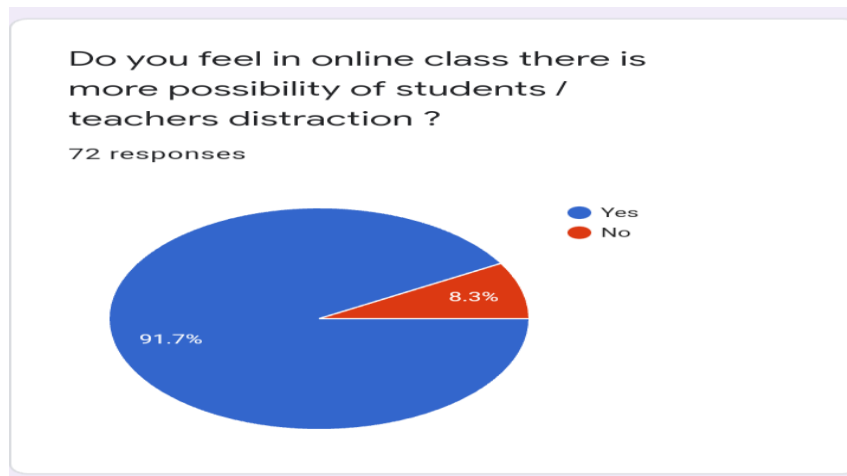
- There is no traveling time wastage.
- There are many advantages as well as disadvantages of online learning, India is not completely ready for an online mode of education. Lack of connectivity, Language barrier, lack of interest.



Most students are using zoom and Google meet for online learning.some are taking help of youtube .



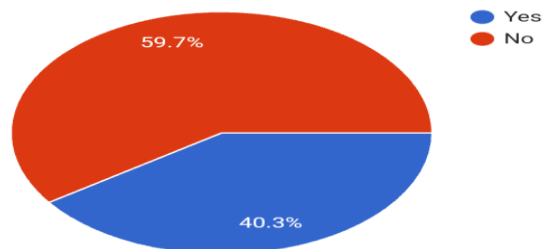
- Through response 65.3% of students are not comfortable with online learning.
- 34.7% students are comfortable in online learning because some students are traveling far from college and school.



- As per response 91.7% of students said that there are more possibilities of interruption and distraction learning from home.
- As per 8.3% of students are said no.

Do you feel online classes are more expensive as compared to offline classes ?

72 responses



SUGGESTIONS

1. India should accept Full technology for the development of education.
2. The Internet is a fundamental right of citizens so it should be open for all without any discrimination.
3. India should work on a digital learning platform.
4. The schools/ colleges should start classwork of the internet for students so that during any crisis they can use it well for education.
5. The teachers should take training in accessing the internet and electronic devices.

CONCLUSION

The COVID-19 pandemic is providing an opportunity for restructuring the present conventional, classroom based educational system. The quick transition to online mode learning helps students to work and learn about digital learning. The rapid transition to online education has not only benefited students but also for teachers for digital learning.

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**COMPARATIVE STUDY OF TRADITIONAL MODE AND ONLINE MODE OF
EDUCATION**

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ABSTRACT

Pandemic has change a lot of things, unimaginable and unexpected things happening in real. In the same way it had made a great impact on the mode of teaching and learning. For centuries we have been following traditional chalk and board method for education. Pandemic changed the whole system of education, from learning to examination this was the first time when virtual classroom came in to picture - "school/ college/ institutions at home". There has been a lot of arguments about which is the best mode for teaching and learning and hence this research tries to cover student perspective regarding online mode and traditional mode of education.

Keywords: Traditional mode of education, online mode of education, student's perspective, pandemic

INTRODUCTION

Knowledge is supreme and hence most common way of gaining knowledge is through education. For centuries only traditional mode of education was used. Traditional mode of education is defined as teacher- centered delivery of information to the receivers/ learners/students. There have been a lot of changes over a long period of time, from one guru (teacher) for a child to one professor for 50-60 students, from teaching on open ground to luxurious classrooms, from slate to books and tablets, from house wear to standard uniform and so on. For a past decade, IT got entry in the education system which made education easy, interesting and got wider reach. Pandemic has been a turning point altogether, since it was a difficult time and was estimated to go on for a longer period, IT took over the traditional education system completely. Online classroom, online teaching, notes in form of pdfs, documents, and presentations.

Now when the world in getting normalized as it was before pandemic there arises a question whether to accept news ideas that developed during pandemic or go ahead with the previous ones in almost all the areas. It is important to study the student's perspective towards the mode of education since they are the one form a big part of education

OBJECTIVES

- To understand the pros and cons of traditional mode of education and online mode of education.
- To know the preferred mode of education and examination by students
- To reflect student's perspective towards both the mode of education i.e. traditional mode and online mode.

HYPOTHESIS

H0: Students prefer online exams as they are easy to attempt.

H1: Students prefer offline exams but with the use of technology.

LITERATURE REVIEW

- Ruxandra Bejinaru conducted a research on “Impact of digitalization on education in knowledge economy”, Digitalization in the education sector can be implemented at the administrative, teaching-learning, evaluation, research, and development levels. Digitalization has many benefits, such as time savings, transparency, overcoming geographical barriers, continuous flow 24 hours a day, seven days a week, and minimising human error. HEIs must focus on improving their traditional mission of teaching and learning as part of the adaption process. Universities should devise methods to boost their intellectual resources and transform into digital enterprises. We believe it is critical to keep track of the fundamental changes brought about by the digital age, particularly in the educational process at Romanian and international universities.
- In paper “Impact of modern technology in education” by R. Raja*, P.C. Nagsubramani stated that technology has a positive and negatives impacts on education. Teachers and students should take the complete advantage of the technology to provide excellence. With the moving time technology is the need of an hour and hence more technology should be introduced in the education sector.

TRADITIONAL MODE OF EDUCATION**❖ Pros:**

Traditional mode of education is the oldest form of delivering education. Traditional education system provides one to one education. Concepts are understood well by students as there is presence of verbal and non-verbal communication. Interactive sessions make learning and teaching interesting and more additional information can be gained by the professor and the students. Professors/teachers can understand students which includes their personality, grasping power, level of understanding and so on, which helps the speaker to modify its explanation as per the students. This makes teaching and learning more effective.

Traditional mode of education is pre-planned, organised and fully focused. As teachers are in the premises of the educational institution and hence they can fully focus on the work. Also the can prepare the topics to be taught in the class pre hand. Lectures are conducted as per the schedule. Well organised classroom with the required equipment create study environment for teachers as well as students. Students are least distracted to the outer world when in educational institution. Timings are fixed and there are a set of rules and regulations which brings discipline and punctuality in the institution.

Students can take part in extra-curricular activities and have an overall growth and sharpen individual skills which can be useful for their professional career.

❖ Cons:

Even though the traditional mode of education is the oldest and the best it still has a lot of restrictions. High cost for not only building and maintaining the educational institutions but also for conducting extra-curricular activities. It also costs students like travelling costs and miscellaneous expenses throughout the year. Traditional method is very time consuming. A student might have to travel for an hour just to attend a- minute's lecture or just miss the studies. It cannot provide students with flexible time for learning hence can act as a barrier if a student wants to do something out of the academics. Doubt solving and problem solving was only available during college hours and hence students have to wait until the next working day to get their doubts cleared. Traditional learning somewhere lacks to make learning interesting with not many ways to learn and most of the times expect rote learning. It sometimes becomes monotonous and boring for students as well as teachers. Crowded classrooms do not provide the comfort zone and peace of mind required while learning new things.

➤ Online Mode Of Education**❖ Pros:**

Online mode of education has been a boon in the hard times during pandemic. It tried to remove the barriers not only in education but most of the fields. Students and teachers could connect to each other at any time of the day, at any place. Flexible timings allow students and teachers to come together for a lecture at convenient timings. There was no fixed time frame. Students could ask doubt and get it cleared then and there on the same day without wasting much time and can continue further studies. Students do not have to miss any lecture as the recorded version and notes may be available. Saves a lot of time spent in travelling and also reduces costs that include travelling and other untraceable miscellaneous expenses. Low cost or minimal cost for institutions, as they don't have to spend much on infrastructure, other activities, conveyance for employees, cleaning and maintenance. Some extra-curricular activities can be conducted online, saving some extra money for the institutions.

❖ Cons:

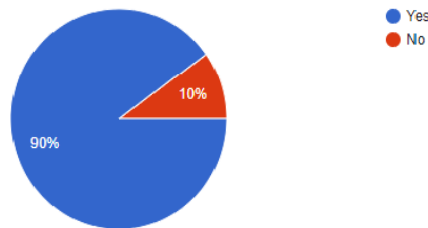
Every coin has two sides and so is with the online mode of education. The more comfortable online mode of studying the less valuable and knowledgeable it becomes. Students start doing multi-tasking while attending lectures which distracts their attentions and hence lose out important concepts. It doesn't provide opportunity for overall growth of a student. In most of the cases, students lack self-discipline which hampers their growth them in almost every way. A lot of health issues like obesity (which can lead to diabetes in near future), lack of flexibility, eye constrain and so on, are faced by the students at the younger age. It reduces cost to an extent but increases a lot of other costs likes medical issues and technological infrastructure. Too much of facilities make man lazy and same is applicable here.

DATA ANALYSIS AND INTERPRETATION

The research is dominated by the by students of the age 21. All the respondents are the students of University of Mumbai.

Have you experienced online mode and traditional mode of education?

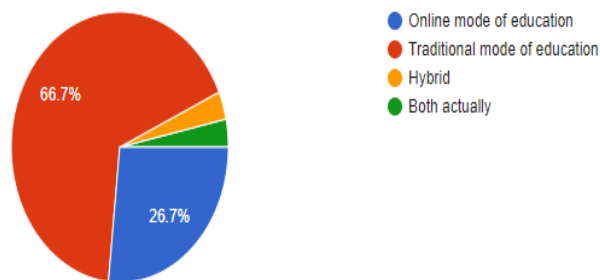
30 responses



Interpretation: As per our survey 90% of the respondents have experienced both the modes of education. The 10% of the total respondents might have not attended online mode of education. One of the reasons could be study gap or it took them time to decide whether they are done with the education or they need further education.

Which mode of education do you prefer for learning?

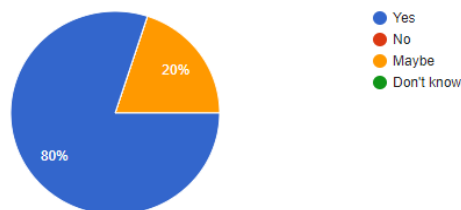
30 responses



Interpretation: As per the survey it was found that most of the students that is 66.7% prefer traditional mode of education over online mode. 26.7% students prefer online mode of education. 3.3% students are okay with studying with any of the modes of education available and 3.3% students want a combination of both for their education.

Do you think, you are able to grasp sufficient knowledge from the above selected mode of education by you?

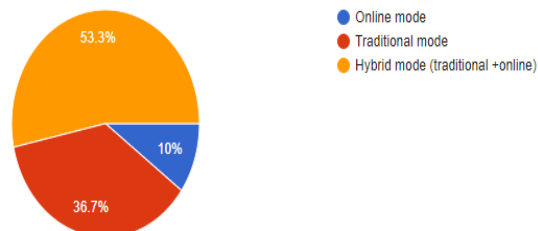
30 responses



Interpretation: It is observed from the above pie chart that most of the students (80%) believe that They are able to grasp sufficient knowledge. Rest 20% of the students are not really very sure if they are grasping sufficient knowledge. Overall it shows that no matter which ever mode of education it is students are able to learn and gain knowledge

What do you think which mode of education is best for future generations?

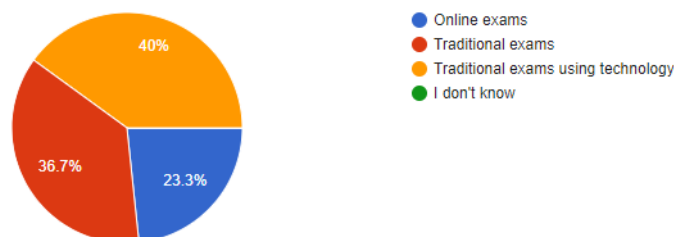
30 responses



Interpretation: Since the sample that has been selected has experienced both the modes of education they are able to understand the drawbacks and the plus points of these modes of education. It is very clear from the pie chart that students prefer hybrid mode of education. 53.3% of total respondents have selected the hybrid mode of education for the future generation. 36.7% students believe that traditional mode of education should be carried forward even in future. 10% respondents expect online mode of education to be continued for future generations.

Irrespective of the mode of education which mode of examination is the best for education

30 responses



Interpretation: No matter whatever mode of education is used in the future there's always a question how it has to be evaluated. 40% of the respondents responded as exams must be conducted offline or in traditional form but with the use of technology. 36.7% of the respondents say they exams must be conducted in the traditional forms similar to past decades. 23.3% of them wants exams to be conducted on the online basis.

RESEARCH DESIGN

- Sources of data: Primary and Secondary data
- Method of collection of primary data: Survey of students of University of Mumbai
- Size of the sample: 30respondents
- Area of the sample: Colleges in Andheri and Ghatkopar that are affiliated with University of Mumbai.

- Tools used for analysis: Pie charts
- Limitations to the research
- Students unwilling to answer
- Time and resources constraint

SUGGESTIONS

- Conducting hybrid mode of education that is traditional mode of education but with the aid of technology.
- Conducting exams in hybrid form
- Development of student friendly application for all round activities from brain growth
- More of practical knowledge and exercise based studies, workshops and internship opportunities for all.
- Online notes and recorded lectures even for the traditional form of teaching for future reference which will also help teachers / professors to know if they missed any part by mistake.
- Trying to provide exposure to students at different stages. This helps them in better understanding of the concept and also to find out their area of interest.

CONCLUSIONS

With the changing time and still holding on the best inventions and methods from the past is very essential in today's time. From the above comparative study, it was found that we could combine positive things of traditional form of education and online form of education in one making it a hybrid form of education. This will keep students updated with the technology and also enjoy all the benefits of studying in an educational environment.

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A STUDY ON IMPACT OF E-BANKING ON CUSTOMER SATISFACTION AGE BETWEEN 18-45**Nandini Sona¹, "Payal Kannauji², "Shivkumar Kumbhar³.**SYBAF, Ramniranjan Jhunjhunwala College Of Arts, Science & Commerce (Autonomous),
Ghatkopar (w) Mumbai – 400086**ABSTRACT**

Our world has moved to a digital world where everyone is using digital tools in day to day life to make their lives easy. A method of e-banking in which the customer conducts transactions electronically via the internet. Nowadays more consumers are aware about e-banking and they also feel secure about this. And the objective of this paper is to study the impact of e- banking on consumer satisfaction. In the current situation some customers are comfortable with e- banking and some are not. Because there are always two sides of a coin.

Same as in e- banking means transaction through Gpay, phonepe and other digital tools. It is easy to transfer and get money. But for some reason, people avoid using e-banking. This research is considered consumer satisfaction towards e- banking.

Keywords: Gpay, Phonepe, e- banking, satisfaction, internet, Banks, consumer.

INTRODUCTION

There is still a group of customers which prefer the use of traditional banking. This group of people include old age, uneducated people and they are not aware of how to do it. That's why they still go to the bank and do their work. In this paper we are covering the opinion of consumers towards services of banks i.e. payment, transfer services. Consumer satisfaction towards e- banking attracts consumers because of many reasons like time saving, convenient to pay, no physical touch but the important thing is they also get cash back and reward on it. E- Banking has allowed the customers to access their information directly from their mobile phones and to make transactions through the easiest way. This research seeks to make an original contribution to knowledge by investigating the impact of e-banking factors outcomes of customer satisfaction and finding out the role of the e-banking in enhancing customer satisfaction and loyalty.

REVIEW OF LITERATURE

Dr. Ibrahim Sameer, Aminath Enas, Published in the year 2019.

In this competitive world in order to be a market leader, organisations need to satisfy their customers. Customer satisfaction is an attitude or feeling that a customer had on a product/service after being used. A delighted or satisfied customer will make repeat purchases from the company and it leads to word of mouth advertising hence it leads the company reputation to go high. Therefore, the significance of customer satisfaction on e-banking has become a major area of marketing that has received considerable publication

from practitioners and scholars in the last few decades. In other words, expanding e-banking should be considered for realising customer orientation and customer satisfaction.

Shakir Karim, Ergun Gide, Raj Sandhu and Abdallah AI Tawara, published in the year 2018. In this study they have chosen a secondary research method. This study also takes on a qualitative method that is concerned with the collection and analysis in a non- numerical form.e.g. The collection of people's opinion about events and the subsequent analysis of this data to establish the range of opinion based on the interview. This research has arrived with the conclusion that traditional banking should be modernised. In the flow of a challenging world e- banking has taken place.

SCOPE OF THE STUDY

- The scope of studying this, having knowledge about e- banking.
- The data has been collected from both the primary or secondary sources.
- In this research paper we have focused on how many people are using e-banking what factors promote them to use and whether people are satisfied or not with the e-banking.

OBJECTIVES

- To study the awareness about e-banking with special reference to consumer satisfaction.
- To analyse the reason why some people are still not using e- banking e.g. Gpay, Phone pe.
- To describe the role of e-banking towards making our life easiest.
- To identify the potential future challenges for e-banking.

HYPOTHESIS

- **H₀**: There is no relation of consumer satisfaction with e- banking.
- **H₀**: The customers are not aware of how to use digital tools.

LIMITATIONS

- The topic was very vast so all the elements cannot be taken for research.
- There was a scarcity of time to undertake the research on various topics.

RESEARCH METHODOLOGY

➤ Data collection

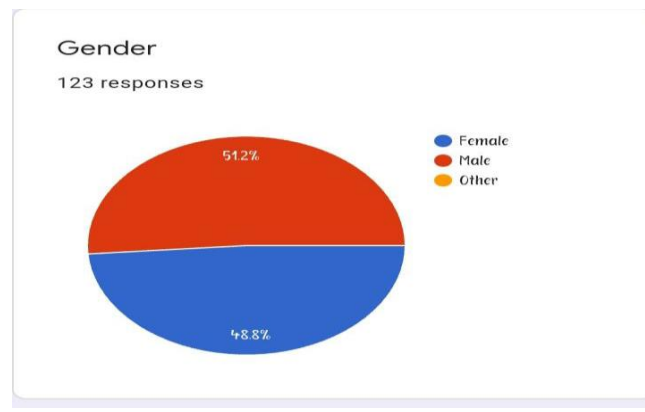
Primary data: To get the data from the people, the survey method was carried out. Data has been collected from 123 respondents by using the Convenience Random sampling method with the help of a structured questionnaire.

Secondary data: For this research paper the data has been collected from research articles, Journals etc.

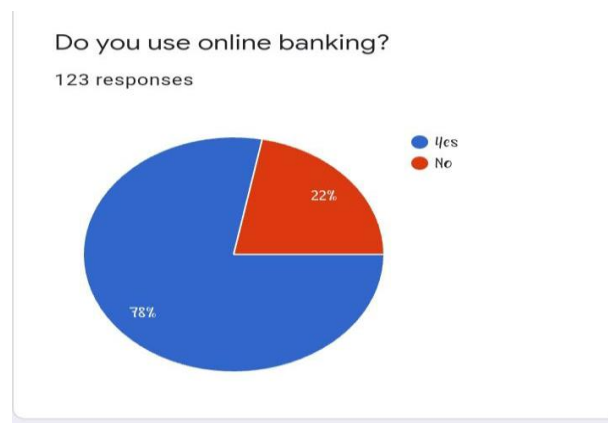
➤ **Sampling Plan**

- Sample unit: People's from Ghatkopar to Dadar
- Sample size: 123
- Sampling selection: Convenience Random Sampling
- Sampling Techniques: Non- Probability
- Sampling Instrument: Structured Questionnaires
- Sampling statistical tools: Chi-Square Test and Percentage Analysis.

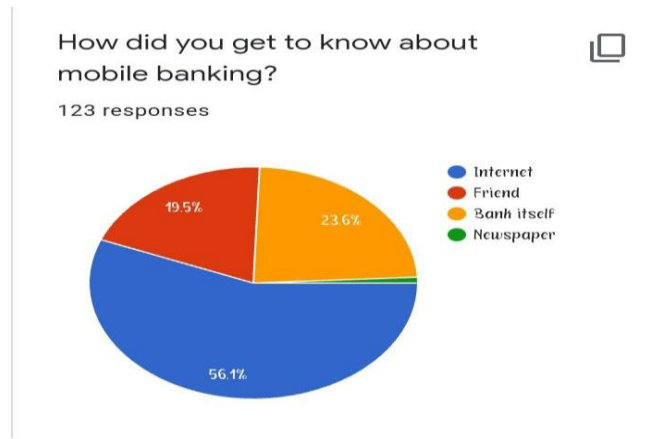
DATA ANALYSIS AND INTERPRETATION



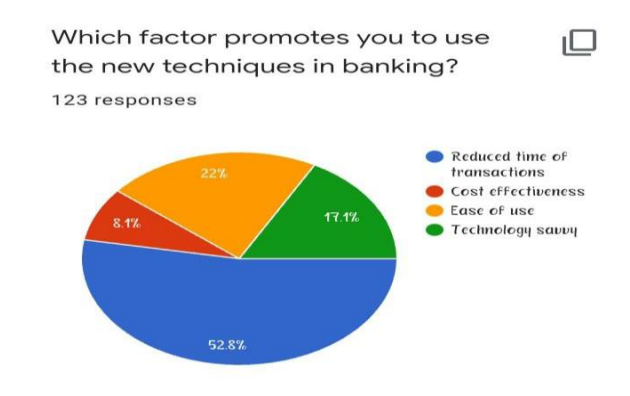
The above chart shows that Out of 123 Respondents, 51.2% are Male Respondents and 48.8% are Females. It shows that Males are more aware about E-banking than Females.



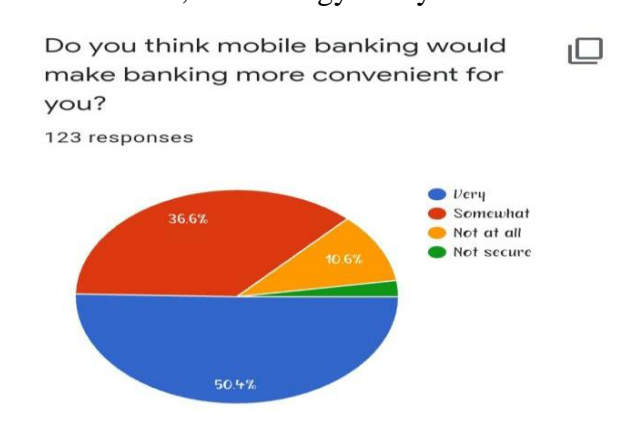
The above chart shows that Out of 123 Respondents, 78% of people use online banking and the rest 22% are scared of using online banking.



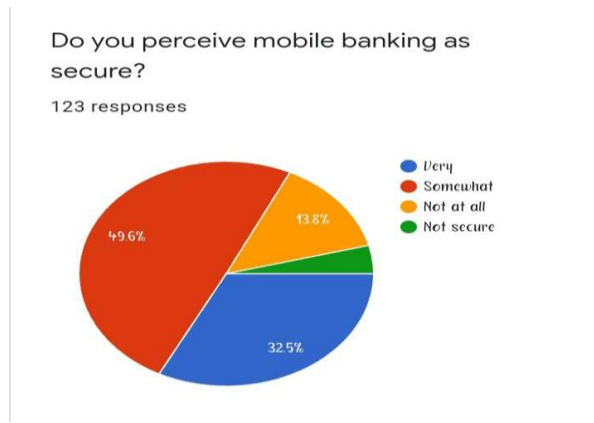
According to the above chart Out of 123 Respondents, 56.1% of the people are aware of mobile banking through Internet, and the rest through Friend, Bank, and Newspapers etc. which is 19.5%, 23.6, and 0.8 respectively.



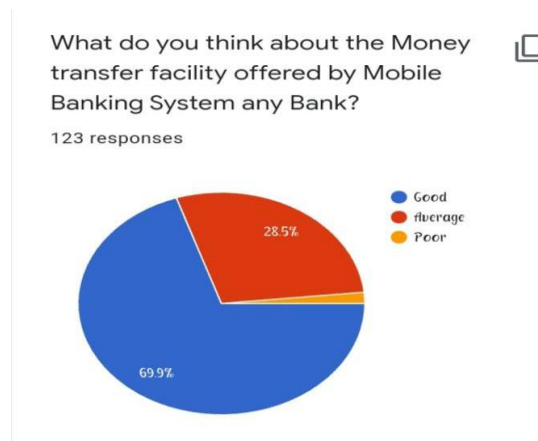
In the above pie chart, the factor that promotes the highest number of people to use the new techniques in banking is reduced time of transaction, which is 52.8%. The others are 22%, 17.1%, 8.1%, which are ease of use, Technology savvy and Cost effectiveness.



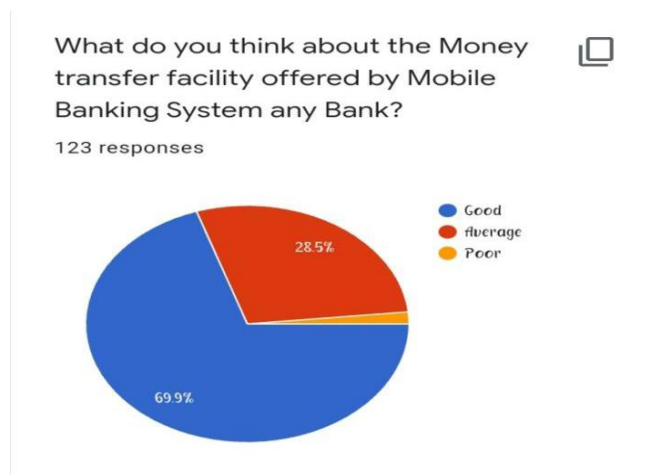
The above chart shows that 50.4% of people think Mobile Banking is more convenient. It has been seen that very few of them are not comfortable with Mobile Banking. They are not secure about it.



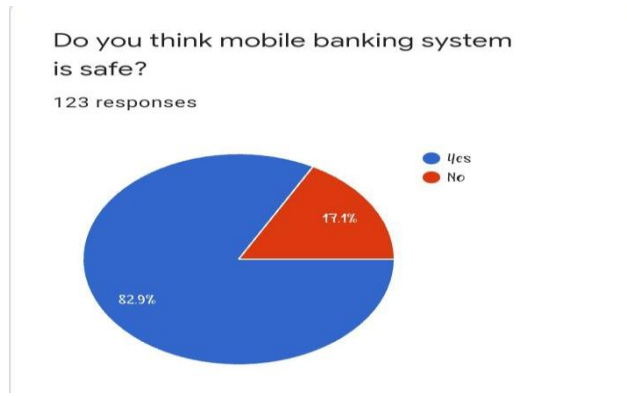
Out of 123 Respondents, 4.1% are not secure about perceiving mobile banking as secure, 32.5% are very secure with it and the highest 49.6% are somewhat secure with Mobile Banking.



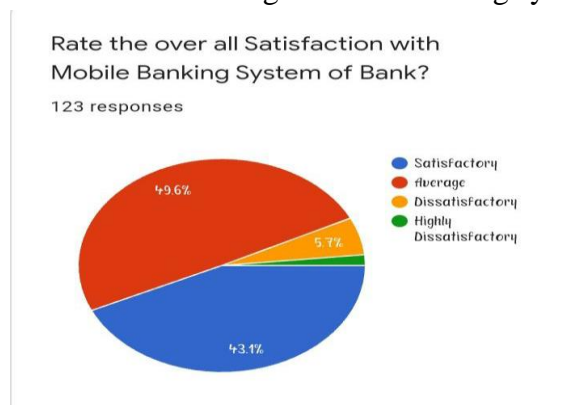
According to the above chart, it has been concluded that most of the people are satisfied with the bill payment services offered by the Bank through the Mobile banking system.



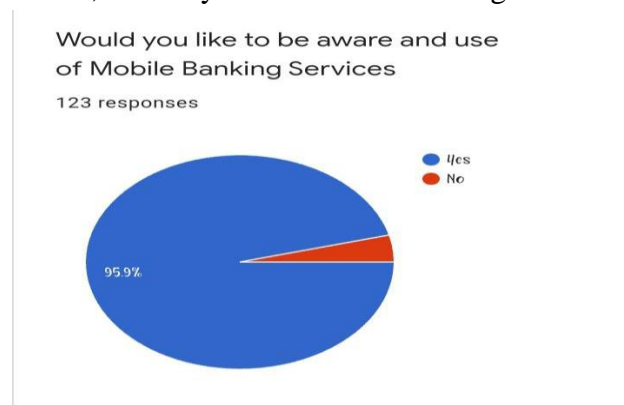
The above chart shows that the Money transfer facility offered by Mobile Banking System is Good which is 69.9% and the rest 28.5% are average of it. It concludes that people are very secure when using mobile banking systems.



The above chart shows that 82.9% of people think it is safe to use a Mobile Banking System and the rest 17.1% are not secure about using a mobile banking system.



In the above chart, it has been observed that the average person is satisfied with the Mobile Banking System of the Bank, and they are not afraid of using mobile banking.



The above chart shows that Out of 123 respondents, 95.9% of the people want to be aware of the use of Mobile Banking Services.

RECOMMENDATIONS

- ❖ Bank should motivate the age group of 46 to 60 years to use online banking
- ❖ Services for their banking purposes.
- ❖ Bank should adopt some new policies and incentives to the online banking
- ❖ Customers for making a large number of transactions.
- ❖ Bank should improve the technical and physical accessibility of online banking
- ❖ Services.
- ❖ Bank should provide more facilities like training program, awareness camps to all
- ❖ Types of customers.
- ❖ Bank should make collaboration with other financial institution to collect their bill
- ❖ Payment premium and other finance related matters online.
- ❖ Bank should implement easy way to access online banking services for the people
- ❖ Who are unaware about how to use online banking services very fluently?
- ❖ Bank should improve the online banking service quality of website design, home
- ❖ Page of bank web site and server availability.

CONCLUSION

This study aimed to examine the impact of E banking on customer satisfaction under age 18 to 45 that of Ghatkopar to Dadar. Through this study we can conclude that service quality in E-banking leads to satisfied customers and thus banks can gain competitive advantage by offering better-quality services to their customers in today's emulous world.

The various dimensions of the internet banking service quality that were taken into consideration while making the study. In this study we also find that those who are not aware about E-banking want to know about mobile banking systems and thus we get a positive Hypothesis of our research which is- *E-* banking fulfilled the consumer needs and was useful for them. The problem of our research is whether the customers are satisfied with E-banking facilities or not. We now after studying from various sources it has been concluded that most of the customers are satisfied with the E-banking mobile system.

Online banking services have become an important phenomenon in the banking industry and it will continue with progress in information communication technology. The financial industry thus is gradually experiencing and transforming from cash based system to a cashless system that is more convenient and reliable, where online banking services have proved to be of immense importance. The results showed that there is a strong satisfaction about e- banking among all customers. Study has also shown that the maximum person thinks it is safe to use a Mobile Banking System at their places.

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IMPLICATIONS FOR DIVERSITY IN TODAY'S ORGANIZATION

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ABSTRACT

Most attention has been given to internationalization and information technology as future challenges facing organizational leaders going into the 21st century. Although diversity is sometimes mentioned, it is usually not considered a leadership issue. A major reason is that the dominant leadership theories (e. g., situational, transformational, or exchange) do not deal with the operational level of specific diversity initiatives. The purpose of this article is to first review the diversity initiatives facing today's organizations and the failure of popular leadership theories to address this challenge. Then, the remainder of the article suggests how a behavioural approach to leadership may help to successfully address some of the major diversity initiatives.

Keywords: - internationalization, information technology

INTRODUCTION

Diversity can generally be defined as recognising, understanding and accepting individual differences irrespective of their race, gender, age, class, ethnicity, physical ability, and race. Sexual orientation, spiritual practice and so on. Grobler (2002:46) also supports this view by adding that each individual is unique but also share any number of environmental or biological characteristics.

Diversity can be classified into two dimensions. The primary dimension such as age, gender, sexual orientation and so on, exhibits the main differences between various individuals. These primary differences also has the most impact on initial encounters and can be easily noticed and serve as filters through which people view the world. The secondary dimensions such as religion, education, geographical location, income etc., are those qualities that are not noticeable in the first encounter and can even change throughout different encounters. These qualities are only noticed after some interactions occur between individuals. (Ashton 2010). Globalization in this recent time has triggered more interaction amongst people from different cultures and backgrounds than before. People are now more open-minded in the marketplace worldwide with competition coming from almost everywhere in the continent. Diversity can be a problem to an organisation but could also be a solution, It also comes with its disadvantages but also benefits and dangerous but also constructive. The challenge then is to extract the very essence of diversity and tactically manage it for the improvement of the people and the organization. Most organizations in their own perspective, adopt diversity at their workplace or organisation to become more creative and open to change. Increasing and improving workplace diversity has become an important issue for management in the recent years due to the recognition of how the workplace is changing. Since managing diversity still remains a challenge in organisations, managers tend to learn managerial skills needed in a multicultural working environment and prepares

themselves to teach others within their organizations to value cultural differences and treat all employees with dignity. For some business leaders and managers point of view, diversity is a big challenge to them although it knows no organizational boundary and has no limitation.

OBJECTIVE

This study investigates the implications for diversity in today's organization. The aim of this study is to find out:

- To know the workforce diversity management in the organization.
- To understand various dimensions of workforce diversity.
- To identify the benefits of workforce diversity to the organization.

METHODOLOGY

The data for this research will be collected on Primary and Secondary basis.

- **Primary Data:** In primary data, questionnaires will be used as survey instrument and it will be distributed among different employees in the organization.
- **Secondary Data:** Secondary data will be collected with the help of various articles, newspapers and also by referring to reports issued on the websites.

LITERATURE REVIEW

Organizations are often regarded to benefit from workforce diversity since it broadens their expertise and viewpoints. The purpose of this study is to bring together the disparate literature on workforce diversity as well as to shed light on future research avenues in the field of workforce diversity management. The study of diversity in organizations addresses the implications of workplace diversity from social justice, legal compliance and organizational performance standpoints. Diversity in organizations is associated with social categorization and information/decision making process, which respectively are related to adverse and beneficial attitudes and behaviours.

ADVANTAGES AND DISADVANTAGES OF DIVERSITY MANAGEMENT

There are some advantages and Disadvantages that come with managing a diverse workforce of which management must be aware of to guide them in the decision making processes in the organisation. They also reflect on the findings on the research conducted on the case companies. Below are some of them: (David Ingram 2013)

➤ **Advantages**

High level of Productivity: Increasing productivity at the workplace has been one of the major challenges for managers and leaders and to the company in general. Due to the fact that every organisation has its own unique company structure and objectives, different strategies may be used to challenge or address the company in order to increase productivity.

One of those strategies involves adopting workplace diversity and managing it effectively. When management takes the welfare of its workers at heart by means of offering them proper compensation, health care and employee appraisal, It enables workers to feels they belong to the company irrespective of their cultural background by remaining loyal and

hardworking which helps to increase the company's productivity and profit. Exchange of varieties of ideas and Team work: In recent times teamwork is increasingly advocated by businesses and organisations as a means of assuring better outcomes on tasks and also for the delivery of goods and services. A single person taking on multiple tasks cannot perform at the same pace as a team could; therefore each team member brings to the table different ideas and offers a unique perspective during problem solving to effectively arrive at the best solution at the shortest possible time. Learning and growth: Diversity at the workplace creates an opportunity for employee's personal growth. When workers are being exposed to new cultures, ideas and perspectives, it can help each person to intellectually reach out and have a clearer insight of their place in the global environment and hence their own surroundings.

The more time spent with culturally diverse co-workers can slowly break down the subconscious barriers of xenophobia and ethnocentrism, thereby encouraging workers to be more experienced members of the society. Effective Communication: Workplace diversity can immensely strengthen a company's relationship with some specific group of customers by making communication more effective. Customer service department is one of the areas where effective communication is crucial. A customer service personnel or representatives can be paired up with customers from their specific area or location, making the customer feel at home with the representative and thus with the company. For example some companies in the south-western part of the United States often prefer to hire customer service personnel's who are bi-lingual to deal with customers who speak Spanish in their native language. Diverse Experience: Employee and their co-workers that come from a diverse background bring to the table some amount of unique perceptions and experience during teamwork or group tasks. Pooling the diverse skills and knowledge of culturally distinct employees together can immensely benefit the company by strengthening the responsiveness and productivity of the team to adapt to the changing conditions. Every diverse culture has its own strengths and weaknesses, therefore in addition to their individuality; every diverse employee possesses a unique strengths and weaknesses that are derived from their culture. When each workers' unique trait is managed properly and effectively in the organization, it can leverage the strengths and complement its weaknesses to highly impact the workforce.

➤ **Disadvantages**

High Cost of Diversity Management: To increase job satisfaction, workplace diversity management could sometimes be very costly, when an organisation strives to effectively manage the diverse workforce, it undergoes mandatory diversity training during which supervisors, employees, and managers receive lessons on the best way to interact with employees and clients. In recent times, there are lots of Diversity management program available where companies could choose from, taking into account the size of the company and its employees. Some training programs require a high travelling and participation cost. 19 Discrimination: One significant disadvantages of working with a diverse workforce is discrimination in the part of both managers and employees. It can exist but hidden aspect of a poorly managed workplace. When a worker is being discriminated, it affects his ability to perform well and it also affects the perception of equity and raises issues of litigation.

Communication issues: Workplace diversity can negatively impact communication in

the company. It can place an obstacle in the way of effective communication, which can cause a decrease in productivity and dampen the cohesiveness among workers. Even though spending time with employees by getting to know them helps reduce and in some instances eradicate communication barriers during a long-term, co-workers orientation periods and an individual's first impressions can be difficult to control when culture clash. Myriad Accommodation: Although the premise of workplace diversity is mutual respect, making way to accommodate each diverse worker's request can be burdensome of employers, which makes it difficult to manage diversity. Some employee work constraints such as race, religion, country of origin and gender can sometimes be overwhelming if the diversity in the organisation tends to be so much to the extent that the company has to employ a fulltime staff to keep track of accommodating the employee's needs. For example, some Muslim employees may decide not to work on Fridays, as it is a special day for prayers. In such instances employers has to make provision for someone to take their shift when the need arises. Incorporation issues: Social incorporation at the workplace cannot be influenced to the maximum degree. Forming exclusive social groups is often a natural process that cannot be controlled sometimes. Therefore, companies tend to experience some degree of informal divisions amongst their workers thereby creating conditions where diverse employees avoid having contact with each other during leisure times and when work is over. Although this scenario doesn't seem fundamentally wrong, it can reduce the effectiveness of knowledge sharing amongst teams and hence decreasing productivity.

FINDINGS OF STUDY

1. The primary goal of any firm is to maximize and increase productivity. While almost all authors agree that having diverse personnel is essential in today's environment, managing such a diverse staff poses a significant management challenge.
2. From the in-depth review of past studies on workforce diversity and inclusion in the organizations is been well understood that it has a greater implication on the performance level of the employees as well as the organization diversity management approaches are powerful tools to increase organizational performance and employee satisfaction.
3. Hiring a diverse workforce will undoubtedly increase productivity, but it may also prove to be a disaster if not properly managed, because not only management but also employees are experiencing issues such as languages problems (which are acceptable and are not due to employee thoughts) attitude clashes, and differences in perceptions all of which are directly related to human behaviour which ultimately leads to disaster.
4. Managing diversity and inclusion in the organization can enable to have running of work in the organization which has a positive impact on employee's workforce diversity and inclusion can serve as one of the biggest strengths for the organizations. When employees are better educated and trained about diversity and inclusion, they are less likely to view it negatively.

5. In this study, we have understood that various dimensions of workforce diversity which imply the employees in the organizations dimensions include primary and secondary dimensions. Further, the benefits of workforce diversity and inclusion have been identified to know the various benefits which an organization can be availed if workforce diversity and inclusions practices are managed well,. Through the study, it was found that workforce diversity inclusion practices have largely been practiced in many organizations for organizational sustainability and to achieve competitiveness.

CONCLUSION

The remarkable aspect of this research is that it conducts a systematic review of the literature on workforce diversity. Diversity management focuses on attracting the broadest possible range of people, recognizing all members of the workforce as assets, and maximizing their potential to optimize the organization's capacity while also increasing employee acceptance of diversity. Employers should realize the necessity of diversity management programs and policies to be embraced in businesses to respect, value, and accept diversity. Before embarking on anything related to a diverse workforce, any organization should first create a comprehensive diversity plan.

**“A COMPARATIVE STUDY OF CUSTOMER PREFERENCES
TOWARDS USE OF ONLINE BANKING AND E-WALLET”**

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Gurukul College of commerce, TY.BMS

ABSTRACT

Descriptive study was conducted on research which shows customer preference towards Digital banking. The research intends to know what the effect of Digital banking is and which factor has major influence on the customer, so “what” and “which” are being answered in the research making it the research of 6Ws. The study includes both Qualitative and Quantitative approach to find out the impact of customer preference towards Digital Banking. Questionnaire was used as our data collection tool. From the questionnaire it was analyzed that majority of respondents have ranked transfer of funds and payments as main reason behind using digital banking services.

Keywords - Online banking, e- wallet, customer preference.

INTRODUCTION

A bank is a financial institution licensed to receive deposits and make loans. Banks may also provide financial services such as wealth management, currency exchange, and safe deposit boxes. Banks are very important part of the economy as they provide financial services for both consumers and businesses. Every country has its own central bank that maintains the internal value as well the external value of the nation's currency. India's central bank is Reserve Bank of India (RBI) ensures that there is a monetary stability as well as macro-economic management is done well. The RBI's main function is to issue bank notes, manage the government accounts, hold country's gold reserves, etc.

The banking system plays an important role in promoting economic growth not only by channelizing savings into investments but also by improving allocative efficiency of resources. The recent empirical evidence, in fact, suggests that banking system contributes to economic growth more by improving the allocative efficiency of resources than by channelizing of resources from savers to investors. An efficient banking system is now regarded as a necessary pre-condition for growth.

Online banking is also known as internet banking or web banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website.

The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services.

E-Wallet is a type of electronic card which is used for transaction made online through a computer or a smartphone. Its utility is same as credit or debit card. A digital wallet also known as "e-Wallet" refers to an electronic device or online service that allows an individual computer to make electronic transactions. This can include purchasing items on-line with a computer or using a smartphone to purchase something at a store.

OBJECTIVES

The objectives set for present study are as follows:

- To find out significance, advantages and disadvantages of online banking
- And E- wallet.
- To find out customer awareness regarding both, Online Banking and E
- Wallet.
- To find out Customer satisfaction regarding both, Online Banking and E-wallet.
- To study customer preference towards use of Online Banking and e-wallet

LITERATURE REVIEW

The present research aims to study about the customer awareness, satisfaction and Preference between online banking system and e wallet. So, researcher tries to collect some literature regarding the same. The review of all researches collected is depicted as below all banking transaction from home without visiting and spending time in queues and All the services are available for 24x7 are the main attraction of the e banking system. Even after catering so many facilities the customer perception differ in service quality Issues. (Deepa Joshi, 2017) Reveals the customer perception towards the service Quality in e- banking facilities and found that e-services ensure privacy, service quality, conveniently transfer the information within the bank, increase the service and also Cheaper than the manual service. On the other hand, customers also believe that Digitalization creates the issues of accuracy, threats of losing information and technical Problem while transactions.

India has witnessed tremendous growth in the use of Digital payment due to cash Crunch post-demonetization. Apart from that schemes like the Digital India Initiative Has equally given a boost and motivated people to adopt a less-cash mode of payment. Payments made using debit or credit cards, mobile wallets; internet banking etc. are termed as digital payment. Further, consumer perception plays a significant role in the Adoption of E-Wallet. (E Murali Darshan, 2019) Found that education plays a vital role in the adoption of digital payment mode and

respondents prefer digital payment mode as it saves time and provides benefits like discounts and cash-backs.

Researcher attempts to study the role of personality in evaluating online banking in India. The personality dimension scale and the attributes of online banking (like perceived ease of use, security and privacy, perceived usefulness, amount of information and perceived enjoyment) were adapted to measure the role of personality in online banking in India. Researcher found that certain personality factors – such as those who are more imaginative, reliable, intelligent, up-to-date and charming – affect the consumer's evaluation of online banking in India. The banks should give importance to consumer personality while designing their website.

RESEARCH METHODOLOGY

Present research is descriptive in nature as it aims to find out awareness and satisfaction of customers about use of online banking and e-wallet. It also focused on preferences of customers towards use of online banking and e wallet.

➤ **Data Sources**

- The required data have collected from primary and secondary sources.
- Secondary data sources –
- Conceptual inputs about online banking and e-wallet have collected from earlier Research reports, Internet, referred text books and research articles.
- Primary data sources –
- Primary data has collected in the form of feedback from sample customers to find out Awareness, satisfaction and preferences of customers towards use of online banking and e-wallet.

➤ **Sampling**

Individuals who are using online banking and E wallets are selected as samples. Total 10 samples are selected by convenient sampling method.

➤ **Instrument**

One structured close ended schedule is used as instrument for collecting primary data from samples. The schedule brings out following information:

- Demographic information of samples i.e. their name, age, gender, marital status,
- Occupation and income.
- Awareness of sample customers towards use of online baking and e-wallet.
- Satisfaction of sample customers towards use of online baking and e-wallet.
- Preferences of sample customers towards use of online baking and e-wallet.

CONCLUSION

As the world is evolving and every other person keeps getting rather busier in their hectic schedule, transaction mode of Online Banking helps to save them time. It is just going to keep skyrocketing in the near future as it has become a rather day to day chore for people. Throughout the research, the importance and the role of Online banking and E-wallet in the people's lives was seen in the light. The satisfactory services which were rather not enjoyed by people previously were also seen. The differences between the Online Banking and E-wallet also closely studied which showed and highlighted their Area and purposes of master. The different mode of transaction and their awareness between the people also shows that India has great and promising future for Online Banking and E-wallet.

SUGGESTIONS

In such a generation where everything is rather preferred to be fast, easy and at fingertips, Online Banking just adds to the cherry on top. It is flourishing at its fullest due to the current generation. While Online Banking is a vast concept with a wide scope, it is further classified into modes of transaction and such modes of transactions are studied closely in this research. Followings are the suggestions:

Security is one of the biggest problems that the user's face, so if they could ensure even more security and tracking all the Trojan horses and the viruses seen while transacting and taking care of them would calm and motivate, people to use mode of transactions of Online Banking. When using E-wallet, only Savings account can access it while Current Account Holders are unable to use it. So, allowing Current account holder to access will not only bring them more profits but also satisfy the Current Account holders simultaneously.

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A STUDY ON CRYPTOCURRENCY IN INDIA

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ABSTRACT

“Due to the rapid development of information and communication technologies, many activities in our daily life have been merged online and they become more flexible and more effective. A huge growth in number of online users has activated virtual word concepts and created a new business phenomenon which is cryptocurrency to facilitate the financial activities such as buying, selling and trading. The use of virtual currency has become widespread in many different systems in recent years. Virtual money is not fully controlled and regulated hence most of the countries have not admitted this currency in their economic activities. This paper investigates about cryptocurrency present legality as well as future government moves impact on these currencies. The paper also analyses investment risks in both Bitcoin and Gold countries have responded in terms of regulations & legislations towards crypto currencies to develop a clear picture of its impact on various laws in India in order to regulate it”.

Keywords-Bitcoin, Cryptocurrency, Challenges in Cryptocurrency, Government future move on Cryptocurrency, Uses of Cryptocurrency, Gold, legality, RBI.

INTRODUCTION

Today's economies are all money economies, because all economies have accepted certain currencies (money) as medium of exchange. The money supply causes inflation as well as deflation in economies by its excess supply and contraction in money supply, hence currencies of different countries regulated by government in order to combat inflation or deflation situations.

Now a day's many countries in the world have focusing towards digital currency and transactions. Even some one doesn't want to regulate their currencies and transactions. This brought greater innovation in new currency that is crypto currency, one of the most advanced, ambiguities, regulation free currency. In this article I made an attempt to study regarding crypto currency and its development and transactions in India. Bit coin is a crypto currency. It is a decentralized digital currency without a central bank or single administrator that can be sent from user to user on the peer-to-peer Bitcoin network without the need for intermediaries.

Transactions are verified by network nodes through cryptography and recorded in a public distributed ledger called a block chain. Bitcoin was invented in 2008 by an unknown person or group of people using the name Satoshi Nakamoto and started in 2009 when its source code was released as open-source software. Bitcoins are created as a reward for a process known as mining. They can be exchanged for other currencies, products, and services. Research produced by University of Cambridge estimates that in 2017, there were 2.9 to 5.8 million unique users using a cryptocurrency wallet, most of them using Bitcoin.

STATEMENT OF THE PROBLEM

World has transforming in to cash less transactions through innovating and making transactions by digital money. One of the tremendous innovation in money that is crypto currency it is digital money, not regulated by any authority and central bank, universal currency, at the same time there are some problems associated with this new currency hence many countries step back from its implementation among those India is one of the country prohibited using and mining Bitcoins. But as per the order of supreme court now trading through Bitcoin is no more illegal in India from That's why it is an important need to understand about Bitcoin trading in India, how its operates, how it was evolved in India, players who are involving in this transactions.

OBJECTIVES OF THE STUDY

1. To understand the concept of Bitcoin and it's functioning in regular trading.
2. To know legality and trading of Bitcoin in India.
3. To compare investment risk in between Bitcoin and gold

RESEARCH METHODOLOGY

Researcher have been selected analytical research methodology for the this study. To satisfy the objectives of the research, researcher used secondary data from various publications by financial websites, government of India, journals, news papers, books and magazines etc...

SOURCES OF DATA COLLECTION

➤ Secondary data

The secondary data necessary for completing the investigation will be collecting from the published sources in the academic libraries, web sites, books, journals, magazines, etc.

➤ Period of the study

The study period covers Bitcoin monthly value from march-2018 to Jan 2021 and gold monthly value from March-2018 to Jan 2021.

➤ Hypothesis

Ho: There is no significant difference in the volatility of values of gold and bit coins in India.

H1: There is a significant difference in the volatility of values of gold and bit coins in India.

BITCOIN MEANING AND HOW IT WORKING

➤ Digital Currency

Digital currency is nothing but the digital representation of the physical currency of a country. Digital currency can be used for transactions and all other utilities that normally would be carried out using physical currency. They are regulated by the government and can be used through debit/credit cards or online payments.

➤ **Virtual Currency**

Virtual currency is neither issued by the government nor is it regulated by the government. Virtual currencies can be used for transaction in apps and games and are issued by the developers. They do not hold any real value and can only be used digitally, i.e, they cannot be converted to fiat currency (digital or physical form). Virtual currency and digital currency is used interchangeably, but the difference in the two is clear from the mentioned facts.

➤ **Cryptocurrency**

Crypto currencies are not regulated by any authorities and are a decentralized form of currency. They are created using cryptography which makes it even more secure as double spending can be avoided. Moreover, there are no intermediaries so they can be directly transferred to the receiver in their digital wallet.

➤ **How does Bit coin Work?**

Each Bit coin is basically a computer file which is stored in a 'digital wallet' app on a smart phone or computer.

People can send Bit coins (or part of one) to your digital wallet, and you can send Bitcoins to other people. Every single transaction is recorded in a public list called the block chain. This makes it possible to trace the history of Bitcoins to stop people from spending coins they do not own, making copies or undo-ing transactions.

➤ **How do people get Bitcoins?**

There are three main ways people get Bitcoins.

- You can buy Bitcoins using 'real' money.
- You can sell things and let people pay you with Bitcoins.
- Or they can be created using a computer.

➤ **How are new Bitcoins created?**

In order for the Bitcoin system to work, people can make their computer process transactions for everybody. The computers are made to work out incredibly difficult sums. Occasionally they are rewarded with a Bitcoin for the owner to keep. People set up powerful computers just to try and get Bitcoins. This is called mining. But the sums are becoming more and more difficult to stop too many Bitcoins being generated. If you started mining now it could be years before you got a single Bitcoin. You could end up spending more money on electricity for your computer than the Bitcoin would be worth.

➤ **Why are Bitcoins valuable?**

There are lots of things other than money which we consider valuable like gold and diamonds. The Aztecs used cocoa beans as money. Bitcoins are valuable because people are willing to exchange them for real goods and services, and even cash.

➤ **Why do people want Bitcoins?**

Some people like the fact that Bitcoin is not controlled by the government or banks. People can also spend their Bitcoins fairly anonymously. Although all transactions are recorded, nobody would know which 'account number' was yours unless you told them.

➤ **Is it secure?**

Every transaction is recorded publicly so it's very difficult to copy Bitcoins, make fake ones or spend ones you don't own. It is possible to lose your Bitcoin wallet or delete your Bitcoins and lose them forever. There have also been thefts from websites that let you store your Bitcoins remotely. The value of Bitcoins has gone up and down over the years since it was created in 2009 and some people don't think it's safe to turn your 'real' money into Bitcoins.

HISTORY OF BITCOIN IN INDIA

In a bid to fight corruption and terrorism, on November 8, 2016, Prime Minister of India Narendra Modi shocked the nation by demonetizing Rs. 500 and Rs. 1000 currency notes – sparking a new interest in the digital currency and other cashless mechanisms such as internet banking, digital wallets, credit cards etc. The demonetized notes amounted to 86% of India's cash in circulation. India is a country where 87% of transactions are done in cash. Chaos was inevitable. This resulted in long queues at the ATMs and banks for weeks. There was not enough cash with the banks to dispense. People holding cash could deposit their money in the bank accounts or exchange for new Rs. 500 and Rs. 2000 notes before 30 December. People who were hoarding “black money” (unaccounted cash) could not deposit money into their accounts because banks were keeping a close eye on suspicious deposits .What options do these people have? Let go all of their money? Well some of them did exactly that. Old notes were found floating in the river .While others turned to look for commodities to hedge the risk of an economic slowdown; some bought gold, some bought silver. What did government do to curb this? They started raiding gold jewelers. When gold wasn't working, people were buying silver which significantly increased the demand of silver. With gold and silver being targeted by authorities, these souls saw Bitcoin as a safe haven. Using their connections and by paying up to 30-35% premium they started buying Bitcoins with cash. Bitcoin price started to surge and weekly volume of Bitcoin trading nearly doubled. Not to forget, India is one of the largest remittance markets with a total value of more than \$70 billion. On this a user usually pays up to 15% in bank charges and conversion fees. This is where Bitcoins true potential lies. To understand how Bitcoin may progress in India it will be beneficial to know the role gold plays in Indian society. An American couple's most valuable asset is typically their home, income and education. An Indian couple's possession of gold touches on all these areas. It is fair to compare Bitcoin to gold, as they both are liquid commodities. Bitcoin as a result can be seen in the middle of fiat currency and gold – only lacking the cultural weight that gold has.

➤ **How to Buy and Sell Bit coin in India**

The downward trend in cryptocurrency trading in India is mostly due to increased government regulations. However, this does not stop people from trading. Two ways in which many Indians trade are: 1) Exchanges and 2) P2P methods. Both these steps follow the KYC norms and usually require documents like Pan Card, Aadhaar card or passports.

➤ **Top Bit coin Exchanges in India**

Since banking institutions have banned crypto currency trading in India, popular

exchanges like Zeb Pay have had to shut down. Nevertheless, the following top exchanges are still currently used in India:

➤ **Uno coin**

Uno coin was founded in 2013 and is the leading Bitcoin exchange in India. It is backed by investment from the USA and is a regulated company offering low 1% fees which fall to 0.7% with increased trading volumes. It is a relatively easy exchange platform, allowing users to buy crypto currency with any Indian bank account. However, with the banning proposal at hand, things might get challenging for Uno coin.

❖ **WazirX**

One of India's most trusted exchange platforms, WazirX was founded in 2018. It focuses on exchange-escrowed P2P services to enable customers to continue to withdraw INR. WazirX follows the KYC norms, has a mobile application for both Android and iOS users and also claims to provide multiple hundred transactions per second.

❖ **Other methods**

Outside of exchanges, P2P trading platforms enable Bitcoin purchases in India, in spite of the bank bans. Two important P2P marketplaces in India are:

❖ **Paxful**

Is a peer to peer marketplace founded in 2015 that allows buyers and sellers to meet online and trade directly Bitcoin with each other? Sellers on Paxful accept over 300 payment methods, including the major Indian payment methods like PayTM, Bheem, Phonepe. As a result, many Indians use Paxful due to ease of access and payment. There is also no fee for the site itself, since the Bitcoin is traded at a premium.

❖ **Local Bitcoins**

Supports the most popular payment methods and allows individuals from different countries to purchase Bitcoin for their local currency. Local Bitcoins currently operates in several major Indian cities like Mumbai, Hyderabad, Kolkata, Delhi, Ahmedabad, Chandigarh, Pune, Guwahati and many more. Again, due to the 2019 Supreme Court Proposal, many exchanges and marketplaces are wary of the Indian government's attitude towards cryptocurrency in general. As of September 2019, there are no Bitcoin ATMs in India.

❖ **Where to Spend Bitcoin in India.**

Most Indians trade and mine Bitcoin to store them in digital web wallets instead of spending them to buy something. Regardless several ventures have been in place to use Bitcoin for spending. Uno coin has been the most prominent in this sector. In 2017, it linked up with Book My Show, an online cinema ticketing platform. This venture allowed customers to top up their accounts for movie tickets with Bitcoin. Uno coin also launched a 'merchant gateway' which enables business entities to accept Bitcoins. Sellers like Sapna Book House, bus ticket booking portal eTravelSmart and Dharwad International School take payments from customers through the Uno coin gateway.

A more unique Bitcoin experience, Suryawanshi restaurants in Bangalore's Indiranagar and Whitefield neighborhoods accept Bitcoin as a mode of payment, alongside the usual cash, cards, and Pay

tm. Due to a strong diaspora tradition, many Indians also use Bitcoin on multinational sellers like Dell and Steam but get their shipments through relatives/shipping companies abroad.

BITCOIN AND RBI

India's general attitude towards cryptocurrency has been negative. In 2017, the central Reserve Bank of India (RBI) considered a now-defunct proposal to introduce its own crypto currency, Lakshmi. It has also been looking into encouraging block chain technology in financial and payment institutions. But the government has shunned cryptocurrency with policymakers opting to outlaw cryptocurrency with incarceration and legal petitions. Bitcoin is not recognized as legal tender and, as of 23 July 2019, the Banning of Cryptocurrency and Regulation of Official Digital Currency Bill has been proposed. Uno coin, an India-based exchange, allowed individuals to trade Bitcoins but is now disabled. However, Bitcoin is still traded in India through digital currency exchanges like Zeb Pay, Coin Delta and Coin Secure. Many Bitcoin traders usually buy through diaspora networks in countries where it is legal tender.

✓ Is Bitcoin Legal in India?

Finance minister Arun Jaitley, in his budget speech on 1 February 2018, stated that the government will do everything to discontinue the use of bitcoin and other virtual currencies in India for criminal uses. He reiterated that India does not recognize them as legal tender and will instead encourage block chain technology in payment systems.

"The government does not recognize cryptocurrency as legal tender or coin and will take all measures to eliminate the use of these crypto assets in financing illegitimate activities or as part of the payments system," Jaitley said.

In early 2018 India's central bank, the Reserve Bank of India (RBI) announced a ban on the sale or purchase of cryptocurrency for entities regulated by RBI. Banning of Cryptocurrency and Regulation of Official Digital Currency Bill 2019 draft has proposed a 10-year prison sentence for anyone who mines, generates, holds, sells, transfers, disposes, issues or deals in crypto currencies.

In 2019, a petition has been filed by Internet and Mobile Association of India with the Supreme Court of India challenging the legality of crypto currencies and seeking a direction or order restraining their transaction. In March 2020, the Supreme Court of India passed the verdict, revoking the RBI ban on cryptocurrency trade.

In 2021, the government is exploring the creation of a state-backed digital currency issued by the Reserve Bank of India, while banning private ones like Bitcoin.

The following table showing trends of Bitcoin value in respect of Indian rupee

Gold value (10 grams)			Bitcoin value		
Date	Price	Change %	Date	Price	Change %
Jan 2021	34,692.79	-1.71%	Jan-21	26,37,105	24.64%
Dec 2020	35,914.04	6.41%	Dec-20	21,15,850	45.18%
Nov 2020	31,716.05	-5.63%	Nov-20	14,57,389	41.63%
Oct 2020	35,615.24	-0.81%	Oct-20	10,28,993	29.89%

Sep 2020	36,198.87	-4.22%	Sep-20	7,92,221	-7.18%
Aug 2020	39,461.82	-0.46%	Aug-20	8,53,531	0.62%
Jul 2020	39,824.19	9.20%	Jul-20	8,48,261	22.87%
Jun 2020	33,397.56	3.23%	Jun-20	6,90,369	-3.49%
May 2020	31,339.62	3.75%	May-20	7,15,323	10.30%
Apr 2020	29,114.60	6.74%	Apr-20	6,48,529	34.20%
Mar 2020	25,555.22	0.73%	Mar-20	4,83,270	-21.91%
Feb 2020	25,185.69	-1.68%	Feb-20	6,18,838	-7.53%
Jan 2020	26,053.19	3.79%	Jan-20	6,69,214	30.35%
Dec 2019	24,186.47	3.62%	Dec-19	5,13,407	-5.16%
Nov 2019	22,524.01	-3.03%	Nov-19	5,41,312	-16.66%
Oct 2019	23,953.75	2.77%	Oct-19	6,49,510	10.86%
Sep 2019	22,680.36	-3.49%	Sep-19	5,85,865	-14.52%
Aug 2019	24,348.48	6.15%	Aug-19	6,85,360	-1.32%
Jul 2019	21,609.00	1.36%	Jul-19	6,94,522	-6.68%
Jun 2019	21,033.70	7.14%	Jun-19	7,44,275	25.36%
May 2019	18,322.33	0.98%	May-19	5,93,713	52.46%
Apr 2019	17,966.72	-0.74%	Apr-19	3,89,434	34.57%
Mar 2019	18,235.80	-1.81%	Mar-19	2,89,395	4.89%
Feb 2019	18,914.50	-0.63%	Feb-19	2,75,899	10.61%
Jan 2019	19,154.56	2.74%	Jan-19	2,49,431	-6.63%
Dec 2018	18,146.78	4.21%	Dec-18	2,67,136	-5.19%
Nov 2018	16,710.73	0.35%	Nov-18	2,81,748	-40.28%
Oct 2018	16,594.59	1.54%	Oct-18	4,71,799	-1.70%
Sep 2018	16,096.00	-0.70%	Sep-18	4,79,973	-3.62%
Aug 2018	16,325.17	-2.45%	Aug-18	4,97,978	-6.15%
Jul 2018	17,155.76	-2.52%	Jul-18	5,30,589	21.29%
Jun 2018	18,055.30	-3.68%	Jun-18	4,37,470	-13.36%
May 2018	19,460.25	-1.70%	May-18	5,04,930	-17.63%
Apr 2018	20,138.45	-0.48%	Apr-18	6,13,004	36.06%
Mar 2018	20,334.76	0.48%	Mar-18	4,50,550	-33.03%
Mean	24457.61			694462.66	
Std deviation	7321.635818			484932.45	
Co-Variance	0.299360233			0.6982844	
Correlation coefficient			0.64012267		3

(Source: investing india.com)

	Variable 1	Variable 2
Mean	24457.61	694462.6571
Variance	53606351.05	2.35159E+11
Observations	35	35
Hypothesized Mean Difference	0	
Df	34	
t Stat	-8.172997212	
P(T<=t) one-tail	7.79545E-10	
t Critical one-tail	1.690924198	
P(T<=t) two-tail	1.55909E-09	
t Critical two-tail	2.032244498	

INFERENCE

Above table showing that in one tail test Calculated T value (7.79) is greater than table value of t (1.690) so alternative hypothesis have been accepted means there is a significant difference between in changing in the values of gold and bitcoin. But as per two tailed test Calculated T value (1.55) is lesser than table value of t (2.03) so null hypothesis has been accepted means there is no significant difference between in changing in the values of gold and bit coin.

OBSERVATIONS OF THE STUDY

- ❖ In March 2020, the Supreme Court of India passed the verdict, revoking the RBI ban on cryptocurrency trade. Now crypto currency trading is legal in India.
- ❖ In 2021, the government is exploring the creation of a state-backed digital currency issued by the Reserve Bank of India, while banning private ones like Bitcoin. Hence trading in cryptocurrency is dangerous.
- ❖ Change in the value of gold was too low in nov 2020 it was -5.63%, and it was very high in the month of July 2020 it was 9.20%
- ❖ Change in the value of gold was too low in nov 2020 it was -5.63%, and it was very high in the month of July 2020 it was 9.20%
- ❖ Volatility of gold value from March 2018 to Jan 2021 is very less (means changes in value of gold is consistent).
- ❖ Volatility of Bitcoin value from March 2018 to Jan 2021 is very high (means changes in value of gold is inconsistent).
- ❖ As comparing to changes bitcoin and gold here researcher found that there is a significant changes in their values hence investing in gold is better than investing in Bitcoin.

CONCLUSION

The genesis of cryptocurrency is a white paper published by Satoshi Nakamoto proposing "a system for electronic transactions" based on a peer-to-peer network, where transactions would be verified and recorded by nodes, or computing systems, that are part of the network, thereby making such transactions decentralized. Soon after, in 2009, Satoshi Nakamoto implemented the first cryptocurrency – Bitcoin. A draft bill titled as the 'Banning of Cryptocurrency and Regulation of Official Digital Currency Bill, 2019 (**Draft Bill**) was prepared by the Inter-Ministerial Committee constituted on 2 November 2017 to propose specific action on crypto currencies. The Draft Bill has been under consideration and is yet to be introduced in the Parliament. The Draft Bill gives a wide definition to "cryptocurrency" and effectively prohibits the use of and dealing in all forms of digital assets, not just digital currencies. If bill passed by parliament then investors in digital currencies would be afflicted. You don't need to invest in bitcoin to have a well-diversified portfolio. If you want to make a speculative bet on bitcoin, do it with a small, single-digit, portion of your assets. There isn't sufficient evidence to suggest either will deliver more consistent returns. But investing in gold is better because it will give consistent return as comparing to bitcoin.

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**“ STRATEGIC ANALYSIS OF PENETRATING FACTORS INFLUENCING THE
DEMAND FOR COSMETIC PRODUCTS OF `NYKAA` VIA E-MODE ”
WITH SPECIAL REFERENCE TO MUMBAI**

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ABSTRACT

In today's competitive era E-commerce has emerged as an online platform which has given opportunity to the retailers to sell and provide their product & services via a convenient mode (i.e. Digital mode) to their consumers. To remain a part of this competition all the retailers should/must follow the trend and satisfy their consumers by considering their Demand as per their need & interest. By considering the insufficiency (or near to unavailability) in the digital sale of cosmetic & Beauty Products, an aspiring women 'Mrs. Falguni Nayar' came and observed the buying behavior of customers and launched a platform providing a variety & various price range of cosmetic & other personal care products at a Single platform called 'Nykaa'. This study is intended to analyses the factors which have given rise to Online shopping preference of cosmetic products with special reference to 'Nykaa'. Both the Primary & Secondary data has been used, the primary data has been collected to examine the level of Awareness and usage of Cosmetic Products via Online mode among the consumers of Nykaa. The 101 response has been received through a structured questionnaire. It resulted that, people to a large extent prefer online mode for shopping cosmetic products and they admire the product Quality more, being provided. After assessing the whole study, it has been found that people prefer various websites for purchasing cosmetic & personal care products other than Nykaa.

Keywords: Factors influencing the demand of Cosmetic products, online mode, Nykaa's Cosmetic products.

INTRODUCTION

Nykaa is an India based brand that specializes in multi brand and personal care products. The brand specializes in facilitating an extensive collection of cosmetic, skincare, hair care, fragrances, bath and body, luxury as well as wellness products for both women and men. Aside from women's beauty, the platform also holds a range of grooming items for men listed on the 'Nykaa man' website and app and also on 'Nykaa Network', which is an online community for beauty enthusiasts.

It all began in the year 2012 when Nykaa was established. On the lookout for a promising business opportunity in the Indian nation Falguni Nayar came across an inconsistency in the beauty items market in India which wasn't at par with the product's scope in other nations like France or Japan, in spite of the high demand, largely owing to the lack of product availability in many places. This led to her setting up Nykaa alongside her

husband Sanjay Nayar. Starting out as an online corporation in the beginning the platform gradually shifted to an omnichannel platform in the upcoming years.

Nykaa was able to meet demands for essential products through the critical time of the lockdown, overcoming logistical hurdles and gaining customer trust. In the last few months Nykaa has responded rapidly to the needs of the customers, launching a range of hygiene essentials including hand washes, hand sanitizers, masks, PPE suits, and thermometers.

Nykaa has over 5 million monthly active users, 80 stores across India and over 500 brands and 130,000 products available via its website, app as well as stores.

REVIEW OF LITERATURE:

1. **(Dr.) Wagh Pushpraj. (2021):** This research study intended to analyze the factors influencing consumer behavior towards cosmetic products with special reference to “Lakme”. In this study, with the help of a convenience method of sampling, he collected the data from 100 Female respondents in Pune city using Lakme products, through a structured questionnaire. His study concluded that quality, value for money, ingredients, availability, offers, product line range, and promotion campaign affects buying decisions of Lakme’s customers drastically. His analysis could be helpful to the newly set up businesses of cosmetic products, and those are in the developing process under the same business industry.
2. **S. Bharathithasan, Gounder Rajendra. (2020) :** Their research paper is, “A study on youngsters' preference towards online purchasing mode with reference to Krishnagiri district, Tamil Nadu”. Their aim was to examine the reason for preference of online mode in youth and to analyze the importance of online shopping websites. The conclusion shows that the number of Male respondents were more than the Females who prefer to go for online shopping rather than offline due to various reasons such as discount and replacement facilities available was one factor and for females it was availability of products and time saving. Online applications like Amazon, Flipkart and OLX were most demandable (youth purchase products) service providers; as their marketing strategy was good. These websites make facilities available to them which enable the youngsters to purchase online rather than offline.
3. **Kittykowitz Santhaya, Suwanabubpa Kittiya & Sithisomwong Sophat. (2018):** Their study analyzes “Factors influencing purchase intention on cosmetic products of female consumers in Yangon, Myanmar”, which emphasizes on the factors affect the customer purchasing behavior towards cosmetic, beauty and skincare products. As Yangon is an urbanized city of Myanmar they are attracted towards western culture, where cosmetics play an important role in their lifestyle. Their findings came on a conclusion that the income and purchasing power of the age group between 20-60 were targeted, where most of the women use cosmetics in their day to day life to enhance their beauty. Since most of the women’s came from good backgrounds and

income, they do not want to spend their money on cheap products. Social influence and price is another factor which made them spend money on these products.

SCOPE OF STUDY

- ❖ The scope of study is to know about how much online demand is there for Nykaa's cosmetic products (of the consumers in Mumbai).
- ❖ The primary data is collected for knowing about demand for cosmetic products of Nykaa via E-mode.
- ❖ Through this study, we came to know that various ranges of many products are available via one online shopping platform.
- ❖ From this analysis we get to know that Nykaa's products are for both men and women.

OBJECTIVES

- To study the reason why people today are preferring online mode for purchasing Nykaa's Cosmetic Products
- To analyse the factors influencing buying behaviour of Nykaa's consumers, concerning Cosmetic Products
- To examine the level of Awareness and usage of Cosmetic Products via Online mode among the consumers of Nykaa
- To analyse another some online available brands of cosmetic products apart from Nykaa & consumers buying behaviour for same
- To suggest some growing strategies with regards to promoting cosmetic products via E-mode

HYPOTHESIS

Following Null and Alternative hypothesis are set for the study:

H₀ (NULL): Price & Quality are not the only two factors which have a significant impact on the demand of Nykaa's cosmetic products.

H₁: Existence of other brands apart from Nykaa does not affect the consumers' Online buying behavior.

LIMITATIONS

1. Due to inability to reach the whole country (India) and scarcity of time, the overall data is based on microscopic study with special reference to Mumbai.
2. There might or might not be a probability of existence of adequate data as only a diminutive part of the whole population has been considered.
3. The responses received are very few in number (as the scrutiny of the data was restricted to a particular region) so it may or may not apply to the rest of the consumers of Nykaa.
4. The survey intended to study boosting demand for cosmetic products through online mode only.

RESEARCH METHODOLOGY

The aggregate and overall study primarily attempted to evaluate the number of consumers or numerical data, indicating that the study sought to use a quantitative research method.

➤ Data Collection

✓ Primary Data

By taking a view of 101 of consumers (in Mumbai) and considering their view point with regards to this Study, through structured questionnaires, the primary data was collected with the help of convenience Random sampling method.

✓ Secondary Data

Several information has been collected through already published articles ; which somehow co-relate or provide required information for this Analysis. Some information regarding Nykaa brand has been scrutinized & taken into account with the help of a few online websites.

✓ Research Design

The research design applied to this study is analytical and descriptive in nature. It examines the Factors, Awareness level & usage of Cosmetic products of Nykaa via online mode.

✓ Sampling Plan

- Sample Unit: Customers belonging from Mumbai, Maharashtra.
- Sample Size: 101.
- Sample Selection: Convenience Random Sampling.
- Sampling Techniques: Non-Probability.
- Sampling Instrument: Structured Questionnaire

By presuming that all the received responses are true and unbiased; the entire study was mainly featured at acceptance level & awareness of Digital mode among the consumers of Nykaa regarding cosmetic products.

DATA ANALYSIS & INTERPRETATION

A. Categorization of Respondents as per their GENDER :

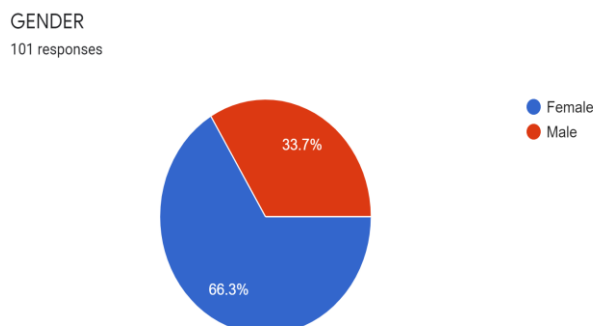


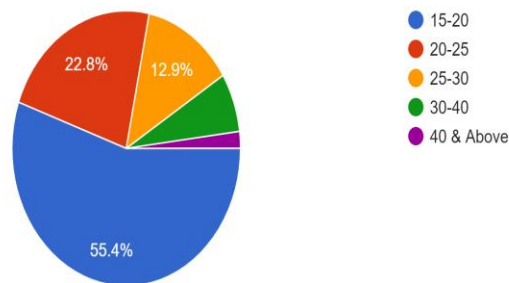
Table 1.1

Numbers of Males	34
Number of Females	67
Total Number of Respondents	101

From the reference of the above pie chart and mentioned table 1.1, it can be concluded that, out of the total number of received responses (i.e. 101), 34 are Males and 67 are Females. It means there is 33.7% participation of Males and 66.3% participation of Females which shows that the participation of female respondents is more.

B. Age Classification:

AGE (in numbers)
101 responses

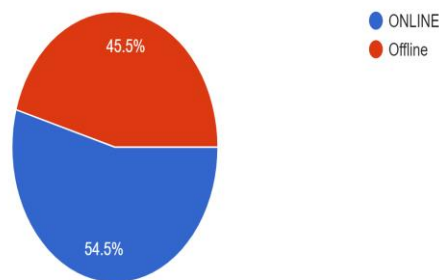
**Table 1.2**

AGE-GROUPS	No. of Males	No. of Females	Total
15-20	18	38	56
20-25	10	13	23
25-30	5	8	13
30-40	1	6	7
40 & Above	0	2	2

By considering the Age group of the respondents, it can be figured out (from table 1.2 and the pie chart depicted), that 55.4% of respondents fall under the age group of 15-20, 22.8%, 12.9% & 6.9% under the age group of 20-25, 25-30 and 30-40 respectively. Only 2 female respondents lie in the age group of 40 & above i.e.2% .

C. Preference specification (among Online & Offline mode) of buying Cosmetic Products :

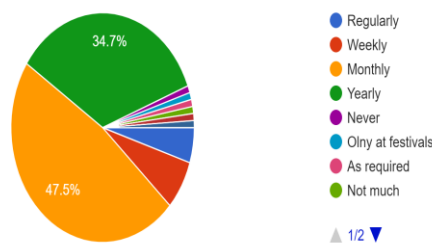
Which mode do you Prefer for Shopping/Buying COSMETIC & Beauty Products ?
101 responses



By seeing the above Pie chart given, one could understand that 45.5% of the respondents prefer offline shopping for buying Cosmetic Products ; whereas, more than half of total no. respondents (i.e. 54.5) are choosing Online shopping as their preference for purchasing cosmetic products.

D. Frequency of buying Cosmetic Products Online :

Choose your Frequency of Buying Cosmetic Products via ONLINE mode (from the options given below).
101 responses

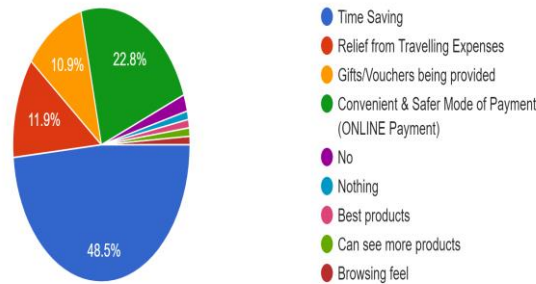


From the above pie chart depicted, it could be seen that out of the received responses majority chose their online purchasing option on monthly, yearly & weekly basis. The frequency of consumers buying cosmetic products of Nykaa via online mode on a monthly

basis is 47.5% and on weekly basis is 34.7% . Apart from all these, the remaining chose their frequency as per their need & convenience.

E. ONLINE shopping Proficiency:

What Makes you RESTRICT towards ONLINE mode of Buying Cosmetic Products ?
101 responses



It is clear from the above mentioned pie diagram that, 48.5% Respondents are interested in online buying of cosmetic products, majorly, because it saves their time. Apart from this specification, 22.8%, 11.9 & 10.9% respondents are having their compliance with Nykaa through online mode due to the digital payment facility given, relief from travelling cost and gifts being provided to them. Rest of the respondents gave their answer in the “other” section as per their interest & satisfaction.

F. Analysing the Awareness level with respect to websites selling Cosmetic and beauty products online:

Which ONLINE Websites among the following (selling cosmetic & Beauty Products) you are Aware of ?
101 responses

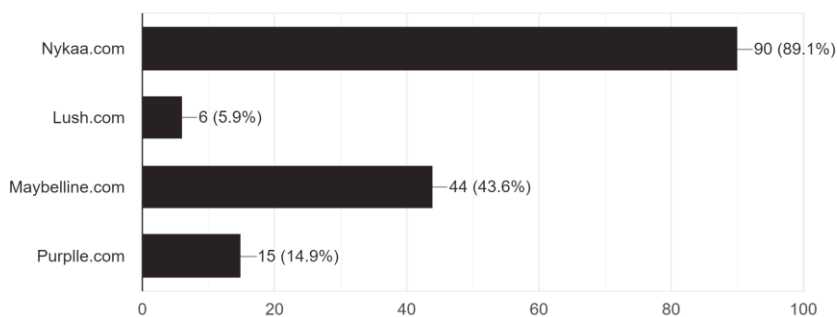
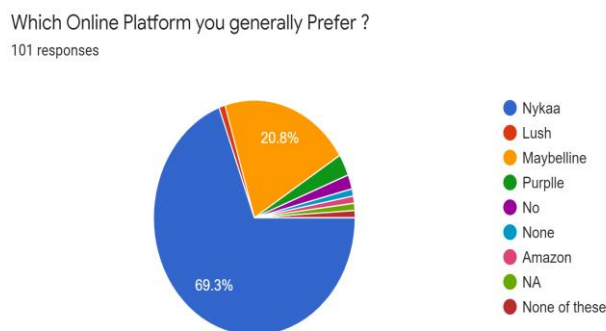


Table 1.3

Website	(Awareness Level) Total no. of Male respondents (Aware) /Total no. of Male respondents	(Awareness Level) Total no. of Female respondents (Aware) /Total no. of Female respondents (Total no. of Males & Females respondents Aware about Nykaa’s website/Total no. of responses received (Aggregate)
Nykaa.com	31/34	59/67	90/101

As per the tabular information (Table 1.3) above, 31 males out of total male respondents and 59 females out of the total female respondents are aware about Nykaa’s website for buying products.

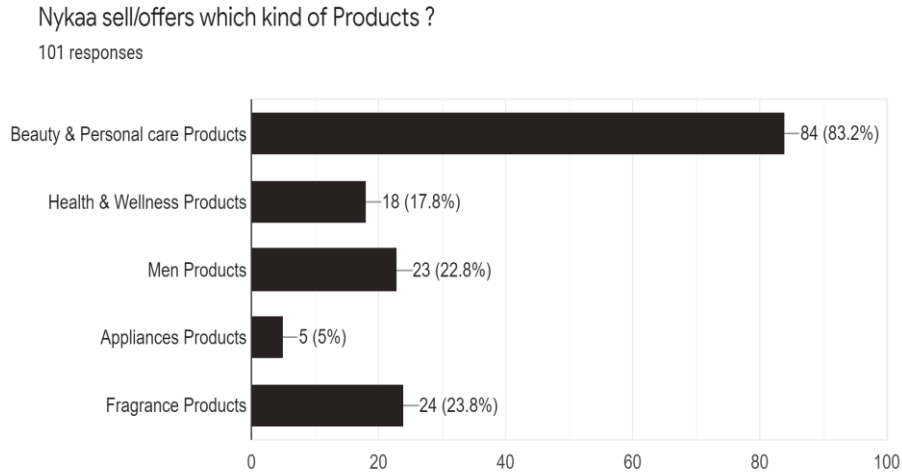
G. Commonly chosen online platform for the purchase of Cosmetic and personal care products:



Considering the information given in the form of Pie diagram, it could be concluded that No. of respondents who purchase cosmetic products online generally give more preference to Nykaa which is 69.3% and after that respondents ranked Maybelline as their second preference which is 20.8%.

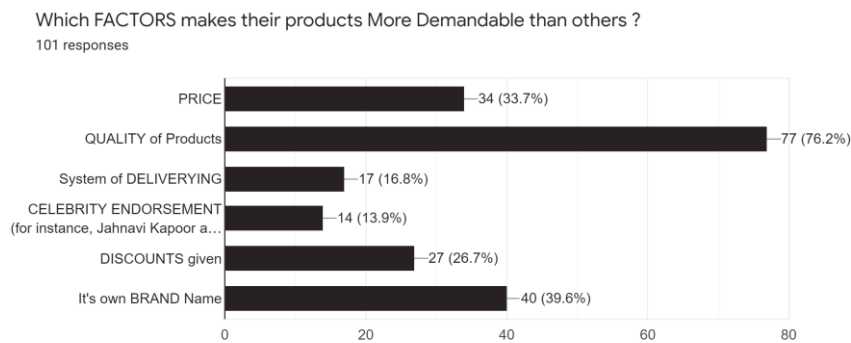
H. Awareness regarding “Nykaa” among the respondents:

➤ **Products Nykaa offers -**



With the motto of checking the awareness level this above question mentioned in the chart was asked. And it resulted that, the respondents have limited information in regards to various categorised products Nykaa offered apart from cosmetic products.

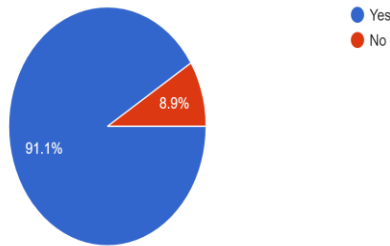
➤ **Factors Influencing the demand of Cosmetic products via E-mode -**



With the help of above graphical information and the percentages mentioned in the same, it has been quoted that the Quality of the products affects the most as 76.2 % of total respondents are in favour of this factor. However, rest of the (mentioned) factors also have their essence to a larger extent.

➤ **(Respondents’) Affection for Product Quality & Services -**

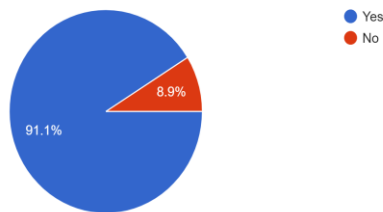
Do you like the product QUALITY and the SERVICES provided by Nykaa ?
101 responses



The above displayed pie chart steadily shows that the respondents who appreciate & like the product quality and the services being provided are at a greater extent than those who Not (i.e. 8.9%) which is 91.1%.

➤ **View over the Strategy (followed by Nykaa) -**

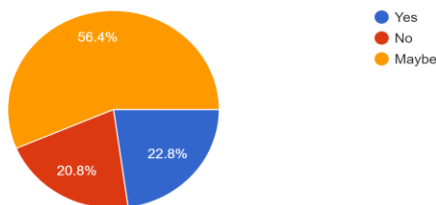
Do you admire the Strategy of NYKAA of selling Various Range of Products at ONE platform ?
101 responses



91.1% respondents applauded the strategy followed by Nykaa of providing & offering various cosmetic & personal products as well as other categories of goods via a single platform (followed the above pie chart).

➤ **SEPHORA as one of the competitor of Nykaa -**

Do you think SEPHORA is the TOUGH Competitor to Nykaa ?
101 responses



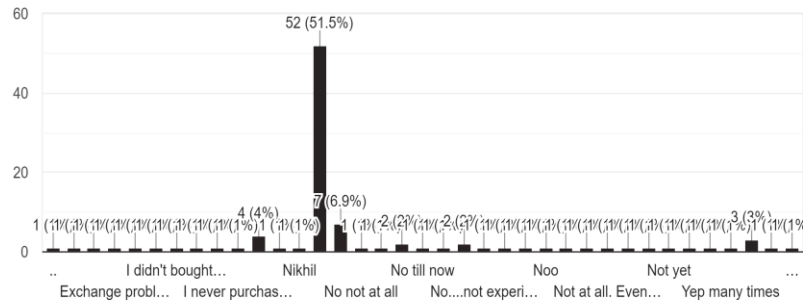
Being the largest beauty retailer in the world and in the Indian market SEPHORA is not only the tough competitor for Nykaa but for other famous beauty brands as well. But here, seeing the respondents’ view by the medium of pie charts, one can assume that the

people are not providing surety whether SEPHORA is a good opponent to Nykaa or not. The choices of respondents are more at option "May be" which is 56.4%. 22.8 % agreed to the statement mentioned and 20.8% respondents said "No".

✓ **Product Reviews or ever encountered any Dissatisfaction:**

Have you ever had experienced any Side Effects after the usage of the products OR had any Dissatisfaction towards the Customer Service they provide ?

101 responses



Almost more than half of the crowd has refused by saying just a simple "no" with respect to any side effects and unforeseen damages that happened against the usage and services being provided to them.

HYPOTHESIS TESTING

❖ Hypothesis 1:

H0: Price & Quality are not the only two factors which have a significant impact on the demand of Nykaa's cosmetic products.

H1: Price & Quality are the only two factors which have a significant impact on the demand of Nykaa's cosmetic products.

As per the analysis of section **H. (b)**, it resulted that the Null hypothesis i.e. Price & Quality are not only the two factors which have a significant impact on the demand of Nykaa's cosmetic products, accepted and we reject the alternative hypothesis i.e. Price & Quality are the only two factors which have a significant impact on the demand of Nykaa's cosmetic products.

❖ Hypothesis 2:

H0: Existence of other brands apart from Nykaa does not affect the consumers' Online buying behaviour.

H1: Existence of other brands available apart from Nykaa affects the consumers' Online buying behaviour.

After reviewing the **G.** and **H. (e)** sections mentioned above it has been concluded that the Null hypothesis which is, Existence of other brands apart from Nykaa does not affect the consumers' Online buying behaviour should have been rejected and that's so we accept

the alternative hypothesis that the Existence of other brands available apart from Nykaa affects the consumers' Online buying behavior.

FINDINGS

From the available data it has been find that,

- The Number of participation of female respondents was far higher than that of male respondents.
- A large number of respondents belonged to age groups of 15-20.
- More than half of the respondents preferred digital mode for purchasing.
- Apart from Cosmetic and personal care products, Nykaa offers a wide range and categories of products.

SUGGESTIONS

From the overall study & research, we come to know that, nowadays, Nykaa offers numerous categorized products. And that's so, focusing on men categorized products, and considering various species' (being their consumer) preferences as well, the company Nykaa may look to revamp its brand name "NYKAA", as the name somehow reflects more of a female inclination towards buying, which affects the buying tendency of consumers.

CONCLUSION

The overall study & analysis concluded that - for a consumer, all matters is their fulfillment of need as per their mode of convenience and that's what Nykaa gave to them in the form of providing their cosmetic kinds of stuff at various price ranges as per all audience/consumers' affordable capacity, delivering facilities (at their door steps only), relief from carrying huge amounts of cash, rewards in the form of gifts & vouchers and so on via a single Digital platform.

So, it proves that factors like these influence the demand of consumers of Nykaa towards their online buying behaviour.

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A STUDY OF WOMEN DEVELOPMENT: PIECE, SECURITY & RECOVERY

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ABSTRACT

The United Nations Development Program emphasizes gender equivalency and women's mandate as a means of achieving long-term development. They give women a licit voice and strive to be on an equal footing with men in public debates and opinions on issues that affect their families and countries. Women's commission is an important element of development and poverty reduction. As the French saying goes right, men make roads, but women educate their children on how to walk on the road. Women's commission in India is explosively told by a variety of factors, including geographic position (megacity/ region), educational background, social status (estate and class), and age. Courses for women's commission live at the public, state and original situations.

Keywords: Development, Rights, Women, Entrepreneur, Programmes, Education

INTRODUCTION

Women empowerment refers to increasing the spiritual, political, social, educational, gender or economic strength of individuals and communities of women. Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban / rural) educational status social status (caste and class) and age. Policies on Women's empowerment exist at the national, state and local (Panchayat) levels in many sectors, including health, education, economic opportunities, and gender based violence and political participation. However there are significant gap between policy advancements and actual practice at the community level.

Empowerment of women is essentially the process of up liftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. Women empowerment involves the building up of a society, a political environment, wherein women can breathe without the fear of oppression, exploitation, apprehension, discrimination and the general feeling of persecution which goes with being a woman in a traditionally male dominated structure.

Women constitute almost 50% of the world's population but India has shown disproportionate sex ratio whereby female's population has been comparatively lower than males. As far as their social status 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.

WOMEN EMPOWERMENT

The script they are in. As harmonious with United Nations Development Program Women's Commission have 5 factors-

- Women's experience of tone regard
- Their proper to have and to decide their selections
- Their proper to have get entry to possibilities and sources
- Their proper to have the strength to govern their particular lives, each inside and out-of-door the house
- .5. And their cap potential to convert the path of social extrudes to produce a redundant social and financial order each nationally and internationally.

STATUS OF WOMEN IN INDIA

The fissionability of ladies in India has been problem to numerous high- quality adaptations over the last many glories. From identical fissionability with guys in literal cases via the low factors of the medieval duration to the promoting of identical rights via way of means of numerous reforms. In current India, ladies have held inordinate workplaces in India conforming of that of the President, Prime Minister, and Speaker of the Lok Sabha. Still, ladies in India maintain to stand atrocities conforming of rape, acid throwing, dowry killings, and compelled harlotry of youngish girls. According to a transnational ballot carried out via way of means of Thomson Reuters, India is the "fourth outside parlous "within side the worldwide for girls and therefore the worst u. s. for ladies a many of the G20 countries.

The fissionability of ladies in India isn't as good as guys within side the sensible life. They're taken into consideration as the ideal domestic maker within side the global. With their inimitable high-satisfactory of calmness in their mind, they're suitable to without problems manage with indeed hardest script. Indian ladies are absolutely committed to their families. They're sermonized within side the names of Goddess Saraswati, Goddess Durga, Parvati & Goddess Kali.

Their situation stays unchanged indeed at some point of the current cases with stylish little adaptations. In India, ladies have been by no means given any proper of liberty & equivalency. Their situation turns into indeed worse after they deliver delivery to womanish child. Men handled them in a lowered manner. They've been now no longer stylish approved now no longer to step out-of-door their hearthstone still also abstained from being educated. They've been also imagined to devour after their misters or perhaps now and again to devour their hubby's leavings. Women have been banned from taking outside motifs in addition to home motifs. They've been below the impact in their mama and father earlier than marriage & their hubby after marriage.

WOMEN STATUS IN THE ANCIENT INDIA

During the ancient India, women enjoyed original status & rights like their males counterparts. In addition they were duly educated in the early Vedic period. These references are available from the workshop of Essentials similar as Katyayana and Patanjali. Women

also had the freedom to elect their misters. This system was known as 'Swayamvar.' In fact during this point; women had superior position than the males.

WOMEN STATUS IN THE MEDIEVAL INDIA

The status of girls in India deteriorated during the medieval period with the doorway of the Muslims. Several evil practices similar as womanish infanticide, sati and child marriage were rehearsed.

During this era. 'Purdah' was introduced to the society. Women were also forced to exercise 'zenana.' Polygamy (state of marriage to numerous consorts) was also common during this period. Women also bettered in literature, music and trades. They were also autocrats during this period.

Some great- women autocrats were Razia Sultana who was the only women- monarch to- rule- the throne of Delhi, Nur Jahan, Gond queen Durgavati who ruled for fifteen times before she was defeated during a battle by Ali emperor Akbar's. Nur Jahan is still considered as the most effective sovereign by the society. In malignancy of these important women, the condition of poor women remained the same. At this time girl were forced to get married at a veritably tender age. The society also rehearsed Sati where women were forced to jump over the burning bodies of their misters during sepultures. The southern India also rehearsed Devdasi tradition where girls were forced get married to trees or deity.

WOMEN'S STATUS IN MODERN INDIA

During this period, there have been minor developments in women's status. There were numerous women An Indian leftist who worked to hoist and ameliorate womanish peers.

The morning of Bhopal rejected "Purdah" and fought in the 1857 rebellion. Their education bettered and English was introduced during this period. Colourful womanish pens have appeared in society. In ultramodern times, Indian women have been given freedom of expression, equivalency and other freedoms and rights, as well as the right to education.

During this period, women enthralled colourful prestigious positions. Enjoy "Ladies First" installations in a variety of areas. Still, problems similar as dowry, domestic violence, coitus-picky revocation, and womanish infanticide are still current.

CATALYST FOR WOMEN'S COMMISSION EDUCATION

Women with the degree of education are high in budget and decision making in the community. In addition, women's training situations also directly mean mortality and nutrition and health pointers of children's pregnant women. Literacy Rates in India

LITERACY RATES IN INDIA

YEAR	TOTAL	MALES	FEMALES
1951	21.82	30.32	12.87
1961	31.47	42.49	19.74
1971	36.95	47.6	25.56
1981	44.92	55.95	33.2
1991	61.29	73.13	48.64
2001	69.14	79.66	57.8
2011	79.31	87.23	70.73
2021	74.40	88	83

Source:Censusindia.gov.in/2021

Though it's far step by step increasing, the woman literacy fee in India is much less than the male literacy fee. Far fewer ladies than boys are enrolled in college, and lots of ladies drop out. In city India, ladies are almost on a par with boys in phrases of schooling.

However, in rural India ladies remain much less well-knowledgeable than boys. According to the National Sample Survey Data of 1997, handiest the states of Kerala and Mizoram have approached well-known woman literacy. According to scholars, the fundamental component in the back of upgrades within side the social and monetary fame of girls in Kerala is literacy. Under the Non-Formal Education programme (NFE),

Approximately 40% of the NFE centres in states and 10% of the centre`s in Union Territories are completely reserved for ladies. By 2000, approximately 300,000 NFE centre`s had been catering to approximately 7.forty two million kids out of which120,000 NFE centre`s had been completely for ladies.

According to a 1998 document with the aid of using the U.S. Department of Commerce, the leader obstacles to woman schooling in India are insufficient college facilities (which include sanitary facilities), scarcity of woman instructors and gender bias within side the curriculum (woman characters being depicted as susceptible and helpless). Workforce Participation Contrary to not UN usual place perception, a massive percent of girls in India work. National facts series businesses be given that data significantly understate girls' contribution as workers.

However, there is some distance fewer girls than guy's within side the paid team of workers. In city India, girls take part within side the team of workers in astonishing numbers. For example, within side the software program enterprise 30% of the team of workers is woman. In the place of work girls experience parity with their male opposite numbers in phrases of wages and roles.

In rural India within side the agriculture and allied business sectors, ladies account for as tons as 89.5% of the labour force. In normal farm manufacturing, girls' common contribution is anticipated at 55% to 66% of the entire labour. According to a 1991 World Bank document, girls accounted for 94% of general employment in dairy manufacturing in

India. Women represent 51% of the entire hired in forest-primarily based totally small-scale enterprises. Land and Property Rights In maximum Indian families, girls do now no longer very own any assets of their very own names, and do now no longer get a proportion of parental assets. Due to susceptible enforcement of legal guidelines shielding them, girls preserve to have little got right of entry to to land and assets. In fact, a number of the legal guidelines discriminate in opposition to girls, in relation to land and assets rights.

The Hindu private legal guidelines of 1956 (making use of two Hindus, Buddhists, Sikhs and Jains) gave girls rights to inheritances. However, sons had an unbiased proportion within side the ancestral assets, even as the daughters' stocks had been primarily based totally on the proportion acquired with the aid of using their father. Hence, a father ought to efficaciously disinherit a daughter with the aid of using renouncing his proportion of the ancestral assets; however a son might preserve to have a proportion in his very own right. Additionally, married daughters, even the ones going through marital harassment, had no residential rights with inside the ancestral home. Thanks to change of the Hindu legal guidelines in 2005, girls now have the identical fame as guys.

In 1986, the Supreme Court of India dominated that Shah Bano, an aged divorced Muslim woman, turned into eligible for preservation money. However, the selection turned into vociferously adverse with the aid of using fundamentalist Muslim leaders, who alleged that the courtroom docket turned into interfering of their private regulation. The Union Government eventually handed the Muslim Women's (Protection of Rights upon Divorce) Act.

Similarly, Christian girls have struggled over years for identical rights in divorce and succession. In 1994, all churches, at the same time with girls' organizations, drew up a draft regulation known as the Christian Marriage and Matrimonial Causes Bill. However, the authorities have nevertheless now no longer amended the applicable legal guidelines.

LAND AND PROPERTY RIGHTS

In most Indian families, a woman does not own property in her name and does not share the property of her parents. Women have little access to land or property due to weak legislation to protect women. In fact, some laws discriminate against women when it comes to land and property rights. The Hindu Individual Act of 1956 (applies to Hindus, Buddhists, Sikhs, and Jains) gave women the right to inheritance. However, the son had his own share of inheritance, but the share of her daughter depended on the share received from her father.

Therefore, the father was able to effectively inherit the daughter by abandoning his share of the ancestral property, but the son still has his own share. Moreover, the married daughter was not entitled to live in her ancestral home, even if she was molested by her marriage. Thanks to the 2005 revision of the Hindu Law, women are now on par with men. In 1986, the Supreme Court of India ruled that an elderly divorced Muslim Shah Bano was eligible for dependents. However, this decision was strongly opposed by fundamentalist Islamic leaders who claimed that the court violated their personal rights. The federal government then passed a law protecting the rights of divorced Islamic women. Similarly,

Christian women have fought for equal rights in divorce and inheritance for years. In 1994, all churches, along with women's organizations, drafted a bill called the Christian Marriage and Marriage Cause Bill. However, the government has not yet changed the relevant laws.

GEOGRAPHICAL LOCATION (RURAL AND URBAN)

The impact of patriarchal structure is seen in rural and urban areas of India, but women's empowerment is much less pronounced in rural India than in urban areas. Hmm. This is of particular concern; the maximum amount of India is rural, despite the high rate of urbanization and concrete expansion. Rural women face far greater inequality in all walks of life than urban women. Urban women, especially those educated in urban areas, have relatively good access to financial opportunities, health and education and are less exposed to domestic violence.

CASTE AND CLASS

There are other divisions among rural women that impede women's self-determination. Most notable is that the difference between caste and sophistication.

Women in lower castes (established castes, other posterior castes, tribal communities) are particularly vulnerable to maternal and infant mortality. They often lack access to health and educational services, lack decision-making power, and are exposed to higher levels of violence. For women with low caste and low class, it has been shown that a certain level of education has a positive impact on women's empowerment indicators.

FEMALE ENTREPRENEURSHIP

The days when women were no match for the mighty men in the world are over. The male-dominated world has always been reluctant to admit the fact that women are as good as men in terms of diligence, IQ, and leadership skills. A new generation of women around the world has overcome all negative concepts and undoubtedly proved themselves in all steps of life, including the most complex and awkward worlds of entrepreneurship. Women's entrepreneurship is recognized as an important source of economic growth. Female entrepreneurs create new jobs for themselves and others and provide society with a variety of solutions to management, organizational and business problems. But they still represent a minority of all entrepreneurs. Female entrepreneurs have gender barriers such as discriminatory property, marriage and inheritance rights, and / or other barriers such as cultural practices, lack of access to formal financing mechanisms, restricted movement, and access to information. Often faced with networks and the like. Faced to start and grow their business. Women's entrepreneurship can make particularly strong contributions to family and community economic well-being, poverty alleviation, and women's empowerment, thereby contributing to the Millennium Development Goals (MDGs). As a result, governments and development organizations around the world are actively seeking to promote female entrepreneurs through a variety

of programs, incentives and promotional activities. India is also home to brave and fearless women who have made a name for themselves at home and abroad. Her relentless willingness, her relentless thirst for success, and a step further, shattered all myths about her innate limits.

AMONG THE MOST FAMOUS ENTREPRENEURS, THE FOLLOWING IS:

- In 2006, Kiran Mazumdarshaw, BioCon established one of the first Biotechnology companies in India and evaluated as Mrs. India.
- Lalita D. Gupte and Kalpana Morparia was the only businessman in India.
- GUPTURE RAN ICICI BANK, Indian secondary bank, from October 2006
- Morparia is CEO of JP Morgan India.
- Indra Nooyi: Indra Nooyi, 56, is the current president and CFO of PepsiCo, the second largest food and beverage company.

HOW TO EMPOWER WOMEN

The Government of India has declared 2001 as the year of women's empowerment. The National Policy on Women's Empowerment, adopted in 2001, set specific clear goals and objectives. This policy aims to uplift, develop and empower in socio-economic and political-cultural aspects by raising awareness of various issues related to empowerment. The following are national policies to empower Indian women, especially the specific objectives of local people.

- ✓ Create an environment through positive economic and social policies for women's full growth so that they can reach their full potential.
- ✓ Legitimate and de facto enjoyment by women of all human rights and fundamental freedoms on an equal footing with men in all political, economic, social, cultural and civil spheres
- ✓ Equal access to women's participation and decision-making in the country's social, political and economic life.
- ✓ Equal access to health care for women, quality education at all levels, career guidance, employment, equal pay for work, social security, public life, etc.
- ✓ Strengthening the legal system to eliminate all forms of discrimination Women. Change social attitudes and community practices through the active participation and involvement of men and women.
- ✓ Incorporate a gender perspective into the development process.
- ✓ Eliminate discrimination against women and girls and all forms of violence.
- ✓ Build and strengthen partnerships with civil society, especially women's organizations.

The country's women's empowerment policy included introducing a gender perspective into the budget planning process as an operational strategy. In order to implement this policy effectively and appropriately, some laws and regulations are strictly enforced. Various programs to empower women have been launched,

including Rashtriya Mahila Kosh (RMK) in 1993 and Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) in 2010. As you grow older, you improve your nutrition and health, and improve your home or professional skills. In addition, women's employment is the essence of women's empowerment. Because it is the only financial independence that actually creates a sense of freedom and empowers women. Indian NGOs make women's empowerment a top priority. Vishakha Group for Women Education and Research (Rajasthan), STEPS Women Development Organization (Tamil Nadu), Foundation to Educate Girls Globally (Rajasthan), Prajwala (Andhra Pradesh), to name a few. Empowering women. Legal affairs, poverty reduction, etc.

PASSING OF PREVENTION OF SEXUAL HARASSMENT OF WOMEN AT WORKPLACE` BILL, 2010

In India got here as a outstanding beacon mild of wish to many girls. The Indian Constitution now no longer most effective offers equality to girls, however additionally empowers the State to undertake measures of tremendous discrimination in favour of girls. Within the framework of a democratic coverage, our legal guidelines, improvement policies, Plans and programmes have aimed toward girls' development in extraordinary spheres. India has additionally ratified numerous global conventions and human rights devices committing to stable same rights of girls. Key amongst them is the ratification of the Convention on Elimination of All Forms of Discrimination in opposition to Women (CEDAW) in 1993.

CONSTITUTIONAL PRIVILEGES

- Equality earlier than regulation for girls (Article 14)
- The State now no longer to discriminate in opposition to any citizen on grounds most effective of religion, race, caste, sex, vicinity of delivery or any of them (Article 15 (i))
- The State to make any unique provision in favour of girls and children (Article 15 (3))
- Equality of possibility for all residents in topics regarding employment or appointment to any workplace below the State (Article 16)
- The State to direct its coverage toward securing for women and men similarly the proper to an good enough way of livelihood (Article 39(a)); and same pay for same paintings for each women and men (Article 39(d))
- To sell justice, on a foundation of same possibility and to offer unfastened felony resource via way of means of appropriate rules or scheme or in another manner to make sure that possibilities for securing justice aren't denied to any citizen via way of means of cause of financial or different disabilities (Article 39 A)
- The State to make provision for securing simply and humane situations of labor and for maternity relief (Article 42)

- The State to sell with unique care the instructional and financial pursuits of the weaker sections of the humans and to shield them from social injustice and all kinds of exploitation (Article 46)
- The State to elevate the extent of vitamins and the usual of residing of its humans (Article 47)
- To sell concord and the spirit of not un usual place brotherhood among all of the humans of India and to give up practices derogatory to the consideration of girls (Article 51(A) (e))
- Not much less than one-third (together with the variety of seats reserved for girls belonging to the Scheduled Castes and the Scheduled Tribes) of the entire variety of seats to be stuffed via way of means of direct election in each Panchayat to be reserved for girls and such seats to be allocated via way of means of rotation to extraordinary constituencies in a Panchayat (Article 243 D(3))
- Not much less than one-third (together with the variety of seats reserved for girls belonging to the Scheduled Castes and the Scheduled Tribes) of the entire variety of seats to be stuffed via way of means of direct election in each Municipality to be reserved for girls and such seats to be allocated via way of means of rotation to extraordinary constituencies in a Municipality (Article 243 T (3))
- Reservation of workplaces of Chairpersons in Municipalities for the Scheduled Castes, the Scheduled Tribes and girls in such way because the legislature of a State might also additionally via way of means of regulation offer (Article 243 T (4))

LEGAL PROVISIONS

To uphold the Constitutional mandate, the State has enacted numerous legislative measures supposed to make sure same rights, to counter social discrimination and numerous kinds of violence and atrocities and to offer help offerings specifically to running girls. Although girls can be sufferers of any of the crimes such as 'Murder', 'Robbery', 'Cheating' etc., the crimes, which might be directed mainly in opposition to girls, are characterised as 'Crime in opposition to Women'.

- Rape (Sec. 376 IPC)
- Kidnapping & Abduction for extraordinary purposes (Sec. 363-373)
- Homicide for Dowry, Dowry Deaths or their attempts (Sec. 302/304-B IPC)
- Torture, each intellectual and physical (Sec. 498-A IPC)
- Molestation (Sec. 354 IPC)
- Sexual Harassment (Sec. 509 IPC)
- Importation of girls (as much as 21 years of age) although all legal guidelines aren't gender specific, the provisions of regulation affecting girls notably had been reviewed periodically and amendments accomplished to maintain tempo with the rising requirements. Some acts that have unique provisions to guard girls and their pursuits are:

SOCIAL EMPOWERMENT

Social empowerment services are activities that support the development of daily time management and life skills for those identified as at risk of exclusion. Women are aware of existing social issues in society, good awareness and image in families and communities, role in important family decisions, planning and promotion of better education for children, health considerations, etc. I am educated about my interests. Elderly people and children, to name just a few. Women are also allowed to participate in political and public life. Therefore, they are given the opportunity to serve the community, including fighting for the basic amenities and welfare needs of the village community, including:

- ✓ Safe drinking water
- ✓ Public sanitation
- ✓ Street light
- ✓ Chance to help the weaker people like disable and the aged

EMPOWERING INDIAN WOMEN BY EDUCATION

Utmost women are given a chance of finishing their education to the degree position. They're discouraged from getting wedded and raising a family when they're youthful. There are number of women education subventions that offer help to women from poor background in order to give them a chance to be educated. There are colourful literacy to help Indian women achieve their careers by returning to academy and back to colourful training institutions where they can further their education. Numerous Indian NGOs also give support to support women's education. The Government of India also provides finances used to empower women and other enterprise to empower women. Women with a desire to ameliorate their lives can take advantage of these subventions from governments and NGOs, with the help of their consorts, or without a single mama in council- position education, graduate academy, etc. You can get a PhD. a bit. This literacy for women have entered the most support from colourful companies after feting that women can perform better than men if they're well educated and blessed. Increase.

EMPOWERING WOMEN IN ENTREPRENEURSHIP

The government of India set aside some reasonable quantum of plutocrat which women who have business ideas can adopt in order to start businesses. Women are encouraged to start small business in order to have their own source of income to come independent. Colourful nongovernmental associations also offer fiscal support to women in India and encourage and educate them how they can make their own plutocrat by starting colourful business conditioning. The status of the women in India has greatly bettered and there are numerous women who are holding high position in the government services.

CONCLUSION

This has proved that women can be indeed better than men if they're given an occasion. The government gives women the same openings as manly associates. Conclusion Despite all these sweats, the woman's position isn't yet what it's intended for.

There's still tons of labour to be done to reinforce them. According to the 2011 tale, the coitus rate in Japan is veritably low, with only 940 women per men. Motherly mortality in India is also veritably grandly due to lack of care during gestation. On march9, 2010, Rajya Sabha passed women's reservation bill icing 33 reservations of women in congress and state legislative bodies, but this bill is still pending. Michelle Obama, American Writer and Lawyer and also woman of the 44th and current President of The United States Of America has said, “ As woman we must stand up for ourselves, as women we must stand up for each other, as Women we must stand for justice for all.”

All women who are fortunate enough to admit education and other benefits should take small way towards reaching out to the less fortunate bones. Every women needs to be signalled to live the dreams that she holds and be motivated to freely express her requirements and solicitations. It requires no magic wand, just a correct planning and dealing towards that plan. Only also women will be placed on equal footing with men and pave the way for their commission.

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**AN ANALYTICAL STUDY OF BANK OF BARODA AND HDFC BANK EMPLOYEES
WITH RESPECT TO WORK CULTURE****Ms. Stuti Rajiv Satra**

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ABSTRACT

The Purpose of this study was to compare work culture between two highly named Public sector banks and Private Sector Banks. Appropriate work culture can boost the morale of the people to a large extent resulting in intrinsic satisfaction for the employees. It also helps in improving the productivity, creating healthy organizational climate and all round harmony in the organization. It was observed both sectors have some different work environments and some different ethics. The Relevant data was collected from different websites. All the data in this journal is secondary data. This study is done on Bank of Baroda (BOB) and HDFC Bank

Keywords: Work Culture, Public & Private Sector Bank, Bank of Baroda (BOB), HDFC Bank.

INTRODUCTION

The main aim of this research was to differentiate work culture between Bank of Baroda (BOB) and HDFC Bank. This research was done to enlighten the people about their bank work culture. Work Culture is the most important thing in any business or in any work sector. Work Culture defines the work ethics and morals of the employees. Thus work culture also shows the sector's sincerity towards their customers. And it also shows how a customer will be treated in those particular sectors.

Work culture plays an important role in private as well as public sectors. Here we are observing work culture difference between Bank of Baroda and HDFC Bank. These 2 banks are from different sectors and are highly named in our country. But a customer shall know the work culture of the banks, as that may or may not affect their services.

Customers usually never dig deep to find what's the work culture of their bank looks like. As work culture shows how the bank may treat their customer in their near future.

Work Culture has a direct influence on how employee fits into the organization and organization's ability to attract and retain employees because it shapes the environment that they work in.

OBJECTIVES

- To observe the work culture difference between Bank of Baroda and HDFC Bank.
- To observe work environment in Bank of Baroda and HDFC Bank.
- To observe retention of employees between Bank of Baroda and HDFC Bank.
- To differentiate perks and benefits of employees between Bank of Baroda and HDFC Bank.

LITERATURE REVIEW

The article “India’s Public and Private sector banks:- Who is better?” discusses about the relative performance of new private sector banks vis-à-vis the public sector banks of India during the period 2009-11 on many key aspects such as the banks network, banks growth, productivity, capital adequacy, asset quality, management quality, earnings quality and liquidity. From the study it can be concluded that most of the new private sector banks have shown better performance than their public sector counterparts during the period 2009-11. This in a way is very good for Indian banking system since past says that private banks are the most hit during recession. The author concludes the following reasons for their better performance were: New private sector banks have shown better net interest income margin and fee income than most of the public sector banks.

The credit-deposit & investment-deposit ratio of new private sector banks were higher which reflected in higher interest income.

The operating efficiency was higher for most of the new private sector banks. The Return on Equity (ROE) was higher due to better asset quality.

In the Comparative study done on “Performance of Indian Public and private sector banks” the author thinks that the economic reforms in India started in early nineties, but their outcome is visible now. Major changes took place in the functioning of Banks in India only after liberalization, globalization and privatization. It has become very mandatory to study and to make a comparative analysis of services of Public sector Banks and Private Sector banks. Increased competition, new information technologies and thereby declining processing costs, the erosion of product and geographic boundaries, and less restrictive governmental regulations have all played a major role for Public Sector Banks in India to forcefully compete with Private and Foreign Banks. This paper an attempt to analyze how efficiently Public and Private sector banks have been managing NPA (Non-Performing Asset).

The author concludes that it is right time to take suitable and stringent measures to get rid of NPA problem. An efficient management information system should be developed. The bank staff involved in sanctioning the advances should be trained about the proper documentation and charge of securities and motivated to take measures in preventing advances turning into NPA. Public banks must pay attention on their functioning to compete private banks. Banks should be well versed in proper selection of borrower/project and in analyzing the financial statement. (Kajal chaudhari, june2011).

RESEARCH METHODOLOGY

Secondary Data was collected from different sources such as websites, different publications, and news articles were used for analysis. The study attempts to show the difference between work culture in public bank and in private bank.

Through a website we learned how employees feel about their work culture.

EMPLOYEES EXPERIENCE IN BANK OF BARODA AND HDFC BANK**TEAM****➤ Bank of Baroda**

Bank of Baroda's team score is currently ranked in the Top 5% of similar sized companies on comparably and placed 1st among its competitors. 100% of Bank of Baroda employees look forward to interacting with coworkers while 100% believe their company meetings are effective.

➤ HDFC Bank

HDFC Bank's team score is currently ranked in the Bottom 20% of similar sized companies on comparably and placed 2nd among its competitors. 57% of HDFC Bank employees look forward to interacting with coworkers while 57% believe their company meetings are effective.

MEETINGS**✓ Bank of Baroda**

100% of employees at Bank of Baroda believe their meetings are effective. Bank of Baroda meetings are ranked in the Top 5% of similar sized companies on comparably. Find out what meetings are really like at Bank of Baroda below.

✓ HDFC Bank

57% of employees at HDFC Bank believe their meetings are effective. HDFC Bank meetings are ranked in the Top 50% of similar sized companies on comparably. Find out what meetings are really like at HDFC Bank below.

✓ Perks and Benefits

Perks and Benefits in Bank of Baroda

Paid Sick Leave

Life Insurance/Disability

Paid Holidays / Vacation

Education/Training/Tuition/Certification Reimbursement

Cell Phone

Matching Contributions to Retirement Plan

Company Pension Plan

Employees at Bank of Baroda rank their Perks and Benefits higher than most, ranking them in the Top 20% of all similar sized companies with 10,000+ Employees on Comparably.

Female employees at Bank of Baroda rank their Perks and Benefits the highest.

Perks and Benefits in HDFC Bank

- Job Training
- Health Insurance

- Soft Skill Training
- Team Outings
- Work From Home
- Cafeteria
- Education Assistance
- Free Transport
- Child care
- Free Food
- International Relocation
- Gymnasium

Employees at HDFC Bank rank their Perks and Benefits lower than most, ranking them in the Bottom 40% of all similar sized companies with 10,000+ Employees on Comparably.

SATISFACTION OF EMPLOYEES

❖ Bank of Baroda

The employee happiness at Bank of Baroda is listed in the Top 10% of similar size companies on comparably. Compensation is an important aspect of employee happiness and at Bank of Baroda, 80% of employees feel they are paid fairly, 80% are satisfied with their benefits, and 40% are satisfied with their stock/equity. 80% of Bank of Baroda employees feel their work environment is positive meaning Bank of Baroda is a happy place to work.

Bank of Baroda employees rate their happiness at the workplace an "A" (based on 20 ratings). The Happiness score describes employees well-being based on various topics such as positivity in the workplace, opportunities for professional growth, and satisfaction towards compensation and benefits.

Bank of Baroda's Happiness score ranks in 1st place when compared to competitors Farmers & Merchants Bancorp, HDFC Bank, Hanmi Financial Corporation, ICICI Bank, and State Bank of India. The company is also in the Top 35% of other companies in Los Angeles and Top 10% of other companies on comparably.

❖ HDFC Bank

The employee happiness at HDFC Bank is listed in the Bottom 10% of similar size companies on comparably. Compensation is an important aspect of employee happiness and at HDFC Bank, 29% of employees feel they are paid fairly, 57% are satisfied with their benefits, and 43% are satisfied with their stock/equity. 33% of HDFC Bank employees feel their work environment is positive meaning HDFC Bank is not a happy place to work.

HDFC Bank employees rate their happiness at the workplace a "D-" (based on 27 ratings). The Happiness score describes employees well-being based on various topics such as

positivity in the workplace, opportunities for professional growth, and satisfaction towards compensation and benefits.

HDFC Bank's Happiness score ranks in 2nd place when compared to competitors Farmers & Merchants Bancorp and Hanmi Financial Corporation. HDFC Bank ranks in the Bottom 10% of other companies on comparably.

RETENTION OF EMPLOYEES

❖ Bank of Baroda

Bank of Baroda's Retention score is rated an "A" by 16 employees. The category helps understand Bank of Baroda's focus and commitment to retaining employees in their organization. Over the past three months, Bank of Baroda's Retention score has remained steady at 78/100.

Bank of Baroda ranks in 2nd place versus 5 competitors which include State Bank of India, Farmers & Merchants Bancorp, HDFC Bank, Hanmi Financial Corporation, and ICICI Bank.

Bank of Baroda's Retention score is in the Top 10% of 1340 similar sized companies (10,000+ Employees) on comparably.

❖ HDFC Bank

HDFC Bank's Retention score is rated a "C-" by 26 employees. The category helps understand HDFC Bank's focus and commitment to retaining employees in their organization.

Over the past three months, HDFC Bank's Retention score has remained steady at 62/100. HDFC Bank ranks in 2nd place versus 2 competitors which include Farmers & Merchants Bancorp and Hanmi Financial Corporation.

HDFC Bank's Retention score is in the Bottom 30% of 1340 similar sized companies (10,000+ Employees) on comparably.

WORK ENVIRONMENT

❖ Bank of Baroda

The environment at Bank of Baroda is considered positive by 80% of employees and regarded as having a "comfortably fast" work pace by 3 employees. Relative to its competitors, Farmers & Merchants Bancorp, HDFC Bank, Hanmi Financial Corporation, ICICI Bank, and State Bank of India, Bank of Baroda's environment score ranks in 1st place. This also puts them in the Top 10% of 1188 similar sized companies (10,000+ Employees) on comparably and Top 30% of 316 companies in Los Angeles.

❖ HDFC Bank

The environment at HDFC Bank is considered positive by 33% of employees and regarded as having an "a bit slow" work pace by 3 employees. HDFC Bank ranks in the Bottom 5% of 1188 similar sized companies (10,000+ Employees) on comparably.

OVERALL WORK CULTURE**❖ Bank of Baroda**

Bank of Baroda's Work Culture is scored 78/100 placing it 2nd among its competitors and in the Top 15% among similarly sized companies on comparably. 69% of Bank of Baroda employees are excited about going to work each day and 100% look forward to working with coworkers.

Based on 72 ratings, Bank of Baroda employees rate their Work Culture an "A-" or 78/100. This category describes how employees feel about their environment, relationship with leadership and coworkers as well as their productivity in the workplace. A few of the questions that are answered include "How would you rate your CEO?" and "How would you rate your executive team?"

69% of Bank of Baroda employees are excited to go to work. Female employees gave the best ratings and believe Bank of Baroda has a productive and effective Work Culture.

Bank of Baroda's Work Culture falls within the Top 15% of 1348 companies of similar size with 10,000+ Employees on Comparably. Bank of Baroda also ranks 2nd when being compared to its competitors: State Bank of India, Farmers & Merchants Bancorp, HDFC Bank, Hanmi Financial Corporation, and ICICI Bank.

Overall Culture at Bank of Baroda is rated an **A+**.

❖ HDFC Bank

HDFC Bank's Work Culture is scored 59/100 placing it 2nd among its competitors and in the Bottom 15% among similarly sized companies on comparably. 65% of HDFC Bank employees are excited about going to work each day and 57% look forward to working with coworkers

Based on 112 ratings, HDFC Bank employees rate their Work Culture a "D" or 59/100.

This category describes how employees feel about their environment, relationship with leadership and coworkers as well as their productivity in the workplace. A few of the questions that are answered include "Do you look forward to interacting with your coworkers?" and "How would you rate your executive team?"

65% of HDFC Bank employees are excited to go to work.

HDFC Bank's Work Culture falls within the Bottom 15% of 1348 companies of similar size with 10,000+ Employees on Comparably. HDFC Bank also ranks 2nd when being compared to its competitors: Farmers & Merchants Bancorp and Hanmi Financial Corporation.

Overall Culture at HDFC Bank is rated a **D**.

CONCLUSION

The conclusion derived from the study 'Work culture difference between Bank of Baroda and HDFC Bank' is Bank of Baroda is seen to be greater in aspects of work culture comparing to HDFC bank. Though HDFC Bank employees get more perks and benefits than Bank of Baroda. But Bank of Baroda is rated at top 20% and HDFC Bank is rated at bottom 40%.

It is observed employees in Bank of Baroda are happier and satisfied than employees of HDFC Bank.

SUGGESTIONS

Through our point of view we observed that employees in Bank of Baroda are more satisfied and happy with their work environment and work culture than the employees in HDFC Bank.

Maybe HDFC Bank should do a survey asking their employees what changes should be done to improve work environment and work culture.

Bank of Baroda should do team outings like HDFC Bank. It is a good way to connect your employee's with one another.

Both banks need to add some entertainment source in their office. Employees might get frustrated and tired with the entire work load so they need a source for entertainment to let their stress go.

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**AN ANALYSIS OF THE PREFERENCE OF COMMERCE STREAM STUDENTS ON
ACADEMIC DEGREE VS PROFESSIONAL DEGREE.**

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ABSTRACT

In today's competitive world, education is essential for the overall development of human beings as well as economic development. Education may be a method of learning through which we tend to acquire knowledge and skills are developed. If you are looking for a tool to advance, define your career, learn more and improve your standard of living, or take on more responsibility and authority within your organization, learning an advanced degree could help you achieve your vision. A degree helps to dilate the individual's horizons. After 10th, students have the opportunity to go for an academic degree or they have the chance to opt for a professional degree. An academic degree is helpful to understand and evolve your overall knowledge of a specific subject, while a professional degree could add an extra skill, polish your skills, and define your career.

Key words: Career, Academic degree, skills, professional degree, Job opportunity

INTRODUCTION

The decision of a career is a major factor which has impact one's life decisions, and thus choosing a suitable college route and to determine for which degree you must pass may be an essential step into manner closer to your dream career. While going into a specific career, Professional degrees are required to enter certain professions. Academic degrees are not oriented to specialized professional careers or any roles and can be used in various fields. A professional degree trains candidates to be with job-required skills, and specialization in specific field but an academic degree helps you to evolve overall knowledge of the specific subject, broadening your horizons and grooming your personal field of interest.

DEFINITION

An academic degree is a certification, that is, that is awarded to students who complete study and higher education, traditionally from a college or university.

A Professional degree is defined as a degree that prepares someone to professional field with the completion of the requirements which are important for the use of licensing.

➤ **Let us now examine at the pros and cons of both degrees:**

There is a rise in popularity of professional degrees, the most important of which is that it prepares you directly for the job market. Professional degree provides a clear career route and flight. This is the predominant benefit of a professional degree.

➤ **Benefits of a Professional Degree:**

- Provides practical training and makes students skillful and improves focus.
- Admissions are based on entrance exams, which are tough and less competition.

- Expand self-employed options and create entrepreneurs.

➤ **Disadvantages of a Professional Degree**

- High competition among youth and overall low results that's why students hesitate.
- Lack of good Institutes as not all Institutes provide quality education.
- May not build a solid academic foundation to clear this exams base should be clear.

Academic degrees are more tend toward providing knowledge of specific subject and degrees such as BA, B.Sc. and B.Com have been considered as more 'traditional' and well established forms of higher education and are available in a variety of specializations. This educational diploma especially gives with the aid of using the training and understanding at the precise subject, after then the scholar can pursue a Master's diploma or strengthen options.

➤ **Benefits of an Academic Degree**

- Keeps career options open and career-oriented so students can go to any field.
- Admissions are merit-based and less comparative as compared to professional degree.
- Provides the option of distance education and student can study from abroad.

➤ **Disadvantages of an Academic Degree**

- Some fields require professional training and area of specialization, in particular field.
- Minimizes work experience during degree programs which not make student job ready.
- The Company's first preference goes to professional degree holders as they are specialized.

LITERATURE REVIEW

Singh Sanjoy, Sarawagi Aditi, Maurya Raj, (August, 2021) Modern commerce education comprises diversified fields of education and research. It involves finance, marketing, accounting, management of human resources, growth of entrepreneurship, commercial and business law, etc. Professional economists and accountants need specialized practical skills to assess and examine the challenges of large-scale companies and other financial institutions to achieve the economic growth of a country. A very important role must be played by commercial experts who have been educated in various aspects of the business setting. The prospects of commerce education appear to be quite bright, considering the above facts and demands of the moment. In an attempt to benefit from commerce, several educational institutions have been opened to educate students with more practical knowledge in the field of commerce. This paper aims to discuss aspects and changes related to education at the beginning and to consider the career prospects in the area of commercial education.

Gupta Akash (June, 2019.) Commerce education is very important to achieve data of business, trade, trade and commerce. It provides the knowledge for varied specialized and professionalized study concerning the business. In India commerce education is out there when the varsity amount owing to this school students weren't educated commerce subjects and that they don't possess any business and finance knowledge. There are various courses available to commerce students that facilitate them to gain knowledge and competencies needed for job in industries. However the scholars were not possess correct knowledge and competencies due to lack of schools and sensible coaching provided by colleges and establishment which lacks students to

urge job. In gift state of affairs everything is digitalized that conjointly applies to education.

Trendy education also adopted the web education and MOOCs platform to attain the objectives of commerce education. There are varied skilled opportunities accessible for commerce students' that is to say CA, CMA, CS, and a lot of who work on smart social control position.

Anne Marie Delaney (April, 1997) Based on a completed study of master's degree teacher education program at a large northeastern university, this article demonstrates how alumni research can be designed to focus assessment on student outcomes and be responsive to program goals, policy concerns of administrators, instructional values of the faculty, and standards of professional practice. The article presents a conceptual framework, a research design plan, identification of relevant issues, appropriate analytical techniques, and selected findings with substantial relevance to other professional degree programs. Results confirm the importance of satisfaction with courses, perception of professional growth, and level of intellectual challenge on graduates' overall evaluation of the program. The methodological approaches and substantive issues raised in this study potentially enhance researchers' ability to design future assessment studies that will impact the policy development and program planning of other professional degree programs.

OBJECTIVES OF STUDY

- To analyses the preference of Commerce stream students towards Academic Degree and Professional Degree after their Boards (HSC).
- To study the Motive/Reasons behind their Preference.
- To endorse and suggest the powerful and effective methods of choosing the degree program according to the interests and abilities of the student.

LIMITATION OF STUDY

- The study is strictly restricted to the colleges situated in Mumbai and only commerce stream students or financial degree-related courses.
- Survey and questionnaire were restricted to a particular age group as the respondents willing to fill were college students and professional degree pursuing students.
- The study is restricted to students who are currently in the commerce stream; the students with bifocal, non-finance based professional degrees, are not taken into account.

RESEARCH METHODOLOGY

➤ **Data Collection**

❖ **Primary Data**

This data is obtained from the students and for interpretation survey method is carried out. Data has been collected from 107 respondents by using sampling technique with the help of structured questionnaire which is made by Google forms.

❖ **Secondary Data**

This data has been collected from, research articles, personal interviews with students, various websites, journals, write-up, these sand dissertations etc.

RESEARCH QUESTION

How do students choose the degree they pursue and what factors influence their decision?

SAMPLE SELECTION

The research is focused on the commerce stream and financial degree pursuing students from age 16 to 25. The research is focused on questions about why they may or may not be inclined to any specific degree. The research result is based on the collected data in order to answer the research question.

HYPOTHESES

- **H0:** Academic degree doesn't make Learners Job Ready.
- **H1:** Academic degree does make Learners Job Ready.
- **H0:** Academic degree doesn't provide learner's with a specialized skills in a certain field.
- **H1:** Academic degree does provide learner's with a specialized skills in a certain field.
- **H0:** Professional degree doesn't helps learners to get specialization in their field of interest.
- **H1:** Professional degree helps learners to get specialization in their field of interest.

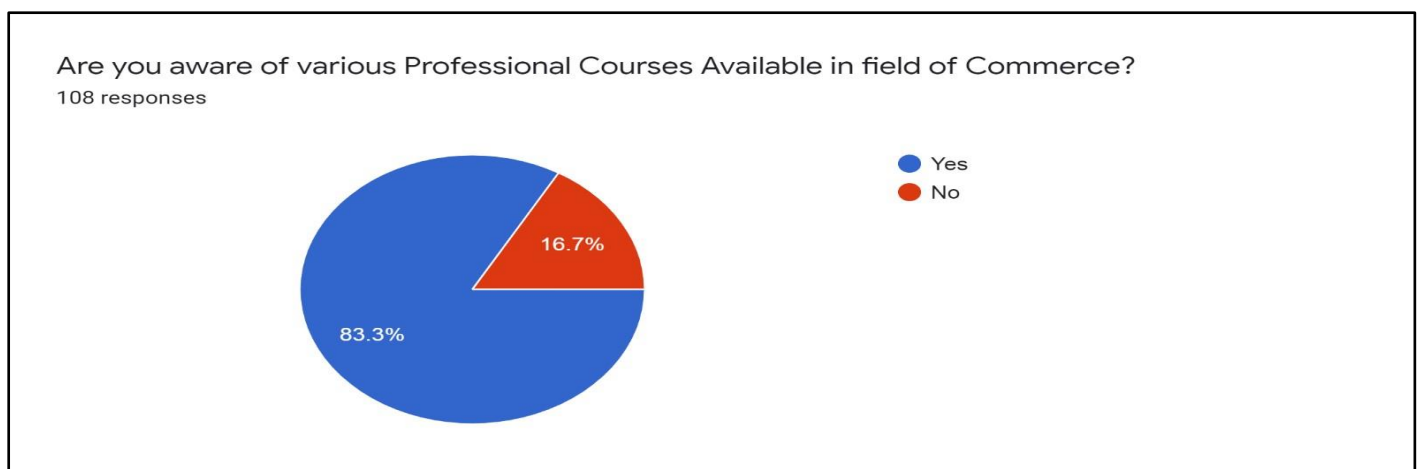
DATA ANALYSIS & INTERPRETATION

Students have been concerned for a long time over which degree to pursue as a career. Data is acquired using a Google form utilizing the questionnaire method for research purposes. The opinions of 107 respondents were taken into account while interpreting the survey data.

Data is collect from students via Google forms from commerce stream student studying in colleges in Mumbai. And analysis is performing to find out the students opinion on academic degree and professional degree.

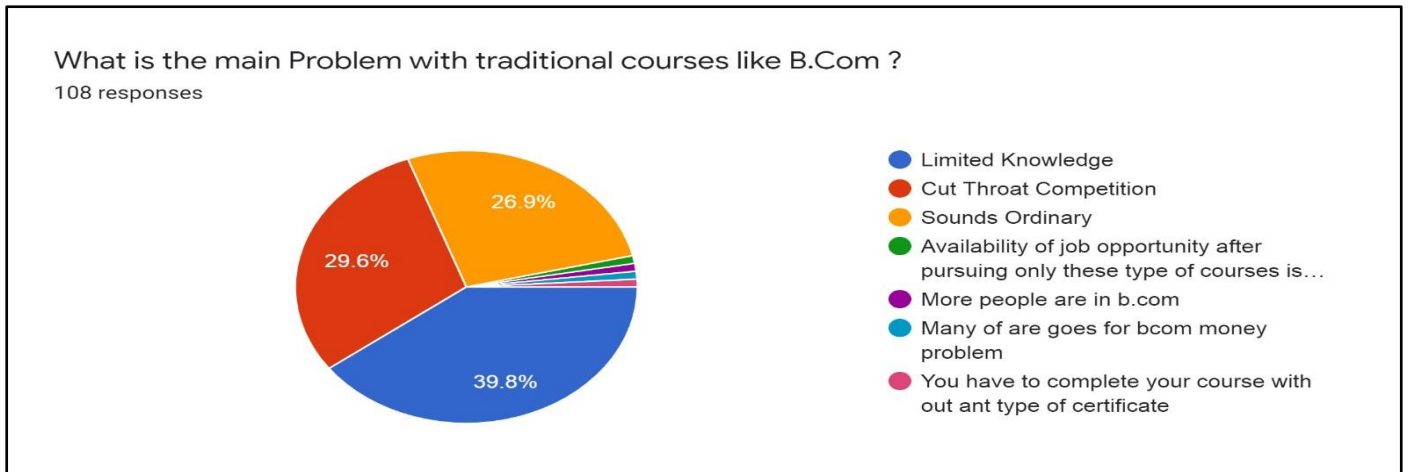
(Table shows respondents opinion on their career choosing decision.)

With the help of the above Chart, we can easily get that around one fourth of the students were aware about the scopes available in the field, before picking commerce as a career. Many of students might be guided properly by their teachers.



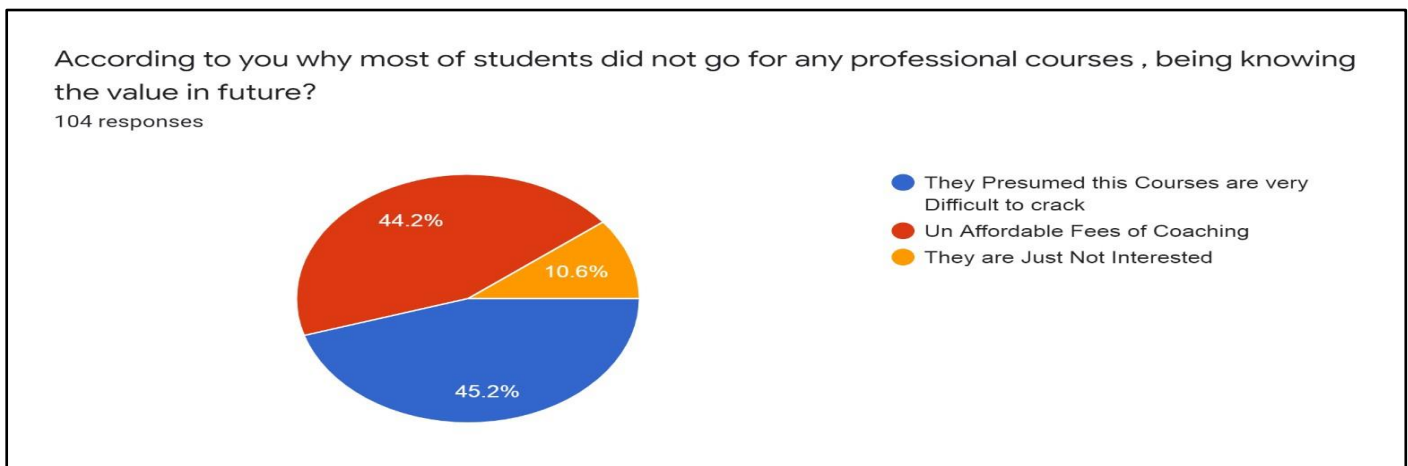
(Table shows respondents opinion on Awareness on professional degree.)

The above chart showing many students are interested to pursue with different professional Courses. Students are familiar with specialized courses in the field of commerce such as CA, CS and CMA. Most of the students choose this courses along with the study or rather choose professional course as advancement after the graduation in their respective career.



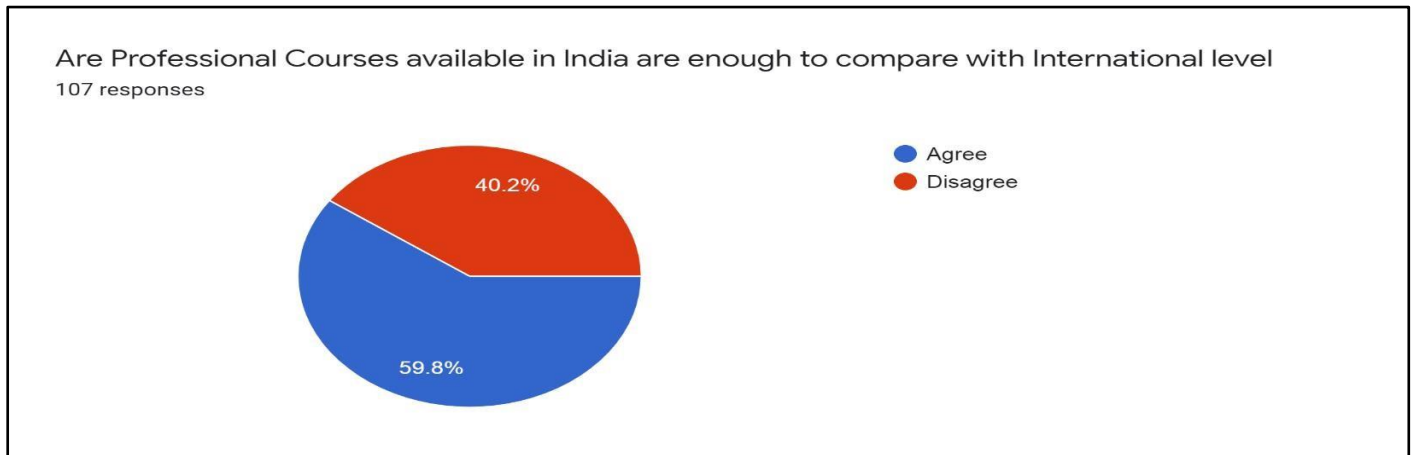
(Table shows respondents opinion on problem facing while taking b.com degree.)

Most of student’s facing difficulties after completion of these traditional academic courses like B.com. According to our sample majorly the problem students feel that these academic courses did not let them "To Explore" the practical knowledge of the field. The "Competition Level" is a secondary issue with these courses, as many students took them at large, they think like there is no job opportunity in future after completion of Course.



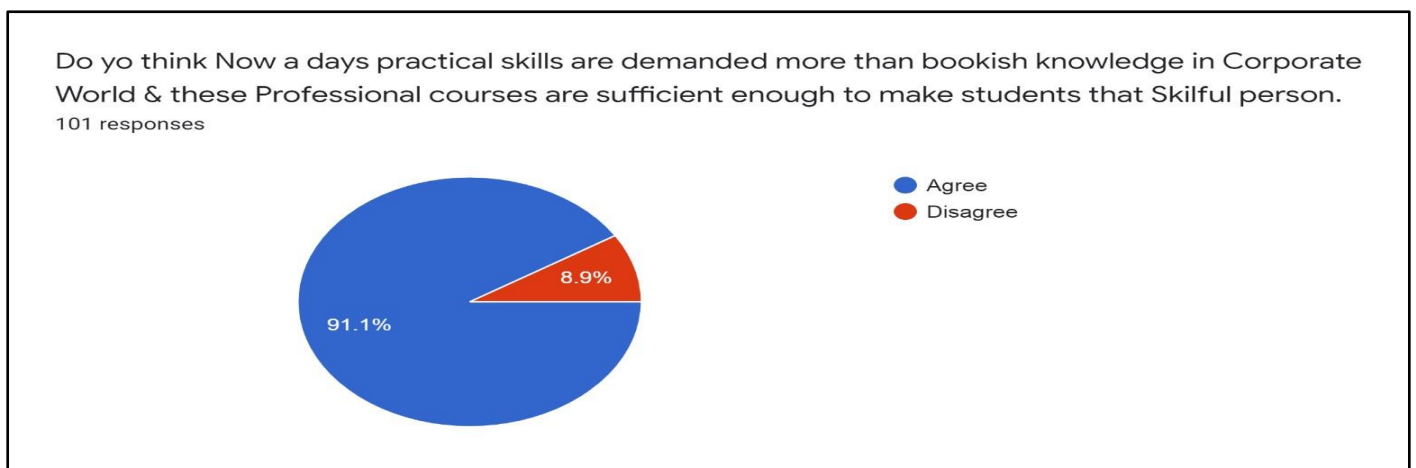
(The table indicates respondents' reasons for not pursuing a professional degree.)

According to the data it can be seen that only 10% students are not interested in the professional courses. Reason for not pursuing with professional courses is an unaffordable fee of coaching institutes, most of students assume these courses very difficult, and so they lack their Courage.



(Table shows respondents opinion on quality of professional courses on international level.)

Professional courses available in India for the commerce field are sufficient enough to compare with the International Benchmarks. As we can see in the data 59% students agree that professional courses provide quality education. From recent circular of UGC, CA qualification will be considered equivalent to master's degree.



(Table shows respondents opinion on company's preferences.)

Any company in this world will prefer people that understand the organization well, contribute towards it and can prove to be an asset for it. As shown in the above data 91% students are agree that practical skill are more demandable more than bookish knowledge. So as B.com graduate students don't have chance against the specialized persons like CA, CS and CMA degree holders because they are study deep and they have good practical knowledge and skill set.

HYPOTHESES TESTING

H0: Academic degree doesn't make Learners Job Ready.

H1: Academic degree does make Learners Job Ready.

It is prove from (Q.6) student responded that practical skill set are more important and the company's now a day give more preference to the professional degree holder .In Q.6 we know

91.1% student agree that professional degree courses offer more practical knowledge which is important in any company Therefore, we reject our Null hypothesis and accept the alternative hypothesis.

H0: Academic degree doesn't provide learner's with a specialized skills in a certain field.

H1: Academic degree does provide learner's with a specialized skills in a certain field.

From (Q.3) we conclude that the in case of academic degree, 26.9% student think B.com is ordinary course. 40.4% student thinks that it provides limited knowledge, and 29.8% think that it has cut throat competition. Also, if we see (Q.4) 42.55% students presume that the professional courses are difficult to crack. So we reject our Null hypothesis as well as alternative hypothesis.

H1: Professional degree helps learners to get specialization in their field of interest.

H0: Professional degree doesn't helps learners to get specialization in their field of interest.

Professional degree offers a specialization in one field. Like C.A, CS, CMA. As we can see from (Q.2) 82.7% students think that they know various professional degree in commerce field. And As per Forbes newspaper article, professional degree courses like CA, CS, and CMA are most reputed courses in India rather than b.com students. Therefore, we reject Null hypothesis and accept the alternative hypothesis.

SUGGESTIONS

- The preference among a professional degree and an academic degree will rely upon some of key elements including: Your hobbies and goals, your competencies set and abilities, your profession objectives, your personality,
- Primarily the choice could be very tons linked to whether or not you've got a clean concept of what type of career you would love to enter
- While for a few careers, a professional degree is without a doubt essential, professional diploma trains you with job-required competencies. An academic degree allows evolve your usual understanding in a selected subject, widening your horizons and grooming your personality.
- The maximum essential factor to look out for while selecting any of those options is what rate of return or gain it's going to carry you, and whether or not this is the proper step on your longtime period plans.

CONCLUSION

So, the research result largely reached the question of whether student chooses one degree course and what is that selection which will provide them the most significant value. There is no right answer to these questions as to which would be most effective for them or whether they should take a one-time course, while in college, once they graduate, they should save up for an academic or proficient degree. Should go. They may want to take the time to establish their footing or explore a subject space or specialization that interests them and in this case, an academic degree would be best. However, if you are committed to a particular career path and understand what you want, then a specialist degree is for you. As the student has a tendency to discuss, a professional degree can train them for the job they want to apply for in the future, and build an alternative

profile that is fundamental to a strong stable and long-lasting career. is the basis. Nonetheless, each degree will prepare the student for their future

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A DREAMER WHO ROSE IN COVID TIMES STORY OF NYKAA

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ABSTRACT

Nykaa is an Indian e-commerce company, founded by Falguni Nayar in 2012 and headquartered in Mumbai. It sells beauty, wellness and fashion products across websites, mobile apps and 84 offline stores. In 2020, it became the first Indian unicorn startup headed by a woman. Nykaa.com is an Indian online platform seller of beauty, wellness, and fashion products. It is good example of omni channel supply chain.

INTRODUCTION

Nykaa.com is an Indian online platform seller of beauty, wellness, and fashion products. India's largest omnichannel beauty destination. Nykaa is headquartered in Mumbai, Maharashtra. Falguni Nayar is the Founder & CEO of Nykaa. It has over 850+ curated brands and 35,000 products. Nykaa sells products which are manufactured in India as well as internationally. Nykaa extends social and financial help to causes such as education, health, women's rights and empowerment, rural development, and disaster management.

How did it started? The inconsistencies in the market of beauty products in India, lack of availability in many places around the country led to the formation of Nykaa

BRAND NAME AND TAGLINE

The brand name 'Nykaa' is derived from the word 'nayaka', which means 'one in the spotlight' in Sanskrit! The company's tagline is 'Your Beauty, Our Passion'

About the Founder: Founded by Falguni Nayar, an investment banking veteran, had a vision of building a multi-brand beauty focused retail business.

An IIM Ahmedabad MBA Graduate Falguni Nayar worked at Kotak Mahindra for 18 years before founding Nykaa in 2012.

“Our message to women has been that the spotlight of her life should be on herself. You are important in your story and should feel no guilt at being centre stage” -Falguni Nayar

Keywords: Nykaa, Indian E-commerce Company, Marketing strategy, Cosmetic industry

LITERATURE REVIEW

- Nykaa deals in beauty, personal care, and fashion products.
- The BPC market is expected to grow at 12 -18% per annum till 2025, where Nykaa holds 35% of the online BPC market
- The story can be similar to Zomato (Fundamentals aren't strong, but the share prices will be raised due to market sentiments and hope)
- Investors with the potential to take high risk shall go with listing gains only.

OBJECTIVES

Nykaa believe that the Nykaa woman deserves nothing but the best, purest, most trustworthy beauty and wellness products money can buy.

- Vision: Bring inspiration and joy to people, everywhere, every day.
- Mission: To create a world where our consumers have access to a finely curated, authentic assortment of products and services that delight and elevate the human spirit.
- Values: be bold and be good, be better every day, Be the customer's champion, One nykaa, A culture of belonging, Sustainability in every action.

➤ **Market strategy**

Nykaa follows a robust marketing strategy which is carved with digital marketing at its core Social Media Marketing, YouTube Marketing, Content Marketing, Event Marketing Are Tier 1, 2,3 and 4 cities

- ✓ BUSINESS MODEL: Nykaa is a D2C consumer products e-commerce brand, which relies on an inventory-based business model Direct purchase from manufacturers Warehouse storage Offline selling Online Selling Luxe On Trend Kiosks
- GROWTH: Nykaa currently boasts of having over 5 million monthly active users and as per October 2021
 - 15 million registered users.
 - 70+ stores across India.
 - +650 brands.
 - +130,000 products that can be accessed from its website, through its app, or at its stores.

➤ **Impact of Pandemic**

- Operations were temporarily shut down of all Retail Stores, our Corporate Offices, Warehouses pan India.
- Situation where Cash flow & Income were Impacted, though Expenses remain constant.
- Nykaa informed vendors a Delay in making Payments of Outstanding Invoices.
- Fewer restrictions on people in Offices, Weddings, etc. so due to which consumption of lipsticks, office wear and wedding wears returned.

➤ **Strategies of pandemic**

- ❖ Launched a new category of hygiene essentials under its private label.
- ❖ Employees were working constantly through the lockdown to make sure that the transition is smooth without much wastage.
- ❖ Nykaa's focus was on customer service and capital efficiency stands out in the Indian e-commerce space.
- ❖ Nykaa's credibility as a brand and its non-discounting policy has strengthened its relationship with global brand partners.
- ❖ Exclusive partnerships with global brands in beauty and fashion, creating private labels across categories, and having an offline presence has given it recognition in a crowded e-commerce market.
- ❖ Seeking the lowest price for the product.

DATA COLLECTION AND ANALYSIS✓ **Information on nykaa ipo:**

- FSNE-Commerce Venture is the parent company of Nykaa and Nykaa Fashion
- They have decided to launch their IPO on October 28 The offer will close on November 1
- They aim to raise ₹ 5351 Crore

❖ The price of each share is ₹ 1085 – 1125

❖ The lot size is 12

- Retail investors will need a minimum of ₹ 13500 for one lot and a maximum of ₹189000 for 14 lots
- Allotment will be done on November 8 and the shares will list on November 11.
- The money raised will be used to set up retail store for nykaa fashion, set up warehouses, repayment of debt, and enhance brand presence.
- Unlike other startup, nykaa is actually a profitable business it reported a profit of ₹61.94 crore for the financial year 2021.

✓ **Nykaa - An E-Commerce Powerhouse:**

- Woman Founder-led company with an experienced management team
- Variety of 1300+ top international & Indian brands Capital efficient business with strong growth and profitability
- Innovative customer-centric business model
- Try and buy product strategy
- Strong digital content and influencer strategy

✓ **Nykaa's Strong Financials:**

- A team of 1600 employees across 68 physical stores in India
- Total revenue up by 38.1% from 1778 Crs. in FY20 to 2453 Crs. in FY21
- 35% spike in average order volumes in FY 20/21
- IPO proceeds to be used in setting up new retail stores and warehouses

NYKAA IPO REVIEW

- Nykaa deals in beauty, personal care, and fashion products.
- The BPC market is expected to grow at 12 -18% per annum till 2025, where Nykaa holds 35% of the online BPC market
- The issue lies in the financials. The company's PAT has just come in positive this financial year from consecutive negative PATS. The next year's PAT can't be predicted, it's too much uncertain to forecast from the available data
- The story can be similar to Zomato (Fundamentals aren't strong, but the share prices will be raised due to market sentiments and hope)
- Investors with the potential to take high risk shall go with listing gains only.
Investment required - 13,500/ Lot Expected Profit - 6000 -F8500/ Lot

SWOT ANALYSIS OF NYKAA

Talking about the Nykaa business, let's understand how this corporation can cater to different individuals using SWOT Analysis. SWOT Analysis of Nykaa helps us to understand companies through the lens of internal and external factors. Internal factors refer to strengths and weaknesses, which can be controlled by the corporation

➤ Strengths of Nykaa

As strength is an essential component of SWOT. Nykaa has several strengths that make them one of the largest e-commerce companies in the beauty and wellness sector in India.

- **Innovation:** Nykaa is constantly adding innovations to its product range and offerings to capture the attention of customers and meet the dynamic business environment by shifting from online-only to omnichannel.
- **Strong Social Media Interaction:** Nykaa has been able to attract many social media users as potential customers with regular online campaigns, contests such as Nykaa Beauty Femina Awards, brand endorsement, magazines, and web series etc.
- **Wide Range of Products:** Nykaa has very well managed in showcasing a wide range of products in both online and offline stores to prevent customers from migrating away from the brand due to lack of stock.
- **Geographical Presence:** Since geographic presence in different regions is considered to be one of the company's greatest strengths. It helps to determine the reach of the company in the target market and ensures easy accessibility.
- **Affordability:** As the ability to pay and willingness to buy is a factor determining demand. Nykaa also has considered this factor and has priced its product keeping in mind the needs of different classes.
- **Less Charging Suppliers:** Access to suppliers that offer raw materials at a lower cost can improve the overall efficiency of the business.
- **Property Rights:** A company may own various intellectual property rights that can make the product offering unique and exclusive, making it difficult for competitors to imitate.

➤ Weaknesses of Nykaa

Everyone business has its positive and negative sides, so Nykaa's. Though Nykaa is one of the current market leaders in beauty product e-commerce companies in India, many weaknesses can become a nightmare for Nykaa's growth.

- **Poor Waste Management:** Nykaa has been criticized by environmentalists for its poor waste management and inability to integrate sustainability into its business operations.
- **R&D:** Low spending on research and development activities may weaken the company's performance due to a lack of local/international market knowledge.
- **Delivery Charges:** It offers free delivery for orders above Rs. 700, which excludes some of the prospective buyers.
- **Customer Care:** Nykaa has not been able to resolve customer complaints so effectively.

- Decision-making Process: Decision making at Nykaa takes too much time, leading to costly delays in bringing new products to market.

➤ **Opportunities for Nykaa**

The environment within which our organization operates offers opportunities. An organization can identify such opportunities and enjoy benefits arising from them by planning and executing required strategies.

- ✓ Expanding Reach to Population: The exponential growth of the population and especially the existing or potential customer segments is a great growth opportunity for the company.
- ✓ E-commerce & Networking: The emergence of e-commerce and social media networking as a trend can be a great opportunity for Nykaa. It can ensure a strong online presence on various social networks.
- ✓ Government Subsidies: Government provided subsidies and other measures that make the business environment friendlier are a positive external environmental factor for Nykaa.
- ✓ Matching Lifestyle of Customers: Improving customers' lifestyles and standards means more consumption of consumer goods and services and more opportunities to encourage purchases.
- ✓ Business Model: Nykaa's business model is climbing a new ladder to increase its international reach and boost profits.
- ✓ New Technologies: The development of new technologies to support the production and delivery process of products can be used to integrate innovation into business operations. Advanced Technology integration can reduce costs, improve efficiency, and lead to the rapid adoption of innovative products.
- ✓ Following Trends: The changing needs, tastes, and preferences of customers can be an opportunity if the company has good market knowledge.

➤ **Threats to Nykaa**

Every coin has two sides, so does Nykaa have.

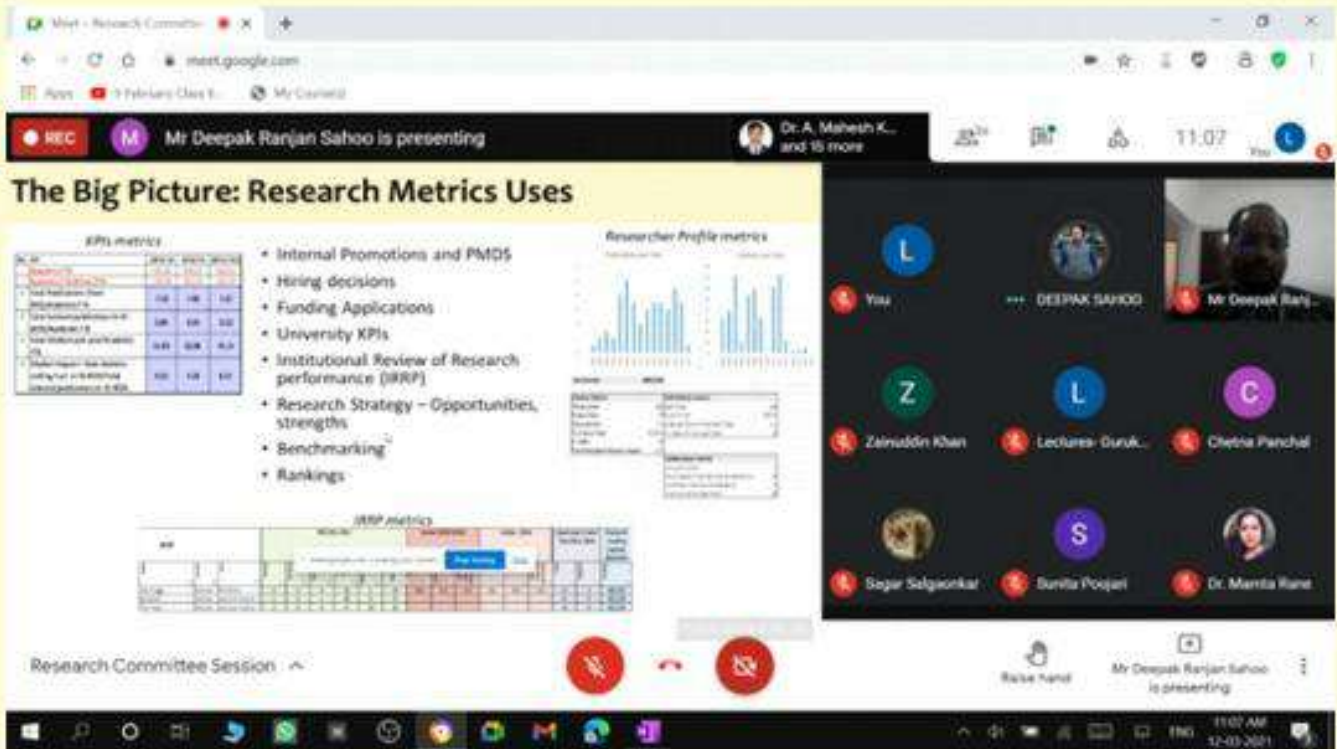
- E-commerce Regulations: The altering legal framework and the introduction of new, stricter regulations pose a major threat to Nykaa. Inability to comply with the changing regulations increases the risk of costly litigation.
- The Rise in Competitors: The increasing number of direct competitors such as purple, indirect competitors such as small businesses selling organic and cruelty-free products affects the company's ability to maintain and expand its customer base.
- Health Concern: The growing trends of organic and cruelty-free products poses a great danger if the products offered are not environmentally friendly. Nykaa should now focus more on expanding its reach to natural and organic products.
- Economic Conditions: During the pandemic, the purchasing power declined to an extent and the business got affected in the first phase of lockdown as the economic conditions of people deteriorated.
- This ends our elaborative SWOT analysis of Nykaa. Let us conclude our learning below.

CONCLUSION

In this day and age, the way millennial business owners run their ventures or even promote their products, services, etc. has changed quite exponentially. Gone are the days when a hefty amount of money or time was involved in establishing goodwill for a brand! Now, the marketing strategies have evolved, thanks to the emergence of a number of free business listing sites in India! Just like Nykaa, a wide range of business listing companies such as Justdial, Sulekha, etc. have made it a cake for modern entrepreneurs to promote their services/products, maximize their engagement, consumer outreach, overall sales, and turnover!

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Published by :



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