

SPARKLES

VOLUME IV

December 2023

Current Trends in Research



**Shrimathi Devkunvar Nanalal Bhatt
Vaishnav College for Women (Autonomous)**

Affiliated to University of Madras
Re-Accredited with 'A+' Grade by NAAC
Chromepet, Chennai - 600 044

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Door No. 20 & 26, Saidapet, Mount Road,
Near Lakshmi Hyundai Service Centre,
Chennai - 600 015.

Email : vivek@nptoffset.com

Website : www.nptoffset.com

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Door No. 20 & 26, Saidapet, Mount Road,
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Foreword

Academic Success depends on Research and Publications.

Philip Zimbardo

To research is to create new knowledge. A wealth of knowledge is analysed, revealed and created when in-depth study is taken up for research. The potential of a student is fully manifested when they put their knowledge in the form of research article. The perspectives of young budding researchers show the curiosity and diligence with which they have explored the research topic. It displays the meticulous understanding of data and thoughtful insight gathered from the study. Studying and exploring the various issues in our country and providing comprehensive solutions show the cognizance of the students and is worth appreciation. This bouquet of articles from varied areas will enrich the reader and give further ideas for research.

I wish the current issue to reach miles and traverse a healthy path of Research and Development.

Happy reading!

Dr. R. Radha

Principal I/c

Shrimathi Devkunvar Nanalal Bhatt
Vaishnav College for Women, Chromepet.

From the Editorial Board

Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women was the first Women's college of Kanchipuram district, Tamil Nadu established in 1968. The College has carved a niche for itself in women's education. Presently the college has 9 departments that offer Research Programme viz. History and Tourism, English, Mathematics, Statistics, Physics, Chemistry, Plant Biology and Plant Biotechnology, Computer Science and Commerce offering Ph.D. programme. Seven Research Departments offer Full-time and Part-time Ph.D. Programme and 3 departments offer Part-time Ph.D. programme. At present, there are 10 Under Graduate courses in the aided structure and 20 Under Graduate courses, 16 Post Graduate courses, 5 M.Phil. Courses in the self-supporting structure and there are 90 research scholars currently pursuing their research. 42 Research scholars have been awarded Ph.D degree. The College caters to the needs of 6800+ students with high standard of education and discipline through committed staff that makes women students wiser and stronger. Our college has always been ahead in promoting research initiatives.

To promote a healthy research and writing culture, the college takes pride in publishing two International Half-yearly Journals – International Journal of Multidisciplinary Research in Arts, Science and Commerce (IJMRASC) and Svādhyāya - International Journal of Trans-disciplinary Research and Development (SIJTRD). SIJTRD promotes the concept of trans-disciplinary research by collaborating with natural sciences. IJMRASC encourages Innovative Research, Review of the existing research, Comparative research of different approaches and its interpretation, problem solving research, community based and social relevant research.

To encourage the art of writing research articles amongst UG, PG students and faculty members of our college, we have taken an initiative to publish a multi disciplinary research book, SPARKLES – Current Trends in Research which comprises conceptual articles, technology based research ideas, research findings, and investigative ideas. This is an opportunity for the students to build their technical writing skills and formulate research spirit. The New Education Policy promotes research initiatives among students at the early stage so as to inculcate the quintessence of research skills among our students, we encourage them to explore and expose to various societal concepts.

This volume of Sparkles has articles that look at economic progress, effect of reality sector on economy and impact of e- commerce. Some very thoughtful articles look into the life before and after Covid and also the life of transgender. Social issues, new ideas and current trends are taken up for study to suggest methods to improve, enhance or attain good benefits.

We appreciate the efforts of the young researchers who have made their maiden attempt in writing articles for SPARKLES. Student's efforts in understanding the workable research areas and their ability to observe and write investigative or exploratory articles show their research inclination and involvement to provide a viable solution. Their studies reflect a positive direction in the growing trend of research. We are confident that this issue would stimulate the future contributors.



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CREATION OF ILLUSTRATIONS

R. SARANYA

III B.A English

Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,

Chromepet, Chennai - 44.

Email: Saranyar1272@gmail.com

ABSTRACT

Literature is the term for prehistoric and historic written or spoken aesthetic expressions that aim to share concepts, feelings, and experiences through imaginative language use.

Where art is a form that has numerous branches and also includes literature, music, film performing (theatre/dance), and visual arts (painting, drawing, sculpture, architecture, etc.).

Through the introduction to art and literature, we can understand that both play a major role in our lives. Where we can use the art to express our feeling and imaginations of a particular culture and their lifestyle that has been followed from the past and prevailing at present through the help of literature. Illustration is a kind of art where an artist depicts or visualizes a particular through drawing, painting, sketching, or graphical representation of their imaginative and innovative skills. The present study concludes that creating illustrations makes for easier and better understanding, which also provides beneficial effects to the viewers.

KEYWORDS: *Art and literature, Illustrations, illustrator's challenges, and artistic visualization of a text.*

INTRODUCTION

ILLUSTRATION

Illustration is the art of creating a visual representation of ideas, concepts, stories, or information with the help of artists. Illustrations can be used in various contexts, such as representing a book, magazine, newspaper, advertisement, website, and more. The major purpose of creating illustrations is to enhance or clarify the meaning of a text, communicate the idea in the text, or do anything else visually.

ILLUSTRATOR

Illustrators are artists who focus on developing visual representations of thoughts, ideas, narratives, or data.

They work with a range of media, including digital, photography, painting, and drawing. Illustrations for specific purposes, such as a book cover, a magazine article, or an advertisement, are frequently commissioned by clients, such as publishers, advertisers, or designers. Illustrators can work in a variety of industries, including publishing, advertising, animation, cinema, and gaming, and they can have a vast variety of styles, techniques, and specialties. They might also work as independent contractors, either on their own or with an agent's assistance, or as a group in a studio or agency. Children's books, editorial illustration, and scientific illustration are just a few examples of the areas in which certain illustrators may specialise, while others may work in a variety of media and genres.

ROLE AND CHALLENGES OF AN ILLUSTRATOR

Illustrators are artists who produce unique images for a variety of printed and digital items using their artistic talents. To transform concepts and printed materials into engaging illustrations, they collaborate closely with clients and other members of a team.

Illustrators are in charge of producing integral visuals for their clients that convey a message, a concept, or a sentiment that makes sense for their illustrations.

MOOD AND STYLES FOR CREATING AN ILLUSTRATION

The practice of illustrating has an inner mood; whether this is deliberate or not, each piece evokes a certain feeling. Artists elicit a specific emotional response from their audience by the use of color, topic, style, concept, and approach; these responses include happiness, calmness, sadness, and rage.

These can be followed in a few steps:

1. Choice of lighting color (day or night)
2. Using real-life experiences and lifestyles
3. Representing the symbolism in the work
4. Making illustrations with words and images
5. Being true to the story
6. Elements for expressing emotions
7. Relevant illustrations to connect the audience
8. Composing from different perspectives
9. Examine into various colors
10. Love your work (art)

BENEFICIAL EFFECT OF ILLUSTRATIONS

Through the above discussion, we can get an idea that creating illustrations for anything involves a lot of work and interests. It also conveys that the major aim of illustration is to make the idea or context more understandable and easier for the users or viewers. The illustrations can be more useful if they were created for mediums such as children's books, magazines, advertisements, promotion of the products, etc.

For instance, I once got the opportunity to attend an interactive event where the French illustrator and the French writer gave their valuable time to express about their collaboration of work, challenges faced, and language difficulties, and also shared their experience with the lifestyle of a village named “Pothakudi.”

The illustrator’s response to all the questions and queries was so satisfying and also covered the above 10 steps in creating an illustration.

She used all these steps while illustrating for the book named “the honey hunter” a children’s book. where she used different lighting sources to depict the essence of day and night and involved the real life and structure of the Pothakudi village and those people. She also represented the symbolism of danger and provided the message that using a mobile was harmful to the birds.

Being true to the story, she doesn’t want to take any chances with the written story for her convenient illustrations. So, she discussed this with the writer, and they shared each other’s suggestions before starting the illustration. Throughout the illustrations in the story, she gave various depictions of emotions. Her illustrations were more connective and relevant to the lifestyle and living of common village people.

She composed this illustration in various perspectives and added a motorbike drawing, which was an old model motorcycle people used in the village. Her choice of colors was really interesting where it has a depth meaning in the chosen colors. For example, blue color representing night and pink color representing day. She also shared that she really enjoyed experiencing Indian culture and lifestyle while illustrating this “Pothakudi” tale.

CONCLUSION :

“A picture is worth more than a thousand words”

It is a saying, where it proves that even a single picture that has been illustrated with those thousand words is worth and easier in understanding and even making others to understand.

The creation of illustrations provides a wider way for better understanding and attracting the minds of the viewers. Illustrations can be one of the most efficient sources of communicating and exemplifying the concept or idea of the context in books, advertisements, brand promotions, and others.

The development of illustrations welcomes more innovative and creative minds where the viewer can interpret their own understanding from them. Always colorful pictures and illustrations are interesting to look at and analyze. The authors conclude that the creation of illustrations is a helpful medium for all age groups, from children to the elderly.

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ENVIRONMENTAL MARKETING

ABITHA. P

*III B.Com (Information Systems Management)
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai - 44.
Email: abithapandiyam2003@gmail.com*

ABSTRACT:

Green marketing is an important thing which is used to develop in the modern world. Green marketing provides great opportunities to the companies to produce the eco-friendly products in an innovative manner which it could be attract to the customers. This could be a useful way to reduce the environmental issues. The one product which was produced from eco-friendly will create a good image in the society. There is no need to buy a raw material for producing a new product because they would recycle from the waste. In the year between 2017-2022, eco-friendly products are raises around 130% in a market.

Keywords: *Green marketing, eco-friendly products, green, environment.*

INTRODUCTION:

Green Marketing is a promotion of goods or item that are seem to be ecologically friendly. In the modern world, due to the tremendous growth of technology rises an environmental problems like global warming, environment delegation, overuse of natural resources, etc., that makes to bring the green marketing in our society. The word green marketing derived from ecological marketing which was engaged with all promotional activities which causes the problems to the environment and that could provide a solution for the environmental problems. Green marketing contains eco-friendly products which could not affect the environment.

Green marketing encompasses a wide variety of actions such as product transformation, packaging improvements and marketing improvement. It satisfies the people's requirements or desires while having little negative influence on the surrounding as whole. It includes creating and marketing goods and amenities that meet customer's desires and needs for quality, efficiency, cost effectiveness and accessibility while minimizing environmental impact.

RESEARCH METHODOLOGY:

A research methodology is a plan for how a particular area of study will be conducted effectively. It specifies which instruments and methods are used to find and analyze data on a particular field of study.

RESEARCH DESIGN:

Research design may be thought as the framework for study where this acts as the glue that binds every component of a study altogether. In other words, it is a proposal for the planned research effort. This study is a conceptual design.

CONCEPTUAL RESEARCH:

Studying a topic through observation and analysis of previously existing data is known as conceptual research. There is no practical testing included in conceptual study.

OBJECTIVES OF GREEN MARKETING:

The main objective of green marketing is aims to support environmental preservation by encouraging items and techniques that have less of a detrimental effect on the environment which involves in decreasing emissions of greenhouse gases, preserving natural resources and generating fewer garbage dumps. It targets to increase consumer consciousness of how goods and services affect the environment and it teaches customers on the value of making sustainable selections and gives them the power to decide for themselves. Green marketing keeps being essential for influencing consumer behavior and accelerating progress toward a future that is environmentally friendly and greenery.

FIVE ELEMENTS:

The optimism of the movement towards “green” as the only one of the five elements that communication expert as well as the author of “Diffusion of Innovations” Everett Rogers thinks that can influence whether a new concept will be embraced or not:

- ❖ A relative advantage refers to how much the new practice is thought to produce more positive results than the standard of practice.
- ❖ Being observable is the ease with which the results of the new behavior may be observed.
- ❖ Trial ability or trial is the simplicity with which a person may test out a new habit before fully practicing.
- ❖ Compatibility refers to how well the new behavior fits around the standard of conduct.
- ❖ Complexity refers to the degree of difficulty in implementing the new activity.

GREEN MARKETING MIX:

The term green marketing mix refers to a mixture of the four “green P’s” or “green elements” are:

- ❖ **Green Product:**

The companies should use ecologically friendly resources or materials for producing green products. Environmental factors should be influenced by the properties of the components or resources used in the product and its wrapping.

- ❖ **Green Price:**

People frequently believe that the costs of green items are somewhat greater than those of standard goods. Reduced production and operational expenses would increase the competitiveness of green products on market places.

- ❖ **Green Place:**

From the beginning of production to the final green customer, green products and services must be provided. At this situation, the company should select the best platform while taking into account market place, buyers and the goods factors.

❖ **Green Promotion:**

The businesses should put more of an emphasis on “green advertising” in order to inform both their conventional consumers (who do not use eco-friendly items) and green customers (who do) regarding the need for ecological conservation. In addition, businesses could use advertising techniques like deals, discounts, incentives and premiums to attract the attention of customers to purchase eco-friendly goods.

RECENT INITIATIVE OF INDIAN GOVERNMENT:

The Indian government is developing Green Credits to mobilize an extensive campaign around environmentally responsible behavior and realize the vision of “Mission Life” through pro-planet individuals and organizations to meet India’s net zero objective of 2070. The Green Credits Programme is created to encourage people, private industry, entrepreneurs, social enterprises, forest businesses and farmer-produce organizations to take voluntary environmental action. A draft of the rules for the “Green Credit Programme (GCP)” implementation in 2023 have also been made public by the Ministry of Environment, Forests, and Climate Change (MOEFCC).

IMPORTANCE OF GREEN MARKETING:

People are aware that during the past 20 years, both growing populations and excessive product manufacturing have contributed to environmental pollution. The population all throughout globe are becoming increasingly interested in protecting the environment. The individuals are becoming more environmentally conscious and altering their ways to safeguard the environment.

❖ **Innovative market exposure:**

A change in consumer behavior toward purchasing eco-friendly and natural products has eventually brought green marketing into sharper spotlight. It is a brand-new market of environmentally conscious consumers that choose to purchase green goods over non-green ones.

❖ **Good image in society:**

Making your clients believe that your business has an ethical view toward natural resources is possible with the “Go Green” marketing. The client is led to believe that because the business is aware of the present situation, it is encouraging people to adopt eco-friendly and healthy behaviors. All of this contributes to the brand’s positive perception among current and potential customers.

❖ **Fiscal benefits:**

Recycling materials is similar to reducing waste, which results in decreased operational expenses and more financial savings on both an economic and environmental level. Businesses may save finance on infrastructure, petrol and supplies for offices by using eco-friendly gadgets and processes including low-wattage or fluorescent bulbs, using organic light, water-management strategies, mandated reuse and recycle, and mixed corporate cars. This results in immediate liquidity.

❖ **Sustainability and resource optimization:**

The key to adopting a sustainable way of life is sustainability. Sustainability leads to earnings in environmentally friendly industries with promising futures. Human wants have no bounds and resource demands are inversely correlated with present accessibility to resources. Green markets must make things easier for customers by using resources wisely.

❖ **Competitive benefit:**

By setting their goods or services apart from those of rivals, green marketing gives them an edge over their competitors. It enables businesses to stand apart from the market place, particularly with environmentally aware customers who are constantly searching for sustainable products. Green marketing may assist companies in positioning themselves as sustainability thought leaders, increasing their company's image and drawing in environmentally conscious clients.

PROS OF GREEN MARKETING:

The following are some pros of implementing green marketing are:

- ❖ Green marketing increases one's ability to compete favorably.
- ❖ It serves to improve the reputation and perception of the business.
- ❖ It aids in supplying a larger consumer base.
- ❖ Using green marketing increases client retention.
- ❖ Additionally, it serves in reducing expenses.
- ❖ It encourages the creation of new products.
- ❖ It increases staff enthusiasm and inspiration.
- ❖ It has a profoundly beneficial and practical influence on both society and the environment.

CONS OF GREEN MARKETING:

The following are some cons of green marketing are:

- ❖ When businesses embrace green marketing strategies, they encounter a number of supply chain problems.
- ❖ Because green technology and goods are more expensive, the profits will be comparatively small. Green marketing is most effective over the long term.
- ❖ Many clients might not be ready to spend more for green items, which could have an impact on the business's sales. This has an impact on the business's profitability as well.
- ❖ Although the market for green products is fairly broad, there is not much demand for them because many individuals are unaware of them.
- ❖ Therefore, it is important to teach individuals about the advantages of using green practices and goods.
- ❖ Since more expenses are made, the final pricing of such commodities is correspondingly expensive.
- ❖ The total expense of production increases significantly for the corporation since there can be no concessions on the standards of the production method for environmentally friendly items and it is also extremely high complexities and consumer misunderstanding.
- ❖ It is challenging for the buyer to determine the genuineness of the items since there are so many fake products on the market.

GREEN MARKETING APPROACH:

Aside from producing goods that are sustainable, proprietors can employ additional strategies to develop a business approach that builds on the positive aspects of green marketing. A green marketing approach can include certain elements:

- ❖ Utilizing recyclable material and dyes for printed promotional materials.
- ❖ Discarding printed collateral in favor of digital advertising.
- ❖ Implementing waste removal procedures that are beneficial to the environment.
- ❖ Packages for goods made from environmentally friendly or reused supplies.
- ❖ Obtaining certified environmental credentials and employing optimum packaging and transportation strategies.
- ❖ By employing energy from renewable sources and practicing environmentally friendly farming.
- ❖ Considering measures to reduce the release of greenhouse gases through finance.
- ❖ Eco-friendly companies maintain the long-term perspective of their operations, putting the prosperity of the earth and the next generation ahead of their immediate goals.

ADOPTION OF GREEN STRATEGY BY COMPANIES:

The companies are adopting the green strategy in their marketing are:

COMPANIES	PRACTICES IN GREEN MARKETING
Panasonic	Producers produce renewable freezers, air coolers and laundry machines as well as widespread and LCD televisions.
Accenture	All global offices are focusing on sustainable construction and information centers.
HP	Generates efficient in terms of energy goods and amenities and promotions energy-effective facility operations.
Philips	Generate 80 percent energy-saving lights and household gadgets to assist reduce the use of energy.
Natalia	Healthy green strawberry beverage is made for consumers.
Mc Donald	Paper napkins and containers are used instead of plastic ones.
HCL	Performs to producing eco-friendly items in every manner, including cost, location, goods and advertising as well as goods that include the absence of hazardous substances.
Nerolac Paints	Eliminates all harmful compounds from paints such as chromium, antimony, lead, arsenic and so on.
Wipro Info Tech	Develops eco-friendly laptops and desktops.

CONCLUSION:

Green marketing is a tool to prevent our environment by obtaining the natural resources and it is maintained for the future generation to have a better resource. It is not easy one to maintain by the companies where the returns will come only in long term not in short term. Environmental issues are raises such as global warming, overuse of natural resources, ozone layer depletion, emission of carbon di oxide etc., with these effects the people cannot able to survive in this environment. Nowadays, individuals are trying to adopt themselves in the usage of eco-friendly products. Usage of eco-friendly products leads to decrease the environmental collision.

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FUTURE OF ECOMMERCE INDUSTRY IN INDIA

GOMATHI C

*III B.Com Professional Accounting
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai - 44.*

ABSTRACT

E-commerce, as the name implies, refers to business transactions that are conducted electronically, primarily through the internet. E-commerce has brought a standard changes in the way of world of business operates, in addition to being a tool to support current corporate operations. Ecommerce system was created because of growing technological penetration and adoption online purchasing and selling. The acceptance of e-commerce is growing with the expansion of internet connections, 5g telecom services, broadbands, laptops, mobile phones, and tabs. In this paper we will look at the future of ecommerce in the evolving market of India.

***Keywords:** e-commerce, technological penetration, internet connections.*

INTRODUCTION

The virtual ecommerce space has been developed more than in earlier days. The ecommerce industry has been evolved and many new persons have arrived in the market today.in today's world the business to consumer(b2c) sector is developing as the consumers require both product and services. The conversion of traditional purchase to online purchasing requires more time in India. Online trading does not includes only selling of products in internet but it also includes the trading of several business process that support the goals of firms.it comprises of various other actions like advertising the goods and services, billing and collecting the payment in online and providing customer services like solving the issues of the customers.

OBJECTIVE OF THE RESEARCH:

- ◆ To give a thorough analysis of expansion of online commerce industry in our country.
- ◆ To know the important recent changes in ecommerce industry.
- ◆ To deliberate the development of ecommerce industry in India in future.

CLASSIFICATION OF E COMMERCE ACTIVITY:

- ◆ B2B- Business to Business – It refers to the transaction between one Company to another company.

- ◆ B2C-Business to Customer – This refers to sale of products and services to consumer based on their demand.
- ◆ C2C- Consumer to Consumer – Here the customer sells his product to another customer through the online website.
- ◆ B2G – Business to Government.

RESEARCH METHODOLOGY:

This research paper is based on the secondary information's composed of data from the journals, research papers, books and annual reports.

EXPERT'S OPINION ON FUTURE OF ECOMMERCE INDUSTRY IN INDIA:

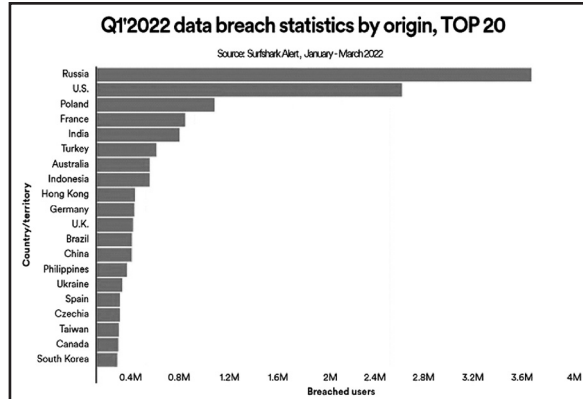
- ♣ According to Seth, A., and Wadhawan, N. (2016), retailers must abandon their lines of business in order to be fully aligned with the new computerised business period. Digitalization is no longer an option; rather, it has become a help for all shop owners. This could indicate a change in day to day activities and it leads to be more knowledgeable about new online world.D.
- ♣ Mahipal (2018) conversations from 1995 to the present. Furthermore, the review that predicts there will be important development in the coming year if there is enough security in the legal environment and online business, allowing domestic and world exchange to develop.
- ♣ Mitraa (2013) emphasises the significance of online industry, implying that this is the future of buying and selling. The public opinion must assist with legal construction so that businesses can broaden their knowledge and work with current trend setting improvements and critical goals.

FUTURE OF ECOMMERCE IN INDIA:

The online business sector in India is blooming fastly. The online user base in India is 692 million during January 2023 which is more when compared to in the US or UK as per the reports of statista.com. The fast moving improvements in online trading in the country is because

of entry of web and efficiently and easily accessibility. In addition, the optimistic socioeconomics and government's application of making digital is furthermore approaching to the growth of net corporate fields in India. Retail sector is the major evolving fields in country as of now, which is depended to grow in future with an increasing rate.

The prospect of E-Commerce is challenging to forecast. There are few important components which will effectively provide expansion of the online commerce industry in our country i.e., replacement, Mobile Commercial services, numerous payments option, accurate things, shipping options, legal requirements of creating bills for online transactions, fast Service, the product excellence should be similar as seen on the website.



INTERNET USAGE STATISTICS OF 2022
SOURCE: Surfshark Alert website

INDIA’S PROJECTIONS IN E-COMMERCE:

1. **CHANCE TO RETAILERS:** A retailer can be protected from risk by entering into online selling. By doing this they can make accessible much more data related to several stuffs to the consumers, avail online orders and be in line with the customers all the period.
2. **CHANCE TO DISTRIBUTERS:** In the domain of online commerce the presence of distributors is at the hugest problem as the manufacturer can simply avoid them and trade their products to the shops and the customers. In such a condition those distributors can take benefit of online industry.
3. **CHANCE TO MANUFACTURERS:** Manufacturers can take the rewards of ecommerce by connecting with online, by providing best data about their goods to the other people in the business cycle and by creating a goodwill individuality.
4. **CHANCE TO CUSTOMERS:** As many customers are getting connected with online trading, the need for providing net facility is also growing. Hence, the person who wish to take profit of it can create cyber hacking and to have their profits.

Here are few inventions to definitely change the future of online commerce industry in our country that includes:

- ❖ **Invention in collection of money:** Using cards and rising use of digital ways combined with recently started (UPI) shall also make the payment on delivery unified by moneyless contentment at the period of shipping.
- ❖ **Mode of Shipping:** Due to traffic in the metro cities of India the delivery of a product leads to delay in shipment. Online trading discovers new ways of shipping such as Drone delivery, taking delivery form nearest stores, etc.,
- ❖ **Artificial Intelligence:** Handling the supply chain to deliver on time shipping specifically during the festival season is an experiment for ecommerce companies nowadays. Also, Artificial Intelligence (AI) is also changing the online trading industry that could allow the users to find what they want and they can buy it with the click of mouse effortlessly.

- ❖ **Mobile App:** Experts recommend that the upcoming e-commerce lies in mobile phone. The mobile apps in India are serving the e-retailers to sell the products to many consumers situated in remote areas. People can get alerts, updates, can view new products and place the order and can pay by mobile applications.
- ❖ **Online advertisements:** online advertisements are adaptable and can be used from any kind of devices and products. The capability to alter the advertisements to the particular audience, expanding commitment and two-way communicating chance make online advertisements more efficient.
- ❖ **Search Engine Optimization (SEO):** SEO are the few sets of guideline that the internet website developers could follow to develop its own search engine ranking for network advertisements. With many products that are there in the digital collections could be made visible with the help of SEO technology. Search engine bots choose websites that are updated, error free, with content etc. Therefore, e-retailers should develop the critical path of their online store to make it most preferred search engine and thereby obtain more interested consumers to the internet site.

CESSATION:

As a conclusion the internet connectivity has become a basic requirement in not only metro cities but also in rural areas. E-commerce is the subsequent of online shipping in our country and it is unceasingly fluctuating the things that customers could purchase and sell the goods and services in today's world. Future of electronic trading in our country would be good if few firms connected to lesser the cyber hacking etc. all are under the care. As noted in the research paper there are several things that are prominent to the development of e-trading in our country including switching lifestyles, rising perception of internet, development of features in mobiles, tablets, etc., increases the spendings of customer in our country. Though the customers were changing to the e shopping they show some unwillingness in online shopping due to the safety issues in the e-commerce industry.

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LIFE BEFORE AND AFTER COVID – 19

SRINIDHI V S, ANJITHA DEVI V, SHAKTHI SHARMILA P S

*II B.Com Corporate Secretaryship
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai - 44.*

COVID 19 was a dangerous virus which affected the life of billion people across the world. It affected people both mentally, physically and the lifestyle of people has totally changed and it also affected daily routine of each and every individual across the globe. It also affected the economy of each and every country across the world. This study helps to find out about the change in people's lifestyle pre and post covid.

Keywords : covid 19, daily routines, lifestyle before and after.

INTRODUCTION:

covid 19 is an infection caused by the virus SARS-CoV-2 virus. This virus originated in Wuhan city, Hubei province, people's republic of China. The World Health Organization (WHO) categorized the coronavirus as pandemic on March 11, 2020. This virus shook the global economy as a whole. Many people lost their jobs. Work life was affected.

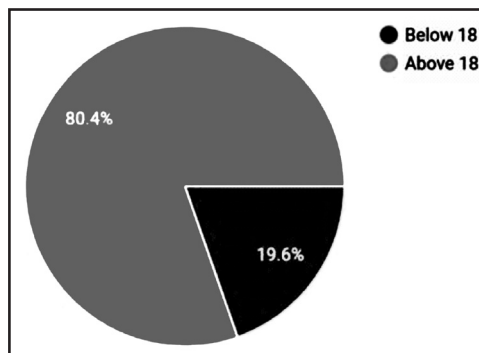
Childrens didn't go to school for many months which resulted in lack of knowledge and made them addicted to gadgets. Adults didn't go to work and did work from home which caused stress.

LIFE BEFORE COVID:-

We took a survey and these are the responses of 112 people. This survey focused on people's opinion on lifestyle changes before and after covid.

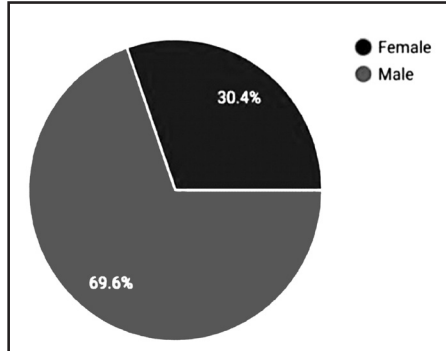
AGE:-

This survey was taken for all age categories. The majority of responses were from people above 18 years.



GENDER: -

as per the survey number of men who have attended the survey are 30.4 whereas number of females were 69.6.



HOURS OF SLEEP BEFORE AND AFTER COVID: -

Figure 1 represents hours of sleep before covid and figure 2 represents hours of sleep after covid.

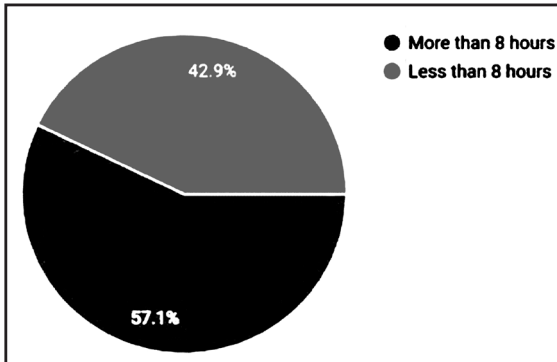


Fig 1.

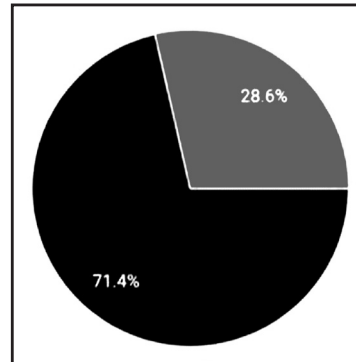


Fig 2.

As we can see, the play time increased after covid because people were at home with family so they were able to spend more time with them by playing games and spending there time with them.

READING TIME BEFORE AND AFTER COVID: -

Here fig.1 represents reading time before covid while fig.2 represents reading time after covid.

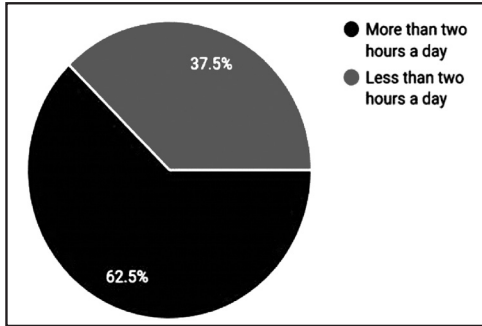


Fig 1.

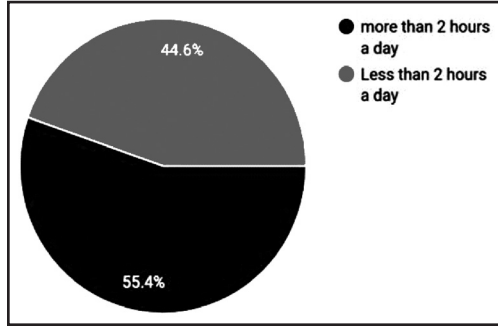


Fig 2.

before covid reading time was more because of offline schools and exams whereas after covid reading time reduced because students were lethargic.

FAMILY TIME BEFORE AND AFTER COVID: -

Here fig.1 represents family time before covid while fig.2 represents family time after covid.

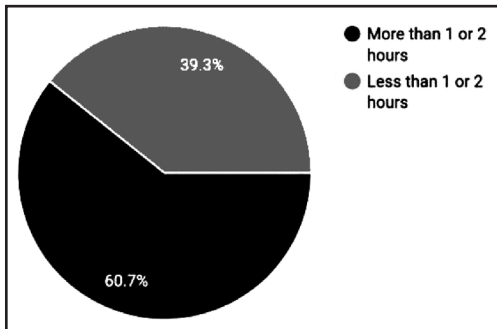


Fig 1.

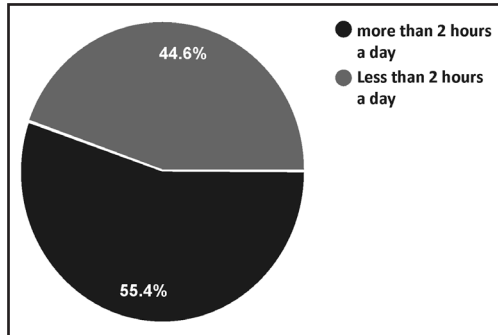


Fig 2.

before covid people spent more quality time with families whereas after and during covid spending time with family has reduced because of isolating thierselves with the phones, stress and depression.

SCREEN TIME BEFORE AND AFTER COVID: -

Here fig.1 represents screen time before covid while fig.2 represents screen time after covid.

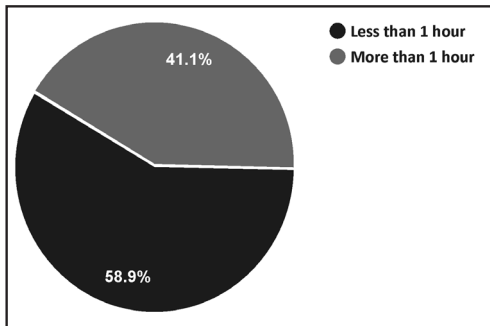


Fig 1.

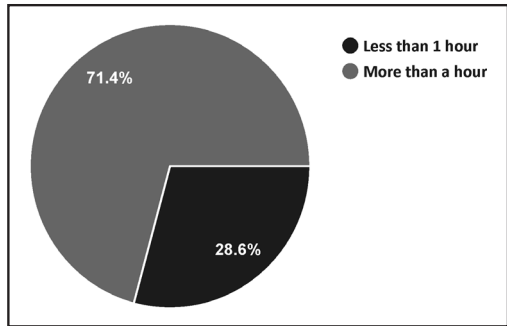


Fig 2.

Before covid screen time was low because students had lots of outdoor activities to do whereas after covid screen time drastically increased as total lifestyle of people were in the hands of electronic gadgets. Students had to do a lot of work from home and attend online classes which made the use of electronic gadgets higher than usual.

CONSUMPTION OF JUNK FOOD BEFORE AND AFTER COVID: -

Here fig.1 represents consumption of junk food before covid while fig.2 represents family time after covid.

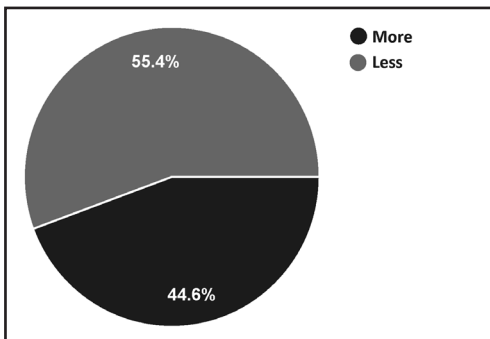


Fig 1.

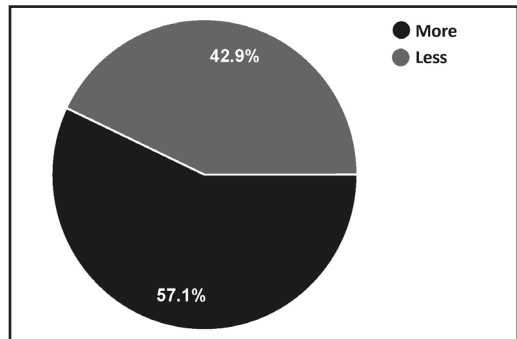


Fig 2.

As we can see the consumption of junk food is comparatively low than that of after covid. This is because they ate a lot at home which resulted in increase in the consumption of junk food.

CONCLUSION: -

As we can see COVID-19 had great impact on society which resulted in both positive and negative approaches. We can know that there is a huge change in the lifestyle of people worldwide after COVID -19. But still we can take the positive approaches. the pre-COVID era seems like a distant memory as we adapt to the new normal. It is a stark reminder of the fragility of human life and the importance of resilience in the face of adversity.

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AN INTRODUCTION TO A TRADITIONAL JAPANESE DIARY – “AS I CROSSED THE BRIDGE OF DREAMS” BY LADY SARASHINA

SHUBHAKARINI. KS, SORNAREKHA. KR, SHRUTI. A, PREETHI. B

III B.A English

Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,

Chromepet, Chennai - 44.

Email: Shubhakarini495@gmail.com

ABSTRACT

An insight which illuminates us about the classical Heian-period in Japan, spanning from 794 to 1185, which is momentous for its significant contributions from women writers, whom were courtly women and closely associated to Japanese imperial court. Their works not only provide insights into court life but also showcase their poetic talents and their interests. The author mentioned in this text remains anonymous but is primarily recognized through her father's name, Takasue, a nobleman of that era. There are many speculations about the authors identity with reference to the lifestyle she had. Through her diary which is also considered to be a travelogue, readers can gain knowledge about the literary, cultural, and social dimensions of the classical Japanese Heian Period. The text mainly highlights the interest in pilgrimage and spiritual journey of the author This article's objective is to exhaustively analyse and explore Lady Sarashina's diary while delving into the religious aspects of the era.

Keywords: *Heian Period, Diary writing, Pilgrimage, Travelogue*

INTRODUCTION

Decades ago, in Japan during the classical period, there was an enigmatic woman who extensively longed to document her way of life in a diary who was very private about her life and enjoyed solitude. For a prolonged time, her identity remained concealed until details about her marriage and children was brought into the limelight. In addition, various attempts of research aiming to unveil her identity as Lady Sarashina, the daughter of a nobleman was initiated. Her writings revealed the days filled with poetry reading and occasional temple visits, painting a picture of her melancholic and quiet existence.

Lady Sarashina found solace in pilgrimages, which brought immense relief to her life. She decided to meticulously record these journeys and her experiences in a diary, which later became the renowned book “As I Crossed a Bridge of Dreams.” This literary work, translated into English by

Ivan Morris, holds the title “Sarashina no Nikki” in Japanese and is now considered to a prominent classic in Japan. Lady Sarashina’s legacy endures through her reminiscent prose, offers a clear insight into her emotional and cultural depths.

The title “As I Crossed a Bridge of Dreams,” chosen by Ivan Morris for his translation, this title originally doesn’t appear in the text and was derived from an ancient poem, symbolizing the momentary nature of existence, a significant theme that resonates throughout Lady Sarashina’s writings as she regrets living in a dream-like state. Fortunately, her decision to document her life allows readers today to experience a glimpse of her existence. Her diary has transformed into an autobiography and stands as one of the earliest detailed accounts of personal journeys. Despite the passage of many decades since Lady Sarashina’s passing, her book remains immortal.

ANALYZING THE TEXT:

One of the prominent literary figures of the Japan’s Heian period was Lady Sarashina. As I crossed the bridge of dreams happens to be her vital work, the book is an autobiography, more of a travelogue wherein lady Sarashina describes the places she has travelled. Those places were mostly Buddhist temples and shrines, since she was ardent devotee of buddha, besides goddess Amaterasu being her patron deity. We can understand this pilgrimage was her spiritual relapse. Lady Sarashina’s travelogue can be related to the present trend of video vlogging wherein people record their travelling experiences with a video camera rather than writing it in pen and paper as Sarashina did.

Lady Sarashina was also well known for her skill in poetry. She wrote poems and shared it with her acquaintances. Lady Sarashina always longed for the comfort she had in her home, which eventually contributed to her poem’s melancholic undertone. She aesthetically managed to express this melancholy in her work.

Lady Sarashina always had lucid dreams which she thought was an indication of her future, sometimes they weren’t. This hints about her being a clairvoyant and also about her spiritual relationship with both the reality and the realm of dreams. Her stern beliefs in her dreams which happens to be a contrast to reality paved way for her other superstitious beliefs, which was also recorded in her narratives.

The life of Lady Sarashina also highlights the lives of the women during the Heian period through her perspectives. She along with the women of her period led a private life devoid of exposure, which contributed to their introverted psychic. Lady Sarashina who was such a person who did not always preferred participating in social gatherings.

*“Night after night I lie awake
Listening to the rustle of the bamboo leaves
And a strange sadness fills my heart.” (Pg 71)*

Lady Sarashina explains her mournful feelings through her experiences in this poem. She explains how she travelled to different places, kept on changing her home since childhood due to her father’s unpredictable occupation and this describes how life is short, temporary and fleeting.

*“The kindly dew befriends me everywhere,
Yet my fondest thoughts are for your autumn plain of reeds “(Pg 71)*

These verses explain that Lady Sarashina though she welcomes spring, she will always miss autumn season that is very close to her heart which could be her way of expressing her yearning for solace.

Being a customary Japanese woman, Lady Sarashina dreamt of marrying a noble man who was both perfect in looks and manners, synonymous to the prince Genji - the main protagonist in the tale of Genji. She wanted to lead a life like Lady Ukifune, Genji's secret lover whom he kept hidden in a village, and visits her once a year. This would contribute to her over emphasis and stern faith to unreal- fictional stuff.

The overemphasis on the aspect of her lonely and isolated life is because it becomes the major trope in the narration. She desperately sought solitude and felt nature being her comfortable companion. She will observe the flowers, the autumnal leaves, the moon, and the shadow while she waits for her lover's occasional letter. This communicates her romantic point of view.

Focusing on the trajectory of the incidents, and the synopsis of some vital events in the narrative, Lady Sarashina did not like the boisterous or the extravagant life in the capital. However, she was not allowed to show her displeasure publicly. Her father was worried about Lady Sarashina since he was aware of the distaste she had for the capital. Alas, he could not reject the emperor's orders because disobeying the emperor meant death. But her father did not want to force her to the capital. So, her father alone left for the capital, leaving Lady Sarashina all alone in her house. After her father's departure, Lady Sarashina's quest for loneliness became depressive. To escape her internal suffering, Lady Sarashina made a pilgrimage to Uzumasa, after 8 months of her father's leaving. There she prayed to Lord Buddha for her father's safety and that he should return home sooner.

In the tenth month Lady Sarashina's family moved to the Capital and her mother soon pursued sainthood. In due time Lady Sarashina was also invited to come and serve at the court but her father hesitated and after much persuasion he reluctantly agreed. Her first service at the court lasted for a day where she was dressed in crimson robes of silk glossed over eight thin robes of dark red. In the twelfth month she went to the court again and she was given a room of her own. She stayed there several days for the service. Then Lady Sarashina was summoned to the princess's apartments for night duty wherein she had to lie next to women whom she was not acquainted with and this made her intolerable. Her father's aging highly affected her psychologically as a result she had to continue her court profession unenthusiastically. As she started employing full time in the court, Lady Sarashina was often called to the there. Ever since Lady Sarashina went to the court, she became very busy and her schedule became rather hectic. Lady Sarashina decided to let go of her playfulness and become more serious. She stopped dreaming about the Tales of Genji. She wanted to be like the senior ladies-in-waiting. Eventually she also had to cope up with her marital life.

On a moonlight dawn in the fourth month, Lady Sarashina was a part of the retinue that accompanied the princess to the Imperial Palace. She used this as an advantage to go and worship her patron, Goddess Amaterasu. Towards the end of the eleventh month, Lady Sarashina set out on a pilgrimage to Ishiyama. It was a country which was beautiful under the heavy snow. When Lady Sarashina reached the Osaka Barrier, she remembered that the last time she came was also during winter. So, she wrote a poem

*“There is no difference in their sounds....
This wind that blows across the Barrier now
And the one I heard so many years ago” (Pg 96)*

Meaning- Everything is the same despite the passage of time.

When Lady Sarashina gazed at the magnificent structure of the Seki Temple, she recalled the roughly hewn statue of Buddha she had seen on the journey to the capital. She was greatly moved to think about the time that had passed. She had a dream that night about the sacred incense which was stowed upon the main temple to them. She regarded this as an auspicious omen and prayed all night. In the tenth month of the following year, she wished to go to the sacred purification for the great festival of thanksgiving. She observed abstinence in preparation for a pilgrimage to Hase Temple and arranged to leave for Hase on the very day of the purification ceremony. Her brother was outraged to hear this but when Lady Sarashina asked her husband, he said to do whatever pleases her. She was surprised by his understanding. She left the capital at dawn. Many people accompanied her for the merit. The pilgrimage was successful despite the hindrances. Lady Sarashina's husband was due for an appointment and she waited for it anxiously besides her devotional journey.

The announcement finally came in Autumn but it was not nearly good and they were disappointed. Lady Sarashina's husband's new province was near the capital. She resigned herself to the inevitable. She hastily prepared for her husband's departure. He was expected to go on the twenty seventh day. On the twenty fifth day of the ninth month her husband fell ill and faded away like a dream during the fifth of the tenth month. Lady Sarashina was extremely depressed she remembered that when her mother gifted the mirror to the Hase temple, the priest had dreamt about a young woman weeping uncontrollably. Such was the state of Lady Sarashina. The priest had no happy dreams and her life was not happy either. She thought that if she had not dreamt about the tales and indulged in religious matters maybe she would have been spared of her misery. But still Lady Sarashina managed to live despite the suffering. She had a dream about Amida Buddha standing in the far end of the garden. She took this as a chance for her salvation and her advent to the heavenly abode.

Through the text the reader is introduced to a new realm in the classical Japanese literature. The text familiarises to the genre of travelogue in the early Heian period and could be suggested as a literary canon of the epoch. The text would also contribute in the field of women studies dealing with the dynamics of predicament and psyche of women.

CONCLUSION :

The foremost focus of this article is to delve into the classical Heian period of the Japan and explore and probe why “As I Crossed the Bridge of Dreams” by Lady Sarashina is singled out among the many literary works from that era. We have attempted to illustrate and bring out the essence of this particular text of that period and why it is considered as a notable and significant work during the period where patriarchy was highly practiced and women's role, especially in education, began to gain prominence, a departure from earlier times. By thoroughly examining this text, we intend to provide insights into what the Heian period and its prominence of literature, culture and traditions represents. Our ultimate aim is to analyze and exhibit the concealed aspects of this period, likening it to discovering treasures hidden deep into the history. In this way, Heian

literature can be seen as the genesis of Japanese literature, marking a golden era in Japan's literary history. The Heian period, once overshadowed by subsequent developments, deserves renewed recognition and appreciation in today's Japanese literary context.

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MARKETING: THEN AND NOW

VIDHYA. C

*II B.Com Accounting & Finance
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College For Women,
Chrompet, Chennai - 44.
Email: vidh2004@gmail.com*

ABSTRACT

Wants and needs of humans are meant to be satisfied. Therefore production & sales occur. It is important for the businesses to know the varied desires of the customers and also the availability of the product or service is meant to reach the customers. This keeps the balance in the economy of business. This balance can be brought by MARKETING. Marketing has been to drastic changes through the years and it is said to grow immensely in the upcoming future. The evolution of marketing from then to now is interesting and through the help and growth of technology it has become unbelievable.

***Key words:** Marketing, Technology, Internet, digital marketing, Artificial intelligence [AI], Advertising.*

PURPOSE AND SCOPE OF STUDY

The main motive of the study is to find out how the change in marketing over the years has brought changes in the business, product and competition between the businesses. The purpose of the study is also to let people know how the fast the world is undergoing changes, where they have to learn deeply about all the things. Nowadays the use of online shopping, online payment has become immensely high. But still some people are still unaware or uneducated about the technologies. This study helps the people to get to know about marketing from its basics and examine various new dimensions of marketing.

METHODOLOGY / APPROACH

The paper draws its conclusions from an analysis of digital archives of The Times of India and historical newspaper databases, focusing on corporate-based firms- Amazon being the first mobile shopping app and JIO India being the first network in India to provide people free internet to people. The paper also shows the drastic changes that are taking place in the field of marketing till date. As people don't see how fast these changes has occurred and adapt to everything that they are provided with without proper clarity in things. The paper aims to let people know how the path of marketing was before everything was digitalized.

PRACTICAL IMPLEMENTATION

The discovery of the study will be valuable for professionals and education seekers to gain a deeper understanding of the evolution of marketing and the rapid development of marketing over a short period.

INTRODUCTION

In this day today world where people try to transform machines into humans and humans into machines, gradually the humans are replaced through machines although those machines can only be operated by humans. Just like that marketing has gone through several drastic changes in 30 decades and has made work easy for humans. Marketing is a simple concept of seeking the needs of the customers and providing satisfaction through the product or service desired. On a wider aspect it is also concerned about the other interesting concepts such as production, product, selling and social.

Production concept is about, what is to be produced? How it should be produced? And at what quantity is to be produced? It also covers the cost of production to produce a product, how much finance is utilized for manufacturing a product. Making it easy for the people to avail the products and services by mass production is the ideal theme of the concept.

Product concept deals about the quality and quantity of the product. The quantity and quality of the product must be worthy for the price. Customers search for uniqueness and innovation in every new products which should be satisfied as to keep the business on track. Expensive products need a heavy marketing to get sold.

Selling concept is about convincing a buyer to buy his/her product is the important marketing concept of selling. The goods which aren't a necessity for the people must be sold through aggressive marketing strategy [advertising]. Customers will not buy a product or a service until they are actively persuaded to. This concept is only concerned about what the company wants. Marketing concept focuses on the customer and concentrating on solving the customers' problem to build a sustainable business. Spending time with the customer may help the business to learn about the problems regarding the product or service. Societal concept deals with meeting customers needs to solve their problems while creating no harm to the environment and to the living beings.

HISTORY OF MARKETING

Numerous historians posit that the concept of marketing had its beginnings around 1500 BCE (Before Common Era) when Mesopotamian societies embarked on mass production, necessitating quality control measures. The earliest indications of marketing can be traced back to ancient Mesopotamia, where records of some of the earliest advertisements were discovered on clay tablets inscribed with cuneiform writing.

History of marketing practice comes under management and marketing disciplines whereas history of marketing thought comes under economic and cultural history.

ANCIENT HISTORIANS

>HISTORY OF MARKETING PRACTICE

>HISTORY OF MARKETING THOUGHT

Many studies have shown that advertising, branding, packaging and labeling in antiquity of 35 BC ancient mosaic patterns with the image of amphora as brand image in Pompeii, circa. 18th century advertising showed high level of sophistication in its execution and ability of reach larger number of audience. MC Kendrik, BreWer and Plumb invented modern techniques for marketing in the eighteenth century. Their techniques include product differentiation, sales promotion, setting elite taste for customers. The pioneers of ass modern marketing methods were Josiah Wedge wood and Matthew Boulton.

INDIAN MARKET HISTORY

Marketing in India has a rich historical origin dating as far back as 3300 BC, during the Indus Valley Civilization. During this era, a significant portion of marketing activities took place through street shops, street markets, and interactions with salespeople. The products available were largely homemade, with the cotton industry playing a predominant role. The on going marketing concept was exchange-oriented, and people primarily engaged in a barter system, exchanging goods for other goods. The use of currency was limited at the beginning, but over the time, the circulation of gold and silver coins became more widespread, leading to an increasing use of currency and a gradual decline in the barter system.

The first stage of retail marketing in India was Melaa and Haat. Marketing was not an aggressive function and product features were considered to be main reason of why a customer should buy a product. India was also active in exports of products to Britain. After the industrial revolution, Europe, Indian marketing took a greater sweep with technological development and all the small scale production decreased. After inception of the forceful industrial revolution, Indian marketing moved to production oriented marketing.

After the independence of India and till 1970s the selling concept dominated and continued. Then customer orientation became the main focus.

MAKING MARKETING DIGITAL

Traditional way of marketing such as direct marketing, televisions, direct mails, radio, billboards, newspaper printing, sales etc. was replaced by the modern marketing methods through internet and using technologies such as smart phones, social media networks, apps, virtual reality marketing, e-mail marketing, content marketing etc.

BIRTH OF DIGITAL MARKETING

The word DIGITAL MARKETING was first termed on 1990. The first search engine which paved the direction for the modern search engines which can voice search and search through pictures was introduced in the year 1993. The introduction and usage of internet and development of the web 1.0 platform was the stepping stone for the digital age. The web 1.0 permits users to access information but does not allow to share it over web. Until this, marketers were unsure about the potential of the digital platform.



Hotwired was the web designer of the world's first clickable banner which was introduced in the year 1993. Then it acquired several banner ads for advertisement purposes. This moment marked the initial step toward the digital era of marketing. In the year 1994, the world witnessed the intro of new technologies into marketing.

GROWTH OF DIGITAL MARKETING

In 1994, yahoo was launched. It quickly gained attention and received 1 million hits in its first year. Google made its debut in the year 1998. Microsoft launched its MSN search engine in the same year. Competitively yahoo brought its yahoo search engine into the market. The digital marketing experienced a greater upswing in 2006 when search engine traffic went approximately 6.4 billion in just one month. Social engaging sites such as myspace and facebook came into existence.

Cookie was another important digital marketing technique. Cookies in the Website allow the websites to track common browsing habits of the customers and provide collateral of their taste. The first cookie invented was only used to record user habits.

INTERNET USAGE AND DIGITAL MARKETING IN INDIA

In 1995, India witnessed the first stage of digital marketing revolution by the usage of internet.

VSNL {Videsh Sanchar Nigam LTD} launched its internet service in India on august 15, 1995. The origins of advertising can be traced back to the 20th century, a time when it predominantly relied on print media. In India, the earliest known form of advertising dates back to January 29, 1780, with the publication of the first advertisement in the inaugural newspaper, "THE BENGAL GAZETTE."

The feasibility of accessing internet was at first limited by the operators due to very high price. JIO was launched in India by Reliance India on 27th December 2015 for partners and employees. It was publicly made available on 5th September 2015. At the time of launch JIO network offered free services including data and voice services to the JIO SIM holders for 3 months. This attracted a lot of users who were then able to enjoy quality network. Due to this offer most of the people could use internet services and this was the time Were marketing in India was booming as Internet was used by people of all the classes [age, sex, Wealth].

DIGITAL MARKETING IN FUTURE

It is assumed that, online marketing is likely to get more personalized by 2030. Customers expect to receive customized experiences from businesses that satisfy individual needs and interests. The marketers has to use artificial intelligence(AI) and machine learning(ML) to satisfy the needs of the customers by using existing tools and resources. This enables marketers not only to deepen their knowledge in machine learning but also target audience more precisely by reaching and engaging them.

CONCLUSION :

In the realm of traditional marketing, the significant aim was centered on product sales, profit generation, and the simultaneous reduction of production costs. During 1950s, these were considered to be capitalistic principles when the capability to mass produce was the pivotal factor. In contrary to the traditional marketing, the modern marketing focuses on the customer needs at forefront, shaping business strategies accordingly.

In this scenario, a marketer has to review their marketing approaches. Companies must emphasis their commitment to consumer to consumer interest. Consumerism has become an integral component of the principles adopted by most companies. This article delves into the historical evolution of marketing and highlights the intriguing and valuable research conducted over the years in this field.

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BARRIERS FACED BY SEMI URBAN COLLEGE STUDENTS IN SPEAKING ENGLISH

HEMALATHA. S & MATHANGI. S

II M.A. English

Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,

Chromepet, Chennai - 44.

Email: heyma0102@gmail.com

ABSTRACT

This research paper aims to discover the strategies that will help to overcome the barriers faced by semi-urban college students in speaking English. This is an experimental research that was carried out to find possible solutions for students which they can incorporate in their day to day life that will definitely help them to overcome certain barriers in speaking English. For this purpose, Quantitative research method was followed and the problem was critically analysed and reviewed using certain methods among the students of semi-urban colleges. A study was made among the students to know about their strengths and weaknesses in speaking English.

INTRODUCTION

English is one of the most commonly spoken languages in the world. Nearly 360 to 400 million people speak English as a second language. For many years, English has always been the widely known language because it is a language of global importance. English is an effective tool to communicate with people all over the world. English has become one of the most used languages to understand, learn and interpret concepts from varied areas of knowledge. The majority of educational tools, materials and texts are written in English. Global higher education systems around the world require English in most of the cases.

LITERATURE REVIEW

Communication can be conceived if one masters the four skills of a language, which are Listening, Speaking, Reading, and Writing. In the case of language learning, listening and reading are considered as a receptive skill, whereas writing and speaking are considered as a productive skill. There are five types of speaking in ESL (English as a Second Language). They are: Imitative Learning, Intensive Learning, Responsive Learning, Interactive Learning, and Extensive Learning.

Speaking is a skill that makes us to communicate effectively. A person with a good speaking skill must be able to convey the information in an understandable way with good pronunciation. A person with good speaking skill should be a good listener too, which aids in the improvement of a sound communication. The four important components that play a major role in speaking are Vocabulary, fluency, pronunciation and grammar.

Learning a Language and becoming well versed in it is no easy feat for majority of the people. It requires a lot of determination, efforts and hours of practice every day. English language is not an exception to this. For most of the students, learning English regardless of one's motivation is a task filled with many challenges. Only by overcoming those challenges and barriers, one can accomplish effective speaking.

There are many difficulties and barriers faced by semi-urban college students in speaking English fluently. This may be due to the case that English is not used as a primary communication tool in the areas where they live in. It's the external factor that includes mainly family and environment which follows the usage of native language for communication most of the time. By this, the students get used to their native language which becomes a part of their life.

RESEARCH METHODOLOGY

When one learns a language not only English be it any language, there are certain common barriers. Some of the barriers faced by students who learn English includes: Vocabulary and grammatical errors, pronunciation errors, nervousness, shyness, fear of committing mistakes, lack of confidence etc. This research, is done by following a Quantitative research method by conducting survey in the Semi-urban area colleges. This is experimental research that was carried out by following the results of the questionnaire which was circulated among the participants. Based on the results of the survey few solutions are suggested which can be implemented practically in day-to-day life.

SURVEY AND DISCUSSION

The study was conducted among the students of the Semi-urban colleges in Chennai. These Colleges includes Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, B.S. Abdur Rahman Crescent Institute of Science and Technology, Vandalur, Vels University, Pallavaram. The participants of this study are the students of English department. 120 students have actively taken part in the survey.

This article discusses about the Barriers faced by students in semi-urban colleges in speaking English fluently. A survey was conducted among the students of semi-urban colleges using Google forms and printed questionnaire copies. Student's self-analysis was done with the help of a questionnaire by means of google forms and printed questionnaires. This research method design was selected in order to broadly explore students' barriers in speaking English fluently. The purpose of this research is to find out the students' barriers in speaking English and to come out with our research findings and solutions. According to the survey conducted, it was evident that certain barriers like fear of committing mistake, fear of crowd, pronunciation, lack of confidence, influence of mother tongue during speaking, lack of spontaneity etc... were some of the common barriers among the students of semi urban college students.

COMMON BARRIERS IN SPEAKING ENGLISH

Language plays an important role in communication. It is difficult to imagine a society without language. It is a tool that sharpens people's thoughts, ideas, and ability to communicate. In the case

of a native language, it is easy for students to develop their skills with the help of the supportive environment and through extensive exposure to that language. But learning a second language requires constant daily effort and practice. English as an international language is the need of today's world. To survive in a developing society, communication is essential. This is where English plays a predominant role in every field of the world.

For most of the students, English was not a language that lacks knowledge. Everybody has a basic knowledge in English. But the problem arises when one is unable to put forth their ideas and thoughts into words with a good spontaneity. This is one of the major barriers faced by the students. To overcome these barriers, a few working solutions are suggested.

Learning is more than a change in behaviour and personality. Education is a concept that is often misunderstood by many people. Learning is part of it, and it's very complex. Traditional language learning doesn't always work for many learners. The best way to learn English is to choose certain strategies and key points and then incorporate them into each individual's speaking style. One of the most common barriers that one faces in terms of speaking English is the search for right choice of words. So, in this case we come to know vocabulary plays a major role in the construction of a language.

First, the problem should be analysed and then a suitable technique should be incorporated by the speaker in their daily routine to develop his/her spontaneity in language speaking. Whether he/she is a beginner, an intermediate speaker, or an advanced speaker, he/she can always work and improve their vocabulary. Once they build a strong vocabulary, the sentence construction will be better and the spontaneity in speaking will develop automatically. To develop English speaking, one can start watching movies or listening to English commentaries and can start speaking in front of a mirror. All these exposure exercises will definitely help the speakers to develop their language speaking efficiency.

Speaking is an important part of life and it helps in creating social relationship with human beings. Speaking is the main goal of language learners. Language communication is arguably the most important skill for human survival, as it is necessary to maintain contact with the world. It is an indispensable part of everyone's life. All individuals need communication to share their thoughts, feelings, knowledge and information with others. However, its effectiveness depends on mastering communication language skills. The better a person has good communication skills, the better they can socialize.

One of the most common barriers that students face when speaking English is lack of confidence in speaking English. Confidence plays a very important role in English. Fear of making mistakes when speaking English will have the effect of disrupting the speaker's fluency. Lack of motivation is also one of the reasons that students face. Motivation plays a very important role in English. It is found that many students fail to learn the target language due to lack of motivation. Researchers claim that an integrative approach can create a positive interest in learning a language due to increased levels of motivation. Nervousness and anxiety are also one of the common barriers the students face during their conversation in English.

SOLUTION**MIRROR SPEAKING**

Mirror speaking is one of the oldest methods to increase the confidence level of the speakers. Speaking or presenting in front of mirror improves the presentation style. At times, the speakers don't have an idea how they look like, this creates lots of confusions and doubts in their presentation. Practicing before mirror will be more effective rather than watching the recorded video by pausing it many times. Mirror speaking doesn't require any pauses, corrections can be made instantly.

Mirror speaking develops the confidence of the speakers. Through regular practice, the speaker will be able to overcome their common mistakes and flaws. If one comes to know about the flaws they can work in advance. For many tests, mirror speaking technique is advised to be practiced for developing a good body language and spontaneity in speaking. Mirror speaking is one of the techniques that is referred to the person who applies for certain tests like OET. OET stands for Occupational English Test. This is a language assessment test for healthcare professionals, and this was initially done in Australia and New Zealand. For OET speaking subtest mirror speaking will help to boost up the confidence.

Self- Confidence is the key for communication. Each person thrives for it. When a person speaks in front of the mirror instant corrections can be made. By practicing in front of a mirror, one can analyze how far they can connect with the audience. When a person can maintain the eye contact with his/her own reflection in the mirror his connectivity towards the audience will be good. In the same way, if the person is not able to maintain a good eye contact with his/her reflection in the mirror, his/her connectivity with the audience needs to be developed.

Mirror speaking helps to develop good gestures. It also helps in the movement of hands. Very less hand movements indicates that the person is not free to speak. The body language of a speaker will definitely reflect their attitude towards their audience. So, the gestures and body language of the speaker should be welcoming and be good. When a person practices before a mirror, the attention and focus will be given to the facial expressions. By continuous practice the facial expressions can be corrected.

LEARNING THROUGH IMITATION

Imitation is an important aspect of skill development. This allows you to grasp and learn new things quickly and efficiently by observing those around you. Experts have proven that students learn a lot by imitation from an early age. In other words, they observe people at work and then "copy" their actions. This is one of the key elements of observational learning. Imitation forms the basis for learning many subjects and is a prerequisite for skill development. It allows students to better grasp the nuances of the subject and makes learning fun, fast and efficient.

"It's faster than individual discovery and safer than learning by trial and error." That's what psychologists from the University of Manchester in the UK and Radboud University in the Netherlands discovered in a 2010 study. The results show that learning by imitation – by imitating the person you are with are talking to – will improve your ability to understand speech. So, for language learners, this imitation learning technique can become one of the most effective ways to develop their language skills. If students want to accelerate language learning, in addition to

imitating the speaker's speech, tone, or intonation, students must also try to use this imitation technique for their hand gestures and facial expressions. By regular practice, one can definitely develop a good accent and a sound communication skill. If one practices this technique regularly, soon they'll begin to sound more natural and more confident when they speak English.

CONCLUSION :

Through regular practice of the solutions one can see a progressive development in the confidence levels of the students, and certain barriers like fear of committing mistakes, lack of confidence, body language etc. These solutions will increase students' interest and motivation in Speaking English fluently. Communication involves paying attention to people and turning their ideas into words, actions, gestures, and facial expressions. These techniques has a positive development to overcome the barriers like fear of committing mistake, body language, gesture, grammar and vocabulary, sentence, right choice of words etc. Thus, the solutions mirror speaking and learning through imitation has the potential to enrich the speaking fluency and efficiency of the students.

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RECRUITMENT AND SELECTION PROCESS OF THE CANDIDATES IN PADMASH LEATHERS & EXPORTS PVT LTD

GITHASHRI NITHYANADAM

*II M.Com Corporate Secretaryship,
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for women,
Chromepet, Chennai - 44.
Email: githashir061200@gmail.com*

Dr. R. LAKSHMI

*Associate Professor, Department of M.Com Corporate Secretaryship,
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for women,
Chromepet, Chennai -44.*

ABSTRACT

The Recruitment and selection process at Padmash Leathers & Exports helps to know that how the candidates are recruited and whether the candidates are fulfilling the expectation of the Hr and the operating managers. The recruitment and selection process vary from company to company based upon the size of the company. Recruitment and selection process is done to know the fitness and the status of the candidates. And to identify whether if the candidate is suitable for the company. Recruitment has been popularly increasing to identifying the recruitment process in the company and which type of tool is used. Selection process is very costly and consumes lot of time. Steps have been taken for the candidates to apply for the jobs in the company. And the statistical tools like percentage analysis is used.

Keywords : *Recruitment, Selection process, Candidates, Company, Effectiveness.*

INTRODUCTION:

Recruitment is one of main function of accompany to operate. Candidates should be selected based on the experience, qualification and skills. Recruitment is based on the candidates who are really satisfied with their jobs and giving a positive result to the company. Recruitment is based on giving an achieving the specific target given to each department. The recruitment process is to attract the candidates to work in this company. Recruitment begins with an hr planning and concludes with the candidates how are eligible candidates to work in these company. While recruitment is carried on all the staffs and managers have to be taking part in the selection process.

OBJECTIVE:

- ✓ Recruitment gives opportunity to the candidates.
- ✓ Encourages the candidates to hire in the company.
- ✓ It gives an opportunity to the candidates to explore their talents.
- ✓ The company support the recruiter at the time of recruitment.

This strategy helps to know the right person, attract and hiring the candidates to their respective role.

REVIEW OF LITERATURE**1. Korsten 2003:**

Korsten (2003), in his article on “techniques of recruitment and selection” emphasized on the techniques of recruitment and selection, the article further outlines the benefits of interviews, assessment and psychometric examinations as employee selection process. The author highlights that recruitment and selection process should be done both in internal or external sources or it may be conducted online. The recruitment and selection highlights the stages involved in selecting a candidates’ right from advertisement, interview process, job posting, recruitment policies, decision making and formal training.

2. Ekwoaba, Ikeije, and Ufoma 2015:

Ekwoaba, Ikeije, and Ufoma (2015) in his articles “study of the impact of recruitment and selection” shows the recruitment and selection criteria in the organisation and their effective performance and reveals their objective of their selection process.

3. Alan Price 2007:

Price (2007), in his work explains about “recruitment and selection” as the process of finding the suitable candidates and to recruit them in the organisation. The author states that there are various stages for recruitment and it is not an easy task and it also needs the help of management decision making and broad planning in order to appoint the most appropriate candidates. The organisation while recruiting the most potential candidates should allow them on their pathway of innovations, decision making and the organisation should recruit the candidates based on their corporate field and their work culture. And shortlist them and give a suitable position for candidates in the organisation including team work.

OBJECTIVES OF THE STUDY:

- ❖ To know about the Recruitment Policies being followed at Padmash Leathers & Exports Pvt Ltd.
- ❖ To identify the kind of recruitment carried out at Padmash Leathers & Exports Pvt Ltd.
- ❖ To understand whether they are following the procedure on recruitment and selection process.
- ❖ To identify the problem or any issues related to recruitment and selection process.

DATA AND RESEARCH METHODOLOGY:

The primary data means collected for the first time. Data collected from 100 sample size has been taken as 70 with the help of the convenience sampling method and data analysis did on the basis of frequency and percentage method. The questionnaire is divided into two parts and the first part deals with general information about age, gender, marital status, education qualification and the second part deals with specific information related to recruitment and selection process is collected in the second part of the questioner. The questioner was distributed to the candidates in Padmash Leathers & Exports Pvt Ltd at pallavaram and the samples was collected.

RESULTS AND DISCUSSION:

Table 1 shows distribution of samples for recruitment and selection process in Padmash Leathers & Exports Pvt Ltd at pallavaram

TABLE:1 DISTRIBUTION OF SAMPLE		
S. NO.	NO. OF CANDIDATES	SAMPLE
1	50+	35
2	50+	35
TOTAL SAMPLE		70

TABLE:2 DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDS		
QUALIFICATION	FREQUENCY	PERCENTAGE
Below 10 std	15	21.42
10,12 std	25	35.71
Diploma	10	14.28
Graduation	35	50
Post-graduation	15	21.42
AGE	FREQUENCY	PERCENTAGE
21 to 31	20	28.57
31 to 41	25	35.71
41 to 51	10	14.28
51 and above	15	21.42
MARITAL STATUS	FREQUENCY	PERCENTAGE
Married	41	58.57
Unmarried	29	41.42
GENDER	FREQUENCY	PERCENTAGE
male	46	65.71
female	24	34.28
TOTAL	70	100

INTERPRETATION:

Form the above table, it can be inferred that 21.42 % of the candidates are having an educational qualification of below 10th and 35.71% are from 10th – 12th, 14.28% have done their diploma and 50% of them have done their graduation and 21.42% have done their post-graduation.

58.57% of the candidates are married whereas the rest 41.42% are unmarried.

28.57% of candidates are 21 to 31, 35.71% are between the age group 31 to 41, 14.28% of them are in the age group of 41 to 51 and 21.42% are in 51 and above.

65.71% of the candidates are male and 34.28% are female candidates. So the male candidates are higher compared to female candidates.

WORK EXPERIENCE:

EXPERIENCE	RESPONSE	PERCENTAGE
5 to10 years	18	25.71
10 to 15 years	25	35.71
15 above years	27	38.57
Total	70	100

INTERPRETATION:

From the results it states that the 25.71% of the employees having work experience over 5 to 10 years,35.71% of the employees having work experience over10 to 15 years and the 38.57% rest of the employees having work experience above 15 years in the company.

2. Table shows that which form of interview did you prefer?

Table : 2

RESPONSE	FREQUENCY	PERCENTAGE
Personal interviews	50	71.42
Telephone interviews	7	10
Video conference	13	18
Others	0	0
Total	70	100

INTERPRETATION:

From the result it shows that 71.42% prefer for personal interview, 18% of them prefer to video conference at the last 10% of them choose telephone interviews.

3. Table shows which sources is made to apply for job

Table : 3

PARTICULARS	FREQUENCY	PERCENTAGE
Advertising	25	35.71
Job portals	9	12.85
Employee Reference	11	15.71
Campus recruitment	25	35.71
Total	70	100

INTREPRETATION:

From the table 3 it is found that 35.71% prefer advertising, 12.85% belongs to job portals, 15.71% refer to employee reference and 35.71% deals with campus recruitments.

4. Table showing the percentage of test conducted for recruitment and selecting the candidates

Table : 4

PARTICULARS	RESPONDENTS	PERCENTAGE
Aptitude test	39	55.71
Projective test	25	35.71
psychometric test	6	8.57
Total	70	100

INTREPRETATION:

It shows that the aptitude test gets the majority of 55.71%, projective test gets 35.71% at the last psychometric test gets 8.57%.

5. Table shows the duration spent by the hr and the managers for recruiting the candidate.

Table : 5

PARTICULARS	RESPONDENTS	PERCENTAGE
15 minutes	35	50
15 - 25 minutes	28	40
More than 25 minutes	7	10
Total	70	100

INTREPRETATION:

From the table it observes that 50% prefer 15 minutes, 40% prefer to 15 - 25minutes, and 10% prefer to more than 25 minutes of respondents.

6. Table shows the Process of recruitment and selection are on timeline?

Table : 6

PARTICULARS	RESPONDENTS	PERCENTAGE
Yes	57	81.42
No	13	18.57
Total	70	100

INTERPRETATION:

From the table 6 it shows that the majority of candidates 81.42% are satisfied with the time line followed for recruitment and 18.57% are not satisfied.

7. From the table shows the candidates satisfactory level of recruitment and selection process?

Table : 7

PARTICULARS	RESPONDENTS	PERCENTAGE
Highly satisfied	26	37.14
Satisfied	29	41.42
Neutral	8	11.42
Dissatisfied	7	10
Total	70	100

INTERPRETATION:

Table 7 shows that 41.42% are satisfied with the recruitment, 37.14% are highly satisfied and 11.42% are neutral responds.

8. Table shows that Hr Team would train the employees

Table : 8

PARTICULARS	RESPONDENTS	PERCENTAGE
Yes	46	65.71
No	24	34.28
Total	70	100

INTERPRETATION:

From the table 8 shows that hr team train the recruits with the majority 65.71%.

9. Is the selection process is effective?

Table : 9

RESPONSE	NO. OF RESPONDENTS	PERCENTAGE
Excellent	40	57.14
Adequate	30	42.85
Poor	0	0
Total	70	100

INTERPRETATION:

From the table 9 results the effectiveness of selection process 57.14% is excellent,42.85%is adequate responds.

10. How many stages involved in selection process?

Table : 10

RESPONSE	NO. OF RESPONDENTS	PERCENTAGE
2	0	0
3	70	100
4 & more	0	0
Total	70	100

INTERPRETATION:

Table 10 shows that all the candidates undergo 3 stages of selection process.

11. What are the activities carried out during employee selection process.

Table : 11

RESPONSE	RESPONDENTS	PERCENTAGE
Short listing	50	71.42
Search plans	18	25.71
Public lectures	2	2.85
Total	70	100

INTERPRETATION:

From the table it shows that 71.42% are agreed with the short listing during the selection process and 25.71% are agreed with the search plans responds.

12. Table reveals the strength and weakness of the candidates

Table : 12

RESPONSE	RESPONDENTS	PERCENTAGE
Agreed	55	78.57
Disagreed	15	21.42
Total	70	100

INTERPRETATION:

Table 12 says that the 78.57% administer reveals the strength and the weakness and 21.42% does not responds.

13. Table shows the recruitment procedure.

Table : 13

RESPONSE	RESPONDENTS	PERCENTAGE
Highly satisfied	46	65.71
Satisfied	17	24.28
Neutral	7	10
Total	70	100

INTERPRETATION:

The candidates 65.71% are highly satisfied with the recruitment procedure and 24.28%are satisfied with the responds.

14. What the kind of verification is done at the time of recruitment and selection process

Table : 14

RESPONSE	RESPONDENTS	PERCENTAGE
Educational qualification	34	48.57
Legal background	16	22.85
Family background	7	10
Reference check	13	18.57
Total	70	100

INTERPRETATION:

From the table it shows that 48.57% belongs to educational qualification, 22.85% belongs to legal background, 10% belongs to family background and 18.57% deals with reference checks.

15. Table shows the overall satisfactory of the recruitment and selection process.

Table : 15

RESPONSE	RESPONDENTS	PERCENTAGE
Excellent	43	61.42
Good	21	30
Satisfactory	6	8.57
Poor	0	0
Total	70	100

INTERPRETATION:

From the table it shows 61.42% of the candidates are having excellent opinion in recruitment and selection process, 30% are good and 8.57 are satisfactory.

SUGGESTIONS AND RECOMMENDATION:

- ✓ The company should post the job vacancy in job website portal and the employees employee reference as the candidates can be aware of the openings.
- ✓ While recruitment and selection process the HR staffs and the operating managers should be qualified and experienced for selecting a candidates.
- ✓ Recruitment and selection process should be done through candidates 'skill and experience only.
- ✓ Hr staffs and the managers should give importance to the candidates' knowledge and experience as the selection criteria.

CONCLUSION:

The study of recruitment and selection process most of the candidates are satisfied and the changes of recruitment and selection process may vary because of changing scenario of the working nature of the company and the new ideas of the fresh candidates. All the company should do recruitment process based on the procedure followed and the recruitment and selection process may differ from one company to another. The company's recruitment department should place the right candidates for the right job and filling the job vacancies for all the levels of positions. Recruitment policies, strategies, procedures and process may change from time to time and all the employees should be satisfied with the recruitment process.

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FINANCIAL STATEMENT ANALYSIS OF RELIANCE INDUSTRIES LIMITED USING HORIZONTAL ANALYSIS AND COMMON-SIZE ANALYSIS

NANDHITHA K

*II M.Com Accounting and Finance,
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai - 44.
Email: nandhuprash2930@gmail.com*

BINDHU S

*Assistant Professor, PG Department of Accounting and Finance,
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai - 44.
Email: bindhumani5@gmail.com*

ABSTRACT

Reliance Industries Limited (RIL) is the top most leading company among other companies. Its globalization of business is increasing in the day-to-day competitive environment. Its growth over various sectors is tremendous. The study mainly on focuses on the evaluation of financial performance of the company. For the study Profit and loss account and Balance sheet of two years that is 2021 (2020-2021) and 2022 (2021-2022) is used for the comparison and to evaluate the growth of financial position that is 2022. The analysis used in the study is Horizontal analysis and common-size analysis.

Keywords: *Profit and loss account, balance sheet, horizontal analysis, financial position*

INTRODUCTION

In the 1950s, Dhirubhai Ambani founded the Reliance Group, the biggest business conglomerate in the world. All of the company's subsequent activities started in the 1960s, and in the 1980s it entered the petrochemical sector, creating enormous wealth for Ambani. After Ambani's passing in 2002, Anil took over the company's financial and telecommunications departments, and Mukesh took charge of the company's petrochemical and textile businesses. Mukesh has expanded the company's operations as chairman of Reliance Industries by entering the retail and telecoms sectors. Mukesh, his family, and related companies own almost 40% of Reliance Industries.

OBJECTIVES OF THE STUDY

1. To analyze Reliance Industries Ltd.'s financial statements for the years 2020–2021 and 2021–2022 using the tool of horizontal analysis
2. Using the information obtained from the tool used, interpret different financial statement variables.
3. To assess profit at different phases, such as before and after depreciation, interest, and tax.
4. To contribute different explanations for the rise or fall of variables to the interpretation.

RESEARCH METHODOLOGY

DATA COLLECTION

Secondary data were used in the research.

DATA ANALYSIS TOOLS

Horizontal analysis

One of the financial statement analyses called “horizontal analysis” compares financial data from one accounting era to data from other accounting periods. This method is employed to analyse historical patterns. By contrasting the values of the present year with those of the base year, trends or changes are evaluated. Finding any rise or fall in particular numbers is the aim. In a horizontal study, a percentage or an absolute comparison might be used.

Common size analysis

Common size balance sheet is the term used to describe proportion analyses of the firm's profit and loss account and balance sheet items, which are based on common figures for each item. It is displayed as a percentage, making it simple to evaluate. As an illustration, the percentage of each asset to total assets, the percentage of each obligation to total liabilities, and the percentage of stakeholder equity to total stakeholder equity are all shown.

Common size analysis is calculated using the method $\text{Common size amount} = \frac{\text{Individual amount}}{\text{Base amount}} \times 100$.

PERIOD OF THE STUDY

In the research, Reliance Industries Limited's balance sheet and income statement for the years ending in 2021 and 2022 are used.

RESEARCH GAP

There are many studies that analyzed that financial statement of the companies but there are related to past financial statements. So, this study focuses on analyzing the current financial statements of Reliance Industries Limited. The current analyzations are very limited.

REVIEW OF LITERATURE

Saddam Hamdan Akdh (2022) studied how to predict the direction of balance sheet accounts using both vertical and horizontal analysis. The study concentrates on Baraeem Al-Mahabah's performance for Contracting Company with a balance in the business's financial strategy using the financial analysis indicators of the balance sheet over a two-year period. It is regarded as a significant financial control because it shows changes in the financial position's components (rising and falling). According to the research, the 2017 budget is superior to the 2016 budget.

BleronaShala et al (2021) analysed the financial accounts, which elaborates the horizontal and vertical analysis of the balance sheet and SAP for the years 2015–2016 and 2017–2018. The study revealed that 2016 had more success than 2015 based on the horizontal analysis. We infer that wealth increased in 2016 as a result of these analyses. The research discovered that the percentage of items that vary between the two periods varies by 2% based on the vertical analysis. Net profit experiences a similar situation. Sales income as a percentage of net profit was 13.33% in 2017 and 11.35% in 2018. The analysis of the survey's findings was done using SPSS software.

Maharani Nadialakada et al (2017) analysed PT. Unilever Indonesia Tbk's financial results from its financial statements for the years 2012 to 2016. PT. Unilever Indonesia Tbk's financial records from 2012 to 2016 served as the study's primary source of secondary data, which was then analysed using horizontal and vertical analysis. In this research, a descriptive quantitative methodology was employed. The results of using horizontal and vertical analysis as a method to assess the company's financial performance demonstrate that PT. Unilever Indonesia Tbk has consistently strong financial performance.

Mayur rao (2013) compared ONGC's financial records for 2011 and 2012 using a horizontal and common size analysis. The purpose of the research was to examine the causes of variations in the variables. According to the research, ONGC changed its capital structure in 2012 by raising more money from its equity. In comparison to 2011, ONGC's investment grew in fixed assets while decreasing in liquid assets, resulting in a significant amount of money blockage in illiquid assets. However, ONGC sees a nice rise in PAT, which pleases investors and shareholders.

DATA ANALYSIS**COMMON SIZE ANALYSIS****TABLE 1 - HORIZONTAL ANALYSIS OF P/L ACCOUNT FOR RELIANCE INDUSTRIES LIMITED (RS IN CRS)**

PARTICULARS	YEAR ENDED		INCREASE /DECREASE OVER 2021	
	MAR-22	MAR-21	AMOUNT	PERCENTAGE
INCOME				
Revenue from operations	792756	539238	253518	47.00
Excise duty	92794	72314	20480	28.32
Revenue from operations(net)	699962	466924	233038	49.91
Total revenue from operation	699962	466924	233038	49.91
Other income	14947	16327	-1380	-8.45
Total revenue	714909	483251	231658	47.94
EXPENSES				
Cost of materials consumed	360784	199915	160869	80.47
Purchase of stock in trade	135585	101850	33735	33.12
Operating and direct expenses	29126	19978	9148	45.79
Changes in inventories of FG WIP and stock in trade	-21457	-9064	-12393	136.73
Employee cost	18775	14817	3958	26.71
Finance cost	14584	21189	-6605	-31.17
Depreciation and amortization expenses	29797	26572	3225	12.14
Other expenses	67418	59680	7738	12.97
Total expenses	633883	433948	199935	46.07

PARTICULARS	YEAR ENDED		INCREASE /DECREASE OVER 2021	
	MAR-22	MAR-21	AMOUNT	PERCENTAGE
P/l before exceptional items	81026	49303	31723	64.34
Exceptional items	2836	5642	-2806	-49.73
Profit before tax	83862	54945	28917	52.63
Current tax	3161	2205	956	43.36
Less-mat credit entitlement	0	0	0	0.00
Deferred tax	13136	-483	13619	-2819.67
Other direct taxes	0	0	0	0.00
Total tax taxes	16297	1722	14575	846.40
Pat and before extraordinary items	67565	53223	14342	26.95
P/L for the period	67565	53223	14342	26.95

INTERPRETATION

PROFIT AND LOSS ACCOUNT

INCOMES

- **Revenue from operations:** The income from operations has grown by 47% compared to 2021. Excise taxes on revenue have risen by more than 28.32%. Therefore, an equal increase in excise duty cancels out the impact of an increase in sales turnover.
- **Total Income** - Reliance Industries Limited's increased net sales, other income, and stock adjustments all added to a total income increase of 47.94% from 2021 to the present.

EXPENSES

- **Total Expenses** - Compared to revenue from sales, Reliance Industries Limited's overall expenses are projected to increase by 46.07% in 2022. The cost of materials consumed, which has increased by 80.47%, has the largest impact on this increased expenditure, followed by operating and direct costs, which have increased by 45.79% since 2021.
- **Profit before extraordinary items** - Profit before extraordinary items is increased by 64.34%.
- **PBT (Profit Before Tax)** - Profit before tax is increased to 52.63% over 2021
- **PAT (Profit After Tax)** - Finally, the profit report in the year 2022 is increased over 2021 that is by 26.95%.

**TABLE 2 - HORIZONTAL ANALYSIS OF BALANCE SHEET FOR
RELIANCE INDUSTRIES LIMITED (IN CR)**

PARTICULARS	MAR-22	MAR-21	AMOUNT	PERCENTAGE
EQUITIES AND LIABILITIES				
Shareholders' funds				
Equity share capital	6765	6445	320	4.96
Total share capital	6765	6445	320	4.96
Reserves and surplus	772720	693727	78993	11.38
Total shareholders funds	779485	700172	79313	11.32
Minority interest	109499	99260	10239	10.31
Noncurrent liabilities				
Long term borrowings	187699	163683	24016	14.67
Deferred tax liabilities(net)	49644	37001	12643	34.16
Other long-term liabilities	62823	40903	21920	53.59
Long term provisions	1853	2625	-772	-29.40
Total non-current liabilities	302109	244212	57897	23.70
Current liabilities				
Short term borrowings	78606	60081	18525	30.83
Trade payables	159330	108897	50433	46.31
Other current liabilities	68790	106086	-37296	-35.15
Short term provisions	1936	2504	-568	-22.68
Total current liabilities	308662	277568	31094	11.20
Total capital and liabilities	1499665	1321212	178453	13.50
Assets				
Noncurrent assets				
Tangible assets	500454	451066	49388	10.94
Intangible assets	114335	79980	34355	42.95
Capital wip	68052	71171	-3119	-4.38
Fixed assets	787295	656999	130296	19.83
Non current investments	2,86,146.00	2,12,382.00	73764	34.73
Deferred tax assets [net]	1,043.00	1,147.00	-104	-9.06
Long term loans and advances	1,588.00	2,484.00	-896	-36.07
Other non-current assets	63,565.00	64,977.00	-1412	-2.17
Total non-current assets	11,52,646.00	9,48,201.00	204445	21.56
Current assets				
Current investments	1,08,118.00	1,52,446.00	-44328	-29.07

PARTICULARS	MAR-22	MAR-21	AMOUNT	PERCENTAGE
EQUITIES AND LIABILITIES				
Inventories	1,07,778.00	81,672.00	26106	31.96
Trade receivables	23,640.00	19,014.00	4626	24.32
Cash and cash equivalents	36,178.00	17,397.00	18781	107.95
Short term loans and advances	130	65.00	65	100
Other current assets	71,175.00	1,02,417.00	-31242	-30.50
Total current assets	3,47,019.00	3,73,011.00	-25992	-6.96
Total assets	14,99,665.00	13,21,212.00	178453	13.50

INTERPRETATION

BALANCE SHEET

EQUITIES AND LIABILITIES

- **Shareholders' funds:** As a result of increases in capital, reserves, and surplus, total shareholder funds have grown by 11.32%.
- **Non-current Liabilities:** The overall non-current liabilities increased by 23.70 due to increases in long-term borrowings (14.67%), deferred tax liabilities (34.16%), other long-term liabilities (53.59%), and the percentage of long-term provisions (29.40%).
- **Current liabilities:** The total current liabilities rose to 11.20% as a result of increases in short-term borrowings of 30.83%, trade payables of 46.31%, and short-term provisions of 22.68%, but decreased other current liabilities to 35.15%. Decrease in obligations is a positive sign for the business.
- **Total capital and liabilities:** Total capital and liabilities have grown to 13.50%.

ASSETS

- **Capital WIP** - It will drop to 4.38% in 2022, which may be a positive development as some money will be freed and able to be invested elsewhere.
- **Investments** - Reliance Industries Limited increased its investment to 34.73%, which is a positive sign that the business has amassed sufficient funds or has been able to recover funds that had been blocked from being invested for returns, giving creditors a margin of safety.
- **Net Current Assets (NCA)** - It is increasing to 21.56%. Increase in assets is the good indicator for the company.
- **Current assets** - The total current assets decreased to 6.96%. The current investments is decreased to 29.07%. The inventories are increased to 31.96%. The trade receivables are decreased to 31.96%. Cash and cash equivalents and short-term loans and advances are increased to 107.95 % and 100% respectively.
- **Total assets** - The total assets are increased to 13.50%.
- **Materials consumed** - It is increased to 80.47% followed by operating and direct expenses increased to 45.79% over 2021.

**TABLE 3 - COMMON SIZE ANALYSIS OF P/L ACCOUNT FOR
RELIANCE INDUSTRIES LIMITED (IN CR)**

PARTICULARS	MAR-22	% CHANGE	MAR-21	% CHANGE
INCOME				
Revenue from operations	792756	100	539238	100
Excise duty	92794	11.70	72314	13.41
Revenue from operations(net)	699962	88.29	466924	86.58
Total revenue from operation	699962	88.29	466924	86.58
Other income	14947	1.885447729	16327	3.027
Total revenue	714909	90.18020677	483251	89.61
EXPENSES				
Cost of materials consumed	360784	45.5100939	199915	37.073
Purchase of stock in trade	135585	17.1029926	101850	18.887
Operating and direct expenses	29126	3.674018235	19978	3.70
Changes in inventories of Work in progress and stock in trade	-21457	-2.706633567	-9064	-1.68
Employee cost	18775	2.368320139	14817	2.74
Finance cost	14584	1.839658104	21189	3.92
Depreciation and amortization expenses	29797	3.758659663	26572	4.92
Other expenses	67418	8.504256038	59680	11.06
Total expenses	633883	79.95940743	433948	80.47
P/l before exceptional items	81026	10.22079934	49303	9.143
Exceptional items	2836	0.35773933	5642	1.046
Profit before tax	83862	10.57853867	54945	10.18
Current tax	3161	0.39873555	2205	0.40
Less-mat credit entitlement	0	0	0	0
Deferred tax	13136	1.657004173	-483	-0.08
Other direct taxes	0	0	0	0
Total tax taxes	16297	2.055739723	1722	0.31
Pat and before extraordinary items	67565	8.522798944	53223	9.87
P/l for the period	67565	8.522798944	53223	9.870039

INTERPRETATION

PROFIT AND LOSS ACCOUNT

- **TOTAL INCOME**

The percentage change in the total income has been increased to 90.18 % in 2022 as compared to 2021 that is 89.61%. If there is increase in the income it shows that the company is functioning more effectively.

- **TOTAL EXPENSES**

The total expenses have been slightly decreased to 79.9 % in the year 2022. In the year 2021 the total expenses is 80.4 %. It shows that there is fall in the cost that have been made by the company for its operational activities.

- **PEBT**

The profit before exceptional items has been increased to 10.22 % from 9.14% over 2022.

- **PBT**

The PBT has been increased to 10.57 from 10.18 over the financial year 2021-2022.

TABLE 4 - COMMON SIZE ANALYSIS OF BALANCE SHEET FOR RELIANCE INDUSTRIES LIMITED (IN CR)

PARTICULARS	MAR-22	% CHANGE	MAR-21	% CHANGE
EQUITIES AND LIABILITIES				
Shareholders' funds				
Equity share capital	6765	0.45	6445	0.48
Total share capital	6765	0.45	6445	0.48
Reserves and surplus	772720	51.52	693727	52.50
Total shareholders' funds	779485	51.97	700172	52.99
Minority interest	109499	7.30	99260	7.51
Noncurrent liabilities				
Long term borrowings	187699	12.51	163683	12.38
Deferred tax liabilities(net)	49644	3.31	37001	2.80
Other long-term liabilities	62823	4.189	40903	3.09
Long term provisions	1853	0.12	2625	0.19
Total non-current liabilities	302109	20.14	244212	18.48
Current liabilities				
Short term borrowings	78606	5.24	60081	4.54
Trade payables	159330	10.62	108897	8.24
Other current liabilities	68790	4.58	106086	8.02

PARTICULARS	MAR-22	% CHANGE	MAR-21	% CHANGE
EQUITIES AND LIABILITIES				
Short term provisions	1936	0.129	2504	0.18
Total current liabilities	308662	20.5	277568	21.00
Total capital and liabilities	1499665	100	1321212	100
ASSETS				
Noncurrent assets				
Tangible assets	500454	33.37	451066	34.14
Intangible assets	114335	7.62	79980	6.05
Capital work in progress	68052	4.53	71171	5.38
Fixed assets	787295	52.49	656999	49.72
Non current investments	2,86,146.00	19.08	2,12,382.00	16.07
Deferred tax assets [net]	1,043.00	0.0695	1,147.00	0.08
Long term loans and advances	1,588.00	0.105	2,484.00	0.188
Other non-current assets	63,565.00	4.23	64,977.00	4.917
Total non-current assets	11,52,646.00	76.86	9,48,201.00	71.76
Current assets				
Current investments	1,08,118.00	7.20	1,52,446.00	11.538
Inventories	1,07,778.00	7.18	81,672.00	6.181
Trade receivables	23,640.00	1.57	19,014.00	1.439
Cash and cash equivalents	36,178.00	2.41	17,397.00	1.316
Short term loans and advances	130	0.008	65.00	0.004
Other current assets	71,175.00	4.74	1,02,417.00	7.751
Total current assets	3,47,019.00	23.1	3,73,011.00	28.23
Total assets	14,99,665.00	100	13,21,212.00	100

INTERPRETATION

BALANCE SHEET

EQUITY AND LIABILITIES

- SHAREHOLDERS' FUNDS**

When we see the table-4 the shareholders' funds have been decreased to 51.97% from 52.99%.

- **NON-CURRENT LIABILITIES**

When we see the table-4 the non-current liabilities have been increased to 20.14% from 18.48%.

- **CURRENT LIABILITIES**

When we seen the table-4 the current liabilities have been decreased to 20.58% from 21.00%.

- **CAPITAL WORK IN PROGRESS**

When we see the table-4 the capital work in progress have been decreased to 4.53% from 5.38%.

- **NON-CURRENT ASSETS**

When we see the table-4 the non-current assets have been increased to 76.86023212 from 71.76751.

- **CURRENT ASSETS**

When we see the table-4 the current-assets have been decreased to 23.13976788 from 28.23249.

MAJOR FINDINGS

HORIZONTAL ANALYSIS

- The company's operational revenue grew in 2022, which benefited the company's net profit. It is a positive indicator of the business's financial success.
- Both the company's overall income and expenses have grown.
- The company's reserve and capital levels have been raised, which will boost net worth in 2022.
- The company's investment in current assets and liabilities as well as its increased fixed assets help it fulfil its working capital needs.

COMMON-SIZE ANALYSIS

- The company's overall revenue rose from 2022. It displays the positive news for the business.
- The overall expenses have been slightly reduced for the year 2022.
- The company's overall capital and liabilities have decreased since 2022
- The company's overall assets have grown since 2022. The slight increase in expenses has been offset by an increase in income and assets, which demonstrates the positive situation.

CONCLUSION :

The horizontal analysis and common size analysis helps to evaluate the company's financial performance between 2021 and 2022. It shows the company's financial performance is good as compared to 2021 because there is a increase in revenue and other assets. It shows a good sign for the investors to invest as well as there will be guaranteed return by the company.

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ECONOMIC IMPACT OF E-COMMERCE

G. PRAVEENAMARY

II B.A Economics

*Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai - 44.*

Email: praveenamary435@gmail.com

ABSTRACT

E-commerce means Electronic commerce, which describes purchasing and selling of various commodities over Internet. It altered how Businesses are conducted in India. E-commerce made it easier for the humans to reduce physical work and it helps to save time. Nowadays E-commerce has stepped into our day to day life. At present this E-commerce is an excellent platform for both the Social and the Economic Development. Between 2023 and 2028, the Indian E-commerce market is anticipated to grow at 31.4 percent Compound Average Annual Growth Rate (CAGR). This paper reveals the Economic impact of E-commerce in the Indian Economy and as well as the various initiatives taken by the Government of India for the promotion of E-commerce market.

Keywords: E-commerce, Indian Economy, Economic development, GDP growth.

INTRODUCTION

The development of Information Technology has been a big boon to Indian Economy. In Worldwide India has been recognized as Knowledge Economy because of Information Technology Industry. The IT Industry provide not only IT services, but also IT enabled services, E-business, E-commerce, etc... The IT industries are playing the major role in the Economic development of India. Countries and Economies around the world have been severely impacted by the COVID-19 Pandemic. The IT industry of India has the potential to overcome it. Still now, IT industries are the primary contributors to the Economic development of India. These industries are promoting millions of job opportunities. The market for IT and Business services in India is expected to reach US \$19.93 billion by 2025. Between April 2000 and June 2021, the Indian Computer software and hardware industry attracted US \$74.12 Billion in Foreign Direct Investment (FDI). Based on the information provided by the Department for the Promotion of Industry and Internal Trade (DPIIT), the IT Industries came in second for FDI inflows. In 2017, the IT sector made up about 8% of the Economy; by 2025, this is predicted to rise to 10%.

E-COMMERCE

E-Commerce means Electronic Commerce, which describes purchasing and selling of various commodities over Internet. It is different from E-business. In E-business, only business enquiry takes place and it is helpful only to Businessman. But in E-Commerce the special attentions will be given to the customer. It is customer oriented.

TYPES OF E-COMMERCE

Depending on the goods, services and organisations, the E-commerce has been divided into 6 aspects.

- **BUSINESS TO CONSUMER (B to C) :-**
The business companies will sell things directly to the product end- user (customers).
- **BUSINESS TO BUSINESS (B to B) :-**
Here the business will sell things directly to another company.
- **BUSINESS TO GOVERNMENT (B to G) :-**
It refers to the exchange of goods and services between the business sector and the Government agency.
- **CONSUMER TO CONSUMER (C to C) :-**
It connects consumers with other consumers who can sell their own products over Internet.
- **CONSUMER TO BUSINESS (C to B) :-**
It is a business model where consumers produce value and Businesses use that value.
- **CONSUMER TO GOVERNMENT (C to G) :-**
In this model, the consumers conduct transactions with the Government. Example:- Citizen paying taxes.

E-COMMERCE INDUSTRY IN INDIA

By 2026, the E-commerce market is anticipated to reach a value of \$200 Billion. BFSI, Cloud Service Providers, Social Media, Logistics providers and Advertisers search engines are some of the end users of Indian e-commerce. The E-Commerce sector reported almost 35% Compound Annual Growth Rate (CAGR) from 2009 to 2013 and since then there have been significant improvement in the sector. Indian E-Commerce sector is growing exponentially and is projected to acquire 6.5% of the total retail market by 2023. Therefore, the boost in the sectors is directed towards a positive impact on the Economic development of the Country.

ECONOMIC IMPACT OF E-COMMERCE IN INDIA

● THE EFFECT ON BUYERS:-

By E-commerce, the buyers could buy the products and services from anytime anywhere in the world. The prices of the products purchased through online will be lesser than those purchased physically. The individual consumers can sell their products easily. The buyers can get information about various products and services which are available in the markets.

● HELPS IN INCREASING THE GDP:-

E-Commerce helps in increasing the economic wealth. The number of online buyers are growing. In India the total internet users are 60% of the population, which is expected to be increased in future. GDP is one of the widely used measures of Economic development. According to the expenditure approach, GDP combines Consumption, Investment, Government expenditures and Net Exports.

● **HELPS IN THE CREATION OF EMPLOYMENT OPPURTUNITIES:-**

E-Commerce enabled the increase in consumers spending as a result of wider product range and facilities which satisfy the basic and cultural needs of the consumers. There is a rapid growth in e-commerce which provide employment opportunities in computer and internet technology industries. E-commerce supports more than 36.3 Million jobs in the Economy, including supply chain, Digital payment, etc. The growth of e-commerce has the potential to create many more millions of employment opportunities in future. In India, Flipkart, Amazon etc... are hiring temporary staff for marketing and delivery services.

● **ENCOURAGES ENTREPRENEURSHIP:-**

In E-commerce the Start-ups is low cost, so that the individual can take a business. With an online business, the costs are cut dramatically. It is not only low cost, but it also encourages the innovative ideas of the Entrepreneurs.

● **ACT AS A MEDIUM FOR FOREIGN TRADE:-**

It reduces the cost in relation to trade and will make the products available as well as local level. It has many advantages such as low transaction cost, reduces inventory, etc. The Foreign Direct Investment (FDI) ceiling for E-Commerce has also been increased by the Indian Government by 100%. This encourages the Foreign Investors to invest more in E-Commerce market.

● **ATTRACTS MORE INVESTMENT:-**

E-Commerce attracts more investments from business and companies to increase their productivity and their income in the competitive era. From providing consumers-specific demands to promoting themselves online, they require funds to invest in area such as digital advertising, etc.. which leads to the increase in the fixed capital investment.

CERTAIN INITIATIVES TAKEN BY THE INDIAN GOVERNMENT TO PROMOTE E-COMMERCE

- Since 2014, the Indian Government has introduced a number of fresh initiatives, such as Skill India, Digital India, Innovation Fund, and Start-up India, to support the expansion of E-Commerce.
- The Start-up India portal, BHIM, and other projects have also been introduced by the Indian Government as a part of the Digital India Movement to encourage Digitalization.
- The then Minister of Commerce and Industry, Piyush Goyal encouraged the start-ups to sign on Government E-Marketplace (GeM) and encouraged them to offer their products to PSUs and government organisations.
- The Indian government raised the FDI ceiling in the B2B E-Commerce marketplace model to 100% in order to increase the participation of Foreign businesses.

- The Government also introduced Open Network for Digital Commerce (ONDC) which will boost small merging digitisation and E-Commerce scale. This is also an initiative which was taken by the Ministry of Commerce and Industry.
- The Government's significant investment in the supply of a Fiber network for 5G will support an increase in E-Commerce in India.

THE FUTURE OF E-COMMERCE IN INDIA

Indian E-Commerce, has a direct impact on Small, Medium, and Large-sized Businesses. By 2034, it is anticipated that the Indian E-Commerce market will exceed that of the United States and take Second place globally. According to the report by Bain & Company, India's Social Commerce Gross Merchandise Value (GMV) was \$2 billion in 2020. Because of wide spread adoption of mobile technology and high mobile usage, it is expected that it will reach US \$20 billion by 2025 and then it might increase to US \$70 billion by 2030.

CONCLUSION :

Today E-commerce is a necessary component of daily life. It is becoming a crucial tool for encouraging the expansion of the Indian Economy. E-commerce presents an attractive chance for retailers to grow with the rapidly increasing internet penetration. This contributes significantly to GDP. Through E-Commerce, Imports of goods are also rising, which is advantageous for many Societal segments. Due to the electronic nature of E-Commerce, it is possible to expand production, which raises sales and profits for the company. It is believed that the Indian Economy will grow rapidly with the help of E-Commerce in the Future.

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CASHLESS ECONOMY: CHALLENGES AND OPPORTUNITIES

DHRAVEENA. A

*B.Com Professional Accounting
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai - 44.
Email: e21pa011@sdbnbc.edu.in*

ABSTRACT

In cashless economy, transactions take place in digital means. The physical circulation of cash would be minimal. Post demonetization, the Centre is making a big push for online transactions in the country to achieve its target of becoming a largely cashless economy. The main objective of the study is to present the challenges and opportunities faced by people while doing cashless transactions. Primary and secondary data has been used for the study. The primary data has been collected through questionnaire and secondary data through journals.

Keywords: *Cashless Economy, digital, demonetization, transactions.*

INTRODUCTION:

Cashless economy is an economic system in which all the transactions are done through digital currencies. Prime Minister Narendra Modi launched the programme “Digital India” with a vision to transform India into paperless economy and digitally empowered country. It includes e-banking, debit/credit cards and digital wallets. Every penny is accounted in cashless transaction. Digital transactions help in bringing better transparency and accountability.

REVIEW OF LITERATURE:

P.Manivannan (2013) in his research paper “Plastic money a way for cash less payment system” has found that using credit cards was regarded as luxury and now it has become a need.

Pavneet Kaur (2019) examined that introducing incentives promotes online money transfer and suggests that futuristic card have biometric id, it would be difficult to copy and thus making it as a safer option.

OBJECTIVES OF THE STUDY:

- To study the concept of digital transactions.
- To analyse the pros and cons of cashless economy.
- To analyse the policies of Union Budget 2023 towards cashless economy.

OPPORTUNITIES OF DIGITAL TRANSACTIONS:

Convenient: Transactions are more convenient and improve market efficiency.

Reduction of scams: Outflow of physical cashflows is reduced which automatically leads to reduction of scams.

Cost of printing currency: The cost of printing currency which is one of the direct costs of banks will be reduced.

Elimination of risks: It eliminates the risks associated with transporting huge volume of cash.

Tax evasion: Lesser scope of tax evasion as each and every transaction has a valid receipt.

Accountability: Cashless transactions are tracked and people are accountable for each and every transaction, this reduces corruption and usage of black money.

ANALYSIS OF UNION BUDGET 2023 TOWARDS ACHIEVING CASHLESS ECONOMY:

- As per recent economic survey of 2022-23, UPI transactions accounted to 52% of the total financial transactions held in India. The survey reveals that India has achieved a big milestone and it will help in strengthening the economy by promoting digital transactions.
- Government has taken initiative in extending Bharat Bill Payment Systems for NRI's and boosted the digital payments in India as well as globally.
- The 2023 Global Innovation Report has announced about, using Artificial Intelligence (AI) and innovative technologies for improving UPI systems.

RESEARCH METHODOLOGY:

PRIMARY DATA:

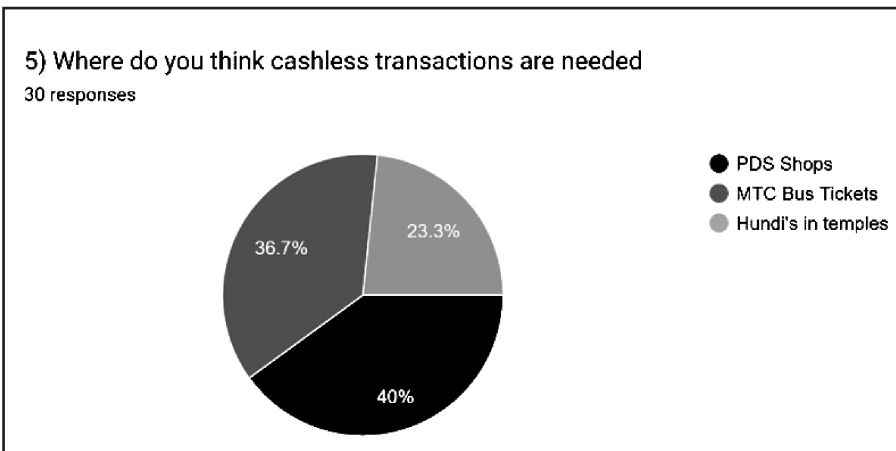
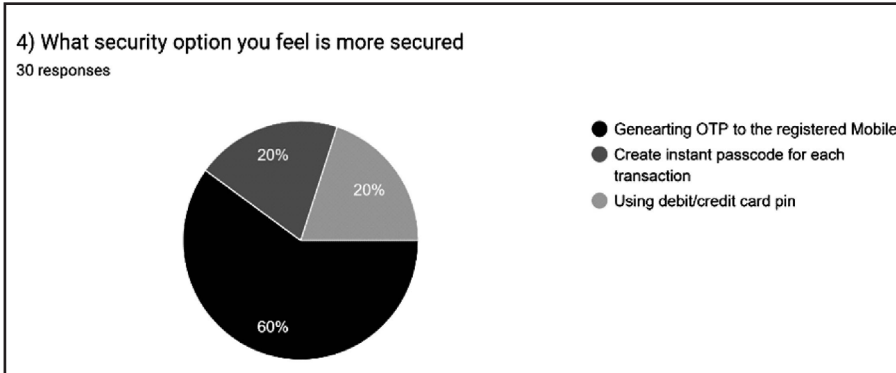
Data are collected through a google form survey with a sample size of 30. The questions were based on the mobility of digital payments, security features, improvements in digital transactions and introduction of online transactions in different sectors.

SECONDARY DATA:

Data are collected through research journals, articles and magazines.

FINDINGS:

The findings of the study show that India is still improving in using of digital payments. Most of the people consider cashless economy as a boon as it enables them to transfer money 24/7/365 days. It saves most of their time and maintains proper cash inflows and outflows. The following survey reveals that PDS shops, Hundi's in temples can be digitised.



CHALLENGES OF DIGITAL TRANSACTIONS:

Digital Literacy: Still many people in India are not aware about the smart phones and computers. There are many rural and urban areas in which still people do not have proper access to 2G network.

Few banks in villages: There are several villages which do not have proper banks. More the banks, more the deposits.

High cash dependency: India has high cash penetrations in most of its transactions because of the security reasons. People are unaware about digital transactions.

Security issues: After demonetization the risk of fraud, leakage of banking information and viruses has been raising at a high rate.

Lack of usage of bank accounts: Though many accounts have been opened for claiming various schemes most of them are not in operation.

Lack of resources: India has many small and petty retailers, spread throughout the country and most of them do not have enough resources and infrastructure to incorporate electronic payments.

CONCLUSION:

The objective of the study is to find out the opportunities and challenges of cashless economy. Cashless economy can be successfully implemented only if the programme reaches the entire society. Government can tie up with NGO'S and can implement incentives for people so that it would become user friendly.

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OPPORTUNITIES AVAILABLE FOR COLLEGE STUDENTS TO EARN MONEY THROUGH ONLINE

VARSHINE M

*I B.Com (General) – ‘D’ (SFS)
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai – 44.
Email: varshinemuthusamy@gmail.com*

ABSTRACT

How can college students earn money, by this study the students can know what is online job and earn money for their convenient. If they want in future they can do advanced level of online jobs because most of them are ready to do investments. The study show if the students are aware of online earning.

Keywords: Money, Social Media and Work

INTRODUCTION

Online earning refers to the process of earning money with the help of the internet. It includes owning a job free without being in a physical form, beginning an online business or opting for other options of online earning that are obtainable from internet. it is convenient to earn online as it does not need any investing more money and time table, earning money online is simplest way to do being in home. However, it also takes time, work, energy to improve your skills so that you can easily reach your financial objectives.

OBJECTIVES OF THE STUDY

- To know the attitude of the students towards earning money through online
- To find out the interest and suggestions of students towards earning money through online
- To find out the effect of online earning in internet

LIMITATIONS OF THE STUDY

- This study points on only with under graduate college students
- Time was a major constraint for the study
- Survey was limited to Chennai
- Findings of the study are based on the assumptions that the respondents have given correct information

REVIEW OF LITERATURE

Title: GAINFULLY EMPLOYED? ASSESSING THE EMPLOYMENT AND EARNINGS OF FOR-PROFIT COLLEGE STUDENTS USING ADMINISTRATIVE DATA

Authors - Stephanie rieg cellini, Nicholas Turner

Journal of Human Resources 54(2) - 2019

Review:

The research paper drew on population-level administrative data from the education department of united states in order to quantify the impact of for-profit college attendance on the employment and earnings of over one million students. With the help of matching comparison group, it was found that 1.5% less likely to be employed, 11% have lower of earning money after attendance than students in public institutions. The article also says that the earning employment are poor for students who are in back of offered courses by colleges. It would not pay off for the average students.

Title: EARNINGS VIRALITY

Journal of Accounting And Economics 75(1) -2023

Authors - Brett cempbell, Michael Drake, Jacob Thornock. Brady Twedf

Article :

The study focused on determinants and market consequences associated with earnings announcement going viral on social media. The earning in social media is going viral. It may be harmful if the students go to extreme level. The result found that earnings virality is positively associated with revenue surprises, investor recognition, retail investor ownership etc. It was also suggested that user-driven dissemination through social media platforms, when amplified and taken to extreme levels, may be harmful to the markets.

RESEARCH METHODOLOGY

1. Research design - Exploratory research
2. Sample design – Convenient random sampling
3. Sample size – 43 Respondents
4. Period of study – 15 days
5. Data collection
 - Primary data – Structured questionnaire
 - Secondary data – Journals and website

TOOLS OF ANALYSIS

Analytical techniques are used to obtain findings and arrange information in a logical sequence from the collected data. After tabulation of the data, following are the quantitative technique used

- Percentage analysis

DATA AND SAMPLE COLLECTION

The data collection process for the research was done through the collection of primary data (exploratory) and secondary data (journals, websites). The required data for the work was collected through the questionnaire which was circulated among Chennai city. The data collected was analyzed and interpreted certain results. Due to the limitation of time and scope of the study the number of respondents from which the data collected is 43.

ANALYSIS AND INTERPRETATION OF DATA

TABLE 1: ARE STUDENTS AWARE OF ANY ONLINE JOBS

Particular	No. of respondents	Percentage
Aware	25	58.10%
Not aware	18	41.90%
Total	43	100.00%

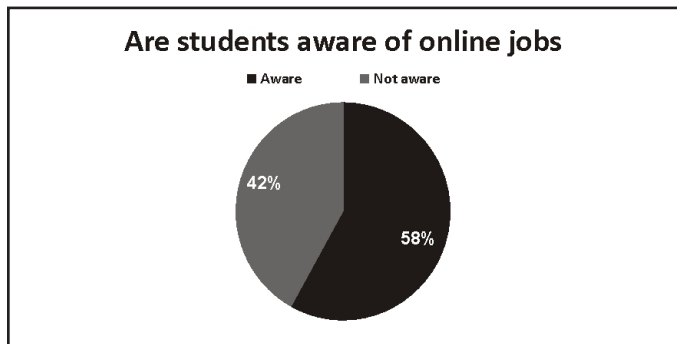


CHART 1: ARE STUDENTS AWARE OF ANY ONLINE JOBS

Source: Primary data – questionnaire

INFERENCE From the chart, it is said that out of 43 respondents collected 41.9% (18 respondents) of students were not aware of online jobs and 58.1% (28) of them were aware of online jobs

TABLE 2 IS STUDENTS READY FOR ANY INVESTMENTS IF IT COMES TO ONLINE JOBS

Particular	No. of respondents	Percentage
Yes	30	69.80%
No	13	30.20%
Total	43	100.00%

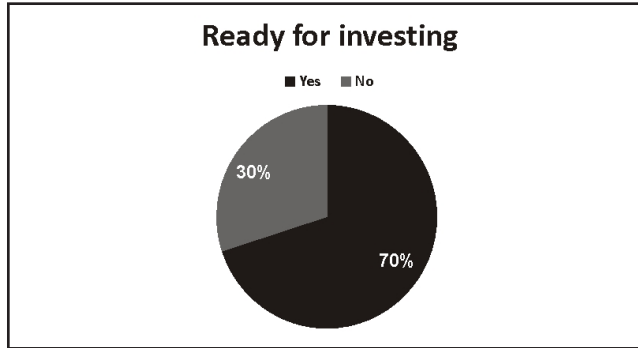


CHART 2 -IS STUDENTS READY FOR ANY INVESTMENTS IF IT COMES TO ONLINE JOBS

Source: Primary data – questionnaire

INFERENCE From the above chart it is said that most of the college students are ready to do investments 69.8% (30) are ready and 30.2% (13) of them are not ready to do any investments

TABLE 3 IF THEY GET AN OPPORTUNITY DO THEY HAVE ANY SYSTEMS

Particular	No. of respondents	Percentage
Yes	17	39.5%
No	26	60.5%
Total	43	100%

Source: Primary data – questionnaire

INFERENCE From the above chart it is said that most of the college students that is 60.5% (26) of them does not have system to do online jobs only 39.5% (17) have system.

TABLE 4 READY TO SPEND TIME IN ONLINE JOBS

Particular	No. of respondents	Percentage
1-2 hours	12	28%
2-3 hours	26	60.4%
4-5 hours	5	11.6%
Total	43	100%

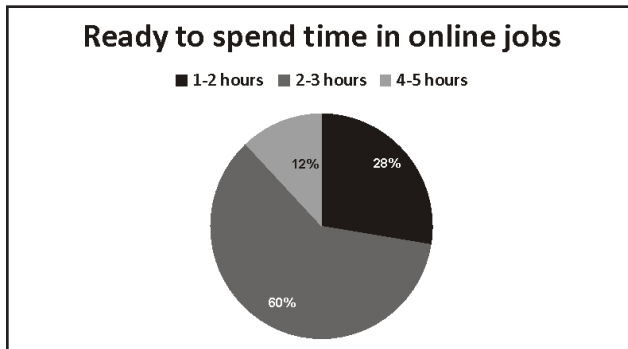


CHART 4 READY TO SPEND TIME IN ONLINE JOBS

Source: Primary data – questionnaire

INFERENCE From the above table most of the students that is 60.4%(26) can spend time up to 2-3 hours and 28% (12) can spend up to 1-2 hours, 11.6% of students are only there to spend 4-5(5) hours

TABLE 5 : IF THEY ATTENDING ANY ONLINE SESSION FOR JOB

Particular	No. of respondents	Percentage
Yes	14	32.6%
No	29	67.4%
Total	43	100%

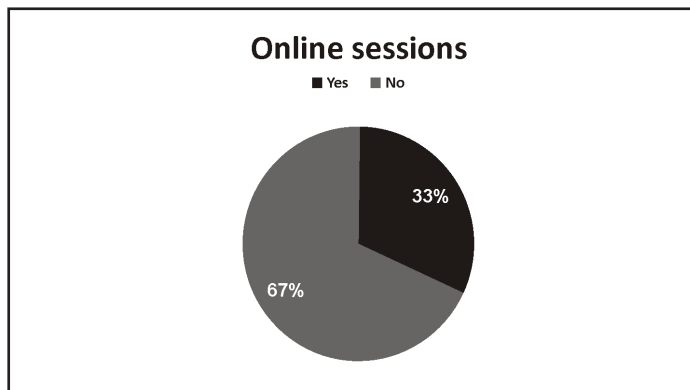


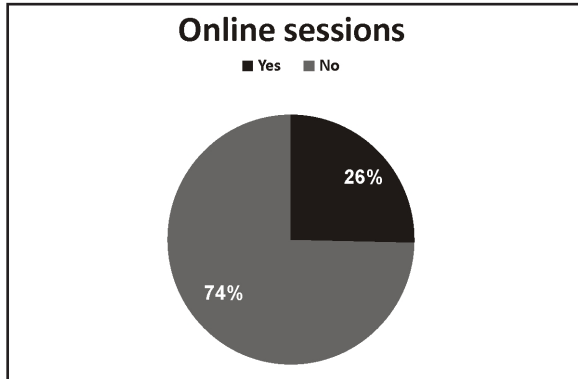
CHART 5 THEY ATTENDING ANY ONLINE SESSION FOR JOB

Source: Primary data – questionnaire

INFERENCE From the above chart it is said that most of the students that is 67.4%(29) of them are not attending any online sessions and 32.6%(14) of them are preferring online sessions.

TABLE 6 : DOES STUDENTS KNOW ABOUT AFFILIATED MARKETING

Particular	No. of respondents	Percentage
Yes	11	25.6%
No	32	74.4%
Total	43	100%

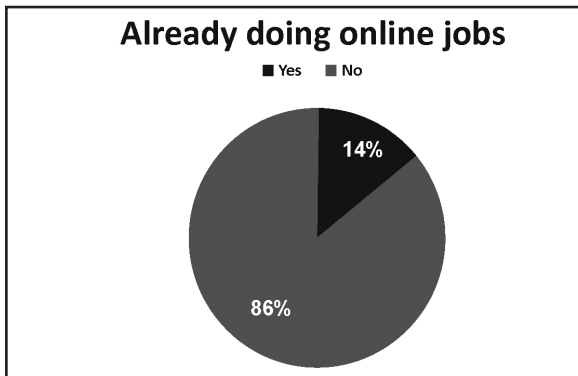


Source: Primary data – questionnaire

INFERENCE From the above chart it is told that 74.4% (32) of students are not aware of affiliated marketing only 25.6% (11) of them know about affiliated marketing.

TABLE 7 : HOW MANY STUDENTS ARE ALREADY DOING ONLINE JOBS

Particular	No. of respondents	Percentage
Yes	6	14%
No	37	86%
Total	43	100%



Source: Primary data – questionnaire

INFERENCE From the above chart 14% (6) of students are doing online jobs already 86% (37) of them are not doing any online jobs.

TABLE 8 : DOES STUDENTS HAVE ANY START UP IDEAS

Particular	No. of respondents	Percentage
Yes	10	23.3%
No	33	76.7%
Total	43	100%

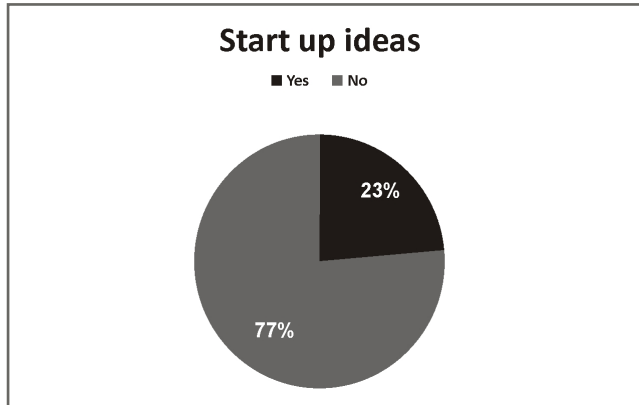


CHART 8 DOES STUDENTS HAVE ANY START UP IDEAS

Source: Primary data – questionnaire

INFERENCE From the above chart 76.7% (33) of the students does not have any start up ideas but still 23.3% (10) of students have their own start up ideas like cloud kitchen, cosmetics business.

FINDINGS

- All the respondents have Account in social networking sites.
- Around 23.3% (10) of students are interested in Instagram and 11.6% (5) of them in marketing and equally students one by one 2.1-2.3% are interested in various streams to earn money online.
- Majority 58.1% of students are aware of online part time jobs.
- Majority 69.8% of the students are ready to invest in online jobs.
- Majority 60.4% can spend up to 2-3 hours a day for online jobs.

SUGGESTIONS

From this it is suggested that to do online earning in safe way with required guidance. Because the time we spend in online earning is less and it is upto our convenience. Online jobs also consist low risk.

CONCLUSION :

From this study it can be concluded that most of the students are aware of online jobs up to 58.1% (25). Most of the students usually spend 4 hours per day in social media. Among 43 respondents 69.8% (30) are ready to do investments. This shows that students can do online jobs with required guidance. Hence, they can earn money easily for the education and other purpose with online jobs. From the above chart 76.7 % (33) of the students does not have any start up ideas but still 23.3%(10) of students have their own start up ideas like cloud kitchen , cosmetics business.

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CONSUMER SATISFACTION AND LOYALTY TOWARDS E-PHARMACIES IN CHENNAI CITY

SREEVISHNUPRIYA J¹, BAVANA R²,

*Department of Commerce (Aided),
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai-44.
Email: Vishkrish2020@gmail.com, Jbhavna90@gmail.com*

Dr. R. SAVITHRI³

*Associate Professor, Department of Commerce (Aided),
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai-44.
Email: Savithri11563@gmail.Com*

ABSTRACT

The E-Commerce sector has gained enormous popularity in India within a short period of time. It has attracted the younger generation specifically. There are a lots of E-pharmacies operating in India. The consumers of India have started using the online services provided in the recent times. The rising chronic diseases in urban India has expanded the online pharmacy market. With E-Commerce growing in India, the popularity of E-Pharmacy is up the ladder. This study emphasis on the consumer satisfaction and loyalty of consumers of E-pharmacies in Chennai city .

Keywords: E-PHARMACY, GROWTH, COVID-19, CONSUMER SATISFACTION AND LOYALTY.

INTRODUCTION

Internet pharmacy, or mail-order pharmacy or E-pharmacy is a pharmacy that functions through online. The orders are received from customers through e-mail, requisition or thee-portal of the website. Consumers of India have started using these online services provided by various startups and pharmaceutical industry in the recent times. E pharmacy portals offer authenticated prescription and over the counter (OTC) medicine along with other health products. An estimated of around 2986 E-pharmacies were functioning globally in the year 2008, they are obviously risen a lot today. Nearly 72% of social media users choose to buy medications through online using an online pharmacy. In 2019, virtually 99 per cent of the medicine sales were 'off-line'. The covid-19 pandemic had made more people face challenges when attempting to visit a local pharmacy or get needed medications. In 2020, Amazon introduced its E-pharmacy functioning and Reliance Retail took over a major stake of Netmeds.

Today's E-Pharmacies are also looking to overcome the competition. Pharm Easy and Medlife announced merging during August 2020. The E-Pharmacy sector is expected to capture the market share of traditional brick and mortar competitors in the future. With extreme potential and growth opportunities, E-Pharmacy market would continue to attract the investments. Now E-Pharmacies play a very vital role in the medical industry and among the consumers.

OBJECTIVES

1. To identify the influencing factors of consumer perception towards E-Pharmacies.
2. To analyse the impact of demographic profile on the factors influencing consumer perception as regards e-pharmacies.
3. To suggest measures to increase consumer satisfaction and consumer loyalty of E-Pharmacies.

REVIEW OF LITERATURE

Satinder Bhatia (2011) in his study on the role of E-Pharmacy in reducing accessibility dispersion between Indian states explained that E-Pharmacy is more prominent in developed countries which has created its own space in the environment including provision for necessary financial stimulus. The goal of E-Pharmacy, other than improving patient care and safety, was also been to decrease differences in racial and ethnic inconsistencies. The developing countries must focus on improving functioning of pharmacies for their people and this can be only achieved with a detailed focus on e-pharmacy.

Chordiya S.V. & Garge B. M. (2018) in their study E-Pharmacy vs. conventional pharmacy explained that pharma industry in India is the third most biggest and rapidly developing industry in India, with E-Pharmacy being one of the greatest advancement through technology in creating huge demand for the future. Though buying drugs online is very convenient, it paves way for some high risk of self-medication and misappropriation of drugs under the schedule H and X, so to avoid these risks local pharmacy can be preferred. The variances between the E-pharmacy and conventional pharmacy with their pros and cons were discussed in their study.

Sandro Castaldo, Monica Grosso, Erika Mallarini, & Marco Rindone (2015) mentioned in their study loyalty of pharmacies which focused on differences between their customers and pharmacists in the path loyalty building towards the pharmacies, which leads to store loyalty. This was the first step towards investigating building of loyalty by applying the literature concept's of retail management to the sector of community pharmacy.

Dr. Natnaporn Aeknarajindawat & Nattachai Aeknarajindawat (2020) their study The Determinant of Online Customer Loyalty of E-Pharmacies for Herb City in Saraburi Thailand focused on a basic aim to comprehend the impact of post order convenience, E-pharmacy aesthetics on online customer loyalty and tactile information. The study explored the effect of E-pharmacy image, convenience of post order, Aesthetics of E-pharmacy on online customer loyalty in the pharmaceutical services in Thailand.

Jose Augusto & Rosa Bastos (2008) in their study on customer satisfaction and loyalty of e-pharmacies found that the quality affect satisfaction and satisfaction affect the positive behavioural intentions directly. The direct effect of service quality in behavioural intentions was not confirmed. There was no negative behavioural intentions in the pharmacy customers.

RESEARCH METHODOLOGY

This was a mixture of analytical and descriptive study which was figured out from the information of secondary and primary data. The primary data was collected from 100 consumers via a structured questionnaire. The secondary data was gathered from the information posted on journals, research articles and of course books. The gathered primary data was processed statistically and was tabulated, classified by using appropriate methods.

ANALYSIS OF DATA

Bartlett and KMO’S Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.888
Bartlett’s Test of Sphericity	Approx. Chi-Square	1688.986
	Df	253
	Sig.	<.001

FIGURE 1 - BARTLETT AND KMO’S Test

Factor analysis has been applied to investigate the underlying structure of the variables that influence consumers’ perception as regards digital marketing. Table No. shows that the KMO’s estimation of sampling is .888. Bartlett’s estimation showed a significance of <.001. So, factor analysis can be imposed to all the 23 variables which measures consumer perception towards E-Pharmacy. An Anti image matrices of variables measuring perception of Consumers towards E-Pharmacy was measured and calculated and it was noted that all the Measures of Sampling Adequacy (MSA) being less than .888, and that the 23 variables can be subjected to factor analysis.

CONSUMER LOYALTY AS REGARDS E-PHARMACIES

FRIEDMAN TEST WAS USED TO RANK THE CONSUMER LOYALTY AS REGARDS E-PHARMACIES

FEATURES	MEAN	RANK
Range of services	1.85	I
Discounts	2.79	II
Quality	3.53	III
Availability	4.28	IV
Home delivery	4.41	V
24/7 usability	5.14	VI
Expert advice	6.52	VII
Hygiene and cleanliness	7.48	VIII

FIGURE 2 - CONSUMER LOYALTY AS REGARDS TO E-PHARMACIES

Friedman ranking test was applied for finding out the consumer loyalty as regards to E-Pharmacies, 1st rank was given for range of services, 2nd rank was given for discounts, 3rd rank was given for quality, 4th rank was given for availability, 5th rank was given to home delivery, 6th rank was given for 24/7 usability, 7th rank was allocated for expert advice and finally 8th rank was given for hygiene and cleanliness. By applying the Friedman's test it was observed that the consumers use e-pharmacies not only for buying medicines but also for the range of services offered by them.

SUGGESTIONS

- The E-Pharmacies should improve the **health initiative programmes** by making them more interactive, lively and should build healthy environment and strengthen community action.
- **E-consultation** by the doctors should be as lively as possible so that the patients feel comfortable and free while describing.
- False information must be avoided while **advertising**

CONCLUSION :

The market is about to face a rapid growth in the upcoming years. The travel and lockdown restrictions and the fear of infected by the SARS-CoV2 virus, paved way for the dependency on E-Pharmacies on the buying of both prescription over the counter drugs. As the medicine is something which is an immediate necessary to be consumed, the unavailability of stock in a particular E-Pharmacy makes the hard core customers to turn into switchers and shifters, it affects the customer loyalty in a long run. False advertisement should be avoided while promoting the product. Ensuring it, this is the right time for the Government of India to implement policies, guidelines for E-pharmacies to function with accurate operational models.

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RESEARCH ON WOMEN'S EMPOWERMENT THROUGH SELF-HELP GROUPS (SHGs)

LEKHA S, PADMAVATHY E

*III B.Com Information Systems Management
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai-44.
Email: e20bi015@sdbnbc.edu.in, e20bi050@sdbnbc.edu.in*

INTRODUCTION:

“Judge a country by the place it gives its women.” - Mahatma Gandhi

Almost centuries have passed, and no matter the multidimensional growth that India has accomplished, his issues stay relevant even nowadays. Even though women constitute nearly half of India's populace of 1.2 billion, they are largely excluded from collaborating in economic sports and decision-making, in addition to getting admission to sources of fitness, nutrition, schooling, and so on. This exclusion and discrimination are reflected in low female labor force participation fees, with India recording a meager 22.3% in 2021 in assessment with 30.3% in 1990. Even though women can make contributions to family finances, they often do not have the organization to take part in decisions related to avenues of income technology, accordingly many a time pushing their households to the edge of poverty. In a rustic this is at the cusp of a fast transformation in terms of evolving employment opportunities, urbanization, and innovation, women's participation in the economic system remains essential to which India stands globally. In a society with deep-rooted patriarchy, although women want to achieve employment, the dominant subcultures of women's domestic responsibility coupled with social stigma limit their economic advancement and admission to opportunities in comparison with their male equivalents. To overcome social stigmas around employment and give women the agency to break out of the shackles of subordination, entrepreneurship is a revolutionary and easy tool. To enhance the participation of women in the entrepreneurship surroundings, the authorities have added a plethora of schemes, together with the Mudra Yojana, Udyogini Scheme, Annapurna Scheme, and Stand Up India. A self-help group (SHGs) can act as a bridge among women entrepreneurs who have the need to start a business enterprise but do not have the resources to fulfill their dream, and the finances wanted for it.

SELF-HELP GROUPS(SHGS):

A Self-Help Groups (SHG) is a collective of local women aged 18 to 50 who have an interest in self-employment. It accepts monetary donations to help its members in need. The group's members can also contribute small amounts of money to help the group grow.

Through these organizations, members can borrow money to support their families or other village residents. In India, many SHGs are linked to banks so that they can provide micro-loans. These organizations provide a variety of financial services and solutions to help people in their communities. In India, many SHGs are linked with banks for the delivery of micro-credit. Today,

in India, Self Help Groups represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self management and development for the women who are SHGs members. Self-Help Groups have been used as an effective strategy for poverty alleviation, human development and social empowerment, and are therefore often focused on microcredit programs and income-generating activities.

All over the world there's a realization that the most perfect way to handle destitution and empower the community, to move forward its quality of life is through social mobilization of the destitute and to transform them as Self-Help Groups. The SHGs in Chennai work beneath Mahalir Thitam a state government program supported by the Tamil Nadu Organization for Improvement of Women (TNCDW). The Universal Support for Rural Improvement (IFAD) strengthening lists is utilized to consider levels of strengthening. At the grassroots level, women's interest and advancement regularly take put through mediations within the shape of advancement programs or ventures. The interest of women in such community advancement programs upgrades their individual advancement making it more feasible. The Government of India has presented numerous community advancement programs to elevate the socio economic status of women and reduce their vulnerability to poverty. The Microcredit Self Help Groups (SHGs) built up within the 1990s by the National Bank for Farming and Rustic Advancement (NABARD) and bolstered by non-governmental organizations. SHGs have been beneath the support of the Central Government of India beneath a program called Saran Acanthi Gram Swarozgar Yojana (SGSY). It is a vital destitution mitigation plot for urban ghetto tenants in India. The SGSY uses SHGs acting as an authoritative conduit that conveys financed help to family units gaining salary that are underneath the stipulated destitution line. The SHGs encourage these families to require portion in self-employment exercises to supplement their small salary.

SHGs Bank Linkage – Why is it Important:

The Self-Help Group Bank Linkage Program (SHG-BLP) was an innovative project that was piloted with the assistance of NABARD in 1992 and quickly became a dominant micro finance model due to the sheer variety of borrowers and loans outstanding. The program was created with the goal of providing credit scores and banking facilities to the aid poor and underprivileged Segments of rural India in a sustainable manner.

The National Bank for Agricultural and Rural Development (NABARD) published a report titled "Status of Microfinance in India 2021-2022," which states that as of March 31, 2022, 14 crore families and 119 lakh SHG groups have cumulative savings of R47240.48 crore. The credit relationship is particularly noteworthy because, in FY 2021-2022, 34 lakh SHGs (compared to 29 lakh groupings in 2020-21) and loans disbursed totaling R99,729.23 crore. For 67.40 lakh SHGs, the credit outstanding as of March 31, 2022, is R1,51,051.30 crore (or an average of R2.24 lakh per SHG).

The SHG-BLP program had around 119 lakh SHGs servicing 14.2 crore families nationwide as of March 31, 2022. The number of Self-Help Groups (SHGs) rose to 6.70 lakh in 2021–22 (compared to 9.80 lakh in FY 2020–21). The savings also grew, rising to R47,240.48 crore from R37,477.61 crore in the same years. This is a 26% Y-o-Y gain. Banks have loaned the industry a total of R99,729.23 crore in 2021–22 compared to R58,070.68 crore in the previous fiscal year, indicating an increase of 72%.

Women Empowerment:

Women's empowerment means empowering women to make their own decisions. Women's empowerment means empowering women to make their own decisions. For a long time, women had to endure roles that were in the hands of men. In the last century, they were considered almost non-existent. Over time, women realized that they were in control. After that, changes started towards women empowerment. Almost every country, no matter how active, has a history of abuse of women. In other words, women around the world are refusing to get where they are today. While Western countries are still making progress, third world countries like India are still lagging behind in women's empowerment. Women empowerment is a must in today's world. Promoting the active participation of women is progressing steadily. Women's participation is a fundamental right of women. You have the right to participate in any field of activity. Social progress depends on women's empowerment. Women generally have to work harder than men. Despite the important role women play in families and society, they are at a significant disadvantage compared to men in all basic areas of life, including education, income, partner selection, inheritance law, and property rights. It is located in forms of decision-making, community organization, and positions of authority in educational, commercial, and legislative matters; One of the most important issues is "promoting the active participation of women." The challenge is to change social behavior patterns and rules. Women are very active all over the world. Women's empowerment can be a path for people to take control of their lives, communities, and societies. Empowerment occurs within variables such as social, economic, political, personal, family, and society in different circles. When promoting women, emphasis is placed on balance and work in the classroom, which are essential elements for sustainable development.

Impact on Empowerment of Women in SHGs:

Women's empowerment is essential for national progress. Issues of women's empowerment are wide-ranging and relate to economic opportunities, property rights, political representation, social balance, and individual rights. When women are economically involved, they can contribute to the country's overall GDP and achieve several achievable development goals. When women are included in legislative matters, the social order is safer, less likely to revert to mercy wars, and less likely to degenerate. With higher education rates and higher wages to enter the workforce, women can become economically prosperous and escape poverty. Protecting women and young women from brutality and abuse, while also combating signs of shame by highlighting wrongdoing, will lead to safer societies overall.

SELF HELP GROUPS DURING PANDEMIC:

Self-help groups in India are facing an unusual challenge due to the spread of the novel coronavirus disease (COVID-19) (coronavirus). With 1.3 billion Indians in the midst of an extraordinary 40-day lockdown to fight the coronavirus, the collective quality of women's self-help groups (SHGs) has reached breaking point. The main sources of income for SHG employees were dairy farming, textiles, poultry farming and goat farming, which remained suspended during the lockdown.

Another critical emergency faced by SHG members was the need to keep markets closed again during the lockdown period. SHGs have been completely delisted from the market and may not be able to sell their shares in the event of a financial emergency. In over 90 percent of India's locale, absent from the spotlight of the cities, SHG women are creating facemasks, running community kitchens, conveying fundamental nourishment supplies, sensitizing individuals almost wellbeing and cleanliness and combating deception. Over the past two decades of the Bank's affiliation, India's SHGs development has advanced from little investment funds and credit bunches that looked for to enable destitute country women, into one of the world's biggest organization stages of the destitute. Nowadays, 67 million Indian women are individuals of 6 million SHGs. Banks have given these women uncommon introduction and given them with budgetary motivations to empower them to proceed to work amid the lockdown. Women SHGs have risen to the challenge of Covid 19 by making the shortage in masks, sanitizers and defensive hardware they too run community kitchen giving secure nourishment amid this widespread. The presence of SHGs in villages is progressively being perceived as one of the foremost imperative elements of credit linkage within the provincial zones and offer assistance in accessing credit to the destitute and hence, plays a really significant part in destitution easing. A small pilot study found that when justifying participation in a self-help group, 95 (31.7%) respondents assumed they would take a loan and 69 (23%) assumed they would cover their family's expenses.

DEMAND FOR SHGs:

- The very existence of SHGs is a great development that empowers and gives hope to the poor.
- Not only do SHGs increase profits and improve their reputation in society, but ultimately it is the kingdom that benefits from socialism.
- The fact is that rural poverty and unemployment still exist in society, and women's income has a direct positive impact on the economic situation of their families.
- Conventional wisdom and gender ideology deny women access to resources that enable them to be more productive.

SUGGESTIONS:

- Since the majority of members of self-help groups are uneducated, these SHGs can take the initiative to provide a minimum level of education to uplift their countries.
- NGOs should develop self-help group programs to teach entrepreneurship to rural women.
- Analysis of SHGs increased employment and income of rural women. These programs need to be expanded to target less educated women in urban areas.
- Self-help groups should take up the task of educating rural family members.

CONCLUSION:

In a country undergoing rapid change in terms of start-ups, urbanization and innovation, women's interest in business remains critical to India's global standing. SHGs have proven to be an important way of empowering women and the majority of the population while eradicating poverty. These are great ways to reduce poverty, empower women, and promote social justice. SHGs strengthen the role of women as decision-makers and beneficiaries in their geographical areas democratically, financially, socially and culturally and are active in socio-economic progress in rural India. We have sensitized female participants to participate in the There are many studies on the role and burden of SHGs in women's empowerment, and there is also evidence from around the world that SHGs can help reduce poverty. Support groups are an effective way to improve women's health by increasing understanding and awareness of women's health issues and providing financial balance during fitness emergencies. Women's empowerment can be considered through the improvement of SHGs. We have the opportunity to witness the dedication of women warriors fighting to contain the emergency amidst tides of fear and gloom. Since women are an essential element in the economic development of a country, the government should give more importance to women's supporters and promote the welfare of society.

IMPACT OF REALTY SECTOR ON THE PERFORMANCE OF INDIAN ECONOMY

S. SONALI¹, P. RAJALAKSHMI², D. SHERLY JENOVEIA³, H. POONGKUZHALI⁴

III B.A Economics

Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,

Chromepet, Chennai - 44 .

Email: Sonalisuresh237@gmail.com¹

ABSTRACT

The need for studying the real estate growth and its contribution towards the economic performance in our country is to identify how the real estate is performing towards economic development of our country. This project involves the study of how the real estate sector grown in past decades and also the assistance made with its ancillary industries to increase productivity. It also aims to study the growth rate of GDP contributed by the realty sector for economic development. This study intents to predict the future contribution made by this sector towards the GDP growth and to improve the realty sector's performance in India.

INTRODUCTION

India is a developing country. Indian Economy is a mixed economy with the existence of both the public and private sector. The Indian economy is currently the world's 4th largest in terms of real GDP. The long-term growth perspective of the Indian economy remains positive due to its young population and corresponding low dependency ratio, etc. Due to this there is increasing globalization in India and integration into the global economy. In recent years real estate sector has made a major impact on the performance of Indian Economy. The enormous contribution of the realty sector towards the growth of the Indian economy could thus be listed as under:

- In India, the realty sector is the second supreme employment generator, after the agriculture sector.
- The sector is a substantial contributor and is anticipated to increase the contribution of nation's GDP by 10% by 2030.
- This sector has treble the increase in FDI's inflows compare to other sectors.
- India's realty sector stands fifth in the global market paving way to country's economic growth.

GROWTH OF REAL ESTATE IN INDIA

Real estate sectors are globally recognised sectors comprising four sub divisions - housing, retail, hospitality and commercial. The construction industry stands third in all the sectors of the economy. In India, Realty sector contributes 6-7% to the nation's GDP. This sector has a strong connection with the core sectors of the economy such as steel, cement, etc. This sector attracts more FDIs, both in long and short terms. The market is fragmented with multiple brokers and agents. Large competition between the market players impacts the selling price and land price. Investments on Realty sector offers high return on investment and tax benefits. To support the market's constant growth, several initiatives were taken by the government of India, which includes tax exemption, business opportunities, expansion of E-Commerce, etc.

OBJECTIVES OF THE STUDY

- To study the growth and development of the real estate in recent years and its impact on Indian economy.
- To examine the intervening strategies adopted by the government in promoting economic development with the help of these investment carriers as a whole.
- To suggest suitable measures to sustain and enhance the impact of realty sector in the Indian economic scenario.

IMPACT ON REAL ESTATE BASED ON PARTICULAR CARRIERS

The real estate growth is classified and studied by interpreting the growth of the

- GDP
- EMPLOYMENT IN SERVICE SECTOR
- ALLIED INDUSTRIES
 - a) Steel industry
 - b) Cement industry.

From the analyzation of data collected from various official sites it is evident that there is growth in the abovementioned carriers. Between the year 2001 and 2018 GDP increases from 12.4% to 21.6%, Steel industry from 31.63 million tons to 126.86 million tons, Cement industry from 107 million tons to 289 million tons, Employment in service sector from 24.27% to 31.2%, which shows that the contribution is significant for the growth of Indian economy.

- The maximum growth rate of GDP is 21.9 and minimum is 12.4 with mean value of 20.980 and standard deviation of 3.2569.
- Employment level has a standard deviation at 2.19562 and mean at 26.7112. The employment level is maximum at 30.70 and minimum at 24.04.
- Cement industry has maximum growth value at 289 and minimum value at 107. The mean value for cement is at 199.00 and the standard deviation is at 59.967.

- Steel industry’s mean value is at 69.7300 and the standard deviation is 29.01506. The steel industry’s maximum production is at 126.86 and minimum at 31.63.
- This shows that the growth of employment has been increased by the realty sector which in turn encourages the economic development in India and helps to reduce the unemployment situations in the country.
- The growth of steel and cement industry have been raised with the increased demand in the real estate sector which also uplifts the share of GDP by these sectors to the economy.
- Thus, the GDP growth has been raised with the active performance of these carriers in accordance with the development of realty sector.

Table showing the correlation between the variables considered in the study

		EMPLOYMENT	STEEL	CEMENT	GDP
EMPLOYMENT	Pearson Correlation	1	.991(**)	.958(**)	.968(**)
	Sig. (2-tailed)		.000	.000	.000
	N	17	17	17	17
STEEL	Pearson Correlation	.991(**)	1	.957(**)	.963(**)
	Sig. (2-tailed)	.000		.000	.000
	N	17	17	17	17
CEMENT	Pearson Correlation	.958(**)	.957(**)	1	.988(**)
	Sig. (2-tailed)	.000	.000		.000
	N	17	17	17	17
GDP	Pearson Correlation	.968(**)	.963(**)	.988(**)	1
	Sig. (2-tailed)	.000	.000	.000	
	N	17	17	17	17

** Correlation is significant at the 0.01 level (2-tailed).

- Correlation between Employment and other variables are studied and it is found that correlation between Employment and GDP is 0.968 which is statistically significant.
- Correlation between Steel industry and GDP is also found to be statistically significant with the value of 0.963 and Cement at 0.957
- Cement industry is significantly correlated with Employment and other variables with the correlation value of 0.958 and with steel at 0.957 and GDP at 0.988.
- Thus GDP is correlated with all the variables under the study.
- This application depicts that all the carriers are significantly inter-related to each other which clearly represents the growth of employment is encouraged by the real estate sector in accordance with the growing demand for buildings and industries in the economy and helps to reduce the unemployment in the country.

- The growth rate of steel and cement industries are also significantly correlated with other variables which also represents that the real estate growth supported the widening of these industries. Thus the growth of these industries assist in the economic development of India.
- The above mentioned carriers’ growth contributes GDP broadening of the country which in turn encourages the growth of Indian economy in different sectors of the economy.
- Thus the active performance of realty sector ensures the growth of other allied carriers which shows a positive trend in the economic growth in the country.

Table showing the Regression between the Employment, Cement, Steel and GDP considered in the study

**Table 1
Variables Entered/Removed (b)**

Model	Variables Entered	Variables Removed	Method
1	CEMENT, STEEL, EMPLOYMENT(a)	.	Enter

- a. All requested variables entered.
- b. Dependent Variable: GDP

**Table 2
Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.991(a)	.983	.979	.4744

- a. Predictors: (Constant), CEMENT, STEEL, EMPLOYMENT

**Table 3
ANOVA (b)**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	165.754	3	55.251	245.500	.000(a)
	Residual	2.926	13	.225		
	Total	168.680	16			

- a. Predictors: (Constant), CEMENT, STEEL, EMPLOYMENT
- b. Dependent Variable: GDP

**Table 4
Coefficients (a)**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.507	8.610		-.523	.609
	EMPLOYMENT	.545	.405	.368	1.345	.202
	STEEL	-.014	.030	-.124	-.456	.656
	CEMENT	.041	.007	.754	5.797	.000

- a. Dependent Variable: GDPb. Dependent Variable: GDP

- The simple linear regression model is a good fit with three predictor (Steel, Cement & Employment) produces $R^2 = 0.983$, $F(3, 13) = 245.500$, $P < 0.001$.
- As can be seen in the table 4, Both Employment and Steel have insignificant positive regression weights since they are highly positive correlated and there exist multi-collinearity between them but Cement has significant positive regression weights.

Table 5
Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	CEMENT, STEEL, EMPLOYMENT ^b	.	Enter

- a. Dependent Variable: GDP
b. All requested variables entered.

Table 6
Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	EMPLOYMENT	.017	60.399
	STEEL	.022	45.622
	CEMENT	.063	15.827

- a. Dependent Variable: GDP

Table 7
Collinearity Diagnostics^a

Model	Dimension	Eigen value	Condition Index	Variance Proportions			
				(Constant)	EMPLOYMENT	STEEL	CEMENT
1	1	3.904	1.000	.00	.00	.00	.00
	2	.091	6.534	.00	.00	.01	.01
	3	.004	30.458	.00	.00	.23	.77
	4	7.031 E-5	235.650	1.00	1.00	.75	.23

- a. Dependent Variable: GDP

➤ The above application represents multi-collinearity between the variables. Thus employment, steel and cement implies that these variables are significantly correlated.

When the three predictors are taken into study it is clear that whenever all these predictors (Employment, Steel, Cement) increases GDP also increases.

FUTURE PREDICTION WITH THE REGRESSION RESULTS

An attempt has been made to predict the contribution of realty sector in economic growth with the respective contribution of variables which is taken as 37.4% of employment growth, 138.7 million tons in steel industry and 326 million tons in cement industry respectively in accordance with the results interpreted with regression.

INDEPENDENT VARIABLES	COEFFICIENTS		STANDARD ERROR	T
INTERCEPTS	β_0	-4.507	8.61	-0.523
EMPLOYMENT GROWTH	β_1	0.545	0.405	1.345
STEEL GROWTH	β_2	-0.014	0.03	-0.456
CEMENT GROWTH	β_3	0.041	0.007	5.797

Accordingly, $Y(\text{GDP}) = \beta_0 + \beta_1(\text{Employment}) + \beta_2(\text{Steel}) + \beta_3(\text{Cement}) = -4.507 + 0.545(37.4) - 0.014(138.7) + 0.041(326) = -4.507 + 20.38 - 1.94 + 13.37$ $Y(\text{GDP}) = 27.303$ Thus it could be inferred that if employment increases at 37.4% , steel at 138.7 million tons and cement at 326 million tons, the contribution of realty sector stands at 27.303% to GDP growth which authenticates the significant contribution of the Realty sector in India towards the growth of Indian economy in future.

ROLE OF GOVERNMENT

The government of India has taken many key initiatives to develop the infrastructure of the country. Some of the key initiatives are development of airports in small cities, building of metro rail facilities and building of national highways and provides connectivity between cities. These infrastructural sectors attracts large investments which benefits the realty sector.

Government policies are helping the real estate sector prosper by:

1. Ease in housing finance
2. Housing for economically weaker section
3. FDI
4. Land Acquisition Bill
5. Govt-backed Stress Fund
6. Stamp Duty
7. Tax Relief
8. Construction Premiums
9. J&K’s New Land Law
10. Green Building Movement

REITs:

Real Estate Investment Trust (REIT) is a company which helps to invest, operate, finance, income-generating real estate properties without buying or managing any properties by themselves. Generally REITs are publicly traded like stock markets, which provides high liquidity. REITs mostly invest in those real estate properties which have commercial functions, for eg: A Data centres, Apartments, hotels, warehouses, etc.

Some requirements to invest or qualify REITS are as follows:

- To invest 75% of total assets in real estate
- It should have atleast 100 shareholders after first year of existence.
- It has to be an entity to taxable as a corporate industry.
- It has to be managed by the board of directors or trustors.

There are three types of REITs, namely;

1. Equity REITs – Revenues are produced through rents (not from reselling)
2. Mortgage REITs - Lend money to real estate owners or operators
3. Hybrid REITs - Both equity & mortgage REITs

Real Estate Regulatory Authority (RERA)

Real Estate Regulatory Authority (RERA) was introduced in the Indian Parliament in 2016 which came into effect in May 2017. This act was introduced with special interest of creating transparency and accountability between the buyers and the project developers to reduce fraudulent activities by brokers and other real estate industry stakeholders. The act enforced every builders or project developers (promoters) to register with RERA around their state or Union territory. This act insist the developers to complete their project on time, specified in the registration, failing which the developers are liable for penalty. Every real estate broker or agent must have to register under RERA which would ultimately help the buyers to know about the brokers or agents with the projects they are dealing with and the Commission they collect for it. RERA also provides Real Estate Appellate tribunal to hear and find solution for buyers and the disputes between the promoters.

Salient Features:

RERA was established to enhance accountability and transparency with respect to housing transactions and real estate. Here are the salient features of this Act:

- It is compulsory for every builder/developer to register in RERA, before starting any project which helps them to complete the project on time.
- RERA rules are applicable to both residential and commercial projects/properties.
- RERA Act is a regulatory body which looks after the development of real estate in every state or Union territory in India.
- The RERA act aims to protect buyers and the project developers by the term standardisation.
- Accountability and transparency are important features of RERA Act in realty sector.
- This Act encourage financial discipline with the realty sector.

Impact of RERA Act:

Since all activities are transparent in RERA between the buyers and sellers, the following are the impacts of RERA on realty sector:

- RERA advises the builders to deposit 70% of money for any project collected from buyers in bank accounts to reduce fraudulent transaction.
- This procedure aims at proper documentation and accountability for every money value involved in the project development and the gain expected from it.
- It is compulsory for everyone to register in respective state RERA, where the property area exceeds 500 square meter or more than 8 apartments.
- This Act helps to eliminate unprofessional builder who fails to sustain in the market.
- In case, builders fails to follow RERA rules, they are account to pay penalty to an amount of 5% with the value of the project.

CONCLUSION :

From the research study, it could be concluded that there is a direct impact of realty sector on the performance of Indian economy in such a way that it increases the employment opportunities for unorganized sector(as the real estate sector is the second largest employment provider in India next to agricultural sector), increases the demand in allied industries (like iron & steel, cement, etc.) and also attracts both the domestic as well as the Foreign Direct Investments (FDI), thus promoting the economic development in accordance with the GDP growth contributed by the realty sector. The government has also taken many initiatives and reforms like RERA (2016), REIT (2007) and “100 Smart Cities” which also helps to regulate the realty sector. The role of government in the real estate sector is also significant which includes taxation, lending, regulating, zoning and subsidizing, etc., that is performed at several levels (local, federal, and state). At present, in November 2020, Finance Minister Mrs.Nirmala Sitharaman announced the “Atmanirbhar Bharat 3.0” package which included the income tax relief measures for the real estate developers and homebuyers. Thus the growth of Indian economy is ensured with the real estate development in the country. In future, the contribution of Real estate sector to GDP growth will be prominent and with assured demand, the sector would contribute immensely in terms of social infrastructure and employment opportunities to the ever-growing population in India.

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K-SHAPED RECOVERY OF THE INDIAN ECONOMY

YUVASRIPRIYA R

II B.A Economics

*Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai - 44.*

Email: yuvasripriyaramesh@gmail.com

ABSTRACT

world's economy. This has resulted in the slowdown of economic activity. The prospects of economic recovery post-covid are increasing around the world and also in India. Economic recovery can be depicted in alphabetic notations like Z, V, U, W, L and K-shaped recoveries. Many Indian economists are debating over the recovery shape of Indian economy. The decline in the GDP growth from 6.3% in Q2 of FY2022-23 to 4.4% in Q3 of FY2022-23 raised concerns about a K-shaped recovery among economists. This paper examines the concept and effects of K-shaped recovery of the Indian economy which came to light after the pandemic. This paper is based on secondary data sources.

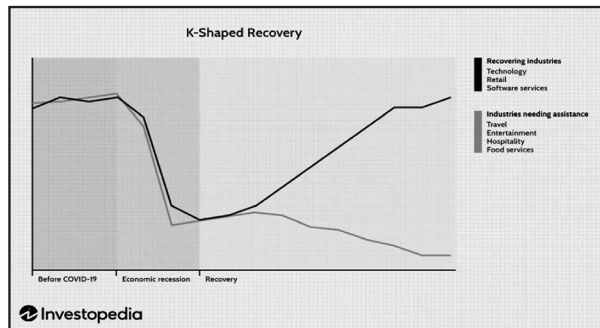
Keywords: *Economic recovery, K-shaped, COVID-19.*

INTRODUCTION

The COVID-19 is a global crisis that has hit the entire world severely. As a result, India's economy has taken a sharp contraction in economic activities in 2020 which had gone into a technical recession. Already, India's economic growth was in a downward swing before the covid-19. According to the National Statistical Office, the GDP of India slowed down to 4.2% in 2019-20. This is the lowest GDP that India has registered in 11 years. In the January-March quarter of 2019-2020, GDP grew at 3.1% as against 5.7 per cent in the corresponding year-ago period. Industry, which accounts for 30% of GDP, falls by 0.58% in Q4 of 2019-20. Unemployment reached and consumption expenditure has also been falling in the economy. Despite these falls in the economy, the Indian economy started recovering from the second quarter of FY2022. In 2022, India registered 8.7% growth in Gross Domestic Product (GDP). Meanwhile, India's economic growth declined to 4.4 per cent in the third quarter of 2022-23. The economists feel that currently India is undergoing a K-shaped recovery.

K-SHAPED RECOVERY

Business cycle refers to the expansion and contraction of an economy. It consists of four phases namely, boom, recession, depression and recovery. In the phase of recovery, the economy starts to expand and move towards the phase of boom. During this period, the economy moves upward. The economic recovery is depicted in alphabetic notations which are classified into different shapes such as U, V, W and K. These shapes are plotted on a graph which measures the state of the economy. Currently, India is witnessing a K-shaped recovery. In a K-shaped recovery, certain sectors will be growing while the other sectors will continue to decline or struggle to recover. The upper part of K represents the growing sector and the lower part of K represents the declining sector. Example: The tech-based industries boomed while the tourism industry got affected. The economy is divided based on wealth, geographic and industrial characteristics and it is denoted by the letter K. This shape is not an even and uniform recovery across all the sectors and it shows inequalities in the economy.



Source: Investopedia

SIGNS OF K-SHAPED RECOVERY

- **EFFECT ON ANNUAL INCOME :**

According to the ICE360 survey 2021, conducted by People’s Research on India’s Consumer Economy (PRICE), since 1995, the annual income of the poorest 20% of Indian households had been constantly increasing, but during the pandemic, it had decreased to 53%. However, the richest 20% saw their annual household income grow by 39%. This shows the difference between the rich and the poor during the pandemic.

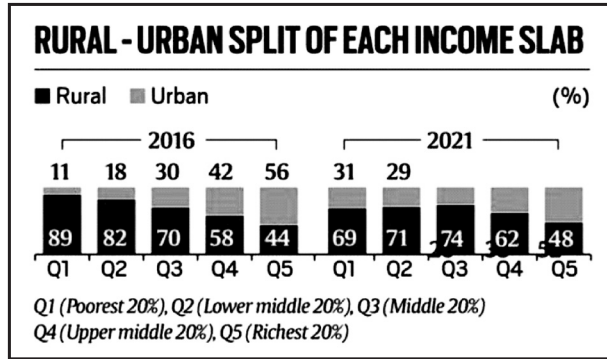
HOW COVID DEEPENS DISTRESS, DIVIDE			
Widening disparity in annual household income (₹ lakh)			
	2015-16	2020-21	Change (%)
Q1 (Poorest 20%)	1.37	0.65	-52.6 ▼
Q2 (Lower middle 20%)	1.85	1.25	-32.4 ▼
Q3 (Middle 20%)	2.25	2.05	-8.9 ▼
Q4 (Upper middle 20%)	3.01	3.22	7.0 ▲
Q5 (Richest 20%)	5.26	7.31	39.0 ▲
All-India average	2.98	3.23	8.4 ▲
Total personal disposable income of households (₹ bn)	83,574	99,184	18.7 ▲

*Q is quintile and is obtained by dividing population into five equal slabs of 20% each.

Source: drishtiias

• **LOSSES TO THE URBAN POOR :**

According to the ICE360 survey 2021, the COVID-19 hit the urban poor and led to the loss of income and jobs for the casual labour, petty traders and household workers.



Source: drishtias

• **DECLINE IN PRIVATE CONSUMPTION :**

According to the data by private consumption, in the third quarter of FY22 Rs.23.3 lakh crore reduced to Rs.22.6 lakh crore in January-March 2022 and further to Rs.22 lakh crore in April-June. This is due to uneven recovery in sectors.

• **DECLINE IN TWO-WHEELER SALES :**

According to the Society of Indian Automobile Manufacturers (SIAM), the two-wheeler sales fall 21% to 11.28 lakh units compared to sales of over 14.29 lakh units in January 2021.

• **DAILY WAGE WORKERS JOB LOSS :**

According to a study conducted by Ashwini Deshpande and Rajesh Ramachandran in July 2020, the rate of job loss for daily wage workers were 9 times higher during the pandemic.

• **EFFECT ON HOUSEHOLDS :**

Households at the top of the pyramid have protected their incomes and maintained high savings rates during the lockdown, to drive their future consumption. On the other hand, the households have witnessed permanent loss of incomes and jobs.

REASONS BEHIND INDIA'S K-SHAPED RECOVERY

- The regressive taxation policy, with increased indirect taxes and lower direct taxes has heavy tax burden on the poor. The taxation policy insists on maintaining indirect taxes on fuel and consumer products while reducing corporate taxes. Due to increased inflation, the incomes of the middle and lower-middle groups have remained constant leading to a loss in disposable income.

- During the time of distressed economy, MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) acts as an alternative employment source for the informal sector, which employs large number of Indians. However, in the year 2021-22, the Government had cut its budget allocation by 34%. As a result, there was greater demand for MGNREGA jobs. This allocation of low budget accounts for the inability to compensate workers in time and leading to unemployment. Due to this, the people who lost their jobs are pushed into poverty.
- Less than 5% of Indians invest in equities, from which they directly benefited from the recovery. The lower-middle group does not invest in such assets, has no protection against inflation.

ECONOMIST'S VIEW ON THE K-SHAPED RECOVERY

- Raghuram G Rajan, former RBI governor, has said that the Indian economy has some bright spots and some dark stains. The bright spots consists of the health of large firms, the successfulness of IT and IT-enabled sectors, including the emergence of unicorns in a number of areas, and the strength of some parts of the financial sector. On the other hand, dark stains consists of the unemployment and low purchasing power, especially amongst the lower middle-class, the financial stress experiencing by the small and medium-sized firms, including the very tepid credit growth, and the tragic state of our schooling. He also said that the government should spend carefully and prevent a K-shaped recovery of the economy.
- SBI economists said that there is no K-shaped recovery in India and the pandemic was a 'leveler' which helped in reducing inequalities.
- V Anantha Nageswaran, Chief Economic Advisor (CEA), said that India is undergoing a K-shaped recovery was wrong. Both rural and urban economies were recovering but at different paces. He said that the slope of one segment is more positive while the other is less positive but it is positive.

CONCLUSION :

The COVID-19 has resulted in structural changes in the economy. If there is absence of proper policy, the Indian economy will continue on the path of a K-shaped recovery. From the K-shaped recovery and the pandemic hit, the government should allocate budget for employment generation, rural development and other social sector programmes.

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INTEGRATING AI IN CHANDRAYAN-3 TO INCREASE MISSION SUCCESS

ESTHER RANI. A, DHARANI. M & DHESIGA. P

III B.Sc Computer Science (Aided)

Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,

Chromepet. Chennai-44.

Email: estherrania094@gmail.com, dhesigacs@gmail.com, dharanimuruan.cs@gmail.com

ABSTRACT

India's next crucial step in exploring Earth's lunar neighbour will be represented by Chandrayaan-3. This mission, who builds on the successes of its predecessors, aspires to push the limits of lunar exploration by using a strong and original strategy with the help of AI, building on the successes of its forerunners. The phrase "Artificial Intelligence" (AI) refers to the simulation of human intelligence by computers or other devices. It comprises developing the hardware, software, and algorithms required for machines to perform tasks that typically require human intelligence.. AI systems have the capacity to learn from data, adjust to shifting inputs, and take actions in light of their newly acquired knowledge. An overview of Chandrayaan-3's objectives, scientific aims, and technological developments with the help of AI can be found in this journal.

Keywords :

- AI - Artificial Intelligence*
- ISRO - Indian Space Research Organisation*
- APXS - Alpha Particle X-Ray Spectrometer*
- LIBS - Laser-induced breakdown spectroscopy*

INTRODUCTION

Studying the lunar surface has taken on fresh impetus with the ambitious Chandrayaan - 3 mission, which mainly makes use of cutting-edge Artificial Intelligence (AI) technologies. The accomplishments of Chandrayaan - 1 and Chandrayaan - 2 prepared the way for India's third lunar mission, known as Chandrayaan-3. However, what makes this project unique is that it leverages AI as a powerful instrument to further its technical precision, overall success, and scientific objectives. In this introduction, we examine the interesting combination of artificial intelligence and lunar exploration as Chandrayaan - 3 embarks on its mission to solve the secrets of the Moon. Pointed towards the lunar South Pole, where water ice, or frozen water, may provide oxygen, fuel, and water for future moon missions or a longer-term lunar settlement is where the Chandrayaan-3 is aimed.

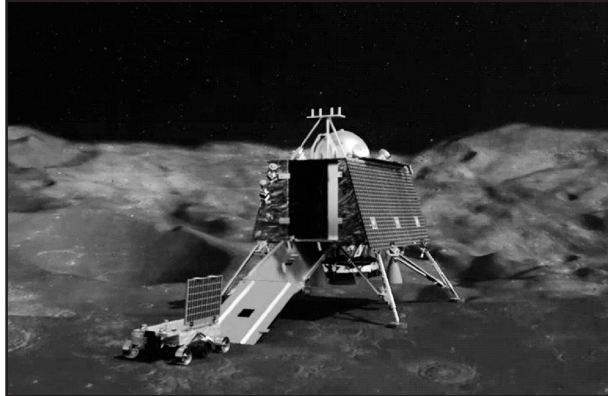


Figure 1

AI IN DESIGNING CHANDRAYAAN-3

Objectives of Chandrayaan-3 are:

1. To demonstrate a soft and safe landing on the moon
2. In order to showcase wandering Rover on the moon and
3. To carry out in-person scientific research.

This indigenous Lander module (LM), Propulsion module (PM), and Rover are components of Chandrayaan-3, an interplanetary mission research and demonstration platform. At a predetermined spot on the moon, the Lander will be able to softly land, releasing the Rover to do in-situ chemical analysis of the lunar surface while it is in motion. Both the Lander and the Rover will carry scientific payloads that will perform experiments on the lunar surface. PM's primary function is to move the lunar material (LM) from the launch vehicle's injection into the moon's final 100-kilometer circular polar orbit and back again.

The entire ship, including the lander and rover, was built with artificial intelligence (AI). The spacecraft's design is being enhanced for weight, efficiency, and security using AI algorithms. During Chandrayaan-3's successful lunar landing, an advanced array of AI-powered sensors a monument to modern technological marvels was erected. With unparalleled accuracy, these sensors which include altimeters, velocimeters, and accelerometers orchestrate the exact landing. AI was employed by Chandrayaan-3's sensors, as opposed to other lunar missions that had trouble with landing deviations. AI models methodically examined the lunar surface, identified potential hazards, and updated the fall trajectory using the data from these sensors to ensure precisely controlled landing.

One of the trickiest parts of space missions is the lunar descent, which was expertly handled by AI algorithms on Chandrayaan - 3. Here are a few instances where AI had a revolutionary impact:

- Control over Thrust and Orientation
- Increased Rate of Attitude Correction
- Redundancy and Impact Legs Redesigned
- Targeting of Precise Landing Regions

SCIENTIFIC PAYLOADS POWERED BY AI

Payloads for Propulsion Modules

- Spectro-polarimetry of Habitable Planet Earth (SHAPE)

Lander Payloads

- Chandra's Surface Thermo physical Experiment (ChaSTE)
- Instrument for Lunar Seismic Activity (ILSA)
- Langmuir Probe (LP)

Rover Payloads

- Alpha Particle X-Ray Spectrometer (APXS)
- Laser-Induced Breakdown Spectroscopy (LIBS)

AI'S ABILITY TO IMPACT THE LUNAR SURFACE

Scientists from ISRO will not operate the Vikram Lander Module. Instead, it will be entirely managed by AI and machine learning algorithms created especially for this journey to the lunar South Pole. AI and ML are used by ISRO for more than simply the landing. Instead, ISRO uses AI for a variety of purposes, similar to the majority of other space agencies worldwide. Any modern space mission would require far more work, be significantly more expensive, and be significantly more likely to fail without the use of AI algorithms. The Pragyan Rover will carry out the actions required to first find pertinent samples and then analyse them using an AI system.¹

Furthermore, rocks, craters, and other topological features can be recognised by the rover's sensors. To assess the data from those sensors and choose the best course of action, it makes use of AI. This ensures that there will be no risks and the rover can travel through safely. On August 27, a crater with a diameter of 4 metres was found, about 3 metres ahead of the rover's position. When told to retrace the route, the rover was about to collapse, but with AI's help, it started to turn around and head in a different way.² AI has completely changed satellites and other spacecraft, such as the Vikram Lander Module. Based on information from the sensor and camera arrays on the Vikram Module, the on-board AI system determines when to activate the air brakes and when to boost itself. It also determines a turn's quantity, direction, and timing.

ROLE OF ROVER AFTER LANDING

"Pragyan" is the name of the rover, which is equipped with two instruments for element and chemical composition tests as well as a robotic course planning exercise for upcoming exploration. ISRO will encounter "many issues" on the moon's surface for the first time, particularly lunar dust and temperatures that can harm moving parts. The working parts and machinery may become caught in the dust there. It can jam moving parts, get into the system's bearings, and interfere with the operation of the motors.

¹Mehul Reuben Das, "ISRO's AI Prowess: From Vikram's landing to Pragyan's predictive maintenance, how AI is powering Chandrayaan 3."

²Mehul Reuben Das, "ISRO's AI Prowess: From Vikram's landing to Pragyan's predictive maintenance, how AI is powering Chandrayaan 3."

The six-wheeled rover will investigate magnesium, silicon, potassium, calcium, and iron on the moon's surface. It will also aid in our understanding of the Moon's atmosphere and day-night cycles. The rover will use its payload, the Alpha Particle X-Ray Spectrometer (APXS), to study the lunar surface in order to ascertain the chemical composition and deduce the mineralogical composition of the moon.

AI INTEGRATED ROVER PRAGYAN

AI will also help the rover Pragyan throughout its lunar exploring phase. The AI algorithms will provide direction for finding and mapping fascinating lunar objects and determining the best path for the rover's investigation. The rover has navigation cameras and an TX/RX (Transmit and Receive) antenna that AI will utilize to steer it during the whole operation. Pragyan is equipped with an Alpha Particle X-ray spectrometer and a Laser Induced Breakdown Spectroscope (LIBS). Important data will be simultaneously collected by the spacecraft, and AI will take the lead and actively participate in the analysis process. With the help of artificial intelligence, insights that would otherwise be hidden by employing traditional techniques can be obtained. The AI-integrated rover will do experimental analyses of the landing area and monitor and research the local lunar soil's chemical and mineralogical makeup.

LIBS

Sulphur (S) has been detected in the lunar surface close to the South Pole for the first time ever by in-situ measurements performed by Chandrayaan-3's Laser-Induced Breakdown Spectroscope (LIBS) instrument. Aluminium, calcium, iron, chromium, titanium, manganese, silicon, and oxygen were also identified by the device. The Laboratory for Electro-Optics Systems (LEOS)/ISRO develops the LIBS instrument.

X-RAY ALPHA PARTICAL SPECTROMETER

The APXS analyses rocks and soils for elemental chemistry using X-rays and alpha particles. Alpha particles are released during radioactive decay, and X-rays are an electromagnetic radiation similar to light and microwaves. The APXS carries a small alpha particle source. Alpha radiation is emitted by a scientific target and is reflected back into an APXS detector along with some X-rays that are stimulated from the target. The energy distribution of the alpha and X-rays picked up by the detectors is analysed to determine the elemental makeup. The elemental makeup of a rock is the ratios of different chemical elements that have combined to form all of the minerals in the rock. Scientists can use the elemental makeup of Martian rocks to learn about the formation of the planet's crust and any possible weathering.³

³NA, "ars Exploration Rovers."

CURRENT STATE OF THE ROVER IN THE MOON

The Rover successfully finished its tasks. It has been parked securely and put into sleep mode. The payloads for APXS and LIBS are not active. The Lander is used by these payloads to relay data to the Earth, according to a statement made by the space agency. The battery is fully charged, and the solar panel is ready to catch light at the next sunrise, which is expected to happen on September 22. Maintain the receiver's optimism for a successful start to the next batch of assignments! If not, it will act as India's permanent emissary on the moon.⁴ Pragyan demonstrated that the moon includes sulphur, iron, oxygen, and other elements by travelling more than 100 metres (330 ft). Now, the Chandrayaan-3 spacecraft's Pragyan rover was "put into sleep mode." Hoping for a successful beginning to a fresh set of tasks! If not, it will serve as India's lunar envoy and stay there indefinitely.⁵

CONCLUSION :

Artificial intelligence is at the heart of this accomplishment. It is a driving factor rather than a passive component. Vikram's fall was coordinated by AI calculations and choices, which adjusted to real-time lunar factors. The success of this mission lies not only in the landing, but also in the flawless collaboration of human intellect with artificial intelligence.

Chandrayaan-3 represents a fresh beginning rather than a conclusion. Images provided and data gathered are pieces of a greater mosaic. Under Vikram and Pragyan's feet on the lunar surface, there are mysteries whose answers might fundamentally alter our perception of the Moon and everything else in the universe.

Success of Chandrayaan-3 is audible throughout all of space and time. It is evidence of India's technical advancements and unwavering will. We are reminded as we look to the future that human creativity finds no limitations in the vastness of the cosmos. Every mission and every landing advances humankind closer to the stars.

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A STUDY ON THE PERCEIVED SERVICE QUALITY IN RETAIL BANKING

SATHIYABAMA. B

*II M.Com Accounting & Finance,
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai-44.
Email: p21af028@sdbnvc.edu.in*

Dr. M. REKHA

*Assistant Professor, PG Department of Accounting & Finance,
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai-44.
Email: rekha.m@sdbnvc.edu.in*

ABSTRACT :

Service Quality plays an important role in the retail banking sector, and customers are the key elements of the banks. Customer satisfaction is one of the most crucial factors in retail banking. It is determined by the quality of service. So, it is important to understand the connection between service quality and customer perception as it affects customer satisfaction and profitability. High-quality goods and services result in loyal customers. This research article examines the preferences for using retail banking services. It analyzes the usage of various banking services like retail bank branches, ATMs, internet banking, and mobile banking.

Keywords: RETAIL BANKING, SERVICE QUALITY, PERCEPTION, CUSTOMER SATISFACTION

INTRODUCTION :

Retail banking represents the financial products and services that are offered by a bank to an individual customer as compared to those offered to other businesses and corporate entities. Banking services are influenced by customers' preferences and satisfaction. Banks must comprehend all of the factors that customers use to assess service quality. It affects the customer's feedback about the quality of the banking services. Customer intentions to engage in a bank's loyalty programmes are influenced by service quality, which depends on factors like time management and customer service to satisfy their expectations. The retail banking services offered by the numerous commercial public sector banks and private sector banks are thought to be among the most innovative financial services available. Retail banking offers various types of services to their customers. And there is an increased demand for retail banking's products, such as savings accounts, current accounts, term deposits, loans, debit and credit cards, ATM facilities, net banking, etc. In service quality, convenience is the most crucial factor for every customer, and it is imperative for banks to analyze customer feedback on their services and products in order to improve both performance and customer services.

REVIEW OF LITERATURE :

Parasuraman, A., et al., (1988) discussed the multiple item scale for measuring the consumer perception of service quality. The research describes the development of a 22-item instrument (called SERVQUAL) for evaluating customer perceptions of service quality in service and retailing organizations. The conceptualization and operationalization of the service quality construct, the procedures used in constructing and refining a multiple-item scale to measure the construct are described. Evidence of the scale's reliability, factor structure, and validity on the basis of analyzing data from four independent samples was presented. The paper concluded with a discussion of potential applications of the scale.

Jamal, A., & Naser, K. (2002) examined the outcome of customer satisfaction in critical issues for both academic and bank marketer in retail banking. A survey was conducted to find the impact of customer satisfaction and service quality in retail banking. The sample size of 167 respondents were collected from the bank's customers. The data analyzed using multivariate regression analysis, stepwise regression, ANOVA analysis. Therefore the study implies that the customer expectations and satisfaction was higher. According to the findings, customer satisfaction appears to be correlated with both the core and relational components of service excellence. Results also suggest a negative relationship between satisfaction and expertise. Further the researchers discussed the implications of bank managers.

Sudhahar, D. J. C., & Selvam, M. (2006) highlighted the importance of service quality measurement in the Indian retail banking sector. The data were collected from the bank's customers by using the SERVQUAL scale. The sample size of 363 were collected and analyzed using correspondence analysis. The outcomes were acquired and presented using the SPSS software (11.0). The data was collected from banks like ICICI, SBI, Syndicate bank, and HDFC. The findings of a service quality attribute image survey of selected public and private sector banks show that public sector banks can improve their performance by reworking their service marketing tactics and also highlights that the need for private sector banks must focus entirely on characteristics like dependability, credibility, and security when providing service to their clients.

Vijayakumar, T., & Velu, D. R. (2011) studied customer relationship management in the retail banking sector. The primary goal of the research is to provide a framework for the Customer Relationship Management Model (CRMM) that is suitable to Indian retail banks, as well as to examine the impact of service quality on customer behavior in relation to retail banks. According to the findings of the research study, there appears to be a lack of understanding among bank workers as well as adoption of CRM packages available on the market. The bank must create the right environment, culture, and attitude among its staff members in order to install a CRM package effectively and give customers the best possible service.

Mujinga, M. (2020) examined service loyalty in retail banking. The main objectives of the study were to report customer service loyalty of retail banking in South Africa. The study used SERVLOYAL measurement scale. The sample size of 520 were valid respondents. The data were analyzed using descriptive statistics, frequency distribution, inferential statistics. The study concluded that service quality of South Africa in retail banking was not dependent on the factors like age, gender, and income of the individual person. The research suggests the banks to improve their brand quality of products to retain customer loyalty.

OBJECTIVE OF THE STUDY :

- To determine the demographic profile of the respondents.
- To examine customer's preferences for using retail banking services.
- To analyze most preferred usage of retail banking services.
- To identify the respondents' use of banking services over a different time period.

RESEARCH METHODOLOGY :

This research article is descriptive in nature.

- **DATA COLLECTION :** The data used in this research article are primary and secondary. The primary data is collected through Google Forms from the bank's customers. The secondary data is collected from research articles, journals, and websites.
- **DATA ANALYSIS TOOL :** The primary data acquired via an online survey is analyzed using MS-Excel and IBM-SPSS 21. The tools used for this research are descriptive statistics, the Friedman test, and the stacked bar chart.
- **SAMPLE SIZE :** The sample size of this research article is 200.
- **SAMPLING TECHNIQUE :** The data were collected from the bank's customers using the convenience sampling method.

ANALYSIS AND INTERPRETATION :**PERCENTAGE ANALYSIS :****TABLE 1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS**

FACTORS	CATEGORY	PERCENTAGE (%)
Gender	Female	51.5
Age	21 - 30 years	45.5
Educational Qualification	College (Under Graduate / Post Graduate)	55
Profession	Salaried - Private Sector	37
Monthly Income	20001 - 30000	32
Marital Status	Married	61

Source : Primary Data

TABLE 1 : Shows the demographic profile of the respondents,

- With females accounting for 51.5% and males accounting for 40.5%.
- In terms of age, 45.5% of respondents are between the ages of 21 - 30 years, 6% are under the age of 20, 16.5% are between the ages of 31 and 40, 16.5% are between the ages of 41 and 50, and 15.5% are above the age of 50 years.

- In terms of educational qualification, 55% were college (Under Graduate / Post Graduate), 17% were schools, 21% were professionals, 1.5% were diplomas, and 5.5% were others.
- In terms of professions, 37% of respondents were salaried in the private sector, while 7% were salaried in the government sector. 32 percent of them responded that they owned their own business or were self-employed, 10.5% were housewives, and 13% were in the others category.
- Monthly income between Rs. 20,001 and Rs. 30,000 has the highest percentage of 32%, followed by income below Rs.20,000 (31.5%) and income between Rs.30,000 and Rs.40,000 (2.5%). 8% of respondents earned between Rs 40,001 and Rs 50,000 per month, while 6% earned more than Rs 50,000 per month.
- Marital status, 61% of respondents were married, while 39% were unmarried.

TABLE 2 : RETAIL BANKING PREFERENCES OF THE RESPONDENTS

VARIABLES	CLASSIFICATION	PERCENTAGE (%)
Type of bank	Public bank	54.5
Bank account type	Savings Account	75.5
Duration of being bank customers	1 - 5 years	45.5
Bank statement mode	Pass book entry	41

Source : Primary Data

TABLE 2 : Specifies the preferences of customers for using banking services.

- Public banks were favored by 54.5% of respondents, while 45.5% of the respondents preferred private banks.
- Savings accounts are the most popular bank account type among the respondents. 75.5% of respondents were using savings accounts. The current accounts were used by 19.5% of the respondents, while the fixed deposit accounts and loan accounts are 2% and 3%, respectively.
- The duration of being a customer, i.e., from 1 to 5 years is 45.5%; Less than 1 year is 10.8%; 6 to 10 years is 22.5%; and more than 10 years is 21.5%.
- The preferred modes of using bank statements are passbook entry, SMS, email, and ATM statements. Passbook entries are favored by 41% of respondents, followed by SMS (28%), email (20.5%), and ATM statements (10.5%).

FRIEDMAN TEST :

TABLE 3 : USAGE OF BANKING SERVICES

RETAIL BANKING SERVICES	MEAN RANKS
To apply loan	1.59
To pay bills	2.23
To other facilities (SMS, Manage accounts, account alert)	2.18

Source : Primary Data

TEST STATISTICS	
N	200
Chi-Square	108.519
df	2
Asymp. Sig.	.000

Source : Computed Data (a. Friedman Test)

TABLE 3 :

Indicates that the p value is less than .000 and the null hypothesis is rejected at the 1 % level of significance. Hence, there is a significant association between the mean rank towards the respondents’ usage of banking services. Based on the mean value, 2.23 is the first rank where most of the respondents used banking services to pay bills. Second, most of the respondents preferred to use other facilities (SMS, manage accounts, account alert). Third, respondents preferred to use retail banking services to apply for loans. Therefore, the significant value is .000 and the null hypothesis is rejected.

STACKED BAR GRAPH :

CHART 1 : FREQUENCY OF THE RESPONDENTS USING BANKING SERVICES IN DIFFERENT TIME PERIODS.

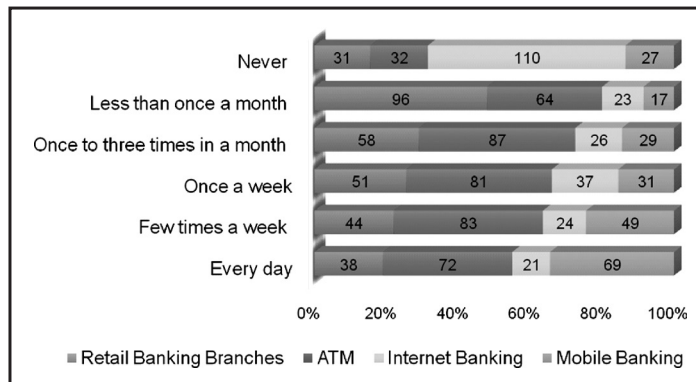


CHART 1 (BY FREQUENCY) :

Shows the number of respondents using banking services at different or various time periods. Banking services include retail banking branches, ATM banking, Internet banking, and mobile banking. The most used bank services are ATMs, mobile banking, and retail banking branches. 72 respondents chose ATM service for everyday banking. 83 people responded to ATM service for the time period, a few times a week. Once a week, 81 people responded to the ATM service. Once to three times in a month, 87 people responded to the same ATM service. Less than once a month, 96 respondents used retail banking branches. The 110 respondents answered that they never used Internet banking services.

FINDINGS AND SUGGESTIONS :

According to the online survey, the respondents, i.e., bank customers, implied that the findings of this research article show that the customer perception of the quality of service is more important. And most of the respondents tend to go to retail banking branches to use the services, mostly to avail loans. The quality of the service is an important factor for every bank. And also, there is an association between the respondents' usage of various banking services.

Further, the research article suggests that bank employees should be aware of each customer's unique needs and give them individual attention. The banks must also motivate their customers to use digital banking services. The bank's employees must be careful to provide prompt services, be willing to assist customers at all times, and never be too busy to do so. Customers should be informed in advance of when services will be provided. Banks ought to invest in research and development to implement marketing strategies to boost customer satisfaction in the retail banking industry. Creating marketing strategies to promote customer satisfaction in the retail banking business.

CONCLUSION :

The retail banking industry is undergoing massive transformation. It was a relatively simple business a few years ago. But today, technology and innovation, growing competition, complex regulatory requirements, embedded finance, consolidation, and changing customer expectations are putting enormous pressure on it. Strengthening customer loyalty and retention, as well as brand awareness and reputation, are essential to improving the quality of banks' services. It is clear that customers preferred using public banks for their savings accounts. Also, some people have a tendency to use banking services at various times. The retail banking sector must regulate the preferences and satisfaction of customers to create better service qualities.

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INCIDENCE OF USAGE OF ONLINE SHOPPING AND ITS IMPACT ON BUYER BEHAVIOUR IN CHENNAI CITY – A DIAGNOSTIC STUDY

A. JASMINE, M.R. LAKSHANA, R. MADHUMATHI, S. MANJUPARKAVI

*Department of Economics
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chrompet, Chennai – 44.
Email: madhumathi3001@gmail.com*

ABSTRACT

At present time, the online shopping mode is playing a vital role in economic Development. Therefore, it is very important to analyse the consumer behaviour in online shopping. The research as under taken to find the impact of online shopping in buyer behaviour. The primary data was collected mainly through direct survey and G- Forms by preparing questionnaire and providing links to certain people who live in and around Chennai city. To analyse and interpret the results from the data SPSS software has been used. The Major results are younger generation is much interested in online shopping ad there is no relationship between Educational Qualifications and mode of purchasing.

Keywords: *Online shopping, Consumer behaviour, Economic Development, Trends in E- commerce.*

INTRODUCTION

The Indian economy is a fast-growing middle-income market. It is the fifth largest economy by nominal GDP and 3rd largest in its purchasing power. IMF (International Monetary fund) ranked India in 142nd place on the basis of per-capita income and 128th by GDP. The long-term growth perspective of the Indian economy remains positive due to the largest percentage of young population which around 70 percentage. The development is also because of low dependency ratio, healthy savings, investment rates, globalization and integration of global markets.

The economy has slowed down in 2016 and 2017 due to GST and demonetization. 70% of India's GDP is driven by the domestic private consumption. India remains the world's sixth largest consumer market. Apart from the private consumption, GDP also includes Government spending, investments and exports. After the 2020, pandemic India is the 14th largest importer and 21st largest exporter.

TRENDS IN E-COMMERCE

India transformed the way of business with the help of E-commerce. The E-commerce market is expected to grow up to US\$ 188 billion by 2025. It is 46.2 billion as of 2020. It is expected to reach 111 US\$ billion by 2024 and US\$ 200 billion by 2026. Increase in the usage of internet and mobile phones contribute the growth of many industries. The number of internet connections increased by 830 million in 2021 in which 55% is from urban areas. The Indian online grocery market is predicted to reach 26.93 billion in 2027 from US\$ 3.95 billion in FY21.

India's consumer digital economy is estimated to reach 1 trillion US dollar by 2030 due to the strong adoption of E-Commerce. India stands third after China and US in online shopper base of 140 million in 2020. Indian consumers are highly adopting the E-commerce mode of shopping.

Indians are highly progressive in adopting 5G network and shipments of smart phones increased up to 169 million in 2021. According to a report published by IAMAI and Kantar Research, India internet users are expected to reach 900 million by 2025 from ~622 million internet users in 2020.

- In February 2022, to support MSME (Ministry of Micro, Small and Medium Enterprises) Amazon India launched One district One product (ODOP) bazaar on its platform.
- In February 2022, to enable trade in smart phones Flipkart launched the “sell back program”.
- Flipkart, India's e-commerce powerhouse, announced in July 2021 that they will raise fund from various sources including sovereign funds, private equities and Walmart (parent company) up to US\$ 3.6 billion.
- The grocery infrastructure has developed to accommodate to customer safety and demand across India by Flip Kart in May 2021. It is planning to further expand its fulfillment centre capacity for grocery by over 8 lakh square feet across Delhi, Kolkata, Chennai, Coimbatore and Hyderabad.

ONLINE SHOPPING

Few years ago, many businesses organizations opened their branches in various cities to enlarge their business. They found it difficult to move from local to national level. Only larger organizations had the capacity to move from national level to global level.

Due to evolution of technology business came up with a new method know as online shopping. It allows the customers to place order without traveling long distance. The needs and preference of consumers were changed due to the technology.

Online shopping provides wider range of choices to consumers than the traditional retail stores. Certain products are substantially cheaper. Online shopping also enables the consumers to get the reviews without any agents. Due to the increase in the growth of technology, business organizations have switched to electronic method of selling goods. Internet is the big factor to conduct commercial transactions.

CONSUMER BEHAVIOUR

Consumer behavior is a study of how individual customers satisfy their needs and wants. It is the decision-making process or the act of the people involved in purchase decision of goods and services. Consumer behavior on online shopping differs from direct shopping. It is a good business revolution. To understand the buying behavior a firm has to analyze the factors influencing the buyers to buy the product and changing trends in the economy.

Online shopping mode has overcome many disadvantages of the traditional shopping method. Moreover, it has increased the incidence of shopping compared to last decade. The study of the buyer behavior is complex and very difficult to predict and make a uniform and sample theory.

The taste, preference and wants differ from person to person. Increasing rate of literacy, living standard, Urbanization and changes in the consumption pattern lead to the change in the product features and packing styles and designs.

Each consumer has his or her own preference, taste and interest. The study of consumer behavior helps the marketers to understand the particular segment. The decision about the characteristics of the product and design are based on the study of buyer behavior.

TECHNOLOGY AND CONSUMER BEHAVIOUR

In 2008, people started using the internet and virtual shopping mode. The buying pattern of consumers changed. Through digital channel, people came to know more about the products and services effectively and quickly. Consumers were aware of the trend, prices and where products or services were available. Through the mobile app and other computerized channels, the consumer's purchase products. By using the digital platform, the consumers eliminate the middleman and directly buy the products from the companies at a reasonable price. In India by 2017, the brand and

Other features of the products were developed to influence the consumers. The companies were innovating special ideas to attract the consumers.

INDIAN CONSUMER BEHAVIOUR

Digital platform also provided the freedom to express their views in videos and reviews which was not possible in direct shopping. The consumers have enlarged their ability to choose a right product. Thus, they read product reviews before buying a product and make the comparisons about them. The consumer and companies communicated through the mass media. So the exchange of the product became effective since they can exchange the product by sitting in their home without any difficulties. For example, amazon provides 30 days return policy. Under this the consumer can return the product within 30 days from the date of purchase. In case of any damage, default delivery of the product, the full amount is refunded. With the development of technology, the consumers and sellers are fully connected with each other which facilitate smooth shopping.

Today's Indian women are the substance for the consumer behaviour. A woman plays a vital role in her decision-making. Everything in the world is Changing and, in a way, Indian women to here reflected a change in the buying behaviour. Increase in literacy rate, number of working women and several other factors have, changed their way of thinking.

Many marketing strategies and designing tools are also changed to satisfy the Indian women's needs and expectations. A woman plays an important role in decision making. While purchasing the product final decisions are taken by the women whether to buy the product or not. At present, comparatively many decisions are taken by women than men.

If the woman is a housewife, she dominates the decision making regarding the household items.

METHODOLOGY

The methodology used for study of consumer behaviour and its impact on online shopping. It deals with the Area of Study, sources of the data collection, collection of samples, Questionnaire design and the frame of the analysis.

The study is confined to the state of Tamil Nadu with special reference to Chennai city. The study being descriptive and analytical in nature required collection of both primary and secondary data. The primary data forms the consumer behaviour in online shopping of the study for empirical analysis. The secondary sources of data use in the study are from published material. With the designed Questionnaire 210 samples were collected by Google forms and direct survey. Before finalizing the questionnaire, explorative group discussions were conducted among the selected respondents in the field of study. Based on their views a questionnaire was set and pre-tested on a sample of 15 respondents. The language used in the questionnaire was simple, clear. The data collected scrutinized to identify the defects in the meaning or in the structure of questionnaire.

ANALYSIS

RELATIONSHIP BETWEEN THE EDUCATIONAL QUALIFICATION AND THE ONLINE PURCHASE BEHAVIOUR OF THE RESPONDENT:

A cross tabulation was carried out to understand the impact of the educational qualification of the respondents and the basis of various criteria for executing their online purchase.

Table 1

Cross tabulation for Educational Qualification and basis of purchase in online

Educational Qualification *On what basis do you purchase in online Cross tabulation								
		On what basis do you purchase in online						
		Brand	Discount	NA	Price	Quality	Speed and Delivery	Total
Educational Qualification	Above Post Graduate	1	2	0	2	1	1	7
	Higher Secondary	7	6	5	8	4	1	31
	Post Graduate	4	5	3	2	11	3	28
	SSLC & below	1	1	0	1	0	0	3
	Under Graduate	21	28	13	32	35	12	141
Total		34	42	21	45	51	17	210

Figure 1

Bar Representation of Educational Qualification and Basis of Purchase in Online

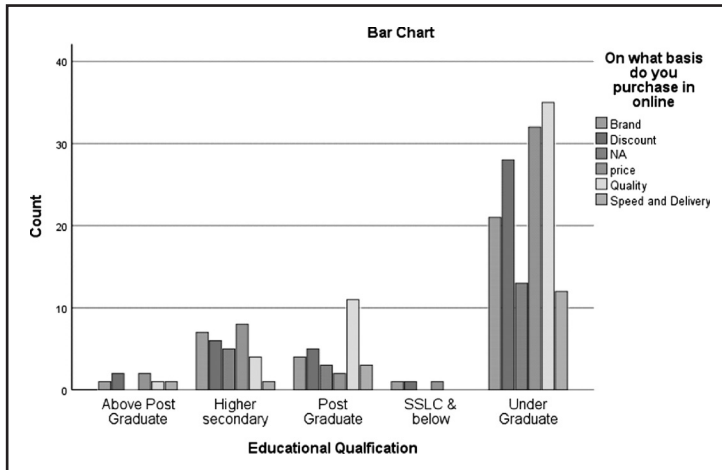


Table 2

Chi-Square test for Educational Qualification and basis of purchase in online

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi- Square	14.857a	20	.785
Likelihood Ratio	17.408	20	.626
N of Valid Cases	210		
a. 17 cells (56.7%) have expected count less than 5. The minimum expected count is .24.			

Accordingly, the null and alternate hypothesis were postulated as follows:

H0: There is a relationship between the educational status of the respondents and the basis of purchase in online.

H1: There is the relationship between the educational status of the respondents and the basis of their purchase in online.

The chi square analysis of administered shares that [the chi-square value was .785 which is greater than the tabulated value. Hence the null hypothesis H0 is accepted which proves that there is no relationship between the educational status and the basis of the online shopping. It is being further offended that the price , quality and discount seemed to be the major determinants for carrying out the online shopping by the respondents]

RELATIONSHIP BETWEEN THE INCOME OF THE RESPONDENTS AND THE FREQUENCY OF ONLINE SHOPPING MODE

The relationship between the income of the respondents and the frequency of their online shopping was determined by categorizing the respondents as belonging to the non-working and working category.

NON-WORKING CATEGORY

About 112 respondents belonged to the non-working category. It was found that nearly 40 respondents shopped once in the month, while 23 of the them did not shop in the online mode. About 21 of them carried out online shopping twice a month. A Mere 8 of them did it more than 4 times, while 7 of them stated that they carried out about three times. The trend citing this information is cited below.

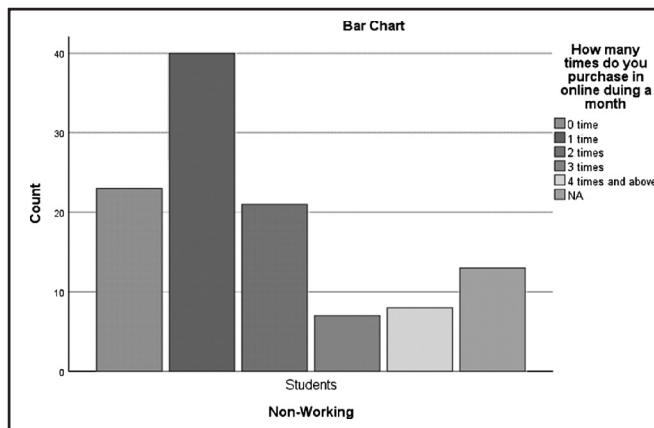
Table 3

Cross Tabulation for non-Working Category and how many times do you purchase in online during amonth

		How many times do you purchase in online during a month						
		0 time	1 time	2 times	3 times	4 times and above	NA	Total
Non-Working	Students	23	40	21	7	8	13	112
Total		23	40	21	7	8	13	112

Figure 2

Bar Representation for the non-working Respondents and Frequency of their purchase in online



WORKING CATEGORY

In order to understand the relationship between the income of the respondents (about 98 of them)

In the working category and the frequency of their online purchase, a cross tabulation was combined out and chi-square test was preformed to study the level of associations between these variables.

Thus, a null hypothesis and an alternative hypothesis has follows:

Table 4

Cross Tabulation for Working respondents and frequency of their purchase in online

Monthly Salary *How many times do you purchase in online for a month		Cross tabulation						
		How many times do your purchase in online for a month						
		0 time	1 time	2 times	3 times	4 times and above	NA	Total
Monthly Salary	Students	0	4	8	2	6	0	20
	10,000 - 19,999 Rupees	1	2	4	4	3	2	16
	20,000 - 29,999 Rupees	2	5	3	2	2	0	14
	30,000 Rupees and above	4	9	3	3	3	1	23
	Below 10,000 Rupees	1	7	5	4	6	2	25
	Daily wages	8	27	23	15	20	5	98
Total		23	40	21	7	8	13	112

Figure 3

Bar Representation for Working Respondence and their frequency of purchase

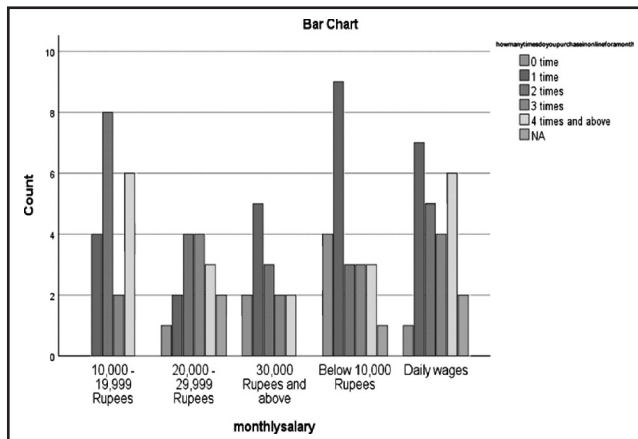


Table 5**Chi square test for working respondents and frequency of purchase in online**

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi- Square	14.857a	20	.785
Likelihood Ratio	17.408	20	.626
N of Valid Cases	210		
a. 24 cells (80.0%) have expected count less than 5. The minimum expected count is .71.			

H0: There is no significant relationship between the monthly income and the frequency of their online shopping mode.

H1: There is an significant relationship between the and the frequency of the online shopping mode.

The result of (The chi square analysis revealed that the peason chi-square value was found to be .502 which is greater than the tabulation value 0.05) Hence we accept the null hypothesis p of the frequency of their online shopping behaviour. This shows that the case of shopping online could be the major consideration for opting this mode.

MAJOR FINDINGS

➤ The chi square analysis of administered shares that [the chi-square value was.785which is greater than the tabulated value. Hence the null hypothesis H0 is accepted which proves that there is no relationship between the educational status and the basis of the online shopping. It is being further offended that the price, quality and discount seemed to be the major determinants for carrying out the online shopping by the respondence.

➤ The younger generations (Non-working category) are much interested in online shopping.

CONCLUSION:

The impact and the incidence of usage of online shopping and the transformation in the buyer behaviour mode has brought in a lot of discussion in India's economic scenario. The drive towards the consumption pattern and mode of consumption has joined momentum in recent years with several business entities encouraging customers to suitor on to the online shopping mode.

A dual benefit could be experienced with this buyer behaviour mode. The manufacturers witness an increase in the magnitude of sales and this calls for an increase in production of goods and services. The customers on the other hand are exposed to a wide array of products to choose from and are inclined purchase often with this shopping mode.

With this background, this study makes a humble attempt to determine the frequency of usage of online shopping mode and its impact and the buyer behaviour aspects for the present and future generations as a whole.

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START-UP ECOSYSTEM OF MODERN INDIA – AN OVERVIEW

G. PRAVEENAMARY

*III B.A Economics
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai – 44.
Email: praveenamary435@gmail.com*

ABSTRACT

The term Start-up was coined in 1970's which refers to a new breed of small companies with astonishing growth potential. India has started to witness a great transition over the last decade. India is now the third largest Start-up ecosystem in the world with more than 90,000 start-ups and 108 unicorns as on 31st May 2023. By 2025 India is estimated to have 250 unicorns, out of total of 2 lakhs start-ups employing 3.25 million people in the country. On January 16, 2016, the Indian Prime Minister launched the Start-up India initiative to encourage start-ups and innovation in the Country for long-term Economic growth,

***Keywords:** Start-ups, Start-up India, economic growth, Unicorns, job opportunities.*

INTRODUCTION

A Start-up is a new Company established by one or more Entrepreneurs to provide unique goods and services. This aims to encourage people to think creatively and Entrepreneurially. Small Business Start-ups, Scalable Start-ups, Lifestyle Start-ups, Big Business Start-ups, Buyable Start-ups, Social Start-ups are some of the types of the Start-ups.

EVOLUTION OF START-UPS IN INDIA:-

The word “Start-up” is often related to Silicon Valley in the US, which related to many great Start-ups like Facebook, Google, etc., and Start-up is now related to Bangalore in India. Indian Start-up economy is booming over the past decades. The evolution of Start-up in India was occurred through IT sector. In 1968 the Corporate Giant, Tata group, setup TCS and took many projects in India. It partnered with US based mainframe manufacturing company and begin the era of Offshoring. The growth of the IT companies and increased Offshoring of Research and Development created a pull on technical education. This is the root cause for the establishment of many Start-ups like Softek, Tally, Infosys etc. A major turning point in the evolution of started in India is in 1980s.

This was the time when Rajiv Gandhi, the then prime minister introduced the Liberalization of the computer industry and thus leads to the introduction of NASSCOM.

This actually helped India's digital industry to grow. The Great Recession of 2008 is a further watershed moment. This brought numerous Economies to their knees, and Businesses all over the World began laying off workers. As a result, workers all over the World started to fear losing their jobs. The impact on Indian IT professionals was significant, and many of them began looking for alternative employment opportunities. Many of those who had lost their jobs also made the decision to move forward with starting their own businesses. Many famous Start-ups in India like Policy Bazaar, Zomato, etc., were found during this period. After this there is a continuous growth in the number of Start-ups in India. According to DPIIT, India is now one of the third largest Start-up ecosystem in the world with more than 92,000 Start-ups in which 110 where Unicorns with the total valuation of \$340.80 Bn.

TOP 20 UNICORN START-UPS IN INDIA:-

In the Venture Capital industry, any Start-up that receives a valuation of \$1 billion is known as a Unicorn. Aileen Lee, the creator of Cowboy Ventures, first used the phrase. Some of the top 20 Unicorn Start-ups in India are, Zepto, Swiggy, OYO Rooms, Ola cabs, Pine labs, Sharechat, Verse Innovation, Meesho, Lenskart, Unacademy, Upstox, Policy Bazaar, Urban Company, Boat, Car Dekho, Myglamm, Mamaearth, Flipkart, Nykaa, Zomato. Totally there are 110 Unicorn Start-ups are present in India.

START-UP INDIA INITIATIVE:-

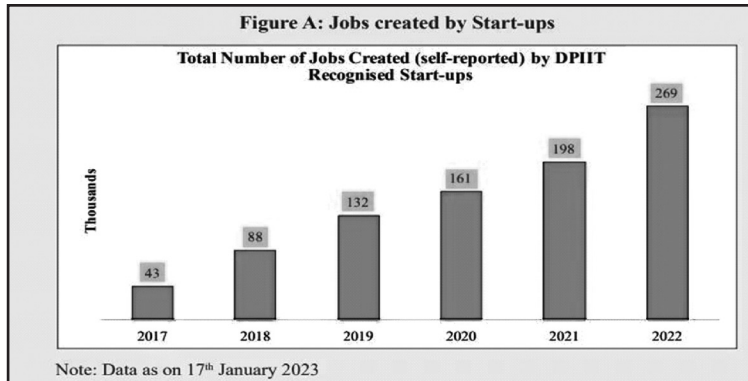
The START-UP INDIA initiative was introduced by Indian Prime Minister Shri Narendra Modi on January 16, 2016, to promote the production of innovative goods and services and to increase the employment rate through the Start-ups. This scheme was launched to accelerate the growth of the Start-ups.

OBJECTIVES OF START-UP INDIA INITIATIVE:-

- To create a steady stage for the Start-up ecosystem to grow.
- To encourage and facilitate entrepreneurship and to promote the entrepreneurial mindset of the people.
- To encourage the Business development both in Urban and Rural areas.
- Under this Start-up India initiative, the Government of India implemented many schemes such as Fund of Funds for Start-ups scheme, Credit Guarantee Scheme for Start-ups and Start-up India Seed Fund Scheme to provide capital at different points in its business cycle.

IMPACT OF START-UPS IN INDIAN ECONOMY:-

An important yearly report that examines the Indian Economy's state is called The Economics Survey. A day before the budget presentation, this survey is presented to the legislature. According to the Economics Survey 2022 to 2023, the number of DPIIT recognised Start-ups in the country has increased from 452 in 2016 to 84,012 in 2022. About 48% of Indian Start-ups are from Tier 2 and Tier 3 Cities. The survey also mentioned that the rate of job creation by Start-ups in 2022 was 64% higher than the average of the previous 3 years.



Source:- Inc42

VARIOUS PROGRAMS IMPLEMENTED FOR START-UPS:-

● FUND OF FUNDS FOR START-UPS SCHEME (FFS):-

To help start-ups with their funding needs, the Government of India established FFS with a corpus of Rupees 10,000 crores. The financial agency for this scheme is DPIIT, and the operating agency is Small Industries Development Bank of India. This program assists start-ups by making capital available during their early, seed, and growth stages. It also plays a significant role in promoting Domestic capital growth and reducing dependency on foreign capital.

● CREDIT GUARANTEE SCHEME FOR START-UPS:-

This scheme was established by the Government of India for providing credit guarantees to the loan extended to DPIIT recognised Start-ups by schedule Commercial Banks, Non Banking Financial Companies under SEBI registered Alternative Investment Funds.

● REGULATORY REFORMS:-

To reduce the burden of compliance on the Start-up ecosystem, the Government has implemented more than 50 Regulatory Reforms.

● INCOME TAX EXEMPTION FOR 3 YEARS:-

Start-ups that were incorporated on or after April 1 2016, are eligible to apply for an Income Tax Exemption. In this plan, the start-ups will not be subject to Income Tax for three out of the ten years following its incorporation.

● START-UP INDIA SEED FUND SCHEME:-

This program aims to offer financial support to new businesses. This plan guarantees that capital will be readily available to Entrepreneurs during the initial stages of their business' growth.

TOTAL NUMBER OF START-UPS IN INDIA:-

The State-wise details of total number of Start-ups recognized under the Start-up India initiative as on 30th April 2023 is as follows:-

States/UTs	No. of Recognised Start-ups
Andaman and Nicobar Islands	43
Andhra Pradesh	1,554
Arunachal Pradesh	25
Assam	879
Bihar	1,774
Chandigarh	335
Chhattisgarh	1,017
Dadra and Nagar Haveli and Daman and Diu	41
Delhi	10,812
Goa	391
Gujarat	7,357
Haryana	5,161
Himachal Pradesh	317
Jammu and Kashmir	540
Jharkhand	908
Karnataka	11,080
Kerala	4,251
Ladakh	7
Lakshadweep	2
Madhya Pradesh	3,010
Maharashtra	17,981
Manipur	108
Meghalaya	32
Mizoram	15
Nagaland	39
Odisha	1,783
Puducherry	95
Punjab	1,006
Rajasthan	3,290
Sikkim	10
Tamil Nadu	5,940
Telangana	5,157
Tripura	82
Uttar Pradesh	9,058
Uttarakhand	814
West Bengal	3,205
Grand Total	98,119

Source:- pib.gov.in

As on 30th April 2023, the Government of India has 98,119 Start-ups, recognized under the Department for Promotion of Industry and Internal Trade (DPIIT). Of these 60% Start-ups are based in the States of Maharashtra, Karnataka, Delhi, Uttar Pradesh and Gujarat. While Maharashtra tops with 17,981 Start-ups, whereas the States like Karnataka, Delhi, Uttar Pradesh and Gujarat have 11,080; 10,812; 9,058 and 7,357 recognized Start-ups. This data shows the tremendous growing of Start-ups in Modern India.

CONCLUSION :

India's Start-up ecosystem has experienced rapid growth over the past decade, making it the 3rd Largest Start-up Ecosystem with more than 92,000 DPIIT recognized Start-ups across 670 districts of the country as of 31st May 2023. According to NITI AAYOG, there are 7.7 million gig workers in India, and this number is projected to rise to 23.5 million by 2029 to 2030. As of now, the Start-up Ecosystem of India is continuously growing and obviously, it will provide millions of job opportunities to the people, which will lead to the reduction in the rate of Unemployment in the Country.

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BLUE ECONOMY IN INDIA

REVATHI BALAJI

*I M.Com Accounting & Finance
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai-44.
Email: revathibalaji25@gmail.com*

Abstract

Due to the blue economy's ability to encourage sustainable growth and bring about economic benefits like job creation and increased commerce, many nations are turning to it. India will take the lead in advancing the blue economy by collaborating with other nations and international organisations to promote its sustainable development and use the chance to play a role as she assumes her G20 leadership in 2022. One of the 10 key elements for a country's growth is the blue economy. It focuses on policies in numerous important sectors to accomplish the overall development of the Indian economy. The draught text is divided into seven sections, including the Blue Economy and the National Accounting Framework for Ocean Policy. Coastal tourism, marine spatial planning, the aquaculture industry and fish processing; manufacturing, emerging industries; trade; research; development of services and skills; logistics; and shipping, including trans-shipment. International commitment, offshore energy, security plan, and mining in both shallow and deep oceans.

Keywords: *Blue economy, Importance, India's significance, Government initiatives.*

MEANING OF BLUE ECONOMY?

The phrase “blue economic system” describes how resources derived from the ocean are ethically used and managed for commercial growth and survival while maintaining the wellbeing of the ocean and its associated ecosystems. It encompasses a wide range of pursuits, such as aquaculture, mining operations, shipment, tourism, and alternative energy.

The term “blue economy” actually describes the vast array of marine resources that are available in the country and may be utilized as raw materials for the production of goods and services attributable to its connections to economic and social development, ecological sustainability, and national security. With the aid of this system, coastal nations like India may sustainably use ocean resources for the benefit of society.

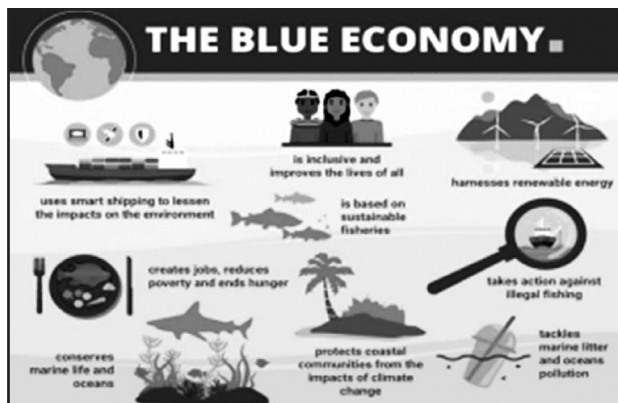


FIG 1: BLUE ECONOMY

IMPORTANCE OF BLUE ECONOMY

India's 7,500 km of coastline has 205 reportable minor and intermediate ports, 13 major ports, and nine states. Almost 95% of India's business is conducted through these ports. The standard GDP of India is 4% of which the blue economic system makes up. India has 1382 islands and an Exclusive Economic Zone measuring more than two million square kilometres. India's blue economy has several opportunities thanks to its extensive Exclusive Economic Zone (EEZ) and excellent shoreline. All of the blue economy's sectors are capable of working with a large workforce, and they have been doing so at least for the past several years in industries including fishery, agribusiness, fish farming, maritime tourism, transportation, and port development.

INDIA'S SIGNIFICANCE

The blue economic system in India is a part of the nation's financial system as a whole, which includes all of the ocean's resources and the financial structure created by humans in aquatic, oceanic, and onshore coastal regions within the judicial powers of the nation.

The Indian fishery industry has been improved in order to reach its maximum potential. The Blue Revolution: Integrated Development and Management of Fisheries (CSS), with a five-year budget of Rs. 3,000 crores (US\$ 384.3 million), was put into action in 2015–16. The "Fisheries and Aquaculture Infrastructure Development Fund" (FIDF) was established in 2018–19 with a fund size of Rs. 7,522.48 crores (\$963.5 million) with the aim of providing state and UT governments, their businesses, and the private sector with subsidized savings to close sizable gaps in the fishing facility. With the best funding of Rs. 20,050 crore (US\$ 2.5 billion), the Indian government started the Pradhan Mantri Matsya Sampada Yojana (PMSSY) in May 2020 to bring about a "Blue Revolution" by improving the nation's fisheries in an environmentally conscious and accountable way.

India has taken advantage of its extensive coastline to build ports and other delivery facilities to promote trade. The whole range of its ocean sources must, however, be fully utilised. Initiatives to use blue economies have been launched in a number of worldwide areas. For instance, national ocean insurance programmes with quantifiable effects and financial provisions have been

implemented in Australia, Brazil, the United Kingdom, the United States, Russia, and Norway. In order to guarantee the expansion and oversight of their blue economic system goals, Canada and Australia have passed legislation and put in place institutions at the federal and national levels. India is currently prepared to utilize the enormous workable of its ocean resources thanks to its own draught blue economic system covering framework.

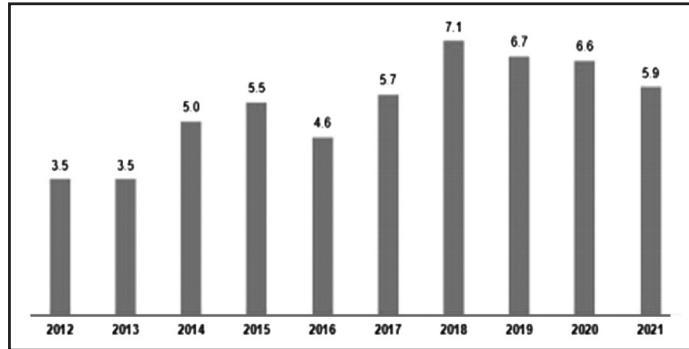


FIG 1: Indian Marine Exports (in US\$ Billions)

GOVERNMENT INITIATIVES

1. **SARGAMALA PROJECT:** India's ports and coastal infrastructure are intended to be modernised and upgraded through the Sagarmala Project, a port-led modernization programme. The project's goals are to encourage the expansion of India's blue financial system by boosting connection between ports and the countryside, lowering the cost of shipping commodities, and luring investment to coastal and port-led regions.
2. **O-SMART:** The Ocean Services, Technology, Observations, Resources Modelling and Science (O-SMART) initiative is enhanced in scientific understanding of the ocean, its wealth of resources, and how it affects the ecosystem. The effort seeks to enhance the knowledge base for excellent ocean administration while promoting sustainable coastal governance.
3. **NATIONAL FISHERIES POLICY:** It is a comprehensive plan designed to promote the development and expansion of India's fisheries industry. The goal of the coverage is to increase the effectiveness and competitiveness of the industry while also promoting sustainable fishing methods and improving the lifestyles of coastal dwellers.
4. **DEEP OCEAN MISSION:** In order to discover, protect, and sustainably utilise India's ocean resources, the government launched the Deep Ocean Mission. It aims to advance deep-sea technologies and improve the nation's capabilities in deep-sea resource exploitation and exploration, as well as mineral and biological resource discovery.

India's Blue Economy is anticipated to have a considerable boom in the coming years. Depending on how well the government implements the policies chosen, the region could become the next economic multiplier as a result of the Blue Economy Mission. Consider the insurance plans mentioned in the draught policy, for instance. The region is the sixth pillar of the government's "Vision of New India through 2030," with the Blue Economy insurance programs aiming for financial rewards over the long run in order to meet the bigger aims of expansion, employment creation, equity investments, and the preservation of the environment..

CONCLUSION :

The administration should be commended for its efforts to advance the blue economic system. These programmes might spur economic expansion, produce employment opportunities, and protect the ocean's resources. There is still a tonne of work to be done, though. The government must move forward with implementing sustainable aid administration practises, enhancing coastal infrastructure, and providing quality livelihood opportunities in order to fully recognise the manageability of India's blue economy. The ocean can help people become more resilient to economic and environmental crises. Higher fitness outcomes, richer biodiversity, more tightly closed jobs, and a safer environment for future generations are all benefits of investing in de- carbonizing transportation, sustainable seafood production, and ocean-based renewable electricity.

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STUDY ON INVESTOR'S PERCEPTION TOWARDS STOCK MARKET

J. SUREKHA

*II M.Com Accounting & Finance,
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai-44.*

Dr. M. REKHA

*Assistant Professor, PG Department of Accounting & Finance,
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai-44.
Email: rekha.m@sdnbvc.edu.in*

ABSTRACT

The stock market is known as the emerging economy's heartbeat, reflecting the country's economic situation. Every day, the stock market expands, and so do the opportunities. Investing in the stock market helps the country's economic progress. Few new investors believe that having a solid financial or company background is required for a job in the stock market. Return on investment, industry trends or uncertainties, short-term profitability, share value, dividend policy, prior economic condition, corporate reputation, board reputation, current earnings of the company, and expert analysis are all elements impacting investor perception in the market. The study's goal is to explore stock market investors' opinions and uncover typical investing mistakes.

Keywords: *Stock Market, Investment Attributes, BSE, NSE, Investor Perception.*

INTRODUCTION:

The corporate sector has played a crucial role in the Indian economy's rapid growth during the past ten years. India has experienced a major increase in foreign investment during this time, as well as the establishment of Indian multinational firms competing on the world corporate stage. Over the past ten years, efforts have been made to promote corporate sector growth, and the capital market and its expansion have played a significant role in these efforts. On all global stock exchanges, there is a rising demand for stocks. If a company needs additional capital, investors will be asked to contribute, they will be sent shares through the stock exchange. The offered shares can occasionally not stable and may even be empty, making it challenging to persuade investors to purchase a particular company's stock. The goal of this study is to investigate whether investors observe stocks. Because no firm can succeed without carefully examining the investors' understandings. Consequently, in this study, the term "perception" refers to a range of behavior that is related to distributing stock to investors.

REVIEW OF LITERATURE:

- **Dr. Kartikey Koti (2018)** analyzed on the heuristic representativeness of individual investors. This approach is about choices and decisions. Heuristics was simple and straightforward in nature and rules of thumb to follow that are very effective in making judgments and decisions. This approach tells us something about the nature of and individual's instinctive decision-making capacity. Statistical tool was measure the effect of different factors with the social characteristics of the respondent mainly two tools namely T- test and one - way ANOVA was used. This paper examined 107 respondents spread in Hubli District, Karnataka, India. These respondents work in both the public and private sectors. Many of these respondents have 10 - 15 years of professional experience.
- **Surya Bahadur G. C. and Ranjana Kothari (2017)** identify factors that contribute to volatility in the Indian stock market this study investigates investors perceptions. A sample of 226 individual and institutional investors from the BSE surveyed through a questionnaire. Factor analysis and multiple regression models were utilized for the analysis of the collected data. The study reveals that the Indian stock market is thought to be very volatile. It finds that the Indian stock market's volatility is most affected by external factors like the political situation, macroeconomic situation and spillover effect from global markets. Stock market factors like noise trading, market manipulation, foreign portfolio investment and derivatives are next.
- **Dr. Ramki R. and Saroja Devi R. (2021)** analyzed investor behavior and evaluate investment patterns, preferences and investor perception. Five hundred investors in the Virudhunagar district was surveyed using a structured questionnaire to get the primary data. Secondary data collected from reports, books, journals, periodicals, magazines, NSE fact books and websites. This has resulted in greater trading transparency, improved market infrastructure, easier operations, and faster processing of trades. Investors analyzed various aspects such as awareness, factors influencing investment decisions, investment intentions and satisfaction.
- **Fatima Khan et al., (2015)** determined that retail investors were major players in the stock market. Analyze the elements impacting the selection of firm shares and the investing Decision - making process. The sample size collected from 270 investor in Khulna. Their investment decisions was influenced by many factors such as demographics, culture, region, social and so on. The main goal of this research articles was investment research habits of stock market Investors in the city of Khulna in Bangladesh. Some important ingredients influenced the Securities trading decisions of their include past performance of companies, company knowledge, Stock market index, the company's financial records, the price of securities, underlying transaction Risk, expected return on investment etc. This study has beneficial implications for individual investors, businesses listed on the Chittagong Stock Exchange and the Dhaka Stock Exchange as well as government policymakers.
- **Raju N.S.V.N and Dr. Anita Patra (2016)** analyzed Indian stock market is observed to be highly volatile, sensitive and reactive to unanticipated shocks and news and it doesn't take long to influence market operations. However, at the same time the Indian stock market is recovering from the shocks. A practical sampling technique is used to choose the investor. Data collected from 200 investors in the research region. Statistical tools like the Chi - square test and the Weighted Average ranking method was used to assess the data. From this research it is clear that investors in Visakhapatnam considered all 22 factors before selecting stocks to invest. According to investors there were 4 factors with the lowest priority or least influence on stock selection decision.

OBJECTIVE OF THE STUDY

- To study the factors influencing on stock market from investment perceptive
- To determine the demographic profile and investment perceptive on stock market
- To find out the average of investor perception towards stock market.
- To estimate the mean rank on common mistake and preference of sector of the investor in the stock market.

RESEARCH METHODOLOGY:

The study methodology includes a description of the research design. It is a method of systematically solving a research problem such as population and sample size. The survey data is collected via Structured Questionnaire as part of the research study the responses was based on their level of experience and knowledge of stock market. The primary data is collected from 204 respondents the research is conducted using a Structured Questionnaire circulated through google. forms. The Research tools are Percentage Analysis, Descriptive Statistics, Friedman Test. Its goal is to provide a research work plan. It helps learners how to find relevant methods, materials, scientific tools and techniques for problem - solving.

ANALYSIS & INTERPREATION

TABLE: 1

PERCENTAGE ANALYSIS ON THE DEMOGRAPHIC PROFILE OF THE RESPONDENT

FACTORS	CATEGORY	PERCENT(%)
Age	21 – 30	49.5
Gender	Male	51.5
Education	UG	47.5
Occupation	Private employee	56.4
Income	20001 – 40000	41.2
Marital Status	Married	62.3

Source : primary data

INTERPRETATION

AGE:

The above table shows that 49.5% of the respondents in the study belong to the age group of 21 - 30 years. 30.9 % belong to the age bracket of 31 - 40 years, 12.3% belong to the age bracket of 41 - 50, 4.4% of the respondents belongs to the age categories of above 50 years and 2.9% of the respondents belongs to the age categories of below 20 years.

GENDER:

In the above table -1 the research percentage according to gender the male is higher 51.5% than the female 48.5%.

EDUCATION:

Above table 47.5% of the respondents in the study belong to UG, 37.3% were PG remaining 11.8% were Professional, 2.9% were HSC and Others 0.5% were others.

OCCUPATION:

56.4% of the respondents were private employee, 19.6 % of the respondents were Business, 14.2% were Public employee and remaining 9.8% of the respondents were other.

INCOME:

The above table shows that 41.2% of the respondent earn from 20001 - 40000 monthly, 27.9% of the respondents earn 40001 – 50000, 15.7% of the respondent earn from below 20000 and 15.2 % of the respondent earn from above 50000.

MARITAL STATUS:

In the above table-1 the percentage according to marital status the married is 62.3% is more than the unmarried category 37.7%,

TABLE: 2

PERCENTAGE ANALYSIS ON THE INVESTOR PERCEPTIVE OF STOCK MARKET

ITEMS	CLASSIFICATION	PERCENT
Duration Of investment in stock market	Short term	43.1
About investment in the stock market	(less than 1 year)	39.7
Source of fund utilize to invest or trade in stock market	Friends and relatives	53.4
Percentage of income locating to stock market	Savings	27.9
Purpose behind investment	25% - 40%	32.8
Time spend for investing activities	Earn return	36.3
Stock market bearish trend after you investment in the stock market	Most of my spare time	60.8
Factor consider important while selecting the sector	Wait to increase investment more in it Profitability	36.3

Source : primary data

INTERPRETATION

In the above table - 2 that is 43.1% respondents were invested in Short term (less than 1 year) and 39.7% of the respondent got information about stock market from Friends/Relatives, 53.8% of respondents utilize to invest or trade in stock market in savings, the 27.9% of the respondents were allocating their income 25% between 40%, the above table shows 32.8% of the respondents were purpose behind investment on earn return, 36.3% respondents were spend for investing activities in most of my spare time, 60.8% of the respondents were states that Wait to increase investment more in it after stock market bearish trend after you investment in the stock market and 36.3% respondents selecting the sector on profitability.

TABLE: 3
Descriptive Statistics

CATEGORY	MEAN	STANDARD DEVIATION
My spouse thinks it is useful	3.52	1.218
My colleagues do	3.55	.999
I have proven friend succession it	3.52	1.014
The government encourages it	3.25	1.131
A famous public encourage it	3.13	1.289
I prefer high risk & high return	3.54	1.217
I prefer for return without taking any risk	3.65	.953
I do not want to take any risk	3.44	1.008
I can with stand market fluctuation of risk	3.50	1.015
I would prefer stable investment	3.73	1.179
I think that investing in the stock market can enhance the financial knowledge of individual	4.17	.879
I think that stock investment is meaningful	3.81	.881
I think that stock investment is meaningful	3.71	.882
I think that engaging with stock market is interesting	3.60	1.009
I think that stock investment is good idea	3.75	1.157
Indian stock market are well regulated	4.04	.790
Capital market in India is a safe haven for investors	3.62	.788
I would enjoy exploring investment opportunities for financial purpose	3.69	.940
I would go for the best possible return even if there were risks involved	3.47	1.241
Size of the company	4.06	.816
Quality of assets & return on assets	3.82	.909
Expected stock split	3.48	.933
Price to earning ratio	3.77	1.013
Divided yield ratio	3.49	1.230

Source : primary data

INTERPRETATION

- The highest mean value is 4.17 investing in the stock market can enhance the financial knowledge of individual and its standard deviation is .879
- The second highest value is 4.06 on size of the company and its standard deviation is .816,
- The third highest value is 4.04 on Indian stock market are well regulated and its standard deviation is .790

H0 : There is significant mean rank on sector based on preference for investment.

FRIEDMAN TEST

TABLE - 3

FRIEDMAN TEST ON SECTOR BASED ON PREFERENCE FOR INVESTMENT

SECTOR	MEAN RANK	RANK
It Sector	2.45	5
Bank Sector	2.74	4
FMCG Sector	3.09	3
Automobile Sector	3.23	2
Oil And Gas Sector	3.49	1

Source : primary data

N	204
Chi – Square	55.939
Df	5
Asymp.Sig	.000

INTERPRETATION

- The above table 4 indicates that Chi – Square value is 55.939, P value is less than 0.05 the null hypothesis is rejected at a significance level of 1 %. Hence conclude that there is a significant difference between the average rank to the factors that investor perspective of the sector based on preference for investment.
- Based on the mean value, 3.49 is the number one ranking that most investor prefer to invest “Oil and Natural gas sector, then the second rank (3.23) preferred “automobile sector” then the third rank (3.09) investor preferred to “FMCG Sector” and then investor in fourth rank (2.74) prefer to the “bank Sector” and fifth rank (2.45) “IT Sector”.

H0 : There is no significant mean rank between common mistake made by investors in stock market.

TABLE - 4
FRIEDMAN TEST ON COMMON MISTAKE MADE BY INVESTOR IN STOCK MARKET

Common mistake made by investor in stock market	Rank	Mean Rank
Not understanding the investment	5	2.81
Letting your emotion rule	4	2.92
Waiting to get even	2	3.13
Failing to diversify	1	3.15
Lack of patience	3	2.99

Source : primary data

N	204
Chi – Square	6.838
Df	4
Asymp.Sig	.145

INTERPRETATION

- The above table indicates that Chi – Square value is 6.838, P value is more than 0.05 the null hypothesis is accepted at a significance level of 5%. Hence conclude that there is a no significant association between mean rank towards common mistake made by investor in the stock market.
- Based on the mean value, 3.15 is the number one ranking that most common mistake made by investor while invested in the stock market “Failing to diversify”. Then the second rank is (3.13) “Waiting to get even” Then the third rank is (2.99) “ Lack of patience” and then investor in fourth rank (2.92) “Letting your emotion rule” and fifth rank is (2.81) “Not understanding the investment”.

FINDING AND SUGGESTIONS:

- Investors should prefer long term investment that provides maximum return with minimum risk.
- Portfolio of investment should be selected by the investors.
- Reliable information about the investment avenues should be given to the investors frequently.
- In order to improve financial literacy webinars, seminars, advertisements should be done for the betterment of society.
- Financial literacy should be given to everyone without any discrimination.
- Investors should always allocate their capital in a diversified manner and should not put their capital in one asset.

CONCLUSION :

According to the survey, the majority of people participate in the stock market for the high returns and to hedge their risk by investing a medium portion of their income in the stock market. The majority of people here speculate in the stock market and invest for short term (less than 1 year). Most investors are encouraged to invest in the stock market by their Friends and relatives and they expect more from the stock market. The majority of investors prefer the Oil and Gas sector for their investments because of the market trend, profitability, industry condition, and economic condition. Investors also consider Profitability as the most important factors when selecting a company within these selected sectors. As a result, the majority of investors were delighted with the equity market.

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VOICE AND VOICELESS NOTICE BOARD IN BUS STOPS

J. LILJA, P. PRANAVIKA

*II B.Sc. Computer Science (Aided)
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,
Chromepet, Chennai-44.
E mail: jljajustin@gmail.com, pranavikapandiyana@gmail.com*

ABSTRACT

The utility model related to a GPS-based automatic bus location announcement system. Through the FPGA control chip, we control the voice announcement. Our theme is useful to visually challenged people. It is also helpful for elders who have difficulty visual abilities. Our notice board also displays the bus details so it helps people who have less hearing ability. It only gives the announcement of the bus when the bus is within 300 meters around. It is completely a future enhancement project. Our project can help the people who need the help while traveling on the bus.

Keywords: *FPGA, GPS.*

INTRODUCTION

We are living in a period where technology changes day by day, where technology increases rapidly, where we want everything in smart way. So, we proposed a digital voice and voiceless notice board in which neither use of paper nor a wooden frame for attaching the notices about the bus details.

In some bus stops, we come across situations where we need to urgently need to display notices on a screen by a particular person. In some other bus stops, we see a notice board where the bus details like bus number, destination, timings are given bilingual which is static. We cannot update it at real time. So here we offer an innovative GPS based automatic bus location announcement system which automatically displays the notice about the bus details when the bus is around 300m around the bus stop. This notice board would be very useful for visually challenged, illiterate people so that they can be independent by not depending on anyone. Our notice board is useful to display the emergency announcement on the screen instantly, instead of passing the message to ever individual privately at all time. This proposed system is one of the user friendly system, can receives the information and displays in the notice board in a particular manner with respect to Date and Time which will help the user to keep tracking the information which displays in the notice at the continuous manner.

EXISTING SYSTEM

NOTICE BOARD:

On the already existing notice board in bus stops, there are two types: A static-type notice board and digital notice board. Static notice board only contains the bus numbers and destination place names, digital notice board in bus stops that contain only attractive advertisements for commercial purposes.

A notice board in the bus stand might have information about bus schedules, route changes, fare information, safety guidelines, announcements of special services or events, and other relevant updates that passengers need to be aware of while waiting for their buses. This helps passengers stay informed and plans their journeys effectively. Now a day, no one pays attention to anyone, which means people with disabilities can't travel by bus that easily. For elderly people, they have visual impairments, so they can't see the bus numbers clearly. In these cases, they can't travel on their own and need to seek help from others. It presents lots of problems for them to travel in public transport (buses). A static-type notice board has the problem of updating the information. It is hard for the people to know the information about the changes in the bus routes and bus numbers. It needs a very minimal cost for implementation. Most rural areas having this type of notice boards only.

LIMITATIONS:-

- It can't show real time updates
- It cannot be used by the visually challenged people.
- It has language problem.
- Audience reach

These are some of the common problem faced by the people through the static type notice board

PROPOSED SYSTEM

DIGITAL NOTICE BOARD:-

AVLS (Automatic Vehicle Location System) typically consists of two parts. An On-board GPS system (which helps track the real-time location of a vehicle) and software programming (which displays the location of the particular vehicle location on the map).

In our project, we use hybrid IOT software in that our GPS only tracks the bus location when it reaches a distance of 300meters from the notice board. Our GPS continuously tracks the location of the particular bus within a 300-meter radius of the notice board, and it gives the continuous announcement until the bus reaches the bus stop. We also provide audio facilities for visually challenged people. An audio announcement system and visual display technology are embedded to guide the passengers with disabilities in making use of our project in the Public Transport System. Provides safety and efficiency for the passengers who need help. On the other hand, we also provide a digital display so we can provide all information in both static and dynamic texts and images and give real-time updates of the bus numbers and the destination according to the arrival of the buses. We also provide updates based on traffic and weather reports.

This technology is useful for the welfare of society, including visually challenged people. Our project outcome is indirectly related to the “Digital India” concept introduced by the Government of India. The “Smart city” concept is also in the implementation stage and aims to bring about changes in the public transport system.

PROPOSED SYSTEM FEATURES

- Safety concerns for visually challenged.
- Automatic operation.
- Continuously quick monitor.
- High alert system.
- Audio and visual alert.
- Voice based input for destination target.

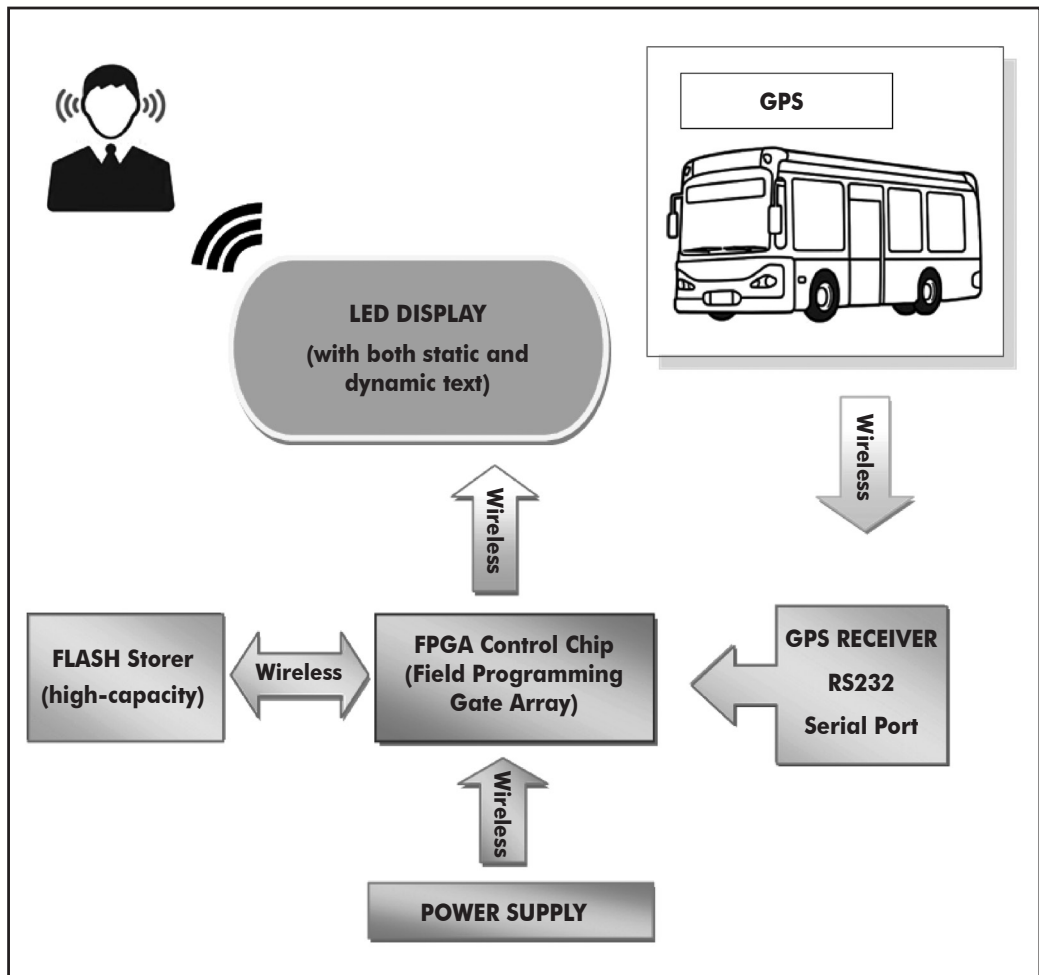
These are some of the main benefits of our project voice and voiceless notice board.

HARDWARE AND SOFTWARE

1. GPS
2. GPS RECEIVER
3. FLASH STORER
4. FPGA CONTROL CHIP
5. VOICE ANOUNCEMENT

SOFTWARE

IOT Based Software (HYBRID IOT).

BLOCK DIAGRAM :**IMPLEMENTATION STRATEGY**

- Automatic bus stop announcing system chart is based on GPS (advance version).
- Global positioning satellite (GPS) receiver real time location in continuous manner the locating information from the satellite is sent back to the notice board through the GPS receiver using RS232 serial ports and FPGA control chip.
- It is temporary that data messages such as the speed, distance of the bus from the notice board are recorded through the FPGA control chip is sent the GPS receiver here, position are put into register.
- At that moment; The FPGA control chip is compared these information and on the basis of site information that is stored in the high-capacity FLASH in advance.

- In the GPS locating information that gets access to is in the basic website coordinate range that pre-stores; this moment, bus necessarily was in the turnover website process, just through outputs such as voice announcer and the electronics LED screen information of calling out the stops.
- FPGA finds the voice messaging with the MP3 format storage in speech memory after meeting the demands, and sends into the output voice module, and the output voice module is sent driving command, makes voice behind power amplifier, through external broadcasting output, reaches the purpose of automatic broadcasting.

FUTURE ENHANCEMENT

- 1) Stable in all the weather condition
- 2) Consecutive announcements
- 3) Traffic problems
- 4) Language(all local languages)

CONCLUSION :

This is a project based on the Smart City concept. This is completely a future enhancement project .Since it is automatic, it is also reduces the cost, time, and effort of a manual announcer to always available at a particular bus stop .If this project is implemented by the government, it would be very useful for visually challenged, illiterate people, elders so that they can be independent by not depending on anyone.

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SIGNIFICANCE OF SUSTAINABILITY FOSTERING ENTREPRENEURS

AISHWARYA LAKSHMI K

III B.A Economics

*Shrimathi Devkunvar Nanalal Bhatt Vaishnav College For Women,
Chromepet, Chennai-44.*

Email: aishwaryalkotteswaran@gmail.com

ABSTRACT

Entrepreneurs are not always born. The ability to establish and run a business does not run in families. Today's young entrepreneurs are strongly anchored in the enthusiasm that propels them forward. Entrepreneurs require ideas to pursue that will benefit the present and future. This research examines the change, development, advancement, and growth that entrepreneurs have generated with global sustainability as the goal. This research focuses on the causes and crises that spark sustainable ideas in entrepreneurs, as well as the government's role in fostering them. This descriptive research is shaped by secondary data to highlight the importance of entrepreneurs in generating a sustainable livelihood.

Keywords : Sustainability, Entrepreneurs, Environment, Government.

INTRODUCTION

Environmental exploitation is a relic of human history; it has always been a part of it. The acceleration of economic growth activities, together with the goal of rapid economic development, is the root cause of environmental over-exploitation. Human actions to expand industrialization result in deforestation, species extinction, forced migration, soil erosion, ozone depletion, oil depletion, excessive energy use, increased greenhouse gas emissions, natural catastrophes, and water pollution. As technology advances, natural resources may be extracted more quickly and efficiently. Materialistic aspirations create a need for superfluous items, which leads to heated rivalry, which eventually leads to the depletion of natural resources.

The relationship between economics and the environment, which has become much stronger as a result of the pattern of economic globalisation, has confused the influence of economic development on resource extraction. Ecologists debate the immediate effects of rapid economic expansion. Developing countries have little option but to mistreat their lands for economic reasons, such as water pollution, air pollution, deforestation, erosion, or exploitation. Developing countries are being held responsible for enormous environmental deterioration. Natural resource exports that provide economic benefits are under great local and international pressure, resulting in over-exploitation of the environmental resource base.

Environmental overexploitation, according to neoliberal economists, is not a byproduct of economic progress, but rather a phenomena directly tied to poverty. Economists openly expressed their worries about the link between the environment and poverty during a World Bank conference. “A world free of poverty is critical for the planet’s long-term impact.” The struggle of the poor to survive is a major contributor to issues such as deforestation, desertification, and contaminated water. The impoverished deplete neighbouring natural resources including freshwater, the sea, and animals. They cultivate inappropriate ground to grow food and generate money, and they pollute nearby rivers with trash and sewage.” The only path to a healthy world and economic progress is to choose sustainability.

THE CONCEPT OF SUSTAINABILITY

The United Nations appointed former Norwegian Prime Minister Gro Harlem Brundtland to lead the newly formed World Commission on Environment and Development in 1983. Many nations were still suffering from severe poverty despite decades of efforts to enhance living standards through industrialization. Economic progress at the expense of ecological health and social fairness did not result in long-term success. It was decided that it was past time to discover a solution to balance ecology and wealth. The “Brundtland Commission” published its final report, *Our Common Future*, after four years. It is notable for defining sustainable development as “development that meets the needs of the present without jeopardising future generations’ ability to meet their own needs.” The panel was effective in bringing environmental issues along with social and economic considerations.

The Academic Advisory Committee for the Office of Sustainability at the University of Alberta developed a working definition of sustainability in 2010. “Sustainability is the process of living within the limits of available physical, natural, and social resources in ways that allow the living system in which humans are embedded to thrive in perpetuity”

Sustainability emphasises the importance of balancing three major goals for human development: “the triple-bottom-line: people-profit-planet.” Sustainability is a comprehensive strategy that takes into account ecological, social, and economic factors, recognising that all must be taken into account to achieve long-term success.

Sustainability is integrated of three factors:

- Environmental sustainability
- Economy sustainability
- Society sustainability

WHY SUSTAINABILITY?

Sustainability enhances the quality of our lives by protecting our ecosystem and preserving natural resources for future generations. In the business sector, sustainability is connected with a company’s holistic strategy, which considers everything from manufacturing to logistics to customer service. Sustainability symbolises strategic trust and a good influence. Going green and sustainable is not just good for the firm; it also maximises the long-term advantages of an environmental emphasis.

More than merely individual changes towards sustainability, enabling opportunities to adapt sustainability in daily life by switching to environmentally friendly alternatives has a higher impact. This is made possible by individuals with the desire to make a difference, whom we refer to as entrepreneurs.

SUSTAINABLE ENTREPRENEURSHIP

An entrepreneur is a person who establishes and/or invests in one or more enterprises, assuming most of the risks and reaping the majority of the gains. Ecopreneurs and sustainable entrepreneurs are environmentally conscious business owners.

Ecopreneurship is a phrase developed to describe the process of applying entrepreneurial concepts to build enterprises that sustainably solve environmental problems or function. People who desire to start a “green” firm will engage in this behaviour. Its goal is to make a profit while also contributing to long-term growth.

Ecopreneurship has been defined as a catalyst for economic and social change in the pursuit of a more sustainable human civilization. Ecopreneurs¹, in particular, have been characterised as entrepreneurs who are devoted to bringing their ideas for altering the economy to make it more sustainable to fruition.

The availability of environmental concerns is the major factor that distinguishes environmental entrepreneurs.

INDIAN GOVERNMENT'S TAKE ON SUPPORTING SUSTAINABLE ENTREPRENEURS

The overall number of recognised startups in India increased from 471 in 2016 to 72,993 on June 30, 2022, thanks to aggressive government assistance by the Minister of State for Commerce and Industry. The Indian government has launched several efforts to encourage entrepreneurship.

- To foster India's startup culture, the government has created Startup India
- In 2016, the Department of Science and Technology developed the National Initiative for Developing and Harnessing Technologies (NIDHI) to nurture ideas and technologies into successful enterprises. NIDHI offers a variety of programmes, ranging from providing fellowships to students interested in entrepreneurship through the Entrepreneur-In-Residence (EIR) program to promoting and Accelerating Young and Aspiring Innovators and Startups (PRAYAS) for financial support in converting ideas into prototypes.
- To foster biotechnology innovation, the Department of Biotechnology, through the Biotechnology Industry Research Assistance Council (BIRAC), promotes and develops biotechnology firms. To promote innovation and agripreneurship by providing financial support and nurturing the incubation ecosystem Department of Agriculture and Farmers Welfare under the Rashtriya Krishi Vikas Yojana – Remuneration Approaches for Agriculture and Allied Sector Rejuvenation (RKVY-RAFTAAR) scheme has launched “Innovation and Agri-entrepreneur development” program, as a component.

- The Department of Defence Production and the Ministry of Defence announced the Innovation for Defence Excellence initiative to attain self-reliance and stimulate innovation and technology development in defence and aerospace. Startups might earn up to Rs 150 crore as a grant to construct innovative prototypes.
- As part of the Atal Innovation Mission, the government has established Atal Incubation Centres (AIC) to help businesses in several areas. It has also developed the Atal New India Challenge (ANIC) programme to directly assist companies with technology-based ideas that address national and societal concerns.
- The government has also established 26 Centres of Excellence (CoEs) in various sectors of national interest to promote self-sufficiency and build capacities to capitalise on new and emerging technologies. The Central Government, Software Technology Parks of India (STPI), State Government(s), industry alliances, and venture capital companies are all working together to develop these domain-specific CoEs across India. These CoEs serve as critical facilitators of innovation in new technology.

INNOVATIVE IDEAS THAT MAKE THE DIFFERENCE

With a plethora of new company ideas, Indian entrepreneurs are rapidly embracing the green revolution in their enterprises. From organic farming to e-cigarettes, hemp and cannabis sectors, they are all out to test their concepts in the startup ecosystem.

- Solar Energy Trade - solar panel experts and traders have created a solar installation and manufacturing system, as well as tax breaks for those who use environmentally friendly techniques. The government is investing heavily in this industry. According to reports, India has built 9.3 GW of solar capacity power, with more planned in the future years.
- Industry composting business - The composting business works with kitchen disposals, which is a very effective and realistic business opportunity.
- Green architecture business - Green architecture deals with buildings and houses. Green architecture is successful as it fuses sustainability and energy sources to minimize the impact of construction. The business stands out with a huge success rate as it is cost-effective as well.
- Startups based on biofuel plants, rainwater harvesting projects, organic store businesses, eco-friendly bags, recycling items, and out-of-the-box ideas such as using temple flowers to make floral foam (Ankit Agarwal and Karan Rastogi), reducing air pollution by converting diesel soot into inks and paints (Arpit Dhupar, Kushagra, and Prateek Sachan), recycling package waste into wearables (Dinesh Parikh)

CONCLUSION :

In recent years, India has emerged as a startup hotspot. According to recent research, India is developing at a quicker rate in the start-up ecosystem, which contributes more to the country's economic growth. Though there is a lot of scope and support for entrepreneurs with increasing government support and technological innovations, they also face a lot of challenges in hiring staff, funding, dealing with complex policies, pressure to compete with big companies, and lack of awareness in marketing strategies, but their passion to stimulate change, design innovation

solutions, and optimise sustainable development policies strengthens their paths. An increase in carbon emissions, extreme weather conditions, glacier melting, sea level rise, and average temperature rise have all left us fearful of the future, but it has also directed us towards making sustainable changes as it has become a bare minimum ethical responsibility of us as humans. Sustainable entrepreneurship connects the future of sustainable living with economic prosperity.

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LIFE OF TRANSGENDER

R. DHIVYA, LAKSHYA G V

*II B.Com Banking and Insurance Management
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College For Women,
Chromepet, Chennai-44.
Email: e21bb026@sdbnbc.edu.in*

ABSTRACT:

A transgender person is whose gender doesn't match gender at birth. If a person is transgender their skin will become drier and thinner. Transgender will happen if there is any change in the hormones. For transgender, it will take 2 to 3 years to change completely. Mostly gender change will happen in childhood or adolescence.

INTRODUCTION:

The study says that transgender has existed since ancient times and the term transgender emerged in the year 1950s & 1960s. Both transmen & transwomen were praised in European insane asylums in earlier years. In the year 1800 people and writers started to discuss about transgender and started to find their origin. At first, people think that transgender is a disease such as Scythians, melancholy or a historical psychiatric disease.

In 1882, a writer named William A. Hammond compared transgender with a disease called Scythian.

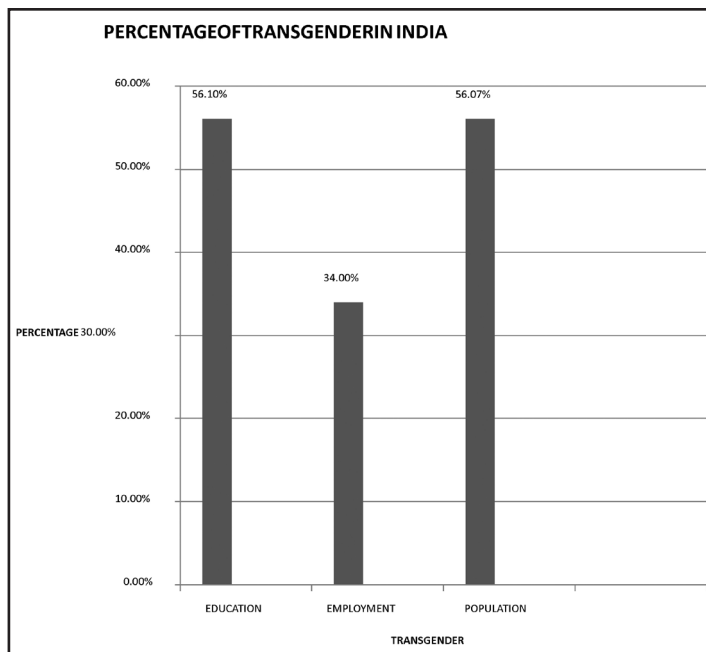
In the year 1919 Hirschfield found "Institut fur sexual wissen schaft". It was a research institute in Germany. This institute is a private sexology research institute. But unfortunately, this institute is burned in the year 1933 when the Nazis seized the power.

DISCRIMINATION FACED BY TRANSGENDERS:

Most transgender has experienced discrimination in employment. Transgender people are insulted and disrespected in their workspace. The study says that 90 % of Trans people have experienced discrimination before the government laid various laws.

STRUGGLES:

The Transgender community faces many struggles in the society. Their first struggle starts from their home, their parents didn't accept them so they were not allowed to stay in their home. They faced the same struggles in their school/college too. When their classmates came to know about them, they were been teased by them and they use abusive words on them, due to this issue most of the transgender didn't continue their education and they dropped out their studies. This struggle is been continued in their working places too. Since they didn't get education and work, to earn money they are forced to do sex with other people, they also face sexual harassment. Transgender don't have toilet facilities in many places. They are also treated badly by the police.



RECOMMENDATIONS:

- The family members should accept their transgender child.
- They should be treated and respected like any other gender.
- The transgender person should be accepted in schools/colleges and workplaces.
- The government should construct more toilets for transgender.
- The government should form a form to give protection and shelter to the transgender children those who are pushed out from their home.
- The government should order the companies to employ 10% of transgender people in their company.

MEASURES TAKEN BY GOVERNMENT:

1. Transgender were declared as the 'third gender' in the Indian law, by The Supreme Court of India in April 2014.
2. The transgender persons (Protection of Rights) ACT 2019:
 - The transgender person (Protection of Rights) ACT 2019 is been introduced in Lok Sabha on July 19, 2019 by the minister of social justice and empowerment, Thaawarch and Gehlot.
 - 2019 ACT defines transgender people to be recognized and allows them to have a self-perceived gender identity. Transgender people can make an application to the district magistrate for a certificate of identity, by indicating their gender as 'transgender'. They will get a certificate only if they go under surgery to change their gender to male or female.

- The rights provided by the central government to transgender, Under this ACT:
 - Prohibition against discrimination: This act prohibits discrimination against a transgender.
 - Rights of residence: Each transgender has the right to reside and to be included in their household. If not, the person can be placed in a rehabilitation center, on the orders of a competent court.
 - Employment: No government or private organization can discriminate against a transgender in employment including recruitment and promotion.
 - Education: Educational institutions can provide education, sports and all other facilities for them.
 - Health care: Government must take necessary steps to provide health facilities and provide them medical insurance schemes.
- National Council for Transgender persons (NCT): This Council will advise the central government as well as monitor the impact of policies, legislation and projects with respect to the transgender persons. It will also redress the grievances of transgender.
- Offences and penalties: This Bill tells about the following offences against transgender persons:
 - Forced or bonded labour (excluding compulsory government service for public purposes),
 - Denial of usage of public places,
 - Removal from household, village etc.,
 - Physical, sexual, verbal, emotional or economic abuse.
 - Penalties for these offences vary between six months to two years, and a fine.

EVENTS FOR TRANSGENDER:

1. International day of visibility:

International day of visibility is an annual holiday which is dedicated to celebrate the transgender people and to create an awareness of discrimination faced by them worldwide on March 31. This holiday was found by MICHIGAN- based on transgender activist Rachel Crandall in 2009.

2. Transgender awareness week:

Transgender awareness week is a one week celebration, the purpose of celebration is to educate about transgender and the issues associated with their transition or identity.

3. Transgender day of remembrance:

Every year on November 20 Transgender day of remembrance is held in honor of Rita Hester, who has been killed on Nov 28, 1998 while raising awareness about anti- transgender hate crime.

4. Trans-March:

Trans-march is an annual protest or gatherings taken place for transgender issues at the time of local pride parades. The event is organized by Trans communities to build community, address the human rights and their struggles.

CONCLUSION :

After implementation of various laws for the transgender, the transgender people are now having more freedom. Now they can walk freely like any other gender. Now the transgender are working in all kind of industries and also, they get more work opportunities people started to treat them as normal people, they get many opportunity in many educational institution. Nowadays parents also started to accept them even though they are a transgender and everyone started to accept the transgender. The only drawback is there is no toilet facility from them, it would be nice if the government implement toilets for transgender like any other gender toilet.

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INDIA EMERGING AS A GLOBAL SEMICONDUCTOR HUB

YUVASRIPRIYA R

III B.A Economics

Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women,

Chromepet, Chennai – 44.

Email: yuvasripriyaramesh@gmail.com

ABSTRACT

The electronics industry is one of the fastest growing industries in the world. The COVID-19 pandemic led to a shortage of electronic devices. This affected both the demand and supply sides of electronic devices. Semiconductors are an important component of electronic devices. The increase in demand for electronic devices led to an increase in demand for semiconductors. Recognizing the importance of semiconductors, India started investing in the semiconductor industry. This paper examines the importance of the semiconductor industry and India's semiconductor ecosystem. This paper is based on secondary data sources.

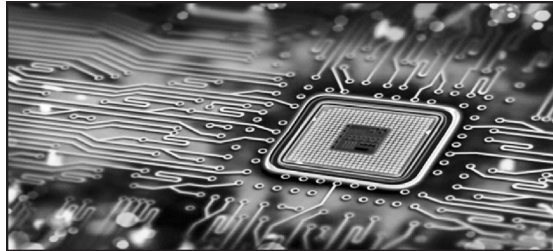
Keywords: Semiconductor, Semiconductor industry, COVID-19, Electronic devices.

INTRODUCTION

During the COVID-19 pandemic, there was a global shortage of semiconductors. During lockdown, people started working from home, which led to an increase in the need for electronic devices. People spent their time indoors, which led to an increase in demand for smartphones, televisions, playstations, and etc. Semiconductors play a significant role in electronic devices. This increase in demand for semiconductors made the Indian Government to engage in the semiconductor industry and also the domestic manufacturing of semiconductors. The Indian Government is creating an opportunity to emerge as a global semiconductor hub.

SEMICONDUCTOR

Semiconductors are the brain of electronic devices. Semiconductors are materials which have conductivity between conductors (such as copper) and insulators (such as glass). They are made from pure elements – silicon, germanium, or compounds such as gallium arsenide. Semiconductors are used in all modern electronic devices such as smartphones, televisions, automobiles, rockets, military weapons, etc. Semiconductors are also used in manufacturing batteries, optical sensors, light emitters, etc. Semiconductors are also referred as Integrated Circuits (ICs) or microchips. Semiconductors allow electronic devices to function and operate. It conducts electricity more than insulator but less than a pure conductor. By adding small amount of impurities to pure semiconductors lead to a large change in the conductivity of the material which is called as doping.



Source: technavio

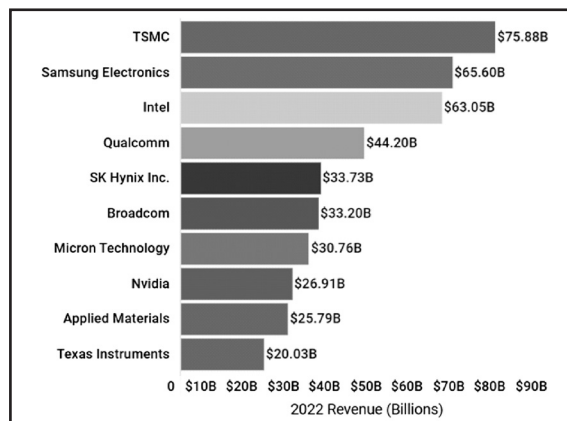
USES OF SEMICONDUCTOR

- Semiconductors have made the electronic devices smaller, faster and more reliable.
- Semiconductors are essential for national security. They are used in military equipment.
- Semiconductors are used in aerospace sectors for communication, navigation and surveillance
- Semiconductors are used to produce cell phones, satellite systems, etc., for wireless communication system, network equipment and hardware for data transmission.
- Semiconductors are used in the production of solar cells and other renewable energy systems.
- Semiconductors are used in healthcare for medical imaging, monitoring and diagnostic equipment.

GLOBAL SEMICONDUCTOR INDUSTRY

The major semiconductor industry is found in the Unites States, Taiwan, South Korea, Japan and Netherlands. The global semiconductor industry market size was \$ 574.1 billion in 2022.Taiwan Semiconductor Manufacturing Co. is the largest semiconductor industry in the world which made \$75.88 billion in revenue in 2022. It produces 90% of advanced chips globally. It controls more than half of the global semiconductor industry. Advanced Semiconductor Materials Lithography (ASML) in Netherlands, is the only company in the world is capable of manufacturing high-end machines that print semiconductors.

LARGEST SEMICONDUCTOR COMPANIES IN THE WORLD



Source: Zippia

INDIA'S SEMICONDUCTOR INDUSTRY

In 2022, over 90% of chips are imported from Taiwan, the USA, Japan, China, etc. Recent years, India has been majorly contributing in the semiconductor industry with a highly skilled pool of semiconductor design engineers. Around 20% of the world's semiconductor design workforce is Indian engineers. The Indian semiconductor market was valued at approximately \$23.2 billion and is projected to reach \$80.3 billion by 2028, growing at a CAGR of 17.10% during the forecast period.

TOP SEMICONDUCTOR COMPANIES IN INDIA



Source: Electronicandyou

INITIATIVES OF INDIAN GOVERNMENT TOWARDS SEMICONDUCTOR HUB

- **SPECS :**

The Scheme for Promotion of Manufacturing of Electronic Components and Semiconductors (SPECS) provides financial incentive to boost domestic manufacturing of electronics components and semiconductors.

- **DLI :**

The Design Linked Incentive (DLI) Scheme aims to offer financial incentives as well as design infrastructure support across various stages of development and deployment of semiconductor design(s) for Integrated Circuits (ICs), Chipsets, System on Chips (SoCs), Systems & IP Cores and semiconductor linked design(s) over a period of 5 years.

- **ISM :**

The Indian Semiconductor Mission (ISM) was launched in 2021 with a total financial outlay of Rs76, 000 crore under the Ministry of Electronics and IT (MeitY). It is a program for the development of sustainable semiconductor in the country. It aims to provide financial support to companies investing in semiconductors. The components of this mission include:

1. Scheme for setting up of Semiconductor Fabs in India
2. Scheme for setting up of Display Fabs in India - fiscal support of up to 50% of Project Cost subject to a ceiling of INR 12,000 crore per Fab.
3. Scheme for setting up of Compound Semiconductors / Silicon Photonics / Sensors Fab and Semiconductor ATMP/ OSAT facilities in India.

- **Semicon India 2022 :**

The ‘SemiconIndia 2022’ aims to position India on the Semiconductor map of the world. It aims to build a vibrant semiconductor innovation and manufacturing ecosystem.

- **Semicon India 2023 :**

The second edition - ‘SemiconIndia 2023’ is being organised by India Semiconductor Mission in partnership with industry and industry associations under the visionary leadership of Honourable Prime Minister Shri Narendra Modi with the aim to make India a global hub for Semiconductor Design, Manufacturing and Technology Development which will help propel the vision of India Semiconductor Mission.

INVESTMENT OF FOREIGN COMPANIES IN INDIA

- A MOU was signed between India and the USA for establishing the semiconductor supply chain during India-US 5th commercial dialogue 2023. This helps India to become a semiconductor hub. This creates 5,000 direct jobs and contributes to India’s self-reliance in memory chip manufacturing.
- Micron Technology has announced an investment of over \$825 million to construct a new semiconductor assembly and test facility in Gujarat, India. This facility is expected to reshape India’s semiconductor landscape.
- Based in Fremont, Lam Research supplies wafer fabrication equipment and solutions for active components used in semiconductor wiring and wafer cleaning, which are critical parts of a chip manufacturing facility.

CONCLUSION :

After the pandemic, India started engaging itself in the semiconductor industry. It focused on strengthening the semiconductor industry, which stimulates the economy. The Indian Government has been taking several steps to emerge as a global semiconductor hub. Many global companies also started investing in India and supporting its dream of becoming a semiconductor hub.

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