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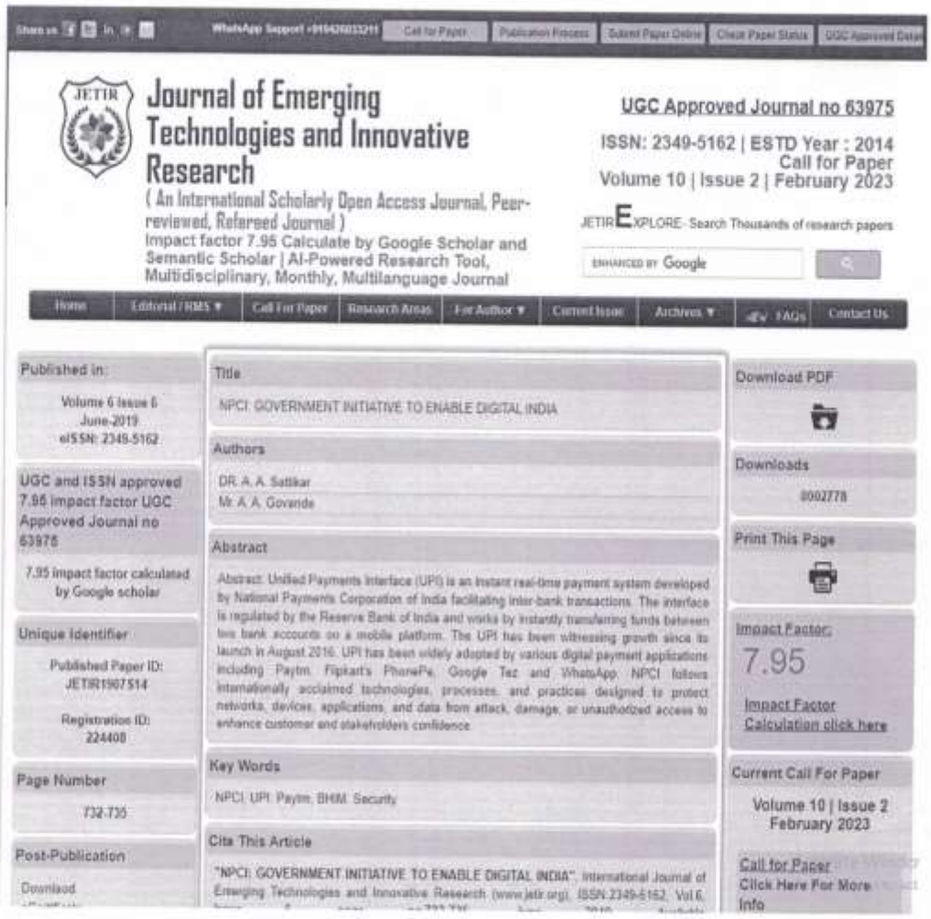

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NPCI: GOVERNMENT INITIATIVE TO ENABLE DIGITAL INDIA

Authors

DR. A. A. Sattikar

Mr. A. A. Govande

Abstract

Abstract: Unified Payments Interface (UPI) is an instant real-time payment system developed by National Payments Corporation of India facilitating inter-bank transactions. The interface is regulated by the Reserve Bank of India and works by instantly transferring funds between two bank accounts on a mobile platform. The UPI has been witnessing growth since its launch in August 2016. UPI has been widely adopted by various digital payment applications including Paytm, Flipkart's PhonePe, Google Tez and WhatsApp. NPCI follows internationally acclaimed technologies, processes, and practices designed to protect networks, devices, applications, and data from attack, damage, or unauthorized access to enhance customer and stakeholders confidence.

Key Words

NPCI, UPI, Paytm, BHIM, Security

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NPCI: GOVERNMENT INITIATIVE TO ENABLE DIGITAL INDIA

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V. P. Institute of Management Studies & Research, Sangli, Maharashtra, India.

Abstract: *Unified Payments Interface (UPI) is an instant real-time payment system developed by National Payments Corporation of Indiafacilitating inter-bank transactions. The interface is regulated by the Reserve Bank of India and works by instantly transferring funds between two bank accounts on a mobile platform. The UPI has been witnessing growth since its launch in August 2016.UPI has been widely adopted by various digital payment applications including Paytm, Flipkart's PhonePe, Google Tez and WhatsApp. NPCI follows internationally acclaimed technologies, processes, and practices designed to protect networks, devices, applications, and data from attack, damage, or unauthorized access to enhance customer and stakeholders confidence.*

Keywords: *NPCI, UPI, Paytm, BHIM, Security.*

I. Introduction

Founded in 2008, National Payments Corporation of India (NPCI) is a non-profit organisation registered under section 8 of the Companies Act 2013. The organisation is owned by a consortium of major banks and has been promoted by the Reserve Bank of India. The NPCI was incorporated in December 2008 and the Certificate of Commencement of Business was issued in April 2009. Presently, there are ten core promoter banks (State Bank of India, Punjab National Bank, Canara Bank, Bank of Baroda, Union Bank of India, Bank of India, ICICI Bank, HDFC Bank, Citibank and HSBC). NPCI launched Unified Payments Interface (UPI) with member banks on 25th August, 2016. UPI allows account holders across banks to send and receive money using a unique id known as UPI id or payment address. UPI allows users the facility to generate their own UPI ID. Unified Payments Interface is a real time interbank payment system with sent or request money. Any UPI client app may be used for single bank account or multiple bank accounts may be linked to single app.

Through UPI Money transactions can be done with following methods.

- VIRTUAL PAYMENT ADDRESS (VPA): Sent or request money from/to bank account mapped using VPA.
- Mobile number: Sent or request money from/to bank account mapped using mobile number.
- Account number&IFSC: Sent money to bank account.
- Aadhaar: Sent money to bank account mapped using Aadhaar number.
- QR code: Sent money QR code which enclosed VPA, Account number& IFSC or Mobile number.

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A Review of Unsupervised Learning Methods in attainment of PO's and CO's with reference to Outcome Based Evaluation

Authors

Mr. A. A. Govande
Dr. R. D. Kumbhar

Abstract

This article presents analysis of research evidences on Outcome Based Evaluation System using Unsupervised Learning Methods. The objective of this review is to study the different automated systems used for attainment of PO's and CO's with reference to Outcome Based Evaluation by identifying the techniques adopted by Teachers for mapping of PO's and CO's. The outcome based evaluation mainly depends upon the usage of different taxonomies for formulating PO's and CO's. The current attainment systems of PO's and CO's mainly include different automated systems which range from desktop applications to Machine Learning Algorithms. This article mainly highlights the research gap to identify the scope of unsupervised learning methods

Key Words

Outcome Based Evaluation(OBE), Program Outcome(PO's), Course Outcome(CO's), Evaluation, Attainment, Unsupervised Learning, Outcome Based, Machine Learning

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A REVIEW OF UNSUPERVISED LEARNING METHODS IN ATTAINMENT OF PO'S AND CO'S WITH REFERENCE TO OUTCOME BASED EVALUATION

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Abstract:
This article presents analysis of research evidences on Outcome Based Evaluation System using Unsupervised Learning Methods. The objective of this review is to study the different automated systems used for attainment of PO's and CO's with reference to Outcome Based Evaluation by identifying the techniques adopted by Teachers for mapping of PO's and CO's. The outcome based evaluation mainly depends upon the usage of different taxonomies for formulating PO's and CO's. The current attainment systems of PO's and CO's mainly include different automated systems which range from desktop applications to Machine Learning Algorithms. This article mainly highlights the research gap to identify the scope of unsupervised learning methods.

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Unified Payment Interface (UPI): Digital Payment System for Small Cash Society

S.T. Bhosale
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Abstract

The innovation in payment system is essential for the small cash transaction because of its nature of transaction and usage. The Unified Payment Interface (UPI) is one of the innovative method adopted and popular method for small payments. It provides a payment architecture that is directly linked to achieving goals of universal electronic payments for less cash society, and financial inclusion, using the latest technology trends, laid down in the RBI payment System. Present paper is based on studying the working, architecture, usage and advantages of UPI apps.

Keywords: financial inclusion,payment, technology trends,UPI.

1. Introduction

Systemically Important Finance Market Infrastracture (SIFMI) is one of the multilateral systemused for the purpose of clearing, settling or recording payments, securities, derivatives or other financial transactions. SIFMI includes Real Time Gross Settlement (RTGS), Collateralized Borrowing and Lending Obligation (CBLO), Government Securities (G-Sec). Unified Payments Interface (UPI) is a system that uses multiple bank accounts into a single mobile application having several banking features, fund routing and merchant payments under one roof. It is a peer to peer type transaction which collect requests can be scheduled and paid as per requirement and convenience.

UPI is a payment architecture with a set of standard app Application Program Interface (APIs) by the Reserve Bank of India (RBI) in order to facilitate the next generation online immediate payments leveraging trends like increased smartphone adoption, increased app downloads and universal access to data and internet.

2. Objectives

1. To study the concept of UPI
2. To understand working of UPI
3. To analyze usage of UPI in banks and its advantages

3. Working of UPI:

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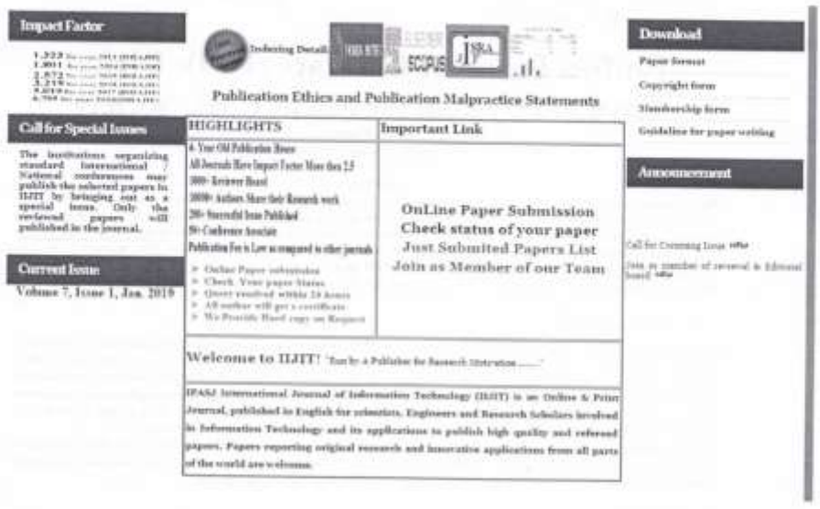

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BLOCKCHAIN IN HIGHER EDUCATION INSTITUTIONS (HEI's)

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Assistant Professor, V. P. Institute of Management Studies & Research, Sangli, Affiliated to Shivaji University, Kolhapur

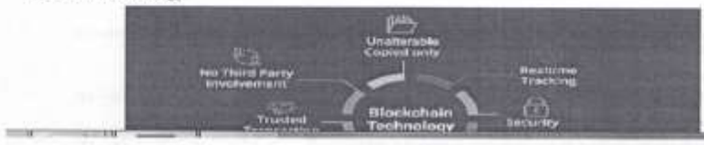
ABSTRACT
Blockchain is an incorruptible digital ledger of transactions that can programmed to record virtually everything of value. Each list of records in a blockchain is called block. Therefore a blockchain is a continuously growing list of blocks which are linked and secured very carefully. A blockchain is a digitized, decentralized, public ledger of records. Now a day's blockchain is disrupting almost all markets, changing the way of doing business. Blockchain helps to guarantee the validity of a transaction by recording it not only on the main register but a connected distributed system of registers, all of which are connected through a secure mechanism. An education becoming more diversified, decentralized and global, it becomes essential to maintain reputation, trust in certification, teaching learning methods and proof of overall learning. Relevancy and employability may push in this direction, as we also need more transparency. In education system blockchain could provide such a massive open, online, transparent and secure system.

Keywords: Blockchain, Block, Decentralized, Ledger, Register, Transparent.

1. INTRODUCTION

Blockchain technology term is coined in 2009 by Satoshi Nakamoto who is developer of Bitcoin called digital currency. Bitcoin is the chain of blocks (Blockchain), a complex, evolving technology with tremendous potential and less risk (Pilkington, 2016), whose main premise is a world without intermediaries (Gupta 2017).

Blockchain is a vast, global distributed ledger or database running on millions of devices and open to anyone with detail information. Blockchain originally block chain, is a growing list of records, called block contains a cryptographic has of the previous block (Morris, David Z.(15 May 2016)). Following diagram depicts need of blockchain technology



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WOMEN'S HEALTH AND SAFETY AT WORK: A SINE QUA NON

Dr. Deepa S. Patil

Dr. Deepa S. Patil

Abstract: The present paper emphasizes on women's health and safety at workplace. It is an attempt to provide some guidelines for the organizations and the working women in order to prevent them from the various hazards that they

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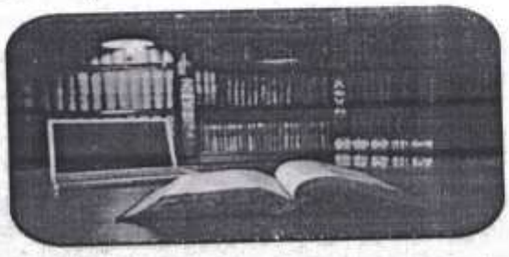

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WOMEN'S HEALTH AND SAFETY AT WORK: A SINE QUA NON

Dr. Deepa S. Patil

ABSTRACT

The present paper emphasizes on women's health and safety at workplace. It is an attempt to provide some guidelines for the organizations and the working women in order to prevent them from the various hazards that they would face at their workplace as well as to the employers to take care of the dignity of their female staff.

KEY WORDS: *health hazards, safety,harassment, empowerment, behavioral norms*

INTRODUCTION:

As the present paper deals with women's health and safety, the writer intends to initiate the article with a quotation which quotes as, "The history of all times and of today especially, teaches that women will be forgotten if they forget to think about themselves."

Today's woman is called as the super-woman. There is tremendous growth in women's empowerment with respect to her position in society, education, economic position, gender equality, and so on. There is an instant increase in women stepping into the various professional fields. On one hand women entering into the public domain is a mark of progress but on the other hand simultaneously her health is put up in danger.

WOMAN AS A MULTI-PERSONALITY

Even though she is allowed to work in public space, she has to manage her outside world i.e., at work as well as her domestic world i.e., at home. Managing both the worlds is quite stressful for a woman. Fulfilling the responsibilities of both the worlds makes her negligible towards her health. Her stepping out of her domestic domain has left them unsecured as a harsh, cruel world awaits her. Working in public domain or domestic domain, whether the work is paid or unpaid, work is work which defines their roles in the society.

The work definitely provides economic independence and personal satisfaction but along with it hazards and risks to health and safety also do occur. The health hazards of women are under estimated. Even while she is limited to work in the domestic domain, her health and safety hazards are not taken into account.

A glimpse of women's health hazards and safety risk at work

It is seen that vast majority of women are working in agricultural as well as service sectors such as Education, Technology, Medicine, and so on. Women's dual role as a paid worker in public sphere and unpaid worker at home makes her work longer than men. The health hazards that she faces at her public sphere varies. For example in Agriculture sector she comes in contact with number of agro-chemicals, pesticides which might prove harmful to her health. Women who put their efforts in agriculture sectors

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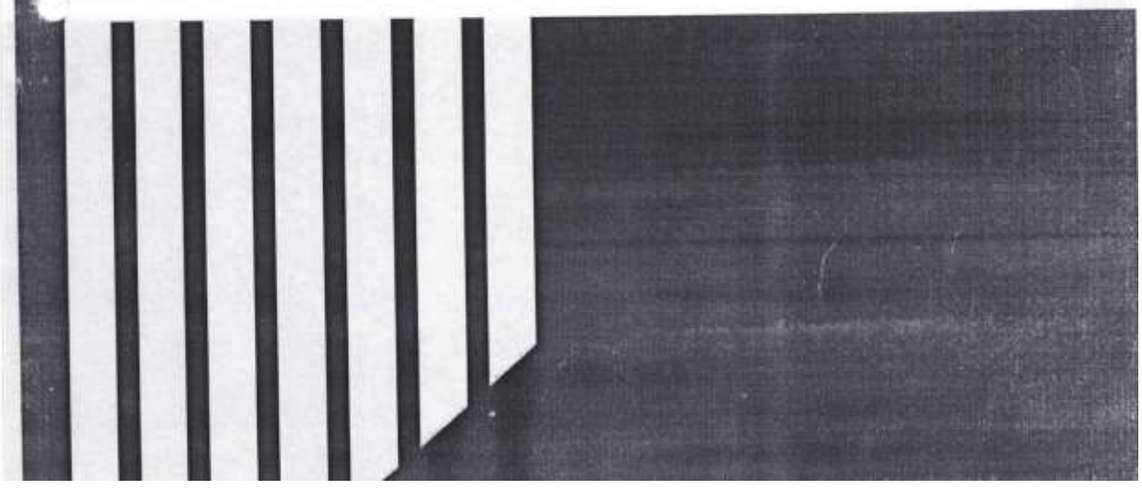

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A CASE STUDY OF ACTIVITY BASED LEARNING IN ENGLISH LANGUAGE CLUB AT VPIMSR, SANGLI

Saba A Sharikmasalat and Dr. Deepa S Patil
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(Affiliated to Shivaji University, Kolhapur)

ABSTRACT
Activity Based Learning basically is a student centric teaching pedagogy. It facilitates a holistic learning and understanding of the concepts and theories. It is an educational activity that includes student's direct participation. It acknowledges student's voice in the learning experience where student's active participation is most important. The paper focuses on the need and importance of activity based learning and its results were based on the reviews collected from the members of Language Club.

Keywords: active learning, performance, scholastic skills, non-scholastic skills

INTRODUCTION

Gone are the days of traditional method of teaching which was totally teacher centric. Students were passive learners. In today's scenario, teaching through traditional method is inadequate to compete and sustain in the present world. Today's educational expectations requires learning to be constructive and self-motivated where students' active engagement is required to explore their environment. In Activity Based Learning the teacher's role is just to provide learning situations and students are required to construct knowledge on their own.

In the bygone days acquiring knowledge was very expensive as the sources available for collecting, understanding and analyzing the information was limited to teachers, educators and the library as the sources of imparting knowledge. But today in the world of information and technology, information on any subject has become cheap because of the easily available resources such as internet, videos, podcast and so on. **If we teach today's students as we taught yesterday's, we rob them of tomorrow. –John Dewey**

Instead, posing questions and problems on the available information would be much wiser and effective to make the education more productive as well as encourage the students to critically think, analyze, experience and express their views independently. So there is a need of such learning where students would get themselves expertise in their subjects. The solution is Activity Based Learning. This method or style of learning is the true essence of modern education.

• STATEMENT OF PROBLEM

In today's scenario modern education expects the students to be enriched with the scholastic and non-scholastic skills which is absent in the traditional method of learning. Activity Based Learning has become the need of the hour as it develops the above mentioned skills. Taking these into consideration the researchers have applied the concept of involvement and learning through Language Club and have observed the performance of the under graduate students of VPIMSR, Sangli.

• OBJECTIVES

1. To identify the need of activity based learning for UG Courses.

2. To analyze the role of activity based learning on scholastic and non-scholastic skills.

• HYPOTHESIS

H0-There is no significant relationship between activity based learning and scholastic skills of students

H1- There is significant relationship between activity based learning and scholastic skills of students.

H0- There is no significant relationship between activity based learning and non-scholastic skills of students.

H2- There is significant relationship between activity based learning and non-Scholastic skills of students.

• RESEARCH METHODOLOGY

Area of Study: The study was carried out at VPIMSR, Sangli.

Data Collection: The Data was collected through

- Primary data was collected by scheduled interview and structured questionnaire method.
- Secondary data was collected through various books, articles and journals.

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Activity Based Learning as an effective source for attainment of Course Outcome

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Abstract

Activity Based Learning basically is a student centric teaching pedagogy. It facilitates a holistic learning and understanding of the concepts and theories. It is an educational activity that includes student's direct participation. It acknowledges student's voice in the learning experience where student's active participation is most important. The paper focuses on the study of activities in the changing scenario of Course Outcomes with reference to Bloom's Taxonomy.

Key words: Programme Outcomes, Course Outcomes, Bloom's Taxonomy, attainment

1.1Introduction

Gone are the days of traditional method of teaching which was totally teacher centric. Students were passive learners. In today's scenario, teaching through traditional method is inadequate to compete and sustain in the present world. Today's educational expectations requires learning to be constructive and self-motivated where students' active engagement is required to explore their environment. In Activity Based Learning the teacher's role is just to provide learning situations and students are required to construct knowledge on their own.

In the bygone days acquiring knowledge was very expensive as the sources available for collecting, understanding and analyzing the information was limited to teachers, educators and the library as the sources of imparting knowledge. But today in the world of information and technology, information on any subject has become cheap because of the easily available resources such as internet, videos, podcast and so on.

1.2 Objectives

1. To study the paradigm shift of teaching pedagogy.
2. To study the effectiveness of changed syllabus and its relation in attainment of Course Outcomes and Programme Outcomes.
3. To analyze the activity based learning as an effective tool of achieving the highest level of Bloom's

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Title

NPCI: GOVERNMENT INITIATIVE TO ENABLE DIGITAL INDIA

Authors

DR. A. A. Sattikar
Mr. A. A. Govande

Abstract

Abstract: Unified Payments Interface (UPI) is an instant real-time payment system developed by National Payments Corporation of India facilitating inter-bank transactions. The interface is regulated by the Reserve Bank of India and works by instantly transferring funds between two bank accounts on a mobile platform. The UPI has been witnessing growth since its launch in August 2016. UPI has been widely adopted by various digital payment applications including Paytm, Flipkart's PhonePe, Google Tez and WhatsApp. NPCI follows internationally acclaimed technologies, processes, and practices designed to protect networks, devices, applications, and data from attack, damage, or unauthorized access to enhance customer and stakeholders confidence.

Key Words

NPCI, UPI, Paytm, BHIM, Security

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USERS' ATTITUDE AND PERCEPTIONS TOWARDS SOCIAL NETWORKING SITES

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Abstract : With the invent of social media, Web 2.0 has accelerated the content publishing by allowing individuals and organizations to easily publish information and share it online. It has facilitated information to act as source for people to get connected across the network. More importantly, Web 2.0 has provided multiple services that enabled users to publish content on the internet without having any technical knowledge. Web 2.0 technology is referred as a collection of dynamically created contents those have been linked through social networking websites such as Facebook and MySpace, exactly opposite to Web 1.0 where collection of static HTML pages created and published on internet with certain degree of technical knowledge. By allowing people to create their personal profiles, Web 2.0 has given users the online experience of participating in an own space of friends and contacts rather than from consuming and contributing content. Online interactions between users are published as a dynamic content on social networking web sites rather than technically created contents on web.

Keywords— ***Social Networking, E-mail, Awarenes.***

I. INTRODUCTION

The phenomenon of online social networking has evolved to include more than the users looking to expand their network of online friends. People of all ages and backgrounds have discovered that they can enrich their lives through the contacts they make on a social networking website. Social networking services can be categorized as instant messaging tools accessed through mobile applications or online communication between users to share information through centrally managed network over Internet such as Facebook. The success of social networking web sites depend upon the different features provided by them and opportunities available to the users for effective communication. Social networking web sites provide different techniques for their users to communicate with their friends and family members.

Social Networking Sites can be identified as a platform based on their techniques provided for communication between their users through groups and communities. The majority of social networking sites not only allow users to create profiles and friends list but provides different tools and technologies which have helped them to change earlier communication tools. For example, social networking sites used for video sharing allow their users to view videos and also facility to give their comments including ratings for those videos also they can view comments left by friends on videos they share. Most Social Networking Sites also provide wide range of other services developed by them directly or developed by third-party through their applications. These applications can access the information of users and their friends on social networking sites. Services commonly provided by Social Networking Sites range from joining interest-based groups, organizing events, accessing information sources, sharing photos and videos, playing games with their friends.

II. ATTITUDE AND PERCEPTION TOWARDS SOCIAL NETWORKING

Almost all social networking sites provide some common services but still they differ in procedure by which users' profile is made visible and accessed. After getting membership of social networking site, users are required to identify others to whom they know on the same social network. Apart from services like profiles, Friends, comments, and private messaging, social networking sites can be recommended based on their unique features including user registered with them. The recent studies highlighted that excess use of internet technologies like social networking sites can significantly affect health of children and youngsters causing problems like psychological disorders where users are facing problems such as anxiety and depression. With the above background in the mind, the study is carried out to investigate user's attitude and perception towards Social networking web sites.

The study was conducted by means of a survey of social networking users in Kolhapur and Sangli district. The sample size of 500 respondents was drawn from the users of social networking sites from the selected cities and towns of Kolhapur and Sangli districts .

III. RESEARCH METHODOLOGY

3.1Population and Sample

The study was conducted by means of a survey of social networking users in Kolhapur and Sangli district. The sample size of 500 respondents was drawn from the users of social networking sites from the selected cities and towns of Kolhapur and Sangli districts.

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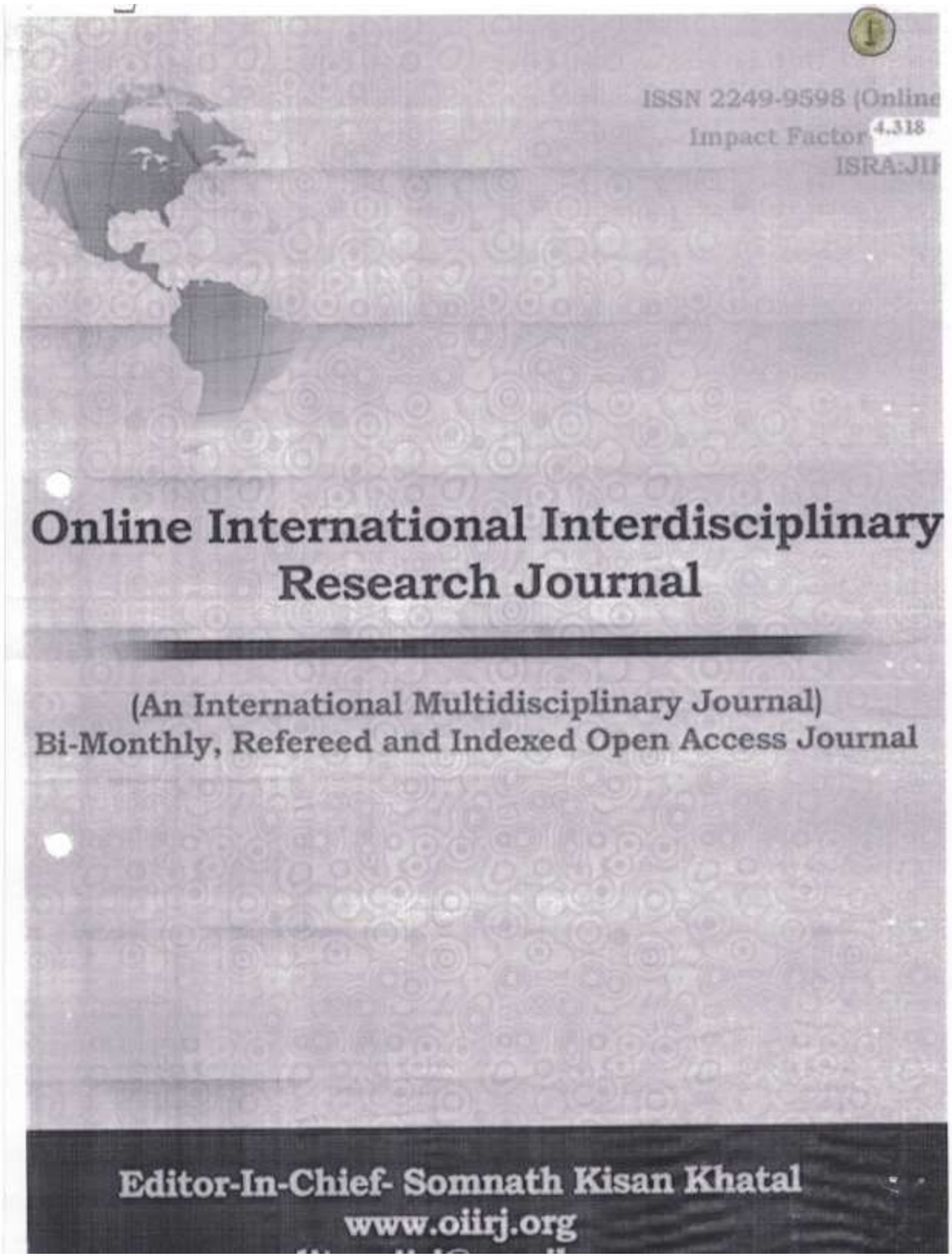

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QUALITATIVE OUTPUT WITH TECHNICAL COMPETENCY IN DIGITAL PRINTING IN PHARMA

1. PROF. DR. SMT. SULAKSHANAVASANTRAO CHAVAN

Assistant Professor, V. P. Institute of Management Studies & Research, Sangli, Maharashtra, *India*, Email : svchavanvp@gmail.com

ABSTRACT:

In the wake of specialized shortages one needs an out-of-box approach towards quality issues to accomplish most elevated standard outcomes in Digital printing .To comprehend these issues one needs to take after the 'best outline approach' to accomplish ideal, if not remarkable outcomes. The study discoveries in such manner demonstrate that advanced printing forms are tormented with natural quality related issues. The bad marks of Digital print are generally connected and result from specialized limitations, for example, unwavering quality and accessibility. One other factor related is the print speed and innovative nature of advanced printers, yet more than frequently consistency related issues are observed more in Digital printing operations. The service providers in this field ought to be furnished with more instruments and formal procedure (SOP*s) for tending to these issues. While considering strategies for aversion of these imperfections/negative scores; the service providers ought to have formal hands-on preparing for receiving quality affirmation techniques. This will empower them to manage to visit frequent and serious print faults/errors that emerge. There additionally ought to be formal procedure(SOP*) for archiving client's quality necessities too.

[* SOP- Standard Operating Procedure]

Keywords: Digital print, Quality requirements, Customer satisfaction, Business strategy

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Connecting Knowledge Economy to Accounting

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VPIMSR, Sangli

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VPIMSR, Sangli

Abstract:

The aim of this paper is to explain the effects of knowledge-based economy structuring on recording methods in accounting.different approaches to value intangibles.The success of any company depends on its know how capital that makes it possible to attain a long- term profit that is higher than the normal return on the reported shareholders' equity. This know-how capital consists of Structural capital, Human capital and Management capital which can be improved through knowledge-based economy structuring on recording methods in accounting improving human and structural capital.

1.1introduction:Ageing is everybody's problem as everyone is bound to age and experience. Ageing is a point of life which does not take place whollya sudden. The senior are like the setting sun that retreats into the night after life giving, light during the day. Getting old is normal and natural. It is a stage provoked with physical and mental problems. Very rare people reach old age completely free of diseases. Senior citizens across the world are not getting the suitable health care they need because governments and the society are not alert of their problem. Growing urbanization and fast moving modern life have added to the problem. Furthermore, the destruction of moral values has also aggravated the situation. Earlier, when life was simpler and values were more valuable', the elderly held an enviable place in family and society. However, with the changes in the arrangement and functions of family, many elderly lost their space in family and had to move to old age homes as their final haven The dynamics in the structure and functions of family along with the ongoing changes in social values have put serious indent on the space the elderly had been enjoying, bringing old age homes to the focus of discourse on ageing.It is been rightly quoted by Thomas Aldrich that

To keep the heart unwrinkled, to be hopeful, kindly, cheerful, reverent that is to triumph over old age. This triumph can be provided only by making them comfortable by accompanying with their friends and by getting feeling of family through old age institutions or we can call it as a second home.

1.2 Objectives

- To understand the institutional care given by the old age homes and
- To know the situation of physical and mental health of the elderly
- To know the need of establishment of old age home in sangli district

1.3 Hypothesis: People prefer Old Age Home rather than living with their children.

1.4 Significance: This study helps us to update the knowledge about ageing and the resultant need of more numberof in old agehomes.Old age homes take the baton from where family ceases to care for the agedpresent scenario and population projections of India indicate that the growth

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Activity Based Learning as an effective source for attainment of Course Outcome

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Abstract

Activity Based Learning basically is a student centric teaching pedagogy. It facilitates a holistic learning and understanding of the concepts and theories. It is an educational activity that includes student's direct participation. It acknowledges student's voice in the learning experience where student's active participation is most important. The paper focuses on the study of activities in the changing scenario of Course Outcomes with reference to Bloom's Taxonomy.

Key words: Programme Outcomes, Course Outcomes, Bloom's Taxonomy, attainment

1.1Introduction

Gone are the days of traditional method of teaching which was totally teacher centric. Students were passive learners. In today's scenario, teaching through traditional method is inadequate to compete and sustain in the present world. Today's educational expectations requires learning to be constructive and self-motivated where students' active engagement is required to explore their environment. In Activity Based Learning the teacher's role is just to provide learning situations and students are required to construct knowledge on their own.

In the bygone days acquiring knowledge was very expensive as the sources available for collecting, understanding and analyzing the information was limited to teachers, educators and the library as the sources of imparting knowledge. But today in the world of information and technology, information on any subject has become cheap because of the easily available resources such as internet, videos, podcast and so on.

1.2 Objectives

1. To study the paradigm shift of teaching pedagogy.
2. To study the effectiveness of changed syllabus and its relation in attainment of Course Outcomes and Programme Outcomes.
3. To analyze the activity based learning as an effective tool of achieving the highest level of Bloom's

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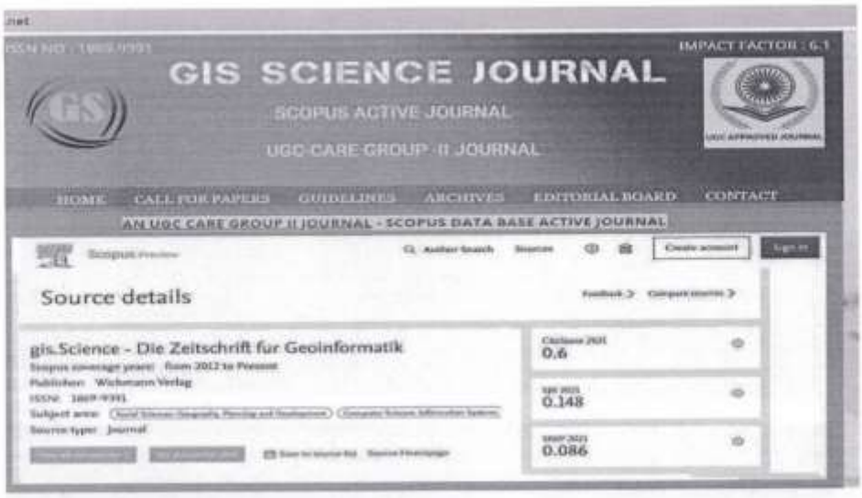

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Conception Pathway of Village dweller With Allusion To Revenue Stream And Ownership Status

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Abstract: Empowering the community is possible through identifying the existing problems and seeking a solution. The problem identification process is most essential because it helps to understand the current situation and accordingly helps to undertake required measures to overcome the situation as agriculture is backbone of Indian economy which prospers in the village the survey was carried out in a small village to know the dependency on agriculture for earning,awareness of incentives provided by government and its utilization also the lang holding status along with demographics of villagers is been studied.

Key words: *Villagers, income, awareness,development,*

INTRODUCTION:

Agriculture average annual growth rate is impacting farmer's income. Economic Survey of 2019-20, released on January 31, 2020, has said the annual growth rate in agriculture was 2.88 per cent from 2014-15 to 2018-19 . The estimated growth rate of this sector in 2019-20 is estimated to 2.9 per cent. Economic Survey Report 2020 emphasized the importance of sustainable agricultural practices to support small and marginal farmers, who constitute 87 per cent of India's farmers.

With a vision to enhance the income of farmers by providing income backing to all Small and Marginal landholder farmers' families across the country and to assist them to take care of expenses related to agriculture and allied activities as well as domestic needs, the Central Government had initiated various schemes like Pradhan Mantri Kisan SAmman Nidhi (PM-KISAN), Pradhan Mantri Annadata Aay SanraksHan Abhiyan" (PM-AASHA) etc.

In recent years we have seen that agriculture and the subsides in proportion are increasing on the contrary subsidies enjoyed by medium and large farmers has a question mark.

By considering agriculture as a main occupation of villagers which constitutes major income source, this article is an attempt towards understanding the present status of village community in terms of their income source and land holding status. This article is based on survey of a Vijaynagar village in Miraj Sub-Division Sangli district (Maharashtra State) with following objectives.

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CHANGING PATTERN OF BANKS –an outlook of FINTECH FINANCIAL SERVICES

Authors

Ms P.Y.Mulla
Dr.Mrs P.G Gaikwad

Abstract

Fintech refers to financial technology. Rapid advances in digital technology such as artificial intelligence and cryptography are transforming the financial services landscape, creating opportunities and challenges for consumers, service providers, and regulators alike. This paper reviews fintech financial services developments in this technological innovations and digitalization movement on preferences in availing financial services.

Key Words

fin-tech, technology, financial services etc.

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CHANGING PATTERN OF BANKS –an outlook of FINTECH FINANCIAL SERVICES

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Abstract : Fintech refers to financial technology. Rapid advances in digital technology such as artificial intelligence and cryptography are transforming the financial services landscape, creating opportunities and challenges for consumers, service providers, and regulators alike. This paper reviews fintech financial services developments in this technological innovations and digitalization movement on preferences in availing financial services.

IndexTerms **- fin-tech, technology, financial services etc.**

I. INTRODUCTION

Financial Services enables the investment and saving patterns of the nations among which popular sectors are banking insurance, wealth management etc. Fin Tech outlooks for Financial Technology that develops Delivery of these services, based on software and technology which mechanizes use of financial services. Banking and financial services, which is speedily growing in India, exclusively for the start-up purview. Fin techs are offering services in the form of products, applications, processes making it easier to manage financial operations, processes, software's, algorithms and models to consumers as well as corporates. Digital movement in India has paved its way from easy bank transfers, to payments and loans. Every financial function today has a scope to use more and more technology. Even a common man can sense that technology is disrupting the Indian financial sector at a high rate. As per NASSCOM, the Indian fin tech market is anticipated to grow at a CAGR of 22 percent in coming five years. As stated by IBEF Report; In May 2021, Unified Payments Interface (UPI) recorded 2.54 billion transactions worth Rs. 4.91 lakh crore (US$ 67.32 billion). As of March 2021, In India total number of ATMs has hiked to 213,575.

A research by accounting firm of Ernst & Young (EY) also gaged fin tech adoption rates in 20 major economies. It found 69 percent of consumers of China had used at least two fin tech services in the past six months. 52 percent of Indian fin tech users are next to UK of 42 percent leading India towards Digitalization not only this but covid pandemic has also contributed to growth in financial services sector resulting in Fintech, which is innovations in automation of services of finance, movement towards financial literacy, Inclusion as well as digital reformation in practices of borrowing , lending, investing, banking, online payments, and more.

Financial services based on R&D in the digital era is commanding less to do with technology more to do with business model reinvention and customer centric design.

It is a new industry built on the basis of the old fashion financial market. Fin tech industry offers financial services through Hi-tech solutions. We can get same services in any bank through core banking solutions while these Fin tech solutions make financial services cheaper, faster, and easier which contributes to reduction in cost of staff and making easier dealing for customers also track of all information about transactions can be kept

II. OBJECTIVES

1. To understand the concept of FinTech
2. To study different segments and elements of fintech in India
3. To study the preferences of users of financial services in Sangli

III. EASE OF USE

H0=There is no significant relationship between fintech services and awareness of respondents
H1= There is significant relationship between fintech services and awareness of respondents

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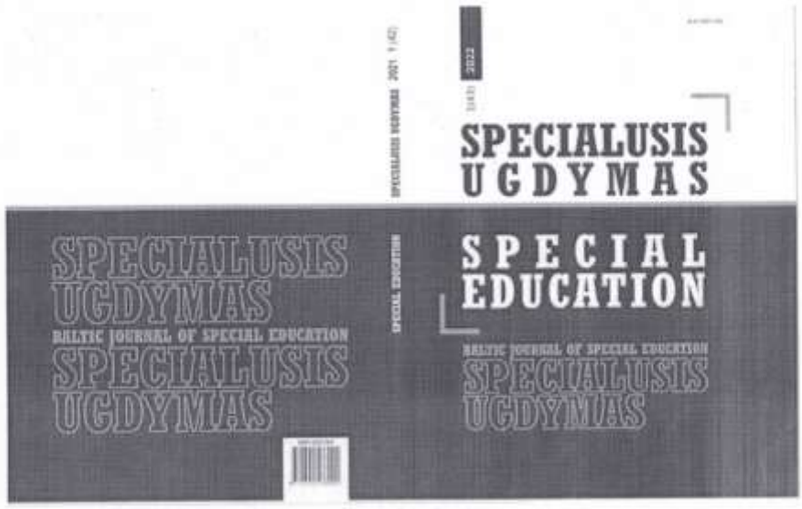

A quasi Experimental Study to Assess the Impact of Preoperative Patient Education on Selected Physiological Parameter, Anxiety level and Compliance to Education Among Patient Undergoing Abdominal Surgery Admitted in Selected Hospitals at Pune City, Mahara

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Leveraging Blockchain Technology in Financial Sector

Mrs. S. A. Shanthmaalai, Mr. Ranjeet D. Mane, Mr. Bharat K. Nagargoje
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A Study Evaluating the Impact of Job Satisfaction on the Performance of It Employees in Chennai City

Dr. B. Annaraksam, V. Sathuvathi

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Leveraging Blockchain Technology in Financial Sector

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ABSTRACT

This research aims to shed light on blockchain technology in finance sectors and the significant problems that have arisen as a result of its widespread implementation in the financial sector. Compared to conventional systems, which are seen as expensive, opaque, and inefficient, blockchain is seen as more attractive by its users. When applied to the banking industry, blockchain technology improves the safety, speed, and efficiency of numerous procedures while also lowering costs and increasing service quality for customers. In spite of its innovative and hopeful nature, this technology is still relatively novel. Implementing blockchain technology in the banking and finance industry will speed up the processing of transactions, minimize the need for paperwork, and increase security. As a result, it can improve consumer experiences and encourage more secure financial dealings.

Keywords: Blockchain, financial sector, future challenges, benefits, bitcoin, banking

INTRODUCTION

Both private companies and national governments are always researching new ways to streamline international logistics. Despite this, the world economy might use a kickstart. Global gross domestic product increased by about 2.2 percent the current year. In 2020, the worldwide COVID-19 outbreak and subsequent economic disruption have left their mark. Improving obvious frictions like tariffs and quotas can assist reduce economic barriers in trade, with most outcomes focusing on cost reduction. Cryptographic ledger system. These invisible obstacles to international trade could be eased by using this method, which also promises to cut costs, cut down on wasted time, reduce risk,

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MATHEMATICIANS TOWARDS DATA SCIENCE AND MACHINE LEARNING

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ABSTRACT

Data Science has become one of the most important aspects in most fields as data volumes grow by the day. Data is critical in every industry, from healthcare to business. Mathematics and data are fundamental to modern science, and many industries are looking for graduates who can work in multiple fields. When one gets graduated, they can have a wide range of career options because of gained skills and knowledge in areas. One will have gained the necessary foundation for further postgraduate study and research in related fields. This paper highlights the relation of mathematics and data science with respect to the career opportunities for the mathematicians in the field of data science which is considered as a sexiest job in 21st century followed with different applications of mathematics in data science.

KEYWORDS: Mathematics, Mathematicians, Data Science, Machine Learning, career, applications

INTRODUCTION

Our world is becoming increasingly digital, and data can be found almost anywhere. It can be found in one's social network timeline, fitness tracker, MRI scans, or bank transactions. All of these massive amounts of data contain valuable information; the question is how to extract that information in such a way that it can be put to good use. Mathematics in Data Science will deal with mathematical models and machine learning algorithms, which are necessary for analyzing data and providing a foundation for evidence-based decisions in a wide range of fields. To optimally employ data science and further develop the field into exciting new directions, one must use the underlying theory from, for example, statistics, numerical analysis, or graph theory. Regardless of the future career path in industry, mathematics is a central training pillar for data scientists. It guarantees to help a company solve problems, gain a competitive

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Impact of ERP Implementation on Performance of Private Sugar Factories in Sangli District

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Abstract: *Today most of the sugar factoriesimplement ERP as an integrated data management system. Successful ERP implementation leads to efficiency of sugar factory. ERP system helps for efficient resource utilization. Scientific approach in ERP implementation, top management support, awareness among employees these are important factors which affect on benefits of ERP implementation. This paper is aimed to study impact of ERP implementation on the performance parameters of sugar factory. Researchers studies private sugar factories in Sangli district having ERP implementation. It observed that ERP implementation leads to improvement in capacity utilization and reduction of total hours lost.*

Keywords: ERP, GIS, IT, BHR,RME

I. Introduction:

Sugar industry is second largest agro industry in India and greatly contributing for rural development and country's national economy. Sugar industries include both cooperative and private sugar factories and are situated in rural part of country.

One of the latest developments in IT field is ERP system. Successful implementation of ERP leads to success of organization. ERP is an enterprise wide integrated management system which is based on centralized database and module wise functionalities. Due to modularization it provides information transparency that helps to determine status of every department at a time, at any place and anyone who are the part of this system. ERP packages are targeted for sugar industries which consist of various modules like General Management, Accounting and Finance, Agricultural and Cane Management, Labour and Welfare management, Engineering and Manufacturing etc. ERP is a tool for most of the industries for managing many business functions of organization such as customer order fulfillment and customer satisfaction. ERP helps to integrate different business process together. Successful implementation of ERP leads to many direct benefits and indirect benefits such as business integration, flexibility, use of latest technology, better analysis and planning capabilities, better customer satisfaction, on time shipment, reduction of lead time and cycle time viz.

II. Literature Review:

Researcher has gone through previous research related to ERP implementation.It is observed that, Sugar ERP system handles variousoperations from harvesting to billing. It provides benefits such as increase in yield by timely crushing good quality a leads to benefits of supply of input to farmer, farmers loyalty, redeployment of human resources, efficient bank transaction management.[4]

Large numbers of industries failure in ERP implementation. ERP implementation affects all aspects of organization starting from strategic, structural, and cultural to day to day operation and workflow. There are different strategies for successful implementation of ERP such as Multi Criteria Decision Making (MCDM), Analytical Hierarchy Process (AHP) and new paradigm for improving goal setting. [6]

Sugar factories are using obsolete technology and application software which are not fulfilling their information needs. There are various issues related to manpower training and other factors affecting

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A REVIEW ON IMPLEMENTATION OF ANN AND FUZZY SYSTEM FOR PERSONALIZED E-LEARNING

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ABSTRACT

Today e-learning system plays important role in adaptive learning paths. Technology integration in teaching helps to teach content based curriculum effectively and efficiently to build learning interest among students. Personalize learning system focus on learning behavior, interest, skill, knowledge level and design curriculum according to learner's ability and their knowledge level. It is flexible teaching methodology to meet individual needs of students. E-learning performance is improved by recommending suitable e-contents. Personalize learning approach optimize the needs of each learner. For effective e-learning system it is necessary to understand learners and develop a system that cope up with the individual learning need, interest of student. This paper describes review on implementation of Artificial Neural network, Fuzzy System for developing personalized e-learning system.

Keywords: LMS, SCORM, FCM, MLP, COA, OWA, RBF

1. INTRODUCTION

Now a day's E-learning is buzzword for educational field. New revolution in the education field is e-learning or web based learning. Due to e-learning evolution there is global change in higher education. There are different forms of e-learning from distance learning to virtual reality. It is convenient learning methodology to deliver knowledge to anybody, at anytime, anywhere to reduce efforts, time and cost [12]. Objective of e-learning is flexibility, personalized learning, knowledge development, intelligent system, continuous assessment of learning progress in e-learning. Learning style is different from learner to learner may based on mood, time, and course content and environmental factors. Learning style is based on static and dynamic factors. Static factors does not change any circumstances whereas dynamic factors means the learning style and preferences may change from time to time due to their cognitive and psychological parameters.[12] Success and failure of e-learning system depend on delivery of learning contents, knowledge management, performance evaluation.

II] E-LEARNING CHANGING PARADIGM

First Generation: Due to revolution in internet technology demand of E-learning is increased. Concept of e-learning evolved from 1990's. CD-ROM's, Pdf files are used for online learning. As it was monetarily more beneficial, online courses became more and more popular. In this decade major drastic change in educational system was seen, where personal home computers, online environments, online education courses, publishing digital content was enhanced.

Second Generation: From 2000-2005 the upgraded technologies, methodologies and software attracted more people to use PowerPoint tools and learning management systems (LMS). Increased access to wireless, scalable vector graphics, improved PowerPoint capabilities, learning objects, educational games, e-Learning repositories, SCORM, LMSs and social media networks were some of the notable achievements in this field.

Third Generation: From 2006-2010 there ware development in e-learning technology rapid e-Learning tools became quite standard in the learning industry. The "anyone can build" functionality of online learning tools enabled every common person to learn more. Introduction of methodologies like podcasting, mobile Internet, augmented reality, cloud computing, e-books, gesture based computing, library digitization and educational gaming.

Fourth Generation: From 2011-2014 e-Learning courses are popular among students, businesses and trainers. The tools used in the industry have become more easy to use. There is more content, expert advice, virtual classrooms, and a lot of interaction. Students use technology to learn new concept. Professional also prefers e-learning tools to enhance their skill and achieve better position in their career path. Advancement in e-learning technology is done through social platforms, learning analytics, MOOCs, and wearable technology.[10]

Fifth Generation: From 2015 onwards there is demand for personalized e-learning. Intelligent tutoring system becomes popular technique among e-learners to learn from his/her learning expectations and requirements.

Due to different needs of learner and cognitive abilities of student's web based educational application is not useful to assume that all learners follow the same instruction model. In traditional e-learning system learner

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Fuzzified System for Learner Behavior Analysis

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Abstract: Identification of learning behavior is an important challenge in the education system. Learning behavior depends on many factors like learner's interest, skill, hobbies, perception, attitude, aptitude and emotions etc. It is a dynamic parameter in the learning environment. Analysis of learning behavior helps for selecting teaching pedagogy as per learner's need and interest. To develop a personalized e-learning system it is crucial to identify the learning behavior of learners to provide the best learning experience. Through this research, we develop a fuzzified system for learner's behavior analysis. The performance of the system is analyzed using an artificial neural network.

Keywords: AI, E-learning, FCM, Machine Learning, Rule Based System.

Abbreviations: FCM: Fuzzy Cognitive Map, AI: Artificial Intelligence, ROC: Receiver operating characteristic.

I. INTRODUCTION

Artificial intelligence means specially developed intelligent machine or computer system which learn from experience. It is technique to solve complex problem without explicitly program. With the AI implementation we can develop machine which can think, work and react like human being. It is simulation process include learning, reasoning and intelligent decision making. AI based software are developed which having simulation, perception, learning, decision making, reasoning and knowledge representation capabilities.

Earlier researchers suggest theoretical approach for personalize e-learning system to improve learner performance. Study mainly focus on importance of student behavior analysis in classroom learning and teaching methodology. Where as in intelligent e-learning system are developed without considering their learning behavior which is the important factor in any e-learning systems [8]. Expert system based techniques are used for personalize education. Machine learning algorithms are used for identify ability of learner but no interactive system is developed to teach learner as per his/her ability and interest [9]. According to literature review AI system is able to adapt individual learning related requirements of a student. It can help to build meaningful learning experience for the students [12].

AI based grading and student knowledge assessment techniques help to save teachers time and getting accurate results. AI based Adaptive learning system helps to identify students learning requirements, more focus on specific important topic, repetitions of the concepts which students not understood or having confusion among concepts [10]. AI helps learner to bridge learning gap and acquire knowledge from his/her own peace [14]. AI helps to monitor student progress. AI-based systems are significantly changed its way of information interaction and integration so in future role of teacher will be changed [1]. Fuzzy system, Neural Network, Genetic algorithm and deep learning are some AI based techniques for solving complex problems [11].

II. LITERATURE REVIEW

Adaptive Neuro-Fuzzy inference system useful for providing e-learning material as per learner's need and knowledge level. Ontology based e-learning system to design concept and determine relationship between concepts by implementing Fuzzy Cognitive Map technique. Different linguistic variables are used to categorize learner as per their knowledge level [4]. Uncertainty in learning style of learner is identifying using fuzzy logic. Researchers evaluate learner style by analyzing learners profile information and web interface parameters. Fuzzy rules are designed on parameters and Fuzzy inference engine along with Gaussian membership function is used to categorized learner into active, medium active, medium reflective and reflective. Applicability of model is tested on various e-learning environments [5]. AI techniques helps for data driven analysis for decision making. Adaptive learning approach is used to recommend different learning modules as per learners' requirement. Fuzzy Rules are designed to decide appropriate course for learner as per their domain knowledge and skill set prediction by analyzing learner's database [6]. Fuzzy based machine learning system is implemented using association rule mining to identify learning style of learner. Apriori algorithm is implemented to identify knowledge level of learners with respect to learning object complexity level and learners knowledge [7].

III. OBJECTIVES

1. Development of fuzzy rule based system for identification of learning behavior of learner.
2. Testing accuracy of system using Artificial Neural Network.

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PREFERENCE BASED E-LEARNING DURING COVID-19 LOCKDOWN: AN EXPLORATION

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ABSTRACT

Before 2020, In India online education was considered as secondary source of education. Due to COVID-19 lockdown there is drastic change in education system. There are more than 1.2 billion students are out of the classroom all over the world.Digital platform plays a significant role in e-learning to undertake teaching and learning process remotely. During pandemic period there is significant growth in usage of e-learning software's, video conferencing tools, language applications, social- media and electronic devices. Many e-learning applications are freely available and accessible for online education. Initially it was difficult to accept online education in rural area and for primary education. Due to the pandemic situation most of the teachers as well as students accepted online platform for education. Selection and access of right e-learning technology leads to more effective e-learning outcome. This research paper focus on identifying students' preference for using e-learning resources and applications in higher education.

KEYWORDS:E-learning, Virtual Classroom, Learning Management System, Flipped Classroom, e-learning Resources, Moodle, Google Classroom

1. INTRODUCTION

Due to technology revolution, the field of education has experienced enormous changes in the process of teaching and learning methodologies. The internet has a valuable contribution to transform the entire process of teaching, learning and development to the virtual world. The young generation has motivated this educational revolution, and e-learning clearly has a bright future ahead (Anjut Rajput, 2019).Learning management system provide scientific approach in education to keep track of students learning process in higher education. It helps in documentation, reporting as well as administration of various teaching learning activities online. In online education large number of learners can get the knowledge virtually in their own pace. Today's generation is well familiar in the use of technologies, smartphones, and text messaging and using the internet. With the availability of smart devices and internet users can access online resources at any place and any time as per their requirements.

Flipped classroom is one of the blended learning approach where students can learn through pre-recorded lectures and during the class time students discuss with teacher about actual implementation, project work, workshops interactively that leads to active learning (ThanthawiIshak et.al.,2020).

According toliterature review, students retain 25-60% more material in online education than traditional classroom learning. Whereas students learning speed can be improved in online learning because they can learn from their own pace like reading, memorizing, revising, leave out some contents, accelerating through the concepts as per their learning style and interest[1]. There will be huge demand for personalized learning, automotive learning, catboats, gamification, and smart classrooms in coming days (www.talentlms.com, 2020).

As per ongoing research it is found that there is need to understand the students' preferences and attitude towards e-learning technologies for getting required outcome from the online education system.It is observed that most of the online education system fails due to lack of understanding or analysis of students technical resources availability, comfortless and flexibility.

To bridge this research gap, preference based e-learning system helps to make positive change in education system and that leads to students as well as teachers satisfaction in revolutionized teaching learning process.

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Adaptive Neuro Fuzzy Approach for Assessment of Learner's Domain Knowledge

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Abstract. E-learning lends a significant contribution to the education system. Learner's interests, skills, domain knowledge, learning behavior, and learning styles are essential for developing a personalized e-learning system. Student centric learning process improves learners' satisfaction, leading to improving the education system's outcome. Due to the advancement of ICT technologies variety of e-study material is available through various online sources. It is a challenge for today's e-learners to select the best e-learning material which fulfills their learning needs. This paper explores an intelligent, personalized learning approach to assess learner's domain knowledge. The result of the said assessment helps to recommend a learning path for the learner.

Keywords: ANFIS · Domain knowledge · Personalized learning · E-learning

1 Introduction

E-learning provides alternative and innovative strategies as compared to traditional classroom teaching learning process. Adaptive e-learning focuses on the need and expectations of the individual learner to provide the best learning experience. It facilitates a personalized learning path according to learning object to improve learner's learning performance [1]. An interactive, customized e-learning system helps to improve learner's learning interest, confidence, and skill. Intelligent strategies for personalized e-learning systems are developed by considering personalized aspects like resources, guidance, communication, learning activities, and interactive user interface [2]. Personalized learning system motivates learner to learn from their own pace as per individual learning needs. Learning objective, contents, source of study material, tools, content sequence are varies from learner to learner.

Adaptive Neuro-Fuzzy System (ANFIS) is a hybrid learning approach that constructs if–then rules from the training dataset. Due to the high capability of ANFIS, it is possible to refine the rules generated by human experts [3]. The nonlinear and structured knowledge representation of ANFIS is the primary advantage over the classical linear approach in adaptive filtering [4]. It is one of the best function approximation tools implements using the Sugeno style fuzzy system. It is a fusion technology that combines capabilities of fuzzy logic and artificial neural network. Fuzzy logic handles

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EDUCATION THROUGH DIGITAL METHODOLOGIES: LEARNING IN MODERN AGE

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ABSTRACT

In the modern era each field has been growing up drastically, similarly in the education field many reforms have been seen. The main transformation is happening into the educational area, it is the progression of gaining of abilities, information, skills and knowledge through study. In the present times, learning process has been reformed using Digital tools, electronic devices, multimedia etc. it can be referred as digital learning or e-learning. The term Digital Learning implies learning facilitated by the digital technologies which empowers learner to experience a freedom to do the learning in his/her own time, place, platform and pace. E-Learning or digital learning can be used for discussions, communicating views, sharing thoughts, recommending books, internet sources, videos, news or any other content related to topic. Paper carves with different parts; First part has acme the modern digital technologies in teaching-learning process. Second part defines innovative methods and implemented practices: Outlook Ballot, Smart e-Learning. These are digital techniques used to learn electronically and boost students' curiosity towards learning process. Given time and pace as per student's capability will help to boost confidence of students and help achieving effective and efficient learning process.

***Keywords**: e-Learning, digital learning, Use of Modern Tools in Teaching, Quality Education, mobile learning, social media in education.*

Introduction

Education contributes major share on overall growth of nation. Many reforms implied on the education field. Learn with digital technology is one of them. Digital learning isn't simply learning on the Personal Computers but instead it is a blend of innovation or technology, contents and guidance gave through advanced methods. Technology incorporates the way to convey the contents to students. It very well might be combination of web, sites and equipment like desktops, tablets, advanced mobile phones (smart phones) and so on. Content is the real material to be given to the student. It might contain audio/ video recordings, power point presentations, documents, and contents in animated form. It might likewise be an intuitive programming or site created to furnish a study hall like interface with educating and evaluation of the equivalent. Instruction is the angle which requires the educator or instructor to be in a consistent touch with the digital learners and give direction and even evaluate their performance.

Thus, digital learning is a student-centric teaching process where Educators only act as guides and develop the content for learning through various tools. The study described in different section as section II covers different

digital aids in education system, section III

describes fresh proposed method for learning. At the end, conclusions are explained in section IV.

Digital Aids

Many teaching aids are used for teaching and make teaching effective. There are various tools and pathways through which students have benefited a lot. Some of the available digital tools are as below.

Digital boards: Digital boards also called as smart boards are an effective instruction tools which has potentially replaced the age-old black boards in the classrooms for a more advanced and effective teaching and learning experience. It is a smart display screen that can be connected to a computer and serves dual purpose of a screen as well as a touch-screen board that enable teachers to draw various diagrams with ease in a short time. These smart boards have replaced the typical

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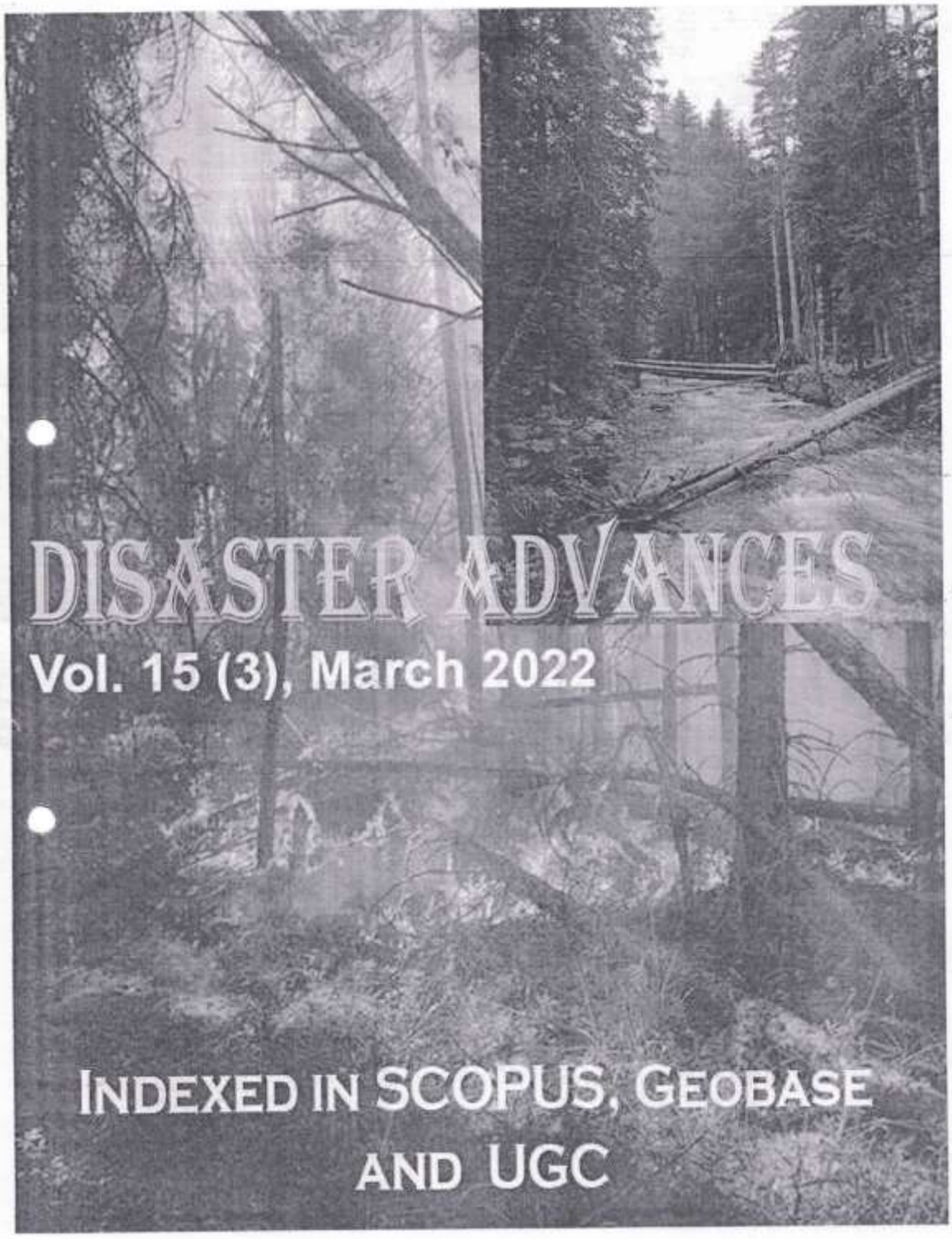

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Rainfall Modeling and Prediction using Neural Networks: A Case Study of Maharashtra

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Abstract

In different parts of the globe, accurate rainfall forecasting models are needed to forecast rainfall in real-time during the typhoon season to prevent disasters caused by heavy rainfall in the region. The current study developed a time series based analysis technique to predict precipitation during the monsoon season. As evidenced by the investigations in this study, a data-driven technique has considerable scope for predicting the future variables and patterns from existing data, mainly when applied to complex and challenging natural phenomena such as rainfall. The ANN-based technique has an immense potential to predict rainfall data using lagged time series analysis model.

We have investigated rainfall patterns, their variability in Maharashtra state and future rainfall prediction through the present study. The neural network auto-regression model put forth is a promising technique for rainfall prediction. The model's performance is evaluated concerning error rate and model fit and exhibits reasonably good performance.

Keywords: ANN, Rainfall, Maharashtra flood, Machine Learning, Soft Computing, Time series.

Introduction

India belongs to the tropical monsoon zone and receives plenty of rainfall as most of the annual rainfall during the monsoon season every year.[8] The Maharashtra State in India gets rainfall mostly from the southwest (SW) monsoon season (June to September). Maharashtra receives high rainfall in July (33% of SW monsoon rainfall) followed by August. Due to this heavy rainfall, most prominent cities like Kolhapur, Sangli and Satara were affected by flood situations. Early prediction of rainfall percentage helps the Government to alert people and takes precautionary measures to protect the environment and human lives. Rainfall forecasting is a challenging problem for researchers. Artificial neural networks have been a popular approach to flood prediction.[1,4]

Various data-driven models for short and long-term flood forecasting have been developed using Neuro-Fuzzy,[3] Support Vector Machine (SVM),[2] Support Vector Regression[7] and ANN.[10] Other researchers also used ANN models with different explanatory variables to predict complex precipitation processes. Navone and Ceccatto[14] developed a hybrid ANN model for predicting summer monsoon rain in India. They have used relevant parameters corresponding to the life cycle of southern oscillation and seasonal transition of the mean tropospheric circulation in India. One of the early studies on French precipitation forecasting showed that ANN models performed better in training data sets than persistence forecasting models.

However, the performance in test data sets was not satisfactory. Amongst the reported investigations mentioned above, time series analysis is one of the best soft computing approaches for trend analysis[13]. It is the data-driven technique to analyze lagged patterns from the data. Different researchers proposed different approaches for rainfall prediction. ARIMA model is one of the prominent techniques for seasonal data analysis. Correlation coefficients are used for performance analysis[11]. Support Vector Machine, multivariate adaptive regression, radical neural network and K-nearest neighbor are the various techniques used for rainfall prediction. The research reveals the comparative study of different techniques to determine the best model that fits with less error rate[6]. The ANN can learn from past data and handle relationships among the nonlinear data, as evidenced by various research investigations[5,12,15,16,19].

The literature survey indicates that soft computing techniques, especially artificial neural network modeling, promise rainfall prediction. In this investigation, we implement time series analysis and ANN model for rainfall forecasting for Maharashtra which has recently been heavily affected by floods.

Material and Methods

Dataset Preparation: This investigation aims to predict the average rainfall in Maharashtra for the next five years. According to India's Meteorology Department, Ministry of Earth Sciences data, there was 85% increase in the rainfall than the normal range from 2012.[20]

Dataset consists of monthly rainfall updates (in mm) from 1901 to 2015 with a total 115 records. Rainfall data for the year 2016 to 2019 was collected from the Annual Climate Summary report of the Meteorological Department, Government of India.

Monthly rainfall data from 1985 to 2019 is contemplated for trend variability analysis and to study average rainfall patterns[9]. The dataset is pre-processed to remove noisy

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Big data analytics for mask prominence in COVID pandemic

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ABSTRACT

Corona Virus is spreading at an alarming rate in community causing respiratory diseases like SARS and MERS, which has laid down Government agencies and healthcare organizations to adopt and recommend various strategies in order to cease the spread of corona virus. Till the dawn of Vaccine, only available cost-effective preventive aid is the use of face mask. Since the outbreak of covid-19, demand for the face mask has been increased tremendously which has led to the shortage of face mask. Various masks are available in the market, but reuse and decontamination of reusable face mask has become the topic of concern. Commonly available masks in market are N-95, Medical/Surgical Mask and cloth masks. N-95 and Respirators should be reserved for frontline primary Healthcare professionals which are involved in High-risk aerosol generating procedures, while Surgical and medical mask should be used by secondary healthcare professionals and cloth masks by General public.
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1. Introduction

Since December 2019, the only topic in boom is the pandemic situation created by the novel coronavirus (covid-19), which has laid down its serious ill effects not only on healthcare but also on onomic sector all around the globe. Since the outbreak of vid-19, many new terminologies came into play like social distancing, nationwide lockdowns, use of mask at public places, sanitizers, etc. When it comes to COVID-19, it is basically caused by Severe Acute Respiratory Syndrome Corona virus-2(SARS-Cov-2) [1]. Corona Virus (COV) is a positive stranded RNA virus, that appears crown like when observed under microscope as they have spike like glycoproteins on their envelope, known to be originated from Bat, which is still unclear and part of a debate. COV can lead to various clinical manifestations right from fever, cough, and shortness of breath, diarrhoea, vomiting and common cold to fatal diseases like MERS (Middle East Respiratory Syndrome) and SARS [1–3]. Basically Respiratory droplets are considered as the main mode of transmission for COVID- 19; however, mode of transmission is yet to be evidently confirmed [4]. As of now 68,165,877 confirmed cases, including 1,557,385 deaths have been reported by WHO on 10th December 2020 [5]. As the Corona Virus is spreading at an alarming rate, it has become mandatory for various healthcare authorities and organizations to curb the spread of COVID-19 virus, triggering many research scientist, technologist and healthcare professionals to work at forefront for the development of vaccine and effective treatment to safely treat the community against Corona virus [6,8]. Till the development of vaccine it has become mandatory to cease the spread of corona virus, which has enforced various health authorities and Organization to adopt various policies and strategies and recommend it as soon as possible to community as well as healthcare professionals as a preventive aid in combating Corona Virus such as social distancing, compulsory use of mask at public places and use of Personal Protective Equipment's (PPE Kits) by Primary Health care professionals who are involved in high risk procedures [5,7]. The Primary diagnosis carried out to detect the disease is RT-PCR, which can detect all four respiratory HCOVs in real time. None of the antiviral drugs available directly target HCOVs, hence these treatment options are supportive in nature. For e.g. Interferon's, Hydroxychloroquine, Azithromycin Vitamin –C, etc.

[8] As per general say, precaution is better than cure, various preventive measures are being developed to avoid infection of Corona virus. With other few preventive procedures, wearing face mask has gained enormous importance since it is most significant

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SUBSCRIPTION E- COMMERCE: A BOX FOR EVERYTHING AND EVERYONE

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ABSTRACT

The subscription business model is flourishing. A part of a marketing strategy and a method of product distribution frequently used now a days is ***Subscription boxes*** *who serve as a chronic delivery of niche products. Subscription-based ecommerce businesses, referred to as* ***sub-com*** *use Subscription boxes. Consumers are flinging open their doors and welcoming brands into their lives through the subscription box model. What is required to be done by marketers is to box up a few products and reproduce the excitement of a gift that arrives quarterly, monthly or even weekly. Business-to-consumer(B2C) subscription businesses have attracted more than 11 million U.S. subscribers in 2017 and since 2011 the industry as a whole has been budding at 200%.. Such B2C applications need to be developed in India. Start-ups have launched these businesses in a wide range of categories in support with venture-capital investments. The purpose of this research paper is to study about subscription box market in India, its growing importance and challenges posed before online subscription service startups.This paper also examines the strategies that these start ups should adopt to overcome these challenges.*

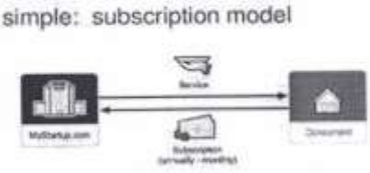
Keywords: Business-to-consumer, E-commerce, Niche, Subscription boxes, start up, sub-com

1. INTRODUCTION

In the recent years online subscription box service companies have started focusing on a variety of products including personal care, apparel , and cosmetics, food , footwear, and pet toys. A subscription box business is a service that sends subscribers a box on a regular basis. The boxes are frequently sent monthly but some services send them quarterly and others send them weekly or even more often. . A part of a marketing strategy and a method of product distribution frequently used now a days is **Subscription boxes** who serve as a chronic delivery of niche products. Subscription-based ecommerce businesses, referred to as subcom use Subscription boxes. Startups based on Subscription box and newly created brands can extend operations rapidly due to growing access of technology and e-commerce.

Subscription box services are of two types 1) exploratory and 2) replenishment.

1. **Exploratory:** When shoppers are allowed to try new products, select items on their behalf such as healthy, non-gluten snacks or samples of new cosmetics it is known as exploratory service. Some subscription box services act as a curator, managing a variety of products across different product categories.
2. **Replenishment:** The boxes for regularl use, routine products such as men's shaving items are part of replinshment services. Many subscriptions are purposely customized to the personal tastes of subscribers. Nowadays such is the volume of subscription box services offered that review sites, such as Mysubscriptionaddiction.com and Findsubscriptionboxes.com have surfaced.



2. OBJECTIVES

1. To study how to start subscription box business
2. To study the reasons of popularity of subscription box business
3. To study challenges of online service startup
4. To study strategies to overcome challenges

3. HOW TO START A SUBSCRIPTION BOX BUSINESS

One of the best ways to shop in recent times are subscriptions boxes. They present consumers sole experience managed around products and themes, they introduce new brands.

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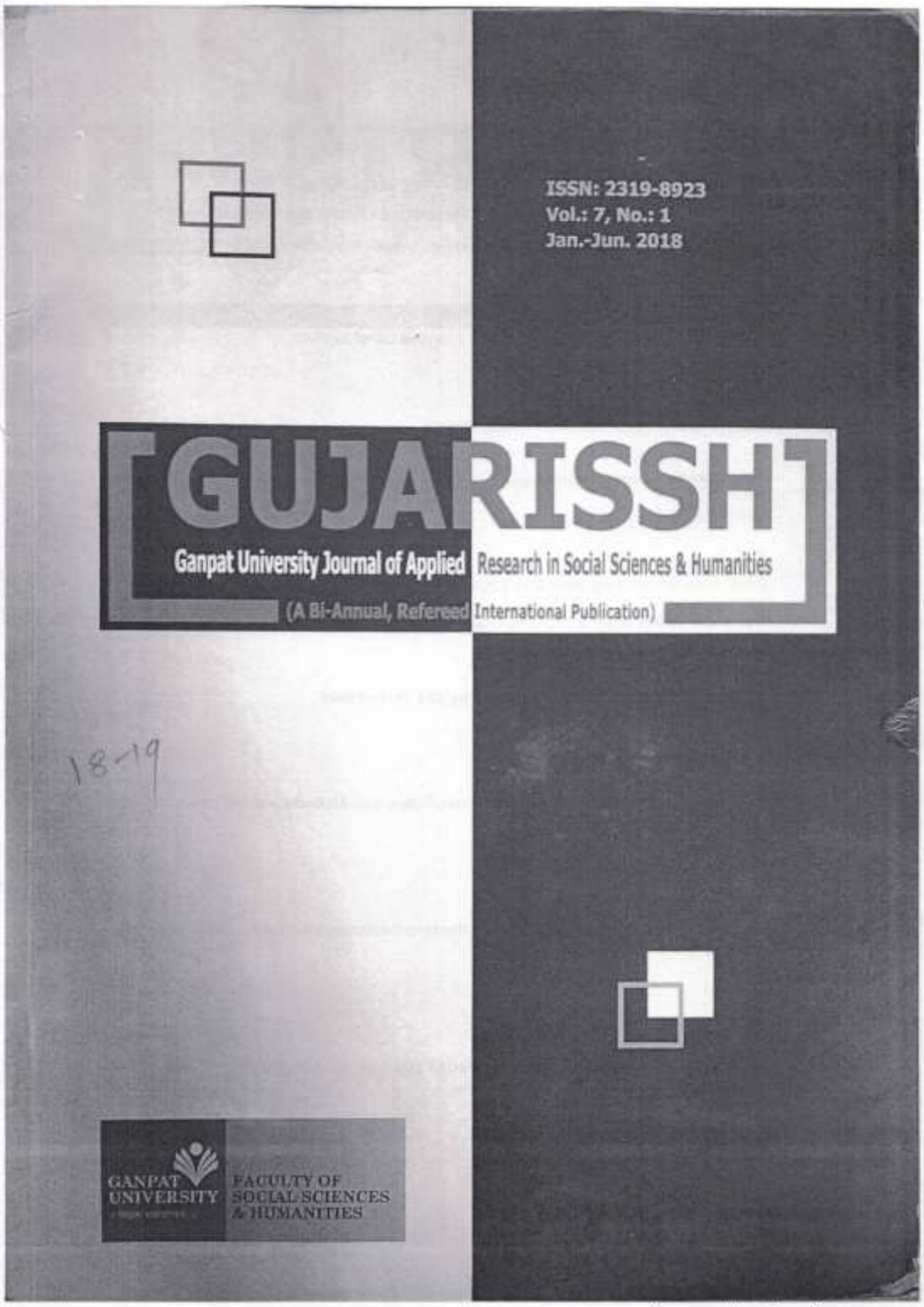

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Awareness of Investment Avenues among Advocates

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Abstract

The productive capacity of every nation depends on a healthy capital formation. Healthy savings and good capital mobilization is the key to the economic development of the nation. Domestic savings play a significant role in economic growth because the domestic saving rate is directly related to the investment rate and the lending capacity of the banking system in the country. A good banking system is an important indicator of economic development. A nation's savings and investment capacity also play a key role in achieving dynamic stability in the capital market. Hence it is necessary to study and assess the saving and investment patterns of the citizens.

The present research is based on the micro financial approach in estimating the responses of the respondent's i.e. advocates practicing in civil and criminal courts in the Sangli city. The study at the savings and investment habits of the respondents. The objective of the study is to determine the relationship between the savings and investments pattern among the advocates. The present study is based on both primary and secondary data. Primary data is collected by distributing a structured questionnaire to 50 advocates practicing in district courts.

The major components of savings are the level of income of the advocates and their own objectives of savings. The research shows that the majority of the respondents are saving money and investing in traditional investment avenues. They believe that traditional investment avenues are safe. The main avenues of investment are Bank deposits, investments in gold, LIC. The main purposes of investment are marriage purpose, for the education of children and security after retirement.

Key Words

Annual income, Investment, Savings, Rate of Return.

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02

Interdisciplinary Research : An Essential Driver for Innovation

Adv. Dr. Neeta Deshpande,
Assistant Professor
V.P. Institute of Management Studies and Research, Sangli

Introduction:

Research basically means a search for knowledge. It's a scientific and systematic search for pertinent information on a specific topic. According to Clifford Woody" Research comprises, defining and refining problems, formulating hypothesis or suggested solutions, collecting, organizing & evaluating data making deductions and reaching conclusions and at last carefully testing the conclusions to determine whether they fit the formulating hypothesis"

By this way the main purpose of research is to find out the problems and discover solutions and answer to questions through the application of scientific procedures. Each research study should have its own purpose. If the research is undertaken in the area of human resource management, then what are the actual problems in these areas has to be identified. HR is always a contemporary subject for research. Some of the topics lucrative for the same are HR audit, Succession planning, Managing work ethic, Change management, Performance management, 540 and 720 degree appraisals, study on Work-life balance. HR skills and the confused organizational climate, Nero Science & Leadership Development, Millennial and workplace changes, changing Technology and its impact on HR etc are different areas in normal research efforts. Ongoing challenges in HRM, include increasing employee engagement, challenges in healthcare impacting benefit plan designs and addressing the shortage in qualified labor pool, how humans can be motivated, what are the causes of labour absenteeism?., what measures have to be undertaken to maintain the talent in an organization, what type of motivation has to be given to human resource to increase the productivity and commitment of employees, how to tackle with the challenges before the HR department in modern era etc.

All these areas are related to research in HRM. But due to diversity in workforce, change in behavior of workforce, changing attitude of work force, expectation of women and young workforce, many challenges are there to manage the HR more efficiently and more effectively. It needs combine study of the different disciplines such as research in behavioral sciences, psychology, sociology, management etc. There is a strong need of interdisciplinary research in this area.

Why Research?.

There is one maxim in the context of significance of research, "All Progress is Born of Enquiry". We are all aware that increased amounts of research make progress possible. Research inculcates science and inductive thinking and it promotes the developments of logical habits of thinking. In modern times, the role of research in several fields of applied economics has greatly increased. The modern business is facing full of complexity and challenges. Research is needed in collecting information on the economic and social structure of the nation. Research has its special significance in solving various operational problems of business and industry. Operation research, market research, motivational research, research in finance, etc assist in taking business decisions. Operation research helps in cost reduction and profit maximization by applying mathematical, logical, and analytical techniques in operations management. Motivational research helps in understanding people's behavior, causes and effects.

What motives induce the people to undertake a research?

1. Desire to acquire a research degree and gain the benefits which will derive.
2. Desire to get recognition and respect in the society.
2. Desire to face the challenges in solving the unsolved problems.
3. Desire to get intellectual joy of doing some creative work.
4. Desire to serve the society by solving their problems.

We are all well aware about these motives and objectives of research. The prime motive of

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Four Pillars of Research Publication

Dr. Adv. Neeta Deshpande
M.Com., B.Ed. M.Phil., Ph.D., NET.LL.B.(Spl) LL.M. M.B.A
V.P. Inst.of Mgt. Studies & Research,Sangli

Introduction:

Main objective of any research is human progress. Research should be undertaken to solve the societal problems. Different types of researches have their own purpose. now days we read about various conferences at international level and national level. The educational institutes, universities and research institutes organize conferences on various themes. The main objective of organizing conference is to invite the academicians; readers' community; scholars and research students to come out openly with constructive and positive criticism interact with each other and talk openly on the particular topic.

Various academicians send the proposals of edited book on particular theme. Some reputed journals, UGC referred journals or any other journals in various disciplines publish the articles, research papers etc. Many of such publications are either paid or free.

Institutions and universities have their personal purposes for organizing workshops, seminars and conferences. The journals, conferences provide a platform for the researchers, academicians and students to share their knowledge in the form of high quality research work in all the topics in multidiscipline. The teachers, academicians are satisfied because they can enhance their academic performance by publishing their writings. Some writers are having their own interest to publish their work in different publications. They are not striving for any API.

Publication of any research work, satisfy many people in many ways. Publication will be in the form of book, journal, proceeding etc. Institutions and universities have their personal

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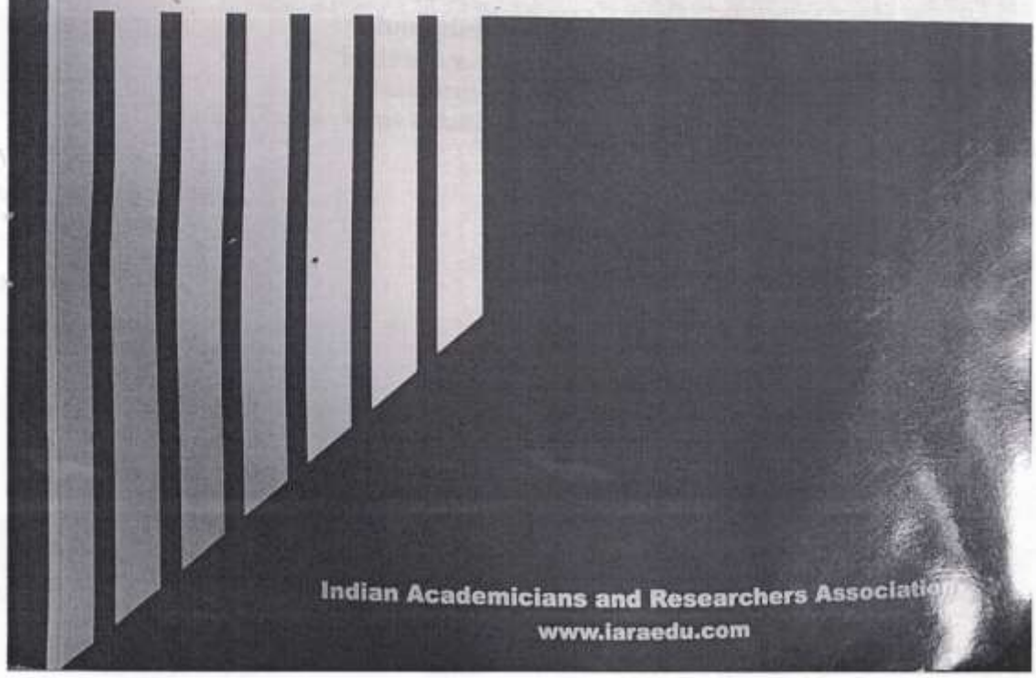

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A STUDY ON PROBLEMS OF SMALL ENTREPRENEURS

Dr. Neeta Deshpande
Assistant Professor & Head, Commerce Department, VPIMSR, Sangli

INTRODUCTION

To become a successful entrepreneur, professionalism is must. Many businesses starts up but within a short span they end. Business is nothing but an identifying the target customers, identifying their needs, and accordingly prepare suitable products and services to gain unlimited profits. In every business there ingredients are must Team, System and strategy. If the team is loyal, dedicated, expert, competent and committed, business will definitely grow. The proper system has to be developed in the business then the dependency on people will reduce. Actually if a proper system is developed within the business, the owner can concentrate on the core activities and he or she can grow their businesses. System includes a process and structure. All the business activities need to be divided and delegated to different people in an organization.

There is a song in Hindi, " हम होंगे कामयाब , हम होंगे कामयाब...एक दिन....." which means one day we will get success. But we don't know when this one day will come in our life. The great leaders have established their empires; they lead the economy of nation. Anil Agarwal, Dhirubhai Ambani, Steve Jobs, Richard Bransan, Sam Walton, Dilip Sanghavi, Goutam Adani, Sachin and Binny Bansal, Ramesh Chaouhan, Brijmohan Munjal, Sanjiv Bhimchandani, Rahul Bhatia, Javed Habib, Kishor Biyani, Rajesh Agarwal an dmany more leaders proved their capabilities and established their ventures successfully. All these people are not the key but they always are the key makers. We read their stories; we get inspiration from all these great leaders but never bring their principles, their do hard work like them in our life. Always we blame the system, we blame the parents, we blame our faith and treat our self unlucky. Many small entrepreneurs think that there are many hurdles in the growth of their existing business, they are unfortunate and they are not growing due to lack of finance only.

Always small business men have a great fear in their mind, if he or she changed the existing business (even it is at loss), how can they start other business? What people will say? What relatives will say? What will be the consequences?. What to do, If they got a loss in that new business? Without undertaking any further activity, some people keep quite but they never change their line of business. Most of the businessmen run their businesses only for survival. They never try to expand their existing business.

STATEMENT OF THE PROBLEM

The small businessmen, traders are playing a vital role in the local economy of the Sangli & Kolhapur districts. These small entrepreneurs are doing their business activities only for the survival. They are not professional in their behavior. As any businessman does all the activities in the initial stage of start up, till after 20 years of their business experiences, they are totally engaged in basic activities, without concentrating on core activities. There is a need for the study to find the reasons and bring possible solutions and motivate them to expand their business.

OBJECTIVES OF THE STUDY

1. To analyze the problems of the entrepreneurs in expansion of businesses.

2. To give suggestions to improve the situation.

RESEARCH METHODOLOGY

The present study is basically a descriptive one that explains the problems of entrepreneurs and hurdles in expanding their existing businesses. The data has been collected from both primary and secondary sources. Since the secondary data collected provides only the background and supportive information relating to the study, primary data has been collected from the entrepreneurs from Sangli and Kolhapur districts. Convenience sampling method is used to select the respondents for the present study. Sample survey has been conducted in this study and total 150 respondents are selected for the present study.

ANALYSIS

The entrepreneurs are spread throughout the width and breadth of the Sangli and Kolhapur districts. The examination of the data revealed that out of the 150 samples, a majority of 145 respondents, representing 96.7%, are owned by proprietorship business, partnership business or cooperative societies and remaining five respondents ie 3.3 % have established private companies. The following table shows the forms of organization of sample entrepreneurs in study area.

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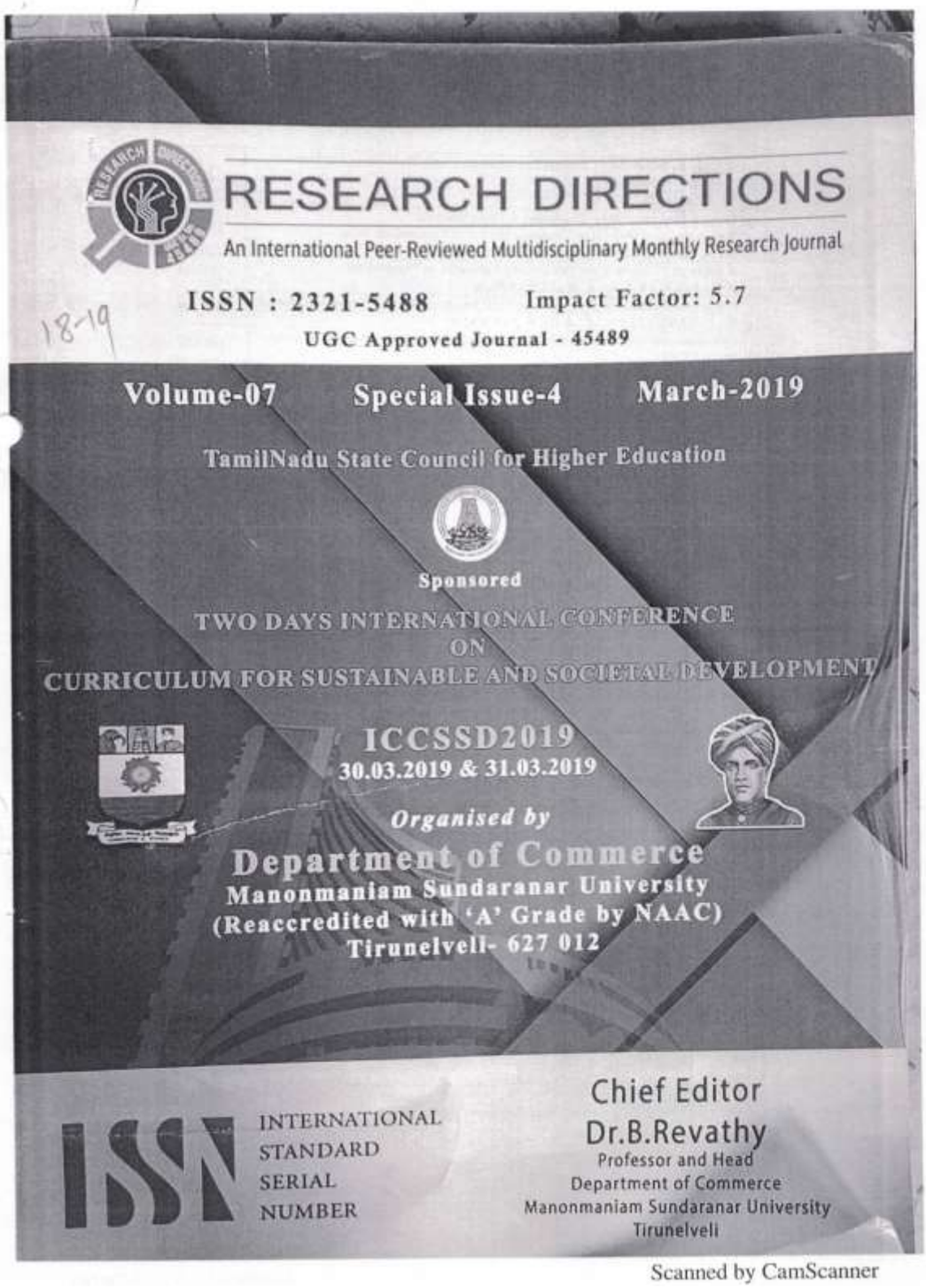

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FACTORS CONTRIBUTING TO AND IMPEDING CAREER SUCCESS AMONG MBA STUDENTS

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ABSTARCT

In India, management institutions have mushroomed and as a result there is mismatch between demand and supply of MBA graduates. These institutions do not provide job guarantee. Parents and Students are really victims because even after investment of Rs. 3 to 4 lakhs for MBA course, there is no 100 percent guarantee of getting expected job opportunity. The specializations, syllabus, project work, skills developed and overall system is not in tune with the changing times. MBA graduates lacks in required skills and practical knowledge. As a result most of the degrees holders are remain unemployed. The present study is based on both primary and secondary data. The primary data has been collected from 122 MBA pass out students. It has undertaken to understand the student's opinion about the institutional efforts taken by their institutions, competency of their teachers and current status of their career achievements. In this paper the contributing factors in career success of students are studied with the help of model.

INTRODUCTION

Over the past decade, there is lot of changes in the higher education. Its performance is not up to the expectation. There is a need for the development of the educational sector to meet the need of the emerging opportunities and challenges of 21st century. This is not only the talk about management students, but the overall education system produces graduates that are unemployable because there are skill shortages. Enhancing general knowledge, providing exposure, enhancing employability skills are the necessary activities which have to conduct.

There are significant gaps between Indian universities and those outside the world in terms of quality standards. A major shortfall in this direction is the inability of our institutes to attract and retain the qualified and trained faculty. Packages offered by the corporate sector are extremely attractive vis-à-vis those offered by our institutions of higher learning. It results into brilliant and talented youth opt for corporate sector and the candidates who are rejected by the corporate sector enter into teaching carrier. The shortage of qualified and skilled teachers itself become a major hurdle in realization of our dream of making India a major hub of research and development and knowledge super power by 2030.The Mushroomed MBA colleges, less number of teachers, lecturers on small amount of salary, lack of experienced teachers, lack of institutions rapport with

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