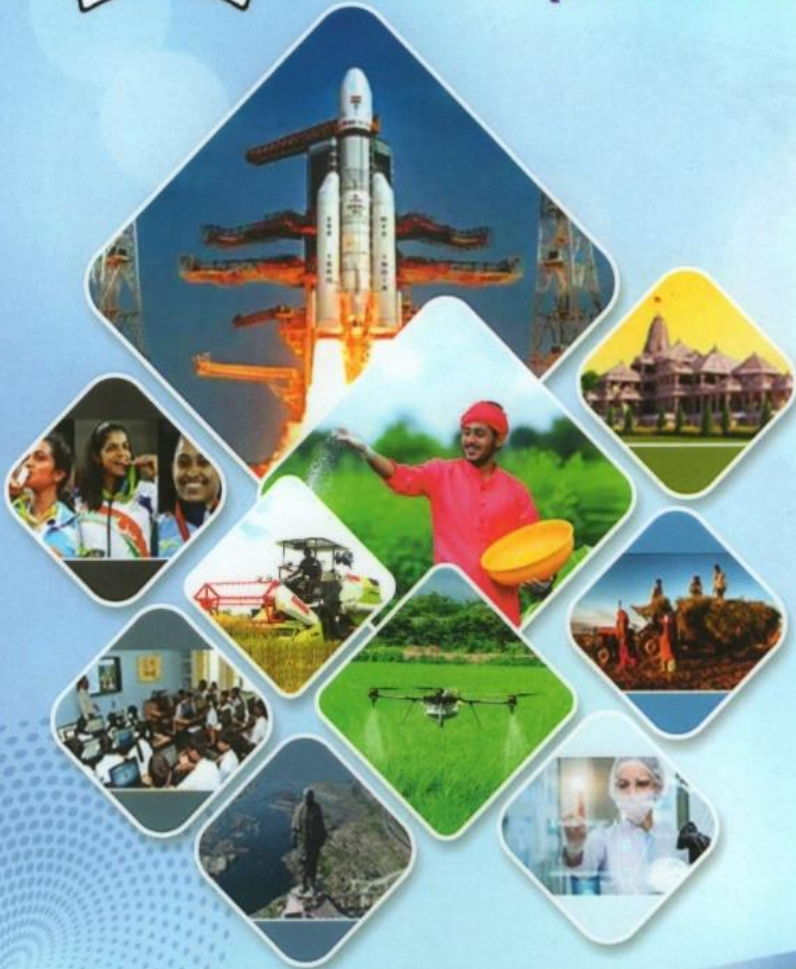




**VPM's R.Z. Shah College Of Arts, Science & Commerce**  
**Mithagar Road, Mulund East, Mumbai - 400081.**  
**(Accredited by NAAC with Grade "A")**



**One Day Multidisciplinary  
NATIONAL CONFERENCE**  
**(Hybrid Mode)**

**on**

**Incredible India**  
**in**  
**AMRIT KAAL**



**Organised By**

**Internal Quality Assurance Cell (IQAC)**  
**in association with**  
**Centre for International Studies (CIS) Regd.**

**Date : 11<sup>th</sup> May, 2024**



# VPM's R. Z. SHAH COLLEGE OF ARTS, SCIENCE & COMMERCE

Mithagar Road, Mulund (E), Mumbai 400 081 Tel: 2563 73 13

[vpmdgcol@yahoo.co.in](mailto:vpmdgcol@yahoo.co.in)

Accredited by NAAC Grade "A"



## One Day

# Multidisciplinary National Conference

on



# Incredible India in AMRIT KAAL

**Organised By**

**Internal Quality Assurance Cell (IQAC)**

**In association with**

**Centre for International Studies (CIS)**

**Date: 11<sup>th</sup> May, 2024**

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## **About College**

VPM's R. Z. Shah College was established by Vidya Prasarak Mandal, Mulund East, Mumbai, Maharashtra. The college is affiliated to the university of Mumbai. The college is accredited by NAAC with Grade "A" in first cycle. Under the supervision of I/C Principal, various committees function proactively to achieve goals. With the vision of "facilitated student centered environment where the intellectual, cultural, Social, physical and recreational need of the students are fulfilled", the college is dedicated towards providing quality education, well equipped infrastructure, nurturing talent and developing intellectual abilities of the learner. Our college welcomes all aspirants to create an incredible legacy with the courses sch as B.Com, B.A., B.Sc (IT), BAF, BMS, BBI and BAMMC.

The college also provides opportunities to excel in extra-curricular fields like NSS, DLLE, Avishkar, Sports, Cultural and WDC. The college has a vibrant Placement Cell to equip students to get placed in highly reputed companies by mentoring their necessary skill set with various add on courses like advance Excel, Tally Prime, digital Marketing, Cyber Security, German language, Computer Hardware, IIT Spoken, Tutorial Etc. The college has various tie-ups and collaborations which are instrumental in providing training programmes and courses for the students.

The management of the institution has eminent personality from academics and industry on its advisory board.



## **About Centre for International Studies (CIS)**

CIS provides a forum for discussing contemporary national international issues, and is meant to register aspiring candidates for academic study programme leading to the award of MA (by Thesis) and Ph.D degrees in the faculty of Arts, especially in the Political Science discipline, with a special reference International Relations. Dr. P.M. Kamath, former Professor of Politics in the Department of Civics and Politics of the Mumbai University is a recognised guide. Smt. Prachee Mandar Phadke was the first candidate who registered with the CIS for her PhD on “Cross border Terrorism and Abuse of Child rights in Jammu and Kashmir, 1989-1999”. Mumbai based members of the CIS Governing Council have indicated their willingness to guide students in the areas of their specialization. Dr. (Ms.) Amruta Deshmukh, Head, Dept. of Political Science, Chetana College, Mumbai and Member of the CIS Academic Council is one of the recognized research guides of the CIS. Approval of the Mumbai University has been sought to recognize Dr. (Mrs.) Vasundhara Mohan, formerly Reader in Central Eurasian Studies as a research guide of the CIS. Similarly former Head, Political Science Dept in SIES College of Arts, Science Commerce Dr (Mrs) Maneesha Tikekar has joined Academic Council of the VPM’s CIS; so also Dr (Mrs) Bindu Chowdary, formerly Head, Dept. Of Political Science, R. J. College. Ph.D. guiding recognition is also sought to these two Professors with long academic guiding experience. The CIS is also intended for conducting independent research on international issues impacting national interests of India. It is also one of the objectives of the CIS to publish occasional papers on important subjects in the area of International Relations by eminent scholars in the field independently or in collaboration with like-minded institutions for limited circulation amongst the policy makers. The CIS is also intended to organise National and International Seminars on important issues concerning India’s International Relations. The CIS aims to organise public lectures on issues concerning International Relations.

## Conference

Amrit Kaal is an initiative of the Government of India to celebrate and commemorate 75 years of progressive India and the glorious history of its people, culture, and achievements. It aims at bettering the lives of Indians and bridging the development gap between villages and cities. The word Amrit Kaal has its origin in Vedic astrology. It is considered the best and most auspicious time to start new work.

Honorable Prime Minister Shri Narendra Modi envisioned the coming 25 years to restructure all fragments of the Indian economy. The Panch Pran of Amrit Kaal include the goal of developing India, elimination of any trace of the colonial mindset, honor and pride in our roots, development of unity, and a sense of duty among citizens.

As a part of this, VPMs R.Z. Shah College of Arts, Science and commerce, Mulund (East). Mumbai-81 is organizing a National Conference titled “Incredible India in Amrit Kaal”. It aims at bringing together researchers, practitioners, and thought leaders to present and discuss their most recent research findings, innovations, experiences, concerns, challenges, and trends, as well as to allow for discussions and ideas exchange between academics, industry practitioners, and the general public on the theme of the Conference.

This Conference will help in achieving the following objectives:

- ❖ To address a wide variety of future society and business prospects and problems.
- ❖ To create awareness amongst the youth about the vision @2047.
- ❖ To provide a platform for stakeholders to share their experience and research findings of integrated aspects of Incredible India @100 in Amrit Kal.
- ❖ To discuss challenges imposed by cultural, legacy, and socio-political factors.
- ❖ To address the society about their contribution and role in Amrit Kal.
- ❖ To deliberate recent innovations, trends and concerns in theory and

practice.

## **SUB THEMES**

- **Humanities and Social Sciences**
- **Commerce and Management**
- **Banking and Finance**
- **Entrepreneurship**
- **Pure Sciences**
- **Information Technology**
- **Infrastructure Development**
- **Education**
- **Health care and Wellness**
- **History and Cultural Pride**
- **Government Schemes**
- **Space Research**
- **Environmental Sciences**
- **Indigenous Knowledge Systems**
- **Sustainable development**
- **Impact on Global Economy**

## **Advisors**

**Dr. Rani Desai**  
**Director, CIS**

## **Patrons**

**Shri Ramesh Chiniwar**  
**Chairman, VPM**

**Adv. Vijay Kulkarni**  
**Hon. Gen. Secretary, VPM**

## **Research Team**

**Dr. Kavita Sharma**  
**Dr. Om Dewani**  
**Dr. Bhavini Dand**  
**Adv. Gauri Pai**  
**Dr. Mangesh Sawant**

## **Organising Committee**

**Dr Barkha Shamnani**  
**Conference Co-Ordinator**  
**In-Charge Principal**

**MS Rajashree Prabhu**  
**IQAC Coordinator**

**MS Sujata Gudi**  
**Conference Convenor**

**MS Anjaneeka Uday**  
**Vice Principal**

**MR Vilas Mahajan**  
**Vice Principal**



**Vidya Prasarak Mandal's**  
**R. Z. Shah College of Arts, Science & Commerce,**  
**Mulund (E), Mumbai.**  
**Accredited with NAAC Grade "A"**



*Organizes One Day National Multidisciplinary Conference (Hybrid Mode) On*

**"INCREDIBLE INDIA IN AMRIT KAAL"**

**PROGRAMME SCHEDULE**

**DATE: 11<sup>th</sup> May, 2024**

**TIME: 10:00 A.M.**

<b>SESSION – I → INAUGURATION</b>			<b>10:00 AM</b>
<b>SR. NO.</b>	<b>NAME</b>	<b>ROLE</b>	<b>TIME</b>
1.	ADV. MRS. GAURI PAI	WELCOME	10:00AM TO 10.05AM
2.	MR. RAVI TALLA	PRAYER & LIGHTING OF LAMP	10:05AM TO 10:10AM
3.	DR. BARKHA SHAMNANI (In-charge Principal) (Conference Co-coordinator)	BRIEF ABOUT COLLEGE	10:10AM TO 10:15AM
4.	MRS. SUJATA ZALKIKAR (Conference Convenor)	ABOUT CONFERENCE	10:15AM TO 10:20AM
5.	SHRI RAMESH CHINIWAR (Chairman, VPM)	INAUGURAL ADDRESS	10:20 AM TO 10:30 AM
6.	DR. BHAVINI DAND	INTRODUCTION OF KEYNOTE SPEAKER	10:30AM TO 10:35AM
7.	DR. KAVITA PANDEY	KEYNOTE ADDRESS	10:35AM TO 10:50 AM
8.	DR. OM DEWANI	INTRODUCTION OF KEYNOTE SPEAKER	10:50AM TO 10:55AM
9.	PROF. SHOBHA DEDHIA	KEYNOTE ADDRESS	10:55AM TO 11:10AM
10.	RELEASE OF BOOK OF ABSTRACTS		
11.	ADV. MRS. GAURI PAI	VOTE OF THANKS	11:15 AM TO 11:20 AM
<b>BREAK</b>			



**Vidya Prasarak Mandal's**  
**R. Z. Shah College of Arts, Science & Commerce,**  
**Mulund (E), Mumbai.**



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**“INCREDIBLE INDIA IN AMRIT KAAL”**

**PROGRAMME SCHEDULE**

**DATE: 11<sup>th</sup> May, 2024**

<b>SESSION – II → TECHNICAL SESSION</b>			<b>12:00 NOON</b>
1.	<b>DR. SURENDRA KANSARA</b>	<b>DR. BHAVINI DAND</b>	<b>TECHNICAL SESSION - 1</b>
2.	<b>DR. RATNA SISODIYA</b>	<b>DR. OM DEWANI</b>	<b>TECHNICAL SESSION - 2</b>
<b>BREAK</b>			
<b>SESSION – III → VALEDICTORY FUNCTION</b>			<b>3:00 PM</b>
1.	<b>MRS. SUJATA ZALKIKAR</b> <b>(Conference Convenor)</b>	<b>WELCOME</b>	<b>3:00PM TO 3:05 PM</b>
2.	<b>DR. SURENDRA KANSARA</b>	<b>TECHNICAL SESSION EXPERT ADDRESS</b>	<b>3:05 PM TO 3:15 PM</b>
3.	<b>DR. RATNA SISODIYA</b>	<b>TECHNICAL SESSION EXPERT ADDRESS</b>	<b>3:15 PM TO 3:25 PM</b>
4.	<b>MS. SAMPOORNA S.</b>	<b>INTRODUCTION OF DIRECTOR OF CIS</b>	<b>3:25 PM TO 3:30 PM</b>
5.	<b>DR. RANI DESAI</b> <b>(DIRECTOR, CIS)</b>	<b>VALEDICTORY ADDRESS</b>	<b>3:30 PM TO 3:45 PM</b>
6.	<b>ADV. VIJAY B KULKARNI</b> <b>HON. GEN. SECRETARY</b>	<b>BEST PAPER AWARD</b>	<b>3:45 PM TO 3:55 PM</b>
7.	<b>MRS. ANJANEKA U.</b> <b>(VICE PRINCIPAL)</b>	<b>VOTE OF THANKS</b>	<b>3:55PM TO 4:00PM</b>



## Humanities and Social Science

### 1) SDG 6: “Clean Water and Sanitation” achievement through the Gram Panchayats in India

Asif Azmatali Khan

Mail ID: asifazmatkhan14@gmail.com

The 17 SDG goals are successor to the MDGs. For effective realization of these goals, a committed localized approach is being implemented by Government of India. These SDG goals are to be achieved by the end of year 2030. For successfully meeting this target, India through its Ministry of Panchayati Raj started with localization of SDGs through the Panchayati Raj Institutions. This article highlights how ‘Gram Panchayats’ are being trained to successfully attain the SDG 6 i.e. Clean Water and Sanitation.

Key words: PRIs, SDGS, MDGs, MoPR

### 2) Investing in the Future: Government Schemes and National Development

Dr. Samta Gulia (samgulia@yahoo.co.in), Dr. Baby (babayrana25@gmail.com) (Govt College Badli)

Government schemes in India constitute a critical framework for social and economic welfare, aimed at promoting inclusive growth and development across various sectors. These initiatives target different segments of the population, including the underprivileged, women, farmers, youth, and small entrepreneurs. Key schemes like the Pradhan Mantri Jan Dhan Yojana focus on financial inclusion, while the Pradhan Mantri Awas Yojana strives to provide affordable housing. The Pradhan Mantri Fasal Bima Yojana safeguards farmers against crop losses, and the Atal Pension Yojana ensures a steady pension for the aging unorganized workforce. These programs are instrumental in addressing poverty, enhancing living standards, and providing a safety net for the vulnerable, thereby contributing to the nation’s holistic advancement.

Key Words: Yojana, development, empowerment, Beneficiary, Financial, inclusive

### **3) When Nuclear Deterrence brings fear of annihilation**

Ms. Kiran Mahadik (Research Scholar)

Foreign Policy Research Centre, Email Id- mkiran.2311@gmail.com

Some theorists insist that we should be thankful for the fact that a third-world war has been avoided. Furthermore, studies suggest that tensions arising from the potential for new wars in many regions of the world always raise concerns about nuclear arms usage. The Russia-Ukraine war, which began in 2014 due to Russia's illegal annexation of Crimea and destabilization of eastern Ukraine in 2022, prompted NATO to support Ukraine's sovereignty and territorial integrity with its 14 member countries. Russia has been threatening to attack NATO nuclear sites in Poland after Poland expressed its willingness to host nuclear arms. The United Nations has always prioritized decreasing and eradicating nuclear weapons, destroying chemical weapons, and strengthening the prohibition of biological weapons. However, my research suggests that nuclear deterrence theories have actually enabled conflicts and instilled a fear of annihilation. A review of nuclear deterrence reveals more obvious failures than successes. Given the complexities, this research critically examines the viability of nuclear deterrence in the globalized world. The record of nuclear deterrence is even more problematic in a globalized world. Investing more in nuclear deterrence will not make the world safer; instead, it may fuel more aggression. Perhaps nuclear weapons should be banned altogether.

Keywords- Nuclear deterrence, NATO, United Nations

### **4) Track to Sustainability: A Survey on Passengers Attitude towards Indian Railways Sustainable Practices**

Asst. Prof. Neha Mishra

PhD Research Scholar, K.P.B. Hinduja College of Commerce, Research Centre, Mumbai

BBI Department, J.K. College of Science and Commerce. niumishra25@gmail.com

The Indian Railways is making rapid progress toward becoming one of the world's largest green train networks. It is reducing its carbon footprint through a variety of initiatives, including widespread electrification and water conservation. With its green initiatives, Indian Railways has demonstrated its commitment to environmental sustainability and steadily moving toward a better future. Indian Railways has implemented a number of steps to reaffirm its commitment to reducing the environmental effect of its operations. In order to assess the impact of the Indian Railways on the environment by making changes in its way of operations and using sustainable strategies to break the barriers. This study focuses on assessing the passenger's attitude towards Indian Railways Sustainable Practices and their awareness level about the new operations undertaken by Indian Railway system. The research work

is a social science research that has applied both the methods of data collection i.e., primary & secondary sources. Responses were collected using the convenient non – probability sampling technique. For testing of the data, statistical tool like frequency and percentage methods were used. The research is centered on exploring the sustainable initiatives undertaken by Indian Railways as it progresses towards sustainable mobility, charting a course for future development.

Keywords: Green Initiatives, Sustainable Practices, Indian Railways.

## **5) Unraveling the Magic: Exploring the Cinematic Adaptations of the Harry Potter.**

Shivangi Tripathi

Research Scholar, Shri Govind Guru University, Godhra  
tripathishivangi18@gmail.com

The cinematic adaptations of J.K. Rowling's beloved Harry Potter series have captivated audiences worldwide, sparking discussions on their fidelity to the original text and the effectiveness of their storytelling techniques. In this presentation, we delve into the realm of film adaptation theory, specifically focusing on Philip Shafer's Seven Steps Typology. Shafer's framework provides a structured approach for analyzing the transformation of literary works into cinematic experiences. By applying Shafer's typology to the Harry Potter film series, we aim to uncover the intricate nuances of adaptation choices made by filmmakers. Through a comparative analysis of key narrative elements, character development, and thematic coherence across the books and films, we examine the fidelity of the adaptations to Rowling's source material. Furthermore, we explore how the cinematic medium enhances or diverges from the narrative strategies employed in the original novels. This presentation offers valuable insights into the complex dynamics between literature and film adaptation, shedding light on the challenges and opportunities inherent in translating a beloved literary universe to the silver screen. By contextualizing the Harry Potter films within Shafer's theoretical framework, we gain a deeper understanding of the interplay between storytelling techniques and audience engagement in the realm of cinematic adaptation. Attendees will gain a comprehensive understanding of the adaptation process and its implications for both creators and audiences, paving the way for future research and discourse in the field of adaptation studies.

Keywords: Cinematic Adaptation, Harry Potter, Philip Shafer, Seven Steps Typology, Literature, Film Studies, Narrative Analysis.

## **6) Impact of Work-from-Home Policies on Employee Productivity and Work-Life Balance in Mumbai-based IT Companies**

Shraddha Shridhar Veshvikar  
Research Scholar, Dept. of Commerce  
Dr. B. A. M. University, Aurangabad [MS]  
Email ID-vshraddha279@gmail.com

The adoption of work-from-home (WFH) policies has become a prevalent practice, especially within the context of Mumbai-based IT companies, prompted by the COVID-19 pandemic. This study investigates the dual effects of WFH policies on employee productivity and work-life balance, utilizing both quantitative and qualitative methodologies. Through surveys and interviews with employees and management, the study seeks to discern the nuanced implications of remote work arrangements on performance metrics and individual well-being. The analysis will focus on identifying key factors influencing productivity levels, such as the availability of adequate infrastructure, communication channels, and managerial support. Additionally, the study aims to explore how WFH impacts employees' ability to maintain a healthy work-life balance, considering factors like increased flexibility versus blurred boundaries between professional and personal life. By examining these dynamics within the unique socio-economic and cultural context of Mumbai, this research endeavors to provide actionable insights for IT companies seeking to optimize their remote work strategies.

Keywords- work-from-home policies, employee productivity and work-life balance.

## Commerce and Management

### **7) An Analytical Study on Perception of individual taxpayer towards tax saving investments after introducing new tax regime (P.Y. 2023-24; A.Y. 2024-25)- With special reference to Thane region.**

Mr. Milind Saraf

Assistant Professor, Department of Accounting and Finance

S.K. Somaiya College, Somaiya Vidyavihar University, Ghatkopar, Mumbai – 400 077

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In budget 2020, a new tax regime has been announced by finance minister of India, Smt. Nirmala Sitaraman and is applicable from the financial year 2020-21. Since then, tremendous changes have taken place with regards to basic tax exemption limits and deductions under new tax regime. An individual taxpayer is having a choice to pay tax accordingly by selecting anyone option between the new regime and existing one. We are approaching towards India's Amrit kaal, where it will become more easier to file Income tax returns under new tax regime. Taxpayers will escape themselves from cumbersome procedure of filing return under old tax regime. This paper aims to analyse preferences of individual taxpayer between the two regimes and evaluate their perception towards tax saving investments. Primary data using convenience sampling through questionnaire method as well as secondary data from wide range of literature and journal publications have been utilized. This paper also highlights the awareness and understanding of taxpayers towards tax saving investments. The paper concludes with suggestions to taxpayers which help in taking the choice between the two systems and tax saving investment they should invest.

Keyword: Tax Saving Investments, Old Tax Regime, New Tax Regime, Budget 2024, Government of India

## **8) Customer Buying Behaviour On Amazon Great Indian Sales – With Special Reference To Coimbatore City.**

Dr. K. Sudhakar , Dr. V.Santhosh,  
Assistant Professors in Commerce, PSG College of Arts & Science, Coimbatore,  
Tamilnadu, India - 641014  
Dr. R. Saranya,  
Assistant Professor in Management Science, Dr.G.R.Damodaran College of Science,  
Coimbatore, Tamilnadu, India – 641014

The present study focusses on amazon leading E-Commerce market players of India. This paper attempts the to figure out the buying behavior of customer during great Indian sale. In the study, the data were collected through a structured questionnaire designed in Google form from 200 customers in Coimbatore, tamilnadu state of India. The collected and analyzed with a nova, chi-square and weighted average. The study found that customers prefer amazon great Indian sale for offers and discounts with variety of products in the sale.

Key words : Amazon, Great Indian sale, E-Commerce

## **9) A Study on Evaluating Awareness of New Trends in Pension Scheme**

Asst. Pankaj B. Maurya  
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Pension plans are essential for guaranteeing stability and financial security in old age since they give retirees a reliable source of income when they are unable to work. Pension plans assist people in maintaining their level of life and reducing poverty among the elderly by promoting savings throughout one's working years. Furthermore, by encouraging long-term financial planning and lowering reliance on public assistance programs, pension plans support social welfare and economic stability. The paper focused on evaluating awareness of new trends in pension schemes. The test used for the current study in one sample t-test. The findings of the study indicated that Micro pension schemes, Pension Benefits for Startups and SMEs, Life time income plan, Customizable schemes, green pension schemes, Mortgage schemes, Pension portability have high awareness. Save tomorrow pension schemes, Auto-enrollment pension scheme, National pension schemes and Hybrid pension plans have low awareness.

Keywords: Pension Scheme, National Pension Schemes, Exploratory, One Sample t-test.



## **10) Exploring the Perceptions of Western Railway Commuters in Mumbai towards E-Wallets**

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Dr. Maheshchandra Joshi, Research Guide and Principal, Chetana College, Bandra, Mumbai

The rapid growth of digital payments has led to an increased adoption of e-wallets among various demographics. This study aims to investigate the perceptions of Western Railway Commuters towards e-wallets, exploring their awareness, usage, and satisfaction levels. A survey research method was employed, collecting data from 250 Western Railway Commuters through a structured questionnaire. The results indicate a high level of awareness among commuters, with 70% familiar with e-wallets. However, usage and satisfaction levels vary, with 58% using e-wallets regularly and 42% expressing concerns about security and privacy. The study identifies key factors influencing commuter's perceptions, including convenience, ease of use, and incentives. The findings have implications for e-wallet service providers, railway authority, and policymakers, highlighting the need for improved security measures, user-friendly interfaces, and targeted marketing strategies to enhance adoption and satisfaction among railway commuters.

## **11) A Study on Optimizing Inventory Management With Reference To Aromatic Industries**

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Inventory Management have significant influence in Aromatic Industry. The paper briefly discusses the impact of inventory management in the manufacturing company. The paper, with an aim of understanding the potential and practical implications of inventory management techniques and tools in the organization. Through a comprehensive review and analysis of existing literature, this paper examines various inventory management techniques and inventory optimization models. The study employees both descriptive and analytical approaches. The statistical tool considered to measure the significance is chi-square test method will be employed to test the significance.

Key words: Inventory management, inventory management techniques, turnover ratio

## **12) Social media – An incredible marketing strategy for growing entrepreneurs.**

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Incredible India the word itself describes about its people and their thoughts of the country. We have incredible things with us like different cultures, different languages, different religion , etc but we are united. Talking about entrepreneurs, Indian entrepreneurs face lots of challenges first is their own people, then lack of business knowledge and skills. But a young entrepreneur is not financially strong but his ambition is stronger than any thing in world. He has a will to improve, learn and dream to built an empire. The research is conducted to know the social media platforms which are being used by young entrepreneurs as a synergic marketing strategy. While conducting research which is based on mostly primary data we found that most of them are using social media as it is helpful to increase sales in lesser cost and improve working efficiency. We also found that they hesitate to promote it online because of not having proper knowledge of algorithms and scams which they have seen. The main goal of this research is to promote growing entrepreneurs and to build a path which will help their business promotion on social media.

## **13) Towards a Cashless Future: A Study of Mumbai Suburban Retailers' Payment Preferences**

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This research paper aims to understand the retailers' preferences for cashless future in Mumbai Suburban. The study aims to identify and analyze the factors that influence the retailers' in adopting or resisting the integration of cashless payment methods. It also helps understand the motivational factors and challenges faced by retailers towards cashless transactions. The findings highlight the significance of convenience, security, and transaction fees in shaping retailers' payment choices as well as the impact of

demographic factors and technological infrastructure on retailers' adoption of cashless payments. The primary data survey technique was utilized as data collection tool, with 110 respondents selected through convenience sampling. Data analysis was conducted using percentage analysis and ANOVA. The result of the present study revealed that there is significant relationship between the awareness and motivational factors towards cashless transactions.

Keywords: business, cashless transactions, digital, preference, retailers'

## **14) Resurgence of Prosperity: The Impact of Amritkal on India's Banking and Finance Industry**

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India's economic scenerio is characterized by a mix of opportunities and challenges. Historically, India has been recognized for its vast potential as an emerging market, boasting a large and diverse population, a huge middle class, and a dynamic entrepreneurial spirit. However, despite these strengths our country faces several hindrances in banking and financial sector which is hampering the growth of our economy. Some major lacunas being limited financial inclusion, infrastructure gaps, NPA (Non-Performing Assets) Crisis, Regulatory challenges, limited capital market developments. The introduction of Amritkal is expected to usher in a new era of growth, innovation, and stability in India's banking and financial sector. By leveraging technology, fostering competition, and strengthening regulatory oversight, Amritkal has the potential to unlock new opportunities, improve access to finance, and drive sustainable economic development across the country. It aims to promote financial inclusion, enhance infrastructure, address NPA issues, streamline regulations, and foster the development of vibrant and resilient capital markets. This research delves into the resurgence of prosperity in India's finance industry, focusing on the impact of Amritkal, a transformative economic policy. The research investigates how Amritkal's implementation will catalyze innovation, foster greater financial inclusion, and stimulate economic growth. The findings explain the important role of policy interventions in revitalizing and reshaping financial ecosystems, offering insights for policymakers, practitioners, and scholars alike. Amritkal, as a transformative economic policy, is likely to have profound effects on India's banking and financial sector. The extent and nature of these effects will depend on the specific policy measures implemented, as well as broader economic and market conditions. The paper aims to provide valuable insights into opportunities and challenges in financial sector thereby bringing about transformative changes in the economy.

Keywords- Amritkal, NPA, financial inclusion

## **15) A study on Green Banking Practices in Amrit Kaal: Sustainability and Environmental Impact**

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India just celebrated its 75th anniversary of independence. The concept of Amrit kaal stretches over the next twenty-five years, till 2047, when India will commemorate its 100th anniversary of independence. The India of 2024 differs from the India of 1947, and the India of 2047 will differ from the India of 2024 in ways that can be predicted and projected. Change has always been necessary for long-term survival in all aspects of an economy. Going Green is about today's business, from commerce to finance and all areas of the economy. It is not just the government's and direct polluters' concern, but also that of other stakeholders, such as financial institutions like banks, which play an important role in societal development. However, green company is still in its early phases, and the future of being green will undoubtedly focus on some very specific and definite aims and practices. The banking industry is one of the primary sources of financing for commercial initiatives, which are critical to economic growth. Green Banking is a concept in which banks work to rehabilitate the natural environment and promote green companies. Green banking refers to supporting environmentally friendly practices and decreasing the carbon footprint of banking activity. It would not only assure the greening of sectors, but will also help banks improve their asset quality in the future. Banking activities are not physically tied to the environment, but the external impact of consumer activities is significant. Banks must therefore implement green initiatives in their operations, buildings, investments, and financing strategies. This article discusses the introduction, importance of green banking, green banking initiatives, environmental management by banking institutions, environmental management enforcement, and the role of government and green banking strategy.

**Keywords:** Green Banking Initiatives, Environmental Protection, Green Banking, Amrit Kaal, Sustainability

## 16) A Study of working women Investment Plans in Mumbai City

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Investment is an important economic activity of the country, which stems from income and savings and stimulates capital formation in the nation. The best investment options for women depend on your individual goals and risk tolerance. When choosing, consider factors like investment horizon, risk tolerance, and financial goals. Data sources: The data collected through primary and secondary resources. The primary data source is collected from the responses of working women through the google form questionnaire and taking interview of same respectively. The secondary source of data is gathered from literature survey, journals, periodical, text books, internet. Findings: The working women are well aware of the investment plans, each and every woman having different views on awareness altitude about the investment plans. The core study that their large number of women with a multiple interest of yearly income and investment among the working women in study area. As women have slowly taken part in various sectors, they have started taking essential decisions relating to investment as well. Many working women save funds, which are invested in various investment avenues, which in turn leads to capital formation in the economy and growth of the nation.

Keywords: Investment Preferences, Women and Awareness.

## 17) Compative Study Of Marketing Strategy Of Paytm And Google Pay.

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The fascinating world of digital payments, focusing on two giants in the field: Paytm and Google Pay. We begin by taking a closer look at the ever-changing landscape of digital payments, both in India and around the world. This includes understanding how these companies position themselves in a highly competitive market and how they adapt to the evolving trends and preferences of consumers. We then move on to dissecting the strategies employed by Paytm and Google Pay to gain an edge over each other and other competitors. This involves understanding what makes each platform unique and how they attract and retain users. We explore the various factors that influence consumer behaviour, such as convenience, security, and trust, which are essential for the success of any digital payment platform. A key aspect of our analysis is the role of technology in

shaping the user experience. Both Paytm and Google Pay rely on innovative technologies to make transactions faster, easier, and more secure. We delve into these technologies and examine how they contribute to the overall marketing strategy of each platform. Regulatory compliance is another crucial area of focus. As digital payment platforms, Paytm and Google Pay must adhere to strict regulations to ensure the security and privacy of users data.

KEY WORD:

1.Mobile Payment., 2.Secure Transactions, 3.Rewards, 4.Seamless integration, 5, Bill payments.

## 18) Nonverbal Communication Among Retail Sector Employees

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Communication in general can be categorised as verbal and nonverbal. However nonverbal communication outweighs verbal form most of the time. This study adopted a descriptive research design and a purposive sampling technique for selecting 60 respondents from a retail sector organisation in the Chennai region. The study's objective is to understand the nonverbal communication of employees working in the retail sector. Uzun's (2017) scale, originally employed among school administrators, was modified for the present study. The socio-demographic questionnaire was used along with the nonverbal communication scale. The nonverbal communication scale (Uzun, 2017) has 7 dimensions with a 5-point rating scale. The questionnaire was self-administered to the respondents. The respondents have a moderate level of NCV in all the dimensions except for Tactile contact (low = 58.3 per cent). Gender, residence, age category, education, work experience, designation, and awareness towards NVC were insignificant with the NVC dimensions. Interestingly, the physical appearance dimension was significant with the designation of the respondents. There is a strong association between awareness of NVC and the use of NVC in daily routine. The results from the study have implications for the role of human resource personnel to invest in their employees in terms of training and grooming appropriate workplace behaviour.

Keywords: Non-verbal communication, retail sector, workplace



## **19) A Study on Optimizing Inventory Management With Reference To Aromatic Industries**

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Inventory Management have significant influence in Aromatic Industry. The paper briefly discusses the impact of inventory management in the manufacturing company. The paper, with an aim of understanding the potential and practical implications of inventory management techniques and tools in the organization. Through a comprehensive review and analysis of existing literature, this paper examines various inventory management techniques and inventory optimization models. The study employees both descriptive and analytical approaches. The statistical tool considered to measure the significance is chi-square test method will be employed to test the significance.

Key words: Inventory management, inventory management techniques, turnover ratio

## **20) Evaluating The Effectiveness of Crisis Communication Strategies In Food Industry Through The Lens Of McDonald's Fake Cheese Controversy**

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In the current fast paced world connected through social media, organisational crises are becoming more prevalent. Crisis communication is an essential tool to navigate through such crises. Literature review shows that use of social media in addition to traditional tools is essential for handling crises. This study examines the effectiveness of crisis communication strategies in the food industry through the lens of the cDonalds fake cheese controversy that took place in February 2024. The study analyses different communication tools used by McDonald's such as press statements, social media posts, influencer collaborations and its impact on shaping public perception. The analysis highlights the importance of having prompt, transparent, evidence based communication during a crisis. The lessons learnt from McDonald's crisis management provides valuable insights for the food industry in developing effective communication plans to foster consumer trust.

Keywords: crisis communication, crisis handling, crisis management, communication strategies

## 21) Organisational Behaviour for Gen Z in the 21st Century BANI Workplace

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Organizational Behavior (OB) plays a crucial role in the development and success of Gen Z in several ways. OB helps Gen Z comprehend human behavior within organizations. It provides insights into why people behave the way they do in workplace settings, enabling Gen Z to anticipate and manage various workplace dynamics effectively. Effective communication is vital in any organizational setting. OB equips undergraduate Gen Z with communication skills necessary for interacting with colleagues, superiors, and subordinates. This includes verbal, non-verbal, and written communication skills. Organizations often rely on teamwork and collaboration to achieve common goals. OB exposes Gen Z to theories and practices related to teamwork, conflict resolution, and collaboration, preparing them to contribute positively to group dynamics and work effectively in teams, explores different leadership styles, traits, and theories, allowing Gen Z to understand the complexities of leadership roles within organizations. It helps them develop leadership skills and qualities necessary for guiding and motivating teams provides frameworks for decision making and problem-solving within organizational contexts. It teaches Gen Z how to analyze situations, evaluate alternatives, and make informed decisions, which are essential skills in various professional roles. In today's globalized world, diversity and inclusion are crucial aspects of organizational success. OB helps Gen Z understand the importance of diversity, inclusion, artificial intelligence and disruptions in the workplace and provides strategies for managing diverse teams and fostering inclusive environments. Change is inevitable in organizations, and OB equips Gen Z with the knowledge and skills to adapt to and manage organizational change effectively. This includes understanding the dynamics of change, managing resistance, and facilitating transitions. Ethical considerations are fundamental in organizational settings. OB educates Gen Z about ethical dilemmas and helps them develop ethical decision-making skills, ensuring that they act responsibly and ethically in their professional endeavors. Overall, the study of organizational behavior empowers undergraduate Gen Z with the knowledge, skills, and perspectives necessary for navigating the complexities of organizational life.

Key words: Organisational Behaviour, Diversity and Inclusion, Artificial intelligence, Disruptions.

## Environmental Sciences

### **22) The multifaceted importance of Studying Solid, Liquid, and Recycle models through a small city model**

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October 2014, the day the Government of India launched 'Swachha Bharat Abhiyaan', it created a massive impact all around India, and a few cities took the lead to represent the development model before the country. Metropolitan and cosmopolitan were already in the race but a small city situated in Surguja district in East Chhattisgarh state, established itself as a role model for overall development centering cleanliness drive till now since its launch and has become a buzz all over the world. The initiative revolves around the SLRM (Solid Liquid Recycle Management), a scientific Model for municipal solid waste management. It caters to environmental safety, economic sustainability, and social significance involving women employees only, from the urban poor class around five hundred in number from rag pickers to managerial responsibilities. The city has 17 SLRM centers. These SLRM centers are manned by the Self -Help Group (SHG) which has generated hundreds of green jobs in agreement with the Municipal Corporation of Ambikapur. Around 13 to 20 lakh, revenue is generated each month by this SHG named Swachh Ambikapur Mission Sahakari Samiti Maryadit. The whole technical model has paved the way for a clean city, Economic Growth, Women Empowerment, Interpersonal Skills development, and a community-based structure to manage the solid waste of segregation and recycling without giving a single penny burden on the state treasury. The present research paper will ponder over the technicalities of women-oriented SHG working so successfully in the city and highlight all the factors that establish it as a widely discussed model in detail.

Key Words: SLRM, SHG, Economic Growth, Women Empowerment, Interpersonal Skills, Environment, Social Significance, Recycle, Revenue.

## Pure Sciences

### **23) Effect of organic manures and inorganic fertilizers on growth, yield and quality of French bean (*Phaseolus vulgaris* L.)**

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During the Rabi season of 2022, researchers at the Central Research Farm, Department of Botany, Vidya Pratishthan's Commerce and Science College, Indapur, Vidyanagari, Indapur, Dist - Pune, conducted a study to determine how different combinations of organic manures and inorganic fertilizers influenced the growth, yield, and quality of French beans, also known as green beans or snap beans. They used a randomized block design with seven treatments and three replications. The results showed that treatment T3, which consisted of 75% recommended dose of fertilizer (RDF) and 25% vermicompost (VC), was the most effective in promoting the growth, yield, and quality of the French bean variety Sheena.

### **24) Legal Framework for Commercialisation of Private Space Sector in India**

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The commercialization of the Indian private space sector has gained significant momentum in recent years with the establishment of autonomous bodies under the Department of Space such as IN-Space, NSIL, etc., prompting the need for robust legal frameworks to govern the activities and operations of private entities involved in space exploration and utilization of space resources. As the Government visions the growth of the Indian space economy to \$44 billion by 2033, the role of private entities in space must be acknowledged and such policies shall be made which make the commercialisation of space easy, transparent, safe, and profitable for the private space entities and startups. For this, the Government of India has brought up the Space Activities Bill which has been discussed in this paper for its efficacy. This paper aims to provide a comprehensive analysis of the legal framework governing the commercial space sector in India, specifically focusing on India's evolving space law. By examining the legal aspects of commercial space activities, including licensing, liability, property rights, and international cooperation, this study seeks to highlight the challenges and opportunities associated with the commercialisation of the private space sector and offer insights into potential areas of improvement in the legal framework.

Keywords: Indian space law, commercialisation, private space sector, Space Activities Bill, ISRO

## 25) Micronutrients Potentials Of Medicinal Plants-Giloy And Papaya To Overcome Covid-19

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COVID-19 is an acute and infectious disease characterized by pneumonia and ARDS. The disease is caused by SARS-CoV-2, which belongs to the Corona viridae family along with MERS-CoV and SARS-CoV-1. The viral genome is a positive RNA that encodes approximately 26 proteins that work together to ensure the survival, reproduction and spread of the virus in the host. The virus is transmitted by contact with aerosol droplets from infected people. The pathogenesis of COVID-19 is very complex and includes suppression of host antiviral and innate immune responses, induction of oxidative stress, followed by hyperinflammation known as “cytokine storm” leading to acute lung injury, tissue fibrosis and pneumonia. A number of vaccines and medicines are currently being evaluated for effectiveness, safety and dosage against COVID-19 and will take a long time to validate. Therefore, research on the recovery of natural compounds may offer opportunities against COVID-19. Several nutrients have been shown to have immune-enhancing, antiviral, antioxidant and anti-inflammatory effects. These include Zn, vitamin D, vitamin C, curcumin, cinnamaldehyde, probiotics, selenium, lactoferrin, quercetin, etc are found spectroscopically with the help of Nanotechnology. A group of these phytonutrients in the right combination as a supplement can help strengthen the immune system and prevent viruses. spread, prevents the disease from progressing to a severe stage, and further prevents hyperinflammation, providing both prophylactic and therapeutic support against COVID-19.

Keywords: SARS-CoV-2, COVID-19, pathogenesis, food supplements, immune-boosting, antioxidant, anti-inflammation.

## 26) Significance of Operations Research for Distribution Firms

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Distribution systems have had a traditional background and, with time, have taken the form of specialized businesses also. As in any business, distribution systems have many factors associated, which directly or indirectly affect the total profitability such as cost, time, distance, sales, modes, frequency, and aligned appropriate strategies. In order to be efficient, businesses make statistical decisions based on assumptions and models to approach the business challenges, leading to a broad concept - Operations System. Operations Research enables a firm to manage its distribution systems in a manner that leads to minimum usage of the resources with maximum output. Its practical applications include linear programming, assignment, scheduling of jobs, decision theory, transportation schedules, network programming, CPM and PERT, and games theory, and many others. With advancement in technology, Operations Research suffices the needs of an organization through software applications and internet systems, which have significant importance and is the backbone of distribution firms.

Keywords - 1) Distribution Firms, 2) statistical, 3) Decisions, 4) Technology

## 27) Chemical degradation study of Strongly Basic Anion Exchange Resin Indion – 810 with variable concentration of peroxide

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Ion exchangers when subjected to organic or chemical reagents may undergo degradation and can have lost in fragment, loss in molecular weight and loss in exchange capacity. Therefore, in our study attempts were made to study the behaviour of ion exchange material Indion-810 towards the hydrogen peroxide in variable concentration

20%W/V and 30%W/V. The ion exchange material Indion-810 is a macroporous strongly basic Type – I anion exchange resin with cross-linked polystyrene matrix and has quaternary ammonium functional groups. The pure resin was available in chloride form (R-Cl) with colour appearance Off white to brown opaque beads had high exchange capacity. The particle size of the resin varied between 0.3 to 1.2mm. The study was carried out with pure chloride form resin and exchange capacity was 3.02meq/mL and degraded resins exchange capacity was reduced to 2.65meq/mL and 2.20meq/mL. The chemical degradation of the resin was studied with 20% and 30% hydrogen peroxide. The appearance and color of the degraded resin was reduced. The SEM and FTIR values of the pure and degradation study showed the structural changes. The experimental method of the present study if extended further for different ion exchange materials will be useful in understanding the exchange capacity and operation conditions for increasing the efficiency of the resin.

Key words: Ion exchange selectivity; Chemical degradation; Anion exchange; Indion-810.

## **28)Addressing Microplastic Pollution in India: Challenges and Solutions**

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Microplastic pollution has emerged as a significant environmental challenge globally, with adverse impacts on ecosystems and human health. India, as one of the world's most populated countries and a rapidly developing economy, faces unique challenges in managing microplastic pollution. This research paper examines the sources, distribution, and impacts of microplastics in India, drawing on existing literature and data. It explores the socio-economic factors contributing to microplastic pollution and assesses the effectiveness of current policies and regulations in addressing this issue. Additionally, the paper identifies innovative solutions and strategies tailored to the Indian context, considering factors such as waste management infrastructure, cultural practices, and socio-economic disparities. By providing insights into the complex dynamics of microplastic pollution in India and proposing actionable solutions, this research paper aims to inform policymakers, researchers, and stakeholders involved in environmental management and sustainable development efforts in the country.

Keywords: Microplastic, sustainable



## 29) Use of Various Floral Extract in Acid Base Titration – A green approach

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Green chemistry is considered as a significant tool to mitigate the use of hazardous chemicals. Synthetic chemicals which are used as internal indicator in acid- base titration being hazardous can be substituted by using a natural indicator which gives the result of same accuracy. In this study, it is indicated that ethanolic extract of Aster and Carnation flower are good replacements to phenolphthalein in acid- base titration. It is also concluded that the use of Aster and Carnation flower extract as an indicator in all types of acid- base titration is beneficial because of its economy, eco-friendly nature, ease preparation, availability, simplicity, non- carcinogenicity, precision and accuracy result. The accuracy of the observed results has been examined by performing titration between different acids and bases.

Aster and Carnation flower, titration, ethanol, natural indicator, anthocyanins, flavonoids.



## Information Technology

### 30) Attitude towards AI and it's Relation to Academic Self Concept of Students.

Ms. Pritika Naik

With the increased use of technology in most fields today, it is important to study its potential effect on humans. The use of technology in education facilitates learning, but it is also important to understand its effects on the student's overall development/ well-being. Research studies have shown that use of technology can have a positive impact on a student's self-efficacy, achievement and motivation, among other factors. This current study specifically aims to understand whether the attitude towards AI and use of its tools and technologies by students, in education, is correlated with their academic self-concept. A quantitative survey was conducted using two standardized tests, The General attitude towards artificial intelligence scale and Academic self-concept scale, to measure attitude towards AI and

academic self concept, respectively. Around 200 degree college students from colleges belonging to different regions in the Mumbai metropolitan area were surveyed. A correlation was done to understand the relationship between the two variables studied here. Findings revealed the most used AI software and the nature of relationship between use of AI and academic self-concept. This research contributes valuable insights into the correlation between students' engagement with AI for educational purposes and their academic self-concept, informing sustainable educational practices.

Keywords: artificial intelligence, education, attitude, academic self-concept, sustainable

### 31) Digital-Governance : Digital Diary

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This paper describes an application of the E-Governance Digital Diary that records the activities of all faculty members of Thakur College of Science & Commerce (TCSC). Electronic governance is the effective use of information and communication technology (ICT) to improve existing governance systems to better serve all stakeholders within the system. With a digital diary you can save time, save paper in a transparent way and improve quality. Our goal is to make the tracking of time spent in various undergraduate activities at TCSC paperless. A digital diary can improve transparency and provide quick information. The Digital Diary is a step towards going paperless at Thakur College of Science & Commerce (TCSC).

Index Terms— E-governance, Paperless, Information and Communication, Digital Diary, TCSC, API.

### **32) Legal Challenges In Artificial Intelligence**

Vishwajeet Chaudhari & Neha Sharma

Recent years have seen a fast advancement in artificial intelligence (AI) technologies, which have revolutionized many parts of business, commerce, and daily life. But along with these developments come a plethora of legal issues that demand careful consideration and comprehension. In order to analyze the intricacies, ramifications, and weaknesses in the current legal frameworks, this study explores the vast terrain of legal issues raised by artificial intelligence. The report examines a variety of complex concerns that are becoming more and more important in the AI ecosystem, including liability, intellectual property rights, data privacy, prejudice and discrimination, accountability, and transparency. By means of an exhaustive examination of pertinent statutes, rules, and developing patterns, this study pinpoints important areas of uncertainty and worry. Additionally, the study looks at how these legal issues may affect different groups of people, such as governments, corporations, AI developers, and end users. In order to show the practical consequences of insufficient legal frameworks in addressing the ethical and societal repercussions of AI deployment, it looks at case studies and real-world instances. This research attempts to give useful advice for policymakers, legal experts, and industry stakeholders to effectively navigate the changing environment of AI regulation by combining ideas from legal, ethical, and technological viewpoints. In the end, it aims to support the creation of strong legal frameworks that uphold people's rights and the welfare of society while encouraging the moral and responsible use of AI.

### **33) Analysis of Customer Segmentation using K-Means Clustering in Shoppers-marts**

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Customer segmentation is the practice of dividing a company's customers into groups that reflect the similarity of customers in each group. The objectives of customer segmentation are to determine how to connect with customers in each segment to capture the value of each customer to the business. In business industry it is very difficult to categorize the customer based on their personal profile and transaction history which is one of the challenging ways in business industry. In this research article the researcher analyzed the customer features such as gender, age, annual income, and spending score of particular customers. For segmentation based on features of customers the K- Means one of the best algorithms for categorization of data in grouped into different small

segment. During this research study the researcher found that annual income, age are the significant features of customer marketing in shoppers-marts.

Keywords: Customer Segmentation, K- Means Algorithms, Business Industry

### **34) Different Approaches used by SecaaS Model in Cloud Computing**

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Cloud computing has revolutionized the way data is stored, managed, and processed by leveraging remote servers accessed over the Internet. However, with the adoption of cloud services comes an array of security challenges, prompting the emergence of the Security as a Service (SecaaS) model. This model aims to provide flexible and scalable security solutions to users, addressing concerns such as data privacy, integrity, and access control. The way of using remote servers placed on the Internet for storing, managing, and processing data, rather than using a local server or a personal computer is called as Cloud computing. In cloud computing, major issues like security and privacy is of great concern. Various challenges are there for protecting the cloud from different attacks. The basic duty of the Security as a Service model is to give malleable security for the users for preventing different attacks. The Security as a Service model is using various approaches named SLA based approach via SPECS and Crypto Coprocessor approach to provide ductile security for its users. In this paper, we put great emphasis on different approaches utilized by the Security as a Service model and to suggest a system that gives utmost safety to the cloud users.

Keywords: Cloud computing; security; integrity; threats; attacks

## Health Care and Wellness

### **35) Cell Phone Dependency and its Impact on the Health and Wellbeing of Young Adults: A Cross-Sectional Analysis in Tripura**

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The study aims to explore the repercussions of cell phone usage on the physical and mental health and wellbeing of young adults in Tripura. Utilizing a cross-sectional approach with a semi-structured questionnaire, the research investigated associations between health variables and demographics using Pearson's correlation and  $\chi^2$ -test. Additionally, a binary logistic regression model was employed to predict negative personality impacts resulting from excessive cell phone use. Findings from 400 participants (mean age:  $24.45 \pm 3.45$  years) indicated significant disparities in eye strain, neck pain, back pain, and weight gain between high and low cell phone users. The study identified correlations between cell phone usage and various health indicators, including eye strain, neck pain, back pain, weight gain, depression, loneliness, and mood disorders. High cell phone users reported experiencing more physical discomfort and negative emotional states compared to their low cell phone user counterparts. The research highlights the association between excessive cell phone use and adverse physical and mental health effects among university students, emphasizing the need for interventions such as increased physical activities and alternatives to reduce cell phone usage. It is essential for policymakers and stakeholders, with a specific focus on young students, to proactively tackle the harmful consequences of excessive cell phone usage by implementing innovative and effective policies.

Keywords: Physical health; Mental health and wellbeing; Cell phone addiction; Youths, Tripura

### **36) A Study On Leisure Participation Towards Healthcare And Wellness**

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Leisure participation will vary from one individual to another individual based on their lifestyle and profession of their work environment. Active participation in leisure pursuits positively associated will cover all improvement in health and well being, regular engagement in leisure activities and how this have been linked to reduction of stress levels, enhanced cognitive function, strengthens social connection and increase physical fitness also and even we can analyze different types of leisure participation is available to individual person to cover come all this stress and how they engage himself in available activity because based on passion ,based on their work profile ,based nature of work and type of work leisure participation will dissimilar .

Keywords: life style, physical fitness, and passion

### **37) Transdermal Film Forming Gel System for Skin Infections: Need of the Hour**

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Transdermal film forming gels have longer duration of stay on the skin, are not greasy, does not get rubbed away and give good patient compliance.

Itraconazole, an antifungal agent, has low oral bioavailability and adverse effects on oral administration therefore finds poor patient compliance. In the present research study, Itraconazole was prepared into a film forming gel for treatment of skin infections using solid dispersion method and to obtain the desired effect for prolonged period of time. A statistical technique of Factorial design was used manually for gel formulation with in vitro diffusion as the dependent variable. The statistical method used is cost effective and helped to obtain the desired formulation in less number of experiments saving time and energy. The product was evaluated for standard parameters and gave promising results for antifungal activity and diffusion study.

Keywords: Itraconazole, film forming gels, antifungal, factorial design, statistical technique

## Economics

### **38) A Case Study To Assess The Scope Of Women Empowerment Through Entrepreneurship Development In Tiruvallur District, Tamilnadu**

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A woman can attain her full potential and strength in all sectors of life through the multiple facets of empowerment. Womens empowerment is the process of enhancing the social, economic, political, and legal power of women, ensuring their equality in terms of rights and opportunities, educating them about their rights, and building their self-confidence in decision making. The growth of female entrepreneurs is one practical means of empowering women by fostering their autonomy and self-worth. Large proportion of women are looking to entrepreneurship as a means of economic advancement. It examines the characteristics of female entrepreneurs. Assessing entrepreneurial performance and business development is another benefit of the research. Followed by understanding the extent to which entrepreneurship contributes to the social, economic, and psychological empowerment of women. Women entrepreneurs who work in manufacturing, trading, and service businesses make up the majority of the population. Adopting snowball sampling technique, the sample size is 300 from Tiruvallur district. A questionnaire with a list of questions related to the subject of the study was created, and it was distributed to the respondents. Government publications, business periodicals, historical evidence, court records, and statistics are used to compile secondary data. The data gathered was properly segmented and complied for econometric analysis via applying paired t test, Wilcoxon signed rank test and descriptive statistics. As per the studys findings, empowering women through entrepreneurship is essential for ending pervasive poverty and stifling economic progress, which can only be resolved by women's meaningful and sustainable participation in the economy.

Key Words: Autonomy, Empowerment, Entrepreneurship, Development, Women

### **39) A case Study on UPI – Local to Global**

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Growth and innovation are integral parts of life. Indian innovation creates and provides gifts to the whole world in the era of digitalisation. When we think about payment, first thought is that physical cash will be on our minds. An innovation in digital payment, successful in reducing dependency on physical cash, which was traditional instrument for payment. But with the introduction of Unified Payment Interface, the Indian economy reached at new milestones. UPI digital payment system gives a positive boost to the Indian economy. It creates waves in India's digitalisation journey. UPI is an advanced version of the Immediate Payment Service. It is a single window mobile payment system. National Payment Corporation of India (NPCI) introduced UPI with 21 member in 2016. As per the latest data of NPCI , transactions through UPI increased to 11% in March 2024, with value of INR 20 Lakhs Crore. This study is purely based on secondary data, and helps in understanding the growth of the UPI system over past few years and its benefits to foreign tourists in India. UPI streamlines and optimizes the digital payment expense for foreign tourists, eliminating their vulnerability to scams with its simplistic QR-code scan and payment gateway technology. Hence, the research paper, i.e. UPI – Local to Global , helps others to understand the richness and ease of the UPI system and its local to global journey.

Keyword – Digitalisation , UPI, Cashless

### **40) Infrastructure: The vehicle for Developing Indian Economy.**

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Infrastructure is a sine-qua-non for the development of economy. To promote growth, India is leading efforts to dedicate attention and funds to developing infrastructure, which is evident by the efforts at the central and state levels. India's population growth and economic development require improved transport infrastructure, including investments in roads, railways, and aviation, shipping and inland waterways. India's journey towards becoming a developed nation by 2047 hinges significantly on improving its infrastructure, a cornerstone for fostering liveable, climate-resilient, and inclusive cities that drive economic growth. The government's commitment is evident through its allocation of 3.3% of GDP to the infrastructure sector in the fiscal year 2024, with particular focus on the transport and logistics segments. Since 2014, there has been a 500% increase in the road transport and highway budget allocation, leading to a



substantial enhancement in infrastructure development. Every rupee spent on infrastructure development has a multiplier effect of 1.2-1.5X on GDP, propelling the economy further. This paper Covers scheme, projects, related to infrastructure and How they contribute to indian Economy.

#### **41) Impact of Pradhan Mantri Fasal Bima Yojana (PMFBY) on livelihood of Farmers in Karnataka state**

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The Pradhan Mantri Fasal Bima Yojana (PMFBY) is a crucial initiative by the Government of India aimed at providing financial security to farmers facing crop losses due to various unforeseen events. This research paper delves into the impact of the Pradhan Mantri Fasal Bima Yojana (PMFBY) on the livelihoods of farmers in Karnataka state. PMFBY, initiated by the Government of India in 2016, aims to provide financial security to farmers facing crop losses due to unforeseen events. Karnataka, a key agricultural state, serves as a focal point for assessing PMFBY's effectiveness. The study employs a quantitative approach with a sample size of 150 respondents selected randomly. Data collection involves structured questionnaires to gauge opinions on the economic, social, and psychological dimensions of PMFBY's impact. Findings reveal positive economic impacts, with farmers acknowledging improvements in creditworthiness, collateral for loans, and investments in profitable crops. Socially, PMFBY fosters increased participation in local events, community recognition, and awareness of essential services like education and healthcare. Psychologically, farmers report enhanced well-being, confidence, and literacy levels attributed to PMFBY. However, challenges such as increased input expenditure and delays in claim settlements are noted, suggesting areas for improvement. Recommendations include targeted awareness campaigns, financial education programs, support mechanisms for smallholder farmers, and regular monitoring to maximize PMFBY's benefits.

Keywords: PMFBY; Impact; Financial stability; crop insurance; livelihood of farmers.

## **42) Impact of Upi/E-Wallets On Savings And Expenditure Pattern Of Working Women.**

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The impact of digitization on the Indian economy has been both positive and negative, with the digital revolution having a significant impact on the lives of Indian women. &quot; Paperless, Cashless, Faceless is one of the professed roles of Digital India, and this has led to the growth of UPI/E-wallets in the country. This study focuses on the impact of UPI/E-wallets on the savings and expenditure pattern of working women. Finance is an essential domain of Indian women, and they participate in the administration of family finances, right from managing everyday expenses to determining investment decisions. Digitization of the economy has had a tremendous impact on the activities of Indian women. However, in general, women have shown the ability to adapt to the changing environment. The growth in the female literacy rate across the country has also had a positive impact on the digital adaptation of women. The tech sector is the second-largest sector with women employees after agriculture, which shows how women have carved a place for themselves in technology-related fields. Working women have greater opportunities to learn and update themselves on digital transactions. Non-working women adapt out of necessity. This article analyzes how digital money transactions have impacted the lives of women in the urban sector. It is interesting to see how UPI/E-wallets have changed the way women manage their finances. Digitization has made it easier for women to make transactions and has given them more control over their savings. Women are now more confident about making digital transactions and have adopted digital technology to manage their finances. Overall, digitization has had a positive impact on the lives of women, and it has made financial management more accessible to them.



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