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RESEARCH PAPERS

Is Strategic Leadership for Higher Education in India the way forward?
Gurbir Singh Khera

Non-Performing Assets of Indian Banks : A menace difficult to handle.
Shailja Khosla

Impact of Corporate Governace Reforms in India: An Empirical Study of Selected Indian Companies.
Puneeta Goel

Economic Analysis of An Infrastructure Project : A Case Study.
Dipti Ranjan Mohapatra

Hurst Exponent as an Indicator of Market Efficiency : An empirical study of the stock prices of Amazon.com
Anindita Bhattacharjee

BOOK REVIEW

Crashed: How a Decade of Financial Crises changed the World by Adam Tooze
Dipti Ranjan Mohapatra

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Non-Performing Assets of Indian banks: A menace difficult to handle

Shailja Khosla[1]

Abstract:

The banks have been playing a crucial role in providing funds to the companies in the form of loans. But when the same banks which are termed as the backbone of any economy have to face the loan defaults, the situation becomes very serious. Today the banks in India are choking with the burden of bad loans or non-performing assets exceeding Rs. 8 Lakh Crores, which is about 10 % of the country's GDP. The Indian Government has introduced several measures to tackle the issue. Even the Reserve Bank of India has introduced several corrective measures to control the situation, like CDR (Corporate Debt Restructuring) in 2004-05, SDR (Strategic Debt Restructuring) in 2014 and schemes like 5/25 Scheme and S4A .But most of these schemes are now being viewed as schemes for procrastination for the companies, because the banks have not been able to make any significant recovery from the defaulters despite all the measures by government or RBI.

Key Terms: NPAs, Corporate Debt Restructuring, Strategic Debt Restructuring, S4A, 5/25 scheme, Insolvency & Bankruptcy Code

1. Introduction

NPAs or the Non-Performing assets have become the most referred to term in the Indian financial market in recent years. The economists are concerned about the mounting stressed assets with banks, as it is affecting the effective utilisation of the funds available with the banks and is also having an impact on the profitability of the banks. The main problem caused by NPAs is that though they are shown as an asset but they are not able to generate any revenue for the banks. Rather they act as an added burden for banks as they require the provisioning out of profits because of their stressed nature. The stressed assets also hamper the developmental activities in the

esources given as loans to companies remain unproductive assets for the banks, while hese resources could have been utilized for productive purposes.

ut before analyzing the problem further ,it is important to first understand that when do ıe assets of the banks become stressed or Non-Performing Assets. Assets are the ɔldings of a firm which are expected to generate income for the firm. For every bank or ıancial institution the assets majorly comprise of loans and advances given to

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al Institute of Management & Technology, New Delhi

customers, which are expected to generate income in the form of interest. If the interest is not received from these assets the asset is then termed as non-performing asset. So,NPAs basically refer to assets that do not perform.

According to Reserve Bank of India (**RBI**), *an asset, including a leased asset, becomes non-performing when it ceases to generate income for the bank.*

As per guidelines issued by the RBI, banks can categorise an account as an NPA in a situation where the quarterly interest due and charged on that account is not serviced i.e., not paid fully within 90 days from the end of the quarter.

The NPAs are further classified into **3 categories** based on the time duration for which they remain non-performing:

1. **Substandard Assets** – refers to an account that remains as NPA for a period less than or equal to 12 months. Such assets have well-defined credit weaknesses ,i.e., the net worth of the borrowers is not sufficient to fully cover the recovery of the dues, that make the liquidation of debt difficult and if the deficiencies are not corrected the banks stand every chance to sustain some loss on realisation of debt.

2. **Doubtful Assets** – refers to an account which has remained in the substandard category for 12 months. The collection or liquidation of the debt becomes even more improbable.

3. **Loss Asset** – refers to an asset which has already been identified as loss by the banks' internal or external auditors or by RBI during inspection,but the amount has not yet been written off wholly or partially. Such an asset is considered as un-collectible and non-bankable asset, even if it still has some salvage value.

This classification is important because the banks are required to strictly follow the Provisioning norms with respect to these non-performing assets and since this provisioning is made out of the Operating Profit it affects the profitability of the banks' funds - The general norms for maintaining the provisions are as under:

- ***For substandard assets or loans:*** A general provision of 15% of the total outstanding amount is made if the loan is secured. In case of, unsecured loans the total provision to be maintained is 25% of the outstanding balance;

- ***For doubtful assets:*** The total provisioning is in the range of 25% to 100 % for secured loans, on the outstanding balance depending upon the period for which the asset has remained doubtful. A provision of 100% on the total outstanding amount is made for the unsecured loans.

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COMPARATIVE ANALYSIS OF TEAM STATISTICS IN RELATION TO SUCCESS WOMEN CRICKET TOURNAMENT

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ABSTRACT:-

Competition is one of the out growths of modern society. It is the challenge which stimulates, inspires and motivates men and women to sweat run faster, jump higher, throw further and exhibit greater strength, endurance and skills to exhibit supremacy over others. Every individual or team which participates in any sports/games wants to win as our society attaches a great significance to winning. The purpose of this study was to compare the team statistics in relation to success in women's Inter-University. The study was delimited to west zone Inter university cricket tournament for the year 2016-17. The data was collected from the semifinal of west zone Inter university cricket tournament. The selection of teams, selection of team statistical variables, collection of data and statistical procedure has been described. The four semifinalist women's cricket teams served as subjects to obtain data for the study. The study revealed that better performance in balls faced by the batsman and runs scored by the batsman are associated with match winning results: Both winning universities had significantly better records in these two team statistics than their opponents. This clearly implies that these team statistics are success performance determinant factors.

KEYWORDS: *Success, Women cricket, Performance.*

INTRODUCTION:

Competition is one of the out growths of modern society. It is the challenge which stimulates, inspires and motivates men and women to sweat run faster, jump higher, throw further and exhibit greater strength, endurance and skills to exhibit supremacy over others. Every individual or team which participates in any sports/games wants to win as our society attaches a great significance to winning. According to Renwas performance is the key note of all sports, its basic principles. Since sports have become prestigious aspects to prove one's superiority, the philosophy of participation in games and sports has undergone a great change. Sport is a highly specialized activity. The participation in sports warrants a fundamental desire to compete and surpass other. Every sports activity involves competition. Better the performance, greater the chance of winning. Cricket is the most popular and richest in history of all ball games, there is no exact record available, which shows when and by whom cricket was started in England. It is essentially an English game. Old work shows that it is as old as 13th century. The game of cricket is becoming especially popular all the world, and therefore has further scope of development. International as well as world cricket tournaments have evolved complex and intense demands of competition. There are many factors which influence the performance of a cricketer. The purpose of this study

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Dr. Meenakshi Tyagi,
Assistant Professor MBA,
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Ghaziabad, India

for the publication of the research paper entitled

Consequences of Demonetization on Households: A Case Study on East Delhi

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Consequences of Demonetization on Households: A Case Study on East Delhi

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ABSTRACT

Demonetization of a Currency is a monetary step in which a particular unit of currency is declared invalid. Demonetization becomes necessary when demerits of old currency exceed its merits. That is why old currency is replaced by new one. It affects economy in both way positively as well as negatively. Declaration of Demonization of 500 and 1000 Rupee note on 8 Nov 2016 by Prime minister of India had shaken the Indian economy. The present study is an attempt to know about the impact of Demonization on Households. The present study also elucidates the impact of such a move on black money and highlights the immediate effects on the economy.

Keywords: Demonetization, Effects, Impact, Black Money, Households.

INTRODUCTION:

When a currency unit loses its legal tender status, this act is known as Demonetization. It occurs whenever to make the change in National Currency becomes indispensable. As per dictionary Demonetization means "ending something" .It involves to divest a monetary standard or to withdraw money from use. Under this the current currency is totally withdrawn from the market. It also involves a process of moving people from a cash based system to Digital Banking.

The main Social and Economic reasons for any Economy to Demonetize the Currency are-:It helps in reducing Inflation, to change the Financial status of People, to remove Fake Currency from the market, to reduce Illegal Activities, to tackle corruption, to encourage Digital Payments. in any economy. India has to find the solution of problems like this for its overall Economic Growth and Economic development.

The Reverse of demonetization is called as "Remonetization" in which a commodity is restored (Such as Silver or coins or bank notes) which helps in growth and development of an Economy. In this the value of currency is reinstated and is recognized as a medium of Exchange. It also helps in upliftment of an Economy.

The Central bank of any Economy acts as a monetary authority for issuing of a currency or any Legal Tender. Every economy has its own national currency through which all Financial transactions are transacted For Example Swiss franc is the national currency of Switzerland or Yen is Japan's National Currency. Euro, is currency for a group of European countries called European Union. Indian currency is called the Indian Rupees (INR). In most of the cases, the Central Bank of a country has the absolute right to issue money or the currency for circulation.

LITERATURE REVIEW:

Singh B.& N. Babitha (January 2017) in their research paper threw the light on the effects of demonetization in terms of "Won or lost". In their study, Secondary data was analyzed and efforts were made to explain the concept of paperless economy by taking the reference of Woodford (2003). This paper emphasized the effect of demonetization in the areas like, cash rush, stock market, transportation, agriculture, banking, business, income tax, railways etc. According to the Centre for Monitoring the Indian Economy (CMIE), the transaction cost of demonetization until 30th December, 2016 was estimated around Rs. 1.28 lakh crore. As per R. Gandhi, Deputy Governor of RBI, speaking on 7th December 2016, Rs. 11.5 lakh crore has been already deposited at bank out

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An Impact of Socio-Economic Factors on Saving Behaviour of Individuals

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ABSTRACT:
Saving is a very important component which is responsible for meeting or helps in preventing any emergency met by the individuals or the households or any other users, as well as essential for capital formation of any Economy. Savings is defined as the amount of money which we keep aside from our income. Saving is a significant macroeconomic variable which is studied under the economic scenario of any individual as well as household. In a developing country like India, where the income standard is almost uncertain which leads to more consumption and less Saving is a Major problem of our economy. If saving is low, then the investment will also be low resulting in low capital formation. In this paper an attempt is made to determine the Socio-Economic factors which affect the saving pattern of People in Delhi during Inflation. For analyzing the effect a questionnaire was prepared to study the impact of income, family Size etc. The sample selected involved 50 Respondents. Regression Analysis was used to analyze the rating given by the respondents. Findings revealed that people earning low income have less savings because major part of their income is contributed in fulfilling their basic needs.

KEYWORDS-: Savings, Socio-Economic, Factors, Inflation, Economic Development.

INTRODUCTION:
Saving is defined as that portion of Income which is not spent on current Consumption. Saving is being regarded as an important input variable in order to promote long run growth of an economy. Saving is a key vehicle that builds an economic connection among the past, the present and the future of a country. Total savings are the part of savings which people save from their present Income. Savings are done for Future transaction; Precautionary and Speculative motive in order to fulfill needs, safeguard ourselves from uncertainty and earn profit from the fluctuations.

It is an important variable in Economic Growth and driver of capital formation. For a country to attain the desired level of growth and development there is the need for adequate capital formation, which in turn, depends on the level of savings in the economy. Rate of savings depends upon various determinants and patterns of saving. The determinants and patterns of saving differ from rural to urban region. In rural areas, the marginal propensity to consume is more rather than the marginal propensity to save which seems to be vice-versa in urban areas where the marginal propensity to save is more than that of the marginal propensity to consume.

Saving is the major macroeconomic variable through which an economy can procure potential investment and can accelerates its economic growth. National savings are collected through the private and public savings, while private saving contains household saving as major part. By analyzing the income of individuals between consumption and saving which is tough task due to the

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Research Paper

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Methods for Web-Spam Detection on web: Principles and Algorithms

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1.2 Web Search Engines

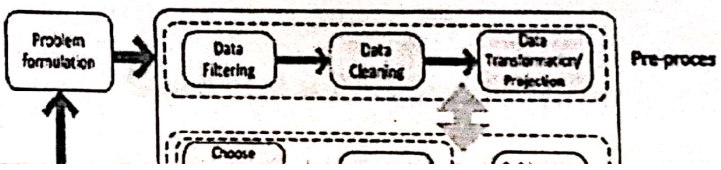
Web search Engines are the tools for fetching the data or useful information on the World Wide Web. Generally, it is observed that popular pages can be view on the top few pages as the result of searching algorithm for the web users. Therefore, to prompt one of the sites rank at the first pages of the result of search engine, content providers use improper ways then this act as spam indexing or we can say to gain top most position rank in the result of the search engine, which is not actually feasible for the normal user. It is observed, that the process of manual spam detection is costly, slow and hard to automate. The success of search engine for better Understanding of all spamming techniques and dealing with these techniques is always the critical issue.

In the past two decades it is noticed that the database systems successful comes into existence. Vast amount of data and information are collected and then stored into variety of databases; now- a-days Petabyte (1024 terabytes) is become very popular term in context to database. The main center of attention of many organizations searching needful information in such databases and pays more attention to turn a web mining is a main key unit of that type of information discovery. For designing patterns for web pages or creating meaningful forecasts algorithms based on

databases), OOD (object-oriented databases), distribute data warehouses, centralized data warehouse, transaction databases, structure, unstructured and semi-structured repositories which is known as the World Wide Web, Latest databases i.e. text-based database, time-constraint database, spatial databases, multimedia databases and flat files in addition of databases. Usually, the web structure of data warehouses are designed in form of multidimensional web structure for the use of unified schema and it is considered as mass repository for heterogeneous and homogeneous environment.

1.3 Data Mining as Process

Data Mining is a one of the process which is used to develop programs based on computer program for analysis the raw data i systematic manner in respect of models, rules and regularities. To carry forward such kind of task one need some tools and techniques like figures, user friendly methods based on visualization, concepts of automata, simulated learning. Basically, the Data Mining is a process of iteration and partially automated who may need manual involvement in many important areas. n



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REMARK ON FUZZYRINGS AND IDEALS

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ABSTRACT-Unlike classical logic which requires a deep understanding of a system, exact equations, and precise numeric values, fuzzy logic incorporates an alternative way of thinking, which allows modeling complex systems using a higher level of abstraction originating from our knowledge and experience. The objective of this work is to study the extension of algebraic concepts like rings and ideals to fuzzy settings.

KEY WORDS: Rings, subrings, Ideals, fuzzy rings, fuzzy ideals

I INTRODUCTION:

The term Fuzzy came was initially coined by Zadeh [1] in 1962. In that paper Zadeh called for a mathematics of fuzzy or cloudy quantities which are not describable in terms of probability distributions. This paper lead to the fuzzificationof various algebraic structures. Several mathematicians like Malik and Moderson[2,4], Mukherjee and Sen[3], Sebastian[5], kumar.R[6,7,10], Uckun.M[8], Kaufmann.A[9] worked in this area and have obtained Significant results.

In this paper concepts like Rings, Subrings, Ideals(right & left) and Quotient Ring are extended in their respective fuzzy settings along with certain results related to them are also discussed.

Throughout this work unless otherwise stated R denotes ring(R, +, .), Z, Q,Z_N, $\mathbb{R}$, $\mathbb{C}$ denote the ring of Integers, ring of rational numbers, Integer Modulo, Real numbers and Complex numbers.

II BASIC INFORMATION

Fuzzy set introduces unsureness by differentiating the members from nonmembers. Real situations are very often not lucid to understandcan not be described properly. Such situations in which are characterized by imprecision can not be answered just in yes or no. Lotfi A. Zadeh [1] in 1965 introduced the term fuzzy set as an answer to these situations, in which he gave certain grade of membership to each member of a set.The nearer the value of an element to unity, the higher the grade of its membership. This laid the foundation of fuzzy set theory as a generalisation of characteristic function of a set. The membership grades are usually represented by real number values ranging in the closed interval 0 and 1.

It has observedsince the outset of the theory of fuzzy theory that it has wider extent ofapplicability than classical set theory in solving complex situations. Its Applications appear in computer science, artificial intelligence,decision analysis, information science, Washing Machines,expert systems, pattern recognition, management science and operations research. Concept of theoretical mathematics can also befuzzified.

Roughly speaking fuzzy theory has flourishedalong two lines.

(1) As a formal theory which evolved by extending the basic concepts to their Fuzzy settings in the areas such as algebra, topology and so on.

(2) As a very impactful theory which can cope with a large fraction of unpredictable situations of real life and only because of its generality it can be well adapted to different situations.

III FUZZY RINGS AND FUZZY IDEALS

A Fuzzy subset of a non empty set E is characterized by a membership function $\mu : E \longrightarrow [0, 1]$.

If μ, η are fuzzy sets on R then $\mu \subseteq \eta$ if $\mu(x) \leq \eta(x)$ $x \in E$, Also, their compliment, intersection and union are the fuzzy subsets of R and are defined by $\eta(x) = 1 - \mu(x)$ $x \in E$, $\mu \cap \eta(x) = \min\{\mu(x), \eta(x)\}$ $x \in E$ and $\mu \cup \eta(x) = \max\{\mu(x), \eta(x)\}$ $x \in E$. If $A = \{\mu_i : i \in I\}$ be a collection of fuzzy sets where I is a Index set then $\cup\mu_i$and $\cap\mu_i$is Sup $\mu(x)$ and Inf $\mu(x)$ $\forall$ $x \in R$.

3.1**Definition: Fuzzy Ring**- Let R be a Ring, a fuzzy set μ of R is called a Fuzzy Ring of R if

- $\mu(x-y) \geq \min\{\mu(x), \mu(y)\}$ for all x, y in R
- $\mu(xy) \geq \min\{\mu(x), \mu(y)\}$ for all x, y in R

3.2**Example**: let μ be a Fuzzy Subset such that $\mu : Z \longrightarrow [0,1]$ defined by

$$\mu(x) = \begin{cases} 0.8 & \text{if } x=0 \\ 0.1 & \text{if } x \neq 0 \end{cases}$$

Then μ is a Fuzzy Ring.

3.3**Proposition:**The characteristic Function ψ_R of a ring R is a fuzzy ring on R

3.4**Proposition:**Let S be a non empty subset of R. Then S is a subring of R iff its characctisticfunction ψ_s is a fuzzy ring on R

3.5 **Proposition:**A non constant fuzzy set on R is a fuzzyring R iffαA is a subring of R for all $\alpha \in Im(A)$

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INDEX

S. No	CONTENTS	PAGES
1.	**Relevancy of Artificial Intelligence in Indian Criminal Justice System: Perspective And Challenges** *Prof. (Dr.) T.P.S. Rathore and Dr. Hemlata Sharma*	1-8
2.	**Political Significance of the 2019: General Elections in India** *Dr. M.R. Biju and M.R.B. Anantha Padmanabha*	9-27
3.	**Triple Talaq – Counter Perspective With Specific Reference To Shayara Bano** *Dr. Ravinder Kumar*	28-34
4.	**Non-Forest Use of Forest Land: Law and Judicial Exposition** *Dr. Rakesh Kumar Handa and Dr. Shivani Goswami*	35-46
5.	**Prostitution Is Not Offence *Per Se*** *Dr. Nimmi*	47-50
6.	**Right To Education of Person's With Disabilities: An Analysis** *Prof. Kahkashan Y. Danyal and Dharam Deshna*	51-55
7.	**Role of Finance Commission in Centre-State Financial Relations** *Ms. Vainy Goel and Dr. Charanjiv Singh*	56-66
8.	**Right to Water: From Rhetoric To Reality** *Dr. Shashi Bala*	67-73
9.	**Challenges Posed By Digital Age Advancement To Copyright Law** *Dr. Charu Dureja*	74-84
10.	**Reducing Green House Gas Emissions And Our Carbon Footprint** *Dr. Vineeta Sharma*	85-89
11.	**Doctrine Of Fair Dealing In Education: Status Of Coursepacks** *Mr. Shridul Gupta*	90-104
12.	**Judicial Activism, Legal Aid And Access To Justice** *Dr. Mohammad Azvar Khan*	105-114
13.	**Role Of Ngo And International Convention In The Augmentation Of Sexual Harassment Of Women At Workplace (Prevention, Prohibition And Redressal) Act, 2013** *Ms. Navjot Suri*	115-123
14.	**Introduction Of Homosexuality In Different Religion** *Dr. Shalini Tyagi*	124-127
15.	**Role Of Judiciary And Protection Of Human Rights Of Accused** *Dr. Manoj Kumar Jakhar*	128-134
16.	**Pre-Emptive Strikes In The Wake Of Cross-Border** *Mr. Ramesh Kumar and Mr. Nirmal Rallan*	135-137
17.	**Power Of Courts In India To Punish For Contempt Of Court** *Mr. Kush Kalra*	138-141
18.	**Impact of Consexual Concept In India** *Ms. Astha Bhatnagar*	142-145
19.	**Sentencing Policy** *Ms. Ashna Mahajan*	146-149
20.	**International Perspective Of Emigrations** *Ms. Pavitar kaur*	150-153
21.	*Call for Papers*	154-155

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REDUCING GREEN HOUSE GAS EMISSIONS AND OUR CARBON FOOTPRINT

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ABSTRACT

This paper presents the various facts, causes and consequences of green house gases emissions and carbon footprint. Since the inception of Industrial Revolution the Global Warming (Climate Change) of 1°Celsius has taken place causing extreme weather changes around the world. A rise above 1.5° Celsius would have devastating consequences all across the globe. Current Global Greenhouse- Gas- Emission trajectory put us on the track for over 3° C increase by the end of the year 2100.

The paper begins with the depiction of alarming rate of change of greenhouse gases in the atmosphere especially Carbon-di-Oxide. It also highlights the amount of Greenhouse gases being emitted by different countries. We are facing a very serious problem where the climate is changing all around the world causing Flash Floods, Forest Fires, increase in temperature, melting glaciers and increase in sea level.

The paper also highlights that the world is in crisis and only if we stay within safe limits and if we step up for actions now it can be saved. We must change the way we used and generate energy, change our Diets and Share the Earth's Limited resources more fairly.

Under same conditions the IPCC report clearly states that we may not be able to limit Warming to 1.5° C. [1].

The idea is to limit the global warming which can be done by expanding forest and other vegetation, other options such as including the development of Carbon Capture and Storage must also be explored. Countries should impose very strict Environmental guidelines to the industries to keep the Emissions in check.

I. INTRODUCTION

Greenhouse gases trap heat and make the planet warmer. Human activities are responsible for almost all of the increase in greenhouse gases in the atmosphere over the last 150 years. The largest source of greenhouse emissions is from human activities.

The primary sources of greenhouse gas emissions in the United States are[2]

- Transportation
- Electricity production
- Industry
- Commercial and Residential
- Agriculture

[1] IPCC (2007). Summary for Policymakers. In: Climate Change 2007: The Physical Science Basis. EXIT Contribution of Working Group I to the Fourth Assessment Report of the Intergovernmental Panel on Climate Change [Solomon, S.,D. Qin, M. Manning, Z. Chen, M. Marquis, K.B. Averyt, M. Tignor and H.L. Miller (eds.)].

[2] https://www.epa.gov/ghgemissions/sources-greenhouse-gas-emissions

- Land use and Forestry

Since 1990, gross U.S. greenhouse gas emissions have increased by about 2 percent. From year to year, emissions can rise and fall due to changes in the economy, the price of fuel, and other factors. In 2016, U.S. greenhouse gas emissions decreased compared to 2015 levels. This decrease was largely driven by a decrease in emissions from fossil fuel combustion, which was a result of multiple factors including substitution from coal to natural gas consumption in the electric power sector; warmer winter conditions that reduced demand for heating fuel in the residential and commercial sectors.

We are already experiencing the effects of climate change. Temperatures are rising, snow and rainfall patterns are shifting, and more extreme climate events—like heavy rainstorms and record high temperatures—are already taking place. These changes are linked to the climbing levels of carbon dioxide and other greenhouse gases in our atmosphere, caused by human activities such as burning fossil fuels for energy.

By taking action to reduce emissions of the greenhouse gas pollution that warms our planet, we can reduce the risks we will face from future climate change. EPA, businesses, and individuals all have an important role to play.

II. GREEN HOUSE GASES

A **greenhouse** gas is a gas that absorbs and emits radiant energy within the thermal infrared range.[3] The most abundant greenhouse gases in Earth's atmosphere are:

1. Water Vapour (H_2O)
2. Carbon Dioxide (CO_2)
3. Methane (CH_4)
4. Nitrous Oxide (N_2O)
5. Ozone (O_3)
6. Chlorofluorocarbons (CFCs)
7. Hydroflouorocarbons (HFCs)

Greenhouse gases trap heat in the atmosphere, which makes the Earth warmer. People are adding several types of greenhouse gases to the atmosphere, and each gas's effect on climate change .

Some greenhouse gases stay in the atmosphere for only a short time, but others can stay in the atmosphere and affect the climate for thousands of years.

Carbon dioxide is the most important green house gas emitted by humans. Greenhouse gases come from all sorts of everyday activities, such as using electricity, heating our homes, and driving around town.

The greenhouse gases don't just stay in one place after they're added to the atmosphere. As air moves around the world, greenhouse gases become globally mixed, which means the concentration of a greenhouse gas like carbon dioxide is roughly the same no matter where we measure it. Even though some countries produce more greenhouse gases than others, emissions

[3] https://en.wikipedia.org/wiki/Greenhouse_gas

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An Analysis of Impact of Green Marketing on Environment
Dr. Nimish Gupta

An Analytical Framework of Workplace Stressor
Ms. Harvinder Kaur

Adoption of Green Banking in India – An Empirical Investigation
Ms. Baljeet Kaur

Education that matters: A Paradigm Shift in Forensic Accounting Education
Dr. Sarveshwar Pande

Green Marketing and how it impacts the Consumers
Mr. Sarthak Aggarwal, Dr. Smita Mishra

Jurisdiction issues in Cyber Crimes : A Challenging Approach
Dr. Hemlata Sharma, Ms. Kiran Mishra

Natural Language processing : Automatic Text Summarization Techniques
Roshan Ara

The effect of age as a moderator on the usage of E-Crm practices in Public And private sectors Bank -
Jagriti Singh, Dr. Neeti Kasliwal

The Effectiveness of Web Marketing on consumer behavior of University Students in Noida
Dr. Shobhit Wadhwa

Women Empowerment and Entrepreneurship
Dr. Vineeta Sharma

Yoga and Healthy lifestyle : The most desired products in today's Stressful environment
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WOMEN EMPOWERMENT & ENTREPRENEURSHIP

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ABSTRACT

Women empowerment refers to increasing the spiritual, political, social, educational, gender or economic strength of individuals and communities of women. To acknowledge the social and gender injustice that still exists in our society, to spread awareness about it and to overcome the challenges Women needs to be empowered. Women empowerment in India is heavily dependent on many different varieties that includes geographical location (Urban/Rural), Education status, social status (Cast/Class) and Age. To fight against evils of societies like Child Marriage, Harassment against women, gender bias, and female genital mutilation (FGM) women needs to be aware of their rights and should be empowered through education. Swami Vivekananda has truly said that: "That country and that nation which do not respect the women have never become great, nor will ever be in future" And in the pursuit of making "INDIA" a great nation, let us work towards giving women the status that they deserve. True empowerment comes with Education, growth and Success into any field. Women Entrepreneurship being one of the best example of Women empowerment needs to get a boost in our country so that our country can reach new heights. Women entrepreneurship is the process in which women initiate a business, gather all resources, undertake risks, face challenges, provides employment to others and manages the business independently. Approximately 33% of the entrepreneurs in the world are women entrepreneurs. But in India, Women constitute only 13.76% of the total entrepreneurs, i.e., 8.05 million out of the 58.5 million entrepreneurs. So it is very important that the awareness spreads across our country and Women rise and take the roles and responsibilities that she deserves.

Keywords: *FGM, Nikah halala, UNICEF, Gender equality, Fatwa, Nuclei, Catalyst*

1. INTRODUCTION

Women empowerment is the process in which women expand and recreate what it is that they can do and accomplish in a circumstance that they previously were denied.

It is actually making of the women more powerful. So that they will be able to take their own decisions regarding their lives and well-being of their families and society.

Gender inequality is the main social issue in which women are put back in the male dominated society. We can now see the women in almost every field like architecture, law, medical, engineering, financial services and IT.

They have also entered the service occupation like Nurses, beautician, sales worker, waitress, etc. They are gradually and increasingly seen marching into the domains which were previously reserved for males.

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INDEX

S. No	CONTENTS	PAGES
1.	**Relevancy of Artificial Intelligence in Indian Criminal Justice System: Perspective And Challenges** *Prof. (Dr.) T.P.S. Rathore and Dr. Hemlata Sharma*	1-8
2.	**Political Significance of the 2019: General Elections in India** *Dr. M.R. Biju and M.R.B. Anantha Padmanabha*	9-27
3.	**Triple Talaq – Counter Perspective With Specific Reference To Shayara Bano** *Dr. Ravinder Kumar*	28-34
4.	**Non-Forest Use of Forest Land: Law and Judicial Exposition** *Dr. Rakesh Kumar Handa and Dr. Shivani Goswami*	35-46
5.	**Prostitution Is Not Offence *Per Se*** *Dr. Nimmi*	47-50
6.	**Right To Education of Person's With Disabilities: An Analysis** *Prof. Kahkashan Y. Danyal and Dharam Deshna*	51-55
7.	**Role of Finance Commission in Centre-State Financial Relations** *Ms. Vainy Goel and Dr. Charanjiv Singh*	56-66
8.	**Right to Water: From Rhetoric To Reality** *Dr. Shashi Bala*	67-73
9.	**Challenges Posed By Digital Age Advancement To Copyright Law** *Dr. Charu Dureja*	74-84
10.	**Reducing Green House Gas Emissions And Our Carbon Footprint** *Dr. Vineeta Sharma*	85-89
11.	**Doctrine Of Fair Dealing In Education: Status Of Coursepacks** *Mr. Shridul Gupta*	90-104
12.	**Judicial Activism, Legal Aid And Access To Justice** *Dr. Mohammad Azvar Khan*	105-114
13.	**Role Of Ngo And International Convention In The Augmentation Of Sexual Harassment Of Women At Workplace (Prevention, Prohibition And Redressal) Act, 2013** *Ms. Navjot Suri*	115-123
14.	**Introduction Of Homosexuality In Different Religion** *Dr. Shalini Tyagi*	124-127
15.	**Role Of Judiciary And Protection Of Human Rights Of Accused** *Dr. Manoj Kumar Jakhar*	128-134
16.	**Pre-Emptive Strikes In The Wake Of Cross-Border** *Mr. Ramesh Kumar and Mr. Nirmal Rallan*	135-137
17.	**Power Of Courts In India To Punish For Contempt Of Court** *Mr. Kush Kalra*	138-141
18.	**Impact of Consexual Concept In India** *Ms. Astha Bhatnagar*	142-145
19.	**Sentencing Policy** *Ms. Ashna Mahajan*	146-149
20.	**International Perspective Of Emigrations** *Ms. Pavitar kaur*	150-153
21.	*Call for Papers*	154-155

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RELEVANCY OF ARTIFICIAL INTELLIGENCE IN INDIAN CRIMINAL JUSTICE SYSTEM: PERSPECTIVE AND CHALLENGES

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ABSTRACT

Artificial Intelligence (AI) is set to revolutionize the ICT (information and communication Technology) tools in India. AI is an effective tool for getting the clinching evidence under Criminal Justice System. Calculating and analyzing legal issues and their solutions is very complex. Artificial Intelligence and criminal justice system is going to face drastic challenges day by day, therefore there is an urgent need of understanding of Artificial Intelligence.

An integral part of strategy for AI involves tackling common and complex global challenges that can be solved through technology intervention in India.

AI applications considers rapid changes in AI technologies as in case of transport, agriculture, finance, marketing and advertising, science, health, criminal justice, security, the public and private sector. This paper discusses about the benefits of AI and include improving the efficiency of decision making, saving costs and enabling better resource allocation.

The present research paper highlights about the admissibility of the artificial intelligence in evidence and provides alternatives to deal with the present situation. It further explores the gravity of the situation in the country regarding the relevancy of artificial intelligence in Criminal Justice System in India.

I. INTRODUCTION

Artificial Intelligence is a rapidly advancing field of computer science. In the mid 1950's. John McCarthy had been credited with the father of Artificial Intelligence. AI is defined as the science and engineering of making intelligent machine. Human intelligent actions are performed by the abilities earned by learning The AI is the machine learning that mimics this ability and enables the machine and the software to learn from experience.

AI is the ability of a machine to perceive and respond to its environment independently and perform tasks that would typically require human intelligence and decision making process but without human intervention.[1]

AI application can be found in many aspects of our lives, from medicine to industries manufacturing, communication education, transportation, good governance. The algorithms are used to help the user to sort out the problems.

II. STUDY OF AI APPLICATIONS

The study of AI applications in the criminal justice system can primarily be studied in five groups, public safety; video images analysis; in Genetics DNA analysis; in Ballistics the

[1] Christopher Rigano ,Using Artificial Intelligence to address Criminal Justice needs, NIJ Journal p280, Https://www.nij.gov/journals/pages/280

gunshot detection and the crime forecasting for precautionary measures for safety in Private as well as in Public.

i) Public Safety

In criminal justice AI is the pattern recognition i.e. learning from experience is proving a great help in public safety, and criminal justice. The investigating agencies all over the world are applying the AI power to address the issues of the public safety and the criminal justice needs such as identifying the individuals and capturing their actions in videos. The police and the security agencies are engaged in challenges to identify the criminals, suspects and solve the riddle of various crimes, frauds and scams at mass level. . The National institute of Justice is funding the different universities to explore through AI algorithm in the different areas of in criminal justice.

The Chicago Police Department and the Illinois Institute of Technology used the algorithm to focus on constructing social network and perform analysis to determine potential high risk individuals.[2]

Public Safety through Video Image Analysis

Technology is being used to analyze the photographs, CCTV footage, evidences fills and logs of crimes to help give them an edge over those who attempt to escape the long arm of the law.[3] Another system called Valcri was developed in the US for visual analytics for sense making in criminal intelligence.[4] In Europe including the UK the police is using Valcri as operational tool for analysis of the data.

1. **Trafficking and child crimes-** Face book recently revealed that in the crime of child sex abuse the technology AI is being used to unearth nearly nine million images of child nudity on its network just in three months.[5]
   a) **Face book** was able to pass on details of potential abuse to the US national Centre for missing and exploited children.

   Nearly 200 **law enforcement** agencies around the US are using an algorithm developed by the University of California. They scour the internet for clues pointing to victims of human trafficking and the sex trade. It searches both the open and so called dark web for information contained in the sex adverts, unraveling the information they contain to help investigators track down political victims. In Thailand the Celibrite was used to identify the accused in human trafficking.[6]

   b) **Protection of elderly persons against victimization-** The AI also has the potential to protect the elderly persons against victimization. In the University of Texas, the Health Service Centre at Houston used AI algorithm to analyze elderly victimization.
   c) **Transport Department-** In the US the transport department is using the AI through researching, developing, and testing automatic traffic accidents based on

[2] Id at p.280
[3] Alamy Limited is a British privately owned stock photograph agency launched in1999 with Headquarters at Abingdon ,producing digital images and videos, ww.google.com/search?rlz=1C1AOHY_enIN708IN708&ei=FFcAXrTVD_eJ4-EPm9-k6Ak&q=alamy+meaning&oq=Alamy&g
[4] William Wong, a Professor of Human computer interaction at Middlesex University in the UK>
[5] Id 4 quoted by Christopher Rigano
[6] www.bbc.com the new weapon in the fight against crime

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IMPACT 0F CONSEXUAL CONCEPT IN INDIA

Ms. Astha Bhatnagar
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ABSTRACT

In recent times so many changes come in our country. The one change is that there is no difference between natural sex and unnatural sex ? or the new law give other definition relating to unnatural sex or homosexual this will mark an end of an era this 377 of Indian penal code law will not available to use and abuse.

In India so many motivating factors to see the homosexual society Social impact, Cultural belief, Religious, Political impact

We have given some rights according to the constitution that we live freely and if we are adult so we can do sex according to our choice whether he/she now there is no restriction to live with boy/boy or girl/girl that is important to change according to the society and move with the society. the new changes of law for homosexual community is give new view to see the different side of society every people have autonomy body he and she can surrender according to his/her will. Gives of gender identity and physical expression gay and lesbian relationship come under the eye of society. This law will put an end on discrimination that so many have faced and violation against the LGBT is not humanity sometime everyone have to change according to the[1] society. everyone have duty to protect or support the LGBT community it is important to realize that homosexuality will never end and it is here with us weather we like it or not. Transgender people come from all society of life. We are mother and father, brothers and sisters, sons and daughters. We are your coworkers, and your neighbors. We are 5-year-old children and 80-year-old grandparents. We are a diverse community, representing all racial and ethnic backgrounds, as well as faith backgrounds.

I. Meaning of transgender

The transgender community is incredibly diverse. Some transgender people identify as male or female, and some identify as gender queer, nonbinary, agender, or somewhere else on or outside of the spectrum of what we understand gender to be. Some of us take hormones and have surgery as part of our transition, and some don't. Some choose to openly identify as transgender, while others simply identify as men or women. For more information on questions you may have about transgender people, check out our Transgender .

In the HRC Foundation's 2012 survey of LGBTQ youth, about 10 percent of respondents identified themselves either as "transgender" or as "other gender," and wrote in identities like "gender queer," "gender-fluid" or "androgynous." This suggests that a larger portion of this generation's youth are identifying somewhere on the broad transgender spectrum. In many ways, transgender people are just like this gender (non-transgender) people; but because of the social stigma surrounding our transgender identity, our community faces a unique set of challenges.

What challenges do transgender people face?

[1] https://economictimes.indiatimes.com/news/politics-

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HONOUR KILLING

Ms. Astha Bhatnagar*

Abstract

Everyone has the right to life, liberty and security of the person. Men and women of full age without any limitation due to race, nationality or religion, have the right to marry or to have a family. They entitled to equal rights as to marriage and its dissolution. Marriage shall be entered into only with the free and full consent of the attending spouses. The family is the natural and fundamental group unit of society and is entitled to protection by society and state. "Universal Declaration of Human Rights. Article 3 & 16 and No one have right to kill anyone on any basis every Human have own rights.

Keywords: Human, Society, Marriage, Universal Declaration of Human Rights, Article 3 & 16.

Introduction

An Honour Killing (also called a customary killing) is the killing of a member of a family or social group by other members, due to the belief of the perpetrators that the victim has brought dishonor upon the family or community. Honour Killings are directed mostly against women and girls. The perceived dishonour is normally the result of one of the following behaviours, or the suspicion of such behaviours:

a. dressing in a manner unacceptable to the family or community,

b. wanting to terminate or prevent an arranged marriage or desiring to marry by own choice,

c. engaging in heterosexual sexual acts outside marriage, or even due to a non-sexual relationship perceived as inappropriate, and

d. engaging in homosexual acts. Women and girls are killed at a much higher rate than men.

Human Rights watch defines "Honour Killings" as follow:

Honour crimes are acts of violence, usually murder, committed by male family members against

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INDEX

S. NO	TITLE OF MANUSCRIPT	NAME OF AUTHOR(S)	PAGE NO.
1	LEGALITY OF ANIMAL CRUELTY IN MAINSTREAM COSMETICS	MANASA RENDUCHINTHALA	8
2	MARITAL RAPE EXEMPTION: THROUGH THE CRITICAL LENS OF PUBLIC-PRIVATE DICHOTOMY	YAZHINI C K	13
3	PROGRESSION IN INTERPRETATION OF ARTICLE 21 WITH SPECIAL EMPHASIS ON RIGHT TO PRIVACY: THE JOURNEY SO FAR	RATUL DHIMAN	20
4	EXAMINING THE CRIMINAL JUSTICE SYSTEM IN THE PERSPECTIVE OF BEST INTEREST OF A CHILD	ANDRYUSHA A. D'COSTA e PINHO	36
5	UNDERSTANDING THE CONCEPT OF LEGAL MEDICAL TERMINATION OF PREGNANCY IN INDIA	YUKTI YADAV	44
6	TRIBAL AND LAND ALIENATION	PROMIT ACHARYA & TIYASHA BANERJEE	60
7	PRINCIPLES AND THEORIES OF LABOUR WELFARE: RECOGNITION AND IMPORTANCE	RAHUL SHARMA	70
8	INTERNET ERA DOMAIN NAME AND TRADEMARK DISPUTES WITH SPECIAL REFERENCE TO INDIA	ANJALI NAIR	84

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INTERNET ERA DOMAIN NAME AND TRADEMARK DISPUTES WITH SPECIAL REFERENCE TO INDIA

- ANJALI NAIR

ABSTRACT

Internet has unfolded its potential and its users are now quite convinced that it is a cost effective, flexible, efficient and viable option to carry out different business activities disregard of any physical or geographical boundaries. But along with the benefits the internet brings into table it is also responsible of various disputes like the issue of conflicts between trademarks and domain names. The conflict between trademarks and domain names is a topic of intensive discussion throughout the world. In light of the benefits the internet has also stormed its share of conflicts with law, especially intellectual property jurisprudence. In this article the author highlights in detail the conflict of trademark and domain name, it discusses in detail the causes and kinds of the disputes and what the legal system has to offer to this condition. Author through this article tries to highlight the issue of dispute between trademark and domain name and also how the laws are inadequate to deal with the issue. Also examines as to how the courts of law have attempted to resolve domain name disputes. The article an attempt to do a broad picture analysis of the current domain name resolution framework and what this means for domain names in general. The article concludes with the same remark and suggestions that might help in settling these disputes.

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I. INTRODUCTION

Internet is often described as a "network of networks" because it constitutes of hundreds of thousands of interconnected networks linking billions of devices around the world. The phenomenal growth of the Internet as a commercial medium has brought about a new set of concerns in the realm of intellectual property As the Internet grows in prominence as a venue for business, the Courts will be called upon to apply traditional legal principles to new avenues of commerce. Domain name disputes present such cases.[186] The spread of the Internet has led to an increase in the number of registered domain names - those fashionable '.com' web addresses that have all but transformed modern business. However, it is interesting to note that

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ONLINE BUYING BEHAVIOUR OF FEMALE CONSUMERS' TOWARDS ONLINE APPAREL PURCHASE IN DELHI & NCR

Anshika Rajvanshi*
Dr. Pradeep Kumar Varshney**
Dr. Sanjiv Mittal***

ABSTRACT

The main aim of this paper is to identify the general behaviour of female consumers towards online shopping of apparels. A sample of 554 females was collected through convenience sampling. The females taken into account belong to professional and students who had the prior experience of online shopping of Apparels. The data was collected through self administrated questionnaire in Delhi and NCR.

Keywords: *Online Buying, Females, Apparels Purchase, Behaviour*

INTRODUCTION

India is a developing country. Online shopping is the process a customer purchase a service or product over the internet. In other words, a consumer buy the product by looking out the leisure & comfort from their houses at any time from an online vendor. According to ASSOCHAM the e commerce market likely jumping 65% in 2018. Further revealed that 61% of the Delhi population prefer to purchase the daily routine items through online medium. The study also claimed that online buyers starting with a base age of 18 onwards are more involved in e shopping. In 2016 a huge amount was spent on popular categories like apparel by 85% through online shopping. According to World Economic forum Report suggested that India is rising swiftly and considered as the third largest market. According to the CISCO report 2018, Internet penetration in India will increase to around 829 Million by 2021(source: emarketeducation.in) but the participation of males is higher (71%) as compared to the females (29%) in India. This insufficiency generated the need to find out the impact of demographic factors on females attitude and Expenditure pattern in India towards online purchase of Apparels.

RESEARCH METHODOLOGY

Research Objectives

To study the general behavioural aspect of Indian females towards online buying in Delhi & NCR

Research Scope

This study will help the online marketers in easy identification of the basic behaviour of the females in online purchase of Apparel. This will further suggest the reasons for shopping of apparels as well. It will help the online vendors to promote their product on the desired way and time. This study will also be of use for researcher as very few studies have been done on female consumers regarding online apparel purchase behaviour.

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Deepa Jain, K.S. Thakur, Manoj Kumar Dash

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Abstract

Purpose

The purpose of this paper is to explore the real causes of demonetization drive and the future path created by the drive.

Design/methodology/approach

The study started with a conceptual understanding of the demonetization drive in India and ended with a future impact analysis. For exploring the concept, the authors reviewed various articles, government and corporate reports as well as studies published in newspaper and available online.

Findings

The study revealed that demonetization is a success in terms of cashless path created to eradicate corruption but a failure in terms of disruption caused in the economy. Thus, appropriate measures could be taken by government to make this daunting step successful in the long run.

Research limitations/implications

The study is limited only to demonetization concept based on secondary data. Future work may be done keeping in view more

the strong reasons behind the demonetization move. The study extends the literature by exploring the real causes and impacts of the demonetization drive through a conceptual lens.

Keywords

India Demonetization Cashless Fake currency

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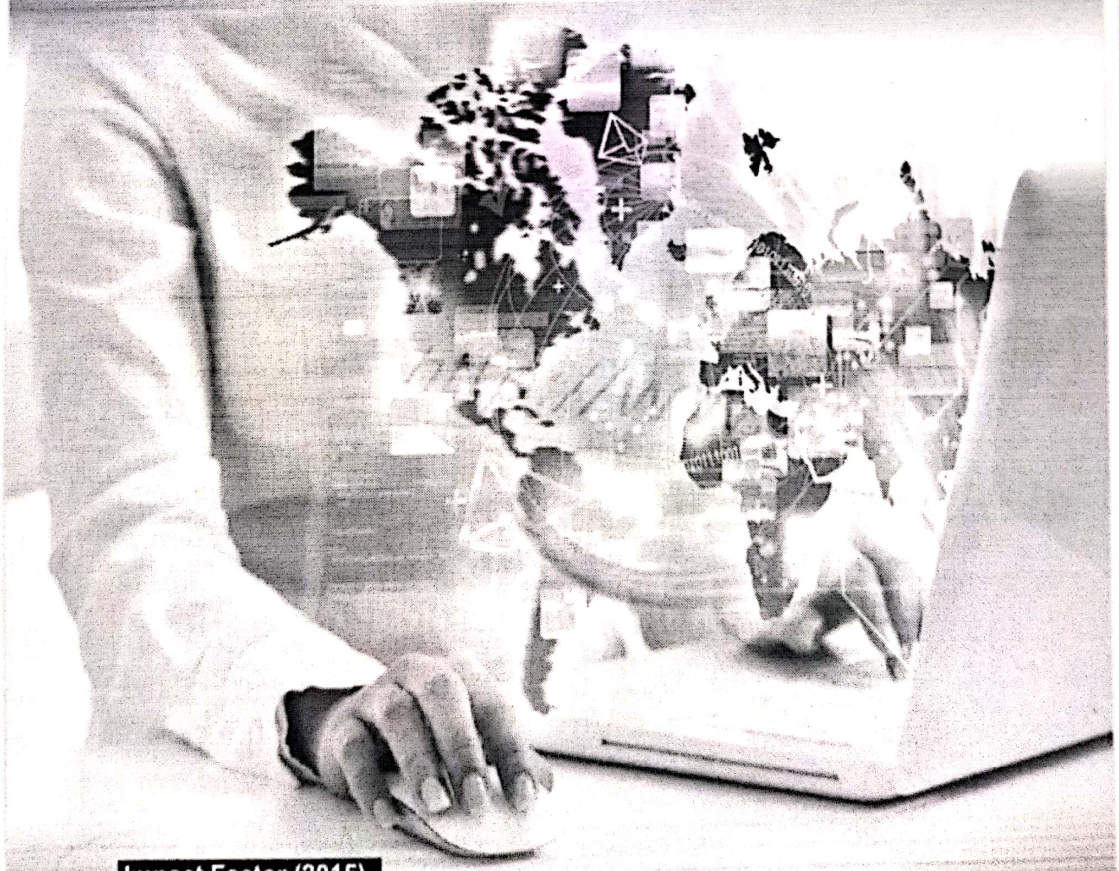

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SJIF = 6.11

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	India	
2	**Right to Life with Dignity vis-a-vis Domestic Relationship: from Subjugation to Empowerment** Vijeta Verma & Sangeetha Abraham, Gr.Noida, India	E-04 to E-07
3	**Role of Panchayati Raj in Social Development: A Analitical Study Present Scenario** K.P. Azad, Rampur, Naikin Sidhi (M.P.) India	E-08 to E-10
4	**Teachers' Perception on Identifying Steps to Minimize Drop out Rate at Secondary School Stage of Punjab** Simerpreet Kaur, Chandigarh, India	E-11 to E-14
5	**Conductivity and Dielectric Properties of CCTO: Silica 0:3 Connectivity Ceramic Glass Composites** Nidhi Kirti, Anil Govindan & Amar Singh Kashyap, Ghaziabad,Uttar Pradesh,India	E-15 to E-21
6	**English August: Novel and The Film A Comparative Study** Chhaya Singh, Jaunpur, Uttar Pradesh, India	E-22 to E-25
7	**An Appraisal of Right to Education Act and Status of Elementary School Education in Punjab** Richa Sharma, Chandigarh, India	E-26 to E-28
8	**An Analytical Study of Sex-Ratio and Marital Status of Working Labour Force in Unorganized Sector (With reference to Bilaspur Urban Sector of Bilaspur District in Chhattisgarh State)** T.R. Ratre, Bilaspur, Chattisgarh, India	E-29 to E-32
1	***छत्तीसगढ़ राज्य में दुग्ध उत्पादन की संभावनाएं*** *काव्या जैन एंव ए.एन.माखीजा, राजनांदगांव (छ.ग.) भारत*	H-01 to H-06
2	***महात्मा गाँधी और वर्तमान सामाजिक व्यवस्था***	H-07

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E: ISSN NO.: 2455-0817
RNI No.UPBIL/2016/67980
VOL-5* ISSUE-3* June - 2020
Remarking An Analisation

Right to Life with Dignity vis-a-vis Domestic Relationship: from Subjugation to Empowerment

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ndia

Abstract

Domestic violence causes endless pain and leaves scars on the life of a person who is being victimized in an entrusted relationship. Domestic Violence is often understood to constitute such 'cruel' conduct towards the women. It commonly prevails in many Indian states where not only the women but also the children are victims of the social evil. In spite of the various laws and its amendments, India is still witnessing the pain of such suffering. It thus becomes a human right issue. The need to respond to the mental and physical violence against woman as the primary approach to ensure the gender justice.

Keywords: Domestic Violence, Women, Children, India, Human Rights.

Introduction

Domestic Violence is undoubtedly a human right issue, which was not properly addressed in the country prior to 2005. Domestic violence means physical, sexual, verbal, emotional, and economic abuse against women by a partner or family member residing in a joint family, which plagues the lives of many women in India[1]. Domestic violence is a standout amongst the most insidious types of violence against women. It is pervasive in all social orders. Almost in all family connections, women of all ages are subjected to brutality of different sorts which includes battering, assault and different types of rape, different types of viciousness and mental tortures which are propagated by customary states of mind. Absence of financial freedom constrains numerous women to remain in vicious connections. Shunning of the family obligations by men can be another type of brutality and compulsion. These types of viciousness put women's well being in danger and disable their capacity to participate in family life and open life to the fullest possible extent. Domestic Violence Act has also introduced new concepts like 'right to residence', 'domestic', 'shared household' for the protection of women.

Review of Literature

The main aim of the review of the literature is to explain the evidence based upon the occurrence of the domestic violence, it also explains the present and current research based upon the exact ratio and laws that are framed in order to curb this violence. The Protection of Women from Domestic Violence Act, 2005, explains the basic definitions, features and various remedies in case of the happening of domestic violence against the women in the society. This research paper basically deals with this above mentioned Act for review.

Objective of the Study

The main aim to write this research paper is to highlight the issues mainly based by the women in her matrimonial homes and how the Protection of Women from Domestic Violence Act, 2005 is still not resolving the issues related to the domestic violence of the women in India. This paper is basically designed to know how the human right of a women is interrelated to her free life in her matrimonial home.

Definition

According to Section 3 of The Protection of Women from Domestic Violence Act, 2005 – "Any act, omission or commission or conduct of the respondent shall constitute domestic violence in case it—
a. harms or injures or endangers the health, safety, life, limb or well- being, whether mental or physical, of the aggrieved person or tends to do so and includes causing physical abuse, sexual abuse, verbal and emotional abuse and economic abuse; or

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CONTENTS

1.	**Forensic Examination Of Simple Hurt & Grievous Hurt: A Spurious Distinction**	*..Praveen Mishra & Vijay Pratap Tiwari*
2.	**How Do Juvenile Justice Boards Decide The Fate Of 16-18 Year Olds? Preliminary Assessment Under Section 15 Of The Juvenile Justice (Care And Protection) Of Children Act, 2015**	*...Shreya Mahajan*
3.	**The Crime Of Sedition In India: An Archaic Colonial Repression– Is Stringency Enslaving The Right To Free Speech?**	*...Aditi Richa Tiwary*
4.	**Legal Issues On Advocates' Right To Legal Representation Before Family Courts In India**	*...Anupama Gupta & Ghulam Yazdani*
5.	**Need For Stricter Accountability Of Promoters In The Corporate Governance Regime In India**	*...Shruti Nandwana*
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10.	**Judicial Process In India: A Critical Analysis In The Context of Part III And IV of The Constitution**	*..Irfan Rasool Najar & Rohin Koul*
11.	**The Right To Worship Vis-À-Vis Gender Parity In India: The Sabarimala Issue**	*...Sangeetha Abraham & Vijeta Verma*
12.	**Euthanasia And Its Desirability In India**	*...Shikha Mishra & Uday Veer Singh*
13	**Constitutional Validity of 10% Economic Based Reservation**	*...Piyush Singh*
	Legislative Comments:-	
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	Case Comments:-	
16	***Faheema Shirin* v. *State of Kerala* (2019): In Light of Right to Internet**	*....Preeti Joseph*
	Book Reviews:-	
17	***Bail: Law And Practice In India***	*....R.K. Venkata Ramana Suhas*
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THE RIGHT TO WORSHIP *VIS-A-VIS* GENDER PARITY IN INDIA: THE SABARIMALA ISSUE

Sangeetha Abraham[*]

Vijeta Verma[**]

Abstract

Right to practise, profess and propagate one's own religion is the personal choice of every citizen in India. The Constitution of India guarantees the protection of certain fundamental rights which are stated in articles 12 to 35 and which forms Part III of the Constitution. Articles 25 and 26 of the Indian Constitution are the two main articles that guarantee right to freedom of religion. India's framework of secularism reiterates that all religions are equal before the state and no religion shall be given preference over the other. In other words, the state has no religion of its own. Citizen's freedom to preach, practice and propagate any religion of their choice thus sustains the principle of secularism in India. One of the main debatable issue 'religious Traditions and practices versus gender equality in India' once again came into limelight after the issuance of restriction on the entry of the women in any temple or place of worship in the case of Sabarimala, Shani Shingnapur and Haji Ali. This paper deals with the issue of whether removal of the age old ban of women entry in the Sabrimala temple is really a violation of fundamental right of equality to worship or against the custom, belief and tradition of the state.

I. **Introduction**
II. **Sabarimala as a matter of right or custom**
III. **Judicial Pronouncements**
IV. **Scenario after the Judgement**
V. **Kerala Government Stand on the Issue**
VI. **Can the State/Court determine the Validity of Religious Claims?**
VII. **Conclusion**

I. Introduction

THE TERM 'Religion' has not been defined in the Constitution and it is hardly susceptible to any rigid definition. The Supreme Court has defined it in a number of cases.[1] To follow any religion is a very personal and eternal matter and is not essentially theistic. Roots of any religion

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AN ANALYSIS OF ENTERPRISE RESOURCE PLANNING IN THE UNIVERSITY EDUCATION SYSTEM

Vineeta Sharma

Dr. Parveen Chauhan

ABSTRACT

A higher education ERP system helps manage business workflows at College and Universities. It streamlines the flow of information between all business functions and departments within the institution. ERP provides an integrated and continuously updated view of core business processes using common databases maintained by a database management system. ERP system track business resources–cash, raw materials, production capacity–and the status of business commitments: orders, purchase orders, and payroll.

ERP systems are used by large corporations around the world, recently replacing management, financial and administration computer systems in the higher education sectors (Pollock and Conford 2005). ERP has played a significant role in the IT management of higher education but it was –to some extent- far from the core discipline of the higher education. The higher education system supports the academic activities in colleges including some basic process such as scheduling, learning process – advising and follow up and performance indicators-, and examination process. ERP Systems can be local based or Cloud-based. Cloud based applications are growing in recent days due to information being readily available from any location with internet access. The Present paper points out the ERP project critical success factors (CSFs) with a focus on higher education institutes (HEIs).

Keywords: ERP in higher education, CSFs, ROI, BPR.

1. INTRODUCTION

Enterprise Resource Planning (ERP) systems also named integrated information solutions are one of the biggest and the most important areas of the development of information systems in the business field. ERP systems give us the ability to control all main functions of the business in the organization through using integrated information architecture. The main objective of implementing ERP systems is to

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Empirical and Analytical study of Green Human Resource Management at different levels of employee,employer and overall Organizational level at Delhi &Ncr

Introduction

The GHRM is an emerging field of study in industry to promote the environment related issues by adapting it, in management philosophy, HR policies and practices, training people and implementation of laws related to environmental practices.

Last two decades of this century have witnessed a unanimous consensus for the need of a realistic environmental management drive all over the world. This effort was undertaken since the damaging effects of different pollutants among which the industrial waste being the major culprit that has been deteriorating and depleting our natural Resources very fast has been evident.

Green HRM makes employees of the organization green so that they reduce or eliminate waste and then reduce overall costs of organization. Also they tend to innovate environmentally friendly goods or services. Thus the organization will be able to gain improvements in productivity, talent acquisition, employee's retention, reputation, customer loyalty and market expansion resulting in enhancing organizational competiveness. Organizations can not practice green HRM without a system or processes.

Mampra (2013) defines green HRM as the use of HRM policies to encourage the sustainable use of resources within business enterprises and promote the cause of environmentalism which further boots up employee morale and satisfaction.

The Green Human Resource management will assume an essential job in Industry to advance nature related issues by embracing it, in the executive's rationality, HR arrangements and works on, preparing individuals and usage of laws identified with environment protection.

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CLOUD COMPUTING ISSUES, CHALLENGES, ARCHITECTURE, PLATFORMS, ANDAPPLICATIONS

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Abstract:

Cloud computing refers to the emergence of parallel computing, distributed computing, grid computing, and virtualization technologies that define the shape of a new era. Cloud computing is a new commercial computing model that is gaining traction. In this paper, the concept of cloud architecture is discussed, as well as a comparison between cloud and grid computing. We also go over some of the most popular cloud computing systems' capabilities and applications. The goal of this study is to identify the obstacles and issues associated with cloud computing. From the standpoint of cloud computing adoption, we discovered many problems, as well as the cloud interoperability issue, which warrants additional investigation. Due to confidentiality issues, users, on the other hand, have considerable obstacles in adopting to cloud computing platforms. We investigate the security and privacy concerns of key cloud computing system providers in this study.
Keywords: *SaaS, PaaS, IaaS, DaaS*

1. INTRODUCTIOn

Cloud computing is a relatively new idea. Virtualization, utility computing, software- as-a-service (SaaS), infrastructure-as-a-service (IaaS), and platform-as-a-service are all merging and progressing (PaaS). The phrase "cloud" refers to an online environment in which computing has been pre-installed and is provided as a service; data, operating systems, apps, storage, and processing power are all accessible via the internet and ready to be shared. Customers can quickly access pooled IT resources through the Internet with cloud computing, which is an on demand alternative. WhereIT resources like as networks, servers, storage, applications, and services can be quickly and easily implemented with little administration and service providerinteractions. In terms of improving theavailability of IT resources, cloud computing has a number of advantages over traditional computer platforms. Users can pay according to the demand for IT infrastructure, saving money on the cost of purchasing idle physical resources.

2. ARCHITECTURAL COMPONENTS

The rest of the paper is organised as follows:The architectural components Software as a Service (SaaS), Platform as a Service (PaaS), Infrastructure as a Service (IaaS),and Data as a Service are all outlined inSection II (DaaS). Then, in Section III, we compare cloud and grid computing, followed by a discussion of various popular cloud computing systems in Section IV. In Section V, we shall discuss a

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Cryptanalysis of a novel bitwise XOR rotational algorithm and security for IoT devices

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Abstract. The internet of things (IoT) is a multiple devices, which connects with the internet for communication, in order to obtain the updated from the cloud. The fog can act as a controller and it is located between the IoT devices and cloud. The major attacks like de-synchronization, and disclosure has arises in the devices, this has been prevented. The major contribution in this work is key generation and authentication, for key generation the "advanced encryption standard algorithm" is developed, in which the new and old keys are generated. The encryption is done under the source side, and decryption is done under the device side. The fog security is maintained through "device tag, and bit wise XOR rotational algorithm". The security, and the computational complexity is defined in this work and it is given in table format. The implementations are carried out in the MATLAB R2016 a. The proposed algorithm is compared with the existing protocols like LMAP, M2AP, EMAP, SASI, and RAPP, from the comparison the proposed methodology makes the better knowledge about the security and prevents from various attacks.

Keywords: Cloud, fog, internet of things, advanced encryption standard algorithm, bit wise XOR rotational algorithm

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1. Introduction

The platform of internet of things (IoT) have several objects, which is surrounded us in one or another form. The new criteria of sensor network topologies, and tag device (radio frequency identification-RFID), contains some communication and the information, which is embedded in the environment as an invisible manner. Thus the results has been gives the massive data to stored, processed, efficacy, and highly interpretable [1]. The virtual infrastructures are provided by the fog computing to integrate the platform of visualization, client delivery, storage devices, analytical, and monitoring devices. The cost model of fog computing can enable the end-to-end service for users, and business to access the applications from anywhere [2,24].

The new challenges, and security threats are arrived towards the users in this way the fog computing make more adventurous one. In cloud computing have the service providers, similar way the fog also support to fog service providers [3–5]. The corrections of the fog data is very risky manner and it is occurred due to the following reasons

- More powerful infrastructure.
- Reliable than the personal computing devices.
- Solve the threats (Internal and external) for data integrity [1,6–9,25].

The security is held on through the encryption process with the huge growth of computer networks. The huge amount of the data is being transmitted over the several kind of networks. It can often prove that the several part of the information is being kept as private or confidential. The required data protection have been discussed with the help of security techniques [10]. One of the most critical aspects in the fog computing's are the security maintenance over the entire network.

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A GUIDE TO CLOUD MIGRATION, A STUDY OF CLOUD COMPUTING ADOPTION IN UNIVERSITIES

Dr. Mahesh Sharma

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Abstract: Universities encounter numerous obstacles in their information and communications technology activities, including financial expenses, licencing, and software and hardware administration (ICT). Universities can provide smart, safe, and fluent services to their teachers, students, researchers, information technology (IT) personnel, and administrators by addressing these hurdles. Cloud computing may be able to help with these issues. At terms of online education, economic crisis, globalization, and high and continuously changing requirements, the shift to cloud computing in universities is a critical step, particularly during the COVID-19 period. Cloud computing has the potential to help institutions quickly solve challenges related to the Corona Virus outbreak. The goal of this study was to determine the position of Turkish universities in the cloud computing space and to offer an abstract hybrid cloud framework for these institutions. The study included a descriptive method and a survey technique. The data was analyzed using the SPSS programme. In the analysis, percentage, frequency, and chi-square statistics were used. The present conditions and challenges in the usage of the cloud service model in universities were attempted to be recognized as a consequence of the research, and a road map for fixing these problems was put up. In this regard, a hybrid paradigm for implementing cloud computing in universities has been presented in order to help them overcome their highlighted obstacles. The findings are primarily meant to serve as a guide for colleges interested in adopting cloud computing.

Keywords: Universities, Cloud Computing, Higher Education, Education

Introduction

Universities in the information age use modern information technology (IT) to meet the needs and expectations of their consumers. Universities must make an effort to structure themselves according to the demands of new IT and to technologically refresh themselves. Cloud computing is one of the most well-known new technologies these days. This technology has numerous applications in the industries of finance, health, insurance, automobile, and military, as well as in colleges.

Many institutions are experiencing an IT revolution as a result of cloud computing. The recent significant growth in the number of universities in Turkey has created a number of concerns about the quality of university information

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Development of research agenda on demonetization based on bibliometric visualization

Deepa Jain, Manoj Kumar Dash, Keshav Singh Thakur

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Abstract

Purpose

The purpose of present study is to identify influential aspects of published literature, research streams and future research questions to set forth future research agenda based on comprehensive literature review using bibliometric and content analysis.

Design/methodology/approach

The study analyzed 285 documents from the international Scopus database using bibliometric analysis and content analysis. VOSviewer software is used for bibliometric analysis.

Findings

The study identified influential aspects of published literature; identified five significant research streams: (1) Demonetization and financial system, (2) Demonetization and financial technology, (3) Demonetization and financial market, (4) Demonetization and digital payment system and (5) Demonetization and governance and proposed 27 key future research questions to develop future research agenda.

Practical implications

The present study makes significant contribution to the literature by providing a framework for future research. The framework provides opportunities to future researchers to explore the web of relations among five identified research streams as future research agenda.

Originality/value

The present work is unique in its way of contribution, as to the best of researchers' knowledge no work was witnessed in published literature to cover demonetization in a detailed and comprehensive manner. The present study fills this gap by conducting bibliometric analysis and content analysis. The study proposed conceptual framework for demonetization characterization to understand the demonetization literature well; and also proposed framework for future researcher to be explored further.

Related articles

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How is Blockchain used in marketing: A review and research agenda

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ABSTRACT

Blockchain technology is the need of the hour today, due to its strong pillars of distribution, decentralisation, encryption, immutability and tokenization. It has a growing scope in various sectors of the economy. With vast data availability, there are challenges of big data, privacy, ransomware attacks, resulting into marketing fraud and spam. The present study reviews the use of blockchain in marketing area and seeks to identify influential aspects, research streams and research questions to propose the future research agenda of emerging market perspectives for blockchain marketing integration. The study analysed 75 articles from the international database of Scopus using bibliometric and network-based analysis. Present study firstly, identified influential aspects of literature in terms of highly cited articles, keywords, authors and publications; Secondly, identified five future research streams: (i) Blockchain and Electronic Commerce, (ii) Blockchain and Marketing; (iii) Blockchain and Data; (iv) Blockchain and Data Analytics and (v) Blockchain-Privacy and Security, Finally, suggested 18 future research questions. The study paved way for future researchers by providing future research agenda in terms of the proposed framework, which needs to be explored further to identify the relationships between five identified streams using proposed research questions. The study is unique in terms of its contribution to the literature publishing literature with an exhaustive focus on '*identifying the blockchain-marketing integration.*' The present study fills this literature gap and proposed a framework and research questions for future researchers.

1. Introduction

In today's digital age, information and communication technologies (ICTs) has played a major role to bring a revolution in the virtual business models (Ismagilova et al., 2019). The most promising and disruptive technology discovered was blockchain, which has drastically impacted business models and created new avenues in different areas. Blockchain refers "to a fully distributed system for cryptographically capturing and storing a consistent, immutable, linear event, log of transactions between networked actors" (Risius & Spohrer, 2017). Blockchain was first recognized as a decentralized ledger for bitcoin. However, in recent years blockchain has been found popular in financial technology (Fintech) for being a core technology (Du et al., 2019). The dominant area of blockchain in Fintech has been payment system where there is need a need for a technically sound, safe and effective transaction (Ali et al., 2014). These digital currencies or cryptocurrencies uses encryption techniques, cryptography and pair of keys (private and public) for safe data transfer (Abramova & Böhme, 2016). As a result trust has now shifted to protocols- a decentralized architecture as against traditional architecture of client-server (Karafiloski & Mishev, 2017). With the expansion of digitalization in various fields, marketing shifted from brick and mortar to digital platforms, where an utmost need was felt to study the integration of latest disrupted technology of blockchain in marketing to make this function grow with secure transactions- a future challenge.

Blockchain has been applied in various areas ranging from banks to internet companies for creation of values (Chen et al., 2018; Mačiulienė & Skaržauskienė, 2021); artificial intelligence (Ekramifard et al., 2020; R. Gupta et al., 2020; Pillai, Sivathanu, & Dwivedi, 2020), healthcare (Dimitrov, 2019; Przhedetskiy et al., 2019; Tandon et al., 2020), bitcoin (Abramova & Böhme, 2016; Cocco & Marchesi, 2016; Nakamoto, 2008; Vyshnavi, 2016), Internet of Things (Krafft, Sajtos, & Haenlein, 2020; Liu et al., 2019), social media (Rathnakar, 2019; Van Osch et al., 2019); circular economy (Kouhizadeh, Zhu, & Sarkis, 2020); digital analytics (S. R. Gupta et al., 2020), financial technology (Ali et al., 2020), businesses (Grover, Kar, & Ilavarasan, 2018), insurance (Kar & Navin, 2021), cyber security (Mittal et al., 2021) but its application in marketing function has been studied only with very limited coverage to few articles on

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FLUCTUATIONS IN STOCK PRICES OF INDIAN AUTOMOBILE INDUSTRY: DUE TO CORPORATE FINANCING VARIABLES

Ms. Nikita Jain*
Prof. (Dr.) Pradeep Kumar Varshney**

ABSTRACT

Share investing is taking a risk and investors seek those financial measures that have significant impact on stock price. This paper attempts to investigate the value of various Corporate Financing Variables on stock prices in the context of top Indian Automobile Industry. This paper determines whether Earnings per Share (EPS), Return on Assets (ROA) and Dividend per Share (DPS) have significant influence on stock prices of Indian Auto Industry. The study used 2019-20 financial reports of top 5 Indian Auto Industry. The result of this study shows Correlation between each Corporate Financing Variables with Stock Prices. Impact concluded from this study shows Positive as well as negative effect.

Keywords- *Stock price, Corporate Financing Variables, EPS, Correlation*

Introduction

The relevance of financial statement has always been central focusfor investors and for market analysis to understand the key factors that explain stock prices. To understand the stock pricing strategy theoretical valuation technique is been used showing correlation and regression between different corporate variables and stock prices of various Indian Auto Industries.

Stock prices change as a result of market forces. By this we mean that share prices change because of supply and demand. If more people want to buy a stock (demand) than sell it (supply), then the price moves up and vice-versa. The most important factor that affects the value of a company is its earnings. Part of these earnings is distributed as dividends, while the remainder is retained by the company for reinvestment.

Different studies have been linked to stock prices showing correlation and regression analysis using variables like: Earnings per Share (EPS), Return on Assets (ROA) and Dividend per Share (DPS).

List of top 5 Indian Automobile Industries taken for this research:Tata Motors Limited, Mahindra & Mahindra Limited, Maruti Suzuki India Limited, Ashok Leyland Limited, Hero Motocorp Limited.

Literature review

Dr. M. Rajesh and K.Bhasker (2015): analyses the impact of fundamental factors on share price movements. A studyon selected companies of Indian manufacturing industries on Bombay stock exchange. The primary purpose of the study is to examine the share price variation to specific macroeconomic. MPS, PPP, GDP, Inflation, money supply(M2) and INP are the macro economic variables used for the study. The result indicates the industrial production of selected firms is significant and

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FINANCIAL STRUCTURE ANALYSIS THROUGH M&A OF BHARTI AIRTEL AND TATA TELECOM GROUP

Ms. Nikita Jain*
Prof. (Dr.) Pradeep Kumar Varshney**

ABSTRACT

In this research, a Case Study Method examines the impact of M&A on shareholder capital. This study demonstrates the merger of largest telecom operator in India, Bharti Airtel, with the mobile company of Tata Group, which took place from 2019-20, began in July 2019 and finished by Jan' 2020. This research is a futuristic approach to the merger between the Airtel and Tata Telecom group, if it would produce any profits for the combined company's shareholders. For this research report, two approaches will be conducted, First is Equity Price Analysis and the second is the Accounting Data Analysis.

The study of stock prices shows the share prices Pre and Post the merger in order to assess any patterns and hence inferences on shareholder gains, according to data available for 2018-19. The effect of the M&A on the company's market value shall be analyzed with an order to attempt the access to the synergistic benefits and, eventually, the benefit to the shareholder. The Accounting Data Analysis on the other hand, uses different approaches to compare acquisition values using methods such as CAPM, NAV Method, Dividend Growth Model and P/E Ratio.

A review of the integration strategy and appraisal of Tata Telecom Group is a key objective, required for this company to regain the confidence of the markets.

Keywords: *M&A, Wealth, Synergies, Stock Price, CAPM, Gains, Futuristic approach*

Chapter 1 INTRODUCTION

M&A are motivated to create value for their firms. Their motive is to combine two businesses to expand its market and production work. The aim of this research paper to study whether Merger & Acquisition creates value as well as maximizes wealth of shareholders. This study is about recent M&A of Bharti Airtel & Tata Telecommunication Maharashtra Ltd. (TTML) and critical study of their M&A which has been proceeding since last year. The aim is to show critical aspects explaining whether acquiring TTML, Airtel gains wealth and synergy. And how does it impacts overall development of TTML shareholder's

There are quiet motives to pursue for M&A, such as:

1. Apply Superior Management Skills
2. To enter new market
3. To obtain unique technical capabilities
4. To achieve operating economies

Similarly, M&A have to be evaluated using Net Asset Value (Cap Bud Process) to make sure that their ventures are achieving at least a minimum Rate of return.

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New Mathematics and Natural Computation

On minimal fuzzy realization in category theoretic setting

--Manuscript Draft--

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Abstract: This paper aims to study the minimal fuzzy realization for a fuzzy language with membership values in a complete residuated lattice by using category theory. Specifically, we introduce the concept of a category CT RL(Σ), whose object-class is complete transition residuated lattices corresponding to deterministic Σ-semi automata. We give the categorical characterization of reachability and observability maps for a given deterministic fuzzy automaton. In another direction, we demonstrate that the category DSA(Σ) is a subcategory of the categories FCA(Σ)

and FDA(Σ). Also, we discuss the concept of bisimulation between F1-coalgebras. Next, we introduce a general theory of minimal fuzzy realization for a given fuzzy language in a category theory setting. Strikingly, we demonstrate that all minimal fuzzy realization for a given fuzzy language is one of a kind up to isomorphism.

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On minimal fuzzy realization in category theoretic setting

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Abstract

This paper aims to study the minimal fuzzy realization for a fuzzy language with membership values in a complete residuated lattice by using category theory. Specifically, we introduce the concept of a category $\mathcal{CTRL}(\Sigma)$, whose object-class is complete transition residuated lattices corresponding to deterministic Σ-semiautomata. We give the categorical characterization of reachability and observability maps for a given deterministic fuzzy automaton. In another direction, we demonstrate that the category $\mathcal{DSA}(\Sigma)$ is a subcategory of the categories $\mathcal{FCA}(\Sigma)$ and $\mathcal{FDA}(\Sigma)$. Also, we discuss the concept of bisimulation between F_1-coalgebras. Next, we introduce a general theory of minimal fuzzy realization for a given fuzzy language in a category theory setting. Strikingly, we demonstrate that all minimal fuzzy realization for a given fuzzy language is one of a kind up to isomorphism.

Keywords: Category; Complete residuated lattice; Deterministic fuzzy automaton; Fuzzy language; Fuzzy realization.

1 Introduction

Since the fuzzy sets theory was introduced by Zadeh [45], fuzzy automata and languages have been studied as methods for bridging the gap between

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Research Article

Fuzzy Projective-Injective Modules and Their Evenness Over Semi-Simple Rings

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Abstract: In this paper, we investigate the fuzzy aspects of split exact sequences, projective-injective and semi simple modules, theoretical results connecting them are supported by appropriate examples. Remarkable equivalence conditions are established to unveil the evenness of fuzzy projective-injective modules over semi simple rings. Also, towards the conclusion we have developed a procedure to compute injective dimension of a fuzzy module based on the possible length of injective resolution and illustrate its working by means of an example.

Keywords: Fuzzy modules, injective dimensions, semi-simple fuzzy module, fuzzy projective module, fuzzy injective module

1. Introduction and Review of Related Studies

Projective and Injective Modules were first explored by (Cartan & Eilenberg 1956). Trailing the same, research done in the area resulted in topical concepts like pseudo projective-injective modules, psuedo semi-projective modules, small psuedo projective modules, M - injective modules and many more. In 1972 concept of finite Goldie dimension in modules (Goldie.A.W.1972) drew the attention of researchers like (Satyanarayana.B. et al.,2006) and (Yenumula & Satyanarayana 1987). Some work on projective dimension over various interesting rings for example Weyl algebra, polynomial ring and Laurent polynomial ring have been studied and analyzed in (Greuel & Pfister 2008), (Mishra.R.K. et al.,2011) and (Vargas.J.G.2003). From 1965 onwards various algebraic structures were fuzzified, when the critically vital concept "fuzzy" came into existence. Concepts like fuzzy projective – injective modules, fuzzy G-modules injectivity and quasi injectivity of fuzzy G-modules came into picture ensuing the above. Then (Michielsen.J. 2008) defined simple and semi-simple modules. And here in this paper we have studied and explored few of the concepts mentioned above in their fuzzy context and analyzed their relations with semi simple fuzzy modules and split exact sequences. Also, towards the end an interesting theorem is discussed showing the evenness of both fuzzy projective and injective modules over semi simple rings.

Also, the current study can be used to characterize global dimension of a ring in terms of projective-injective dimension of fuzzy modules, which can be extended from rings to internally graded rings. Authors also encourages the readers to study fuzzy modules over semi simple lie algebras which plays central role in many fields of mathematics and can give novel contributions in the field of differential geometry.

2.Significance of the study

In this paper apart from analysing the fuzzy version of split exact sequences, projective-injective and semi simple modules, their evenness is proved over semi simple rings as one of the substantial results of the

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On Fuzzy Proper Exact Sequences and Fuzzy Projective Semimodules Over Semirings

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Abstract:–As an analogue here we extend and give new horizon to semimodule theory by introducing fuzzy exact and proper exact sequences of fuzzy semi modules for generalizing well known theorems and results of semimodule theory to their fuzzy environment. We also elucidate completely the characterization of fuzzy projective semi modules via Hom functor and show that semimodule μ_P is fuzzy projective if and only if Hom(μ_P,–) preservers the exactness of the sequence $\mu_{M'} \xrightarrow{\bar{\alpha}} \nu_M \xrightarrow{\bar{\beta}} \eta_{M''}$ with $\bar{\beta}$ being K-regular. Some results of commutative diagram of R-semimodules having exact rows specifically the "5-lemma" to name one, were easily transferable with the novel proofs in their fuzzy context. Also, towards the end apart from the other equivalent conditions on homomorphism of fuzzy semimodules it is necessary to see that in semimodule theory every fuzzy free is fuzzy projective however the converse is true only with a specific condition.

Key-words:- fuzzy semimodules, fuzzy projective module, fuzzy projective semimodule, 5-lemma,fuzzy exact sequence, fuzzy proper exact sequence.

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1 Introduction

From 1965 onwards when the crucially relevant concept "fuzzy" came into existence, number of structures in algebra were extended to their fuzzy versions[21]. After which researchers did everything they could, to clarify concepts in the field of fuzzy module theory, leaving no stone unturned[3], [4], [7], [8], [12], [22]. And here in this paper we primarily deals with two aspects mainly: the study of fuzzy semimodules and fuzzy projective semimodules over semirings, where semiring is a structure near to ring but apart from the necessary condition of having an additive inverse. The term semiring was first coined by Vandiver[19], after which the concepts of automata and formal languages in[9] and [5] was extensively studied in its fuzzy context in which semirings act as a vital tool. Shu and Wang [16], [17] discussed the cardinality of bases and dimensional formulas of semimodules over commutative semirings. In the light of forgoing here we study the fuzzy context of semimodules, free and projective semimodules over semirings in order to set a new platform for future researches.

The present study is structured as follows. In Section 2 along with basic definitions appropriate examples have been constructed to support the study. In section 3 we have investigated and generalized the concept of semimodules and proved many interesting results. Section 4 analyses the concept of fuzzy projective semimodules. In it generalization from the corresponding results of the classical theory, along with the equivalent description of the same with a particular condition has being mentioned. At last, section 5 discusses the applications and future scope of the current study.

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A STUDY ON ENTERPRISE RESOURCE PLANNING WITH SPECIAL REFERENCE TO HIGHER EDUCATIONAL INSTITUTES

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ABSTRACT

India has made terrible growth in different Industry field. Information is very important today in the competitive scenarios. It processing capability and decision making from information processed will decide the growth of any organization. ERP system have over the last two and a half decades become integral to the running of the business organizations all over the world including in Indian organizations. The challenging factor has been that various ERP Projects in Indian organizations, as in firms all over the world, have been loaded with problems such as cost/time overruns and non-achievement of project objectives, all leading to user dissatisfaction. ERP implementation issues arise from the latent complexity of ERP artifact in the context of its implementation. Actually, Information System (IS) project failure is "escalation" defined as a continued commitment to a failing course of action despite "uncertainty surrounding the likelihood of goal attainment" (Brockner 1992). So, ERP implementation is not always a success. Included functionality of the ERP is an indicator of the closeness to fit the company's business (Shyur, 2003). The academic institutions have been using ERP systems for more than a decade for managing the information and control, to achieve more efficiency and accessibility for all members.

Keywords: ERP, MRP, APS, SCM, CRM, BPR

Introduction

The success and wealth of a country are determined by technological advancements and infrastructure facilities. This is especially true when it comes to educational institutions. The educational sector is becoming more difficult as a result of rising globalization. Every institution urgently need automation to expand its market base and increase production. When compared to in-house development and the implementation of best practices in organizational processes, ERP systems feature data and application integration, the replacement of outdated, fragmented legacy systems, and the faster deployment of packaged solutions (Beheshti, 2006). ERP frameworks are incorporated, undertaking wide, bundled programming applications that appropriate profound information on strategic approaches aggregated from seller executions to the consumer at core. The ERP frameworks are made out of different modules which incorporate business the board and managerial capacities including HR, creditor liabilities, buying, money, and understudy framework. It gives get hierarchical combination of information through inserted business processes which are exceptionally essential for Higher Education establishments. The ERP frameworks, subsequently, include both

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Cyber Security Attacks, Threats, and Vulnerabilities

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Abstract: The broad goal of this investigation is to learn more about cyber infrastructure attacks, threats, and vulnerabilities, which include hardware and software systems, networks, organization networks, intranets, and the usage of cyber intrusions. To accomplish this goal, the paper attempts to explain the significance of g in network invasions and cyber-theft. It also goes into great length on the reasons for cybercrime's rapid expansion. A thorough description and definition of cyber security, its role in community infiltration and cyber understand theft, and a study of the reasons for the rise in cybercrime and their impact are also included in the paper. Finally, the authors provide certain preventative measures and practical remedies to cyber security attacks, threats, and vulnerabilities. While technological know-how has a role to play in reducing the impact of cyber attacks, the vulnerability lies in human behaviour and psychological predispositions, according to the paper. While research points to the hazards of psychological vulnerabilities in cyber attacks, investments in organizational education programmes give hope that cyber attacks can be mitigated.

Keywords: *Threat, Vulnerability, Cyber-attack, Cyber-Warfare*

1. Introduction

The world is moving toward digitalization, which means less currency and fewer transactions. Even the government and security agencies have been subjected to significant cyber losses and disruptions. Because the crime environment in cyberspace is so different from that of real life, there are numerous obstacles to enacting cybercrime legislation as true space law in any civilization. For instance, in real life, age is a self-authenticating factor, however in cyberspace, age is no longer so. In the cyber world, a child under the age of 18 can easily hide his age and gain access to restricted resources, although in the real world, it would be difficult for him to do so. Cyber security is the process of defending information by avoiding, detecting, and responding to cyber-attacks.

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Future Smart Home with Internet of Things

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Abstract— **This paper gives an analysis of applications in the home based on the Internet of Things (IoT)s, The internet of things (IoT) has a variety of application areas, including smart homes. Due to advancements in smart, linked technologies such as the Internet of Things, smart home infrastructure is becoming more interwoven into our daily lives (IoT). Smart homes are characterized by the use of internet-connected technology such as smartphones, remote sensors, and other IoT devices to enable remote administration and monitoring of household appliances.**

Keywords— **Smart Home, IoT security, Electronic Product Code Technology, Cyber Attacks**

I. INTRODUCTION

After the Internet and mobile communication networks, the Internet of Things is the third wave of information technology, characterized by greater integration and intelligence. Electronic product code (EPC) Technology [1] and International Telecommunication Union research work was crucial in the development of the Internet of Things. (ITU). The internet of things talks about the scope of the internet which is going to be expanded, beyond computing and computer devices being connected. Some of the applications of IoT at home are door locks, smart gardening, smart heating, smart security, personal assistants, smart city[11] etc.

IoT is a network system in both wireless and wired link that consists of many software and hardware entities such as e-commerce, healthcare and medical system, agriculture management, energy management home automation, logistic department etc.[4] Fig.1 shows the concept of IoT at home, it shows how IoT controls and operates the physical appliances and various things via the internet.

It has been stated by various noble authors that IoT has become a reality, networking will become even more complex, with virtually every computing element or household object becoming part of a large interconnected system that would lead to more and more to vulnerable to cyber-attacks and physical threats, as a result, concern towards security is increasing, as a result, the Internet of Things Security Foundation (IoTSF) was launched on September 23, 2015.

Its mission is to promote knowledge and test practices for the security of the IoT. Researchers are doing various explorations in this field.

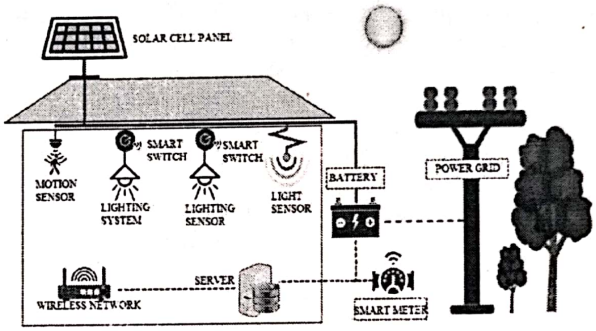

Fig. 1 Concept of IoT at Home

II. OBJECTIVE

The main objective of this paper is to compare various controller boards that we can use for our hardware projects. The two most popular among them are Arduino and Raspberry Pi. In this paper, it is shown how Raspberry Pi is better than any other technology and how it is used in IoT in-home infrastructure, in this paper descriptive knowledge and comparison are given. Some features like family, usage and features processor used are explained in brief.

III. SMART HOME ARCHITECTURE

The fibre optic network's interconnection allows us to create a network for home air conditioning and other smart appliances by linking the family's communication network. Intelligent interactive terminals, smart plugs, and smart appliances, among other things, may be used to form a network of smart appliances in the house. We achieve household appliances that automatically gather, analyze, and manage electrical data, as well as effective operation and energy management.[3] The system may control house and other services remotely by phone, cell phone, Internet, and other ways, which is an IoT application.

We also perform automatic water collection and management, as well as smoke detection, gas leak detection, anti-theft, emergency help, and other home security services, using intelligent interactive interfaces. Some other applications to explore in IoT are gas meters, and support and property management centre cell master network of IoT architecture.

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Cancellation On Fuzzy Projective Modules And Schanuel's Lemma Using Its Conditioned Class

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Abstract:–As an extension, the current study looks at fuzzy projective module cancellation and fuzzy module equivalence in specific situations. While addressing cancellation, we provide the necessary and sufficient criteria for fuzzy projective modules to fulfill cancellation over the polynomial ring and ring R. Furthermore, using fuzzy p-poor modules, we have established an intriguing result in Schanuel's lemma, claiming that for any two fuzzy exact sequences of fuzzy R-modules $0 \to \mu_1 \xrightarrow{\bar{f}_1} \eta_1 \xrightarrow{\bar{g}_1} \mu \to 0$ and $0 \to \mu_2 \xrightarrow{\bar{f}_2} \eta_2 \xrightarrow{\bar{g}_2} \mu \to 0$. If η_1 and η_2 are fuzzy p-poor modules then $\mu_1 \oplus \eta_2 \cong \mu_2 \oplus \eta_1$. The same is reinforced by an acceptable illustration of fuzzy p-poor module.

Key-words:- fuzzy modules, fuzzy projective module, fuzzy projective poor-module, fuzzy subprojective poor-module, schanuel's lemma.

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1 Introduction

Throughout the study, rings are commutative with identity, and modules are unitary. Authors like Gilmer[6] studied the ring whose ideals meet cancellation characteristics independently. According to his research, every ring ideal is confined cancellation if and only if the ring is a nearly Dedekind domain or a primary ring. D.D. and D.F. Anderson[2] verified a similar finding and investigated it further. Mijbass[16] generalized this notion to modules. Many researchers worked on its various types, as mentioned in [5], [8], [25]. Also, weak cancellation modules by Naoum and Mijbas[18] proved some properties of them as well as their relations with other types of modules, such as projective and flat modules, and provided some conditions under which projective and flat modules act as weak cancellation modules. Zhang and Tong[24] also worked on the characterization of the cancellation property for projective modules and demonstrated that Dedekind domains contain it. Bothaynah, Khalaf and Mahmood investigated purely and weakly purely cancellation modules in [3] and developed equivalent criteria for each kind. Mahmood, Bothaynah and Rasheed[15] investigated comparable cancellation modules and discovered some connections between them and cancellation modules. They also looked at the impact of module localisation and tracing on this sort of module. On the Laurent polynomial ring, authors like Mishra[17] studied cancellation modules. Later, as illustrated in [11], [12] and [4] cancellation modules such as purely, restricted, weakly restricted, fully and naturally were fuzzified.

Since then, the current work has focused on either the classical version of cancellation on projective modules or various sorts of cancellation fuzzy modules. Thus, the current work addresses the gap, and we extend the existing situation by examining cancellation on fuzzy projective modules and demonstrating the equivalence of fuzzy modules using Schanuel's lemma. To demonstrate Schanuel's lemma exemption for fuzzy projective modules, we constructed a new structure called the fuzzy p-poor module. The current research is organised as follows. In Section 2, the basic definitions are given for a better understanding of the reader. Section 3 is motivated by [17] and deals with the cancel-

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Systems for Managing Information & Making Business Decisions

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Abstract: In light of its capacity for decision-making, the function of management information systems is described and examined. With an emphasis on automated decision making, the decision-making process and its effect on top-level management in a business organization are explained. Six recommendations are made to improve the effectiveness of MIS in the decision-making process after discussing its shortcomings and difficulties.

Keywords: Information Systems, Transactional Processing Systems, TPS, Management Information Systems, MIS, Expert Systems.

INTRODUCTION

Expert Systems, Management Information Systems, and Transactional Processing Systems are the three types of systems that can be used to conceptualize information systems. Executive Information Systems and Decision Support Systems are two examples of the many subsets of MIS. It is best to consider the function of MIS in decision support within the framework of the subset known as Decision Support System (DSS). A DSS is a computer-based system (an application programme) that can analyze organizational (or business) data and deliver it to the user in a way that makes business decisions easier and more successful. It functions primarily as an informational application that relies on data entered before when responding to a query. As an illustration, a decision support system could offer:

- Projected revenue statistics based on new product sales assumptions
- Comparable sales data for the previous week/month
- The effects of various decision-making options in light of prior knowledge.

The broad areas of IS and DSS might occasionally overlap, and a DSS may be able to visualize information using an expert system or artificial intelligence (AI). The DSS is typically utilized by individuals at various levels within a company organization. Front line supervisors utilize DSS for daily operational decisions, middle management deploys it for tactical decisions, and top level management uses it for strategic decisions.

As a result, the decision-making process in any business is a crucial component for both organizations and individuals because both depend heavily on these decisions to survive in the fiercely competitive world of entrepreneurship. More significantly, the Management Information System, or MIS, has become a more prevalent tool for decision-making and institutionalization. DSS, which support informed decision-making, are a part of MIS. Notwithstanding the significant advantages of utilizing MIS in decision-making, some detractors have apparently been stating slowly but steadily that MIS has unavoidable negative impacts on businesses and should be utilized with caution or avoided altogether.

To describe MIS, it must first be broken down into the three components that make it up: management, information, and systems. Management is the process by which managers plan, organize, start, and control operations within their enterprises, according to this line of thinking. Basically, there must be subjects or workers to manage for a management to exist. It is further mentioned that information typically refers to data that has been evaluated. In other words, data that is analyzed utilizing business laws, principles, and theories put forward by various macroeconomists resulted in information (with regard to business).

A system is defined as "A collection of components working towards a single goal." Business systems typically comprise of smaller systems, or "subsystems," that all work together to ensure the

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MACHINE LEARNING APPLICATIONS IN THE EDUCATION AND HEALTH SECTOR

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Abstract: Whether it is a hospital management system or a learning management system, practically every system, application, and algorithm in use today incorporates machine learning. The focus of this article is on how machine learning is used in daily life, how to choose the best ML technique for your system or application, and several social networking applications that employ ML as part of its back-end algorithm. This study article aims to comprehend machine learning as well as its use in the sectors of health and education.

Keywords: Machine learning, health sector, education, empirical study, algorithms.

Introduction

The branch of artificial intelligence that teaches a machine how to learn is known as machine learning or ML for short. The computer can automatically learn without being explicitly programmed because of the topic of study. The emphasis of the machine learning curriculum is on data availability and use for learning, pattern recognition, and decision-making without human intervention. The impact of machine learning has been felt in almost every facet of our lives. Through online retailers like Amazon, a large number of individuals are familiar with machine learning. Amazon uses a recommendation system to provide more items to customers based on their past purchases.

Anyone who orders a cab through Uber or Ola will receive information about everything, including the distance from the present location, the anticipated arrival time, the car's details, the driver's details, etc. Through machine learning, the programme gives the user access to this data.

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GOVERNANCE OF ARTIFICIAL INTELLIGENCE FOR BUSINESS

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Abstract: Although the governance of artificial intelligence (AI) is extensively debated on a philosophical, sociological, and legislative level, few publications specifically target businesses. By drawing a conceptual framework from the literature, we fill this gap. We break down "AI governance" along the axes of who, what, and how "is governed" into the governance of data, machine learning models, and AI systems. This breakdown makes it possible for current governance arrangements to evolve. Measuring the value of data and developing new AI governance roles are fresh, business-specific issues.

Keywords: Machine Learning, Artificial Intelligence, IT Governance, Governance Framework, Data Governance.

Introduction

With expected spending of about 100 billion US dollars by 2023, up from 38 billion in 2019, artificial intelligence (AI) has become a crucial area of study and application (Shirer & Daquila, 2019). AI demonstrates intelligent behaviour in various ways, opening for a wide range of effective and economical applications. Although AI uses a variety of methodologies, in this study we define AI as systems that learn from samples, i.e., these systems rely on models from a sub branch of AI referred to as "machine learning." Deep learning is one of the machine learning (ML) techniques that uses data to infer decision-making behaviour. Since learning from data rather than extracting and applying domain expert rules produces AI systems of greater performance at comparatively low costs, it is responsible for the majority of AI triumphs. In many application areas, such as job recruitment (Pan et al., 2022), credit scoring (H. Wang et al., 2019), designing floorplans for microchips (Khang, 2021), managing predictive maintenance strategies (Arena et al., 2022), autopilots in aviation (Garlick, 2017), or autonomous driving, AI has demonstrated remarkable success (Meske et al., 2022). (Grigorescu et al., 2020). As a result, AI is a focus for many firms, and research indicates that 90% of CEOs believe that AI presents a business opportunity that is essential to the success of their organization (Ransbotham et al., 2019). At the same time, just 10% of CEOs claim that

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E – Commerce & Its Impact on Business Performance

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Abstract: In the modern business environment, e-commerce has proven to be one of the most successful business strategies and has offered many advantages to companies. The main objective of this study is to evaluate how E-commerce affects business performance. The global marketplace, the absence of time restrictions, improved customer connection building, lower fixed costs, and other important effects are just a few.

Keywords: E-commerce, business performance, business impact.

Introduction

With time, the business environment has grown more complex, making it crucial for companies to maintain developing and adapting to new developments. In the past, a number of business models and strategies were created, and among them, e-commerce has emerged as a crucial and important component. E-commerce is a business strategy that enables businesses and people to buy and sell goods online. The importance of having an online presence has increased dramatically in the modern day, and businesses are increasingly looking to incorporate the internet into their daily operations. Businesses now have the chance to sell their goods to a large range of customers as well as market their goods and services online thanks to the existence of e-commerce.

Businesses-to-business, consumer-to-business, and business-to-consumer are the three main types of e-commerce that are used in the modern world. Organizations have benefited greatly from the presence and growth of e-commerce, which has also had a variety of effects.

The purpose of this study is to discover and evaluate the effects that e-commerce has on organizational performance. The research is likely to focus on the potential that Ecommerce offers to organizations and how they may take use of these chances to improve their overall performance. The goal is to further demonstrate the importance of e-commerce and its ramifications in the modern environment, as well as to identify the difficulties it faces and comprehend the dynamics around those difficulties.

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A General Study Analysis on Green Marketing

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Abstract

The needs of consumers are unlimited in nature, while the resources which we have are scarce in nature.

The concept of green or ecological marketing calls upon its importance in this modern era of business. Man has used all the available resources up to the maximum extend selfishly.

In the modern era of globalization, industrial growth has increased the demands and wants of the population and it has become a symbol of economic development. But it has resulted in the exploitation of the natural resources as well as the environment which in turn has disturbed the ecological balance. To preserve the environment and maintain a healthy balance in the ecosystem green marketing has become the need of the present time.

Companies have started marketing themselves as green companies by engaging their businesses to follow ethical and green practices while dealing with customers, suppliers, dealers and employees.

Keywords: *Green Marketing, Environmentally friendly, Environmental Marketing, Ecological Marketing*

Introduction

According to the **American Marketing Association**, green marketing can be stated as "Green Marketing is the marketing of products that are presumed to be environmentally safe". Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising.

Green marketing is also known as Environmental Marketing which can be stated as, the promotion of environmentally friendly products, services, and initiatives. More specifically, green marketing refers to a broad range of environmentally friendly practices and strategies. Some green marketing examples include:

- Creating eco-friendly products
- Using eco-friendly product packaging made from recycled materials
- Reducing greenhouse gas emissions from production processes
- Adopting sustainable business practices
- Marketing efforts communicating a product's environmental benefits
- Investing profits in renewable energy or carbon offset efforts

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A SYSTEMATIC REVIEW OF ARTIFICIAL INTELLIGENCE TECHNIQUES IN LUNG CANCER DETECTION AND ACCURATE DIAGNOSIS

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Abstract

Lung cancer, which has the greatest fatality rate of any cancer kind, is the most serious form of the disease. Many lives may be saved by early detection. Along with breast cancer in women and prostate cancer in men, lung cancer is the second most frequent kind of cancer. According to the International Association of Cancer Society's (IACS) projections, there will be approximately: •131,880 lung cancer fatalities (119,100 in men and 116,660 in women) •235,760 new cases of lung cancer (69,410 in men and 62,470 in women). Due to its tiny size and placement of the glands, lung cancer is asymptomatic in its early stages on a CT scan. Symptoms only arise when the illness is at a more advanced stage. Early detection techniques like computed tomography (CT) and magnetic resonance imaging (MRI) are common medical practices that increase patient survival. Prior intelligent techniques relied on manually created feature extraction techniques like Sequential Flood Feature Selection Algorithms (SFFSA) or Genetic Algorithms (GA), which may assist in producing the best possible features. Deep learning technology has recently been applied in CAD systems to automatically extract picture characteristics, and several medical image processing tools have proven successful as a result.

Keywords: Lung Cancer, Fatality Rate, CAD Systems, Artificial Intelligence.

Introduction

The leading cause of cancer-related fatalities in the United States and throughout the globe is lung cancer [1]. Lung cancer also has one of the biggest global public health costs. Analysis of the expenses of healthcare for Medicare participants revealed that surgery, which is anticipated to cost $30,000 over a 15-year period, incurred the greatest expenditures [2]. With an average life expectancy of 14 months after diagnosis, individuals getting chemotherapy and radiation treatment faced costs of $4000-$8000 each month [2]. In Europe, 60 out of every 100,000 persons are predicted to have lung cancer. It is projected that the patient's post-intervention healthcare and management expenditures would be 17,000 Euros annually [3].

A high-risk population's mortality rate was reported to be reduced by 20% by low-dose computed tomography (LDCT) examination as opposed to the usual chest X-ray by the National Lung Screening Trial (NLST) [4]. Additionally, low-dose CT has a detection rate for lung cancer screening that is 2.6 to 10-fold higher than chest radiography [5]. Early diagnosis is the key to lowering lung cancer-related fatalities, and this depends on quick and accurate lung nodule identification and meticulous chest CT scan inspection to confirm malignancy - a procedure that takes a lot of time and effort on the part of radiologists and doctors.

In accordance with a recent research, doctors spend 75% of each patient visit on tasks other than face-to-face interactions with patients, such as using the electronic medical records (EMR) [6].

Studies have also shown that doctors from different specialities spend up to 2 hours on administrative tasks for every hour they treat patients in the office. This is followed by an additional 1 to 2 hours of work after clinic, most of which is spent on the electronic medical record (EMR) [7].

Due to the time needed for the first inspection and analysis of CT scans, it is likely - though not proven - that these numbers are much higher for doctors screening patients at risk for lung cancer.

Oncologists, compared to other doctors and other oncology care professionals (nurses, psychologists, and social workers), were verified by Dr.Flanou to be most at risk for burnout at the 18th World Conference on Lung Cancer (WCLC), with a reported incidence between 35 and 60%. Burnout increases the likelihood of mental health problems in 20–35 percent of those who experience it, and among doctors it is linked to less patient empathy and worse levels of care [8]. Therefore, it is crucial to look into any option that might lessen the amount of labour that physicians must do for the sake of both patients and doctors. An example of such a solution is artificial intelligence (AI) automated CT lung cancer diagnosis, which may be used to help doctors and so lessen their workload, improve hospital

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A Novel Optimized Algorithm to Improve Data Security and Privacy in Cloud Environment

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Abstract. As the number of people who rely on cloud services grows, so does the need of ensuring their data is safe.The storing of data is one of the most common applications of cloud computing. Users of cloud services have access to a vast capacity for data storage. Users may save and access their data whenever and wherever they choose, which makes it a more dependable and adaptable service. It is a kind of technology that is always expanding. These days, many businesses have begun to use cloud storage because of the various benefits it offers.Even though cloud computing is becoming more popular due to its usefulness and appeal, there are still challenges with data protection, including data security, data privacy, and other related concerns. The lack of privacy and security of data that is kept in the cloud is a significant obstacle for the development of cloud computing. Each piece of data fragmentis encrypted using a distinct hybrid security algorithm as part of this application's approach to controlling data loss based on a variety of variables. This approach is tested in a simulated private cloud that stores a significant quantity of data that includes both text and media files. When compared to the current framework, the results were much superior in terms of data size after encryption, storage duration, and data loss.We named our securing technique of data fragments as Frag-Secure.Using the existing random fragmentation technique and the non-fragmentation approach as comparison points, the performance of this proposed framework is analysed over a range of parameters. As study shows that, the suggested Frag-Secure framework performs even better than non-fragmented frameworks.

Key words: Cloud data security, data privacy, optimization, cloud services.

1. Introduction

The cloud is one of the most prominent technologies in the modern day because of the various businesses and organisations that rely on its offers and services [1]. Market research and analysis indicate that demand for cloud services will continue to rise [2]. There are several services, including platform, infrastructure, and software, that benefit from the cloud's ability to lower their associated costs. Many businesses have begun using cloud services as a result, and for good reason. It is more cost-effective since it increases efficiency, requires less money to set up and maintain, and provides services quickly [3]. After registration to a "cloud computing" facility provides highly flexible resources over the Internet, as well as many forms of customer service on a "pay as you go" basis [1-3].

When it comes to the many services offered by the cloud, cloud storage is among the most popular. The quantity and quality of data storage have both increased because of the widespread adoption of cloud-based services like DropBox, iCloud, and Google Drive in recent years [4]. Cloud storage is the backbone technology that allows for a unified sharing and interaction experience across users, apps, and devices in a global network [5]. Today, cloud computing is as commonplace as the use of publicly provided utilities like electricity and water. A large number of individuals and businesses because of its cheap price, good reputation, great capacity, and stability prefers it. The service is also very flexible and exclusive [6].

The cloud delivers its services based on five characteristics, including multitenancy, elasticity, pay as you go, scalability, and self-provisioning of resources [7]. Improvements in computing power, disc storage, virtualization technology, Internet connectivity, and the availability of fast, inexpensive servers have all contributed to the cloud's growing credibility as a viable option for many businesses [4][8]. Distributed capacity

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A Systematic Literature Review on Financial Technology (Fintech) Trends and Challenges

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Abstract: It is well known that new technology takes time to make its place in the market, and digital transformation is one among them. Everything that we see today is becoming digital even the finance sector too. The development of digital transformation has also unmistakably fostered the emergence of fintech (financial technology) initiatives, which are considered as some of the most significant innovations in the financial industry. Fintech research is still in its early stages, though. Fintech provides a range of services, including e-aggregators, e-trading, e-insurance, funding, payment (including electronic wallets), and cryptocurrencies like Bitcoin. The opportunity to examine the challenges and trends in fintech research in greater detail is provided by this research paper. This study's goals are to: (1) evaluate the present state of the art in financial technology research; (2) identify research gaps in the field; and (3) outline challenges and trends for potential future research. The study presented in this paper offers a theoretical framework for information systems-based fintech research, including the definition and advancement of fintech technological ideas. To validate the calibre of the literature and analysis, this study employed the systematic Kitchenham technique to literature review together with theme analysis, meta-analysis, and observation.

Keywords - fintech, financial technology, financial technology trends, fintech challenges

1. INTRODUCTION

Technology is used to boost financial processes in a new financial industry known as fintech [1]. Additionally, according to Leong and Sung (2018), fintech may be defined as "any innovative ideas that improve financial service processes by proposing technology solutions in accordance with different business situations" [2]. Fintech emerged as a result of advancements in e-finance and mobile technology for financial institutions during the global financial crisis of 2008. One distinguishing aspect of this expansion was the integration of e-finance innovation, internet technology, social networking services, social media, artificial intelligence (AI), and huge analytic data [3]. Many well-established financial institutions, especially banks, are under pressure as a result to develop more practical business plans [4]. Additionally, entrepreneurs viewed this as an opportunity to enter the financial services industry [5].

Start-ups in the fields of e-commerce and financial technology (fintech) are relevant to this research. Financial technology, or fintech, is one of the biggest innovations in the financial services industry and is supported by regulation, public policy, information technology, and economic sharing [3]. Banks and fintech companies both place a high focus on lending and payment services in their business plans. Additionally, it encompasses security (such as cyber security), and crowdsourcing, virtual currencies, and personal financial advisory services [6].

Zavolokina et al. examine how people see fintech. The term "fintech" may be viewed as the use of information technology in the fields of finance, financial innovation, and digital innovation, in addition to start-ups (the financial services sector outside of banks) [7]. There are six fintech business models: capital markets, lending, wealth management, payment, insurance services, and crowdfunding [3].

The obstacles for organisations increase with the amount of growth of financial technology services. Communities have expressed concern about moral hazards, loan defaults, and knowledge asymmetry about online loan services [8]. Additionally, a case of Bitcoin-based money laundering [8] has drawn a lot of interest. Regulators must thus carefully consider how to incorporate this innovation into the legislation. Regulators encourage financial industry innovation and implement the principles of risk management and consumer protection in order to produce safe and adequate financial services [4].

The history of technological innovation in the financial sector began with the acceptance of checks as a form of payment in 1945. The Bank of America issued the first credit card in 1958, and the usage of ATMs for financial transactions began in 1967. A debit card was afterwards offered as a means of transaction. The introduction of Internet banking coincided with the growth of the Internet in the 1990s. The 2000s saw

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