



Prayas

A Students' Research Publication

ISSN 2249 - 6971

Volume X ~ April 2018



B. P. H. E. Society's

**INSTITUTE OF MANAGEMENT STUDIES
(CAREER DEVELOPMENT & RESEARCH)**

NAAC Accredited Grade 'A+' Institute

'Best Institute Award' by S. P. Pune University

'PRAYAS'

A Students' Research Publication

Volume X
April 2018

Advisory Board:

Dr. M. B. Mehta
Dr. Meera Kulkarni
Dr. U. H. Nagarkar

Editorial Board:

Dr. Hatim F. Kayumi
Dr. Sanjay P. Bhakkad
Prof. Madhuri Godbole
Dr. Harshvardhan Bhavsar

Published by:

B.P.H.E. Society's

INSTITUTE OF MANAGEMENT STUDIES

(Career Development & Research)

IMS Campus, Station Road, Ahmednagar - 414001. M.S. (India)

Phone: (0241)2346532, 2324830, Fax: (0241)2346529

E-mail: imsedr_anr@bsnl.in website: www.imsedr.in

Views expressed in the articles are those of the authors.

IMS neither accepts nor takes the responsibility for views expressed in the articles.

All rights reserved.

Editorial

Business, now-a-days is moving from being conventional to more technology oriented. Technology today is shaping the world and thus everyone's life. Businesses are largely affected by this change in technology and are constantly looking for solutions to problem that may arise at any point of time and may become so large that it hampers the company's image and business prospects.

Future leaders that business schools are producing have to be prepared for any such situation. In training these future leaders, research plays a very important role. Undertaking research in business schools helps the student in building a business plan for the future and thinking or analyzing beyond the theoretical base. What may have occurred in earlier times may not be relevant in the fast pace of change. Research if performed effectively can help an organization to make plans on how to become more viable in its field. Students thus are motivated in many good business schools to conduct quality research. At our end too we promote this extensively.

Research is not complete until it is published. Although students are provided opportunities to recognize the importance of research, too often they fail to appreciate that research is not complete until it is published. Values of researchers necessarily include publishing, peer review, and priority, but these values are not part of textbook information and mass lectures or accessible through passive learning. Occasionally, students are listed as co-authors of articles in professional journals, but typically they are credited for their work in the acknowledgments. Rarely are students fully involved in both the writing and peer review process. On this background, "Prayas- A Student's Research Journal" is an effort to provide opportunity for the students to publish their original research work and thus in future be successful managers and business leaders.

CONTENTS



**A STUDY OF FINANCIAL POSITION OF
EPITOME COMPONENTS PVT LTD.
WITH THE HELP OF RATIO ANALYSIS**

- Sakshi Madhyan

I. ABSTRACT :

This paper provides a critical review of the theoretical and empirical bases of four central areas of ratio analysis. The research areas review the functional form of the financial ratios, classification of ratios, analysis and interpretation of ratios which in turn helps in determining the financial performance of the company. The ultimate aim of this paper is to analyze the liquidity, solvency and profitability position of Epitome components Pvt. Ltd. By analyzing the past 5 years balance sheet the paper concludes that Epitome Components Pvt. Ltd. has overall a good financial position and is moving towards path of excellence.

Keywords -

Financial ratios, Financial Position, Epitome

II. INTRODUCTION -

Ratio analysis is significant in financial management due to the fact that it plays a vital role in keeping the wheels of a business enterprise running. A ratio is defined as a "The indicated quotient of two mathematical expressions" and as "The relationship between two or more things". Ratio Analysis is a widely used tool of financial analysis. The term ratio in it refers to the relationship expressed in mathematical terms between two individual figures or group of figures connected with each other in some logical manner and are selected from financial statements of the concern. The Ratio Analysis is based on the fact that a single accounting figure by itself may not communicate any meaningful information but when expressed as a relative to some other figure, it may definitely provide some significant information.

The current paper deals with ratio analysis of Epitome. Epitome was established in NOVEMBER 1996 under the laws of Indian Company Act, 1956. Mr. Anurag Dhoot (Director) is the founder of the company. Epitome is a leader,

amongst others in the field of PCB's (Printed Circuit Board) manufacturing. Epitome is a preferred supplier to the leading Indian & MNC companies like LG, Videocon, Thomson, Nokia, Bharti telecom, HTS, interface Microsystems etc. for variety of product like color television, monitors, set top boxes, lighting, Automobiles.

III. LITERATURE REVIEW -

PATEL & MEHTA (2010) in their paper, 'A Financial Ratio Analysis Of Krishak Bharati Cooperative Limited' provided the guidelines about analysis of profitability ratio of Krishak Bharati Co-operative Ltd. located at Kawas-Hazira in Surat District. They found that the overall profitability position of the company is improving over years which is a good sign for the company.

FLORENZ, (2012) in his paper, 'A Comparative Analysis of the Financial Ratios of Listed Firms Belonging to the Education Subsector in the Philippines for the Years 2009-2011' aimed to analyze the financial statements of Centro Escolar University, Far Eastern University, and iPeople, Inc. (Malayan Colleges) for periods 2009, 2010, and 2011 using comparative financial ratios. After conducting a comprehensive financial ratio analysis, FEU (44 points) ranked first as the most financially healthy, followed by Malayan (40 points), then CEU (36 points).

MARY & MATTHEW, (2013) in their study, 'Financial Ratio Analysis as a Determinant of Profitability in Nigerian Pharmaceutical Industry' aimed to examine the relationship between the financial ratio analysis and profitability of the Nigerian Pharmaceutical industry over the past eleven (11) years period from 2001 – 2011. The results of the analysis showed that there was a negative relationship between all independent variables with profitability in the Nigerian pharmaceutical industry.

PADMA, (2016) in his paper 'Ratio Analysis: A Comparative Study of Selected Steel Sector Industries'. The objective of the paper was to analyze the financial performance of industries and to compare the financial performance of companies. After analyzing the above ratio it was clear that the position of APL Apollo Steel and Tata Steel was better than other industries.

IV. OBJECTIVES -

1. To study the concept and applicability of ratios analysis.
2. To study the liquidity, profitability and efficiency position of the

company during the research.

3. To determine the financial strength and weaknesses of Epitome components Pvt. Ltd. with the help of ratio analysis.

V. SCOPE OF RESEARCH -

1. The study was conducted for analysing the financial performance of Epitome Components Ltd using Ratio analysis.
2. The study was conducted for the financial year 2011-12 to 2015-16.
3. The scope of study is limited to the evaluation of liquidity, profitability and efficiency position of the company using various ratios.

VI. RESEARCH METHODOLOGY -

1. Research Design- Exploratory research technique is used for this research paper.
2. Type of Data- Secondary data has been used for this research paper.
3. Sources of Secondary Data-
The Secondary data is collected from annual reports as well as financial statement of the company. It is also collected through websites of the company.
4. Research tools-
 - i. Graphical Representation of the company data
 - ii. Ratios derived from the information available in balance sheet.
5. List of ratios covered under study-
 - **Profitability Ratios**
 1. Return on Equity / Net Worth
 2. Gross profit ratio
 3. Net profit Ratio.
 4. Return on Total Asset.
 - **Liquidity Ratios**
 1. Current Ratio
 2. Liquid Ratio
 - **Capital Structure Ratio**
 1. Debt Equity Ratio
 2. Proprietary Ratio.
 3. Fixed Asset to Long term funds Ratio

Activity Ratio:- (Turnover Ratio/Performance Ratio)

1. Capital Turnover Ratio
2. Fixed Assets Turnover Ratio
3. Working Capital Turnover Ratio
4. Debtors Turnover Ratio
5. Creditors Turnover Ratio
6. Inventory Turnover Ratio

VII. DATA ANALYSIS AND INTERPRETATION –

1. Gross Profit Ratio-

Table No. 1 - Table showing Gross Profit Ratio

Particulars	2011-12	2012-13	2013-14	2014-15	2015-16
Gross Profit	11,10,40,770	12,08,09,764	13,26,70,636	16,91,38,076.3	20,70,58,325.9
Net Sales	79,23,70,330	93,11,50,113	100,65,78,111	74,35,50,218	88,92,55,782
Gross Profit Ratio	14.01%	12.97%	13.18%	22.75%	23.28%

Interpretation:-

A high gross profit ratio means high margin for covering other indirect expenses like administration, selling and distribution expenses. It reflects the efficiency with which a firm produces its product. Higher the gross profit ratio better it is. Gross profit ratio of Epitome has increased from 14.01 in the year 2011-12 to 23.28% in the year 2015-16. It is a good sign for the company and it might be because of increase in sales & decrease in direct expenses.

2. Net Profit Ratio-

Particulars	2011-12	2012-13	2013-14	2014-15	2015-16
Net Profit	(-)91,94,629	9,41,773	1,28,59,015	3,14,17,482	5,34,20,889
Sales	79,23,70,330	93,11,50,113	100,65,78,111	74,35,50,218	88,92,55,782
Net Profit Ratio	(-)1.16%	0.10%	1.27%	4.22%	6.007%

Interpretation -

Table No. 2 - Table showing Net Profit Ratio

Higher the net profit ratio the better it is because it gives an idea of overall efficiency of firm. The net profit for the year 2011-12 is negative means the company did not make any profit because its expenses exceeded its sales. In 2012-13 the profits earned by the company were negligible. But in 2015-16 the net profit increased to 6.007%. The reason behind this is that the manufacturing and other indirect expenses have been decreased. Another reason may be because of increase in sales & decrease in operating expenses.

3. Return on Total Assets-

Table No. 3 - Table Showing Return on total asset

Particulars	2011-12	2012-13	2013-14	2014-15	2015-16
Net Profit After Tax	(-) 91,94,629	-42,51,611	1,28,59,015	3,14,17,482	5,34,20,889
Total Assets	64,56,96,248	60,13,55,698	70,76,73,557	78,47,89,163	83,65,97,314
Return On Total Assets	-1.42	-0.70	1.81	0.040	0.063

Interpretation-

This ratio helps in understanding the efficiency of the company's assets in generating the net profit. For the year 2011-12 and 2012-13 the company did not earn any profits hence there were no returns. In 2013-14 the company earned highest returns from its total assets. This means that the company has used its total assets (both- fixed as well as current) efficiently to generate substantial amount of profit. But in 2014-15 and 2015-16 there was a sudden downtrend in the returns because of inefficient utilization of its assets.

4. Return On Equity Ratio-

Table No. 4 - Table Showing Return on total asset

Particulars	2011-12	2012-13	2013-14	2014-15	2015-16
Net Profit After Tax	(-) 91,94,631	-42,51,611	1,28,59,015	3,14,17,482	5,34,20,889
Net Worth	21,33,26,608	20,31,31,977	20,71,69,374	48,49,53,241	53,57,88,539
Return On Equity	-4.31	(-) 2.09	6.20	6.40	9.90

Interpretation-

Return on Equity measures the profitability of equity funds invested in the company. The ratio reveals how profitably the owners fund have been utilized. In the first two years of analysis, the company has faced losses and hence there were no returns for the equity shareholders. But from the year 2013-14 there is an increase in the ratio which means the company earned sufficient profits that can be distributed to the owners. This is a good sign of company's growth.

5.Current Ratio-

Table No. 5 - Table showing Current Ratio

Particulars	2011-12	2012-13	2013-14	2014-15	2015-16
Current Assets	38,77,25,798	36,41,79,913	48,03,55,072	24,26,25,924	28,51,59,343
Current Liabilities	18,20,45,723	16,88,38,987	25,94,41,042	12,75,23,863	20,72,60,811
Current Ratio (times)	2.13	2.15	1.85	1.90	1.37

Interpretation-

The standard current ratio is 2:1. In 2011-12 and 2012-13 the current ratio is slightly greater than 2 which means that the company is in the ideal position to meet its liabilities indicating higher liquidity. In 2013-14 the ratio decreased to 1.85 which means there was a decrease in the liquidity position of the company. In 2014-15 the current ratio was 1.9:1 which is near to the standard and means that the company is in a good position to meet its liabilities when they become due. In 2015-16, the ratio decreased to 1.37 showing a downfall in the liquidity because of insufficient amount of liquid funds available with the company.

6. Quick Ratio-

Table No. 6 - Table Showing Quick Ratio

Particulars	2011-12	2012-13	2013-14	2014-15	2015-16
Quick Assets	29,61,87,931	26,34,09,233	22,23,09,141	198121914	195105727
Quick Liabilities	18,20,45,723	16,88,38,987	14,81,24,621	12,75,23,863	20,72,60,811
Quick Ratio	1.65	1.56	1.50	1.55	0.94

Interpretation-

A quick ratio of 1:1 is considered to be the standard ratio. The years 2011-12 to 2014-15 shows that the ratio is 1.55 which is slightly greater than the ideal ratio. In 2015-16 the ratio falls to 0.99 which is near to std. this indicates that the liquidity of the company has reduced over a period. But at the same time there is increase in its profitability due to higher risk involved.

7. Debt Equity Ratio -

Table No. 7 - Table Showing Debt Equity Ratio

Particulars	2011-2012	2012-2013	2013-2014	2014-15	2015-16
Long-Term Debt	47,35,03,958	43,25,16,715	44,82,32,514	17,23,12,059	9,35,47,964
Share Holders Fund	19,85,61,977	19,43,10,363	20,71,69,374	48,49,53,241	53,57,47,964
Debt-Equity Ratio	2.38	2.22	2.16	0.355	0.174

Interpretation-

This graph shows that ratio for the years 2011-12 to 2013-14 was almost constant. But in 2014-15 and 2015-16 the ratio shows a downfall. A low debt equity ratio indicates that the management is following a conservative policy. . On the other hand a very high ratio will indicate a risky situation as proportion of borrowed fund is high. But according to standard norms debt equity ratio should be 2:1. Ratio 2014-15 is 0.355 and in 2015-16 it decreased to 0.174. This indicates that the company employed 35.5% of outside funds whereas the remaining amount belonged to share capital. Later, the company reduced its debt funds to 17.4% at the same time reducing its risk of repayment.

8. Proprietary Ratio-

Table No. 8 - Table Showing Proprietary Ratio

Particulars	2011-12	2012-13	2013-14	2014-15	2015-16
Proprietary Fund	19,85,61,977	19,43,10,363	20,71,69,374	48,49,53,241	53,57,88,539
Total Asset	65,55,49,681	60,13,55,702	70,76,73,557	78,47,89,163	83,65,97,314
Proprietary Ratio	0.30	0.32	0.29	0.617	0.64

Interpretation-

This ratio indicates the proportion of proprietors fund used for financing the total asset. A high ratio will indicate lower risk and vice versa. In 2011-12 30% of the total assets were financed by proprietor’s funds. This was almost constant upto the year 2013-14. In the financial year 2014-15, 62% of the total assets were financed by owned funds and remaining were financed by outsider’s funds. There was further increase in the ratio indicating that 64% of the assets were financed by owner’s funds i.e. owner’s contribution is greater than outsider’s funds leading to a lower risk to the company.

9. Fixed Assets To Long Term Fund Ratio-

Table No. 9 - Table Showing Fixed Assets Long-Term Fund Ratio

Particulars	2011-12	2012-13	2013-14	2014-15	2015-16
Fixed Assets	26,65,10,233	23,58,62,138	22,60,04,836	4,10,98,281	6,57,93,957
Long-Term Fund	47,35,03,958	39,06,00,355	41,11,23,772	6,57,256,300	6,29,336,503
Fixed Assets Long-Term Fund Ratio	0.56	0.60	0.55	0.06	0.10

Interpretation-

In the year 2011-2012, fixed assets to long term funds ratio is 0.56 which means the company spends 56% of its long term funds on fixed assets. In the year 2012- 2013, the ratio is 0.60. In 2013-14 ratio is 0.55. This ratio tells us proportion of long term fund utilized in acquiring fixed asset .In the year 2012-13 ratio was high compare that other 4 years .It means company has decreased contribution of long term fund in working capital in the yr 2012-13. Ideally, this ratio should be less than one. If it is more than one, it means short term fund has been used along with entire long term funds to finance fixed assets. The ratio for all the years is less than which indicates ideal position for the company.

10. Capital Turnover Ratio-

Table No. 10 - Table Showing Capital Turnover Ratio

Particulars	2011-12	2012-13	2013-14	2014-15	2015-16
Sales	79,23,70,330	93,11,50,113	100,65,78,111	74,35,50,218	88,92,55,782
Capital Employed	50,97,29,413	47,21,90,308	44,69,18,864	65,72,65,300	62,93,36,503
Capital Turnover Ratio	1.55	1.97	2.25	1.13	1.41

Interpretation-

Higher the ratio, it will indicate better utilization of capital employed which will result in higher amount of turnover. It means owners & long term creditor's funds are utilized efficiently in the company. In the year 2011-12, the ratio was 1.55 which increased to 1.97 in year 2012-13. Again, in 2013-14 the ratio increased to 2.25. But in 2014-2015 the ratio is 1.13 and in the year 2015-2016 the ratio has increased to 1.41. The trend shows that initially the company utilized its capital efficiently to generate ample amount of sales. But due to some reasons there was a downfall in the ratio in 2014-15 which was later recovered in the year 2015-16.

11. Fixed Assets turnover Ratio-

Table No. 11 - Table Showing Fixed Assets turnover Ratio

Particulars	2011-12	2012-13	2013-14	2014-15	2015-16
Sales	87,55,89,977	86,49,86,950	100,65,78,111	74,35,50,218	88,92,55,782
Fixed Assets	29,06,68,478	26,65,10,223	22,60,04,836	4,10,98,281	6,57,93,957
Fixed Assets Turnover Ratio	3.01	3.24	4.45	18.09	13.51

Interpretation-

A high turnover ratio indicates efficient utilization of fixed assets in generating sales. The graph shows an increasing trend which means that the company is improving the utilization of its fixed assets to generate sales every year, In the year 2014-2015 the ratio is highest i.e 18.09. But in the next year the ratio has

decreased to 13.51. This means in the year 2015-16, the company was not able to use its fixed assets to generate sufficient amount of sales to meet its benchmark.

12. Working Capital Turnover Ratio-

Table No. 12 - Table Showing Working Capital Turnover Ratio

Particulars	2011-12	2012-13	2013-14	2014-15	2015-16
Sales	79,23,70,330	93,11,50,113	100,65,78,111	74,35,50,218	88,92,55,782
Working Capital	36,94,80,075	19,53,40,926	22,09,14,030	1,15,102,061	7,78,98,532
Working Capital Turnover Ratio	2.14	4.76	4.55	6.46	11.41

Interpretation-

The working capital turnover ratio measures the efficiency with which the working capital is being used by a firm. A high ratio indicates efficient utilization of working capital and lower ratio indicates less utilization of working capital. From the above graph it can be said that the company efficiently utilized its working capital to generate sales. But in the year 2013-14 there was a slight decrease in the ratio as compared to previous two years. But in 2014-15 and 2015-16 the company used its working capital very efficiently which is a good sign for the overall growth of the company.

13. Debtors Turnover Ratio

Table No. 13 - Table Showing Debtors Turnover Ratio

Particulars	2011-12	2012-13	2013-14	2014-15	2015-16
Credit Sales	87,55,89,977	86,49,86,950	115,64,76,836	74,35,50,218	88,92,55,782
Average Debtors	16,29,03,127	196,08,08,48.5	22,67,60,164	12,94,33,777.5	14,18,12,773.5
Debtors Turnover Ratio	5.37	4.41	5.1	5.7	6.26
Debtors period in days	68	82	71	63	58

Interpretation-

The higher debtors turnover ratio, lower is the collection period on the other hand a lower ratio indicates higher collection period. Debtor's turnover ratio in the year 2012-13 was less as compared to the previous year which means the

company took more no.of days to collect its debt. Later on since 2013-14, the ratio is increasing which shows that the company can now recover its debts within less no. of days.

14. Creditors Turnover Ratio-

Table No. 14 - Table Showing Creditors turnover ratio

Particulars	2011-12	2012-13	2013-14	2014-15	2015-16
Credit Purchase	42,10,54,784	46,40,89,407	58,47,02,328	44,48,98,449	52,31,27,498
Average Creditors	39,77,91,199	44,46,92,781.5	45,12,65,237	9,75,59,464.5	13,75,24,343
Creditors Turnover Ratio	1.06	1.04	1.29	4.56	3.80

Interpretation-

Creditor's turnover ratio indicates the credit period allowed by the creditors to the firm. The high turnover ratio indicates that the payment to the creditors is quite prompt but it also implies that the firm is not taking full advantage of the credit allowed by the creditors. A lower ratio indicates that there is not much promptness in the payment made to creditors and needs to be improved.

For the years 2011-12 to 2013-14 there is not much change in the ratio which means that the company had sufficient liquid assets to pay off its liabilities. In the year 2014-15, ratio was 4.56. In 2015-16 the ratio decreased to 3.8. This may be because of decrease in liquidity of the company and hence it requires more no. of days to pay off its liabilities.

15. Inventory Turnover Ratio-

Table No. 15 - Table Showing Inventory Turnover Ratio

Particulars	2011-12	2012-13	2013-14	2014-15	2015-16
Cost of goods sold	80,11,07,625	86,49,86,950	7,65,60,526	43,77,48,287	49,54,84,149
Average Inventory	6,96,07,675	8,81,83,635	8,50,67,252	4,57,94,866.5	6,72,78,813
Inventory Ratio(times)	11.51	9.81	9.0	9.55	7.36

Interpretation-

Higher this ratio better is the performance, because it shows rapid turnover of stock. Usually a high inventory turnover ratio Indicates efficient management of inventory. Yet, a very high ratio calls for a careful analysis. Very low level of inventory has serious implications. It will adversely affects the ability to meet customers demand as it may not cope up with its requirement. Firm should have neither too high nor too low inventory turnover. The above graph shows a decreasing trend in the inventory turns ratio.

VIII. FINDINGS –

1. Profitability ratio indicates that the company's overall profit position is good.
2. Decrease in both- current as well as liquid ratio shows decline in the liquidity position of the company which is not good and needs to be improved.
3. The capital structure ratio indicates that the company is sacrificing the benefits of trading on equity.
4. Companies Activity Ratio indicates that Company efficiently utilized their fixed assets and working capital of the company. Company is also able to collect the debt in current year. The company should increase the inventory and capital turnover ratio.

IX. SUGGESTIONS –

1. Financial cost is more due to which net profit suffers. Hence, the company should try to reduce its financial cost.
2. The company has to reduce their operating expenses.
3. Company must try to efficiently utilize its current assets to pay off its current liabilities which can help in improving its liquidity.
4. The company should try to improve its inventory turnover ratio as well as the capital turnover ratio.

X. CONCLUSION -

In this research paper, financial statement of last 5 years has been compared & through the ratio analysis technique it is concluded that the company has done sufficient in its field year after year. The study is restricted to only financial statements. The company's business has recorded significant increases and decreases in sales & profit. The company has good overall efficiency in generating sales and it also has good profitability position but it should try to

improve its liquidity position as well. Hence it can be said that the company is moving towards the path of excellence.

• **XI. REFERENCES -**

☐ **Books-**

- Cost Accounting & Financial management (Khan and Jain)

☐ **Websites-**

- <http://indianresearchjournals.com/pdf/IJMFSMR/2012/October/16.pdf>
- http://ijbssnet.com/journals/Vol_3_No_21_November_2012/19.pdf
- <http://www.perpustakaan.kemenkeu.go.id/FOLDERJURNAL/Financial%20Ratio%20Analysis%20as%20a%20Determinant%20of%20Profitability%20in%20Nigerian.pdf>
- <http://www.kaavpublications.org/journals/journal-1/article/article-460.pdf>
- <https://www.diva-portal.org/smash/get/diva2:323754/FULLTEXT01.pdf>
- <http://www.iosrjournals.org/iosr-jbm/papers/Vol16-issue6/Version-1/M016618389.pdf>
- <http://www.questjournals.org/jrbm/papers/vol4-issue10/G4104960.pdf>

☐ **Annual Reports of the Epitome components ltd. -**

- Annual report 2011-12
- Annual report 2012-13
- Annual report 2013-14
- Annual report 2014-15
- Annual report 2015-16



BITCOIN: A CURRENCY OF CONFIDENTIAL TRANSACTIONS

- Vaibhav Gandhe

I. ABSTRACT-

Bitcoin has emerged as the most successful cryptographic currency in history. Within two years of its quiet launch in 2009, Bitcoin grew to comprise billions of dollars of economic value despite only cursory analysis of the system's design. Bitcoin is an open source peer to peer digital payment network that offers an alternative to regular bricks and mortar banking. It was developed by anonymous person Satoshi Nakamoto in year 2008. Unlike traditional currency such as Dollars, Euros or Yen, Bitcoin is a decentralised digital currency also commonly referred to as a crypto-currency. In simple terms it is digital money being transferred and exchanged from person to person over the internet with no central authority, bank or intermediaries involved. It is like electronic cash that you can use to pay friends and merchants. Exchanges are made via wallet software rather than the traditional wallet in your back pocket. According to the WeUse Coins website, there are a number of advantages with Bitcoin. The fees are much lower than online banking as you don't have to pay an intermediary.

Keywords -

Bitcoin, Cryptocurrency, Digital Money

II. INTRODUCTION -

Bitcoin is in simple terms a digital currency. It is a decentralized peer to peer innovative payment network that is powered by its users with no central authority, banks or middlemen.

Bitcoins are transferred directly from person to person via the internet without the need to go through a bank or clearing house. This means there are no transaction fees or very less charges will required to pay. The technology behind Bitcoin is open source whereby no one owns it. You can send trade and purchase Bitcoins from your computer, tablet, smartphone or other device to anyone in

HOW DO "BITCOINS" WORK?

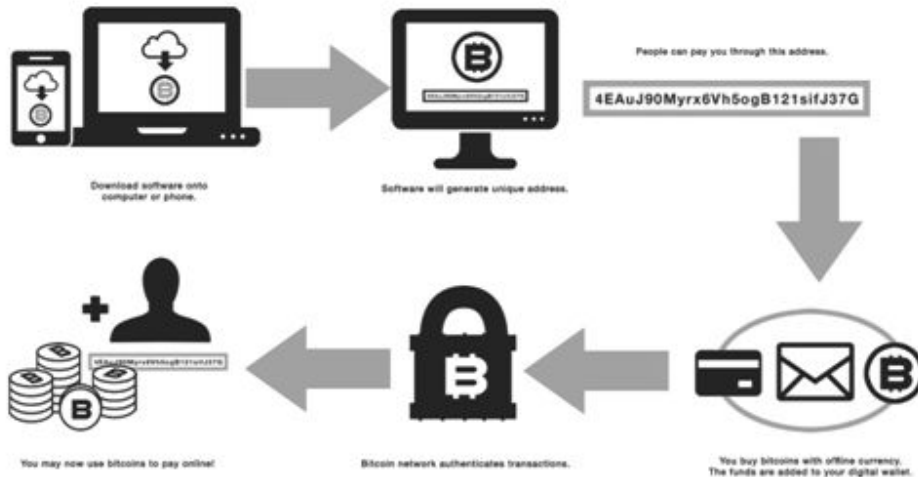


Fig. No. 1 - How Bitcoin Works

the world, day or night. This means you can use them in every country, your account cannot be frozen and there are no pre requisites or arbitrary limits, but still in India, Indian government does not give permission to Bitcoin transaction because there's no regulatory authority behind all this process.

- The basics

Once you have installed a Bitcoin wallet on your computer or mobile phone, it will generate your first Bitcoin address and you can create more whenever you need one. You can disclose your addresses to your friends so that they can pay you or vice versa.

- Balances - Block chain

The block chain is a shared public ledger on which the entire Bitcoin network relies. All confirmed transactions are included in the block chain. This way, Bitcoin wallets can calculate their spendable balance and new transactions can be verified to be spending bitcoins that are actually owned by the spender.

- Transactions - Private keys

A transaction is a transfer of value between Bitcoin wallets that gets included in the block chain. Bitcoin wallets keep a secret piece of data called a private key or seed, which is used to sign transactions, providing a mathematical proof that they have come from the owner of the wallet. The signature also prevents the

transaction from being altered by anybody once it has been issued.

- **Processing - Mining**

Mining is a distributed consensus system that is used to confirm waiting transactions by including them in the block chain. It enforces a chronological order in the block chain, protects the neutrality of the network, and allows different computers to agree on the state of the system.

III. REVIEW OF LITERATURE –

The world has globalized and so are the operations and the business carrying out in the market of this world. As suggested by TReid and Harrigan (2013), world is now a global village. The importance of economy and currency cannot be neglected. Where there raised a situation where the business is taking place without any consideration of boundaries and walls, there should be easy availability of currency as well. Several approaches have been made towards making the payment method easier and faster. The concept of e-money and e-commerce has long been used in the market

According to (Mkiers et al. 3013), contemporary situation has witnessed the importance of mobile wallet and transfer of money using applications in mobile phones. All these things are welcoming an approach towards a kind of money that could be used in the business. One such concept is the introduction of Bitcoin. The currency was recognised as the future currency because the transaction was very easy. One has to install an app in their smart phone and the account was automatically created following a limit steps of instructions. Thus, lending and borrowing or in fact making payment has become very easy for the users.

As from the view point of Decketr and Wattenhofer (2013), this electronic transfer of money would increase the transparency of the economic condition and the transfer of money taking place.

IV. OBJECTIVES –

1. To understand the concept of Bitcoin.
2. To analyse the security, privacy and data protection tools.

V. RESEARCH METHODOLOGY-

1. Research Design- Exploratory research technique is used for this research paper.

2. Type of Data- Secondary data has been used for this research paper.

3. Sources of Secondary Data-

- a. Journals
- b. Research papers
- c. Magazines

VI. LIMITATIONS-

- 1. The research paper is completely based upon secondary data there might have possibility of up gradation in the information.
- 2. This paper does not help to take any kind of investing decisions in Bitcoins.
- 3. This paper may not useful to predict the accurate future of Bitcoins.

VII. DATA ANALYSIS –

1. Online bank transactions are safe and give speedy access of money but it take higher amount of fees against each of the transfer. In many countries before Bitcoin comes into existence people do use online banking as a tool of money transfer and have to pay more charges but bitcoin has changed this scenario.

Table No. 1 - Table showing Bitcoin prices over last 5 years.

YEARS	PRICES
2013	1129 \$
2014	376 \$
2015	256 \$
2016	672 \$
2017	7000 \$
2018 (mid)	14000 \$

(Source: <https://www.youtube.com/watch?v=zrIIgAW8QgY&t=12s>)

In above table, last five years of bitcoin prices have been quoted. When bitcoin was introduced in 2009 it was sold at price of 0\$ but over the year use of bitcoin has been increased and that's why so much fluctuations in prices have seen. In 2013 bitcoins was at its highest peaks sudden growth was seen in the bitcoin

prices. In 2014 and 2015 prices was collapsed very badly around 300% massive fluctuation had seen in the prices. Since 2016 because of its increasing demand bitcoins prices have been stable and continuously growing. Within one year in 2017 bitcoin has created a milestone it was reached to the highest level mark. Experts have predicted that till mid 2018 prices will surpass the figure of 14000\$.

2. A key step to protecting bitcoins is to store anything of significant value in a hardware wallet—a physical device, like a USB drive, that stores your private keys and currency locally, and isn’t connected to the internet. Experts caution against storing large amounts of coins through cryptocurrency exchanges, or in digital wallet apps on your smartphone or computer. The public-facing internet offers an attacker too many inroads to attempt to infiltrate your wallet, or trick you into giving them access. Secure hardware wallets like Trezor or the Ledger Nano S cost about \$100 or less and have a straightforward setup. When one purchase bitcoins it will directly getting added in his digital wallet and hence investor must be very careful about ID and Password which he sets to the wallet if they get lost then entire bitcoins will be gone.

Table No. 2 - List of countries where Bitcoin is legal currency

Sr. No.	Name of country
1.	United states of America
2.	Canada
3.	Australia
4.	European Nations
5.	Finland

(Source:<https://www.investopedia.com/articles/forex/041515/countries-where-bitcoin-legal-illegal.asp>)

Table shows the names of countries where bitcoin transactions are legal. The United States has taken a generally positive approach towards bitcoin. At the same time, it has several government agencies working on preventing or reducing the use of bitcoin for illegal transactions. Canada maintains a generally

bitcoin-friendly stance while also ensuring the cryptocurrency is not used for money laundering. Bitcoin is viewed as a commodity by the Canada Revenue Agency (CRA). This means that bitcoin transactions are viewed as barter transactions, and the income generated is considered as business income.

Australia allows entities to trade, mine, or buy bitcoin. The Australian Taxation Office (ATO) considers bitcoin transactions barter arrangement subject to appropriate taxes depending upon the use and user. In the absence of central guidance, individual EU countries have developed their own bitcoin stances. A few nations are allowing bitcoin while others are either undecided or issuing warnings.

VIII. FINDINGS -

1. Buying and selling process of Bitcoins is very simple no special tools requires.
2. Transactions fees as compare to banking transactions are very low or negligible.
3. Bitcoins price is very volatile; it depends on demand and supply proportion.
4. Data mining provides high security of bitcoins transactions. It cannot get hacked because it requires high power super computers.
5. In India Bitcoin is no more a legal currency because there is no regulatory authority has established.

IX. CONCLUSION -

Motivated by recent developments in the Bitcoin ecosystem, this paper provides the necessary technical background to understand basic Bitcoin operation. The analysis relies on publicly available data from the Bitcoin system, and is intended to stimulate substantive economic research. Researcher found that while the number of daily users may have doubled every eight months, the transaction volume is negligible compared to the domestic volume of payment systems.

Bitcoin mining is a competitive market, and so the resources expanded line up with the opportunities to earn revenues. Competition in this market is almost purely destructive, however. Although mining taken as a whole serves the purpose of controlling inflation and verifying transactions, this process could theoretically be done with much fewer resources by an honest central authority. These processes can be accomplished in a decentralized way by mutually

disinterested agents, but at the cost of consuming many more resources. Blockchain technology runs the Bitcoin cryptocurrency. It is a decentralized environment for transactions, where all the transactions are recorded to a public ledger, visible to everyone. The goal of Blockchain is to provide anonymity, security, privacy, and transparency to all its users. However, these attributes set up a lot of technical challenges and limitations that need to be addressed.

X. REFERENCES -

- Fergal Reid and Martin Harrigan (An Analysis of Anonymity in the Bitcoin System)<https://arxiv.org/pdf/1107.4524.pdf>
- Anton Badev and Matthew Chen (Bitcoin: Technical Background and Data Analysis)
- Joseph Bonneau, Andrew Miller, Jeremy Clark (Challenges for Bitcoin and Cryptocurrencies)
<http://ieeexplore.ieee.org/stamp/stamp.jsp?tp=&arnumber=7163021>
- Nakamoto, S.: (Bitcoin a peer-to-peer electronic cash system) (2008)
https://link.springer.com/chapter/10.1007/978-3-319-17016-9_1
- Prof. Dr. Roger Wattenhofer, Dr. Christian Decker (Help the Bitcoin Community Reach Consensus) <https://pub.tik.ee.ethz.ch/students/2015-HS/SA-2015-30.pdf>
- <https://bitcoin.org/bitcoin.pdf>
- <https://www.wired.com/story/how-to-keep-bitcoin-safe-and-secure/>
- <https://www.weusecoins.com/>



A REVIEW ON CROWD FUNDING THROUGH INTERNET

Deepak Samal

I. ABSTRACT -

Crowd funding is the practice of raising money from a large number of people who each contribute a relatively small amount, typically via the Internet for forming a venture or nourish idea and build an enterprise out of it. When a new entrant enters in the market with a fresh idea or an innovative concept, the basic problem one faces after the successful implementation of the idea is starting an enterprise to enrich the idea into a real business entity which needs considerable amount of money. This paper provides an overview of various ways of raising funds through a way of collecting funds called crowd funding. Researcher has studied the existing environment in brief and proposes various ways of crowd funding along with various types of crowd funding through Internet and also provide suggestions to increase crowd funding.

Keywords -

Crowd Funding, Internet, funds

II. INTRODUCTION-

Recently the word 'digital' has covered the entire world. Most of young generations are moving towards digital trends. Everything is done through internet. On an average it is observed that young generations spend daily 3-4 hours over internet either on social media sites or social apps.

Most of young generations have some great ideas but they cannot get the success in implementing the same because they don't have sufficient funds to grow their ideas and implement them into a business.

Crowd funding is a source for generating a funds through using internet it means the money which one needs to develop the business idea or to develop entrepreneur job creating ideas.

The money is contributed from the crowd of people through very small sums as

either in the form of contribution or help targeting to collect a big funds. It is similar to collecting donations from people for a cause.

There are different types of crowd funding: Mainly,

- Donation based crowd funding: In donation based crowd funding campaign funds are raised for charitable projects, disaster relief and nonprofits organizations. Donations are accepted from a large number of people in small proportions. People can avail an opportunity to share money towards a social cause. In this platform they are no financial return for the investors, there is no chance of loss of investment. Ex. Indiegogo
 - Reward based crowd funding: In this platform investors receive rewards in return for their investment. This can be product or service the company offers as a token gift. In order to impress investors, companies attract with different types of rewards.
 - Debt based crowd funding (also known as “peer to peer”, “P2P” or crowd lending): Companies can apply for debt on these platforms. Debt based crowd funding platforms review and launches it online for funds. Online application for fund includes company’s interest rate, credit period and risk involved in the securities or bonds for sale.
 - Equity based crowd funding: On this platform investors receive equity shares of the company in proportion to the money invested. Investors in return receive financial return on their investment. They receive a Share of the profit as dividend. In this form investors are prone to more risk as they are treated as investing in an unlisted company. Every country has its own set regulations regarding the investments through these crowd funding platforms.
- Major types of crowd funding which constitutes as most favored previously are

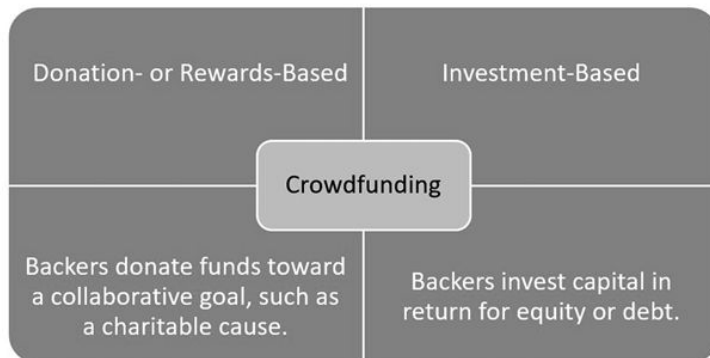


Fig. No. 1 - Fig. showing types of crowd funding
 (Source: <http://www.crowdfundingprofessionalassociation.org>)

as follows-

- Donation-based crowd funding is a way to source money for a project by asking a large number of contributors to individually donate a small amount to it. And the backers donate funds towards a collaborative goal, such as a charitable cause.
- Investment-based crowd funding platforms, on which people invest in unlisted shares or debt securities issued by businesses. Backers invest capital in return for equity or debt.

Approaching towards crowd funding campaigns -

Fixing the minimum target fund- So it can be easily reached. Surplus will be a bonus for the company. If target is maximum and not reached some sites will refund them to investors.

Campaign time for funding between 30 to 45 days- With this period, startup have enough time to update about details. If the lengthy time is given campaign becomes less effective.

When they campaign on sites they have to clearly mention the rewards for the investment. This is the point investors always look out while going through campaign.

Crowd funding campaigns are to be organized with perfect strategy i.e. planning, marketing and executing the campaign. The success of fund rise depends upon the how you win the faith of the investors.

Benefits and Risks of Crowd funding-

Some of the advantages of the crowd funding mechanism are that due to less regulatory framework, easy access to capital is possible which boosts the growth of micro, small and medium scale industries and start-ups leading to recovery and boost of economy and enhanced job creation. Unlike banks which have a rigid regime of raising capital, un-collation peer to peer lending leads to higher generation of capital at minimum amount of times and inculcate the habit of saving and investment in public. The web hosting platforms are cost efficient and hence charge nominal fees for service rendered. The added advantage is the convenience as they are easily accessible to millions of users internationally who surf internet. Platforms are flexible as the entrepreneur can change advertisements as and wheat suits them all of which leads to prompt

raise of money giving a boost to the economy. Some of the risks related to Crowd funding are that there is no secondary market to dump the equity shares if they turn unproductive or in case of defaults. Companies Act, 2013 prohibits any kind of secondary market for private listing and hence investors are stuck with bad equity shares which are a huge risk as around 86% of crowd funding investment turns out to be bad. The second risk is that peer-to-peer lending there is a high rate of defaults as borrowers with no collateral as guarantee take the money from the lenders. Third kind of risk is from the portals which also serve as intermediaries between investor and entrepreneur may temporarily or permanently shut down due to overdue maintenance, hacking etc. When this happens, there is a chance that investors will not get their money as the money is kept by the portals for safe keeping until the target amount is reached. One such example is in 2011, Quickly which closed suddenly overnight leaving no information on the borrowers or lenders and consequently the contracts could not be fulfilled resulting in 100% loss. Also, as intermediary's portals face significant risk of liability arising out of false disclosures by fund raisers.

III. LITERATURE REVIEW-

Crowd funding main source of literature is from the research analysis of Professor Ethan Mollick (2015) "The dynamics of crowd funding an exploratory study". Mollick Research study attempts to identify what makes for successful crowd funding campaigns and how shared geography and personal networks. By using the source in this paper an attempt is made to know about crowd funding platforms in Indian context. The startups are new ventures but how the startups were reinvented. NASSCOM data, World Bank report and journal papers about the crowd funding are information gatherers for this research paper. This paper made an attempt to study about crowd funding as source of fundraiser for startup. Paper discuss about the guidelines given by SEBI for protecting the investors in India and the effects.

According to Prof. G.Usha, Crowd funding is a way of raising finance by asking a large number of people each for a small amount of money. Traditionally, financing a business, project or venture involved asking a few people for large sums of money. Crowd funding is the practice of funding a project or a venture by raising money from a large number of people, especially via the internet.

These people are called investors, and they can contribute any small amount of money depending on their capabilities. It targets individual donors. Fund raising is seeking financial support for a cause or a charity. It reaches more audience because someone who starts a fund raiser campaign has a lot of followers/support and the supporters persuade their networks to garner more reach.

IV. OBJECTIVES-

1. To study various types of crowd funding through Internet.
2. To provide suggestions to increase crowd funding

V. RESEARCH METHODOLOGY -

1. Type of research design – Descriptive research design
2. Types of Data - Primary and Secondary data
3. Sources of secondary data – Internet, website, research articles, reference books, etc.

VI. DATA ANALYSIS -

- Donation based crowd funding-

Table No. 1 - Table showing details about donation based crowd funding

Donation based		
Cost	Time	Resources
4500-6000	30-40days	platform: internet, social media, no. people needed

(Source: <https://www.ketto.org/>)

Donations based crowd funding takes the cost for register is in kitto websites is 4500-6000.

Time takes for donations based is 30 to 60 days.

Resources required for donations based is internet, social media, no. of people needed.

- Reward based crowd funding-

Table No. 2 - Table showing details about reward based crowd funding

Reward based		
Cost	Time	Resources
2300-12000	30-90days	platform: internet, social media,networks

(Source: <https://www.ketto.org/>)

Reward based crowd funding takes the cost for register is in kitto websites is 2300-12000.

Time takes for donations based is 30to 90days.

Resources required for reward based is internet, social media, networks.

- Debt based crowd funding-

Table No. 3 - Table showing details about debt based crowd funding

Debt based		
Cost	Time	Resources
14000-20000	30-40days	platform: bank, lenders, creditagency's

(source: <https://www.ketto.org/>)

Debt based crowd funding takes the cost for register is in kitto websites is 14000-20000.

Time takes for donations based is 30 to 40days.

Resources required for debt based is banks, lenders, credit agencies.

- Equity based crowd funding-

Table No. 4 - Table showing details about equity based crowd funding

Equity based		
Cost	Time	Resources
3000-18000	40-50days	platform: internet, financial, networks,

(source: <https://www.ketto.org/>)

Equity based crowd funding takes the cost for register is in kitto websites is 3000-18000.

Time takes for donations based is 4 to 5days.

Resources required for equity based is internet, financial networks.

VII. FINDINGS -

1. In donation-based crowd funding

-It is observed that in donation-based model the cost is lesser than the any other model

-It is observed that in donation-based model the time is also lesser than the any other model

-It is observed that in donation-based model the resources are also lesser than the any other model

2. In rewards-based crowd funding

-It is observed that in reward-based model the cost is lesser than the debt and equity model.

-It is observed that in reward-based model the time is also more than the debt and equity model.

-it is observed that in reward-based model the resources are different than any other.

3. In debt-based crowd funding

-It is observed that in debt-based model the cost is more than the equity model.

-It is observed that in debt-based model the time is also lesser then the equity model.

-It is observed that in debt-based model the resources are different than any other.

4. In equity-based crowd funding

-It is observed that in equity-based model the cost is lesser than any other models.

-It is observed that in equity-based model the time takes more than any other.

-It is observed that in equity-based model the resources are different than any other.

One can choose any of the methods of crowd funding based on the above findings and the readiness of taking efforts in carrying out the same

VIII. SUGGESTION -

1. Regular visit to crowd funding websites must be done in order to catch on latest offers provided by the websites.
2. Updating the information provided on the crowd funding platform on should be done on weekly basis.
3. Buzz on social media platforms should be created about the company to attract more crowd funding.
4. Video clips about the project should be made to attract more crowd funding.

IX. REFFERENCES -

☐ Articles:

- G.usha ,IOSR Journal of Business and Management (IOSR-JBM) e-ISSN: 2278-487X, p-ISSN: 2319-7668 PP 50-54
- Lichtig, Brendon, "Crowdfunding Success: The Short Story - Analyzing the Mix of Crowdfunded Ventures" (2015).WhartonResearchScholars. 121.
- Agrawal, Ajay K., Christian Catalini, and Avi Goldfarb. Some simple economicsof crowdfunding.No. w19133. National Bureau of Economic Research, 2013.

☐ Websites:

- CFPA Website: <http://www.crowdfundingprofessionalassociation.org>
- Crowdfunding Platform: <https://www.ketto.org/>

STUDY OF EFFECT OF SOCIAL MEDIA ON STUDENTS

Sujit Sinare

Sagar More

Nikhil Burgul

Ruth Raju

I. INTRODUCTION -

There has been a massive increase in the use of social networking media in recent years. Social networking sites such as Facebook, Whatsapp, Hike, twitter, etc. has brought a great impact on college student's life. Access to the internet has grown enormously. Most people now have internet access in their homes and do not have to rely on visits to internet cafes or having to use work or college based computers. Many people now have smart phones which allow easier access to the internet and social media sites.

These changes had an effect on the level of face to face interactions among people. It explores the question as to whether there are differences between the genders in the way in which they use social media. It also examines whether the levels of self-esteem of users affects the way in which they use social media.

Increased use of these sites results in deteriorating relationship quality and decreased intimacy among its users. It leads to reduction in the size of one's social circle and increases in depression and loneliness.

Heavy internet use resulted in less time spent with one's family and friends. The more time internet users spent online, it is more likely that they were to belong to offline religious, leisure, and community organizations compared to nonusers. The internet may serve as a source of friendship reminders to give attention to one's friends, which is necessary for friendship to thrive, yet is not necessary for relationships with family which are less fleeting.

The current college student population is more digitally active than any previous generation. Purpose of social networking was to keep in touch with friends. It has been found that these sites are used for trivial communications with friends, both close and non-close, and that they are used to maintain friendships but not as a central form of socializing. In addition, it is found that social networking was convenient for retaining contact when time and distance were issues but that it did not replace voice calls and face to face communication.

To address the issue of the effectiveness of using social networking, the first question raised in this study is: for what purpose is the student utilizing social networking? Research on this topic will start to reveal social networking sites are simply part of how students interact with each other with no apparent impact on grades. Thus, the objective of this research is to explore the advantages and disadvantages of students' use of social networking for study. The main purpose of this research is to expand on previous research, explore the relationship between the effects of social networking and study efficiency, and to determine if social media interfering with students' academics.

1.1 About Social Media-

A social networking media is an online platform that is used by people to build social network or social relation with other people who share similar personal or career interests, activities, backgrounds or real-life connections. The variety of stand-alone and built-in social networking services currently available in the online space introduces challenges of definition. Social networking sites are varied and they incorporate a range of new information and communication tools such as availability of desktop and laptop, mobile devices such as tablet computers and smartphone, digital photo/video/sharing and "web logging" diary entries online community services are sometimes considered a social network service, though in a broader sense, social network service usually means an individual-centered service whereas online community services are group-centered. Social networking sites allow users to share ideas, digital photos and videos, posts, and inform others about online activities and events with people in their network. While in-person social networking, such as gathering in a village market to talk about events has existed since the earliest developments of towns, the Web enables people to connect with others who live in different locations, ranging from across a city to across the world. Depending on the platform, members may be able to contact any other member. In other cases, members can contact anyone they have a connection to, and subsequently anyone that contact has a connection to, and so on. LinkedIn, a career social networking service, generally requires that a member personally know another member in real life before they contact them online. Some services require members to have a preexisting connection to contact other members.

The main types of social networking services are those that contain category places (such as former school year or classmates), means to connect with friends (usually with self-description pages), and a recommendation system linked to trust. Social network services can be split into three types: socializing social network services are primarily for socializing with existing friends (e.g. Facebook); networking social network services are primarily for non-social interpersonal communication (e.g., LinkedIn, a career and employment-oriented site); and social navigation social network services are primarily for helping users to find specific information or resources (e.g., for books). There have been attempts to standardize these services to avoid the need to duplicate entries of friends and interests.

1.2 Common features of social networking site -

The ability to create a Profile page—this is your main “home” on the network. Different networks offer varying abilities to personalize your page in terms of look and feel. They may also differ in terms of the types of information which include name, location, education, etc. Facebook, for example, asks for your relationship status (because it’s more “social”), while on LinkedIn, which is primarily for professional use, does not.

A way to find and link to “friends” or connections—The purpose of a network is connections, so facilitating a members’ ability to find and connect to other people is important. Each network offers different types of search capabilities and once you’ve located a potential friend, you must send an “invitation” to invite them into your personal network.

Privacy Controls—In most networks, your ability to access more detailed information about a person is based on their status as one of your connections; “friends” can see much more information than those who are not “friends.” You can control who is actually in your personal network by effectively managing who you invite into your network and whose invitations you accept.

The ability to send public and private messages—In Facebook, you can communicate with your connections either by sending a private message or “writing on their wall.” On LinkedIn, you communicate via person-to-person messages.

Ability to share various digital objects and information—Both Whatsapp and Facebook allow members to share various online items, including photos,

videos and RSS feeds. LinkedIn offers some ability to share links, although its multimedia capacities are nothing like what you find on Facebook or Whataspp. Most college students prefer to use social media and spend many hours checking social media sites. Social networking is definitely affecting students' efficiencies as well as their grades. Hence, educators need to be concerned about these problems and try to find better ways to solve these problems. Although, framed within an academic context, the concepts outlined here can be utilized to investigate the use of communication technology not only at school, however also at home, workplace, and various other settings, and for a variety of different audiences' such as teenagers, young adults, the elderly, or families. For future research, it may be more helpful to measure the social presence besides motivation and pressure, examining how a student's psychological state influences motivations for social media use.

1.3 Advantages of social media -

1. Worldwide Connectivity :

No matter if you are searching for a former college roommate, your first grade teacher, or an international friend, no easier or faster way to make a connection exists than social media. Although Facebook, Twitter, LinkedIn and Pinterest are probably the most well-known social networking communities, new websites are popping up regularly that let people connect and interact over the web.

With each of these sites, individuals can make new friends, build business connections or simply extend their personal base by connecting and interacting with friends of friends - which can have a multiplying effect.

These connections can help with a variety of things such as:

- Seeking a new job
- Locating assistance
- Getting and giving product and service referrals
- Receiving support from like-minded individuals
- Making or receiving career or personal advice
- Sharing political beliefs
- Accessing news in real time

2. Commonality of Interest :

When you opt to participate in a social network community, you can pick and choose individuals whose likes and dislikes are similar to yours and build your network around those commonalities. For instance, if you are a chess aficionado, a book lover or have a particular political leaning, you can find and interact with those who share your interest.

It can also be a great way to share tips and ideas. Sites like Pinterest have been very successful due to the ease in which a person can learn - and share - information about hobbies, crafts, cooking, gardening and other do-it-yourself activities. By pinning and sharing, you can attract like-minded individuals into your circle.

But, just as these virtual groups can help hobbyists exchange ideas and techniques, other social network groups offer solutions for more vexing, real-world problems. For example, social media groups can be lifelines for individuals suffering from a rare disease.

3. Real-time information sharing :

Many social networking sites incorporate an instant messaging feature, which lets people exchange information in real-time via a chat. This is a great feature for teachers to use to facilitate classroom discussions because it lets them utilize the vast store of information available on the web. This can be a great time saver for the teacher - since students no longer need to visit a library to conduct research- and it can be a great way to engage distracted learners.

College is not the only setting where this type of real-time information sharing can be beneficial. Social networking can provide a tool for managers to utilize in team meetings, for conference organizers to use to update attendees and for business people to use as a means of interacting with clients or prospects. Some leaders are going so far as to include Tweets or other social media updates during presentations. This approach can make events more interactive and help the presenter reach a larger audience.

4. Targeted advertising :

Whether you are non-profit organization that needs to get the word out about an upcoming fund raiser or a business owner, marketing a new product or service, there's no better way than social media to get your message in front of millions of people 24/7.

Although social media can be used to spread a company's message for free, fee-based advertising options are also available. One of the best aspects of social networking is the ability to deliver your content only to those users with the most potential interest in your product or service. Each social platform offers an array of tools that enable a business to deliver specific content to a very specific target group. This approach can maximize targeted reach while minimizing waste.

5. Increased news cycle speed :

Undoubtedly, social networking has revolutionized the speed of the news cycle. Most news organizations now rely on social media sites to collect and share information. Social media - especially Twitter - is steadily becoming a mainstream source for breaking news. Today an individual can know, in real time, what is happening throughout the world. This has led to the development of a nearly instantaneous news cycle as everything from terrorist attacks to local car crashes get shared on social media, quickly alerting their intended audience of the event.

Part of the increase in the speed of news can be attributed to smartphones. The percentage of individuals accessing social media via their phone or mobile device continues to rise.

1.4 Disadvantages of social networking -

1. Backlash :

A joke among friends is one thing but a joke with the world at-large is much different. When potentially offensive content is posted online, the amount of feedback can be excessive and is often brutal. This is particularly true with highly opinionated subjects like politics and religion. This backlash can also have a long-term impact on a person's future, especially in a world that has fallen prey to over-sharing. Even college students are learning that comments they post on social media can influence whether a company approves their application for job.

2. Cyber bullying and crimes against children :

Use of social networks may expose individuals to other forms of harassment or even inappropriate contact. This can be especially true for teens and younger

children. Unless parents diligently filter the Web content their family views, children could be exposed to pornography or other inappropriate content. Besides unleashing age-inappropriate content, the digital age also gave birth to a social phenomenon – cyber bullying. It is often levied more harshly against young females than males and, unlike traditional bullying, it is not limited to physical interaction. Cyber bullying can happen 24 hours a day, every day of the week. Adding to this realm of cyber abuse are the anonymous social media sites which can elevate the severity of the assault - under the false promise of privacy.

3. Risks of fraud or identity theft :

Whether you like it or not, the information you post on the Internet is available to almost anyone who is clever enough to access it. Most thieves need just a few vital pieces of personal information to make your life a nightmare. If they successfully steal your identity, it could cost you dearly.

1.5 OBJECTIVE -

To study the interpersonal communication of college students who use social media

II. RESEARCH METHODOLOGY -

Need and importance of study:

The need of the study is to determine whether effects of computer-mediated communication on interpersonal relationships generalize specifically to the social networking site and to understand the extent to which those sites are used to create new relationships rather than to maintain prior existing face to face relationships. The study also examines the extent to which some users depend more on social media as a substitute for face to face interaction.

Prior research had found that there was little to no relationship between internet use and social interaction. The massive increase in the use of social networking media in recent years may have changed this relationship. The proposed research project aims to find out whether social networking media is reducing the amount of social interaction by users with their peers on a face to face basis and the research has the objective of establishing the reasons why this may be so.

2.1 Research Design - Population

Research was carried out in BPHE Society , Ahmednagar. Data was collected from Post graduates and Under graduates students.

2.2 Sample -

Data was collected from around 120 students.

Method of sampling

We have used Convenience method of sampling.

2.3 Research Instrument -

Questionnaire method

Method of data collection is Schedule Method.

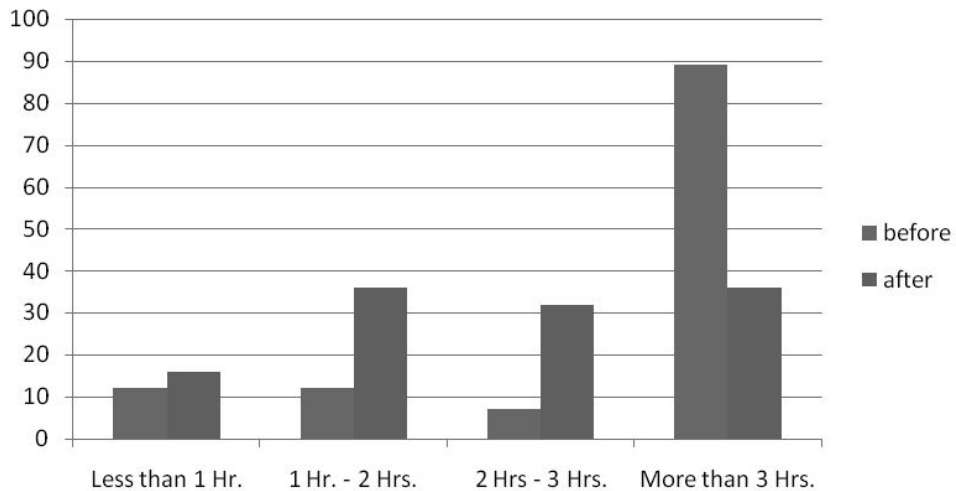
2.4 Limitations of study -

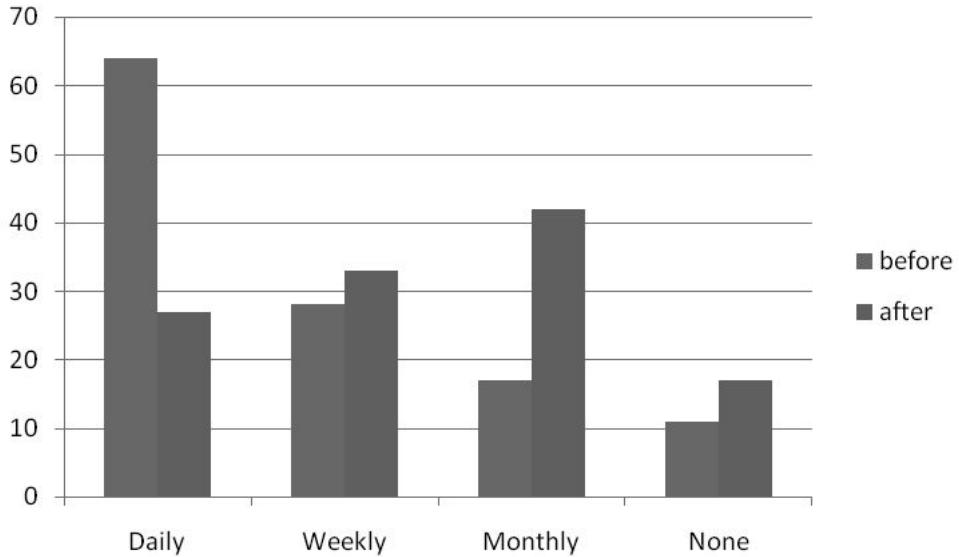
Time constraint for data collection.

Less sample size.

2.5 Data Analysis and Interpretation:-

1]Average time spend with family **Before** and **After** getting into social Networking Site





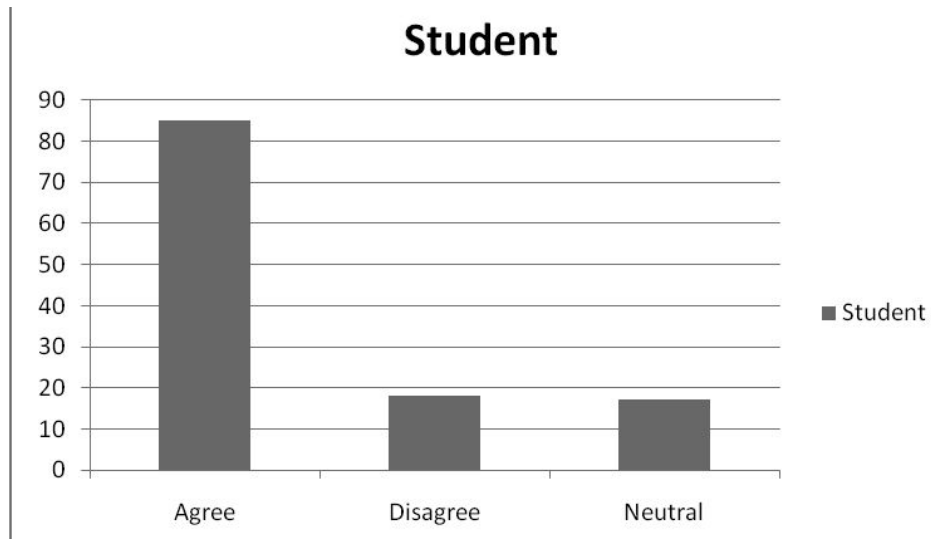
Interpretation:

Above 55% student said that time spend with their family is reduced after getting into social networking site.

2] How frequently do you visit your friends/relatives in person Before and After getting into social Networking Site

Interpretation:

1] Above 60% student said that their daily visits to friends and relatives have



been reduced after getting into social networking site.

II] Above 50% student said that instead of daily visit now their monthly visits are increased.

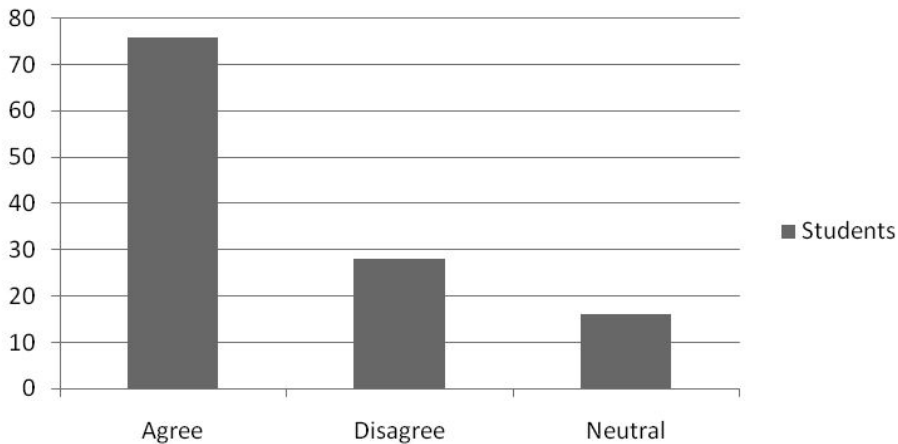
3] The time you spend on Social Media sometimes has a negative effect on other activities, such as study and family life

Interpretation:

Above 70% student agreed that social media usage has a negative effect on other activities, such as study and family life

4] If social networking sites like Facebook, Whatsapp did not exist then would you spend more time face to face with your friends & family.

Students



Interpretation:

Above 60% student agreed that they would have spend more time face to face with their friends & family if social networking sites like Facebook, Whatsapp did not exist

5] Do you think social Media communication is better than face to face communication.

-> For this question we have used single proportions test

Frequency : 52
 Sample size : 120

Test proportion	:	0.5
Hypothesized difference (D)	:	0
Variance (confidence interval)	:	Test proportion
Continuity correction	:	Yes
Significance level (%)	:	5
Proportion	:	0.433

95% confidence interval on the proportion (Wilson score):
] 0.357, 1.000 [

z-test for one proportion / Upper-tailed test:

Difference	:	-0.067
z (Observed value)	:	-1.552
z (Critical value)	:	1.645
p-value (one-tailed)	:	0.940
alpha	:	0.05

Test Interpretation -

P: Student Disagree social Media communication is better than face to face communication.

H₀: P=0.5

H₁: P>0.5

As the computed p-value is greater than the significance level alpha=0.05, one cannot reject the null hypothesis H₀.

The risk to reject the null hypothesis H₀ while it is true is 93.97%.

Conclusion: Most of the students think that face to face communication is better than Social media communication.

6] The time you spend on Social Media sometimes has a negative effect on other activities, such as study and family life

->For this question we have used single proportions test

Frequency	:	87
Sample size	:	120
Test proportion	:	0.5
Hypothesized difference (D)	:	0
Variance (confidence interval)	:	Test proportion

STUDY OF EFFECT OF SOCIAL MEDIA ON STUDENTS

Continuity correction	:	Yes
Significance level (%)	:	5
Proportion	:	0.725

95% confidence interval on the proportion (Wilson score):
]-1.000, 0.790[

z-test for one proportion / Lower-tailed test:

Difference	:	0.225
z (Observed value)	:	5.021
z (Critical value)	:	1.645
p-value (one-tailed)	:	1.000
Alpha	:	0.05

Test Interpretation -

P: Student agree that time spend on Social Media has a negative effect on other activities.

H₀: P= 0.5

H_a: P<0.5

As the computed p-value is greater than the significance level alpha=0.05, one cannot reject the null hypothesis H₀.

The risk to reject the null hypothesis H₀ while it is true is 100.00%.

Conclusion: Most of the students think that social media has a negative effect on their other activities.

7]When you are with your friends, face to face, do you check Social Media for updates

->For this question we have used single proportions test

Frequency	:	107
Sample size	:	120
Test proportion	:	0.5
Hypothesized difference (D)	:	0
Variance (confidence interval)	:	Test proportion

Continuity correction	: Yes
Significance level (%)	: 5
Proportion	: 0.892

95% confidence interval on the proportion (Wilson score):
]-1.000, 0.933 [

z-test for one proportion / Lower-tailed test:

Difference	: 0.392
z (Observed value)	: 8.672
z (Critical value)	: 1.645
p-value (one-tailed)	: 1.000
Alpha	: 0.05

Test Interpretation -

P: Student agree that they check social media for updates when they are with their friends.

H0: P=0.5

H1: P>0.5

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H0.

The risk to reject the null hypothesis H0 while it is true is 100.00%.

Conclusion: Most of the students checked social media when they are with their friends.

III. Findings:-

- 1] Above 55% student said that time spend with their family is reduced after getting into social networking site.
- 2] Above 60% student said that their daily visits to friends and relatives have been reduced after getting into social networking site.
- 3] Above 70% student agreed that social media usage has a negative effect on other activities, such as study and family life
- 4] Above 60% student agreed that they would have spend more time face to face with their friends & family if social networking sites like Facebook,

Whatsapp did not exist

- 5] Most of the students think that face to face communication s better than Social media communication.
- 6] Most of the students think that social media has a negative effect on their other activities.
- 7] Most of the students checked social media for updates when they are with their friends.

IV. Conclusion-

From this survey we have reached to this conclusion that most of the college students spend more time in social media than face-to-face communication. Their visit to friends or relatives place in personal has decreased after getting into social media.

Social media do have good effects too but it has also negatively affected the youths of this generation. On one hand it might be making the online relation strong, but on the other hand the Interpersonal communication is vanishing. Students are so addicted to these sites that they don't understand how time passes by and how it affects their social life. But they do agree that social media has brought a negative effect on their family life/other relation and studies. They also agree that if these sites didn't exist they would spend more time with family or friends personally. Hence, interpersonal communication is always better than online chattig or social Medias.

V. Recommendation-

- Spend more time with family and friends in personal to maintain a healthy relationship.
- Make proper use of social media.
- Use technology and be not used by technology.

STUDY OF DIGITAL PAYMENT

Aishwarya Sumbe Shubhangi Shinde Pooja Mutha
Shrutika Vyapari Snehal Bhambarkar

I. INTRODUCTION -

Commerce is the most major aspect of any civilization. Improving Commerce can bring improvement into all segments of society. In today's world there has been major changes to the commerce industry. This has led to a much better global economy and better living standards for all. Payment started with the barter system centuries ago.

Goods were exchanged directly between people in the barter system. The major drawback of barter system was that the buyer and the seller had to mutually like the goods that they had in excess. This led to next generation of payment method called Commodity Money System. Here, the buyer would buy goods from the seller in exchange of some commodity in the form of gold, silver, corn etc. Commodity Money slowly evolved into standard of having paper notes at the exchange parameter.

The cash payment method does not require the seller to like the commodity that he/she is going to receive in exchange for the goods. About 80 percent of all the transactions in the world are done through cash payment. The process is simple and there is no bank involvement. There is however an overhead of printing notes. The cash payment method is very insecure. There is no record of the transaction maintained. Cash Payment is mostly used for low-value payments. because businesses are expanding globally and also offering online options, the need for alternative forms of payment are quite significant. The use of online payment systems began in the 1960's and was used mainly among financial and banking institutions. It was during this time that ATM's and credit cards were first introduced to consumers. Since then, the use of online payment systems has increased continuously and has changed the way consumers do business.

MCA - IIIrd Year Student, Institute of Management Studies Career Development & Research,
IMS Campus, Station Road, Ahmednagar.

e-mail : sumbeaishwarya@gmail.com , shindeshubhangi021@gmail.com ,
poojamutha777@gmail.com , shrutika395@gmail.com , snehalbhambarkar@gmail.com

1.1 What is Digital Payment?

Digital payment is a way of payment which is made through digital modes. In digital payments, payer and payee both use digital modes to send and receive money. It is also called electronic payment. No hard cash is involved in the digital payments. All the transactions in digital payments are completed online. It is an instant and convenient way to make payments.

Digital payments save you from long queues of ATMs and banks. Because, if you pay digitally, you won't need to withdraw cash from your account.

1.2 Different Types of Digital Payments:

UPI apps:

UPI or unified payment interface is a payment mode which is used to make fund transfers through the mobile app. You can transfer funds between two accounts using UPI apps. You need to download a UPI app and create a VPA or UPI ID.

AEPS:

AEPS is an Aadhaar based digital payment mode. The term AEPS stands for Aadhaar Enabled Payment Service. Customer needs only his or her Aadhaar number to pay to any merchant. AEPS allows bank to bank transactions. It means the money you pay will be deducted from your account and credited to the payee's account directly.

USSD:

USSD (Unstructured Supplementary Service Data) banking or *99# Banking is a mobile banking based digital payment mode. You do not need to have a Smartphone or internet connection to use USSD banking. You can easily use it with any normal feature phone. USSD banking is as easy as checking your mobile balance. You can use this service for many financial and non-financial operations such as checking balance, sending money, changing MPIN and getting MMID.

Cards:

Credit cards are issued by banks and some other entities authorized by RBI. These cards give you the ability to withdraw or use extra money. Credit cards are used for local as well as international payments.

Debit cards are issued by the bank where you have your account. You can use these cards for the money in your account. The payments you make with these cards debit from your account and credit immediately to the payee's account. You can use these cards to make payments from one bank account to another.

Prepaid cards are another type of cards which you use to pay digitally. You must have to recharge these cards before using just like prepaid SIM cards.

Cards are one of the best modes when you pay at portals or E-commerce sites. But if we talk about paying to merchants it is not the most suitable way. It charges 0.75% – 2.0% on transactions. Also, you cannot use cards to pay if the merchant does not have a PoS (swipe) machine.

E-Wallets

E-wallet or mobile wallet is the digital version of your physical wallet with more functionality. You can keep your money in an E-wallet and use it when needed. Use the E-wallets to recharge your phone, pay at various places and send money to your friends. If you have a smartphone and a stable internet connection, you can use E-wallets to make payments. These E-Wallets also give additional cashback offers. Some of the most used E-wallets are State bank buddy, ICICI Pockets, Free charge, Paytm etc.

1.3 Advantages of Digital Payments:-

1. Easy and convenient: Digital payments are easy and convenient . We do not need to take loads of cash with you. All we need is mobile phone or Aadhaar number or a card to pay. UPI apps and E-Wallets make digital payments easier.
2. Pay or send money from anywhere: With digital payment modes, we can pay from anywhere anytime. Suppose close friend's mother fell ill at night. He called us at midnight and asked some money. Don't worry, we can send money to our friend using digital payment modes such as UPI apps, USSD or E-Wallets.
3. Discounts from taxes: Government has announced many discounts to encourage digital payments. If we use digital modes to make a payment up to Rs. 2000, we get full exemption from service tax. We also get 0.75% discounts on fuels and 10% discount on insurance premiums of government insurers.

4. **Written record:** We often forget to note down our cash spendings. Or even if we note, it takes a lot of time. But now there is no need to note our spendings every time with digital payments. These are automatically recorded in your passbook or inside our E-Wallet app. This helps to maintain our record, track our spendings and budget planning.
5. **Less Risk:** Digital payments have less risk if we use them wisely. If we lose our mobile phone or debit/credit card or Aadhar card we don't have to worry a lot. No one can use our money without MPIN, PIN or our fingerprint in the case of Aadhar. But it is advised that we should get our card blocked if we lost it. Also call the helpline of our E-wallet to suspend the wallet account to prevent anyone from using our wallet money.

1.4 Drawbacks of Digital Payments:

Every coin has two sides so has the digital payments. Despite many advantages, digital payments have a few drawbacks also.

1. **Difficult for a non-technical person:** As most of the digital payment modes are based on mobile phone, the internet and cards. These modes are somewhat difficult for non-technical persons such as farmers, workers etc.
2. **The risk of data theft:** There is a big risk of data theft associated with the digital payment. Hackers can hack the servers of the bank or the E-Wallet you are using and easily get our personal information. They can use this information to steal money from our account.
3. **Overspending:** Keep limited cash in our physical wallet. Hence, we think twice before buying anything. But if we use digital payment modes, we have all our money with us always. This can result in overspending.

II. RESEARCH METHODOLOGY-

2.1 Objective-

To study digital payment is more beneficial than traditional payment.

2.2 Research Design-

- Population -: IMSCD&R College, CSRD College, Ahmednagar College
- Sample-: 130 Responses
- Method of Sampling-: Convenience.

2.3 Method Of Data Collection - Schedule Method

Need of study:

With the advancement in telecommunication, electronic payment systems are rapidly replacing the traditional modes of payment that involved personal contact between buyers and sellers. Electronic payment systems entail online financial transactions that utilize some form of a digital financial device, such as e-tokens, e-cash and checks. E-payment systems present a number of benefits to both individuals and businesses.

Electronic payment systems allow financial institutions, business and the government to offer a variety of payment options to their customers. These systems include automated teller machines, debit cards, credit cards, mobile banking and payment of bills through the phone. Traditional business payments systems depends mainly on a limited number of the business outlets situated in different locations. This limited the client coverage. Through Internet services, e-payment systems are available to a large number of clients.

1. Reduced Costs - E-payments systems result in reduced costs for both businesses and individuals. Business save on operational and processing expenses mainly due to reduction in technological costs -- for example, the use of the Internet and the acquisition of computers and other machines. Expenditures in paper and postage is cut down along with time spent in executing personal transactions. Customers also save on time spent in dealing with personal transactions as in traditional payment systems.

2. Reliability -

The use of e-payments cancels out the use of drafting checks, transmitting cash and invoices for both businesses and customers. This allows faster execution of transactions -- for example, we do not have to wait for the 30 days as required in invoicing transactions. Credit cards also allow for customers to partake in transactions without immediate cash.

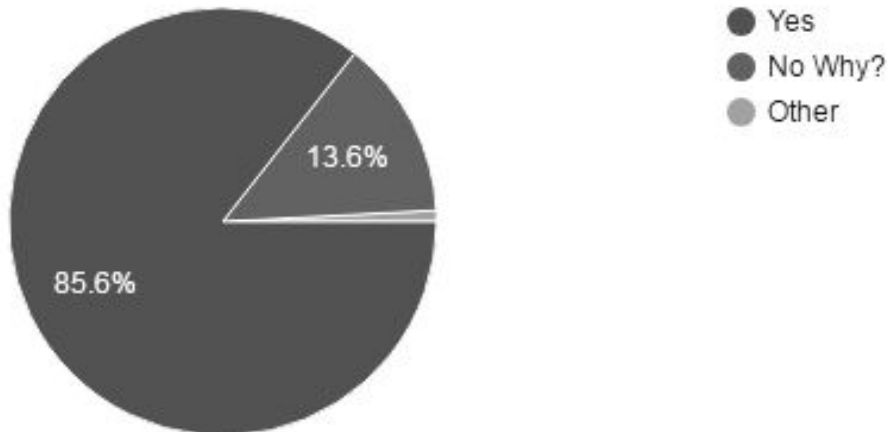
3. Security -

The traditional payment systems mainly involved clients sending their confidential information via post or physically visiting the transaction site. This presented a number of security risks -- for example, mail may get lost or fall into

the wrong hands. Additionally, places where financial transactions take place are targets for criminal attacks. E-payment systems offer encrypted services which protects the clients' private information.

III. Data Analysis And Interpretation

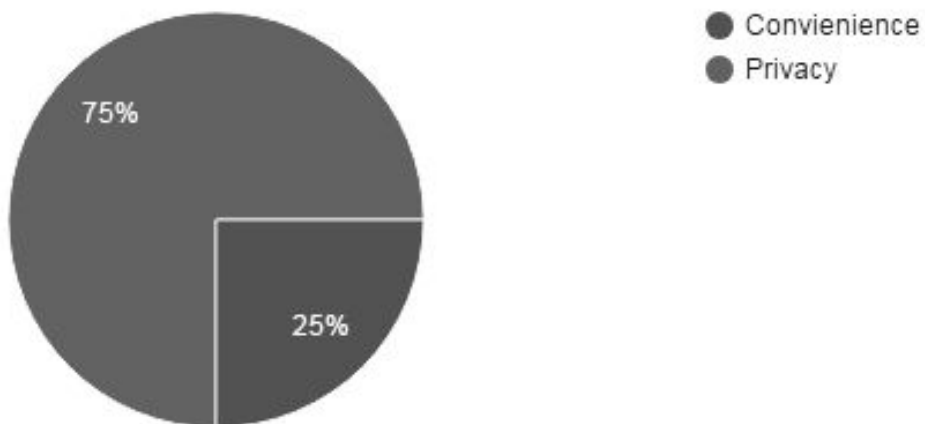
1. Have you ever made any purchase online payment?



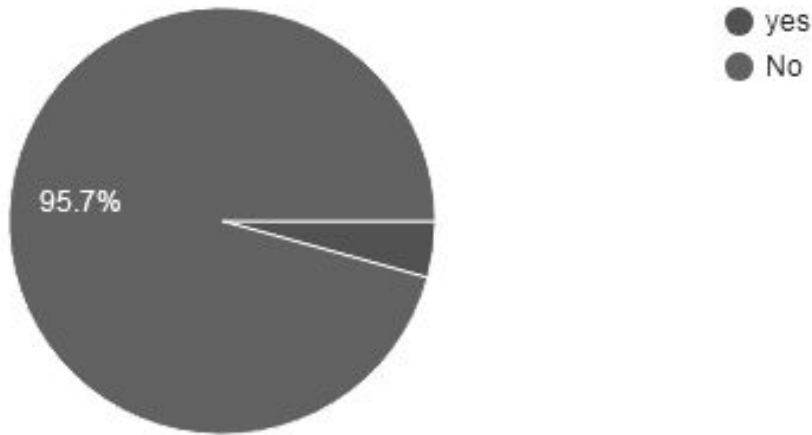
Interpretation-

Out of total users 85.6% people purchase using online payment. 13.6% do not purchase using online payment.

2. What is more important to you convenience or privacy?

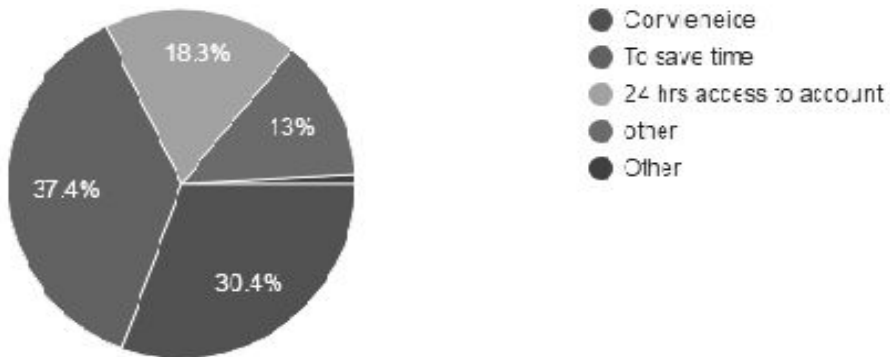


3. Have you ever had credit card number stolen?



Interpretation:-

Out of total 75% people give importance to Convenience, and 25% people give importance to privacy.

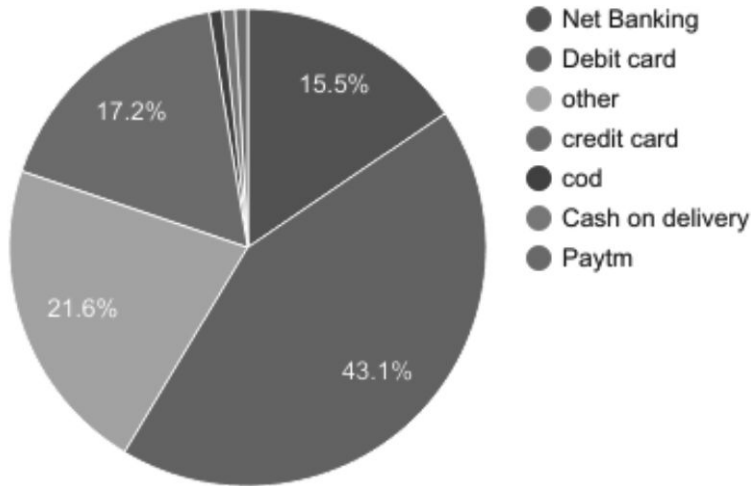


Reason for choosing online	No of people	Percentage
Convenience	35	30.4%
To save time	43	37.4%
24 hrs access to account	21	18.3%
Other	13	13%

Interpretation-

37.4% people use online services to save time, and 30.4% people use online services due to convenience

5. Which electronic currency do you prefer for online payment?



Interpretation-

95.7% people have not faced the problem of credit card number stolen.

4. What were your reasons for choosing online service?

Interpretation- 17.2% people using credit card ,43.1% Debit card,15.5% people using Net Banking, Other are 21.6%.

Testing of Hypothesis

Test for single proportion

H0:P=0.5 v/s H1:P>0.5

P=Proportion of people saying yes for online payment.

Feedback	Purchase online	Percentage
Yes	101	85.6%
No	16	13.6%

Difference : 0.363
 z (Observed value) : 7.951
 z (Critical value) : 1.645
 p-value (one-tailed) : 1.000
 Alpha : 0.05

As the computed p-value is greater than the significance level alpha=0.05, one cannot reject the null hypothesis H0.

The risk to reject the null hypothesis H0 while it is true is 100.00%.

Interpretation-

Majority of the people agree or say yes for online payment.

2. Test for single proportion

$H_0:P=0.5$ v/s $H_1:P>0.5$

P=Proportion of people saying privacy is important

Convenience	29	75%
Privacy	89	25%

Difference : 0.254
 z (Observed value) : 5.616
 z (Critical value) : 1.645
 p-value (one-tailed) : < 0.0001
 Alpha : 0.05

If we reject $H_0 P>0.5$

As the computed p-value is lower than the significance level $\alpha=0.05$, one should reject the null hypothesis H_0 , and accept the alternative hypothesis H_a . The risk to reject the null hypothesis H_0 while it is true is lower than 0.01%.

Interpretation-

Majority of the people say privacy is important.

3. Test for single proportion

$H_0:P=0.5$ v/s $H_1:P>0.5$

P=Proportion of people saying no for facing problem of credit card number stolen..

Yes	5	4.3%
No	112	95.7%

Difference : 0.457
 z (Observed value) : 9.985
 z (Critical value) : 1.645
 p-value (one-tailed) : < 0.0001
 alpha : 0.05

If we reject $H_0 P>0.5$

As the computed p-value is lower than the significance level $\alpha=0.05$, one should reject the null hypothesis H_0 , and accept the alternative hypothesis H_a . The risk to reject the null hypothesis H_0 while it is true is lower than 0.01%.

Interpretation-

Majority of the people say that they have not faced the problem of credit card stolen.

4 .Approximately how many times have you purchased any product through the internet in the last 12 months on which site?

H₀: The frequency of purchase per month and the sites are independent.

H_a: The frequency of purchase per month and the sites are dependent.

Months/purchased on sites	Amazon	Flip kart	Other
1 to 3	32	8	14
4 to 6	18	8	7
7 to 9	10	5	6
10 to12	4	3	5
More than 12	4	3	6

Test Interpretation-

Chi-square (Observed value) : 6.866

Chi-square (Critical value) : 15.507

DF : 8

p-value : 0.551

Alpha : 0.05

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H₀.

The risk to reject the null hypothesis H₀ while it is true is 55.11%.

Accept H₀: frequency of purchase per month and Sites are independent.

Interpretation:

The frequency of purchase and the sites are not related.

Months/purchased on sites	Amazon	Flip kart	Other
1 to 3	32	8	14
4 to 6	18	8	7
7 to 9	10	5	6
10 to12	4	3	5
More than 12	4	3	6

Q.5. According to you what are the most important criterion when you buy online on which sites?

H₀: The Sites and the criteria of purchase are independent.

H_a: The Sites and the criteria of purchase are dependent..

Chi-square (Observed value) : 17.287
 Chi-square (Critical value) : 18.307
 DF : 10
 p-value : 0.068
 Alpha : 0.05

As the computed p-value is greater than the significance level alpha=0.05, one cannot reject the null hypothesis H₀.

The risk to reject the null hypothesis H₀ while it is true is 6.82%.

Accept H₀: The Sites and the criteria of purchase are independent..

Interpretation: Criteria of purchasing online and sites are not related.

Q.6. How often do you buy online and from which website?

H₀: The average period of online purchase and the sites are independent.

H_a: The average period of online purchase and the sites are dependent

Average period/sites	Amazon	Flip kart	Other
more than once a week	3	1	1
once a week	3	4	1
once every two weeks	5	4	3
once a month	32	29	21
once a year	14	24	8

Chi-square (Observed value) : 6.562
 Chi-square (Critical value) : 18.307
 DF : 10
 p-value : 0.766
 Alpha : 0.05

As the computed p-value is greater than the significance level alpha=0.05, one cannot reject the null hypothesis H₀.

The risk to reject the null hypothesis H₀ while it is true is 76.60%.

Accept H0: The average period of online purchase and the sites are independent.

Interpretation-

The average period of online purchase and the sites are not related

IV. Research Findings-

- Majority of the people agree or say yes for online payment.
- Majority of the people say privacy is important.
- Majority of the people say that they have not faced the problem of credit card stolen.
- There is no relation between frequency of purchase and sites.
- Criteria of purchasing online and sites are not related
- The average period of online purchase and the sites are not related
- Majority of the people use debit card for online payment.
- Majority of the people are use online services to save time ,followed by convenience.

V. CONCLUSION-

Digital payments are much more simpler, uncomplicated, hassle free way of transaction.

Hence the use of Digital payment is more popular.

VI. Recommendation-

- Change your password regularly
- Do not share your details with anyone
- Do not use public computers to login
- Keep checking your savings account regularly
- Always use licensed anti-virus software
- Type your internet banking URL
- Share payment information only with known or reputable vendors
- Use a credit card instead of a debit card
- Make sure the order checkout area is encrypted

“STUDY OF COMPARISON BETWEEN EATING HABITS”

Pranjal Pravin Godase Tajin Munirshah Sayyed Apurva Vikas Patharkar

I. INTRODUCTION :

Every person has three basic needs - food, shelter and cloth. In all these needs food plays an important role in human life. We cannot live without food. Food is the Basic Need of human body. The human body is similar to a Machine. Machine's Engine needs Coal and oil, by which Machine generates the energy to complete its task. Human also generate the energy by eating food.

What is Food?

Food is any substance consumed to provide nutritional support for the body. Food contains essential nutrients, such as carbohydrates, fats, proteins, vitamins, or minerals. These nutrients help our body to become healthy.

II. IMPORTANCE OF FOOD :

Food is an essential part of everyone's life. It gives the nutrient and energy to the body. Nutrients and energy are very important for the growth and development of human body .Through nutrients and energy human becomes more active and healthy to move, work, play, think and learn.

The body needs variety of nutrients:-

1. Protein- It is needed to build, maintain and repair muscle, blood, skin and bones and other tissues and organs in the body.

2. Carbohydrate - It provides the body with its main source of energy. Carbohydrates usually are classified in two kinds; starches and sugars. Food rich in starches include rice, maize, wheat and potatoes and food rich in sugars include fruit, honey, sweets and chocolate bars.

3. Fat - It is secondary source of energy. Fat actually provides more energy/calories per gram than any other nutrient, but is more difficult to burn

4. Vitamins and Minerals - Vitamins and minerals are needed in very small amounts and are sometimes called micronutrients, but are essential for good health. They control many functions and processes in the body, It helps to build body tissue such as bones (calcium) and blood (iron).

III. FOOD WE CONSUME CAN BE DIVIDED IN TWO CATEGORIES :

1. Junk Food. 2. Healthy Food.

1. JUNK FOOD :

A food which is prepared and served very quickly with less time is called as 'fast food'. This type of food is available on street side. This food is cheaper than home-made food. The alternate name of fast food is junk food . junk food culture is an emerging trend among the younger generation. junk foods are widely available in school and colleges through variety of outlets. Cafeterias at the schools and colleges.

Even junk food are very popular in the world. Variety of fast food is available in restaurant.. Many people including student enjoy eating junk food there as it served quickly, cheaply and conveniently. The most popular are McDonalds and KFC.

Junk foods contain unhealthy fats, sodium and sugar. Most of junk foods are polar opposites of healthy food, which lead to obesity, heart disease, diabetes and other health problems.

Why people prefer for junk food as compared to healthy food?

People love to eat such kind of food which is prepared without wasting time. Home-made food takes lots of time to prepare as compared to junk food. People like to spend less money for food as compared to home-made food and which could be served very quickly. People who are doing jobs in Multinational companies they also prefer fast food due to small span of time available for eating food. So most of job workers prefer junk food.

Impact of Junk Food : Every one from children to adults prefer to visit fast food restaurants. Overeating of junk food leads to problem like obesity. Problem of increase in obesity has not only increased in children but also in adults because they don't have time to prepare food . Junk food consumes more calories than normal food and it leads to overweight, heart disease.

Effect of Junk food : Extra consumption of junk food by family results to habit

of eating unhealthy food, lower access to nourishing and healthy food, specifically at home result in high probability for obesity. Trans-fats provoke the pancreas to generate more insulin for human body. It also make body resistant to manage control of additional amount of hormone that can cause havoc on blood sugar. Trans-fats alter the actual working of cell membranes as they can't show any reaction to insulin as they usually would.

2. Healthy Food :

Life today is not like how it was before. Long time ago, people ate food that were very good for their health. They ate food that do not contain chemicals, preservatives, artificial colours, and artificial flavour. People also had lot of time to cook their own foods. Therefore those people were not been affected by the food that they ate, because all of the foods that they had, were natural food and healthy. That's why they did not have any problem on their health and they lived longer than now. But these days, everyone is busy and don't have time to cook their own food. People eat foods that are easily cooked or ready to cook. They do not even think of what they eat, and if it can affect their health. Food is the building blocks of every cell in the body which are responsible for the proper functioning of the whole body. It is therefore important, to know what is good for our body.

Effect of healthy food -

What you eat largely impacts the way your body functions. Eating a healthy diet affects your body in a positive way. You'll notice you feel better and seem to function better. A healthy diet can balance your body and allows it to function in its most efficient state.

Physical benefits:-

When you eat healthy food , you have more energy to spare because your body isn't trying to run on sugar and fat. Eating a healthy mix of grains, fruits, vegetables, dairy and protein gives your body all of the nutrients it needs. Eating fruits and vegetables is also believed to reduce your risk for certain cardiovascular diseases, stroke, type-2 diabetes and cancer. With a healthy diet, your body physically functions better.

Mental Benefits:-

The physical benefits aren't the only positive effects of healthy eating; there are mental benefits as well. When your body is functioning at its best, not only do

you feel more awake, but you are also more focused. Eating healthy food can also boost your mood and lower your stress levels. Your mental health is much more stimulated with your body fulfilled and running smoothly.

Benefits for Adults:-

Eating healthy food should be practiced not because your mother tells you to do so but to get all the vitamins and nutrients your body craves, when you are growing. The USDA recommends adults should get two to three servings of fruits and vegetables a day. Eating healthy food as an adult is increasingly important as it helps to continue functioning properly and staying in a youthful condition.

Benefits for Kids:-

For children, the eating habits they develop in childhood will often stick with them into adulthood. It is important to teach children about healthy eating so they can become healthy adults. A child who eats healthfully is more awake and alert, allowing him to succeed in the classroom as well. Children who consume poor meals also are more likely to develop weight problems. Both the adults and kids are physically and mentally benefited by healthy food.

IV. METHODOLOGY STUDY :

Need and Importance of study:

The aim of this research was to study the fast food habits of the youth in relation to their consumption and awareness. Food is considered an important representation of all ethnic groups. Although, the trend change and its impact exists on whole society, whether it belongs to lower middle class and/or elite class. But beside this thing till today there is no proper definition of the fast food. The study was conducted in Ahmednagar to know about the consumption and awareness of the youth about the fast food eating pattern. The study emphasizes on the ambiguity in the knowledge, awareness and prudent consumption.

Objective Of Research:

1. Comparison between healthy food and junk food.
2. Why the junk food is popular and why people prefer the junk food as compared to healthy food.
3. To study the impact of junk food on the human health

Research Design

Population :

Research was carried out in IMSCDR , Ahmednagar. Data was collected from management students .

Sample:

Data was collected from around 80 students of MBA and MCA.

Method of sampling :

We have used Convenience method of sampling.

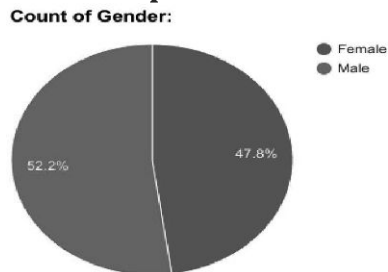
Research Instrument :

- Questionnaire method
- Method of data collection is Schedule Method.

Limitations of study :

- Time constraint for data collection.
- Less sample size.

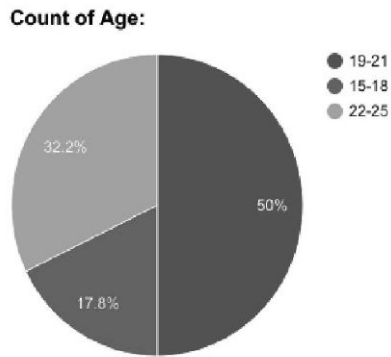
1 Gender: Data Analysis And Interpretation :



Interpretation :

52.2% Female and 47.8% Male have responded.

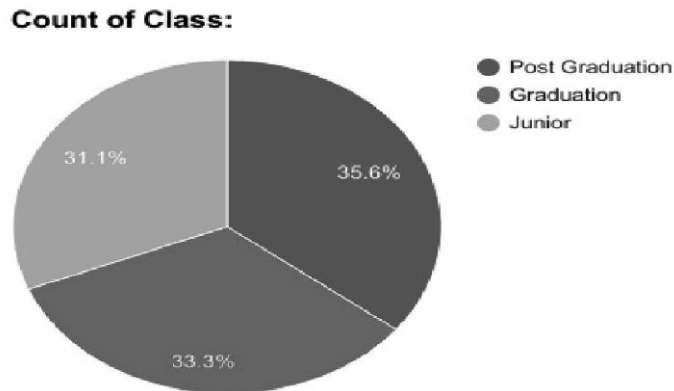
2. Age :



Interpretation :

50% students are from age between 19-21.
17.8% students are from age between 15-18.
32.2% students are from age between 21-25.

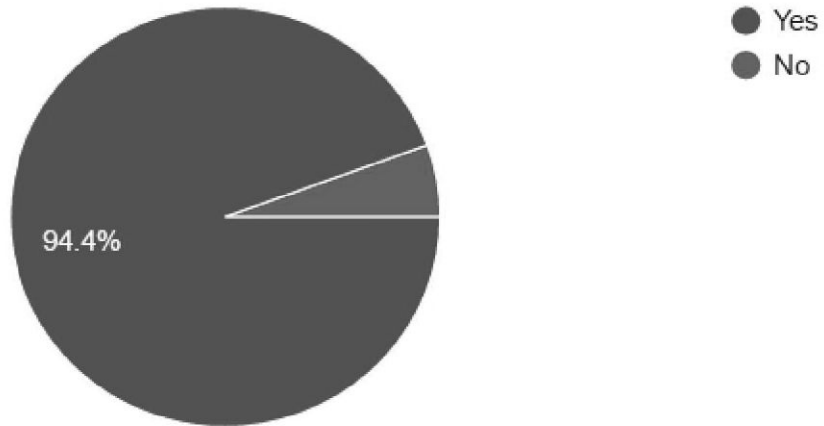
3. Class :



Interpretation :

35.6% student are from Post Graduation.
33.3% Student from Graduation.
31.1% Student are from Junior college.

4. Do you eat Healthy Food? :

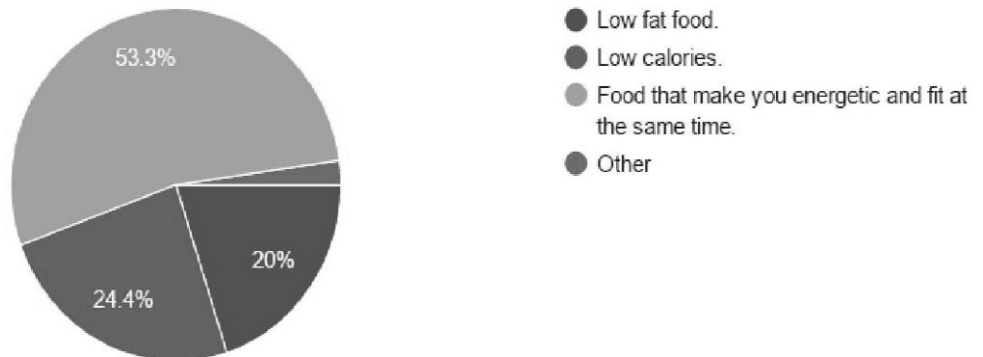


Interpretation :

94.4% Students eat healthy food.

5.6% Students do not eat healthy food.

5. What do you consider the healthy food? :



Interpretation :

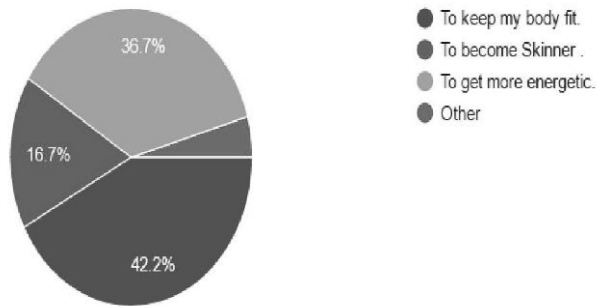
20% people consider the healthy food is low fat food .

24.4% people consider the healthy food is low calorie food .

53.3% people consider the healthy food is food that make energetic and fit at the same time .

2.3% people consider the other reasons than above.

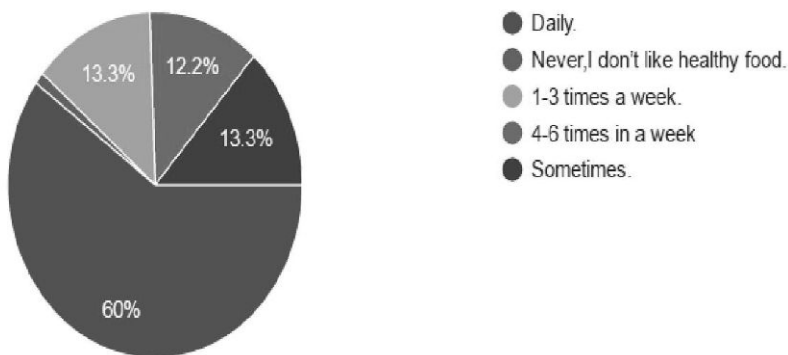
6. Why do you eat healthy food?



Interpretation:

- 42.2% Students eat healthy food because it keeps body fit.
- 16.7% Students eat healthy food because it become skinner.
- 36.2% Students eat healthy food because it makes them more energetic.
- 4.4% Students eat healthy food because of other reasons than above.

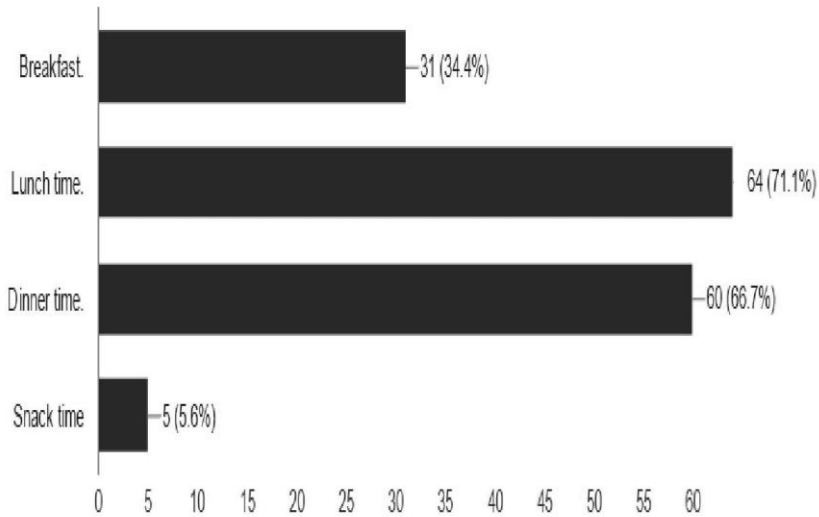
7.How often do you eat healthy food ?



Interpretation:

- 60% Student eat healthy food daily.
- 1.2% Student do not like healthy food.
- 13.3% Student eat healthy food 1-3 times in a week.
- 12.2% Student eat healthy food 4-6 times in a week.
- 13.3% Student sometimes eat healthy food.

8. You eat healthy food while?

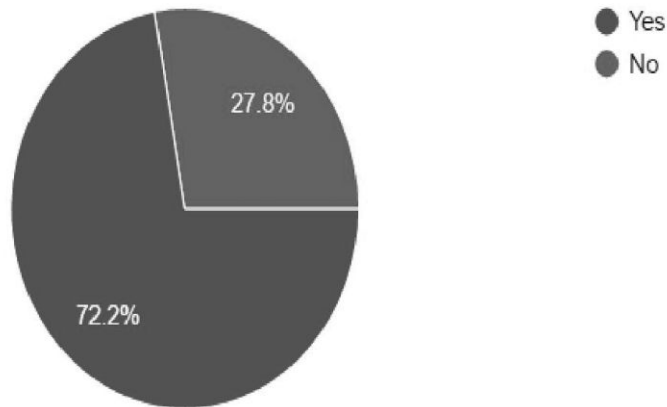


Interpretation:

- 34.4% Students eat healthy food at the time of breakfast.
- 71.1% Student eat healthy food at lunch time.
- 66.7% Student eat healthy food at dinner time.
- 5.6% Student eat healthy food at snack time.

STUDY OF COMPARISON BETWEEN EATING HABITS

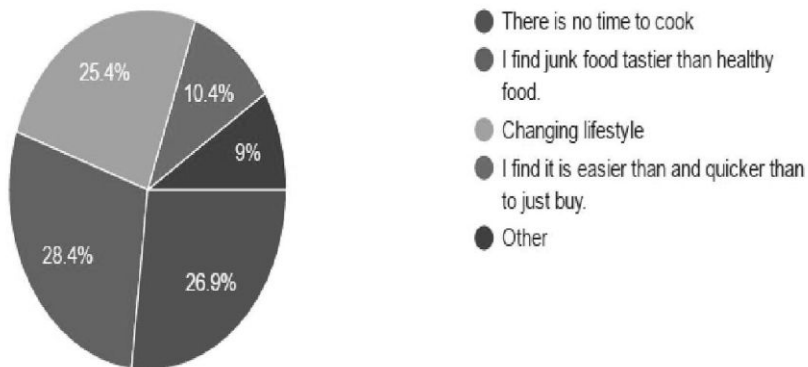
9. Do you eat Junk food ?



Interpretation:

- 72.2% Students eat Junk Food.
- 27.8% Student do not eat junk food.

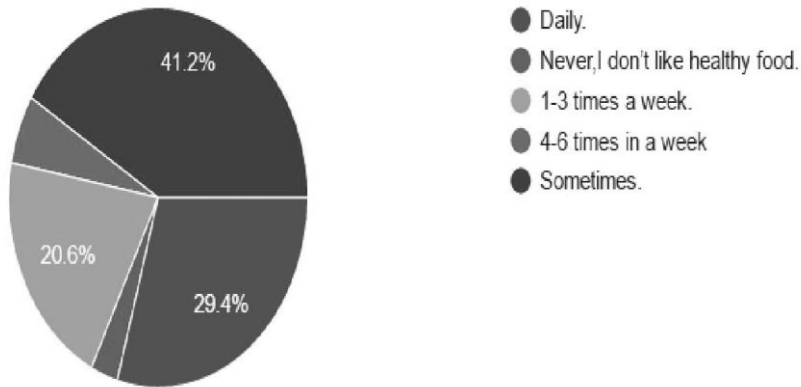
9.1. Reason of eating junk food?



Interpretation:

- 26.9% Students eat junk food because of no time to cook healthy food.
- 28.4% Student eat junk food because junk food is tasty than healthy food .
- 25.4% Student eat junk food because of changing lifestyle.
- 10.4% Student eat junk food because it is easier and quicker to buy.
- 9% Student eat junk food for some other reason.

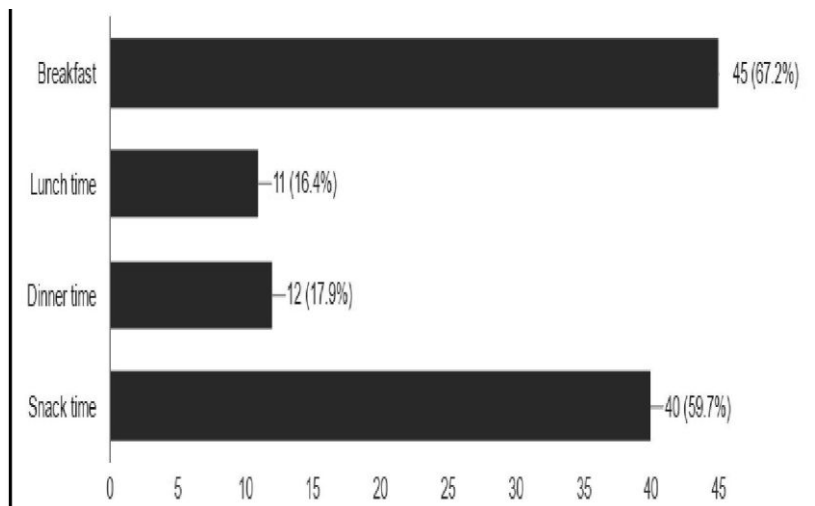
9.2. How often do you eat junk food ?



Interpretation:

- 29.4% Students eat junk food daily.
- 2.3% Students do not like junk food.
- 20.6% Students eat junk food 1-3 times in a week.
- 6.5% Students eat junk food 4-6 times in a week.
- 41.2% Students eat junk food sometimes.

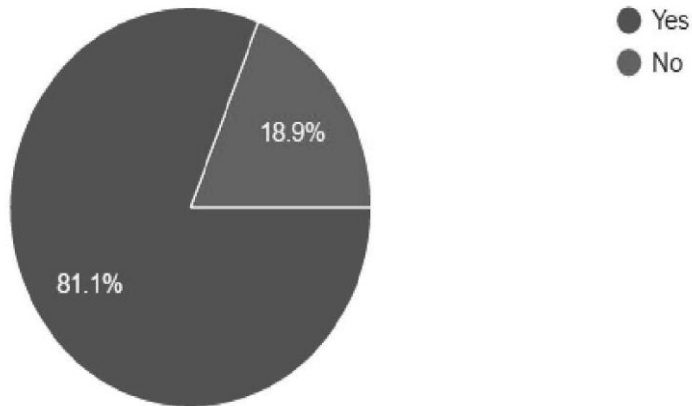
9.3. You eat junk food while?



Interpretation:

- 67.2% Student eat junk food at the time of breakfast.
- 16.4% Student eat junk food at the time of lunch.
- 17.9% Student eat junk food at the time of dinner.
- 59.7% Student eat junk food at the time of snack.

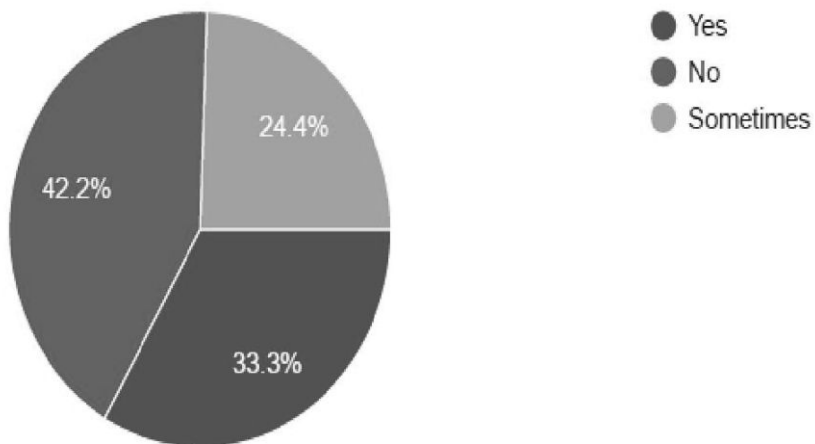
10. Do you know junk food is unhealthy ?



Interpretation:

- 81.1% Student know junk food is unhealthy.
- 18.9% Student do not know junk food is unhealthy .

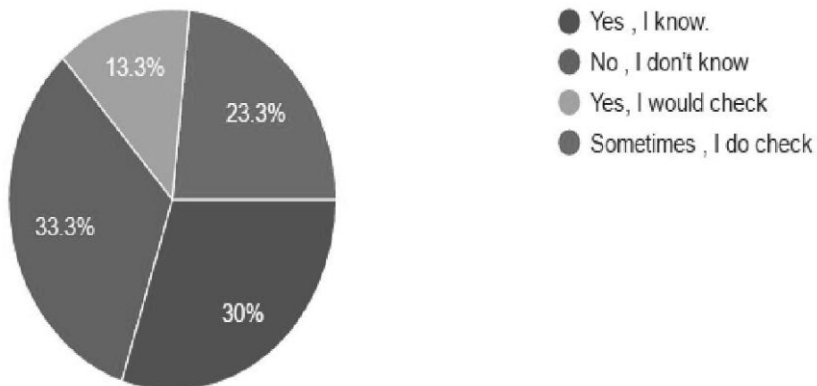
11. Do you check the junk food quality ?



Interpretation:

- 33.3% Student check the quality of junk food.
- 42.2% Student not check the quality of junk food.
- 24.4% Student sometimes check the quality of junk food.

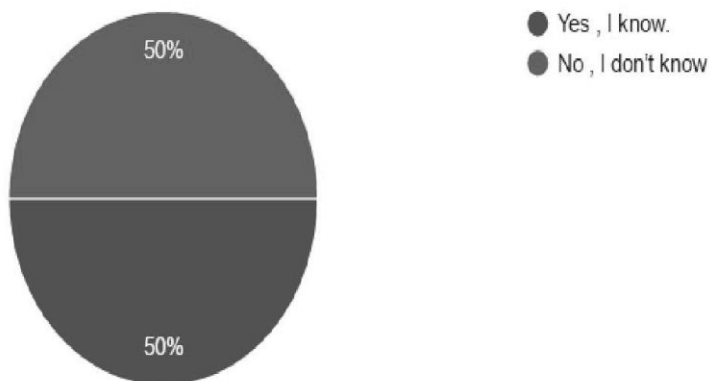
12. Do you check the nutritional value of junk food ?



Interpretation:

- 30% Student know nutritional value of junk food.
- 33.3% Student do not know the nutritional value of junk food.
- 13.3% Student check nutritional value of the junk food.
- 23.3% Student sometimes check the nutritional value of the junk food.

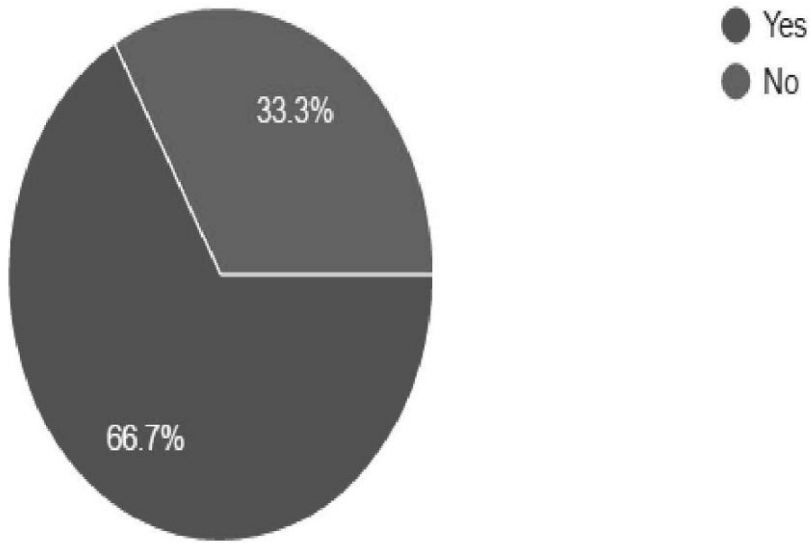
13. Are you aware about the chemical present and its safety level in junk food?



Interpretation:

- 50% Students are aware about chemical present and safety level of junk food.
- 50% Students do not know about chemical present and safety level of junk food.

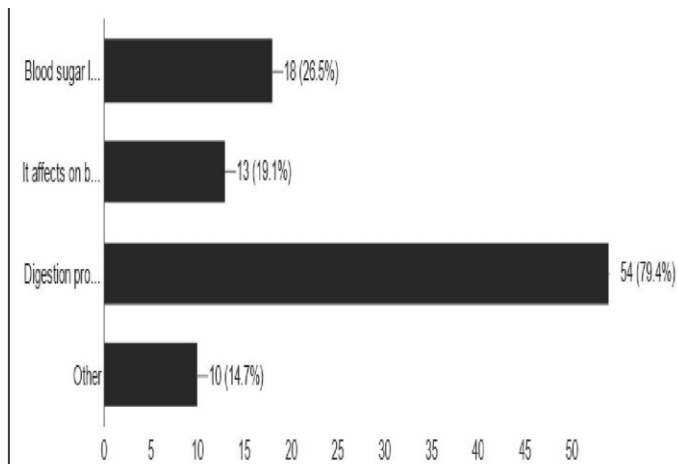
14. Do you



Interpretation:

- 67.7% Student really know harmful effects while eating junk food.
- 33.3% Student do not know the harmful effect while eating junk food.

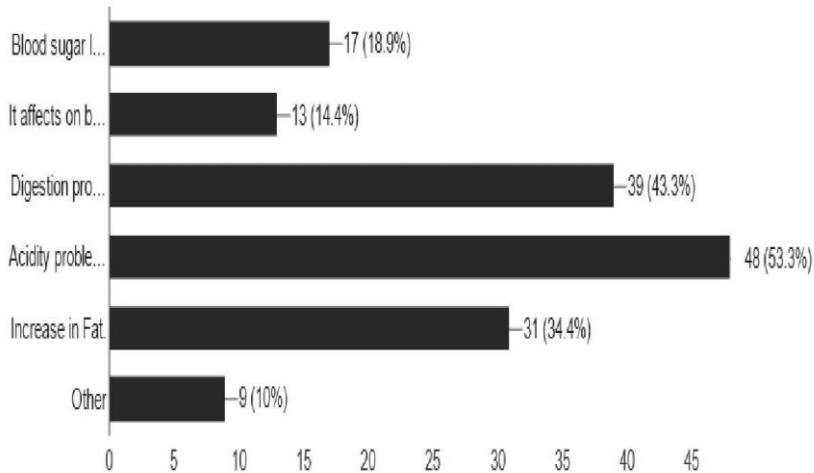
15. If yes, then which effect you know, it affected to health ?



Interpretation:

- 26.5% Student said that blood sugar problem increase while eating junk food.
- 19.1% Student said that it affects brain function.
- 54.4% Student said digestion problem occur while eating junk food.
- 14.7% Student said some other reasons.

16. Are you facing health issues due to the consumption of junk food?

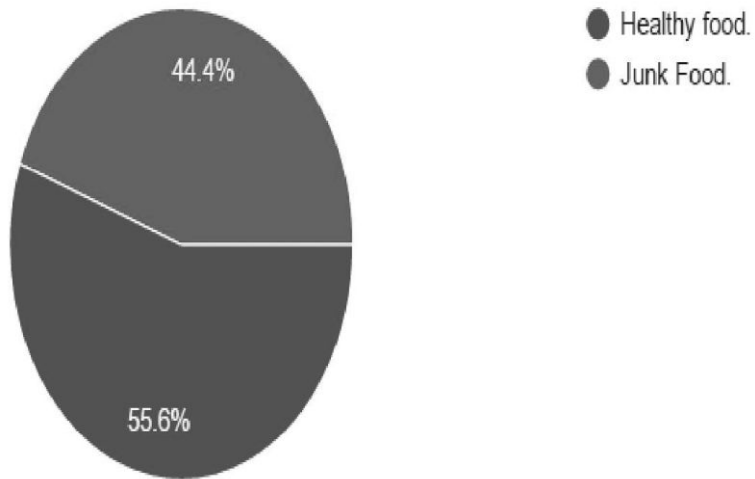


Interpretation:

- 18.9% Student are facing blood sugar problem due to junk food.
- 14.4% Student are facing brain problem due to junk food.
- 43.4% Student are facing digestion problem due to junk food.
- 53.3% Student are facing acidity problem due to junk food.
- 31.4% Student are facing fat problem due to junk food.
- 10% Student face some another problems.

STUDY OF COMPARISON BETWEEN EATING HABITS

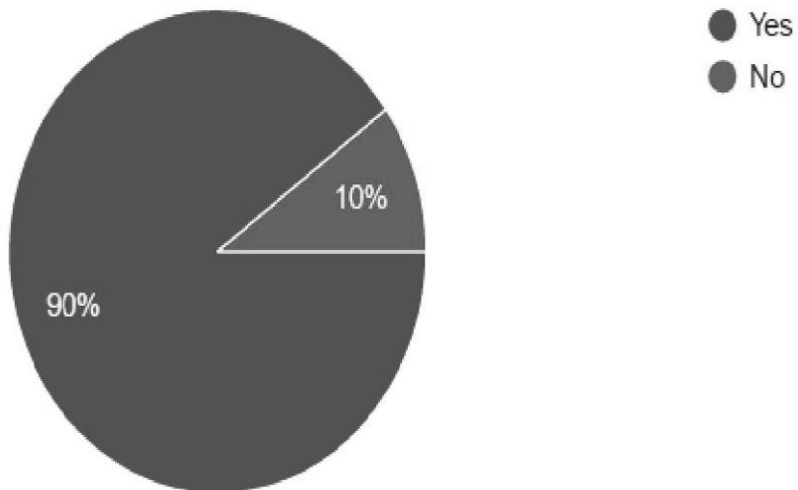
17.If you are hungry and decide to eat anything what would you pick?



Interpretation:

- 55.6% Student take the healthy food.
- 44.4% Student take the junk food.

18. Do you think intake of healthy food is must for healthy life?



As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H_0 .

The risk to reject the null hypothesis H_0 while it is true is 15.33%.

Findings:-

Checking of Reason of eating healthy food is independent of Gender.

- For Age:-

H_0 : The reason of eating healthy food and the age are independent.

H_a : There is a link between the reason of eating healthy food and the age.

Chi-square (Observed value) 12.979

Chi-square (Critical value) 12.592

DF 6

p-value 0.043

alpha 0.05

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H_0 .

The risk to reject the null hypothesis H_0 while it is true is 4.34%.

Findings:-

Reason of eating healthy food is dependent on age.

Q9.1. Reason of eating junk food ?

- For Class:-

H_0 : The Reason of eating junk food and the Class of the table are independent.

H_a : There is a link between the Reason of eating junk food and the Class of the table.

Chi-square (Observed value) 3.906

Chi-square (Critical value) 15.507

DF 8

p-value 0.866

alpha 0.05

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H_0 .

The risk to reject the null hypothesis H_0 while it is true is 86.55%.

Findings:-

Checking of Reason of eating junk food is independent of Class.

Q.10 Do you know junk food is unhealthy?

- For Gender:-

H₀: The knowing of junk food is unhealthy and the Gender are independent.

H_a: There is a link between the knowing of junk food is unhealthy and the Gender.

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H₀.

The risk to reject the null hypothesis H₀ while it is true is 31.14%.

Findings:-

Checking of junk food is unhealthy is independent of Gender.

- For Age:-

Test interpretation:

H₀: The knowing of junk food is unhealthy and the Age of the table are independent.

H_a: There is a link between the knowing of junk food is unhealthy and the Age of the table.

Chi-square (Observed value)	5.455
-----------------------------	-------

Chi-square (Critical value)	5.991
-----------------------------	-------

DF	2
----	---

p-value	0.065
---------	-------

Alpha	0.05
-------	------

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H₀.

The risk to reject the null hypothesis H₀ while it is true is 6.54%.

Findings:-

Checking of junk food is unhealthy is independent of Age.

Q13. Are you aware about the chemical present and its safety level in junk food?

- For Gender:-

Test interpretation:

H₀: The chemical present and its safety level in junk food and the Gender of the table are independent.

H_a: There is a link between the chemical present and its safety level in junk food and the Gender of the table.

STUDY OF COMPARISON BETWEEN EATING HABITS

Chi-square (Observed value)	1.113
Chi-square (Critical value)	3.841
DF	1
p-value	0.291
Alpha	0.05

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H_0 .

The risk to reject the null hypothesis H_0 while it is true is 29.14%.

Findings:-

Checking of chemical present and its safety level in junk food is independent of Gender.

- For Class:-

H_0 : The chemical present and its safety level in junk food and the Class of the table are independent.

H_a : There is a link between the chemical present and its safety level in junk food and the Class of the table.

Chi-square (Observed value)	3.582
Chi-square (Critical value)	5.991
DF	2
p-value	0.167
Alpha	0.05

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H_0 .

The risk to reject the null hypothesis H_0 while it is true is 16.68%.

Findings:-

Checking of chemical present and its safety level in junk food is independent of Class.

Q16) Are you facing health issues due to the consumption of junk food?

- For Age:-

H_0 : The facing health issues due to the consumption of junk food and the age are independent.

H_a : There is a link between the facing health issues due to the consumption of junk food and the age.

Chi-square (Observed value)	8.949
Chi-square (Critical value)	11.070
DF	5
p-value	0.111
Alpha	0.05

As the computed p-value is greater than the significance level $\alpha=0.05$, one should reject the null hypothesis H_0 and accept the alternative hypothesis H_a . The risk to reject the null hypothesis H_0 while it is true is 11.11%.

Findings:-

Checking of facing health issues due to the consumption of junk food is independent of Age.

• For Class:-

H_0 : The facing health issues due to the consumption of junk food and the Class of the table are independent.

H_a : There is a link between the facing health issues due to the consumption of junk food and the Class of the table.

Chi-square (Observed value)	20.202
Chi-square (Critical value)	18.307
DF	10
p-value	0.027
Alpha	0.05

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H_0 .

The risk to reject the null hypothesis H_0 while it is true is 2.74%.

Findings:-

Checking of facing health issues due to the consumption of junk food is dependent on class.

Findings for healthy food

1. 94.4% people eat healthy food.
2. 53.2% people consider the healthy food is food that make you energetic and keep you fit.
3. 42.2% people eat healthy food to keep body fit.
4. 60% people eat healthy food daily.

5. 71.1% have healthy food at lunch time.
6. 90% people know about consumption of healthy food is must for healthy food.
7. 55.6% people eat healthy food when they decide to eat when they are hungry

Finding for junk food:-

1. 81.1% people know junk food is unhealthy.
2. 28.4% people eat junk food because it is tastier.
3. 26.9% people eat junk food because there is no time to cook
4. 42.2% people don't check quality of junk food.
5. 50% people know about chemical present and its safety level in junk food.
6. 66.7% people know harmful effects of eating junk food.
7. 53.3% people facing digestion problem due to junk food.
8. 41.2% people eat junk food sometimes.

Findings of Test Hypothesis:-

1. Checking of facing health issues due to the consumption of junk food is dependent on age.
2. Checking of facing health issues due to the consumption of junk food is dependent on class.

Conclusion:-

The consumption of healthy food in people is more, as people know junk food is unhealthy. People eat healthy food to keep body fit rather than opt for junk food for its taste. People are aware of harmful effects of junk food. Most people are facing digestion problem due to junk food. Half of the people only know about the chemical present in the junk food. People are having healthy food because of changing lifestyle because people know about the consumption of healthy food is must for the healthy life.



"GREEN COMPUTING TURNS GREEN IT"

Pragati D. Khade

I. ABSTRACT :

The notion of Green computing is the contemporary style that is gaining high esteem. Green computing is the study and practice of environmentally sustainable computing. Green Computing practices entail crafting, mechanizing, employing and disposing of computers proficiently with negligible impact on the atmosphere. Green computing can also be termed as Go-Green practice that assists lessening the carbon foot-print. Green computing facilitates us to a secure, safe and sound environment for the mankind. This paper will mainly focus on two of the major solutions to Green IT- Virtualization and Docker. We also consider some of the other notable solution such as Server Consolidation. Apart from this, this paper also presents some of the noteworthy green computing practices.

Keywords: *Green Computing, Virtualization, Docker, Container, Hypervisor.*

II. INTRODUCTION TO GREEN COMPUTING :

Green computing is the study and practice of environmentally sustainable computing. It is an eco-friendly strategy that can be implemented in our daily life to reduce the environmental impact. Green computing has drawn its attention in business and industries too for the reason that the ideas of green computing can reduce the cost of computing and can also extend the lifespan of IT products because green computing is about using the computer and its related resources in an environmentally responsible way. It involves implementing energy-efficient computer, CPU, Server and other peripherals to reduce the resource consumption. The GCI has promoted five core technologies for green computing and they are Cloud Computing, Grid Computing, Virtualization, Green Data Center and Power Optimization. Data center is the major source of energy consumption. It consumes an incredibly large amount of energy, i.e. It consumes 50 times more the energy per square foot than the energy consumed by companies. As a consequence it discharges a huge amount of heat and detrimental gases that brings impairment to environment and

MCA - IInd Year Student, Institute of Management Studies Career Development & Research,
 IMS Campus, Station Road, Ahmednagar.
 e-mail : pragatikhade1997@gmail.com

human. According to an American survey, the energy consumption of the data center all over the world will double in next few years. Green computing can reduce this problem by introducing energy-efficient computing. Industries and Companies are increasingly focusing on developing and using such devices. One such technique employed by companies is Virtualization in which Server Consolidation is mostly engaged. Another technique that is gaining high popularity is Docker. These two techniques are the major elucidation to Green IT.

2.1 Green Computing :-

Green Computing is the catchphrase of current era. It is in reality a part of Green Technology and it is our social responsibility to practice it. The concepts of Green have to be introduced right from Design phase to Disposal phase of a product. It is a study and implementation of eco-friendly computing. At a time where business runs 24/7, there is an obligatory need to collect, store and analyze the large amount of data generated in business. All this comes at a cost for both business and environment because this big amount of data is stored in Data Centers and Data Warehouses. Data center use so much power to run the servers that house these data and releases so much heat which has to be cooled down so that servers are not affected by this heat. So the actual problem here is to reduce the amount of energy consumption. This is indeed is in the minds of IT industries as they are the ones to use large number of computers and servers. Hence, the Industry and Business people are increasing moving to approaches that use energy-efficient system, efficient cooling system, virtualization and more recently Dockers. The combination of these techniques can reduce the data footprint, reduce the number of resources and in overall the management and maintenance also reduces. The attention on computers has turned towards efficient and less energy consumption from speed and cost. Though computers are the wealth of knowledge, they also have obvious problems such as causing pollution, producing e-wastes and increasing the Green House Gases. Employing Green computing not only alleviate these problems but also has additional benefits such as;

1. It reduces the energy consumption and thereby saving energy .
2. It is environmentally responsible and eco-friendly .
3. It reduces the detrimental effects of computing and its resources .
4. It facilitates energy-efficient computing and increases productivity .
5. It implements the concepts of Recycle and by this means reducing the e-waste.

2.2 Green IT :-

Green IT is a tag in the IT market. It is the second step towards Green Technology, while the first being Green Computing. It is certainly not a new technology but a supplementary stratagem to the existing Green technologies. The goals of Green IT is the same as Green Computing, as they both belong to the same family of Green Technology. As said, Green IT helps reduce energy consumption, cost of computing and augments the performance. In a survey conducted in US, 75% IT industry presses on the need for Green IT, out of which, 20% have already deployed Green IT techniques and technologies. And only 15% of IT industry feels that Green IT is just a temporary. This survey demonstrates that Green IT has already entered the minds of IT Industry.

Basically the enterprises in the IT market are categorized as;

1. Industries that based on Data center's design.
2. Industries that are based on compute power.
3. Industries that are based on their Green Commitment.

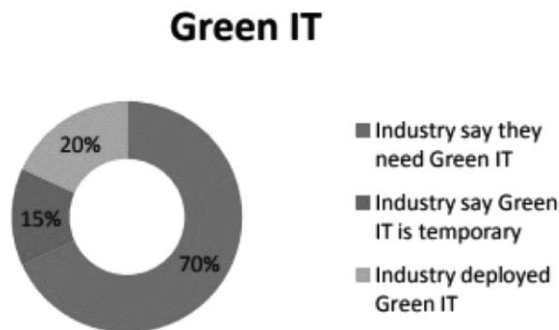


Fig. 1 Green IT chart of Industrial requirement.

Industries use some of the following high level choices to implement the Green IT:

1. Virtualization: Server and Desktop.
2. Consolidation: Server.
3. Optimization: Application.
4. Data Center design.

A combination of these techniques can be extremely useful in accomplishing Green IT.

III. VIRTUALIZATION :

Virtualization is a technology that is a step towards Green Computing. It is the most prevalent priority of Green IT. It provides a layer of abstraction called Hypervisor, which lies on the computer hardware. Hypervisor is a software program that focuses on logical view of computing rather than physical view and this allows it to run multiple Operating Systems on a single machine. Virtualization can be applied to core computing devices namely CPU (Processor), Storage (Hard Disk), Networking (Connection) and Memory (RAM). The commonly used Virtualization technique is Server Virtualization, but the focus has turned towards to Desktop Virtualization too. While Server virtualization is matured, Desktop virtualization is still under investigation. Industries view Virtualization as a Capital- Cutback scheme. Server Consolidation plays a major role in Industries and 80% of Industries are taking up projects that support Server Consolidation.

3.1 Server Virtualization :

In simple terms, Server Virtualization is reducing the number of Servers required and to increase the utilization of servers. Server Virtualization saves around 60%-90% of energy. Despite the fact that 90% virtualization is possible in theory; in practice only 60% is feasible. Reducing the server footprint reduces the power consumption and thereby reducing the cooling requirement. A supplementary benefit to Virtualization is Load Balancing, which balances the load among the servers available. Server Virtualization is achieved through Redundancy. Each server is backed up by 1 backup server. Initially, the backup server count was high. It was later reduced to 3 and now to 1.

3.2 Desktop Virtualization :

Though desktop virtualization is still under investigation, it has already found its way into IT industry. It shares the same pros of server virtualization like saving energy and reducing power requirement. In desktop virtualization, all desktops in the enterprise are made to run in Data center and the computation is pushed out to the desktop. Thin clients are an alternative to normal desktop computing. Though virtualization is the primary priority of Green IT, it faces some disadvantages like High upfront cost and server sprawl. It should also be noted that not all applications are ready to be virtualized. To overcome all these problems, we use Docker.

3.2.1 Docker :-

Docker is a newer technology that aims at building, shipping and running distributed applications. It is a Virtual Machine technique without the overhead of Virtual Machine. This does not have any starting overhead as in Virtualization techniques. One of the components of Docker is Docker Hub. It is a cloud service for sharing applications. The building part of Docker is handled by Docker Images. The distribution part of Docker is handled by Docker Registries. The running part of Docker is handled by Docker Containers. Docker is known for its inexpensiveness, fast booting and shutting down, low CPU and memory requirement and finally it is fast and elegant. Docker is efficient in the sense that Docker Container runs on the kernel level so that containers can efficiently share resources. Moreover, Docker Containers promises to provide better portability across cloud. Linux Containers, the forerunner of Docker is established, while Docker is not. Docker faces some serious problems in Isolation, Security perspective. It is also less matured than traditional Hypervisor.

IV. IMPLEMENTATION OF GREEN COMPUTING INTO GREEN IT :

- 1) We can put some simple efforts to save our environment: Modern OS implement ACPI (Advance configuration and power interface) in system which help in power saving and also allow you to program monitor and hard disk to power down after a particular period of inactivity.
- 2) Use virtualization technology: By using virtualization technology we can run multiple virtual machines on a single physical server.
- 3) Use energy star Labeled product: As energy labeled product are manufactured by keeping in mind green computing features like less power consumption and recyclable product. Then product automatically shut down when not in use specific time.
- 4) Turn off your computer: Always remember to shut down your pc when it is not used otherwise it will consume large power and emit carbon dioxide.
- 5) Use LCD rather than CRT: As liquid crystal display takes less power as compare to CRT. Less power consumption leads to less carbon dioxide.

V. ADVANTAGES OF GREEN COMPUTING :

- 1) Green computing technique reduces the energy consumption which results into low carbon dioxide emission.
- 2) By using green computing techniques we can also save money that was spent

in extra usage of energy and resources.

- 3) Green computing also applies changing government policy to encourage recycling.
- 4) Green computing also removes the risk which is existing in the laptop such as chemical known to cause cancer or nerve damage etc.
- 5) Use preserve resources which use less energy to produce use and dispose of product.

VI. DISADVANTAGES OF GREEN COMPUTING :

- 1) Green computing quite costly.
- 2) Some computers which are green may be considered as underpowered.
- 3) Fast technology change.

VII. CONCLUSION :

Neither Green Computing nor Green IT is just a new style; they are newer technologies that promise to provide environmental friendly computing. Corporate are moving not only for image but also to alleviate their budget problems. Though many newer techniques and technologies are mounting every other day, Server Consolidation is the top priority among corporate. To get an enhanced advantage, Industry should spotlight on reorganizing their datacenter infrastructure. In this paper, we used two major solutions to Green IT namely Virtualization and Docker. While Virtual Machines' focus is on application flexibility, Dockers' is on application portability. Neither Docker containers nor Virtual Machines could completely annihilate each other. So it is not about which works better; either Virtualization or Dockers? To enjoy the maximum performance, both Virtualization technique and Docker Container should go hand in hand. This can be achieved by containerizing the applications and then applying Virtualization technique to it. This way we can achieve Green IT in an effective manner.

VIII. REFERENCE:

- <http://ijoes.vidyapublications.com/paper/Vol13/18-Vol13.pdf>
- <https://journals.indexcopernicus.com/search/details?id=34971>
- <http://www.engpaper.com/green-computing-2016.htm>
- https://en.wikipedia.org/wiki/Green_computing
- <http://www.engpaper.com/green-computing-02.htm>
- www.ijarcsms.com



ARTIFICIAL INTELLIGENCE – THE FUTURE TECHNOLOGY

Pushpak M. Gosavi

I. ABSTRACT :

The Artificial Intelligence (AI) is the intelligence of machine and the branch of computer science that aims to create it. AI field define in textbook filed as “The study and design of intelligent agents” where an intelligent agent is a system that perceives its environment and takes action that that maximize its chance of success. Another reason to study AI is that these constructed intelligent entities are interesting and useful in their own right. AI has produced many significant and impressive products even at this early stage in its development. Although no one can predict the future in detail, it is clear that computers with human-level intelligence (or better) would have a huge impact on our everyday lives and on the future course of civilization.

Keywords : *Artificial Intelligence, Neural Networks.*

II. INTRODUCTION OF AI :

The field of artificial intelligence, or AI, attempts to understand intelligent entities. Thus, one reason to study it is to learn more about ourselves. But unlike philosophy and psychology, which are also concerned with intelligence, AI strives to build intelligent entities as well as understand them. Artificial Intelligence (AI) is the intelligence exhibited by machines of software. It's also the name of the academic field of study which studies how to create computers and computer software that are capable of intelligent behaviour.

John McCarthy, who coined the term in 1955, defines it as “the science and engineering of making intelligent machines”. “The art of creating machines that performs functions that require intelligence when performed by people” (Kurzweil, 1990). “The study of how to make computers do things at which, at the moment, people are better” (Rich and Knight, 1991).

III. TOOLS:

3.1 Search and optimization

Many problems in AI can be solved in theory by intelligently searching through many possible solutions: Reasoning can be reduced to performing a search. For example, logic proof can be viewed as searching for path that leads from premises to conclusion, where each step is the application of an interface rule.

Planning algorithm search through trees of goals and sub goals, attempting to find a path to target goal, a process called means-ends analysis. Robotics algorithm for moving limbs and grasping objects use local searches in configuration space. A very different kind of search came to prominence in the 1990s based on the mathematical theory of optimization.

These algorithms can be visualized as blind hill climbing: we begin the search at random point on the landscape, and then, by jump of steps, we keep moving our guess uphill, until we reach the top. Other optimization algorithms are simulated annealing, beam search and random optimization.

3.2 Logic

Is used for knowledge representation and problem solving, but it can be applied to other problems as well. Propositional or sentential logic is the logic of statements which can be true or false. First-order logic also allows the use of quantifiers and predicates, and can express facts about objects, their properties, and their relations with each other.

Fuzzy logic, is a version of first-order logic which all allows the truth of statement to be presented as a value between 0 & 1, rather than simply True (1) or False (0). Default logics, non-monotonic logics and circumscriptions are forms of logic designed to help with default reasoning and the qualification problem. Several extensions of logic have been designed to handle specific domains of knowledge, such as: description logics; situation calculus, event calculus and fluent calculus (for representing events and time); causal calculus; belief calculus; and model logics.

3.3 Probabilistic Methods for Uncertain Reasoning

Many problems in AI (in reasoning, planning, learning, perception and robotics) require the agent to operate with incomplete or uncertain information. Bayesian networks are very general tool that can be used for a large number of problems: (using the Bayesian inference algorithm), learning (using the expectation-maximization algorithm), planning (using decision networks) and

perception (using dynamic Bayesian networks).

Probabilistic algorithms can also be used for filtering, prediction, smoothing and finding explanations for streams of data, helping perception system to analyse processes that occur over time (eg. Hidden Markov models or kalmanfilters).

3.4 Classifiers and Statistical Learning Methods

The simplest AI applications can be divided into two types: classifiers (“if shiny then demand”) and controllers (“if shiny then pick up”). Controls do, however, also classify conditions before inferring actions, and therefore classification forms a central part of many AI systems. Classifiers are functions that use pattern matching to determine a closest match.

In supervised learning, each pattern belongs to a certain predefined class. A class can be seen as decision that has to be made. A classifier can be trained in various ways; there are many statistical and machine learning approaches. The most widely used classifiers are the neural network, kernel methods such as the support vector machine, k-nearest neighbour algorithm, Gaussian mixture model, naïve Bayes classifiers, and decision tree.

3.5 Neural Networks

Neural Network is an interconnected group of nodes, akin to the vast network of neurons in the human brain. The study of artificial neural networks began in the decade before the field of AI research was founded, in the work of Walter Pitts and Warren McCullough. Other important early researchers were Frank Rosenblatt, who invented the perception and Paul Werbos who developed the back propagation algorithm.

The main categories of network are acyclic or feed forward neural networks (Where the signal passes in only one direction) and recurrent neural networks (Which allow feedback). Neural networks can be applied to the problems of intelligent control (for robotics) or learning, using this technique as Hebbian learning and competitive learning.

3.6 Deep Neural Networks

A Deep neural network is an artificial network with multiple hidden layers of units between the input and output layers. Similar to shallow artificial neural networks, deep neural networks can model complex non-linear relationships. Over the last few years, advances in both machine learning algorithms and

computer hardware have led to more efficient methods for training deep neural networks that contain many of non-linear hidden units and a very large output layer.

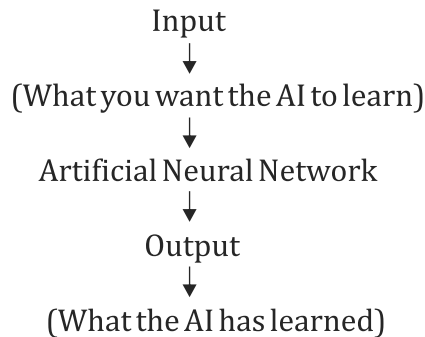


Figure – 1: A.I. Structure (in short)

3.7 Control theory

Control theory, the grandchild of cybernetics, has many important applications, especially in robotics. The term, Cybernetics, is introduced at the starting of AI research in 1940s-1950s, it is field of science concerned with processes of communication and control; especially the comparison of these process in biological and artificial systems.

3.8 Languages

AI researchers have developed several specialized languages for AI research **LISP** and **PROLOG**. LISP stands for Locator/Identifier Separation Protocol and PROLOG is general purpose of logic programming.

IV. AI RELATED COMPANIES AND ORGANIZATIONS:

Nearly 140 private companies working to advance artificial intelligence technologies have been acquired since 2011, with over 40 acquisitions taking place in 2016 alone. Corporate giants like Google, IBM, Yahoo, Intel, Apple and Salesforce are competing in the race to acquire private AI companies, with Samsung emerging as a new entrant in October with its acquisition of start up Viv Labs, which is developing a Siri-like AI assistant, and GE making 2 AI acquisitions in 2016.

DeepMind Technologies Limited is a British artificial intelligence company founded in September 2010. It was acquired by Google in 2014. The company has created a neural network that learns how to play video games in a fashion similar to that of humans as well as a Neural Turing Machine, or a neural network that may be able to access an external memory like a conventional Turing machine, resulting in a computer that mimics the short-term memory of the human brain.

V. APPLICATIONS IN AI :

So many applications developed in AI Such as Gesture recognition, Individual Voice recognition, global voice recognition, Robot navigation, facial expression read etc. One of the most smart AI application is “**Chair of Physics**” is produced by **Intel corporation**. The world famous and grate Theoretical Physicist **Stephen Hawking** was diagnosed with amyotrophic lateral sclerosis (ALS) when he was 21. ALS is a form of motor neurone disease, which results in the progressive death of the nerves that control the muscles. Most sufferers die within five years, but fortunately for physics, and for Professor Hawking himself, his disease has progressed extremely slowly. Even so, at the age of 73, Hawking has just a small amount of motor function left, mainly in the muscles of his face. His link to the world is provided by the computer technology built into his wheelchair.

Incredibly, Professor Hawking controls all the functions of his Windows tablet PC using just a single switch – imagine operating your PC using nothing but the spacebar! Hawking's PC uses a special interface called **EZ Keys**, which scans across each letter of the on-screen keyboard, one at a time. When Hawking moves his cheek, a sensor detects the movement and the computer halts the scanner and picks that letter. He can also use this process to scan from one button or menu item to the next, and so control his email program (Eudora), web browser (Firefox) or even make calls over Skype.

As Hawking's physical condition gradually deteriorates, his typing speed has dropped to just one or two words per minute. Scientists at Intel compensate using algorithms tailored to Hawking's vocabulary and writing style, which accurately predict which words he will want to use next.

VI. WHAT WILL BE THE NEXT?:

By the AI through we can solve complicated problems within a second. It is most powerful computer filed in future, when AI learns the AEI (Artificial Emotional Intelligence) then we will get big success in the future. AEI it means AI (Artificial Intelligence) Emotionally Attached to the human. AI read the facial expression and gives feedback to the human being. AEI means machine think like human being, machine fills the filling and it is not only the 1-0 binary code i.e. (1- True & 0-False) but also like a human being, it is possible in future or not we can't say, but we can only imagine that "what will happened in future about the AI".

VII. PROBLEM DEDUCTED THROUGH AI:

AI through we can solve the Deduction, reasoning, problem solving within a second. Motion and Manipulation, Natural Languages Processing, Social Intelligence like machine and human are walk towards in same way then machine gives way to human.

VIII. ADVANTAGES:

1. Work - machine Can take stressful and complex work that human may struggle/cannot do.
2. Speed – Machine Can Complete task faster than human can most likely.
3. To discover unexplored things i.e. outer space.
4. Defects handling – machine may do Less errors and defects compare the human.
5. Function is infinite – this is one of the advantages of AI. More function present in AI i.e. trained AI agents work anywhere.

IX. DISADVANTAGES:

1. Lacks the "Human touch"- machine never fills the human touch it is one of the drawback of AI but in future AI can feel the human touch.
2. Has the ability to replace human jobs – Obviously smart AI machine is developed today that replaces the human jobs, so what was the people will do in future?
3. Malfunction - Can malfunction and do the opposite of what they are programmed to do. It is very dangerous for the humans.
4. Misused – Can be misused leading to mass scaled destruction.

X. CONCLUSION :

When we talk about AI . the AI future is very bright but they have some limitation's there is a reason because the **Homo sapiens** (human's) are the king of Mother Planet (Earth) and we know no ones are against us.

So the above paragraph show's that about A.I. future as well as Human nature. Now a days I.O.T (internet of things) is very boom and after some years (means upto year 2050) every where. I.O.T. are use. I.O.T. is the network of physical devices, vehicles, Home, Appliances and other items embedded with electronics, Software, Sensors, Actuators, and connectivity which enables these objects to connect and exchange data. Each things Uniquely identifiable through its embedded computing system but is able to inter- operator within existing internet infrastructure.

XI. REFERENCES :

Online references -

- https://en.wikipedia.org/wiki/Artificial_intelligence.com
- <https://www.youtube.com/watch?v=kWmX3pd1f10.com>
- https://en.wikipedia.org/wiki/Internet_of_things.com

Books -

- Artificial Intelligence a modern approach (Stuart J. Russell and Peter Norvig)
- Artificial Intelligence : A New Sythesia (by Nils j Nilsson)



“CAREER OPPORTUNITY IN DIGITAL MARKETING”

Rohini D. Wagh

I. ABSTRACT :

This paper describes - What is digital marketing?, Career opportunity in digital marketing, Scope of digital marketing, Why digital marketing?, How to start the career in digital marketing, Benefits of digital marketing etc. This paper gives a short overview of digital marketing and career opportunities in this field.

Keywords : Digital Marketing

II. INTRODUCTION :

While surfing the internet, you come across various things like some cool and funny memes, sometimes useful sometimes irritating ads, some viral videos, some amazingly written blogs, mobile apps etc. Do you ever wish of creating any of these? If your answer was in affirmative then congrats you have made your career choice and that is Digital Marketing.

III. OBJECTIVES :

The objective of this study is to know:

1. What is digital marketing?
2. Why digital marketing?
3. Scope of digital marketing
4. Carrier opportunity in digital marketing in India
5. How to start the carrier?

IV. WHAT IS DIGITAL MARKETING :

Digital marketing is an umbrella term for all of your online marketing efforts. Businesses leverage digital channels such as Google search, social media, email, and their websites to connect with their current and prospective customers. Marketing has always been about connecting with your audience in the right place and at the right time. Today, that means that you need to meet them where they are already spending time: on the internet.

So what exactly of digital marketing?

From your website itself to your online branding assets digital marketing, email marketing, online brochures, and beyond -- there's a huge spectrum of tactics and assets that fall under the umbrella of digital marketing. And the best digital marketers have a clear picture of how each asset or tactic supports their overarching goals.

V. WHY DIGITAL MARKETING :

- * Digital Marketing Levels the Online Playing Field
- * Digital Marketing Is More Cost-Effective than Traditional Marketing
- * Digital Marketing Delivers Conversion
- * Digital Marketing Helps Generate Better Revenues
- * Digital Marketing Facilitates Interaction with Targeted Audiences
- * Digital Marketing Caters to the Mobile Consumer
- * Digital Marketing Builds Brand Reputation
- * Digital Marketing Provides better ROI for Your Marketing Investments
- * Digital Marketing Earns People's Trust
- * Digital Marketing Entices People to Take Favorable Action
- * Digital Marketing Makes You Ready for the Internet of Things
- * Digital Marketing Ensures Business Survival Online

VI. SCOPE OF DIGITAL MARKETING :

Before we understand the scope of digital marketing in India let us first understand about this industry. Digital marketing is a marketing method to promote products online. So in simple terms, we can say that we are promoting our products to customers who are using the Internet. Many concepts of traditional marketing are applicable to digital marketing.

In every era, marketing has evolved based on what the customer is using. If you go back in history, you can see that at times when customers used Radio, it gave birth to radio advertising and marketing. Next, we got the boom of televisions; it is one of the widely used devices globally, which allowed the companies to reach a mass audience with TV ads. Even today TV advertising is one of the most used advertising strategies for companies. Since the boom of Internet, more customers started using the Internet, which gave birth to a new era of marketing originally called as Internet marketing, which is now called as Digital Marketing.

- **Become a Professional Blogger:**

Many digital marketing professionals choose full time blogging as their career choice. With dedication and hard work, many professionals are now successful bloggers in their chosen niche. Bloggers can generate income with advertising & affiliate marketing strategies.

- **Earn with Affiliate Marketing & Ad Sense:**

You can start your blog/website/app in a specific niche of your interest and initially work hard to build traffic & viewers. After generating good traffic, you can make a good income with Ad Sense & affiliate marketing techniques.

- **Start Freelancing Services:**

Freelancing is the concept of offering your services to clients on a part-time basis from your home. Sitting at your home you can build your clients globally. Thanks to online websites like fiverr.com, freelancer.com etc. you can start offering your freelancing services.

- **Start your own agency:**

If you have experience in managing a business and have resources and contacts, you can start your own full-time digital marketing agency. With your agency, you can able to build marketing strategies for clients and implement them with digital marketing.

- **Become a YouTuber:**

You can choose to become a full-time YouTuber in a selected niche. You need to focus on the quality of content and building your audience base in YouTube. Once you start getting subscribers and views, you can make money with YouTube monetization.

- **Carrier opportunity in digital marketing**

According to Times of India, Digital Marketing will create 1.5 lac jobs in India by the end of this year. Therefore, we have come up with a list of digital marketing job opportunities in India you can go for. The list will offer the digital marketing salary range, skills required and scope of the career opportunities in Digital Marketing.

However, before jumping directly onto the list of digital marketing jobs in India, here are the major areas in the field of digital marketing.

VII. CAREER IN DIGITAL MARKETING :

Let's explore different digital marketing career options. One of the most sort after digital marketing job opportunities is for the profile of a digital marketing manager.

- **Digital Marketing Manager:**

Digital Marketing Managers should have an experience of 5+ years, and if you have certifications that prove your expertise, then you will be hired easily. The demand for Digital Marketing Job Opportunities for experts is high as the companies are hunting for the same. Responsibilities of Digital Marketing Managers include leading the digital marketing team and reporting to the Vice President of Marketing of the company. They are also responsible for combining different components of digital marketing and making it efficient.

The digital marketing salary package of digital marketing experts ranges from 15 to 20 lacs per annum. Depending upon the experience, it can go as high as 40 lacs.

- **Search Engine Optimization (SEO):**

The hype over Search Engine Optimization (SEO) has made many of us well-versed with what SEO is. Those dealing with SEO need to deal with the processes that affect the visibility of a website or a web page in a search engine's unpaid results. According to the recent trends, using organic SEO techniques along with a PPC campaign, the expected click rate is 25% times more whereas the expected profit rate increases to 27%. As per these trends, the job opportunities with respect to SEO field are immense.

The average salary for SEO Manager is 3.6 lac per year.

- **Search Engine Optimizer (SEO Executive) :**

Instead of spending money on Google Ad Words campaigns, with good search engine optimization, you can get free traffic from Google. This is the reason why there are tremendous opportunities relating to SEO executive. The responsibilities of an SEO executive or SEO expert involves keyword research, getting pages indexed, user experience optimization, using webmaster tools, managing duplicate content, and many more areas.

An SEO expert should be an expert with the usage of various kinds of SEO tools in the market. For example, one of the best-known SEO tools for digital marketers is Moz.com. There are hundreds of more tools which an SEO expert

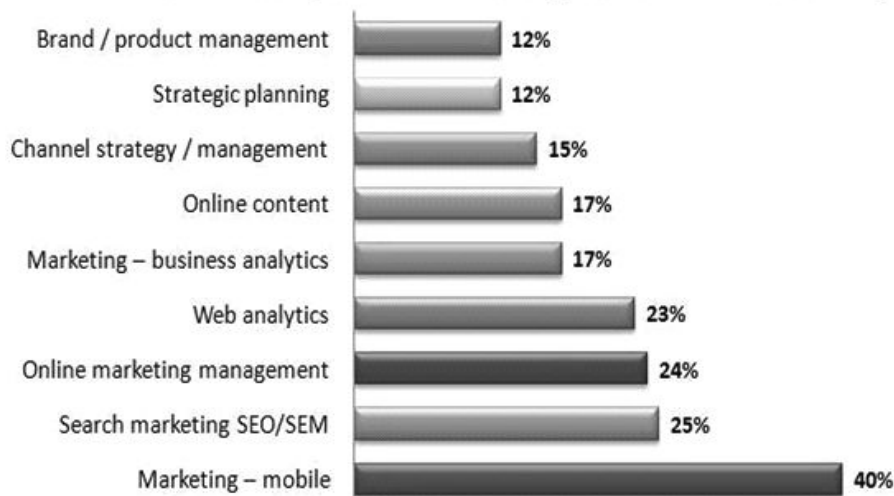
should have a strong hold on to improve the company's performance on search engines. SEO experts report to the digital marketing managers. However, most SEO expert does not manage a team and are individual contributors.

- **Social Media Marketing :**

Jobs related to Social Media Marketing deal with gaining website traffic or attention via social media sites. The aim is to center on efforts to create content that attracts attention and persuades readers to share it across their social networks.

According to Octane Research 2016, social media updates were the most looked after choice for achieving maximum customer engagement (46%). If you wish to establish your career in Social Media industry, the average digital marketing salary you can expect is 3.3 lac per year.

Social media jobs which are expected hot in next 2-3 years



- **Social Media Marketing Expert**

Social Media marketing is divided into two areas. One of the areas deals with spreading the content through social media platforms. Running paid advertising in Social media is something that requires expertise and experience. For instance, Face book advertisements are one of the difficult tasks nowadays. With the addition of new targeting options and features added almost every single day, the requirement for a social media marketer is increasing day by day.

- **Content Marketing**

This strategic marketing approach focuses on creating and distributing valuable, relevant, and consistent content in order to attract and retain a clearly-defined audience so as to drive profits. According to Demand Metric, content marketing costs 62% less than traditional marketing and generates 3 times more leads. This makes it obvious that content marketing is growing large and is set to bloom further.

- **Content Marketing Manager**

As a content marketing manager, you are responsible for content marketing. Well, obviously. But there are many things you need to manage. This includes managing the blog, drip marketing campaigns, sales page copywriting, eBook publications, guest blogging, video marketing, email communications, and a little bit of PR as well.

If you start to work as content marketing managers then you are supposed to report to digital marketing managers or the head of marketing. However, it is not necessary. At times, content marketing managers can be the only contributors or can be head of a content team.

One of the advantages of being a content marketing manager is that you can work from home without any hustle. Freelancing is one of the options to build career in Digital Marketing in India to them in which they can write content by working from their home or as a part time job.

The expected digital marketing salary for content marketing managers is between 10 to 15 lacs per annum. The experience required for this post is minimum 3 years to 5 years.

Educational qualification: Although there is no clear requirement for qualification, having digital marketing certifications and MBA can help you showcase your content marketing expertise. However, if you have required the set of skills, certifications are not necessary.

- **Copywriter:**

The job responsibilities of a copywriter are vast. If you want to become a copywriter, you should be ready to work with many people in the digital marketing team. The copywriter can help the content team refine their content for better reception, help the social media manager with posting better words on social media channels, and help the search engine marketer write better ad copy. Amongst Digital Marketing job opportunities in India, content is one of the most sought after choice.

A copywriter should be proficient in English. A copywriter should know how to write persuasive articles in order to fuel the sales funnel.

- **Search Engine Marketing**

Search Engine Marketing or SEM is a form of internet marketing that deals with the promoting the websites by increasing their visibility in search engine results pages (SERPs) with the help of paid advertising.

Search engine marketing is one crucial aspect of digital marketing. It is a broad marketing term that defines marketing through the search engines. Well, keeping in mind the master of search engine, Google, search engine marketing most of the times refers to marketing with the help of Google Ad Words.

The average salary for Search Engine Marketers is 4.7 lac per year.

- **Search Engine Marketer/ Specialist:**

The tasks of search engine marketer are done by the digital marketing manager himself if the size of the company is small. At times, it is outsourced to a digital marketing agency who will charge a fee for the work done. However, when it comes to bigger companies, they have a dedicated Search Engine Marketing specialist (SEM specialist) along with a team for search engine marketers.

The reporting managers for search engine marketers will be digital marketing managers. The responsibilities of a search engine marketer include targeting the number of leads and clicks from the given marketing budget, analysis, keyword research, bid management, split testing the ad campaigns, and ad copywriting.

There is no specific range when it comes to experience for search engine marketing expert. It ranges from company to company. In small companies, there is a bright scope of digital marketing jobs for fresher's but some established companies would be needing experts with several years of experience.

- **Inbound Marketing**

This is a field that deals with bringing users in, rather than marketers having to go out to get prospects' attention. It earns the attention of customers and draws customers to the website with the help of interesting content. On an average, the salary for Inbound Marketer ranges from 4 lacs – 6 lacs per annum.

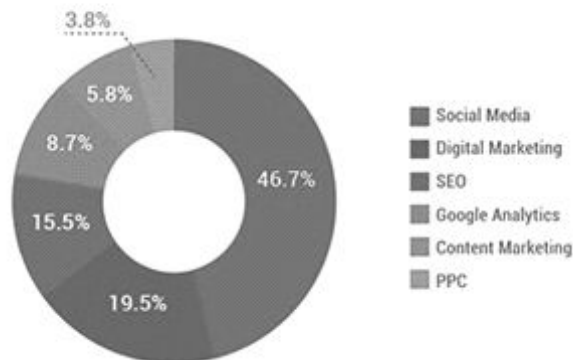
- **Inbound Marketing Manager :**

The requirement for inbound marketing manager will depend upon the type and size of the organizations. The responsibilities of a content marketer and an inbound marketer often overlap. Responsibilities of an Inbound Marketer are to manage the funnel and conversion at each stage. Conversion rate optimization, drip marketing and lead nurturing. The difference between content marketing and inbound marketing is that the inbound marketing manager creates a strategy on how to attract customers using content marketing while the content marketing manager focuses on execution of that strategy.

- **Conversion Rate Optimizer**

The art of increasing the conversion ratio with each stage of the marketing

NUMBER OF JOB LISTINGS PER KEYWORD



funnel is the job of a conversion rate optimizer. The CRO expert in digital marketing will have to work with various people. For instance, a CRO expert can work with the inbound marketing manager in designing landing pages that convert well.

The job of a CRO expert is to use various tools to achieve higher conversions. A CRO expert should be well-acquainted with tools such as CrazyEgg.com which give insights on how people interact with landing pages and Optimizely.com which helps find out which color and text give better conversions.

VIII. HOW TO START THE CAREER IN DIGITAL MARKETING :

1. Familiarize yourself with the basics :

Before switching to digital marketing, it is always a good idea to familiarize yourself with the basics of the industry including the key terminology used. Try and understand the meanings of terms like search engine optimization, search engine marketing, social media marketing and so on. You can check out websites such as Moz, Hub Spot, Social Media Examiner, and Search Engine Land to get yourself familiarized with the basics of digital marketing.

2. Different roles in Digital Marketing :

Digital marketing is a very broad field with different roles. As a first step, it is helpful to understand the major roles in this field and the basic qualifications/skills required for these roles.

For example, the role of a Social Media Executive/Manager is to manage the different social platforms (e.g. LinkedIn, Facebook, Instagram, and Twitter) of an organization. This role requires good communication skills, good people skills, and excellent customer service skills. The role of a search marketing specialist involves managing the different paid search campaigns of a business. This role requires a strong marketing acumen, ability to deal with numbers and data, and a solid understanding of paid search. You can also check out the various digital marketing openings on job portals like Naukri.com or LinkedIn jobs to understand the various roles in detail.

3. Network with industry professionals :

Along with online research, it is important to connect with some real people who are working in the digital marketing industry. Get their feedback on the current trends in the industry and know more about their roles. Tap into your existing LinkedIn/Facebook connections and see if you know of any digital marketing professionals. You can also do networking through online forums on LinkedIn or other niche forums dedicated to digital marketing.

Along with helping you get started, networking will also help you at the later stages of your digital marketing career. The field is evolving rapidly, and it is always good to be connected to people who are more experienced. A strong network can help in finding solutions to specific digital marketing challenges as well as exploring new career opportunities.

4. Get formal training and certification :

While there are lots of online resources for learning digital marketing, a formal training can go a long way in launching your career. As opposed to self-learning, learning from industry experts in the industry can make you aware of real-world digital marketing challenges. Formal training also provides you with a forum to resolve your doubts or specific technical questions.

Along with formal training, a formal certification will serve as a good demonstration of your knowledge in the field. Depending on your interest, you can choose to get a certification on a specific domain such as SEO or SEM, or go for a certification that covers the basics of each of these fields. While a specific certification is good to get started, in order to be really successful you need to know the basics of all major aspects of digital marketing. This concept is known as a T-Shaped marketer, or a digital marketer who is a subject matter expert in any one area, say SEO, but is aware of all other aspects like mobile marketing, web analytics, etc.

5. Take on independent projects :

In the beginning, you should take on whatever independent projects come your way, even if the compensation is low. Practical projects will help in understanding the tips and tricks of the trade and knowing clients' expectations. You should try out projects of all kinds, be it an SEO project or a social media marketing project.

Some ways of finding independent projects is by writing to digital agencies and offering to volunteer for a month or two (at a low stipend or even for free). Another option is to offer digital marketing to non-profit organizations or any small organizations such as local sports clubs. If any of your family members or friends is entrepreneurs, you can also volunteer to help them with their digital marketing.

The success and failure in these independent projects will help in building your portfolio and get more projects.

6. Stay updated on the latest trends:

Whether you are starting out your career or are a seasoned professional in this field, it is crucial to be aware of the latest developments in this field. You can do so by following digital marketing thought leaders such as Neil Patel, Dharma's Shah, Jay Baer, among others on Twitter and LinkedIn.

Also, websites such as Search Engine Land, Marketing Land, Consultancy,

eMarketer are good resources to stay updated. You can sign up for a daily/weekly newsletter of any of these websites. Digital Vidya regularly organizes webinars where industry professionals share the latest trends in digital marketing. Digital Vidya's blog is also a good resource for staying updated on the latest developments.

Another useful way of learning is to check the digital marketing initiatives of leading brands. For example, check out the social media pages of top global brands like Coca Cola, IBM, and McDonald's. You can also check out how these top brands do paid advertising on Google or Facebook.

IX. CONCLUSION :

As you can see, there are lots of ways to start a career in digital marketing. As with any field, determination and passion are very important to help you land the first opportunity.

X. REFERENCES :

- <http://www.webtrainings.in/what-is-scope-of-digital-marketing-in-india/>
- <http://digitalmarketingphilippines.com/12-reasons-why-digital-marketing-can-help-you-grow-your-business/>
- <http://www.digitalvidya.com/blog/top-8-digital-marketing-job-opportunities/>
- <http://www.digitalvidya.com/blog/9-tips-to-start-a-career-in-digital-marketing/>

GIRL'S TALK

Deepa Kumari and Revati Patil

I. ABSTRACT :

On 28th May, the whole world observed International Menstrual Hygiene Day. The story of menstruation is incomplete without a piece of cloth, and understanding the challenges of different segments of women in our society. To know more on the campaign 'Not Just a Piece of Cloth' read till the end. You will find all the solutions for your problems!



To the lay person, menstruation is a basic biological function for a woman, and thus her personal problem. That is mostly where the understanding begins and ends. But this deeply taboo issue has a lot of impact, which is still not part of the bigger discourse. Menstruation can be a monthly disaster for women who are still invisible to the larger world.

Keywords : *Menstruation, Sanitation.*

II. SCIENTIFIC VIEW OF MENSTRUATION:

Menstruation is a phenomenon unique to girls. However, it has always been surrounded by taboos and myths that exclude women from many aspects of socio-cultural life. In India, the topic has been a taboo until date. Such taboos about menstruation present in many societies impact on girls' and women's emotional state, mentality and lifestyle and most importantly, health. The

challenge, of addressing the socio-cultural taboos and beliefs in menstruation, is further compounded by the low girls' knowledge levels and understandings of puberty, menstruation, and reproductive health. Thus, there is the need to follow a strategic approach in combating these issues. The current paper aims to discuss menstruation related myths prevalent in India, their impact on women's life, relevance of addressing these issues in primary care and a brief description about various strategies to combat them.

Menstruation is the natural part of the reproductive cycle in which blood from the uterus exits through the vagina. It is a natural process that first occurs in girls usually between the age of 11 and 14 years and is one of the indicators of the onset of puberty among them. Despite being a phenomenon unique to girls, this has always been surrounded by secrecy and myths in many societies. Taboos surrounding menstruation exclude women and girls from many aspects of social and cultural life. Some of these are helpful, but others have potentially harmful implications.

III. MENSTRUATION AND SANITATION :

3.1 Survey of Goonj Team:

Sanitation and the menstrual health and hygiene of women are closely connected. At a NJPC session on menstrual issues, a group of 30 tribal women from Masora Kala village (Lalitpur district, Bundelkhand, UP) spoke about the lack of private bathing spaces. The single hand pump situated beside the road forces them to take a bath in the open.

When the Goonj team motivated them to take action, they built a community bathroom to ensure their dignity. Goonj's Not Just a Piece of Cloth (NJPC) campaign closely juxtaposes sanitation and menstrual issues among women.

In Sahi Village, Daringbadi district, Odisha, the women used to bathe in the open by the roadside earlier. They had to wash their menstrual cloths in the open. It is not difficult to imagine that the hurriedly washed cloth carried infections, and the place became consistently unhygienic for other women to use. This open bathing area, called Chua or Duckwell, was also used by animals.

With reference to the newly constructed covered bathing area made with tarpaulin, a woman from the colony said, "We knew nothing about our personal hygiene during our menses, but now we know." A separate place, 20 metres away from this bathroom, was also dug for the animals to drink water.

3.2 Menstruation and Women's Health

In the upper parts of Guptkashi, Uttarakhand, where they don't even have a gynaecologist available for deliveries or other emergencies, the question about what women do when they have menstrual cramps is entirely rhetorical. In the deep interiors of the Sunderbans, West Bengal, where cyclones and storms make daily life a challenge, the question about whether a UTI infection will or will not lead to cervical cancer is again a needless one.

But what about the places which have primary health centres, clinics, dispensaries, and hospitals? Are women with menstrual health issues treated more seriously in the health facilities across our country? Here is a quoted paragraph from a 2013 International Report by the Water Supply and Sanitation Collaborative Council (WSSCC), "The medical profession may not always be a source of good information either, as one participant suggested, when he pointed out that many junior doctors are not trained properly in menstrual hygiene management, even while they must deal with the medical consequences."

3.3 Ignorance can lead to Cancer :

One cancer survivor said, "I started menstruating when I was 12 years old, but my menstrual cycle was not regular. I never told my mother about this. One day, due to heavy blood loss, I was admitted in the emergency room, where I was diagnosed with uterus cancer. I was operated upon and my uterus was removed, so now I don't menstruate."

Most women agreed that due to ignorance about menstruation, young girls and women don't pay attention to their menstrual issues. Issues where definite irregularities are ignored or hidden can slowly take the form of uterine cancer, which can be fatal if not treated in time. The local ANM (Auxiliary Nurse Midwife) comes once a week just for giving vaccinations. Even she doesn't have knowledge about menstrual health and hygiene. There is no way of changing their knowledge and practices, and hence they follow primitive methods.

3.4 Menstruation and Drought

With only three running hand pumps for the entire village of Sudor in Panna District in Madhya Pradesh, water is a precious commodity.

Women go long distances to fetch water on bullock carts or on cycles, or carry the utensils on their heads. "Adha samay toh paani laane mein lag jata hai, fir majdoori bhi karo. Hamne toh garbhvati avastha mein bhi majdoori ki hai.

Maahvaari ke samay dard itna hota hai ki ghar aakar pehle apne aap ko sekte hain, fir khana banaate hain.” (“We spend half of our time in bringing water, and then we have to go out to work as well. We have worked as daily labourers even when pregnant. During menstruation, the pain is so much that when we come home, first we have to do hot fermentation before we can cook food.”)

Drought is not as visible as other disasters such as earthquakes or cyclones, yet the devastation is equally lethal. Women face the brunt of it because typically the men migrate to the cities, leaving behind the ever-growing responsibility of running the household to their women. These women have extremely limited choices and priorities, sometimes bordering on the fight for mere survival.

3.5 Menstruation and Disability

The silence in a classroom full of 35 bubbly girls only amplified that they were hearing and speech-impaired. Their frantic hand gestures showed that a spirited discussion was in progress on the subject of menstruation. The teacher explained the issue of menstrual health and hygiene to them and asked them to fill the NJPC – A Million Voices form.

Given the strong taboos and challenges that adolescent girls and women generally face around menstruation, the disabled face manifold greater problems. Anandwan, Baba Amte's exemplary centre for the leprosy-afflicted. This was the time we had pointed out to Pallavi Amte, Baba Amte's granddaughter-in-law, how NJPC could address the needs of the leprosy-afflicted and of people with other disabilities living in Anandwan.

3.6 Focus on

For example, the visually-challenged girls at Anandwan didn't find out, till someone told them, about their periods. Even using a ready-made sanitary pad presented practical difficulties for these girls.

Pallavi said, “Our focus was primarily leprosy patients, but Anandwan also houses people with many other disabilities. We wanted to pay more attention to their specific needs as well. We have here more than 350 disabled girls and women in their reproductive age, but we hadn't thought about their monthly needs of menstruation. A well-oriented warden now takes special care of these girls, providing them information about menstruation and other reproductive health related issues.”

IV. MYTHS... & TRUTHS...

1. You can't go swimming when you have your period.

There is no reason to not go swimming when you have your period. Using tampons, and changing them regularly, your period is secured whatever activity you take on.

2. Exercise is bad for you when you have your period.

Exercising is almost always good for you. If you have cramps during your period, exercise is actually the most effective cure, releasing endorphins into the blood and relieving cramps.

3. Your period comes every 28 days.

Cycles vary from person to person and from cycle to cycle, especially in the beginning of your period. Other reasons for irregular period cycles could be stress, travelling between time zones, strenuous exercise, illness, drastic changes in weight and diet.

4. You lose a lot of blood during your period and should therefore rest a lot.

You lose about four tablespoons of blood during your period. So no need to panic or lie down.

5. Some types of food are bad for you when you have your period. When it comes to eating during your period the same rules apply as when you don't have your period, so no need to drastically change your diet during your period. However, you might need more iron if you tend to lose a lot of blood during your period.

V. SCIENTIFIC TERMS ONE SHOULD KNOW:

According to the abnormality of the menstrual cycle, they are classified as :-

- Menorrhagia – It is a heavy and prolonged periods, i.e. the bleeding which continues above 8 days.
- Metrorrhagia – Irregular timing of the menstrual periods usually more frequent.
- Menometrorrhagia – Irregular, frequent periods with heavy bleeding.

- Oligomenorrhea – Less than 8 periods a year, or the cycle coming less frequent than every 35 days.
- Dysmenorrhea – Painful periods i.e. periods with severe abdominal pain, nausea, diarrhea or heavy blood loss may co – exists.
- Amenorrhea – Absence of periods.
- Euromenorrhea – Menstrual cycle that has no abnormalities of flow, timing or pain.

VI. YOU CAN DO 4 SIMPLE THINGS TO CHANGE THIS :

1. Start by giving two meters of cotton cloth to women in need, and share her story.
2. Hold a Chuppi todo Baithak (Break the Silence) meeting on this issue with five women/men you know.
3. Make it a platform to open up through simple exchange of experiences, emotions, and challenges around menstruation.
4. Create a chain. Tag five men/women in your social media network to spread the word.
5. Organize a collection camp around cotton cloth for menstruation.

VII. REFERENCES:

- www.goonj.org
- <https://www.medicinenet.com/menstruation/article.html>
- <https://teens.webmd.com>
- <https://www.healthline.com/health/womens-health/menstrual-cramp-remedies>

**STUDY OF PROBLEMS FACED BY STUDENTS IN GETTING PLACEMENT
THOSE WHO HAVE COMPLETED SCHOOLING IN MARATHI MEDIUM**

**Pooja Pawale Pooja Katariya Kaveri Rahinj
Pallavi Makone Sayali Gujarathi**

I. INTRODUCTION

“World is a village”, because of internet era. Now-a-days most of the Indians are working in foreign countries who have completed their education from Marathi medium school. But now-a-days mostly people prefer English medium for their children, because of which the strength of students of Marathi medium schools is decreasing day by day.

After completing primary education, for further studies we require English language. The student who have completed their education from Marathi medium school are facing some problems like weak communication or lack of confidence. It does not mean that they are not good at academics but they are not able to express their knowledge fluently. This is a very big hurdle which is faced by Marathi medium students during interview or getting jobs in an industry. To avoid all this hurdle people prefer English medium for their children, but it is not affordable to all people. Instead of switching whole medium, some improvements are necessary in Marathi medium school, which will improve Marathi medium education and increase the strength of students.

1.1 Education:

Education plays a very important role in every society as it offers the specific and skilled manpower to serve various functions in the society. Education is the crucial social factor that initiates the progress of social, economical and cultural development of the communities. Education helps the society to preserve and to progress. Education has a progressive function as reconstructing new experiences, unfolding new dimensions of knowledge, developing new capacities in the individual and furthering civilization and culture.

Education helps a person to grow, to develop and to be successful in his life. Education enables the person to bring out the best what already exists in

him/her. Education according to Swami Vivekananda is the best means for the development of the inner man. It is also the means for making mankind arise out of his poverty and helplessness. Here it is not necessary from which medium we are taking education, what matter is what we learn.

1.2 Language:

Language is a system for the expression of thoughts, feelings, etc. by using spoken sounds and conventional symbols. We can not imagine the society without language. Human language is flexible, full of variety, non-instinctive and it is acquired rather than inherited.

As Marathi is our mother tongue, Marathi is also necessary but more than this professionally English is most important. To improve English of Marathi medium students we should add some extra efforts in Marathi medium schools.

1.3 Language Acquisition:

Language has played a major role in the evolution of human civilization. Language is an essential requirement of the society. Language is an acquired skill so language learning is related to the formation of a set of certain habits. When a language is being acquired in a formal set up, as a second language, it becomes necessary to consider the principles of language learning and factors affecting language learning. Learning a second or foreign language is known as language education. For Marathi medium students, principle of habit formation and principle of practice become main factor in learning English as a second language.

Mother tongue or the language they use at home is not pure Marathi. In schools they learn all subjects, reading and writing in Marathi. This leads certain habits of reading and speaking which affects their acquisition of English writing and speaking which has entirely different pattern of writing and pronunciation. These students rarely get chance of speaking English or practicing English at home.

1.4 Importance of English:

English enjoys a place of global language because of its use in business, sports, science and almost every field of life. Lord Macaulay's recommendations made English an official and educational language of India. English is used for administrative purpose, legal purpose, for trade and commerce. English proves to be an important factor in social life of our country. English is a unifying force and a unifying factor in the interstate and international social life. English is the international language of diplomacy, business, science and technology, banking,

computing, medicine, aviation, tourism, etc. English is link language in India. It has been rightly marked by Pt. Jawaharlal Nehru that English is our major television broadcasting, telephonic communication language. 75% of emails are in English. English, as a language of communication, basically includes four skills i.e.

Listening-Speaking-Reading-Writing (L-S-R-W). Language is verbal as it primarily relates to the ability to understand and speak the language. It is oral foundation of the language. The development of other skills like reading and writing is comparatively easy. Speaking and listening are two sides of the same coin and development of these aural-oral skills is very necessary in teaching of any language. In teaching of second language, the learners should be deliberately exposed to the listening material. This helps them to pick up the language, comprehend it and finally produce the desirable responses.

English is a global language and you cannot escape speaking English. Without the ability to speak in English one may develop low confidence leading towards avoiding interaction with English speaking people. It has become necessary to survive in the modern age where right from getting admission in nursery to getting admission in college, facing an interview everywhere English is a predominant language. In the last few years employment opportunities are becoming global and the importance of English has increased manifold. The importance of spoken English is even more because there are many cases where one knows his subject well but fails to communicate it properly. The practice of spoken English, therefore is quite essential.

Learning English in a country where it is not a native language, opens a number of opportunities for the individual. In today's corporate world, the need for effective communication has been recognized and accepted more than the technical knowledge. If one's spoken English is poor then he or she can not achieve the desired success. Those who can speak good English will probably usurp the ideas and get the credit for all the hard work.

With English Marathi is also important, because of which we should focus on both languages.

1.5 General problems of Marathi medium students while speaking English:

Marathi medium students face the difficulties in speaking English fluently. Influence of mother tongue is main factor in this. Regional languages may have

some sounds which are not found in English or vice a versa which hampers interest in English speaking as a regional speaker finds it difficult to pronounce those sounds. Dissimilar grammatical patterns of English and related regional languages also create confusion for new learners. They also face problems of poor vocabulary, poor listening facility which is essential for good speaking. Family's low educational background, educational system without much focus on speaking skill and no provision of separate English speaking classes in schools.

Speaking is very important and fundamental mode of communication in human society. Speaking is communicating ideas , thoughts , feelings etc. Speaking well has a dramatic effect on the professional and private life of an individual. Speaking, if well concentrated, can provide a good base for the development of the reading and writing skills.

Reading is a complex skill which includes a number of simultaneous activities. Reading helps to develop the feel and get an insight into the language. Reading helps to understand all registers and to build communicative competence. Writing is a skill which has to be developed and it is not something that comes naturally to humans like speaking. Writing is a systematic process involving presentation of idea in a precise manner. Speaking and reading provide a firm base for writing.

Writing aims at clear and specific communication. In schools students learn english for language acquisition. They are made familiar with the basic four skills of English language and assisted in acquiring english as a language for practical utility.

At the time of schooling english is one subject but that time it should be taken as a one of the language then and then only they are able to communicate in English.

II. OBJECTIVE -

1. To study the problems faced by marathi medium students during placement.
2. Improve the quality of marathi medium education.

Hypothesis Of study:

H0 : Marathi medium students faced communication problem during placements.

III. RESEARCH METHODOLOGY -

Need and importance of study:

In Marathi medium school every subject is taught in Marathi. So it is quite easy for the students to get knowledge through their mother tongue. But as the global needs are changing every parents want to teach their ward in english medium where english is the medium of instructions. According to the future needs everyone wants to acquire proficiency, fluency and accuracy in English. All english medium schools in Maharashtra are private schools and hence the higher and middle class people can afford it. So now a day Marathi medium schools are decreasing fast due to few number of students. Because of this the problem of surplus teacher arises in most of the Marathi medium schools. This is one part of the problem; on the second part the economically backward classes can't afford the fees of english medium. So they have to learn in marathi medium schools and they can't get the knowledge of english as english is not their language of instruction. Now it is the duty of government-

1. To avoid categorization between students on the basis of language of instructions.
2. To give an opportunity to every student for learning English.
3. To avoid the problem of surplus teachers in Marathi medium schools.
4. To bring proficiency, fluency and accuracy in English as it is the language of the world and in Marathi as it is a native language attached with the culture.

Research Design :

> Population -

Research was carried out in IMSCDR ,Ahmednagar.Data was collected from management students.

> Sample -

Data was collected from around 80 students of MBA and MCA.

> Method of sampling -

We have used Convenience method of sampling.

> Research Instrument -

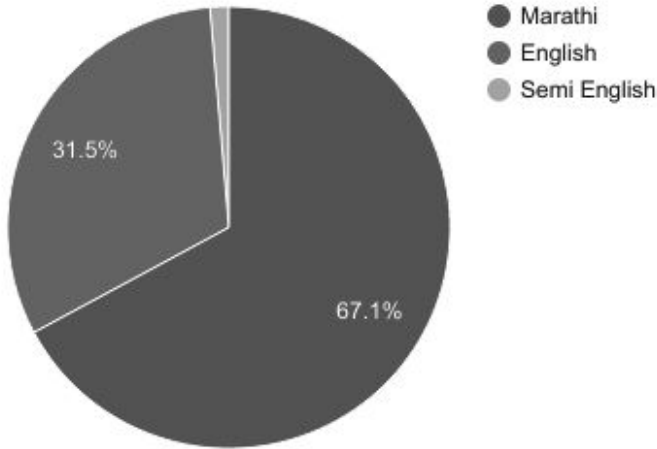
- Questionnaire method
- Method of data collection is Schedule Method.

> Limitations of study -

- Time constraint for data collection.
- Less sample size.

IV. DATA ANALYSIS AND INTERPRETATION -

Q1. Select your medium of primary education?



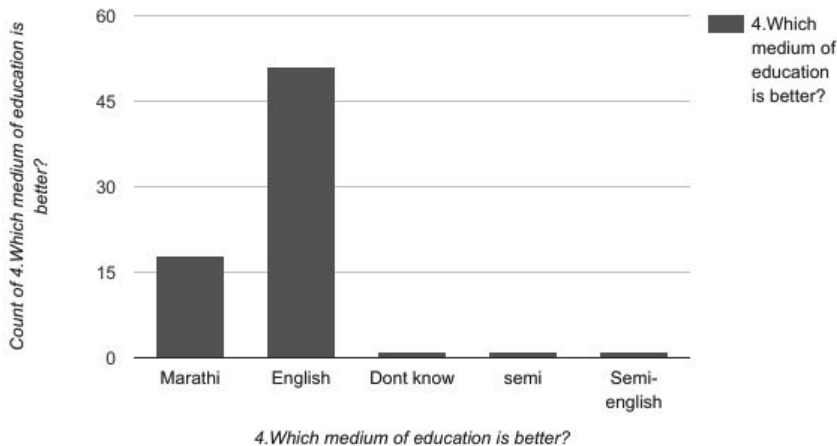
Interpretation -

67.1% students belongs from Marathi medium for their primary education.

31.5% students belongs from English medium for their primary education.

1.4% students belongs from SemiEnglish medium for their primary education.

Q2. Which medium of education is better?



Interpretation -

Above 50% student says English medium is better.

Less than 20% students says Marathi medium is better.

Q3.As per your academics do you have any problem in writing English?

>For this question we have used single proportions test.

Frequency	: 19
Sample size	: 76
Test proportion	: 0.5
Hypothesized difference (D)	: 0
Variance (confidence interval)	: Sample
Continuity correction	: Yes
Significance level (%)	: 5
Run again	:
Proportion	: 0.25

95% confidence interval on the proportion (Wilson score):

] -1.000, 0.346 [

z-test for one proportion / Lower-tailed test:

Difference	: -0.250
z (Observed value)	: -4.474
z (Critical value)	: 1.645
p-value (one-tailed)	: <0.0001
Alpha	: 0.05

Interpretation -

P:Students do not have problem in writing English.

H0:P=0.5

H1:P>0.5

As the computed p-value is lower than the significance level alpha=0.05, one should reject the null hypothesis H0, and accept the alternative hypothesis Ha.

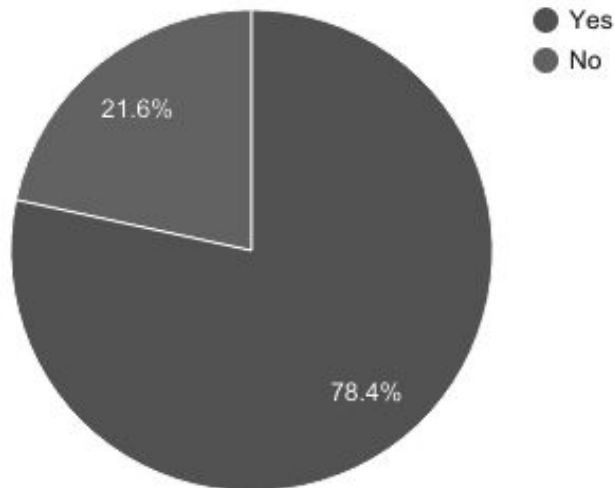
The risk to reject the null hypothesis H0 while it is true is lower than 0.01%.

Interpretation -

H1:P>0.5

Means Majority of the students doesn't have any problem in English writing.

Q4. Do you think your basic concepts are clear?



Interpretation -

78.4% students says their basic concepts are clear.

21.6% students says their basic concepts are not clear.

Q5. If yes, have you got selected in that drive?

-> For these two questions we have used equality of proportions test.

- Frequency : 1: 3
- Sample size : 1: 16
- Frequency : 2: 12
- Sample size : 2: 14
- Hypothesized difference (D) : 0
- Variance : $p_1q_1/n_1+p_2q_2/n_2$
- Continuity correction : Yes
- Significance level (%) : 5
- Run again :

z-test for two proportions / Lower-tailed test:

95% confidence interval on the difference between the proportions:

]-1.000, 0.053 [

- Difference : -0.670
- z (Observed value) : -4.459
- z (Critical value) : -1.645
- p-value (one-tailed) : < 0.0001
- Alpha : 0.05

Interpretation -

P1:Appering for an interview and being selected from Marathi medium.

P2:Appering for an interview and being selected from English medium.

H0:p1=p2 vs

H1:P1<P2

As the computed p-value is lower than the significance level alpha=0.05, one should reject the null hypothesis H0, and accept the alternative hypothesis H1.

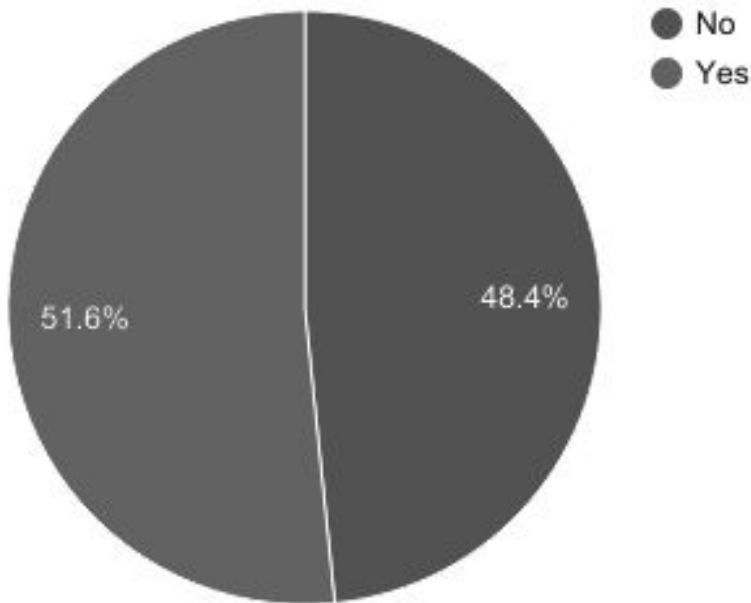
The risk to reject the null hypothesis H0 while it is true is lower than 0.01%.

Interpretation -

H1:P1<P2

Students from English medium have more changes of getting selected in an interview than Marathi medium students.

Q:6 Do you face communication problem?



Interpretation -

51.6% students says that they have communication problem.

48.4% students says that they don't have communication problem.

Q: 7. Do you think if communication skill is good enough then you are able to crack the interview?

->For this question we have used single proportions test.

Frequency	: 25
Sample size	: 76
Test proportion	: 0.5
Hypothesized difference (D)	: 0
Variance (confidence interval)	: Sample1
Continuity correction	: Yes
Significance level (%)	: 5
Run again	:
Proportion	: 0.329

95% confidence interval on the proportion (Wilson score):

] -1.000, 0.429 [

z-test for one proportion / Lower-tailed test:

Difference	: -0.171
z (Observed value)	: -3.097
z (Critical value)	: 1.645
p-value (one-tailed)	: 0.001
Alpha	: 0.05

Interpretation -

P:Communication skill is not necessary to crack the interview.

H0:P=0.5

H1:P>0.5

As the computed p-value is lower than the significance level alpha=0.05, one should reject the null hypothesis H0, and accept the alternative hypothesis Ha.

The risk to reject the null hypothesis H0 while it is true is lower than 0.01%.

H1:P>0.5

Interpretation:

Communication skill is necessary to crack the interview.

Q: 8.Do you think communication problem is related to medium of education?

->For this question we have used single proportions test.

Frequency	: 20
Sample size	: 76
Test proportion	: 0.5
Hypothesized difference (D)	: 0
Variance (confidence interval):	Sample

Continuity correction : Yes
 Significance level (%) : 5
 Run again :
 Proportion : 0.263

95% confidence interval on the proportion (Wilson score):
]-1.000, 0.360 [

z-test for one proportion / Lower-tailed test:

Difference : -0.237
 z (Observed value) : -4.244
 z (Critical value) : 1.645
 p-value (one-tailed) : < 0.0001
 Alpha : 0.05

Interpretation -

P:Communication problem is related to medium of education .

H0:P=0.5

H1:P>0.5

As the computed p-value is lower than the significance level alpha=0.05, one should reject the null hypothesis H0, and accept the alternative hypothesis Ha. The risk to reject the null hypothesis H0 while it is true is lower than 0.01%.

Interpretation -

H1:P>0.5

Communication problem is related to medium of education.

Q:9.Do you think is communication is plus point because of which you got selected?

->For this question we have used single proportions test.

Frequency : 62
 Sample size : 76
 Test proportion : 0.5
 Hypothesized difference (D) : 0
 Variance (confidence interval): Sample
 Continuity correction : Yes
 Significance level (%) : 5
 Run again :
 Proportion : 0.816

95% confidence interval on the proportion (Wilson score):
]-1.000 0.883 [

z-test for one proportion / Lower-tailed test

Difference	: 0.316
z (Observed value)	: 5.621
z (Critical value)	: 1.645
p-value (one-tailed)	: 1.000
alpha	: 0.05

Test interpretation:

P: Communications skill is plus point .

H₀: P=0.5

H₁: P>0.5

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H₀.

The risk to reject the null hypothesis H₀ while it is true is 100.00%.

Interpretation -

Communication is plus point for crack the interview.

V. FINDINGS:

- Above 50% student says English medium is better.
- 73% students says there is no problem in writing English.
- 78.4% students says their basic concepts are clear.
- 51.6% students says that they have communication problem while facing placements.
- 61.6 % student says that Communication skill is essential for crack the interview.
- 64 % students says that communication problem is related to medium of education.
- 61 % students says that communication is always plus point for getting placements.
- 79.2 % Student says that because of communication they got selected.
- Students from English medium have more chances of getting selected in an interview than Marathi medium students.

VI: CONCLUSION -

Mostly marathi medium student fails in interview because of their communication skill. Though they have better subject knowledge but because of communication they are not able to explain all concepts properly in front of interviewer.

The students from Marathi medium don't have any problem in writing English. In contrast English medium students are able to crack interview mostly because good communication skill.

Communication problem is related to medium of education , because of which Marathi medium students are not able speak fluent English like English medium students.

VII : RECOMMENDATION :

- To improve the communication skills ,subjects like softskill should be added in syllabus.
- English news paper reading is also helpful for improving English communication skill.
- Start talking English with your friends and family members.
- Use dictionaries

Study of Reasons of Farmer Suicides In Ahmednagar District



Objectives:-

- To Study the socio-economic characteristics of the farmer suicide in Ahmednagar.
- To identify the factors responsible for the suicide of the farmer.
- To give recommendations and solutions related to farmer suicide.



Hypothesis:-

- **H0:-** Researcher has selected this topic to find out the possible reasons for farmer's suicides.
- **H1:-** Government / other bodies related to farmer wel-fare, can find out the solutions to reduce the farmer suicides using the outcomes of this research

Research Methodology:-

- In this entire research all the information is collect by existing documentation, forms and databases.
- Basic statistic information gathers by newspaper and other magazine.

MCA - Ist Year Student, Institute of Management Studies Career Development & Research,
IMS Campus, Station Road, Ahmednagar.
Presented by - Ajit Kute & Chintamani Kasture

- I) Project Title:** “Study of Investing in Capital Market through Demat Accounts”
- II) Introduction:** Demat (dematerialization) is systematic process for converting traditional physical shares and securities of investor into electronic form. It is similar to operating bank account that holds financial securities and assets for trading and investment purpose.
- III) Significance:**
- 1) Numerous financial reforms were implemented in India since 1991, still today various problems exists.
 - 2) Problems are related to transactions, trading, transferring, clearing, settlement of shares and securities through Demat accounts.
 - 3) All these restricts and limits growth of Capital Market in India
- IV) Objectives of Study:**
- To study investment pattern and preferences of investors investing through Demat Accounts
 - To study various factors considered by investors while opening Demat Accounts
 - To study various problems faced by investors while opening and operating Demat Accounts
 - To study awareness and use of services by investors offered on Demat account
- V) Research Methodology:**
- Field Survey using Questionnaire from investors investing in Indian capital market through their Demat Accounts.
 - Both primary data and secondary data were collected.
 - Population: Individual investors investing in capital market through Demat Accounts situated in Ahmednagar city.
 - Sample Size: 100 individual investors (Stratified Random Sampling)
- VI) Major Findings:**
- Investors preferred to trade & operate Demat A/c (opened mainly with co-operative banks) on their own
 - Factors considered before opening Demat A/c: Convenience to Use/ Operate, Low Cost & Efficient Services
 - Minor problems faced by investors include delay in processing, delay in communication, delay in transfer
 - Investors mostly aware of different services given on Demat A/c as well as use majority of such services
 - Investors highly satisfied about services and facilities provided to them by Depository Participants
- VII) Suggestions to SEBI and Financial Regulators in India:**
- Investors' Education and Awareness Programmes
 - Safety of Investors' Funds
 - Additional Sources of Simple Information
 - Strict Laws to prevent Cyber Crimes in Capital Market
 - Strict monitoring of Insider Trading
 - Better regulations of Stock Exchanges

- I) Project Title:** “Study of Investments in Mutual Fund Schemes in Indian Financial Market”
- II) Introduction:** Mutual Fund is a mechanism of pooling together wide savings from large number of individual investors for providing better returns with minimizing risks. It is an alternate financial security for indirectly entering into capital market through shares, bonds & debentures.
- III) Significance:**
- 1) Mutual Funds aims to fulfill needs of individual investors.
 - 2) After five decades of existence, response in Tier II & III cities is highly unsatisfactory.
 - 3) Mutual Funds contribute 5% in India’s GDP.
 - 4) Only 2.5% savings are invested in Mutual Funds.
- IV) Objectives of Study:**
- To analyze attitude and behaviour of investors towards mutual funds investments
 - To study different factors affecting choice of mutual fund schemes by the investors
 - To determine influence of demographic characteristics of investors while selecting mutual fund schemes
- V) Research Methodology:** Field Survey using Questionnaire from mutual fund investors
- Both primary data and secondary data was collected for present study
 - Population: Individual investors investing in mutual funds situated in Ahmednagar city
 - Sample Size: 100 individual investors (Stratified Random Sampling)
- VI) Hypothesis:**
- 1) Selecting Mutual Fund Schemes are not affected by Past Returns Generated
 - 2) Selecting Mutual Fund Schemes are not affected by Tax Benefits Offered
 - 3) Selecting Mutual Fund Schemes are not affected by Capital Appreciation in Principal Amount
- VII) Major Findings:**
- Investors invested 6 to 10% of income with investment tenure of 6 to 7 years & preferred to take less risk
 - Highly regular and prompt in checking performances, updates and progress of their investments
 - Factors considered while investing: Past Returns, Capital Appreciation, Tax Exemptions, Quick Liquidity
 - Demographic profile of investors (age, gender, occupation and monthly income) had significant impact while selecting mutual fund schemes. Financial brokers and agents are major sources of information
- VIII) Suggestions to Individual Investors:**
- Long term investment duration
 - Self analysis and Awareness
 - Give higher preference to Mutual Funds
 - Switch-over in schemes as & when required
 - Invest more proportion of income in mutual funds
 - Rely on other sources of information

A Study Of Consumer Problems And Challenges About Online Transaction

Objective -

1. To identify the problems and challenges related to online transaction security.
2. To create awareness about online frauds in people.
3. To give recommendations related to online transactions.

Hypothesis -

1. Inadequate information/knowledge of subject Leads to exposure to security issues.
2. Studying about threats people have faced, generates a pattern which is easy to understand.
3. After creating awareness of this subject, people will follow online transaction wisely.

Research Methodology -

1. The main research information is collected by the Interviews of 150 people and by preparing written questions in the form of Questionnaires with a sample size 200 .
2. The basic information is collected through the means of online sites (E-Commerce Sites , Banking sites , Cyber security Threats)

Fact Finding Techniques To Resolve The Issues -

1. Interviews: By taking various interviews of the customers and listing down all their problems.
2. Questionnaire: List of research or survey questions asked to respondents, and designed to extract specific information for serving basic purposes:
 - Collect the appropriate data .
 - Make data comparable and amenable to analysis
 - Minimize bias in formulating and asking question.
 - Make questions engaging and varied.

Problems And Challenges -

- Don't know how to use.
- Fear of Frauds.
- Don't Trust Online sites.
- Technical issues.
- OTP not generated on time.
- Amount Debited but not Credited.

Solutions -

- Think before click.
- Choose your password wisely.
- Check the site is secured or not first.
- Beware of skimmers.
- Don't share your Credit Card number.

Guidelines for Authors

The 'Prayas: A Students' Research Publication' is an interdisciplinary research publication mainly comprises the original contributions related to IT & Management. 'Prayas' is an attempt to promote research culture amongst students and Alumni. Authors are expected to follow the instructions while structuring their papers as under:

1. Subjects: 'Prayas: A Students' Research Publication' welcomes articles/research contributions in the disciplines allied to Management, Commerce, Economics and Information Technology.

2. Size: Articles/Contributions are expected to be of about 3500 to 6000 words including figures and tables. A Hard copy along with a soft copy of the manuscript be submitted. This should be typed in 'Times New roman' font size 12 with 1.0 inch margin on all four sides.

3. Cover Page to include:

a) Title of the paper/article.

b) Details of author(s) i.e. name(s), Designation/course, address(es), phone and fax number, e-mail address(es) of the author(s).

c) Acknowledgments, if any.

4. Photograph: Please enclose a passport size colour photograph.

5. Abstract: Abstract of about 250 words should follow the cover page.

6. References: The position of the reference should be indicated in the text within brackets by the author's last name and the year of publication; e.g. '(Sharma 1998)' or given as a sentence. e.g. 'as pointed out by sharma (1998)'. At the end of the text, references should be listed in the alphabetical order in the following manner:

a) If it is an article in a Journal,

Sharma A. B. (1998), the Marketing Startegies of the 21st Century, Indian Journal of Marketing, 98(3): 126-129

b) If it is a book,

Sharma, A. B. (1998), Marketing World, U.K.:McGraw Hill, Page 26

c) If it is an electronic document,

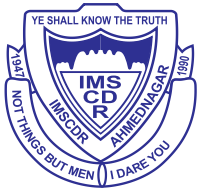
<http://www.economicstimes.com/et/daily/2000:html> Accessed on Sept. 26, 2006

7. Certification:

The author(s) should certify on the cover page that the article/contribution manuscript is not published, copyrighted, accepted or under review elsewhere. Authors should ensure that the article/contribution manuscript submitted to 'Prayas: A Students' Research Publication' is not simultaneously submitted to any other journal, nor should it be submitted anywhere else during the pendency of the review process which will take about three months.

8. Unaccepted Article/Manuscript:

This will not be returned. However, after the completion of the review process and if the article/manuscript is not selected, the author(s) is/are free to submit it elsewhere.



B. P. H. E. Society's

**INSTITUTE OF MANAGEMENT STUDIES
(CAREER DEVELOPMENT & RESEARCH)**



**NAAC Accredited Grade 'A+' Institute
'Best Institute Award' by S. P. Pune University**

The Bhaskar Pandurang Hiwale Education (B.P.H.E.) Society's Institute of management Studies, Career Development and Research is a premier management institute conducting various 'Quality Programmes' in 'Management' and 'Information Technology' in Ahmednagar. IMS is affiliated to S. P. Pune University, Pune and is recognized by AICTE, New Delhi. IMS has reputation for novel and need based courses, visionary leadership, well qualified and experienced faculty members, modern & interactive teaching methodology, state of the art infrastructure, innovative student development initiatives, strong industry interface, good placements, meticulous research, meaningful consultancy, professional training, fair & transparent governance & community-oriented activities.

Awards and Accolades

- NAAC Accredited Grade 'A+' Institute
- 'Best Institute Award' by S. P. Pune University
- 'National Award for Leadership in IT Education' by Canon India Pvt. Ltd.
- 'Best B-School Library Award' by 'Discovery Education Media - MBA by choice'
- 'Most Upcoming Best B-School' award by 'ASSOCHAM', New Delhi
- 'Outstanding B-School West' by 23rd Business School Affair and Dewang Mehta National Education Award

Our Motto

"Not things but men, I dare you".

Vision

"To create world class Management Institute".

Mission

"To provide equal opportunity for quality education for students from diverse backgrounds, which will help to enrich themselves and make them responsible citizens of India and the World".

Quality Policy

"We are committed to impart to our students leading knowledge and experience for developing appropriate attitude, skills and competency to meet the corporate and organisational requirements".

Courses

MBA & MCA (Approved by AICTE & affiliated to S. P. Pune University)
Ph.D. Research Centre in Management

Address : IMS Campus, Station Road, Ahmednagar - 414 001 M.S. (India)

Phone : (0241) 2346532, 2324830, Fax : (0241) 2346529.

e-mail : imscdr_anr@bsnl.in **Web :** www.imscdr.in