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IPS Academy, Indore

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WASTE WATER TREATMENT USING TECHNO ECONOMICAL PROCESSES

Premlata Gupta, Ruchi Shrivastava and Vijendra Singh

Department of Chemistry, ISLE, IPS Academy, Indore

ABSTRACT

The livelihood of the living species is impossible without water. Living beings need water for their survival. Water forms one of the most important natural resource occupy 3/4th of the earth's area. Chemical industries, household, polluted lake, river forms the major source of wastewater. The direct discharge of this waste water into the environment affect its ecological status by causing various undesirable changes. It becomes essential to develop economically effective self-sustainable wastewater treatment method to cope up with water scarcity. Conventional drinking water treatment methods consists of coagulation, flocculation, sedimentation, filtration and disinfection units. Our review paper summarizes the advantages and techno-economical importance of some processes like UV filters, nano-filtration, electro-dialysis methods etc.

Keywords: waste water treatment, nano filtration, electro dialysis, UV filters, techno economic feasibility.

INTRODUCTION

Water has a widespread impact on all aspects of human life related to health, food, energy, and economy point of view. Potable water is the most vital need for the survival of human life and aquatic commodities. Out of 70% pure water, 2-3% remain available as fresh water and while remaining as sea water [1].

Industrial pollution affect the fresh water supply due to the discharge of non-biodegradable Environmental problematic industrial effluents, heavy metals such as cadmium, nickel, copper, chromium, zinc, etc. into water stream on global scale daily[2]. If the polluted water is discarded directly into the water bodies it can causes serious effect on ecosystem and human health [3]. Thus there is an urgent need to develop more effective and economically feasible water treatment methods. The main objectives of wastewater treatment is generally to allow human and industrial effluents to be disposed of without danger to human health or unacceptable damage to the natural environment. Water treatment generally processed in three step first is preliminary treatment that remove solids and large material that include coarse screening grit removal. Secondary treatment removes biodegradable dissolved and colloidal organic matter, it includes methods like activated sludge process trickling filters. Lastly tertiary treatment removes nitrogen Phosphorus heavy metals dissolved solids [4] These conventional techniques found less effective for wastewater treatment and requires the development of innovative technologies to overcome the limitations of traditional techniques. Water purification technology depends upon affordability, appropriateness, cost effectiveness of the process [5]. There are various conventional and innovative techniques that can be implemented for wastewater treatment:

Hand pumps, filtration (sand filtration, media filtration), Flocculation/coagulation plus sedimentation, Traditional Ground-water Treatment, Conventional Surface-water Treatment, Waste stabilization pond, Sewage sludge, Municipal Waste-water Treatment , Wet oxidation, Hydrothermal carbonization, Gasification combustion pyrolysis, Electro-Dialysis, Photo-Catalysis, UV-Filters In Waste-Water Treatment, Solar disinfection, Arsenic filters, ceramic

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Occupational Exposure to Metals & Safeguards for Prevention from Metal Exposure in the Environment

Rita Mehra[1], Amit Singh Thakur[2]

[1]Acoustic and Environmental Laboratory, Department of Pure and Applied Chemistry, Maharshi Dayanand Saraswati University Ajmer (Rajasthan) 305009 India

[2]Department of Chemistry, ISLE, IPS Academy, Rajendra Nagar Indore (M.P.) India

E. mail: mehra_rita@rediffmail.com, thakuramit00111@gmail.com

Abstract: ***(The problem of occupational exposure of toxic metals exists from the ancient time when no proper management at workplace regarding metal exposure was done by industrialists. Biomonitoring is the branch of science with multidisciplinary aspects of applications which will help industrialist in assessment of toxic metal exposure to workers at workplace and further associated health risks. In present study total 40 workers were included as subjects out of which, 20 were exposed to metals at work place and 20 were relative controls. Head hair samples were collected from all subjects pretreated including washing with Triton X-100, acetone, and deionoised water successessively. All hair samples were digested using wet acid digestion method with Nitric Acid and Perchloric Acid mixture as per recommended protocol to obtain colourless solution. Subsequently analysis for cadmium with an Atomic Absorption Spectrophotometer (AAS), ECIL Model-AAS414 was done. The cadmium level in hair of exposed workers was significantly higher than the workers which were not exposed to metals. Measures for better occupational environment for the benefit of workers have been suggested to the industrialists.***

Keywords: Hair, cadmium. occupational exposure, Atomic Absorption Spectrophotometer

Introduction :

Global awareness of toxic metals pollutants released into the environment is increasing. Most sources of these releases have been substantially identified: burning of fossil fuels, industrial processes and an increasing array of chemical discharges. Eventually, toxic trace elements, particularly heavy metals and their effect on humans require attention major attention[1]. Not much attention is given to the status of workers of industries was made in India. The ever increasing production and denial by society for metal indicate the mounting probability of their dispersal and contact with the environment. Mostly heavy metals play an important role in human body but their excess may cause various adverse health effects in human body [2-5]. The excess of metal either essential or toxic can be safely deposited in the hair. Hence, metal analysis in hair is the most common application of biological monitoring for screening diagnosis and assessment of exposures of metals in occupational and environmental health. Due to this reason, the Global Environmental Monitoring System (GEMS) has chosen human hair as a biopsy material to estimate metal body burden[6]. The present investigation will certainly recollect the health problems of workers professionally exposed to two toxic metals lead and cadmium in their work place so as the necessary precautions may be adopted and applied for the safety measures. The present study was conducted in metal finishing and recycling units of Rajasthan. Total 40 workers were included as subjects out of which, 20 were exposed to metals at work place and 20 were relative controls. About one gram of head hair samples were collected personally from the nape region of scalp of all subjects included in study. All samples were pretreated, digested and analysed for cadmium concentration in hair using Atomic Absorption Spectrophotometer (AAS), ECIL Model-AAS4141 using air acetylene.

Materials And Methods:

In the present study 40 workers were included as subjects out of which, 20 were exposed to metals at work place and 20 were relative controls. About one gram of head hair samples were collected personally from the nape region of scalp of all subjects with one centimeter distance using sterilized stainless steel scissor, subsequently a questionnaire recommended by World Health Organization was used to obtain the personal and medical details of all subjects included in study. All samples decontaminated using nonionic detergent Triton X-100, deionised water and acetone. Subsequently hair samples were dried in oven at 110° C for one hour and kept in desiccators. All washed and dried hair samples were then digested using nitric acid and perchloric acid in 6:1 ratio to get white residue which was dissolved in 0.1 N nitric acid to get a clear colourless solution [7-9]. The concentration cadmium in hair was determined by using Atomic Absorption Spectrophotometer (AAS), ECIL Model-AAS4141 using air acetylene flame.

The value of cadmium concentrations in hair was expressed as mean value in µg/g with standard deviation. The data thus obtained were then analysed to get mean, standard deviation and test of significance using Student 't' test.

Results And Discussion

Mean cadmium concentration in hair of subjects occupationally exposed to toxic metals was 2.0321 µg/g (±04219µg/g) that was higher than 1.1365 µg/g (±0.4756 µg/g) of subjects not occupationally exposed to toxic metals. Cadmium concentration in hair of subjects occupational exposed

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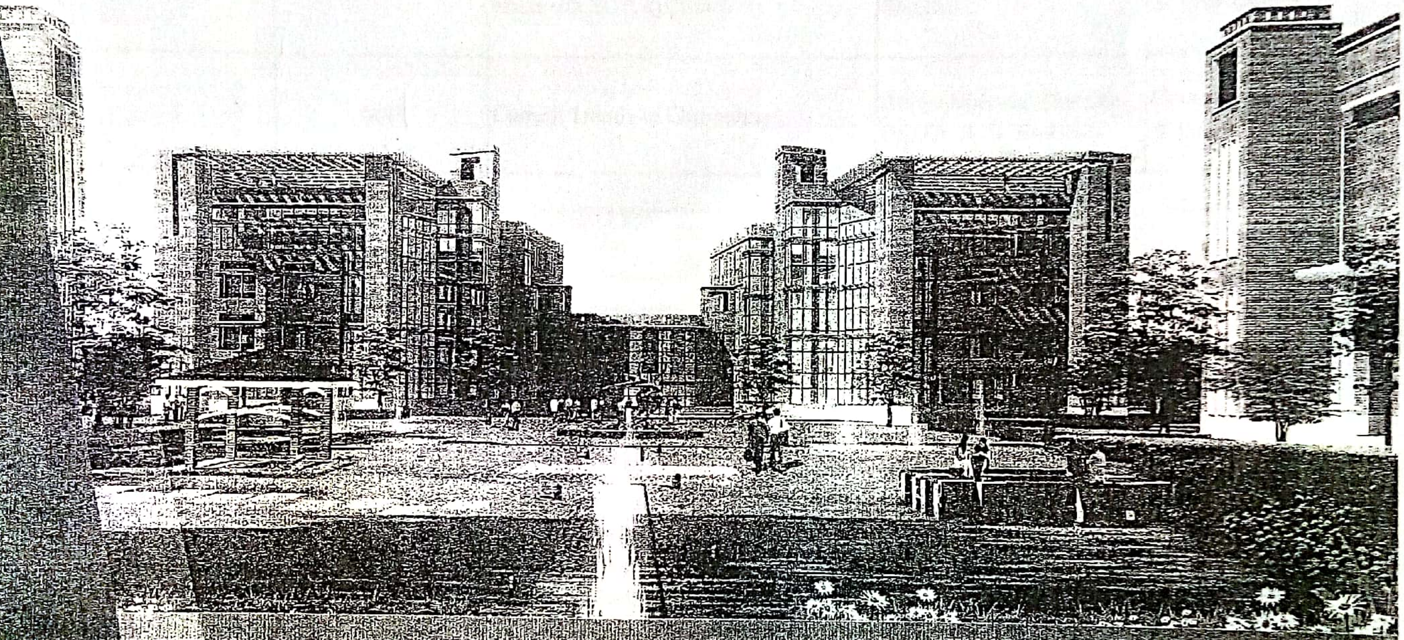

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A Study of Various Queuing Models with their Applications

Shejal Gupta, Pradeep K. Joshi and K.N. Rajeshwari

Abstract—*Waiting period is a global problem that almost everyone has to face, which causes a great waste of time for everyone. It is well known that all these waiting line problems critically restrict the further development. Queuing theory is a mathematical approach to the study of waiting period in queues. In this paper we have introduced the concept of queuing theory and some mathematical models of queuing systems. We have also derived some basic laws and formulas. Using this concept we can derive and calculate different performance measures. The mechanisms which are used in the study of this theory are serving time, waiting time and duration.*

Keywords: *Arrival Rate, Service Rate, Waiting Time, System Time, Queue Length, System Length, Utilization Factor*

1. Introduction

Queuing theory is a branch of mathematics that determines the act of waiting in lines. Some of the mathematical analyses also known as performance measures that can be consequent using queuing theory include the expected waiting time in the queue, the average time in the system, the expected queue length, the expected number of customers served. Queuing theory is the ancient quantitative analysis techniques and extended to various applications of waiting lines. Endeavor of all type, industries, colleges, schools, hospitals, banks, post offices all have queuing problems. Some examples of queues less apparent are: a traffic signal to change, waiting for a telephone call handle by operator to operate. The problem of queuing theory or waiting line theory was first considered by A. k Erlang. He, in 1903, took up the problem on jamming of telephone traffic. A. K. Erlangput up his first effort at finding the delay for one operator and later on the results were extended to find the hindrance for several operators. To describe a queuing system we have to recognize the mathematical properties of the incoming flow of requests, service times and service disciplines. The arrival process can be characterized by the distribution of the in terarrival times of the customers, denoted by A (t), where t is the duration of the arrival, that is

A (t) =Probability (interarrival time< t):

In queuing theory these interarrival times are usually assumed to be independent and identically distributed random variables. The other random variable is the service time, sometimes it is called service request or work. Its distribution function is denoted by B(x), where x is the duration of the service that is

B(x) =Probability (service time<x):

The service times, and interarrival times are commonly supposed to be independent random variables.

2. Components of a Queuing System

2.1 Arrival Distribution

It describes the pattern in which the number of customers arrives at the place where server serves. Arrivals may also be represented by the inter-arrival time, which is the period between two successive arrivals. The rate at which customers arrive to be serviced is called arrival rate denoted by

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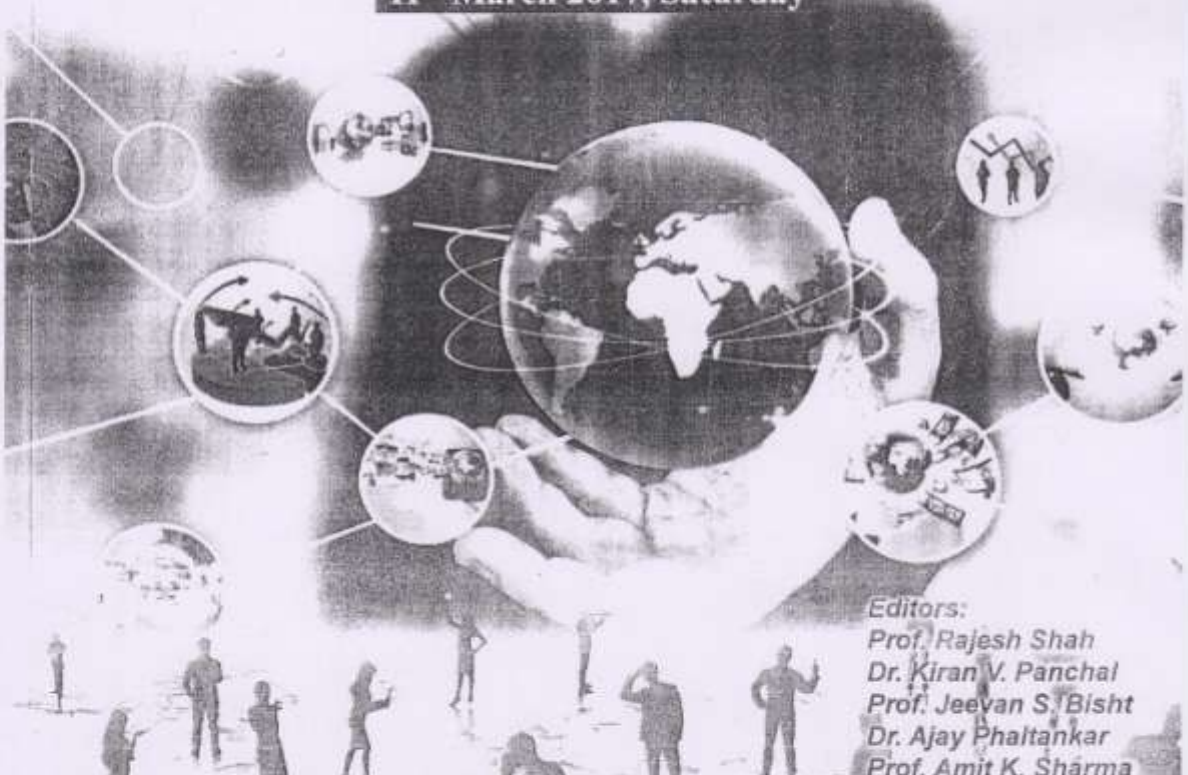

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Loan Schemes for Business Women-A Study

Rekha Lakhotia[1], Vaishali Sharma[2]

[1,2]Associate Professor-IPS Academy, Indore

Abstract: ***According to the most recent Global Entrepreneurship Monitor there are 126 million female entrepreneurs starting or running a new business in 67 countries and 224 million women hold leadership positions worldwide, in India.The sixth economic census, released by ministry of statistics and programme implementation, presents a worrisome picture of the status of women entrepreneurs in the country. The survey shows that women constitute ogly 13.76% of the total entreprencurs, i.e., 8.05 million out of the 58.5 million entrepreneurs. These establishments in total, owned by females, provide employment to 13.45 million people. Another revelation is that out of these entrepreneurs, 2.76 million women (34.3% of the total entrepreneurs) work in agriculture sector whereas 5.29 million females (65.7% of the total entrepreneurs) work in non-agricultural sector.Among the states, the largest share in number of establishments under women entrepreneurship is of Tamil Nadu (13.51%) followed by Kerala (11.35%), Andhra Pradesh (10.56%), West Bengal (10.33%) and Maharashtra (8.25%). Average employment per establishment for women owned establishments is 1.67. Although government introduced a number of schemes to increase woman participation in business world still the woman's contribution is not satisfactory due to problems faced by women entrepreneurs. Present paper is about the problems faced by the women entrepreneurs and the steps taken out by the government to uplift the women entrepreneurs.***

Keywords: ***Women Entrepreneurship, loan schemes, financial assistance***

1. INTRODUCTION

Women play pivotal role in management. They are not only educated, talented, confident, ambitious and career oriented but they also have their minds. This helps them to juggle the tasks, manage, all the chores and strike a fine balance between professional and personal life. They have got a good foresight, patience, negotiating and budgeting skills. Today women have demonstrated their multitasking ability. Women entrepreneurs can certainly initiate, organize, plan and operate their small and venture efficiently. Affirming this notion, someone has said that "the woman who is creative finds greater freedom to translate her creativity and ideas when she has her own enterprises. For those who are highly professional qualifications and those who are from a lower economic sector, entrepreneurship is a means of earning money and contributing to the family income.

2. OBJECTIVES OF THE STUDY

The following are the objectives based on which the present study is being carried out:

1. To study the major loan schemes of government of India to help women entrepreneurs.
2. Identify the problems . generally faced by women entrepreneurs
3. To analyze Remedies to solve these Problems

3. RESEARCH METHODOLOGY

This paper is purely depends on secondary data. For collection of data annual report of Institute of Entrepreneurship Development of India, research articles from e- journals, reference books, research articles from news papers and off-line journals is used.

Women Entrepreneur Loan Schemes In India

Women entrepreneurs are the important source of economic growth in India. They create new openings, for themselves and others and also provide society with different solutions to management, organisation and business problems. The efforts of government and its different agencies are supplemented by NGOs and associations that are playing an equally important role in facilitating women empowerment. A recent Global Entrepreneurialism Report conducted by international Bank BNP Paribas has ranked India on top of the highest percentage of women entrepreneurs. **The survey found that 49% of the entrepreneurs in India are women.** There are certain women entrepreneur loan schemes that are designed to support only female entrepreneurs

Stree Shakthi Package – Women Entrepreneur Loan Schemes

Women entrepreneurs who have pursued Entrepreneurship Development Programmes (EDP) organized by state level agencies are only eligible for this loan.This is applicable for entrepreneurs who run small businesses and have 50% of firm ownership. Under this scheme, women entrepreneurs will get all the necessary assistance for establishing their business. Interest concession of 0.50% can be availed only if they obtain a loan above Rs. 2 lakhs under this scheme.

Annapurna – Women Entrepreneur Loan Scheme

The main motive of this scheme is to provide financial aid to female business owners for establishing food catering unit. This is a composite term loan and you can avail a maximum amount up to INR 50000. You can repay the loan in 36 monthly installments with a moratorium period of one month.

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Head, Department of Economics

1 20

Rural -Urban Gaps among Women Entrepreneurs as a Determinant for Decentralized Planning

Anita Ahuja, Poonam Singh

Abstract

The world has witnessed drastic changes in the national economies, markets or industries. The credit goes to the Entrepreneurs around the globe who have changed the means of production and have also innovated new products and developed new organizations. Entrepreneurship in India has strengthened in recent times, as new entrepreneurs from non- traditional business communities have begun to emerge in large numbers. The growth of Entrepreneurship in India is encouraging and has started in resulting into generation of employment opportunities and creation of wealth during the last two decades.In the recent times entrepreneurshiphas gained utmost importance while emerging as the major ingredient for economic development. An entrepreneur has been an important factor in the studies related to growth, production or distribution throughout the globe.Women entrepreneurship offers the possibility of independence and flexibility to combine income with family and other lifestyle choices.Women through entrepreneurial activities are able to support their family financially and improve their standard of living. The urban women entrepreneurs of Indore city and semi-urban women entrepreneurs of Mhow have been taken for the study.It focuses on the role played by the entrepreneurial ventures which help in the elevation of the economic status of the women in general and thus lead to their empowerment in various fields.The Economic Development Index (EDI) consists of 5factors/ dimensions.Some of the important dimensions included are Income, Savings, Asset building, Household consumption etc. The impact may be different in the urban and rural/semi- urban areas and therefore keeping this in mind, a separate index for urban and rural enterprises is designed for comparative assessment.The number of respondents was 170 women entrepreneurs from the urban area and 85 women entrepreneurs from the semi-urban region.The analysis result depicts that the parameters of Economic Development are found significant among urban and rural women entrepreneurs.

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2

Transformation in Madhya Pradesh Economy

Poonam Singh, Supriya Sidhu

There has been tremendous agriculture growth in economy of Madhya Pradesh over the last three years. The state used to be called as BIMARU state, now contribution substantially in growth of our country. Madhya Pradesh has seen a growth rate of over 20 percent in agriculture sector which is truly remarkable. Besides its, there has been a tremendous development in physical and social infrastructure. The agri sector has outperformed and its supplementing the growth of other sectors in the state i.e. industrial and service sector. There have been new opportunities of employment in the state. Overall, we see a transformation of economy of Madhya Pradesh, which is really a moment of great pride for the nation.

Inclusive and Sustainable Growth of Madhya Pradesh through Tourism

Deepal Mehrotra

The tourism industry in India is known to be a major contributor of inclusive and sustainable growth in India. It has grown significantly in the recent years and possesses immense potential to bring regional growth in areas where tourism could be the source for inclusive and sustainable development. This paper primarily focuses on tourism in the state of Madhya Pradesh- one of the most popular destination among foreign tourist as it has been the home of cultural heritage of Hinduism, Islam, Buddhism and innumerable monuments, exquisitely carved temples, stupas, forts, palaces and wildlife. Here the micro economic dimension captures the importance of structural transformation for economic diversification and competition, while the macro dimension refers to changes in economic aggregates such as country's gross domestic product (GDP), total factor productivity, and aggregate factor inputs. This paper will evaluate the strategies through which a state rich in tourism resources could be transformed to bring inclusive and sustainable growth in the country.

मध्य प्रदेश के पिछले एक दशक में सामाजिक आर्थिक आधारभूत संरचना का विकास

लक्ष्मी डुबोरिया

विगत एक दशक में मध्यप्रदेश की अर्थव्यवस्था में बड़े सकारात्मक और प्रगतिशील परिवर्तन आये हैं। मध्यप्रदेश की जनसंख्या का बहुसंख्य कृषि एवं इससे संबंधित आर्थिक गतिविधियों में संलग्न है और ऐसी स्थिति में इस जनबल की आय में वृद्धि मध्यप्रदेश की आर्थिक उन्नति का महत्वपूर्ण आधार है। प्रदेश में द्वितीयक क्षेत्र में भी प्रसार हुआ है। साथ ही लोगों के आर्थिक एवं सामाजिक विकास और उनके जीने और काम करने की स्थितियों में सुधार होना चाहिए। मध्य प्रदेश ने विगत एक दशक में जो प्रगति की है वह सराहनीय है। इसने अर्थव्यवस्था के लगभग प्रत्येक क्षेत्र में समेकित विकास की अवधारणा के साथ कार्य किया है।

मध्यप्रदेश में कृषि क्षेत्र का बदलता स्वरूपरू एक विश्लेषण

सरोज श्रीवास्तव, वन्दना सोनी

मध्यप्रदेश में कृषि क्षेत्र में तुलनात्मक विकास दर 2012-13 में 20.16 फीसदी और 2011-12 में 19.58 फीसदी रही, जो देश के सभी राज्यों में सबसे अधिक होने का रिकार्ड था वर्ष 2014-15 में 20.11 फीसदी की कृषि विकास दर में स्थिरता, राज्य की अर्थव्यवस्था, खासकर ग्रामीण अर्थव्यवस्था को आगे ले जाने में अत्यंत महत्वपूर्ण है। इस तरह राज्य सरकार के सामने आने वाले सालों में इस विकास की गति को बनाए रखने और कृषि को लगातार लाभप्रद बनाने की कठिन चुनौती है। वर्ष 2001 में 12.7 करोड़ (54.4 फीसदी) किसान थे जबकि 2011 में इनकी संख्या 11.9 करोड़ (45 फीसदी) रह गई। इस दौरान करीब नौ फीसदी किसानों ने खेती-बाड़ी छोड़ दी। दूसरी तरफ हमने खाद्यान्न उत्पादन बढ़ाकर 2014-15 में कुल 257 मीट्रिक टन कर लिया लेकिन इस दौरान सबसे अधिक किसानों ने आत्महत्या की (वर्ष 2014 में 12,360) किसानों की आत्महत्या के मामले वर्ष 2010-11 से 2013 के बीच घटे, लेकिन वर्ष 2016 में फिर बढ़ गया। विशेष कर ऐसा राज्य जहां की दो-तिहाई आबादी, कृषि और उससे संबंधित क्षेत्रों में लगी है।

SIGNIFICANCE OF SIXTH BRICS SUMMIT 2014

Dr.Anu Mehta
Assistant Professor
IPS ACADEMY
Indore (M.P.)
e-mail: mehta.anu2000@gmail.com

INTRODUCTION

The sixth BRICS summit in Fortaleza, Brazil, had discussed the increasing role of emerging countries in international affairs and their ability to share strategic interests and approaches while reaching for their development goals. The most important point was the formation of the new BRICS Development Bank, the headquarters of the same is situated in Shanghai China. The bank will contribute to the efforts to eliminate infrastructure gaps and meet sustainable development needs of the BRICS countries and other emerging markets. Creation of the Contingent Reserve Arrangement, or currency reserve pool of $100 billion, will help in protecting the BRICS countries against short-term liquidity pressures and international financial shocks.

The leaders of the Federative Republic of Brazil, the Russian Federation, the Republic of India, the People's Republic of China and the Republic of South Africa, met in Fortaleza, Brazil on 15 July 2014 at the Sixth BRICS Summit, to inaugurate the second cycle of BRICS Summits, the theme chosen for the discussion was "Inclusive Growth: Sustainable Solutions", to keep with the inclusive macro-economic and social policies carried out by the governments and the imperative to address challenges to humankind posed by the need to simultaneously achieve growth, protection and preservation. BRICS have been guided by the overarching objectives of peace, security, development and cooperation.

Prime Minister Narendra Modi attended his first multi-lateral meet in the form of sixth BRICS Summit held in Brazil. Narendra Modi in his two-day meet, met the International leaders President of Brazil DilmaRousseff, President of Russia Vladimir Putin, President of China Xi Jinpig and President of South Africa Jacob Zuma. In addition to the five BRICS leaders, Cristina Fernández de Kirchner, President of Argentina, was invited to join the proceedings.

The important points discussed in the summit are as follows:

SHANTI, VIKAS AUR SANSKRITIC EKATA PARISHAD

XVII National Research Conference

SCHOOL OF STUDIES IN POLITICAL SCIENCE & PUBLIC ADMINISTRATION

JIWAJI UNIVERSITY GWALIOR

(NAAC Accredited A Grade)

July 15-16-2017

On

India's Foreign Policy Nehru to Modi

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This to certify that Dr. Anu Mehta Asst. Prof.

Participated in the XVII National Research Conference of Shanti, Vikas aur Sanskritic Ekata Parishad during 15-16 July 2017.

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" Brics and Indian Foreign Policy."

Dr. Anand Mishra Registrar Jiwaji University Gwalior	Dr. A.P.S. Chouhan Head School of Studies in Political Science & Public Administration	Dr. M.P. Modi Secretary Shanti, Vikas aur Sanskritic Ekata Parishad

Management of stressed assets: Comparative study of loan portfolio of Indian PSU banks and private banks

Abstract

Banking system plays vital role in the overall economic growth of the the nation. The financial health of the banking system is to be evaluated with the asset quality of the banks. Better is the asset quality, better is the financial soundness of the bank.Indian banking system has undergone through severe changes after the financial sector reforms. Reforms era hasdrastically changed the entire configuration of banking sector of India. The rising antagonism has given new-fangled confronts for the Indian banks. Therefore, constraints for examining bank's performance has also been changed. Global economic slowdown and slower economic growth after the brunt of crisis period has resulted into tuff situation in front of the banks in India. Problem of stressed assets has been observed in the positional statement of the banks with a noteworthy rise year by year. Stressed assets also called bad loan problem is associated with entire banking system of India but the magnitude of the problem is more significant with PSU banks because Indian banking system is dominated by PSU banks. The problem of bad loan affects badly the banking system in many ways, it not only reduces the net interest margin, which is the greatest source of earning of the banks but also renders negative impact on the operational efficiency of the banks.PSU banks havesuffered a lotbecause of the bad loan problem since the stressed assets has increased with an alarming rate in the books of accounts of banking system in the recent past. Couple of reasons has been found behind the magnitude of the problem in PSU banks viz. Willfule default, aggresive lending in past and inadequacy of staff etc. On the other hand private banks have not remained untouched with this problem but private banks are managing this problem with more efficiency and effectivenss because of their focused approach towards retail loans and better credit risk managment practices. An effort has been made in the present study to examine the level of stressed assets popularly known as NPA in PSU banks and private banks in India for last ten years. Study also exhibits the comparative position of gross and net NPA of Indian PSU banks and private banks during 2007-2016. On the basis of analysis of secondary data related to Non performing assets of PSU banks and Private banks during the study period, It has been observed that private banks are much better in management of stressed assets than PSU banks. Study concludes with some suggestions which will provide assistance to the policy makers in order to cope up with the problem of stressed assets particulary in PSU banks in India.

Key Words- Stressed assets, NPA, Banking system, Gross NPA, Net NPA, PSU banks.

Dr C k Goyal, Mr. Gagan Bhati (2017), Management of stressed assets: Comparative study of loan portfolio of Indian PSU banks and private banks. Proceedings, National conference on Managing Change in Evolving Economic Scenario, MDI Gurgaon, December 2017

An Economic growth of MSME: An Empirical study of Development programmes of MSME DI.

Heena Upadhyay* Dr. Vivek Singh Kushwaha**

ABSTRACT

Economic development of any country is the outcome of the rise of entrepreneurial skills which leads to establishment and progress of enterprises. It is well known fact that the intensity of economic growth is the result of the degree of entrepreneurial skills and competencies depending on the resources, inputs and activities in the region. The allegory that entrepreneurs are born, has been discarded and it is now well recognized that the entrepreneurs can be created and nurtured through appropriate intervention in the form of entrepreneurship development programmes. Keeping this in mind government of India is running various skill development programmes for MSMEs' across the nation and justified itself in the form of massive industrialization and substantial employment generation in country by the micro, small and medium sector. This study through the extensive literature survey and applying statistical tools like paired t test on the data collected from 197 trainees elaborates the fact that training plays a vital role in the establishment and development of MSMEs'.

Key Words: MSME, Economic Development, Skill Development Programme, Entrepreneur.

INTRODUCTION

The Micro, Small and Medium Enterprises (MSMEs) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, ensuring more reasonable allocation of national income and wealth. MSMEs are corresponding to large industries as ancillary units and contribute enormously to the socio-economic development of the country. The Ministry of Micro, Small and Medium Enterprises

e-Readiness and e-Governance: Citizens Prospective on Adoption of Government's Digital Initiatives

:Dr.Vivek S.Kushwaha * Ms. Nidhi Jhawar**

Abstract

The objective of this study is to understand the initiative of e-Governance in India. Paper also examines the e-Readiness of citizens of Madhya Pradesh, an essential element for the success of e-Initiates of Government of India. During the study several literatures have been studied that helped in understanding the concept of digital governance along with case study of "AADHAAR" project. Research tried to reflect the e-Governance initiatives taken by other developed and developing countries and also compared with Indian projects. The success of this initiative depends upon the acceptability of the citizens. Government throughout the world has become more apt to offer public information & services via online platform and this exercise of government initiative is known as e-Governance.

The appreciating finding of the study is users are participating actively on "AADHAAR" project and results of questionnaire shows the proactive input and acceptance of information and communication technology initiative of government even from the low income respondents enjoys the technological aid and government role in providing ICT infrastructure is also significant. Proper vocational training programs should be provided to the government employees and parallel to this e-learning training center for the citizens of the country in collaboration with public private partnership to promote the E-Governance not only to urban and rural parts but also to the hinterlands.

Key words: e-Governance, e-Readiness, technology, Aadhaar.

Influence of Uncertainty: The Chaos Theory Of Career

Bhavina Joshi

ABSTRACT

Career development creates personality of a person as well as it defines future and life of that individual. Career guidance and counseling in today's uncertain world has developed as a comprehensive system of theories and intervention strategies in its more than hundred years of history. It all began from Frank Parson as a trait-factor approach later called as occupational choice and slowly evolved to become a rather mature discipline today in the twenty-first century with a strong theoretical and empirical base, a more "Accepted" discipline in the years ahead.

The development of career counseling and development into a global skill-set requires theoretical frameworks with universal validity and applications, as well as culture specific models that could be used to explain career development issues and phenomenon at a local level. The focus of this section is on the theories of career development that have guided career counseling and guidance practice and research in the past few decades. Most influence making theories are (1) the Self-concept Theory of Career Development formulated by Super, (2) Holland's Theory of Vocational Personalities in Work Environment, (3) Theory of Work-Adjustment, (4) Gottfredson's Theory of Circumscription and Compromise, (5) Social Cognitive Career Theory.

One of the most accepted theories in this category argues that - certain personal characteristics and elements of environment expose the person to certain learning experiences. Individual's belief system is emerging from these learning experiences. Early performance in childhood will influence beliefs on the ability to perform certain tasks and the results if engaging in certain tasks. In return, these beliefs underlie human shaping professional interests. In accordance with interests, the individual will set some goals, will act in accordance with them and, in perspective, will perform in the chosen field. In response to these psychological theories there have emerged some sociological theories supporting that the career decision is not influenced in such a great manner by personality factors, but it is anchored in social environment. These theories suggest that the most important role is played by variables such as social class or existing opportunities in the labor market at a time. In general, graduates who want to start working are ready to accept almost anything they are offered. Preference for a certain type of occupation is not driven just

by the individual aspects (skills, aspirations, interests, values), but is determined by a system of social stratification. Because of family environment and learning experiences to which he has been exposed to, the individual will occupy a certain place in society - will be part of a specific "social layer" that will cover alternatives in making decisions about their own career. Thus, each person is closer to certain occupations and so will focus on this kind of occupations. We cannot say which of the two theories is true. There are lots of examples to support both theories. There are many people who followed the profession of a parent or close relative, but there are also those who have chosen a different profession. What we can say for sure is that career choice is never accidental and is a complex process influenced by the decisions of both individual and social forces acting at a point on the individual. At the same time choosing a career is a process that takes place throughout life, as the individual passes through various learning situations. An important element in choosing a career, underestimated by almost all theories is represented by the material aspect, the income. Profession, besides satisfying spiritual source, supposedly offers livelihood. We have many examples of people around us that perform professions regarded as interesting, thrilling, doing their job with passion and earning a lot of money from it. In reality it does not always happen. Often the individual is forced to choose between pursuing a profession that is not preferred, but brings a lot of material satisfactions or a profession that is preferred, but the income is not convenient. Even if professional satisfaction is determined by the combined action of the material and spiritual benefits, people do not give the same importance to the two types of rewards. Theories rarely explain the whole story, but good theories are able to guide clients in gathering information and filling empty spaces for a more complete image on own experience. Parsons' work and subsequent trait-factor theories are important because these models are naturally intertwined with the historical roots of career development interventions. Research of contributors

Bhavina Joshi (2017), Influence of Uncertainty: The Chaos Theory of Career, Managing Uncertainty – Prospects, Challenges & Strategies, ISBN No. 978-93-86142-08-5, 110.

An Economic growth of MSME: An Empirical study of Development programmes of MSME DI.

Heena Upadhyay* Dr. Vivek Singh Kushwaha**

ABSTRACT

Economic development of any country is the outcome of the rise of entrepreneurial skills which leads to establishment and progress of enterprises. It is well known fact that the intensity of economic growth is the result of the degree of entrepreneurial skills and competencies depending on the resources, inputs and activities in the region. The allegory that entrepreneurs are born, has been discarded and it is now well recognized that the entrepreneurs can be created and nurtured through appropriate intervention in the form of entrepreneurship development programmes. Keeping this in mind government of India is running various skill development programmes for MSMEs' across the nation and justified itself in the form of massive industrialization and substantial employment generation in country by the micro, small and medium sector. This study through the extensive literature survey and applying statistical tools like paired t test on the data collected from 197 trainees elaborates the fact that training plays a vital role in the establishment and development of MSMEs'.

Key Words: MSME, Economic Development, Skill Development Programme, Entrepreneur.

INTRODUCTION

The Micro, Small and Medium Enterprises (MSMEs) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, ensuring more reasonable allocation of national income and wealth. MSMEs are corresponding to large industries as ancillary units and contribute enormously to the socio-economic development of the country. The Ministry of Micro, Small and Medium Enterprises

Impact of Social Media on the Decision Making of Students in the Selection of Educational Institutes and Courses

Mr. Subhasish Mitra
Dr. SunitaJatav
Mr. SatyakamDube

Abstract

Impact of social media is very high on currents scenario in each generation but the impact on students is high as compare to other groups in each work including decision making of any products or service as well as education. The objective of the study was based on influence of social media on selection of various colleges and universities for study. Sample area was Rajasthan and size were 220, data has been collected by questionnaire. The results shows yes neutral impact of social media was observed in study.

Keywords: Social Media, Educational Institute, Influences.

Introduction:

The advent of Social media and now social media innovation and development has influenced organizations to discover effective and sustainable ways to communicate with their consumer base and to attract prospective consumers or clients. This new communication and marketing challenge now extends to universities and educational institutions that attempt to influence Indian students' decision-making processes. Previously, traditional information sources such as print and broadcast media, friends, family and websites have been dominant sources of university course information. There was a time when foreign universities depended on their “local” agents in the target countries to disseminate information about themselves. Participation in sundry education fairs and expos was also considered de rigueur. Presentations and perusal of brochures used to be the main source of acquiring information of the dream University or college, with feedback of students already studying there being the clincher. Increasingly however, many studies of youth, teenagers and Gen Y overwhelmingly suggest that they are prolific users of the Internet and in particular social media applications. As future prospective students, they are likely to turn to social media applications such as Facebook, Twitter, SnapChat, WhatsApp, Google+, to seek university course information.

The face and structure of student recruitment is evolving due to the continued social media revolution that affects people's behaviour, decision making, beliefs, and perceptions. The demassification of communication media and technology led to consumer empowerment and

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Impact of Retention Strategies on Employee Performance and Engagement at ICICI and HDFC Bank, India

Dr. Surya Prakash Tripathi,

Abstract:

Retention is the process of physically keeping employee members in an organization as it is one of the key fundamentals that are necessary for organizational success. In a globalized environment, retention and engagement of high prospective employees are a huge challenge to organizations especially in times of high turnover rates. In many cases, even engaged employees are sometimes dissatisfied with the outcomes of organizational performance which may lead them to look elsewhere. Due to these reasons, this theoretical paper investigates Impact of Retention Strategies on Employee Performance and Engagement. This paper argues the Retention Strategies that are crucially influencing employees Performance and Engagement are financial rewards, job characteristics, career development, recognition, management and work-life balance. Thus, organizations should formulate appropriate retention strategies in a holistic manner to reduce turnover rates, and these require a commitment from employers, but it will be well worth the investment in the long term.

Introduction:

Employee retention is the ability of an organization to retain its employees. Effective employee retention is a systematic effort by employers to create and foster an environment that encourages current employees to remain employed by having policies and practices in place that address their diverse needs. A strong retention strategy becomes a powerful recruitment tool. Retention of key employees is critical to the long-term health and success of any organization. It is a known fact that retaining your best employees ensures customer satisfaction, increased product sales, satisfied colleagues and reporting staff, effective succession planning and deeply imbedded organizational knowledge and learning.

Employee retention matters as organizational issues such as training time and investment; lost knowledge; insecure employees and a costly candidate search are involved. Hence failing to retain a key employee is a costly proposition for an organization. Various estimates suggest that losing a middle manager in most organizations costs up to five times of his salary. Intelligent employers always realize the importance of retaining the best talent. Retaining talent has never been so important in the Indian scenario; however, things have changed in recent years. In prominent Indian metros at least, there is no dearth of opportunities for the best in the business, or even for the second or the third best. Retention of key employees and treating attrition troubles has never been so important to companies.

In an intensely competitive environment, where HR managers are poaching from each other, organizations can either hold on to their employees tight or lose them to competition. For gone are the days, when employees would stick to an employer for years for want of a better choice. Now, opportunities abound.

It is a fact that, retention of key employees is critical to the long-term health and success of any organization. The performance of employees is often linked directly to quality work, customer satisfaction, and increased product sales and even to the image of a company. Whereas the same is often indirectly linked to, satisfied colleagues and reporting staff, effective succession planning and deeply embedded organizational knowledge and learning.

Employee retention matters, as, organizational issues such as training time and investment, costly candidate search etc., are involved. Hence, failing to retain a key employee is a costly proposition for any organization. Various estimates suggest that losing a middle manager in most organizations., translates to a loss of up to five times his salary. This might be worse for BPO companies where fresh talent is intensively trained and inducted and then further groomed to the successive stages. In this scenario, the loss of a middle manager can often prove dear.

Employee Retention Strategies helps organizations provide effective employee communication to improve commitment and enhance workforce support for key corporate initiatives.

The basic idea of retention strategies was given by Herzberg, known as the"Herzberg's Theory" that was about the Hygiene Factors and Motivators and idea became the foundation of retention of employees. According to Herzberg the hygiene factors are those if fulfilled remove dissatisfaction, these were basic needs and working conditions and the others were motivators if remained unsatisfied bring de-motivation to work, employee tend to lose interest in work and attempts to find other employment opportunities.

Motivational Factors Influencing Employee Retention and Engagement:

Employers can increase employee retention and engagement through a number of practical people-focused strategies. An effective retention program is one that embraces a variety of policies and practices to create a work environment where employee wants to feel comfortable. Whatever the strategy adopted, an organization must ensure that the actions align with the mission, vision, culture, objectives, and values of the organization, as well as being realistic measures to meet employees' needs and expectations. Surveys, studies and articles, acknowledged for the past decades, were used to categorize the crucial factors in high employee retention and engagement. Broadly, many studies claim that there are several factors that determine an organization's ability to attract and retain employees.

Retaining key personnel is critical to long term success of an organization. A Retention Strategy has become essential if your organization is to be productive over time and can become an important part of your hiring strategy by attracting the best candidates who know of your track record for caring for employees. In fact, some companies do not have to recruit because they receive so many qualified unsolicited submissions due to their history of excellence in employee retention.

Some recently conducted research lists these strategies:

- Treat your employees like you treat your most valuable clients.
- Get your employees to "Fall in Love" with your organization.
- Capture the Hearts of your workforce with: Compelling vision/Balance/Celebration-Fun .
- Open Communication: Internal listening is a priority, multiple lines of communication (various channels.) This is essential for managing change in a positive way with less sabotage, anger, resistance, and fear.
- Create partnerships: Squash status barriers/Open the books/pay for performance (not titles), share the "bad" times the "good" times.
- Drive Learning: "Guarantee Employability," Encourage Life Long Learning (Train outside of job description). Loyalty comes from trusting your employees to develop their skills for the good of

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INTEGRATION OF CROSS CULTURE INTO COMMON CULTURE

[1]Dr. AMIT KUMAR
[1]University of Indore, India
IPS Academy, Indore

[2]Dr. GUNJAN ANAND
[2]University of Indore, India
IPS Academy, Indore

Abstract

Cross culture integration is a byproduct of economic integration of countries aimed to accelerate business and exchanging values through economic, social and cultural sharing's. Integration of culture not only found in business organization but its effect can also be seen in business education. The global business education acknowledges systematic transformation in teaching and learning techniques through amalgamation of people from different countries and the culture at large.

With a view of this approach, current study is set to learn cross cultural integration in global management education, its' strategic benefits and propose a common culture that may derive from integration of different culture in management education. The study would cover empirical cum descriptive approach to meet research's objectives. Management students and faculties will be targeted as potential respondents to get inputs on research questions. At last, the study would reveal various strategic benefits of cross culture integration to management graduates and corporate.

Key Words: Cross Culture, Cultural Integration, Management Education, Cross Culture Integration.

Introduction

1.1 Cross Culture

Cross culture is defined differently by different authors, in early eighties researchers defined cross culture as an analysis of human behavior and their mental status on scientific approach. It is a study of human nature possessing different values, ethnic approach and beliefs. According to Triandis (1980), "Cross-cultural psychology is concerned with the systematic study of behavior and experience as it occurs in different cultures, is influenced by culture, or results in changes in existing cultures". With growing trend of multi-culture approach of corporate houses it is indeed to have culturally equipped workforce at workplace to attain various goals and handle various issues. Workplace diversity in terms of culturally different colleagues led to various issues that have to be solved through seeding culture adoption at workplace through cross culture studies. Cross culture can also be defined as understanding cross culture discipline and mechanism at which one cultural or ethnic group works. It is a study of

A study on Relationship between Leadership Traits and Academic Performance of Youth

Dr. Amit Kumar

Asst. Prof. IBMR, IPS Academy, Indore

Mob. No.: 9827632406

Email: amitkumariccs@gmail.com

Abstract:

In today's competitive environment, Leadership traits are become essential elements for competitive performance in higher education. Companies today face challenges like change in society, markets, customers, competition and technology. Therefore, to respond efficiently corporate sector demands inventive kind of leadership traits from budding managers as well as engineers such as articulate, perceptive etc. The study examines the leadership traits among higher education students and its impact on their academic performance. The study attempted to determine personality traits available in management & engineering students. Study also finds the relationship between leadership traits and academic performance of the higher education students. The data was collected by questionnaire on 5 point Likert Scale with more than 100 students from higher education. The result shows that there are five traits out of 15 (Extraversion, Courage, Persistent, Empathy and Emotional Intelligence) which were the commonly found traits by students. Results also show that there is positive relationship between leadership traits and academic performance of students.

Key Words: Leadership traits, youths and leadership quality, higher education students.

1 Introduction

Around the world people keep on debating for the precise definition of leadership, though thousands of definitions are available but the one which convinces people till date is given by Peter Drucker who says leader is the one who have followers. Today's era is completely

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Impact of Cause and Donation Size on Consumers' Purchase Intention in Cause-related Marketing

Barkha Agrawal[1], C.K. Goyal[2]

[1]Assistant Professor, IBMR, IPS ACADEMY
Rajendra Nagar, Indore, Pin: 452012
barkhaagrawal@ipsacademy.org
[2]Professor & Head, IBMR, IPS ACADEMY
Rajendra Nagar, Indore, Pin: 452012
ckgoyal@ipsacademy.org

1. INTRODUCTION

Cause-related marketing can be defined as a combined funding and promotional tactic wherein a percentage of the company'ssales revenue is donated to a charitable public cause. Basically, it brings together the business corporation, nonprofit organization and the consumers through an economic interaction. It is a commercial action to promote an image, product or service through a partnership between business and charities.These programs require profit organizations to invest their market value, strength, expertise, financial help and their rapport with employees, consumers and other stakeholders whereas, name, fame and linkage to a cause is contributed by nonprofit organizations. The social issues are addressed by offering resources and funds, at the same time focusing on essential business goals. The financial interaction through cause-related marketing activities creates a win-win situation for all the participating parties. The company enhances its sales and performance; nonprofit organization gets financial support and publicity; and the consumer receives the product and also the contentment of contributing to a cause.

A broad array of researchers such as Varadaranjan and Menon (1988), Andreason (1996) and Adkins (1999) have the same opinion that the first company to manage a cause-related marketing campaign was American Express in 1983. The term was used by them to depict the marketing campaign for the Statue of Liberty Restoration project whereby American Express donated one cent for each credit card transaction and one dollar for each new card account opened. The outcome was enormous; over a period of four-month, card transaction activity rose 28 percent, the number of card members jumped 45% and $1.7 million was donated for Lady Liberty. Thus the formal model of doing good for both business and society was born.

According to Daw (2006) the four differentiating characteristics that makes cause-related marketing unique from other cooperation between profit and nonprofit are: creation of worth for society, equally precious cooperation and partnership, employees and consumers contribution, communicating the value of program to the public

If any charity program of a company is attended by you, at that time you would have come across cause-related marketing. For example, "The Pink Campaign" is a CRM strategyundertaken by various large companies who dedicated a portion of their income to breast cancer research.In this regard, donation size is a distinctive factor of cause-related marketing campaign that features to donate a fixed amount from each unit of product sold by profit firms to a nonprofit organization and the personal involvement of the consumer with the cause is the individual attachment or connection of the person with the cause being served in the campaign.

Presently, corporate have completely adapted to what is called "doing well while doing good". Eventually, cause-related marketing have been the primary source of businesses to convey their social responsibility. The cause-related marketing growth increases from $120 million business in 1990 to even more than $2 billion in 2016. It has been revealed by research that more than 84% global consumers prefer to purchase socially or environmentally conscientious products and services. Thus, it can be accomplished that cause-related marketing provides an innovative marketing initiative that guarantees profit for all.

factor that may affect E-Marketing behavior of students. Perceived risk indicates the lack of trust among students and many other reasons like that of chance of being cheated, inferior quality of products, non returnable policy etc.

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A Study on Employability of Technical Graduates in Madhya Pradesh, India

Neelam Wadhwani
Research Scholar

Dr. C.K. Goyal
Professor and Head
IPS Academy, IBMR
DAVV, Indore

Dr. Piyush Pandya
Educational Director
Navsamvat Law College,
Vikram University, Ujjain

Abstract

Globalization has changed the employability demand at the global level. This has increased the need for graduates that can cope with this changing demand. Employers today are in the search for ready to be placed employees rather than amateur people who need basic training. Hence, there exists a need to enhance the quality of Indian technical education to become globally recognizable and competitive. This paper focuses on studying the present scenario of technical education in India and identifying the gap that exists between the expectations of the employer and the actual level of employability skills possessed by the technical graduates in Madhya Pradesh, India. The analysis was done with the help of Cronbach's alpha test, mean and standard deviation etc. The results show a huge gap between the actual and expected values of employability skills of Indian technical graduates. A major recommendation was the inclusion of research, practical learning, creating self-awareness and involvement of parents in career planning of their

Management of Stressed Assets: Comparative Study of Loan Portfolio of Indian PSU Banks and Private Banks

Gagan Bhati[1], C.K. Goyal[2]

[1]Assistant Professor IBMR, IPS Academy, Indore,
[2]Professor & Head of Department, IBMR IPS Academy, Indore,
[1]ckgoyal@ipsacademy.org, [2]gaganbhati@ipsacademy.org

. INTRODUCTION

anking system of a nation plays very crucial role in the erall economic development. It mobilizes savings into ofit generating and productive assets. Banking sector ovides various financial services which support the velopment by mobilizing financial resources from the rplus side to the needy units. Banks accepts deposits id extends credit for economic growth. A sound and able banking system significantly contributes in the velopment of the economy of a nation. It is a important nancial intermediary through which facilities of yments and extension of credit takes places. Banks imarily deals in lending activities through which credit to be extended by the banks and financial institutions the different sectors of the economy popularly known priority sector and non-priority sectors. Lending ways carries risk, when borrower of the loan is unable fulfill repayment obligation the loan account turns as PA. Also called stressed assets or bad loan.

on performing asset is a serious cause of concern. It dly affects the profitability and operational efficiency the banks. As per the guidelines provided by RBI, an/advance is acknowledged as NPA if the installment interest or principal remains unpaid for more than 90 ys. NPA ceases to generate income for the banks. In der to fulfill the provisioning requirements the banks bounded to keep aside prescribed amount which leads reduction in the profit of the banks. When an account classified as NPA account it requires administrative, gal and recovery costs which overall renders additional rden on the banks.

ne bad loan also called stressed assets problem is sociated with entire banking system of India but the tent of the problem is more significant in Public Sector anks (PSU banks). The total Gross NPA PSU banks was stood at 5608 billion Rupees as end of march 2016 On the other hand gross NPA of private banks as on march 2016 was found to be 538 billion rupees. The condition of PSU banks is more difficult in stressed assets management as compare to private banks.

2. GROSS AND NET NPA

Gross NPA: Gross Non Performing assets are the total outstanding of all the borrowers classified as substandard, doubtful and loss asset. Gross NPA is an advance which is considered irrecoverable, for bank has made provisions, and which is still held in banks' books of account. Gross NPAs are the sum total of all loan assets that are classified as NPAs as per RBI Guidelines as on Balance Sheet date. Gross NPA reflects the quality of the loans made by banks. It consists of all the nonstandard assets like as sub-standard, doubtful, and loss assets It can be calculated with the help of following ratio: Gross NPAs Ratio = Gross NPAs / Gross Advances.

Net NPA: Net Non Performing assets are computed by deducting the provisions from Gross Non Performing Assets. Net NPAs are calculated as; Gross NPA-(Balance in interest suspense account+ claims received from DICGC/ECGC and pending for adjustment + Part payment received and kept in suspense account + Total provisions held).

3. LITERATURE REVIEW

PoojaRana (2016) examined in her research titled "Analysis of Non-Performing Assets of Public Sector Banks in India" that A high level of NPAs shows high possibility of a huge number of credit defaults that impinge on the profitability and net-worth of banks and also obstructs the money of the banks consequently affects the liquidity in the economy. NPA Database of

MANAGEMENT EDUCATION AND EMPLOYABILITY: A CHALLENGE AHEAD

. C.K. Goyal
elam Wadhwani

Abstract

y, in this ever-changing world of technology, employability skills have become a basic irement of success and sustainability for every individual. Management is there in each and every of our life. The process of globalisation has woven the whole world into one thread and have lifted e veils bifurcating the countries. Businesses today have become more and more competitive due to lobalization process. The world and its demands are changing every second and if we want to cope this dynamic business world we should generate employability skills in our future managers. But, iggest hurdle in our path to success is the gap between the demands of the industry and the output siness schools. The objective of the present paper is to study the employability skills required by a igement graduates and the challenges faced by the institutes in the development of employability

Vords: *Management institutes, employability skills, holistic approach, globalization.*

RODUCTION

; a schooland man starts getting education from ay she is born. Education is a never ending ss and is crucial for the social and economic well- of any nation. It is through education that we ake our lives better, happy and secure. In the two decades, the importance of education, ially management education has grown ously. This is due to globalization. Today esses are facing competition, not only from the esses belonging to their country, but, also from the whole world. To face this competition, ry needs people with the right skills and le. Thus, enhancing the importance and need of y management education.

esent scenario management education is ed to generate a holistic approach in their ates. They should focus on the development of rvival skills, to face the global competition and namism thus provided by this competition, in nanagers. As far as quality of education and ig of industry demand is considered only few top ols of India like IIMs, etc. has been successful. e contrary, majority of the B-schools in our y are facing challenges like curriculum, lack of qualified faculty, poor quality of content and not-so- effective examination system. This is a matter of serious concern with a country like India, since, despite being the world largest pool of human capital, we are unable to create the quality thus required. The solution to this problem will also help us to fight with the problems of unemployment and poverty prevailing in our country.

REVIEW OF LITERATURE

According to Subrahmanyam and Shekhar (2014), for the social and economic growth plus international development of India, good quality management education is an important concern. The present global scenario is pressurizing institutes to provide their students with global standard professional education so as, to create skilled people to face the challenges of present competitive world. They also suggest that the management education in India should be internationalized to meet the global demand of employable man power.

According to Dhar (2012), in present scenario students are more concerned on getting jobs with a hefty package and hence, are questing towards B-schools disserting traditional P.G. programs as M.Sc., M.Com., etc. They just want to increase their

Management of Stressed Assets: Comparative Study of Loan Portfolio of Indian PSU Banks and Private Banks

Gagan Bhati[1], C.K. Goyal[2]

[1]Assistant Professor IBMR, IPS Academy, Indore,
[2]Professor & Head of Department, IBMR IPS Academy, Indore,
[1]ckgoyal@ipsacademy.org, [2]gaganbhati@ipsacademy.org

1. INTRODUCTION

Banking system of a nation plays very crucial role in the overall economic development. It mobilizes savings into profit generating and productive assets. Banking sector provides various financial services which support the development by mobilizing financial resources from the surplus side to the needy units. Banks accepts deposits and extends credit for economic growth. A sound and stable banking system significantly contributes in the development of the economy of a nation. It is a important financial intermediary through which facilities of payments and extension of credit takes places. Banks primarily deals in lending activities through which credit is to be extended by the banks and financial institutions to the different sectors of the economy popularly known as priority sector and non-priority sectors. Lending always carries risk, when borrower of the loan is unable to fulfill repayment obligation the loan account turns as NPA. Also called stressed assets or bad loan.

Non performing asset is a serious cause of concern. It badly affects the profitability and operational efficiency of the banks. As per the guidelines provided by RBI, loan/advance is acknowledged as NPA if the installment or interest or principal remains unpaid for more than 90 days. NPA ceases to generate income for the banks. In order to fulfill the provisioning requirements the banks are bounded to keep aside prescribed amount which leads to reduction in the profit of the banks. When an account is classified as NPA account it requires administrative, legal and recovery costs which overall renders additional burden on the banks.

The bad loan also called stressed assets problem is associated with entire banking system of India but the extent of the problem is more significant in Public Sector Banks (PSU banks). The total Gross NPA PSU banks was stood at 5608 billion Rupees as end of march 2016 On the other hand gross NPA of private banks as on march 2016 was found to be 538 billion rupees. The condition of PSU banks is more difficult in stressed assets management as compare to private banks.

2. GROSS AND NET NPA

Gross NPA: Gross Non Performing assets are the total outstanding of all the borrowers classified as substandard, doubtful and loss asset. Gross NPA is an advance which is considered irrecoverable, for bank has made provisions, and which is still held in banks' books of account. Gross NPAs are the sum total of all loan assets that are classified as NPAs as per RBI Guidelines as on Balance Sheet date. Gross NPA reflects the quality of the loans made by banks. It consists of all the nonstandard assets like as sub-standard, doubtful, and loss assets It can be calculated with the help of following ratio: Gross NPAs Ratio = Gross NPAs / Gross Advances.

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An Economic Growth of MSME: An Empirical Study of Development Programmes of MSME DI.

Heena Upadhyay[1], Vivek Singh Kushwaha[2]

[1]*Assistant Professor, IBMR IPSA*
[2]*Director, IBMR IPSA*
[1]*heena05upadhyay@gmail.com*, [2]*director.ibmr@ipsacademy.org*

1. INTRODUCTION

The Micro, Small and Medium Enterprises (MSMEs) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, ensuring more reasonable allocation of national income and wealth. MSMEs are corresponding to large industries as ancillary units and contribute enormously to the socio-economic development of the country. The Ministry of Micro, Small and Medium Enterprises (M/o MSME) promotes the development of micro and small enterprises in the country with the objective of creating self-employment opportunities and upgrading the relevant skills of existing and budding entrepreneurs. MSME has been implementing various schemes and programmes in order to promote firms and creation of new entrepreneurs.The author in study extends this fact that Micro, Small and Medium Enterprises (MSME) plays a vital role in the economic development of India by finding out the impact of skill development programmes on the economic development of MSMEs'. For the purpose of this study primary and secondary data has been collected from the respondents who have attended training programme offered by MSME Development Institute namely skill development programme, includes four different types of training programmes named (a)Industrial Motivation Campaign (b) Entrepreneurship Development Programme(c)Entrepreneurship Skill Development Programme (d) Management Development Programme targeting different set of trainees with the prevalent objective of developing entrepreneurial skills and plunge them towards entrepreneurship. This study discusses the impact of skill development programme except entrepreneurship skill development programme.

2. REVIEW OF LITERATURE

Dr. SatpathySarita et al.(2017) analyzed that Small and Medium Enterprises (SMEs) has shown its remarkable contribution in manufacturing output, employment, export, rural industrialization and, providing quality goods & services at affordable costs. This sector possess sufficient potential and possibilities to accelerate industrial growth in our developing economy and well balanced to support national flagship programme like "Make in India".

Lee K.W. (2016) Found that MSMEs have proved their role in promoting equity and welfare by creating employment. However, empirical records tells some other story of SMEs being less active than large enterprises in training and developing their employees. This imbalance cannot correct by itself between SMEs and large enterprises so ultimately it is the governments' role to intervene in the skills training market of SMEs.

MayuranLogendran (2016) developed a conceptual framework where training program results in change of entrepreneurial behavior. With the utilization of correlation and regression statistics the study analyzed the data obtained from 60 employees from Small enterprises from Jaffna District and findings showed positive impact of training on small enterprises' performance.

Gerbayirgalem et al. (2016) recognized the limitations of small scale enterprises relying solely on either the financial or non-financial measures. Owners, managers of the modern small business should adopt a hybrid approach of using both the financial and non-financial measures.

Dr. Omolo Jonathan (2015) Studied that business world is dynamic in nature and such increasing pressures from outside world affects the productivity of business which in turn can be managed proactively by training and

Sustainable Development: People, Process and Practice (SDP^3)

* Edited By *

Dr. Shikha Agrawal
Mr. Anish Kumar Choudhary
Dr. Prerana Sharma
Ms. Meenal Sharma

Chameli Devi Group of Institutions, Indore

Chameli Devi Institute of Professional Studies, Indore

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Chameli Devi Group of Institutions, Indore
Chameli Devi Institute of Professional Studies, Indore
Gram Umrikheda, Near Toll Booth, Khandwa Road,
Indore – 452020 (M.P.)

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A Study of Impact of GST on Accounting Information reported under Ind AS.

***Kshema Shrivastava,**
Assistant Professor, IPS Academy, Institute of Business Management and Research, Indore (M.P.)
Email: kshemapatodi@gmail.com
**** Dr.D.D. Bedia,**
Director, Pandit Jawaharlal Nehru Institute of Business Management,
Vikram University, Ujjain (M.P.)
Email: ddbedia@gmail.com

Abstract

With the transition of India Inc. to the GST regime from 1st July, 2017 and Ind AS becoming the new accounting principles for many companies with effect from 1st April, 2016, it is important to study the implication of GST on Ind AS reporting. This paper discussed the various types of taxes under the new GST regime and studied the implication of GST on selected key accounting areas reported under Ind AS.

GROSS FIXED CAPITAL FORMATION SUFFICES AS A DETERMINANT FOR GROSS DOMESTIC PRODUCT IN INDIA

[1]PALLABI MUKHERJEE, [2]KANHAIYAAHUJA

[1]Assistant Prof., IBMR, IPS Academy, Indore, India
[2]Dean School of Social Sciences, DAVV, Indore, India
E-mail: [1]pallabimukherjee@ipsacademy.org

Abstract - Growth has been the most important determinant of a countries progress and can be identified as an indicator of Progress. India in the near past has been able to break free from her traditional Hindu Growth rate and progressing in acceleration. This paper aims to determine Gross Fixed Capital Formation (GFCF) as an important determinant of economic growth, which is represented by the Gross Domestic Product (GDP) in this paper. There is a further association and a perfect positive correlation between GFCF and GDP, which is in turn proved with the help of calculating the correlation coefficient. However the primary aim of the paper is to determine the impact of GFCF on GDP over the time period 1970 to 2014 for which regression analysis is used respectively and a strong impact has been estimated. Nevertheless it is checked and established that GFCF and GDP are autoregressive with the help of a three year lagged model.

Introduction:

The GFCF is a macroeconomic fundamental, which determines the invested part of the value added in comparison to the consumed. It was used in the past in Simon Kuznets capital formation study and adopted as a standard in 1950's.It very well represents land improvements, all sorts of constructions, machinery, plants, equipment's and many more which are extremely crucial to determine economic growth. GFCF and GDP are perfectly positively correlated with a coefficient value of .99 which determines their strong association. Data has been collected and compiled from 1970 to 2014 from the United Nations Conference for Trade and Development.
The primary objective of the paper is to analyze the impact of GFCF on GDP from 1970 to 2014 and the secondary objective of the paper to check whether GFCF and GDP is autoregressive.

Gross domestic product: GDP by type of expenditure, VA by kind of economic activity, total and shares, annual, 1970-2013		
US Dollars at current prices and current exchange rates in millions		
Time	**Gross domestic product (GDP)**	**Gross fixed capital formation(GFCF)**
1970	61470.15546	9593.631594
1971	65947.35809	10790.55414
1972	71734.70671	12216.65692
1973	85545.92818	13367.90288
1974	96552.08773	15498.84564
1975	100437.0871	18161.77509
1976	101195.9043	19489.81756
1977	117421.468	22486.738
1978	135833.0646	26292.66976
1979	150316.7108	29923.73988
1980	184760.5096	38135.83341
1981	197078.024	41457.68942
1982	201227.9504	43171.62692
1983	219555.4861	45190.53446
1984	217466.9356	45765.90937
1985	226460.2831	50057.96222
1986	248120.2367	56152.77297
1987	274577.5243	63563.09723
1988	303753.831	70248.11574

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SMART CITY-A GATEWAY TO BUSINESS

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Essentials for Smart City: A Structural Framework

Mrs. Ruchi Mehra*

Prof. (Dr.) Babita Kadakia **

ABSTRACT

Making a city "smart" is emerging as a strategy to mitigate the problems generated by the urban population growth and rapid urbanization. Yet little academic research has sparingly discussed the phenomenon. To close the gap in the literature about smart cities and in response to the increasing use of the concept, this paper proposes a framework to understand the concept of smart cities. Based on the exploration of a wide and extensive array of literature from various disciplinary areas we identify eight critical factors of smart city initiatives: management and organization, technology, governance, policy context, people and communities, economy, built infrastructure, and natural environment. These factors form the basis of an integrative framework that can be used to examine how local governments are envisioning smart city initiatives. The framework suggests directions and agendas for smart city research and outlines practical implications for government professionals.

1. INTRODUCTION

More than half of the World's population now lives in urban areas. This shift from a primarily rural to a primarily urban population is projected to continue for the next couple of decades. Such enormous and complex congregations of people inevitably tend to become messy and disordered places. Cities, megacities, generate new kinds of problems. Difficulty in waste management, scarcity of resources, air pollution, human health concerns, traffic congestions, and inadequate, deteriorating and aging infrastructures are among the more basic technical, physical, and material problems .Another set of problems are more social and organizational in nature rather than technical, physical or material. Problems of these types are associated with multiple and diverse stakeholders, high levels of interdependence, competing objectives and values, and social and political complexity. In this sense, city problems become wicked and tangled .

Ensuring livable conditions within the context of such rapid urban population growth worldwide requires a deeper understanding of the smart city concept. The urgency around these challenges is triggering many cities around the world to find smarter ways to manage them. These cities are increasingly described with the label smart city. One way to conceptualize a smart city is as an icon of a sustainable and livable city.

* Asst. Prof., Idyllic Institute of Management

** Principal, Idyllic Institute of Management

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MILLION DOLLAR QUESTION: WHAT INDUSTRY EXPECT FROM MANAGEMENT EDUCATION.

[1]Dr. JAYANT SONWALKAR
[1]Professor and Director, Faculty of Management
Devi Ahilya University, Indore, MP, India

[2]TARIKA NANDEDKAR
[2]Assistant Professor, IBMR, IPS Academy
Indore, MP, India.

Abstract
Knowledge is the key factor of education. Education which helps to develop human in a holistic way. With changing time form of education also changes by maintain its core sense. New streams came in scenario with respect to the demand of market. With the growth of economy, the business sector of India also prospered; results into the demand of professional. Industry required the persons who are capable to perform task in order to achieve their goal of progress. This paper tries to identify factors are required by industries from management education so the students of management education will be able to contribute into the world of corporates.

Introduction:
Knowledge is the factor which helps human to develop. The journey of growth from ancient to modern era is possible only because of knowledge. One way to gain knowledge is the development of formal education. The development can be measured with the degree of education progressed in any society. The many streams of education are introduced to society during the span of human development. Education is the ocean, one who dive into it realize the beauty of it more and more from nearer. As like oceans different streams of knowledge mixed into it, provide the beauty to education with keeping their originality. In modern era development of human is measured through knowledge. Management education is one of the most important stream of education. With the passage of time management education developed very much. The development of management education begins with the near about 19th century. Number of colleges during this span of time increased noticeably. The growth of management education have impact on socio and economic growth also. The growth of country directly affected with the education scenario of that particular growth. Industries as a customer expect much more from the management education. It is the management education which supply students to the industries who expected to fulfill the demand of industry. Industries required the students who are capable of working in practical world. It is also important to show that there are different dimensions of industries, so it is very important to the management education as a supplier to the industry that management