

Principal Dr. Bal Kamble

M.A., M. Phil., Ph.D.

DHANANJAYRAO GADGIL COLLEGE OF COMMERCE,

(Autonomous College)
Founder : Padmabhushan Dr. Karmaveer Bhaurao Patil, D. Litt. NAAC Reaccredited A+ (CGPA 3.61) RUSA Beneficiary | U.G.C.: CPE PARAMARSH Status ISO-9001-2015 Re-certified | Autonomous College Notification: F22-1/2016 March 2016

Estd : June 1971 Jr. College Index No.: 21.10.002 UDIAS No. 27311026506



Permanent Affiliation: UKF/1090/4024/Vi.Shi.2, Vistar Bhavan Mumbai. Dt. 30 August 1991

Criterion 3: Research, Innovations and Extension

3.4.4 Total numbers of books and chapters in edited volumes/books published per teacher during the last five years.

Provide cover page, content page and first page of (Books/chapter's name) with ISBN numbers, title, author, Department/School/Division/Centre/Unit/Cell, name and year of publication.

<u> </u>				
Sr. No.	Year of Publication	Authors	Books/ Conference Proceedings	
1.	2017-18	Prin. Dr. Bal Kamble	The Foreign Policy of India: An Overview (Special Reference to Narendra Modi Govt.)	
2.	2017-18	Prin. Dr. Bal Kamble	Demand of Small States in India (Marathi)	
3.	2017-18	Dr. D. T. Chavare	Communication and presentation Skills- Backbone of commerce education	
4.	2017-18	Prof. Dr. V. K. Sawant	Social Media Marketing	
5.	2017-18	Prof. Dr. V. K. Sawant	Utility of commerce education in Human resource development	
6.	2017-18	Prof. Dr. G.V. Jadhav	Contemplation of Indian English Literature	
7.	2017-18	Dr. S. R. Suryawanshi	A study of India's Foreign trade with European union with selected countries in European union	
8.	2017-18	Mr. V.K. Sankpal	Benefits of Aerobic exercises and Yoga for Health	
9.	2017-18	Dr. S. A. Kurkute	Challenges before Rural Entrepreneurs	
10.	2017-18	Dr.T.D.Mahanwar	Milk Utilization Pattern and Dairy Development Programmers in Maharashtra -An Overview	
11.	2017-18	Prof. A.B.Bhagwat	A study on Make in India: Present Scenario	
12.	2017-18	Dr.S.A.Kurkute	Knowledge Management :An important tool in Organizational Management	
13.	2017-18	Dr.S. V.Yadav	A study on Working of Industrial Training Institute in Pune Region	
14.	2018-19	Prin. Dr. Bal Kamble	Right to Information Act (Marathi)	
15.	2018-19	Dr. V.M. Kumbhar	Autonomous College : A Challenge	
16.	2018-19	Dr. V.M. Kumbhar	Money and Financial System	



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Rayat Shikshan Sanstha's

DHANANJAYRAO GADGIL COLLEGE OF COMMERCE, SATARA

(Autonomous College)
Founder: Padmabhushan Dr. Karmaveer Bhaurao Patil, D. Litt.
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Ref.:

17.	2018-19	Dr. V.M. Kumbhar &P.K.Tone	Retail and Corporate Banking
18.	2018-19	Dr. V. M. Kumbhar & Dr. A. K. Wavare	Money and Banking
19.	2018-19	Dr. V. M. Kumbhar & Dr. A. K. Wavare	Macro Economics
20.	2018-19	Dr. V. M. Kumbhar & Dr. A. K. Wavare	Macro Economics
21.	2018-19	Dr. V. M. Kumbhar & Dr. A. K. Wavare	Changing scenario of electricity generation and consumption pattern in Maharashtra
22.	2018-19	Dr. V. M. Kumbhar & Dr. A. K. Wavare	Direct Tax Revenue Pre- BJP Government period in India- A short- term analysis
23.	2018-19	Dr. V. M. Kumbhar & Dr. A. K. Wavare	Cheque Trunction System: एक नाविन्यपूर्ण चेक िटिर्ूक सुविधा
24.	2018-19	Dr. V. M. Kumbhar	Vitthiy Bajar Aani Sanstha(Financial Market and Institutions)
25.	2018-19	Dr. V. M. Kumbhar	Monetary Economics
26.	2018-19	Dr. R. J. Jawale	Universal value based higher education in India
27.	2018-19	Dr. C. N. Kamble	Legal Fortification of Women Workers in India
28.	2019-20	Prof. Dr. V.K. Sawant	Role of Commerce education in employability enhancement
29.	2019-20	Prof. Dr. V.K. Sawant	A study on administrative aspects of selected industrial institutes in Sangli District
30.	2019-20	Dr. D.T. Chavare	A study of autonomy in Indian higher education
31.	2019-20	Dr. S.V. Yadav	Women entrepreneurship development through selfhelp- group in Maharashtra Aayushi International Interdisciplinary Research Journal
32.	2019-20	Dr.C.N.Kambale	Sustainable Development-Legal and Judicial Views in India
33.	2019-20	Dr.T.D.Mahanwar	Management Principles and Application
34.	2019-20	Prin. Dr. Bal Kamble	Bhartiya Rajyaghatnechi Olakh(An Introduction to Indian
35.	2019-20	Prin. Dr. Bal Kamble	Constitution) – Part II (Marathi)
36.	2019-20	Prin. Dr. Bal Kamble	Research Methodology in Social Sciences
37.	2019-20	Prin. Dr. Bal Kamble	Maharashtratil Sthityantare (Marathi)
38.	2019-20	Prin. Dr. Bal Kamble	(One of the Editors of this Book)
39.	2019-20	Dr. V. M. Kumbhar	Introduction to Banking and Financial System
40.	2019-20	Dr. V. M. Kumbhar & Dr. P. K. Tone	Banking Laws in India
41.	2019-20	Dr. V. M. Kumbhar &	Retail and Corporate Banking



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Estd: June 1971 Jr. College Index No.: 21.10.002 UDIAS No. 27311026506

Ref.:

		Dr. P. K. Tone		
42.	2019-20	Dr. V. M. Kumbhar	Micro Economics	
43.	2019-20	Lt. Dr. R. K. Nillolu	NCC Handbook	
44.	2019-20	Prof. Dr. G.V. Jadhav	English for Business Communication & Marketing	
45.	2019-20	Dr. S.V. Yadav	Women entrepreneurship development through Self-	
46.	2019-20	Dr. S. A. Kurkute	Help-Groups in India Concept of Industry 4.0. Packground and overview	
47.	2019-20	Prof. Dr. G.V. Jadhav	Concept of Industry 4.0- Background and overview Multiculturalism in Kavita Dasvani's "Bombay Girl"	
	2019-20		•	
48.		Dr. V. M. Kumbhar	Business Environment	
49.	2020-21	Prof. Dr. V.K. Sawant	Insurance	
50.	2020-21	Dr. S. R. Suryawanshi	A study of stress management of bank employees: with special reference to satara district	
51.	2020-21	De C D Cygroyyonghi	Psychological impact of Covid-19 pandemic on mental	
51.	2020-21	Dr. S. R. Suryawanshi	health of students	
52.	2020-21	Lt. Dr. R. K. Nillolu	Agricultural and Rural Development in Backward Regions of India	
53.	2021-22	Dr. S. A. Kurkute	Entrepreneurship Development & Project Report	
54.	2021-22	Prof. Dr. G.V. Jadhav	Business Communication	
55.	2021-22	Dr. C. N. Kamble	Women Empowerment : A Need of the hour	
56.	2021-22	Dr. C. N. Kamble	Legal Empowerment of the Indian Women	
57.	2021-22	Prof. Dr. G.V. Jadhav	Decoding Business Communication	
58.	2021-22	Prof.M.B.Shikalgar	Multidisciplinary Approaches in the current times	
5 0	2021 22	D COLLY 1	Latest Aspect ,Issues and Concern in Commerce,	
59.	2021-22	Prof.S.V.Yadav	Bussiness and ICT:Towards Developing Digital Economy	
60.	2021-22	Dr.T.D.Mahanavar	Modern Management Practices	
61.	2021-22	Dr. C. N. Kamble	Savior of the Indian labour's-Dr.Babasaheb Ambedkar	
62.	2021-22	Dr. C. N. Kamble	Roll of Law in Sporting Domain	
			Pachhimatya Rajkiya Vichar (Western Political Thought	
63.	2020-21	Prin. Dr. Bal Kamble	Part - I) (Marathi)	
61	2020-21	Prin, Dr. Bal Kamble	Rajkiya Vicharpranalichi Olakh, (An Introduction to	
64.	2020-21	Prin. Dr. Dai Kambie	Political Ideologies - Part I) (Marathi)	
65.	2020-21	Prin. Dr. Bal Kamble	Rajyashastrachi Olakh	
66.	2020-21		(An Introduction to Political Science - Part I) (Marathi)	
67.	2020-21	Prof. Dr. V.K. Sawant	Advanced Accountancy P-III	
68.	2020-21	Prof. Dr. V.K. Sawant	Perspectives on Business Management and Economics	
69.	2021-22	Dr. S. A. Kurkute	Goods & Services Tax	
70.	2021-22	Dr. S. A. Kurkute	Customs Duty: Tax Procedure and Practices	
71.	2021-22	Dr. S. A. Kurkute	Customer satisfaction of the primary Teachers Cooperative Bank Ltd.	



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73.	2021-22	Prof. Dr. V. K. Sawant	Ethics in Business and Management
74.	2021-22	Dr. V.K. Sawant	Business Regulatory Framework
75.	2021-22	Dr. V.K. Sawant	Business research
76.	2021-22	Dr. V.K. Sawant	A study of employee retention in IT industry in Pune City
77.	2021-22	Dr. V.K. Sawant	Research report writing fundamentals
78.	2021-22	Dr. V.K. Sawant	Management Accounting
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80.	2021-22	Dr. R. J. Jawale	Right to Education in India
81.	2021-22	Dr. R. J. Jawale	A study of women rights & empowerment in India:
82.	2021-22	Du VM Vyyyhhay	Legislative and Judicial perspective
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	2021-22	Dr. V.M. Kumbhar	Co-operative Development
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89.	2021-22	Dr. S. A. Kurkute	Indian Tax System and Income Tax
90.	2021-22	Dr. S. A. Kurkute	Goods & Services Tax
91.	2021-22	Dr. S. A. Kurkute	Income Tax
92.	2021-22	Prof. Dr. V. K. Sawant	Elements of Research in Social Sciences
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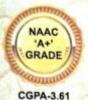




Rayat Shikshan Sanstha's

DHANANJAYRAO GADGIL COLLEGE OF COMMERCE

Satara, Maharashtra, India An Autonomous & College with Potential for Excellence (CPE)







Special Issue

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AND MULTILINGUAL STUDIES







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A Study of India's Foreign Trade with European Union with Selected Countries in European Union

Mr. S.R.Suryawanshi Assistant Professor, D.G.College of Commerce, Satara.

ubstract:

paper has been written to study of the India's foreign trade with special reference to the Exports and Imports

five Years. It specifically studies the Exporting trends of India's to the European Union. It also explains

portant theoretical points related to trends of Exports to the European Union. For this purpose a data has

collected through the Websites, Books, Magazines. Analysis and interpretation of data and conclusions are

and given a some suggestions have been given for strengthening the present setup more effective.

Words -: Exports , Imports , European Union , Foreign Trade

beralization or in to the competitive environment many or Countries producing a bulk of product and selling to the Internal Market as well as International Market. Due to accepting TO membership. It also creates the opportunities to the many countries to expanded their or Business beyond the political boundaries of the Nation. Therefore India has taken the most important trading partners of India. Each and every Nation has to trying increasing the most important trading partners of India. Each and every Nation has to trying increasing the most important trading to maintaining their Balance of Payment position of the Nation. For that most international Trade and Trade relation between the countries is important. India's Trade min with the European Union and also the trading between the India and European Union.

Illiective of the Study:

- 1 To Study the India's Trade with European Union .
- 2) To Understand the Concept of International Trade .
- 3 To Study theIndia's Exports and imports Trend.

tage of the Study:

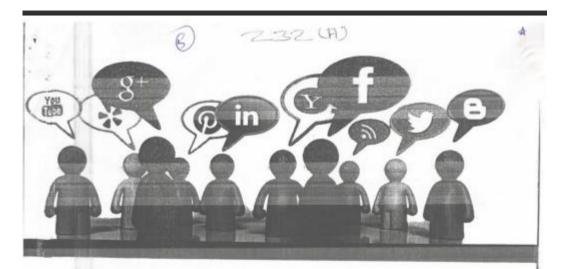
- 1) The present study is related to only trade with European Union.
- The present research study is only focus on Exporting and Importing with European Union.

by Period and Sampling:

- 1) A researcher has taken five year exporting and importing data for research work.
- A researcher has choosing a Trade with only European Union out of 28 countries 10 countries selected as sample.

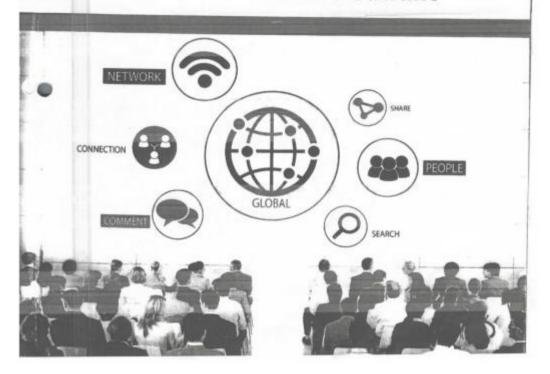
been collected. Through Various journals, magazines, books, electronic sources have also been collected. Through Various journals, magazines, books, electronic sources have also been collected. Web-sites related to Exporting and importing to the United States.

of Data Analysis: The collecteddata has been analyzed and tabulated and drawn the printe tables and Graphs Interpretations were made based on table.



Social Media Marketing

Dr. V. K. Sawant









शिवाजी विद्यापीठ, कोल्हापूर

दूर शिक्षण केंद्र

मौद्रिक अर्थशास्त्र

(Monetary Economics)

(शैक्षणिक वर्ष २०१८-१९ पासून)

एम. ए. भाग-१ अर्थशास्त्र : EC-2 (Compulsory Paper)





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प्रथमावृत्ती : २०१९

एम. ए. भाग - १ करिता (मौद्रिक अर्थशास्त्र)

सर्व हक्क स्वाधीन. शिवाजी विद्यापीठाच्या परवानगीशिवाय कोणत्याही प्रकाराने नक्कल करता येणार नाही.

प्रती : १,५००

प्रकाशक : डॉ. व्ही. डी. नांदवडेकर कुलसचिव, शिवाजी विद्यापीठ, कोल्हापूर - ४१६ ००४.

मुद्रक : श्री. बी. पी. पाटील अधीक्षक, शिवाजी विद्यापीठ मुद्रणालय, कोल्हापूर-४१६ ००४.

ISBN - 978-81-940444-0-6

- दूरशिक्षण केंद्र आणि शिवाजी विद्यापीठ याबदलची माहिती पुढील पत्थावर मिळू शकेल.
 शिवाजी विद्यापीठ, विद्यानगर, कोल्हापूर-४१६,००४ (भारत)
- दूर शिक्षण विभाग-विद्यापीठ अनुदान आयोग, नवी दिल्ली यांच्या विकसन अनुदानातून या साहित्याची निर्मिती केली आहे.

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प्रथमावृत्ती : २०१९

एम. ए. भाग - १ करिता (मौद्रिक अर्थशास्त्र)

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प्रती : १,५००

प्रकाशक :

डॉ. व्ही. डी. नांदवडेकर कुलसचिव, शिवाजी विद्यापीठ, कोल्हापुर - ४१६ ००४.

मुद्रक : श्री. बी. पी. पाटील अधीसक, शिवाजी विद्यापीठ मुद्रणालय, कोल्हापूर-४१६ ००४.

ISBN - 978-81-940444-0-6

- ★ दूरशिक्षण केंद्र आणि शिवाजी विद्यापीठ बाबदलची माहिती पुढील पत्थावर मिळू शकेल.
 शिवाजी विद्यापीठ, विद्यानगर, कोल्हापूर-४१६ ००४ (भारत)
- ★ दूर शिक्षण विभाग-विद्यापीठ अनुदान आयोग, नवी दिल्ली यांच्या विकसन अनुदानात्न या साहित्याची निर्मिती केली आहे.

दूर शिक्षण केंद्र शिवाजी विद्यापीठ, कोल्हापूर

अभ्यास घटकांचे लेखक

लेखक	घटक क्रमांक
डॉ. एल. एन. घाटगे धनंजयराव गाडगीळ वाणिज्य महाविद्यालय, सातारा	१, २
डॉ. आण्णा काका पाटील आर्टस, कॉमर्स ॲण्ड सायन्स कॉलेज, रामानंदनगर	₹
डॉ. विजय कुंभार धनंजयराव गाडगीळ वाणिज्य महाविद्यालय. सातारा	×

🛮 संपादक 🔳

डॉ. डी. सी. तळुले अर्थशास्त्र विभाग, शिवाजी विद्यापीठ, कोल्हापूर प्रा. एस. टी. कॉबडे अर्थशास्त्र विभाग, शिवाजी विद्यापीठ, कोल्हापूर

मौद्रिक अर्थशास्त्र

एम. ए. भाग-१ : आवश्यक पेपर-EC-2

अनुक्रमणिका

घटक	क्रमांक	घटकाचे शीर्षक	पान क्रमांक
۶		पैशाची उत्क्रांती आणि प्रवाह	ş
ş		पैशाचा पुरवठा व पैसा गुणक	78
3		पैशाची मागणी व व्याजदर	8.0
8		चलनविषयक व राजकोषीय धोरण : उत्पन्न व व्याजदर निर्धारण	१०७

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Email: internationalpub09@yahoo.com

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SOCIAL MEDIA AND CUSTOMER ENGAGEMENT

THE SOCIAL FEEDBACK CYCLE

For a lot of organizations—including business, nonprofits, and governmental agencies— use of social media very often begins in Marketing, public communications, or a similar office or department with a direct connection to customers and stakeholders.

This makes sense given that a typical driver for getting involved with social media is a slew of negative comments, a need for "virality," or a boost to overall awareness in the marketplace and especially in the minds and hearts of those customers increasingly out of reach of interruptive (aka "traditional") media. In a word, many organizations are looking for "engagement," and they see social media as the way to get it.

The advent of Web 2.0 and the Social Web is clearly a gamechanger, on numerous fronts. Given the rush to implement, and the opening focus on marketing specifically versus the business more holistically, many "social media projects" end up being treated more like traditional marketing campaigns than the truly revolutionary ways in which a savvy business can now connect with and prosper through collaborative association with its customers. As a result, the very objective—engagement, redefined in a larger social context—is missed as too many "social media campaigns" run their course and then fizzle out.

Whether that's right or wrong is another matter, and the truth is that a lot of great ideas have given rise to innovative, effective, and measurable social business programs. But these are still the exceptions,

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Social Media Marketing

About the Author



Dr. V. K. Sawant presently has been working as an Associate Professor in Accountancy at Savitribai Phule Mahila Mahavidyalaya, Satara in Maharashtra State. He has a brilliant academic and research career. He has 27 years of teaching experience at UG level and 10 years at PG level. He is a member of 'Board of Studies in Commerce' at Shivaji University, Kolhapur.

He is recognized research guide for M. Phil and Ph. D. in the area of 'Commerce and Management' and also associated with Rayat Institute of Research and Development, Satara. He has written

more than 80 research articles as well as authored 3 books. He has acquired valuable skills in research and organizing field work. His areas of interest are Accountancy, Marketing and Management.

About the Book

Social Media Marketing deserves special kudos for its courage in tackling the new frontier of social media marketing. This textbook challenges its readers to grapple with the daunting task of understanding rapidly evolving social media and its users.

Social Media Marketing shows how social media fits into and complements the marketer's toolbox. The book melds essential theory with practical application as it covers core skills such as strategic planning for social media applications, incorporating these platforms into the brand's marketing communications executions, and harnessing social media data to yield customer insights.

This book contains new examples, industry developments and academic research to help students remain current in their marketing studies, as well as a new and improved user-friendly layout to make the text easy to navigate.

Contents

 Social Media and Customer Engagement • The New Role of the Customer • Build a Social Business • The Social Business Ecosystem • Social Technology and Business Decisions • Social Analytics, Metrics and Measurement • Five Essential Tips • Engagement on the Social Web • Social CRM and Business Design



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A Study of India's Foreign Trade with European Union with Selected Countries in European Union

Mr. S.R.Suryawanshi Assistant Professor, D.G.College of Commerce, Satara.

wastract:

paper has been written to study of the India's foreign trade with special reference to the Exports and Imports

five Years. It specifically studies the Exporting trends of India's to the European Union. It also explains

supertant theoretical points related to trends of Exports to the European Union. For this purpose a data has

collected through the Websites. Books, Magazines. Analysis and interpretation of data and conclusions are

and given a some suggestions have been given for strengthening the present scrap more effective.

Words -: Exports , Imports , European Union , Foreign Trade

roduction: Now a days In to the 21st century and into the era of Globalization, Privatilisation behavior in to the competitive environment many or Countries producing a bulk of product and selling to the Internal Market as well as International Market. Due to accepting a NTO membership. It also creates the opportunities to the many countries to expanded their or Business beyond the political boundaries of the Nation. Therefore India has taken the most important trading partners of India. Each and every Nation has to trying increasing the most important trading partners of India. Each and every Nation has to trying increasing the India and Trade and Trade relation between the countries is important. India's Trade with the European Union and also the trading between the India and European Union.

Abjective of the Study:

- 11 To Study the India's Trade with European Union .
- 2) To Understand the Concept of International Trade .
- 31 To Study theIndia's Exports and imports Trend.

suspe of the Study:

- The present study is related to only trade with European Union.
- 2) The present research study is only focus on Exporting and Importing with European Union.

My Period and Sampling:

- A researcher has taken five year exporting and importing data for research work.
- A researcher has choosing a Trade with only European Union out of 28 countries 10 countries selected as sample.

bearch Methodology: The Data is collected for the research workfrom secondary data also been collected. Through Various journals, magazines, books, electronic sources have also used. Web-sites related to Exporting and importing to the United States.

of Data Analysis: The collecteddata has been analyzed and tabulated and drawn the priate tables and Graphs Interpretations were made based on table.



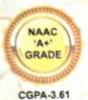




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INTERNATIONAL JOURNAL OF MULTIFACETED AND MULTILINGUAL STUDIES

Milk Utilization Pattern and Dairy Development Programmers' in Maharashtra - An overview

Dr. T. D. Mahanwar Dept. of Commerce & Mgt D.G.College of Commerce, Satara

Introduction: Livestock sector has been playing an important role in Indian economy and is an important sub-sector of Indian agriculture. This sector also plays vital role in providing nutritive food, rich in animal protein to the general public and in supplementing family incomes and generating gainful employment in the rural sector, particularly among the landless, small, marginal farmers and women. Distribution of livestock wealth in India is more egalitarian compared to land. Hence for the equity and livelihood perspectives, it is considered an important component in poverty alleviation programs.

In Maharashtra, more than three-fourth of the agriculture is rain-fed. Moreover uneven distribution of rainfall across various regions of the state and also with erratic pattern, dairying is gaining importance as a source of livelihood for the small and marginal farmers of the state. As per "19th Livestock Census-2012", bovine population in Maharashtra has declined by about 5 per cent to 2.1 crore as against 2.2 crore in 2007. While crossbreds cattle increased by 19 per cent, local cows and buffaloes have shown 8-9 per cent decline. However, the indigenous cattle and buffalo milch population declined by 5-7 per cent between 2007 and 2012, while there has been an impressive growth of 26 percent in crossbred milk animals. Government of India had implemented various program regarding development of dairy industry.

Objectives of the Study

- 1. To study the consumption pattern of dairy products in India.
- 2. To know the dairy product mix consumed by Maharashtra consumers.
- 3. To overview of Policies and schemes for dairy development in Maharashtra:

Milk production and per capita availability of Milk in India: India is known as country of villages. Mahatma Gandhi had properly stated importance of villages. But Indian farmers are facing the problem of marketing of agricultural produce and there is uncertainty. Agricultural affied activity like dairy farming is an most important for the survival and livelihood. Dairy farming in India takes place in Millions of rural households scattered across the length and breadth of the country.

Table: 1:Production/Per capita Availability of milk in India

Year	Production (Million Tops)	the control of the second seco
		Per Capita Availability (gms/day)
2001-02	K-44	225
2002-03	86.2	230
2004-04	88.1	231
2004-05	92.5	233
2005-66	97.1	241
2007-08	107.9	260
2009-10	116.4	273
2010-11	121.8	281
Source: M	linistry of Agriculture	

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^{4&}quot; One Day International Conference on 'Contemporary Issues in Commerce, Economics & Management'

A Study on Make in India: Present Scenario

Prof. Arjun B. Bhagwat Assistant Professor, D. G. College of Commerce, Satara

The present study is an attempt to understand the global and domestic outlook of manufacturing sector, growth dynamics, opportunities and challenges for manufacturing firms. The Indian economy has been witnessing positive sentiments during the past few months. The macroeconomic indicators have also displayed an encouraging trend in the recent times. However, the situation of the manufacturing sector in India is a cause of concern. The recent measures undertaken by the new government in terms of facilitation to industrial sector, creation of conducive environment for the manufacturing activities, focus on improving industrial policies and procedures and reforming labor laws have facilitated recovery in industrial sector. The Government recently launched the Make in India initiative which is expected to make India a manufacturing hub while eliminating the unnecessary laws and regulations, making bureaucratic processes easier, make government more transparent, responsive and accountable.

Key Words: Make in India, domestic outlook, manufacturing sector, accountability etc.

Introduction: The respondents were also asked about the procedural bottlenecks which hamper their business and may also hinder in the implementation of the Make in India initiative. According to them, current laws make acquisition costly as well as tedious. A robust Land Acquisition policy which would make acquisition much easier along with an attractive package is essential for investment in infrastructure and manufacturing. The labour laws are rigid and inflexible that needs to be addressed. Progressive labour laws would create more job opportunities in the market and would contribute towards the growth of manufacturing sector Further, there is a need for simplification of tax laws and earliest implementation of GST to remove multiple taxation and to rationalize the tax system.

The manufacturing firms believe that the Companies act in its current form is detrimental for all the companies and poor governance may impede growth in the economy. Apart from initiatives such as development of smart cities, skill development, National Investment and Manufacturing zones. FDI enhancement, the government is building a pentagon of corridors across the country to boost manufacturing and to project India as a Global Manufacturing destination of the world. They also said that there is an urgent need to drastically overhaul the Police Raj to make it people friendly. The business groups were also asked about the operational problems which they face in their states. The operational problems they face. The businesses in Uttar Pradesh face the problem of energy shortages, unskilled workforce, excessive regulations, and water shortages, problems with law and order, lack of connectivity.

Objectives

- 1. To study the structure and growth of manufacturing sector in India,
- To analyze the growth dynamics of the manufacturing sector in India.
- 3. To know the operational issues faced by manufacturing sector with regard to infrastructure facilitation, availability of credit.







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Knowledge Management: An important tool in Organizational Management

Suvarna.A.Kurkute Assistant Professor, D.G.C.C, Satara

Abstract:

We people live in the world where change is inevitable. Change moves organizations and advances people intellect. To make the change more effective organizations and people must change. Today's world is full of uncertainty, market fluctuations and aggressive competition. The emerging age of knowledge econt knowledge management has created a new breed of company employees, whose intellectual capital is the accumulated experience, commitment and potential for developing and maintaining the learning organization. Such a breed is referred as 'Knowledge Worker'. This paper focuses its attention on concept of Knowledge Worker. Its evolution, challenges, types and its life cycle.

Key Words:Inevitable, uncertainty, breed, knowledge worker.

Introduction: 'Knowing ignorance is strength ignoring knowledge is sickness'- LAU TSU. The business landscape is changing rapidly. The competitive environment is no longer predictable. Survival and success of organization depends entirely on organizations ability to adjust to changes of business entirely. How do we apply knowledge for competitive advantage? How do we convert information into knowledge? How do we convert challenges into opportunities? Knowledge management is the solution for realigning the firm's technical capabilities to create knowledge that drives the firm forward. There is scope for change in the way we work and communicate and in relationships and among people within and across the organizations. If we want to empower ourselves to face these challenges, we must develop to manage knowledge. KM is the emerging concept in new world of business. It means thinking out of the box and outside the boundaries of current practices, products, services and organizations.

Objective of the Study:

- 1. To study the history and evolution of KM
- 2. To study the challenges, types and life cycle of KM

It is the world that challenges the traditional ways of doing things. The focus is not only on finding the right answers but also on asking the right questions. The focus is on "doing the right things "rather than "doing things right". KM is the process of capturing and making use of firm's collective expertise anywhere in business- on paper, in documents, in database or in people's heads. The goal for an organization to view all its processes as knowledge processes, which includes knowledge creation, up gradation and application towards organizational survival.

KM is a discipline of identifying' capturing, retrieving, sharing and evaluating an enterprise's information assets (Bair 2001)"

One of the indicator of KM in action is seeing people think actively, thinking ahead, not behind It is an environment where customer services is improved through better problem solving where new products are available to market quickly and continue to improve through innovation and creativity of people.







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INTERNATIONAL JOURNAL OF MULTIFACETED AND MULTILINGUAL STUDIES A Study on Working of Industrial Training Institute in Pune region.

Sanjay V. Yadav Assistant Professor, Dept. of Commerce and Management, Dhananjayrao Gadgil College of Commerce, Satara

Abstract:

Industrial Training Institutes ITIs were established in 1950 under the craftsman training scheme by the Government of India to ensure a steady flow of skilled workers in different trades for the domestic industry to increase qualitatively and quantitatively in industrial production by systematic training, and to decrease unemployment among the unemployed youth by providing them employable training, to develop and to increase a technical and industrial approach in the young generation.

Industrial Training Institute generally known as Industrial Training Institutes ITIs and their self financing counterpart like that Industrial Training Centre known as ITC's to the masses are those training institutes that provide training in engineering and non-engineering technical fields and are constitute under the Ministry of Labour, Government of India. These institutes were established to communicate technical knowledge in different trades to the young boys and girls who have just passed their 10th standard and want to have some technical knowledge instead of going for standard higher studies.

Key Words: Industrial Training Institute, Skill Development, Vocational Education.

Introduction: Technical education is a different field provides courses and trades in the areas of engineering, technology, management, architecture, pharmacy, applied arts and crafts, hotel management, catering technology etc. Industrial Training Institute ITIs and Industrial Training Centres (ITC's) are pioneer in the field of technical education which provide a better support i.e. basic skills to an individual to develop into self reliant in the trades and course they choose, Industrial Training Institutes ITIs are government-run organizations whereas ITC's are privately-run training organizations, both operating under the general guidance of the Directorate General of Employment and Training (DGET), Ministry of Labour & Employment, Union Government of India. ITC's are self financing and provide same courses as that of Industrial Training Institutes ITIs.

Industrial Training Institute generally, known as Industrial Training Institutes ITIs and their self financing counterpart like that Industrial Training Centre known as ITC's to the masses are those training institutes that provide training in engineering and non-engineering technical fields and are constitute under the Ministry of Labour, Government of India. These institutes are established to communicate technical knowledge in different trades to the young boys and girls who have just passed their 10th standard and want to have some technical knowledge instead of going for standard higher studies,

Approach to the Research Problem: The present study is related to "A Study on working of Government Industrial Training Institutes in Pune Region". The Industrial Training Institutes mainly provide vocational as well as technical education of various Trades and Courses.

The basic idea of selected research problem is to understand the exact role of "A Study on working of Government Industrial Training Institute in Pune Region" in imparting various

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प्रस्तावना

शिवाजी विद्यापीठाच्या सामाजिक शास्त्र शाखेतील बी.ए. भाग-२ साठीच्या अर्थशास्त्र विषयातील स्थूल अर्थशास्त्र पेपर क्र.१ चे सी.बी.सी.एस. अंतर्गत बदललेल्या नवीन अभ्यासक्रमानुसार लिहिलेले पुस्तक विद्यार्थी, प्राध्यापक व इतर अभ्यासकांसाठी उपलब्ध करून देताना आम्हास अत्यंत आनंद होत आहे.

प्रस्तुत पुस्तक हे शिवाजी विद्यापीठाच्या सन २०१९-२० या शैक्षणिक वर्षापासून वदललेल्या अभ्यासक्रमानुसार लिहिलेले असून या पुस्तकाद्वारे स्थूल अर्थशास्त्र विषयाच्या विद्यार्थावरोवरच इतर अभ्यासकांच्या अपेक्षांची देखील पूर्तता करण्याचा आमचा प्रयत्न असून सदर पुस्तकामध्ये पैशाचा अर्थ, कार्ये, पैशाचे मूल्य, राष्ट्रीय उत्पन्नाच्या संकल्पना, राष्ट्रीय उत्पन्नाच्या संकल्पना, राष्ट्रीय उत्पन्नचे मापन, राष्ट्रीय उत्पन्नचे उत्पादन, रोजगार, उपभोग व उपभोग प्रवृत्ती वावतचे सिध्वांत तसेच उपभोगफलन व गुंतवणूक फलन इत्यादी घटकांचा समावेश करण्यात आलेला आहे.

प्रस्तुत पुस्तकामध्ये विद्यापीठीय स्वरुपाचे दिर्घोत्तरी प्रश्न व टीपा याबरोबरच विविध बहुपर्यायी प्रश्नांचाही समावेश करण्यात आलेला असून त्याचा उपयोग सदर अभ्यासक्रमाच्या विद्यार्थ्यांवरोबरच स्पर्धा परीक्षांची तयारी करणाऱ्या विद्यार्थ्यांनाही होणार आहे.

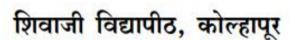
प्रस्तुत पुस्तकाच्या लिखाणासाठी धनंजयराव गाडगीळ वाणिज्य महाविद्यालय आणि छत्रपती शिवाजी कॉलेज साताराचे प्राचार्य, ग्रंथपाल व सर्व सहकारी प्राध्यापकांचे सहकार्य लाभले. तसेच अत्यंत कमी वेळेत सदर पुस्तक प्रकाशित करण्यासाठी रुवी बुक पब्लिकेशनच्या कु.आर. एन. मुजावर यांचे विशेष सहकार्य लाभले. या सर्वांचे आम्ही मन:पूर्वंक आभारी आहोत.

प्रा. डॉ.विजय कंभार

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(शैक्षणिक वर्ष २०१९-२० पासून)

पेपर-१ व २

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सेमिस्टर १ व २ करिता





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शिवाजी विद्यापीठ, कोल्हापूर

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 जबवंत इन्टिट्यूट ऑफ मॅनेजमेंट, वाठार-कराड,
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- डॉ. डी. टी. चायरे धनंजवराव गाडगीळ कॉलेज ऑफ कॉमर्स, सातारा

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Preface

Management is one of the core courses to be studied at various undergraduate and post-graduate levels in the faculty of Commerce. This first course, "Management Principles and Applications" is prescribed as one of the Compulsory papers at B. Com. Part-I in our University. The present book is prepared primarily to meet the needs of students pursuing the education on distance mode. The book is also useful for any one who intends to understand the fundamental concepts, principles and theories of what is generally known as professional Management. The book has following features -

- Concise and precise presentation of textual material in simple but sound language and style.
- Use of learning objectives, summary and questions at the end of each unit.
- 3) Use of examples, charts and graphs, tables etc.

The book covers the entire syllabus of B. Com. Part-I. The concepts and principles of management have been clearly explained. The role of manager and the managerial skills as required by changing business environment are explained in the context of globalization. It is hoped that the book would meet the needs of B.Com., B.B.A., B.C.A., B.Com. (I.T.) and such other undergraduate courses in Commerce. Any suggestions, recommendations for the improvement of this volume is welcome and highly appreciated.

- Editor

Writing Team

Writers Name	Sem. I Units	Sem. II Units
Dr. R. S. Salunkhe Arts, Commerce & Science College, Palus	1	
Dr. B. D. Girigosavi The New College, Kolhapur	2	
Dr. P. V. Mohite Arts and Commerce College, Ashta, Dist. Sangli	3	
Dr. S. R. Pawar Arts and Commerce College, Kasegaon	4	-
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Dr. Sonappa Dajiba Goral R. B. Madkholkar Mahavidyalaya, Chandgad, Kolhapur	•	4

■ Editors

Dr. R. S. Salunkhe Arts, Commerce & Science College, Palus Prof. (Dr.) A. M. Gurav
Department of Commarce &
Management,
Shivaji University, Kolhapur

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प्रा. डॉ. विजय मारुती कुंभार





Dr. Vijay Maruti Kumbhar

Dean, Research & Consultancy (Autonomous College) Dhananjayrao Gadgil College of Commerce, Satara

Educational Qualifications:

- · M.A. Economics & B.Ed.
- · Ph.D. in e-Banking and Customers Satisfaction
- G.D.C.& A.– Cooperation and Accounting
- DIT Diploma in Information Technology from C-DAC
- UGC-NET, UGC-SET, Pursuing MBA Since 2016
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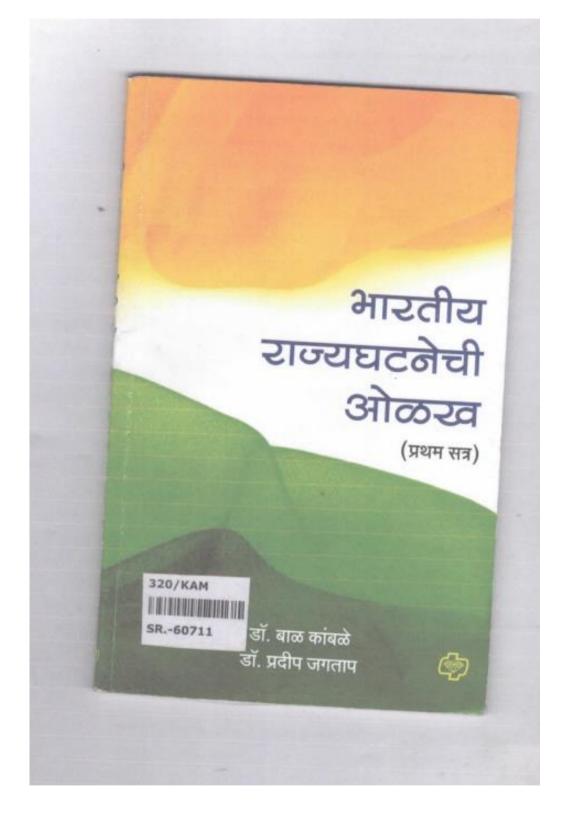
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'पैसा व वित्तीय रचना' या पुस्तकामध्ये विद्यापीठाच्या अभ्यासक्रमामपणे सुलभ व सहज आकलन होईल या पखतीने मांडणी करण्याचा प्रयत्न केलेला असून यामध्ये बँकींन क्षेत्रातील अद्ययावत माहिती, संकल्पना व संज्ञांचाझी वापर करण्यात आलेला आहे. प्रस्तुत पुस्तकामध्ये मराठी संज्ञाबरोबरच अधिक माहितीसाठी बँकींजबाबतच्या इंघ्राजी संज्ञाही विलेखा आहेत की जेणेकरून त्याचा उपयोग बँकींग व वित्तीय संस्थामधील विविध प्रकारच्या अरती परीक्षेच्या तयारीसाठी बेखील होणार आहे. केवळ परंपराञत पद्धतीने बँकींञ विषयाचा अभ्यास न करता बँकींञ क्षेत्रातील चालु घडामोडीचीही माहिती मिळावी याकरीता अद्ययावत संदर्भ देण्याचा प्रयत्न प्रस्तुत पुस्तकामध्ये करण्यात आलेला आहे.

प्रस्तुत पुरतकाच्या लेखन कार्यात धनंजयराव गाडगीळ वाणिज्य महाविद्यालयाच्या प्राचार्या, ब्रांथपाल, सर्व सहकारी प्राध्यापक व विविध बँकेच्या व्यवस्थापकांचे सहकार्य काअले आहे. भी त्यांचा विशेष आआरी आहे. तसेच सदर पुरतक प्रकाशित करण्याच्या कामी रुबी बुक्स या पब्लिकेशनचे कु. आर. पुन. मुजावर यांचे विशेष सहकार्य मिळाले. त्यांचेही मन:पूर्वक आभार.

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प्रा. डॉ. विजय कुंभार



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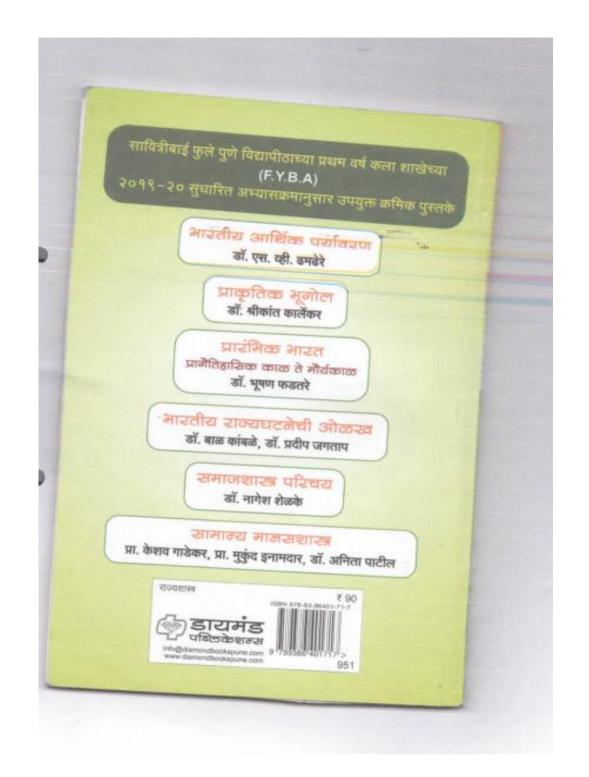
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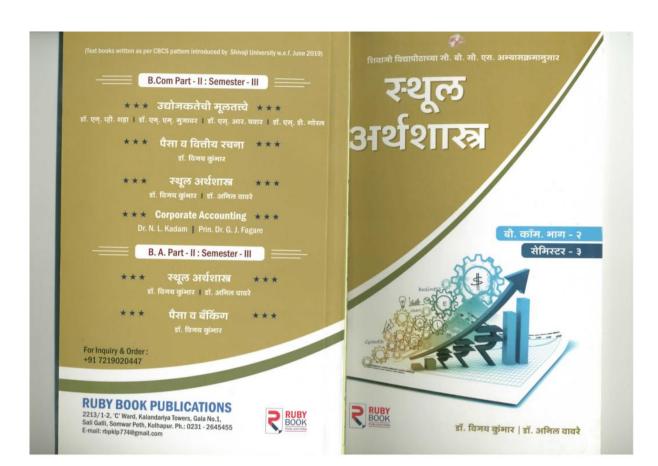
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गीत-गोविंद. फ्लॅट नं.२, ११३९ साईक्स एक्स्टेंशन,

कोल्हापूर - ४१६००१

प्रा. (डॉ.) पी. एस. पाटील

सचिव)

 ।/сअधिष्ठाता, विज्ञान व तंत्रज्ञान विद्याशास्त्रा, शिवाजी विद्यापीठ, कोल्हापुर प्रा. (डॉ.) ए. एम. गुरव

।/сअधिष्ठाता, वाणिज्य व व्यवस्थापन
 विद्याशास्त्रा, शिवाजी विद्यापीठ, कोल्हापुर

प्रा. (डॉ.) भारती पाटील

।/cअधिष्ठाता, मानवविज्ञान विद्याशाखा,

शिवाजी विद्यापीठ, कोल्हापूर

प्रा. (डॉ.) पी. डी. राऊत

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कोल्हापूर

डॉ. व्ही. डी. नांदवडेकर

कुलसचिव

शिवाजी विद्यापीठ, कोल्हापुर

श्री. एम. ए. काकडे

संचालक, परीक्षा व मूल्यमापन मंडळ,

शिवाजी विद्यापीठ, कोल्हापूर

श्री. व्ही. टी. पाटील वित्त व लेखा अधिकारी,

वित्त व लखा आधकारा, शिवाजी विद्यापीठ,कोल्हापूर

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संचालक, दूरशिक्षण केंद्र शिवाजी विद्यापीठ, कोल्हापुर

अर्थशास्त्र समन्त्रय समिती अध्यस - डॉ. पी. एस. कांबळे वर्षनास विविषाण, तिवाजी विद्यापीठ, कोल्हापूर

डॉ. तेजस्विनी मुडेकर

कमला कॉलेज, कोल्हापूर

डॉ. वाय. एस. गायकवाड

विलिंग्डन कॉलेज, विधामवाग, सांगली.

दूर शिक्षण केंद्र शिवाजी विद्यापीठ

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कोल्हापूर

वित्तीय बाजार आणि संस्था एम. ए. भाग - १: पेपर

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राजाराम महाविद्यालय, कोल्हापूर प्रा. वंदना देवकर	Х
जयसिंगपूर कॉलेज, जयसिंगपूर, जि. कोल्हापूर	

संपादक

प्रा. डॉ. सौ. सुनिता स. राठोड श्री शहाजी छत्रपती महाविद्यालय, कोल्हापूर डॉ विजय मारुती कुंभार धनंजयराव गाडगीळ कॉलेज ऑफ कॉमर्स, सातारा

प्रस्तावना

शिवाजी विद्यापीठाच्या दूर शिक्षण विभागामार्फत एम. ए. भाग - १ अर्थशास्त्र (ऐच्छिक) या विषयांतर्गत EO-12 'वित्तीय बाजार आणि संस्था' हे पुस्तक बदललेल्या अभ्यासक्रमाप्रमाणे लिहिले आहे. ज्या विद्यार्थ्यांना नियमित महाविद्यालयात हजर राहता येत नाही. अशा विद्यार्थ्यांना उच्च शिक्षण घेणे अशक्य आहे. अशाना उच्च शिक्षणाची संधी उपलब्ध करणे हा दूर शिक्षणाचा मुख्य उद्देश आहे. या पुस्तक रूपाने हे स्वयंअध्ययन साहित्य दूर शिक्षण विद्यार्थी आणि अभ्यासकांना उपलब्ध करून देताना आम्हास आनंद होत आहे. या पुस्तक लेखनासाठी शिवाजी विद्यापीठाच्या कार्यकक्षेतील पदव्युत्तर विभागाला शिकविणाऱ्या अनुभवी व तज्ञ लेखकांकडून या विषयाच्या विविध घटकांचे लिखाण केले आहे.

'वित्तीय बाजार आणि संस्था'या पुस्तकातील स्वयंअध्ययन साहित्य हे दूर शिक्षण विद्यार्थ्यांना त्वरित आकलन व्हावे म्हणून प्रत्येक घटकांची मांडणी सोप्या भाषेत करण्याचा प्रयत्न लेखकांनी केला आहे. हा विषय विद्यार्थीभिमुख करण्याची दक्षता घेण्याचा प्रयत्न केला आहे. या पुस्तकामध्ये वित्तीय प्रणालीचे स्वरूप आणि भूमिका, वित्तीय बाजारपेठा, वित्तीय बाजारपेठेतील जोखीम व्यवस्थापण आणि आंतरराष्ट्रीय वित्तीय बाजार आणि संस्था या घटकांचा समावेश केलेला आहे.

प्रत्येक घटक लेखकाने विषयातील क्लिप्टता कमी करून विविध संकल्पना सोपी करून सांगण्याचा प्रयत्न केला आहे. विषय व आशय अधिक स्पष्ट व्हावा यासाठी ठिकठिकाणी सोपी उदाहरणे वापरली आहेत. विद्यार्थी वाचकांना वस्तुनिष्ठ प्रश्नोत्तरे व स्वयंअध्ययनासाठी स्वाध्याय देऊन त्यांचे स्वयंमूल्यमापन करता येईल अशी रचना केली आहे. तसेच अधिक वाचनासाठी संदर्भ ग्रंथांची यादीही दिलेली आहे.

सदर पुस्तकामध्ये अचूकता व नेटकेपणा आणण्याचा प्रयत्न केलेला आहे. वाचकांनी या पुस्तकाविषयी काही सूचना केल्यास त्या स्वाकाराई असतील. या पुस्तकातील मांडणी आणि विवेचन विद्यार्थ्यांना उपयुक्त ठरेल अशी आमची अपेक्षा आहे. या साहित्याच्या प्रकाशनामध्ये सहभागी झालेले घटक लेखक, दूर शिक्षण क्षेत्रातील सर्व अधिकारी व कर्मचारी, मुद्रण कामातील सर्व कर्मचारी यांनी केलेल्या सहकार्याबद्दल व परिश्रमाबद्दल सांचे मन: पूर्वक आभार व धन्यवाद.

संपादक

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बनुक्रमणिका

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*विद्यार्घ्यांना सूचना

प्रत्येक घटकाची सुरुवात उद्दिष्टांनी होईल. उद्दिष्टे दिशादर्शक आणि पुढील बाबी स्पष्ट करणारी असतील.

- १. घटकामध्ये काय दिलेले आहे.
- २. तुमच्याकडून काय अपेक्षित आहे.
- विशिष्ट घटकावरील कार्य पूर्ण केल्यानंतर तुम्हाला काय माहीत होण्याची अपेक्षा आहे.

स्वयं मूल्यमापनासाठी प्रश्न दिलेले असून त्यांची अपेक्षित उत्तरेही देण्यात आलेली आहेत. त्यामुळे घटकाचा अभ्यास योग्य दिशेने होईल. तुमची उत्तरे लिहून झाल्यानंतरच स्वयं अध्ययन साहित्यामध्ये दिलेली उत्तरे पाहा. ही तुमची उत्तरे (किंवा स्वाध्याय) आमच्याकडे मूल्यमापनासाठी पाठवायची नाहीत. तुम्ही योग्य दिशेने अभ्यास करावा, यासाठी ही उत्तरे 'अभ्यास साधन' (Study Tool) म्हणून उपयुक्त ठरतील.

प्रिय विद्यार्थी,

हे स्वयंअध्ययन साहित्य या पेपरसाठी एक पूरक अभ्याससाहित्य म्हणून आहे. असे सूचित करण्यात येते की, विद्यार्थ्यांनी २०१७ - १८ पासून तयार केलेला नवीन अभ्यासक्रम पाहून त्याप्रमाणे या पेपरच्या सखोल अभ्यासासाठी संदर्भपुस्तके व इतर साहित्याचा अभ्यास करावा.

शिवाजी विद्यापीठ, कोल्हापूर

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एम. ए. भाग - १ अर्थशास्त्र पेपर EO-12 सत्र २

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मुद्रक:

श्री. बी. पी. पाटील

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- * दूर शिक्षण केंद्र आणि शिवाजी विद्यापीठ याबद्दलची माहिती पुढील पत्त्यावर मिळू शकेल. शिवाजी विद्यापीठ, विद्यानगर, कोल्हापूर - ४१६ ००४. (भारत)
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दूर शिक्षण केंद्र, शिवाजी विद्यापीठ, कोल्हापूर

सल्लागार समिती

प्रा. (डॉ.) डी. बी. सिंदे

मा. कुलगुरू,

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प्रा. (डॉ.) डी. टी. शिकें

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।/c अधिष्ठाता, विज्ञान व तंत्रज्ञान विद्याशाखा, शिवाजी विद्यापीठ,

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प्रा. (डॉ.) ए. एम. गुरव

।/c अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, शिवाजी विद्यापीठ, कोल्हापुर

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I/c अधिष्ठाता, मानवविज्ञान विद्याशाखा,

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प्रा. (डॉ.) पी. डी. राकत

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कोल्हापुर

डॉ. व्ही. डी. नांदवडेकर

कुलसचिव

, शिवाजी विद्यापीठ, कोल्हापूर

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वित्त व लेखा अधिकारी, शिवाजी विद्यापीठ, कोल्हापूर

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डॉ. तेजस्विनी मुडेकर

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दूर शिक्षण केंद्र शिवाजी विद्यापीठ

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कोल्हापूर

डॉ. वाय. एस. गायकवाड

विलिंग्डन कॉलेज, विश्वामवाग, सांगली.

वित्तीय बाजार आणि संस्था एम. ए. भाग - १: पेपर

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प्रा. डॉ. सौ. सुनिता स. राठोड श्री शहाजी छत्रपती महाविद्यालय, कोल्हापुर डॉ विजय मारुती कुंभार धनंजयराव गाडगीळ कॉलेज ऑफ कॉमर्स, सातारा

प्रस्तावना

शिवाजी विद्यापीठाच्या दूर शिक्षण विभागामार्फत एम. ए. भाग - १ अर्थशास्त्र (ऐच्छिक) या विषयांतर्गत EO-12 वित्तीय बाजार आणि संस्था हे पुस्तक बदललेल्या अभ्यासक्रमाप्रमाणे लिहिले आहे. ज्या विद्यार्थ्यांना नियमित महाविद्यालयात हजर राहता येत नाही. अशा विद्यार्थ्यांना उच्च शिक्षण घेणे अशक्य आहे. अशाना उच्च शिक्षणाची संधी उपलब्ध करणे हा दूर शिक्षणाचा मुख्य उद्देश आहे. या पुस्तक रूपाने हे स्वयंअध्ययन साहित्य दूर शिक्षण विद्यार्थी आणि अभ्यासकांना उपलब्ध करून देताना आम्हास आनंद होत आहे. या पुस्तक लेखनासाठी शिवाजी विद्यापीठाच्या कार्यकक्षेतील पदव्युत्तर विभागाला शिकविणाऱ्या अनुभवी व तज्ञ लेखकांकडून या विषयाच्या विविध घटकांचे लिखाण केले आहे.

'वित्तीय बाजार आणि संस्था' या पुस्तकातील स्वयंअध्ययन साहित्य हे दूर शिक्षण विद्यार्थ्यांना त्वरित आकलन व्हावे म्हणून प्रत्येक घटकांची मांडणी सोप्या भाषेत करण्याचा प्रयत्न लेखकांनी केला आहे. हा विषय विद्यार्थीभिमुख करण्याची दक्षता घेण्याचा प्रयत्न केला आहे. या पुस्तकामध्ये वित्तीय प्रणालीचे स्वरूप आणि भूमिका, वित्तीय बाजारपेठा, वित्तीय बाजारपेठतील जोखीम व्यवस्थापण आणि आंतरराष्ट्रीय वित्तीय बाजार आणि संस्था या घटकांचा समावेश केलेला आहे.

प्रत्येक घटक लेखकाने विषयातील क्लिष्टता कमी करून विविध संकल्पना सोपी करून सांगण्याचा प्रयत्न केला आहे. विषय व आशय अधिक स्पष्ट व्हावा यासाठी ठिकठिकाणी सोपी उदाहरणे वापरली आहेत. विद्यार्थी वाचकांना वस्तुनिष्ठ प्रश्नोत्तरे व स्वयंअध्ययनासाठी स्वाध्याय देऊन त्यांचे स्वयंमूल्यमापन करता येईल अशी रचना केली आहे. तसेच अधिक वाचनासाठी संदर्भ ग्रंथांची यादीही दिलेली आहे.

सदर पुस्तकामध्ये अचूकता व नेटकेपणा आणण्याचा प्रयत्न केलेला आहे. वाचकांनी या पुस्तकाविषयी काही सूचना केल्यास त्या स्वाकाराई असतील. या पुस्तकातील मांडणी आणि विवेचन विद्यार्थ्यांना उपयुक्त ठरेल अशी आमची अपेक्षा आहे. या साहित्याच्या प्रकाशनामध्ये सहभागी झालेले घटक लेखक, दूर शिक्षण क्षेत्रातील सर्व अधिकारी व कर्मचारी, मुद्रण कामातील सर्व कर्मचारी यांनी केलेल्या सहकार्याबद्दल व परिश्रमाबद्दल सांचे मन: पूर्वक आभार व

संपादक

प्रा. डॉ. सौ. सुनिता स. राठोड श्री शहाजी छत्रपती महाविद्यालय, कोल्हापुर डॉ विजय मारुती कुंभार धनंजयराव गाडगीळ कॉलेज ऑफ कॉमर्स, सातारा

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*विद्यार्घ्यांना सूचना

प्रत्येक घटकाची सुरुवात उद्दिष्टांनी होईल. उद्दिष्टे दिशादर्शक आणि पुढील बाबी स्पष्ट करणारी असतील.

- १. घटकामध्ये काय दिलेले आहे.
- २. तुमच्याकडून काय अपेक्षित आहे.
- विशिष्ट घटकावरील कार्य पूर्ण केल्यानंतर तुम्हाला काय माहीत होण्याची अपेक्षा आहे.

स्वयं मूल्यमापनासाठी प्रश्न दिलेले असून त्यांची अपेक्षित उत्तरेही देण्यात आलेली आहेत. त्यामुळे घटकाचा अभ्यास योग्य दिशेने होईल. तुमची उत्तरे लिहून झाल्यानंतरच स्वयं अध्ययन साहित्यामध्ये दिलेली उत्तरे पाहा. ही तुमची उत्तरे (किंवा स्वाध्याय) आमच्याकडे मूल्यमापनासाठी पाठवायची नाहीत. तुम्ही योग्य दिशेने अभ्यास करावा, यासाठी ही उत्तरे 'अभ्यास साधन' (Study Tool) म्हणून उपयुक्त ठरतील.

प्रिय विद्यार्थी,

हे स्वयंअध्ययन साहित्य या पेपरसाठी एक पूरक अभ्याससाहित्य म्हणून आहे. असे सूचित करण्यात येते की,विद्यार्थ्यांनी २०१७ – १८ पासून तयार केलेला नवीन अभ्यासक्रम पाहून त्याप्रमाणे या पेपरच्या सखोल अभ्यासासाठी संदर्भपुस्तके व इतर साहित्याचा अभ्यास करावा.



Shivaji University Kolhapur, Maharashtra

Centre For Distance Education



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Paper - I & III (Semester - I & II)

Advanced Accountancy

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Writing Team

Writers Name	Sem. I Units	Sem. II Units
Prof. (Dr.) S. S. Mahajan Department of Commerce and Management, Shivaji University, Kolhapur	1	2
Dr. A. R. Shinde Yashwantrao Chavan Arts and Commerce College, Urun-Islampur	2	*
Dr. J. G. Mulani Malati Vasantdada Patil Kanya Mahavidyalaya, Islampur	3	
Dr. A. G. Suryavanshi Assistant Professor, Department of Commerce, The New College, Kolhapur	4	
Prof. (Dr.) V. K. Sawant D. G. College of Commerce, Satara		1
Dr. A. D. Jadhav Department of Commerce and Management, Chh. Shahu Institute of Business Education and Research (CSIBER), Kolhapur		3
Dr. V. A. Patil D. R. K. College of Commerce, Kolhapur		4

Editors

Prof. (Dr.) Shrikrishna Mahajan Department of Commerce and Management, Shivaji University, Kolhapur Dr. Anil Suryavanshi The New College, Kolhapur

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VIJAYA KITTU MANDA

Lead Consultant Vijay Technologies, Visakhapatnam Andhra Pradesh, India

DR. NAVEENAN R.V.

Assistant Professor School of Commerce and Management Studies Dayananda Sagar University, Bengaluru Karnataka, India

DR. RAJESH RENGASWAMY

Associate Professor & Head Department of Commerce (IT, Banking & Insurance) Hindusthan College of Arts & Science, Coimbatore Tamil Nadu, India

DR. HARMEET MATHARU

Assistant Professor Department of Commerce (Finance & Marketing) St. Claret College, Bengaluru Karnataka, India



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- G.D.C.&A. Cooperation and Accounting
- DIT- Diploma in Information Technology from C-DAC
- UGC-SET-2006
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- Post Graduate Diploma in Rural Development
 Pursuing MA-Rural Development
 Experience UG-16 Years, PG-10 Years

- Experience UG-16 Years, PG-10 Years
 Research Experience : 10 Years
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⁵ व्यवस्थापन पद्धती

k Management Practices)





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मूल्य : रु. १००

ग्रंथाबद्दल

प्रस्तुत ग्रंथ हा बँकिंग क्षेत्रातील विविध अम्यासक तसेच भी. कॉम., एम. कॉम., बी. ए., अर्थज्ञास्त्र तसेच बँकिंग क्षेत्रातील स्पर्धा परीक्षा देऊ इच्छिणाऱ्या विद्यार्थ्यांकरिता उपयुक्त ठरणार असून, या ग्रंथामध्ये मुंबई विद्यापीठ, सावित्रीवाई फुले पुणे विद्यापीठ, हिवाजी विद्यापीठ. कोल्हाप्र तसेच पुण्यन्लोक अहिल्यादेवी होळकर विद्यापीठ, सोलाप्र या विद्यापीठातील प्रगत बॅकिंग व बॅकिंग विषयक कायदे या विषयांमधील अभ्यासक्रमाचाही समावेश करण्यात आलेला आहे. प्रस्तुत ग्रंथामध्ये महत्त्वाचे वैंकिंग कायदे व त्यामधील महत्त्वपूर्ण तरतुदी याबाबतची उपयुक्त माहिती देण्यात आलेली आहे. सदर ग्रंथ हा प्रामुख्याने पदवी व पदव्युत्तर विद्यार्थ्यांकरिता आवश्यक असणाऱ्या अभ्यासक्रमाचा विचार करून तयार करण्यात आलेले असून यामध्ये भारतीय वैंकिंग निवमन कायदा-१९४९, बँक परवाना विषयक धोरण-२०१३, बँक शाखा सुरू करणे व बंद करण्याबाबतच्या तस्तूदी, सहकारी संस्था कायदा-१९१२, महाराष्ट्र सहकारी संस्था कायदा-१९६०, बहुराज्य सहकारी संस्था कायदा-२००२, पगारदार नोकरांच्या सहकारी पतसंस्था- आदर्श उपविधी, चलनक्षम दस्तऐवज कायदा १८८१ व सुधारणा, भारतीय करार कायदा १८७२ मधील महत्त्वाच्या तरतुदी, गारनिशी ऑर्डर, स्थावर मालमत्ता तारण व त्याचे प्रकार, बँकिंग लोकपाल योजना-२००६. प्रस्तुत ग्रंथामध्ये बँकिंग व वित्तीय क्षेत्रातील स्पर्धा परीक्षा देणाऱ्या विद्यार्थ्यांना आवश्यक असणाऱ्या महत्त्वाच्या घटकांचा देखील समावेश करण्यात आलेला असून या परीक्षांकरिता एकत्रित व मुहेसूद मांडणी असणारे ग्रंथ उपलब्ध करून देण्याच्या हेतूने या ग्रंथातील विविध घटकांची शासाशुद्ध पद्धतीन मांडणी करण्यात आलेली असून आम्हास निश्चित खात्री आहे की सदर ग्रंथ विविध प्रकारच्या चैंकिंग व वित्तीय क्षेत्रातील भरती परीक्षांची तयारी करणाऱ्या सर्व उमेदवारांना याचा लाभ मिळेल तसेच बॅकिंग क्षेत्रात कार्यस्त असणाऱ्या कर्मचाऱ्यांना देखील सदर ग्रंथ मार्गदर्शक म्हणून उपयुक्त ठरेल.

प्रस्तुत ग्रंथ आपल्या हाती सादर करण्याच्या कामी रवत शिक्षण संस्थेच्या सहसचिव, मा. प्रिं. डॉ. प्रतिभा गायकवाड, धनंजयराव गाडगीळ वाणिज्य महाविद्यालवाचे उपप्राचार्य डॉ. लालासाहेब घाडगे, ग्रंथपाल एच. बाय. माने तसेच महाविद्यालयातील सर्व सहकाऱ्यांचे अमुल्य सहकार्य प्राप्त झाले व प्रोत्साहन दिले त्याबदल सर्वाचे मनः पूर्वक आभार. त्यत शिक्षण संस्थेच्या दहिवडी कॉलेज, दहिवडीचे प्रभारी प्राचार्य प्रा. डॉ. की. एस. बळवंत तसेच महाविद्यालयातील सर्व विभागाचे विभाग प्रमुख व सहकाऱ्यांचे प्रोत्साहन व मार्गदर्शन लामले त्याबद्दल सर्वांना मनःपूर्वक धन्यवाद....

डॉ. विजय कुंभार

प्रा. प्रकाश टोणे

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डॉ. विजय कुंभार

Email :- vijay.kumbhar9@gmail.com Cell - +919860176059

लेखक : डॉ. विजय कुंभार प्रा. प्रकाश टोणे

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ग्रंथाबद्दल

प्रस्तुत ग्रंथ हा बैंकिंग क्षेत्रातील विविध अभ्यासक तसेच बी. कॉम., एम. कॉम., बी. ए., अर्थशास्त तसेच बैंकिंग क्षेत्रातील स्पर्ध परीक्षा देऊ इच्छिणाऱ्या विद्यार्थ्यांकरिता उपयुक्त ठरणार असून, या ग्रंथामध्ये मुंबई विद्यापीठ, सावित्रीवाई कुले पुणे विद्यापीठ, शिवाजी विद्यापीठ, कोल्हापूर तसेच पुण्यश्लोक अहिल्यादेवी होळकर विद्यापीठ, सोलापूर या विद्यापीठातील प्रगत बैंकिंग व बैंकिंग व्यवहार या विद्यापीठा, सोलापूर या विद्यापीठातील प्रगत बैंकिंग व बैंकिंग व्यवहार या विद्यापीय अभ्यात्मक्रमाचाही समावेश करण्यात आलेला आहे. प्रस्तुत ग्रंथामध्ये बैंकेच्या मुख्य कार्यालयाची सहत्त्व, बैंकेच्या मुख्य कार्यालयाची स्वित्रात्व कार्यां व मुख्य कार्यालयाची कार्ये व अवाबदाऱ्या, विभागीय व प्रादेशिक कार्यालयाची महत्त्व, विभागीय कार्यालयाची प्रशासकीय रचना, प्रादेशिक कार्यालयाची प्रशासकीय रचना, प्रादेशिक कार्यालयाची प्रशासकीय रचना, केंब शाखा कार्यालयाची रचना व व्यवस्थापकीय रचना, ठेव विभागतील अधिकारी, कर्ज विभाग व कर्ज वसुली अधिकारी, बैंकेतील रोखपाल व शाखा व्यवस्थापकाच्या जबाबदाऱ्या व कर्तव्ये, प्रादेशिक किंवा विभागीय कार्यालय व्यवस्थापकाची कार्ये व जबाबदाऱ्या, बैंक व्यवसावाची तत्त्व व तत्त्वांचे महत्त्व, बैंकेचे गुंतवणूक विषयक धोरण, बैंकेचे अंतर्गत व वेधानिक लेखापीक्षण व इन्फॉमेंशन अंड सिस्टीम ऑडिट इत्यादीचा समावेश करण्यात अपलेला आहे

प्रस्तुत ग्रंथामध्ये बॅकिंग व वित्तीय क्षेत्रातील स्मर्था परीक्षा देणाऱ्या विद्यार्थ्यां आवश्यक असणाऱ्या महत्त्वाच्या घटकांचा देखील समावेश करण्यात आलेला अस्म या परीक्षांकरिता एकत्रित व मुद्देसूद मांडणी असणारे ग्रंथ उपलब्ध करून देण्याच्या हेतूने या ग्रंथातील विविध घटकांची शासशुद्ध पद्धतीने मांडणी करण्यात आलेली अस्म आम्हास निश्चित खात्री आहे की सदर ग्रंथ विविध प्रकारच्या बॅकिंग व वित्तीय क्षेत्रातील भरती परीक्षांची तथारी करणाऱ्या सर्व उमेदवारांना याचा लाभ मिळेल तसेच बॅकिंग क्षेत्रात कार्यरत असणाऱ्या कर्मचाऱ्यांना देखील सदर ग्रंथ मार्गदर्शक म्हणून उपयुक्त देखेल

प्रस्तुत ग्रंथ आपल्या हाती सादर करण्याच्या कामी रयत शिक्षण संस्थेच्या सहसचिव, मा. प्रिं. डॉ. प्रतिभा गायकवाड, प्रा. डॉ. श्रीकृष्ण महाजन (अधिष्ठाता, वाणिज्य व व्यवस्थापन, शिवाजी विद्यापीठ, कोल्हापूर) दिहेवडी कॉलेज, दिहवडीचे प्रभारी प्राचार्य प्रा. डॉ. बी. एस. बळवंत, प्रा. डॉ. विट्ठल सावंत, डॉ. शिवाजी भोसले, डॉ. अनेल वावरे, डॉ. गणेश जाधव, श्री. संजयकुमार मगद्म एच. वाय. माने तसेच महाविद्यालयातील सर्व सहकान्यंचे अमुल्य सहकार्य प्राप्त झाले व प्रोत्साहन दिले त्याबद्दल सर्वाचे मनःपूर्वक आभार.

डॉ. विजय कुंभार

प्रा. प्रकाश टोणे





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- डॉ. एस. बी. महाडीक संख्याशास्त्र अधिविभाग, शिवाजी विद्यापीठ, कोल्हापूर
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- डॉ. आर. ए. वाईंगडे
 देवचंद कॉलेज, अर्जुननगर, जि. कोल्हापूर
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- डॉ. यु. एम. माळकर
 आर्टस, कॉमर्स ॲण्ड सायन्स कॉलेज, पल्स, जि. सांगली

- डॉ. बी. के. माने
 आटर्स ॲण्ड कॉमर्स कॉलेज, आप्टा, ता. वाळवा,
 जि. सांगली.
- डॉ. व्ही. एम. कुंभार
 धनंजवराव गाडगीळ कॉलेज ऑफ कॉमर्स, सातारा
- श्री. उदय पोळ
 पार्टनर, असेट इंजिनिआरिंग, ॲपेक्स टूल्स, कोल्हापूर
- श्री. एस. डी. मगद्म
 म्. पो. चिंचवाड, ता. करवीर, जि. कोल्हापुर
- प्रा. (डॉ.) पी. एस. कांबळे
 अर्थशास्त्र अधिविभाग, शिवाजी विद्यापीठ, कोल्हापूर
- डॉ. ए. के. पाटील
 एस. जी. एम. कॉलेज, कराड
- प्रा. (डॉ.) एच. एच. भराडी
 कर्नाटका युनिव्हेंसिटी, धारवाड (कर्नाटका स्टेट) धारवाड

प्रस्तावना

जून २००७ या वर्षापासून शिवाजी विद्यापीठ दूरशिक्षण केंद्राने बिहःस्थ विद्याव्यांसाठी दूर शिक्षण कार्यक्रम रावविण्याचे ठरविलेले आहे. त्या अनुषंगाने बी.कॉम. भाग-३ या वर्गांच्या विद्याव्यांसाठी 'सहकाराचा विकास' ह्या विषयाचे पुस्तक लिहिण्यात आले आहे. सहकार विषय असलेल्या तज्ज्ञांकडून या पुस्तकातील वेगवेळ्या घटकांचे लिखान करून घेतले आहे. सहकाराचा अर्थ, व्याख्या, तत्त्वे, भूमिका, भारतातील सहकारी पत पुरवठा चळवळीचे मूल्यमापन, अल्पकालीन व दीर्घकालीन पतपुरवठा करणाऱ्या संस्थांची कार्ये, समस्या व उपाय, खुस्त्रो व बीद्यनाथन समितीच्या शिफारशी, शेती सहकारी संस्थामध्ये खरेदी विक्री, प्रक्रिया व शेती संस्था, विगरशेती संस्थामध्ये ग्राहक, मजूर व गृहनिर्माण संस्था, महाराष्ट्रातील सहकारी संस्थांच्या विशेष अभ्यासामध्ये साखर, दुध व सहकारी संस्थांना संस्थात्मक सहाय्य करणाऱ्या संस्थांमध्ये नावार्ड, राष्ट्रीय सहकारी विकास महामंडळ, सहकारी अंकेक्षणमध्ये अर्थ, व्याख्या, प्रकार, अंकेक्षकाची भूमिका व कार्य, निवंधकाची भूमिका व कार्य, अंकेक्षण पद्धतीतील उणिवा व उपाय, सहकारी शिक्षण व प्रशिक्षण, सहकार कायदे इत्यादी घटकांची मांडणी साध्या व सोप्या भाषेत आणि शास्त्रीय पद्धतीने केली आहे.

बहि:स्थ विद्यार्थ्यांना 'सहकाराचा विकास' हा विषय सुक्ष्म व सखोल पातळीवर अभ्यासता यावा यासाठी या विषयातील ८ घटकांची व त्यातील उपघटकांची मांडणी दूरिशक्षणाच्या अध्ययन पद्धतीने केली आहे. विषयाची उदिष्ट्ये, प्रास्ताविक, विषय विवेचन, सारांश, पारिभाषिक संज्ञा, स्वयं अध्ययनासाठी प्रश्न व त्यांची उत्तरे, सरावासाठी प्रश्न, क्षेत्रिय कार्य व अधिक वाचनासाठी पुस्तके देण्यात आली आहेत. त्यामुळे बहि:स्थ विद्यार्थ्यांना त्याचा निश्चितपणे फायदा होणार आहे.

सहकार विषयघटकांची व उपघटकांची मांडणी व विवेचन बहिःस्थ विद्यार्थ्यांना चांगले आकलन होण्यासाठी उपयुक्त ठरेल, त्यासंबंधी काही सूचना असतील तर दूरिशक्षण केंद्राकडे त्याचे स्वागत आहे. पुढील आवृत्तीत त्यानुसार बदल करून पुस्तक अधिक उपयुक्त करण्यासाठी प्रयत्न करता येतील. शिवाजी विद्यापीठ कक्षेतील विविध महाविद्यालयातील सहकारातील अभ्यासकानी घटक लिह्न दिले त्याबद्दल त्यांना धन्यवाद देतो. या पुस्तकाचे प्रकाशन करण्याच्या कामी मदत केलेल्या शिवाजी विद्यापीठातील सर्व प्रशासकीय अधिकारी, कर्मचारी व सेवकवर्ग आणि दूरिशक्षण विभागातील सर्वांना धन्यवाद!

संपादक 🔳

डॉ. व्ही. एम. कुंभार धनंजवराव गाडगीळ वाणिज्य (स्वायत्त) महाविद्यालय. सातारा प्रा. डॉ. डी. के. मोरे

के. आर. पी. कन्या महाविद्यालय, इस्लामपूर

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डॉ. व्ही. एम. कुंभार

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धनंजयराव गाडगीळ वाणिज्य (स्वायत्त) महाविद्यालय, सातारा के. आर. पी. कन्या महाविद्यालय, इस्लामपूर

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कुलसचिय, शिवाजी विद्यापीठ, कोल्हापूर (महाराष्ट्र)
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 कॉम. (विमा) भाग - १ सत्र १ व २ करिता
 सर्व हक्क स्वाधीन. शिवाजी विद्यापीठाच्या परवानगीशिवाय कोणत्याही प्रकाराने नक्कल करता वेणार नाही.

प्रती : १,०००

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द्र शिक्षण केंद्र, शिवाजी विद्यापीठ, कोल्हापूर

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- डॉ. व्ही. के. सावंत
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 जि. सांगली
- डॉ. एम. ए. कोळी सदाशिवराव मंडलीक कॉलेज, मुरगूड, ता. कागल,
 जि. कोल्हाप्र
- डॉ. राजेश चेट्टीवाल
 आर्टस ॲण्ड कॉमर्स कॉलेज, सातारा

- डॉ. यु. आर. शिंदे सदाशिवराच मंडलीक कॉलेव, मुरगूड, ता. कागल, वि. कोल्हापूर
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 कोल्हापूर

दूर शिक्षण केंद्र, शिवाजी विद्यापीठ, कोल्हापूर

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डॉ. श्रीमती एम. आर. शिंदे श्रीमती जी. के. जी. कॉलेज, जयर्सिंगपूर		K

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डॉ. एस. आर. पवार श्रीमती कुसुमताई राजारामबापू पाटील कन्या महाविद्यालय, इस्लामपूर डॉ. के. व्ही. मारूलकर वाणिज्य व व्यवस्थापन अधिविभाग, शिवाजी विद्यापीठ, कोल्हापूर





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(Business Environment)

(शैक्षणिक वर्ष २०२०-२१ पासून)

बी. कॉम. भाग-३ सत्र-५ व ६





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के. आर. पी. कन्या महाविद्यालय, उरुण-इस्लामपूर, जि. सांगली

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 कर्नाटका युनिव्हंसिटी, धारवाड (कर्नाटका स्टेट) धारवाड

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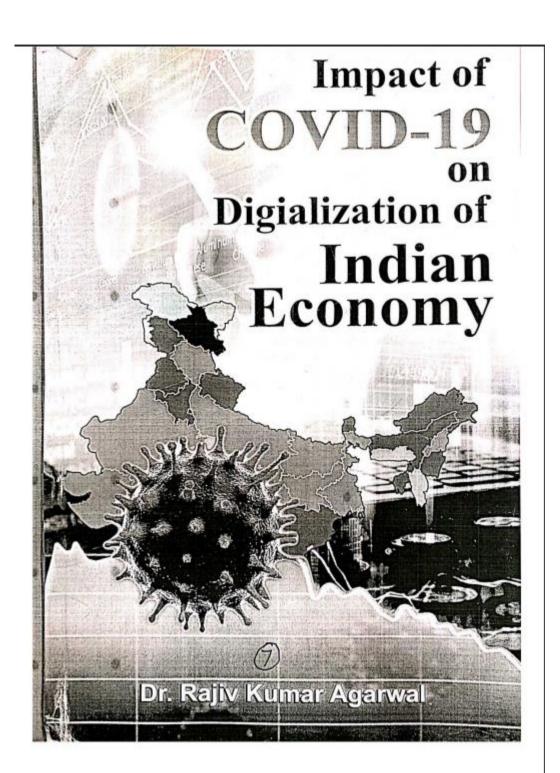
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A STUDY OF STRESS MANAGEMENT OF BANK EMPLOYEES: WITH SPECIAL REFERENCE TO SATARA DISTRICT

Mr. S. R. Suryawanshi Dept. of Commerce, D. G. College, (Autonomous), Satara

> Dr. B. B. Lakshete Dept. of Commerce, Adarsh College, Hingoli

Introduction-

In the era of Globalization and Modernization world of business undergoes drastic changes which positive and negative undercurrents run in the sectors of the market. Job stress becomes an inevitable part of the modern man's life. It is a most important alarming issue and a matter of concern for the employees of the organizations. It has become an inherent part of employees, workers and people who work for their survival. Today life has become very multifaceted at home as well as outside, therefore it is impossible to avoid stress. Selye [1936] defines stress as "a dynamic activity wherein an individual is confronted with an opportunity, constraint or demand". According to Selye positively renames the stress which comprises of an opportunity for the employee to do something new. At the same moment, he has to handle the pressure of some constraint and demand of the task. The stress arises because the person unfits in the environment at the workplace. When the employee is unable to manage the stress, he undergoes loss of quality, lower productivity, loss of health and

ultimately loss of morale. However, the last few decades of the banking sector are revealing the radical changes because of the most powerful implementation of these three things globalization, liberalization and privatization. Due to the entry of the Private or corporate banks and the introduction of the new technologies, there is an increase in the pressure of the employees of the banks. Eventually, the employees of the banks experience job stress at the workplace. The old methods of bank working are replaced by the new with the use of computer and internet technology with highspeed facilities. It modifies the conventional ways of banking services and replaces the modern and update services which impact on the mind of the consumer and make them feel happy and comfortable. The review of the literature uncovers that 60% of the bank employees have many problems due to the introduction of the new changes in the field of the banking sector.

This research is an endeavor to identify and compare the level of stress experienced by the employees of the Public, Private & cooperative banks which comes in the jurisdiction of Satara district. This study aimed to confirm the level of job stress and coping strategies adopted by the bank employees in Satara district.

Selection of the Topic:

Since last 20 years the banking sector had experienced rapid changes in policy because of globalization, liberalization, and privatization, the introduction of new technology, increased cut-throat competition among banking sector, downsizing and so forth. On account of these changes, the employees in the banking sector are undergoing a high level of stress. In an average 60% bank employees are under pressure at the time of doing work, the reasons like overload of work, incompletion of goals and objectives, role ambiguity, job dissatisfaction, job requirements, relationships with co-workers,

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additional charge, I am completing tasks with fewer resources, Facing lack of support from others and My boss never appreciates my work. Reasons of Workplace Stress because of Physical need-

Poorly designed office, less social interaction, Noise, Poor lightening, Polluted drinking water and inadequate work surface Reasons of Workplace Stress due to Relationships-

Lack of communication with staff, Improper behavior of boss / colleagues, I face group pressure, face harassment at workplace, Improper leadership style of my boss and Conflicting personality of my boss.

Opinion regarding Work Performance

The following question consists of some statements shows work performance. The respondents need to choose any one of the following 'Five responses' to mark the grade to which they are superior to poor with parameter. The parameters are as follows. Regularity, Punctuality, Quality of work, Speed of work, Knowledge of work, Rate of advancement of competency, Sincerity, Devotion for the work, Sense of responsibility, Amount of effort put in the job, Initiative skill, Commitment for the work, Ability to work luminously, Work enthusiasm, Capacity to work under pressure, Trust on the supervisor, Well planner, Good relationship with the co-workers, Amicable, Work involvement and Overall work efficiency.

Technology

The following question consists of some statements shows opinion about IT adoption on daily routine practices. Any one of the following 'Five responses' is to be indicated to which extent, they agree or disagree with each statement. The parameters are categorized into 5 different groups.

Ambiguity in Role -

Many interruptions are created by the technology use which affects my mindset. Sometimes I feel that my job is uncertain and temporary due to that reason. I am not sure that whether I have to deal with my work or the technological issues in the organization. I am unable to contribute to my daily work due to unnecessary involvement in the problems related to technology. I am unable to define the priority of the work or the issues related to technology. On many occasions I have to spend lot of time on the technological problems which causes to suffer the time for my daily responsibilities.

Utility

The usefulness of the technology makes me feel comfortable to complete my tasks very speedily. It improves the quality and quantity of my work. It also makes the job enjoyable. It also creates the goodwill among my colleagues. Complexity

Technology is a complex thing which many people feel difficult to use, however I can use it very effectively and easily for completion my tasks. This is the best tool with which one can get desired results.

Reliability

The features of technology are trustworthy and it is totally free from the breakdowns. In any kind of business or job one can technology provides reliability which is the outcome of the consistent results of it.

Work-Home Conflict

The use of technology makes unclear the separation of my job life from the domestic life. It creates conflict between my official responsibilities and domestic responsibilities. I am unable to complete everything at office due to overload of the work. Technology provides me an option to finish my remaining work at home. This affects my domestic life. I am unable to provide proper attention to my family members as I am using the technology at home.

Need coping strategies

The following questions consist of some statements shows opinion requirements different strategies/ practices to reduce stress.

विद्यादार्ता : Interdisciplinary Multilingual Refereed Journal ImpactFactor 7.041(IIJIF)

lack of consultation and communication etc. It creates depression, lower self-esteem, less affinity of work, lower salary level, poor work conditions, insecurity and threat of unemployment, no control over the work is completed, homework interface, organizational structure and ultimate. Apart from these other important reasons are Demonetization, online business transaction, changes in Tax systems, Cashless system, Introduction of MUDRA scheme, Jan Dhan Yojna etc. Therefore, there is a need of experimental research to find out significant factors creating job stress in the banking sector as was felt by the researcher. Hence, the researcher has selected this topic as a research

Objectives of the Study:

problem.

The current research work deals with job stress of bank employees. In view of this, the following objectives have been formulated.

 To identify the causes of job stress among the bank employees.

To suggest different remedial measures and techniques to reduce job stress.
 Research Methodology:
 Data Sources:

The present study incorporates both primary and secondary sources. The primary data was composed with the help of a questionnaire and short interviews of the bank employees of selected banks. Interviews of the branch managers were conducted to know about job stress management policy implemented by the banks. The secondary data was collected from national and international level research publications, including the government gazettes and concerned documents about the jobs related stress.

Sample Selection: Table 1.1 Public Sector Banks in Satara District

Sr.No.	Spec of The Sant	Type	Tranches	No. of Constant
1	Section of Mathematics.		62	1550
1	State Besk of India	-		875
1	Bank of India	Public Sector Sector	20	500
	Stock of Security		15	375
,	Canan best		CO	200
	Jens Basi	7	03	75
7	indian feet	-	_	23
. 1	Central Nert of India	-	01	150

Table No.1.2

Private Banks in Satara District

- Area A		90	180
i their	1 1	-	×
thoše Syrian Bank			576
FC Serik Sri.		29	
D Back No.	Inter	20	401
Week best	Sante	61	
marte Back hat	1 1	81	30
	- I	25	110
	s Bank Chall Syrian Bank IC Bank Bal 3 Bank Bal 3 Vyaya bank mata ka Bank Bal	C Santa Sel. D Santa Sel Santar Santar Santar	House Syrian Bank 62 FC Stock Sul. Private 39 3 Stock Sul. Sankor 30 Wyryn Stock 61

Table No.1.3 Co-operative Banks in Satara District

lr.Ho.	Name of the Best		Branches	No. of Employees
1	Sancac Vittal Cooperate Such	Co-	39	357
1	Ağıntçatura Sahakari Barık Und.	operative	30	70
	Saramet Labatast Bank Limited		84	28
	Browker Bank (Land Development Bank)		84	28
	ConmonCo-Operative Bank U.S.		100	14

Findings of the Study: A) Causes of Stress

The following questions consist of some statements shows reasons for feeling stress. The respondents are expected to opt any one of the following 'Five responses' to show the degree to which they agree or disagree. Researcher has categorized all 33 parameters into 4 different groups. The parameters are as follows-

Reasons of Workplace Stress due to need of Task —

My job contain work overload, I have to work for long hours, I am can handle many tasks at a time, Work involve extensive traveling, I don't enough time to complete all my tasks, Need to achieve targets / deadlines, Lack of regular tea and lunch breaks, My skills are not properly used, Long auditing / inspection process, Custody of money, fear of theft and I perceive that I am unable to do this Occupational. Reasons of Workplace Stress due to requirement of Role —

My role is unclear to me, I face conflicting demands from others, I get contradictory messages from boss/colleagues, My job responsibilities are clear to me, I feel lack of career development opportunities, I am not enjoying my work, I am not ready to accept

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in this context the respondents are supposed to choose an option among the following 'Five responses' to mark the extent to which they are agree or disagree. The parameters are Need Meditation sessions, Need to arrange Exercise sessions, Provide different Workshops, Provide different Lectures, Allow and provide Flexibility in work, Think on Job redesign as per situation, Arrange Employee counseling, Arrange different Training and Changes in workload and deadlines.

B) Suggestions:

In this part, the researcher gives some essential suggestions and policy measures based on empirical results and statistical data obtained from the employees' survey conducted in the study region. Some of the suggestions are given based on short interviews and discussions conducted with the bank employees, HR managers, policy makers, senior officers and other experts in the job stress management. The researcher has given some of the suggestions to each type of bank separately based on discussion with employees, empirical data analysis and some of the information collected through the literature survey. The Suggestions are as follows:

Specific Suggestions:

Suggestion for Public Sector Banks:

- 1. It has been observed that many people have their account in public sector banks but there is less number of branches are available therefore it affects on quality of service from bank and it reflects on stress level of employee. So, Public sector banks should increase their branches as per the population and need of the people. It will help employees to give service effectively and qualitatively.
- 2. It is suggested that the Public sectorbanks should measure stress level of employees at least at the time of performance appraisal.
- 3. Public bank should adopt occupational stress Index modelto measure stress level of

- 4. Public sector banks should provide shortraces in work time and pantry facility which help to refresh them in working hours.
- 5. To motivate employees of the bank for the purpose of career development in banking sector, the public bank should arrange different type of sessions and guidance programmes on career development of the employees.

Suggestion for Private Sector Banks:

- 1. Currently private bank doesn't have any tool to measure stress level of employees. So, Private sector banks should measure Occupational stress at least once in the year, preferably at the time of performance appraisal.
- 2. To reduce stress level due to task demand, it is suggested to bank that the bank management should make the allotment of work considering the time factor.
- 3. Every employee busy in their allotted task so it affects on stress due to role demand. So it is requiring to arrange small interaction and sharing sessions for discussion. It will help to build inter relationship and leads to cooperation in work.
- 4. Bank should think and rearrange official bank time schedule. Because many employees need to work more than their schedule.
- 5. Private bank has good infrastructural setup but it is necessary to maintain it on regular basis. It will help to serve customer effectively. Suggestion for Co-operative Sector Banks:
- 1. Many cooperative banks are seen unorganized and it reflects on stress of employees. Cooperative bank should think and become well organized in functioning.
- 2. Many Cooperative banks are lacking in basic setup. So it is necessary to fulfill basic requirement for smooth working.
- 3. Many Cooperative banks having less number of staff so it affects on work distribution and alsoaffects on customer service.

विद्यादाता: Interdisciplinary Multilingual Refereed Journal Impact Factor 7.041(॥॥)

 Bank should have proper system to measure stress level of employees. At least once in years it is requiring to check.

5. It has been observed that cooperative banks are influenced by local political leader. Many times it reflects on stress level of employees. So it is requiring to safe guard employees from such kind of political pressure.

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PANDEMIC COVID-19: IMPACT ON THE LIFE OF PATIENT'S

Anuradha Mishra Ph.D. Scholar of Law, Jiwaji University, Gwalior (M.P.)

Dr. Anjuli Sharma Asso. Prof., MLB College Gwalior (M.P.)

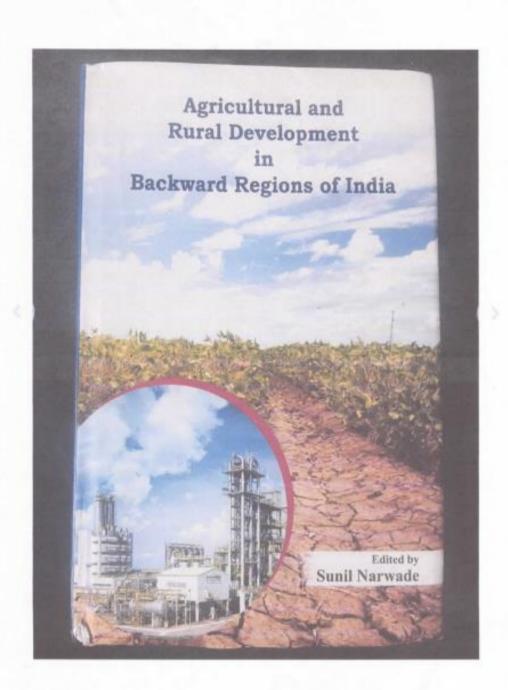
Abstract

Constitutions of India under part IV, guarantees the right of medical care, it is the fundamental right. Life of any person would be meaningless unless medical care is assured to an unhealthy person as it may be fundamental for safeguarding of life.

Health of a person is an integral facet of his right to life. It enables him to enjoy the fruits, to keep him physically & mentally fit. Right to Medical facilities therefore, is a fundamental and human right to protect his health. The death of any person because of lack of medical facility or equipment is show the standard of that country in respect of medical care and how meaningful the life of single person in eye of government and medical administration.

In present scenario when the whole world is covered under the shadow of nove Corona Virus, which was declared Pandemic by WHO. It is considered as the most critical globa health calamity of the century and the greates challenge that the humankind faced since the World War II. In Dec 2019, a new transmittable respiratory disease emerged in Wuhan, Chin and was named by the WHO as COVID-1 (coronavirus disease 2019). A new category of

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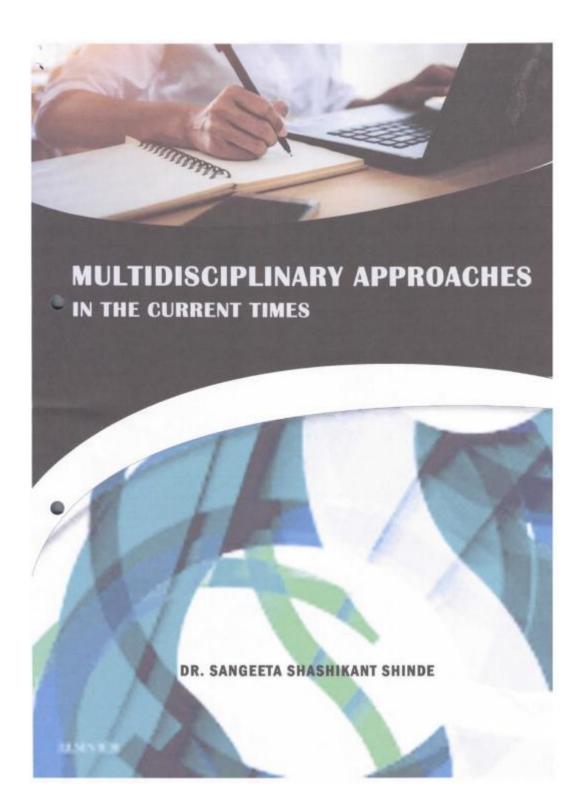
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RURAL ENTREPRENEURSHIP DEVELOPMENT IN INDIA

Mr. Mansur Balisha Shikalgar

Assistant Professor, Commerce and Management, Dgananjayrao Gadgil College of Commerce, Satara, District-Satara PIN-415001 (Maharashtra)

ABSTRACT

Entrepreneurship is a wise answer to solve the unemployment, migration and to promote economic and social development in rural areas. Indian economy is highly dependent on rural economy as 72.2 % of the total population lives in rural areas where agriculture and allied activities are the major sources of income. Rural entrepreneurship is starting of enterprises in rural areas. The strengthening of the rural villages will encourage the preservation of natural resources and improve the rural economy. There exists a wide gap between rural and urban areas in terms of infrastructure, market and financial access etc. To reduce the disparities, revitalizing the rural economy can be achieved by establishing entrepreneurial ventures in rural areas. Rising rural incomes will have a multiplier effect by raising the demand for farm and nonfarm products and services instigating growth of employment opportunities. Indian Government has been continuously assigning increasing support and importance for the promotion and growth of rural entrepreneurship. The obstacles for growth of rural entrepreneurship are literacy, risk aversion, lack of skilled labor, less technical knowhow, limited access to essential services, lack of communication facilities etc. This paper provides an insight into the present scenario of rural entrepreneurship, advantages, opportunities, challenges and problems faced by the entrepreneur and institutions promoting rural entrepreneurship and their role in developing and fostering rural enterprises. Attempts have been made in this paper to discuss the key issues related to entrepreneurship and its challenges, problems and opportunities in India. It will also discuss the role of government in developing the rural developing

Keywords-Rural Entrepreneurship, Challenges, Opportunities, Entrepreneurship Development

INTRODUCTION:

Most of the businesses in rural India are family owned thus providing a firm entrepreneurial base which can be exploited by the establishment of the rural entrepreneur centers. According to a recent study by the Rural Policy, rural areas who just need support to specify their thirst for the welfare of the public. These are the social entrepreneurs working in non-profit enterprises such as social justice organization, micro enterprises and business association. Many of the young enthusiastic people turn towards the cities in order to fulfill their desire to become successful. The rural India cannot provide the growth prospect for these young entrepreneurs to be successful. It results that the most of them end up in finding ordinary and management jobs. The government can introduce such a programme which can provide an incentive for these young people and help them in setting up entrepreneur projects.

Objective of the study:

- To study the concept and features of Rural Entrepreneurship in Indian scenario.
- 2) To study the necessity of Rural Entrepreneurship in Indian scenario.
- 3) To point out challenges and opportunities of Rural Entrepreneurship in India
- 4) To provide necessary recommendation for enhancing Rural Entrepreneurship in India

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- Editors -

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A Study on Administrative Aspects of Industrial Training Institute in Sangli District

Sanjay V. Yadav

Assistant Professor, Department of Commerce and Management, Dhananjayrao Gadgil College of Commerce, Satara, Dist-Sangli, Maharashtra, India

Corresponding author: svyadav1984@gmail.com

ABSTRACT

Industrial Training Institutes ITIs were established in 1950 under the craftsman training scheme by the Government of India to ensure a steady flow of skilled workers in different trades for the domestic industry to increase qualitatively and quantitatively in industrial production by systematic training, and to decrease unemployment among the unemployed youth by providing them employable training, to develop and to increase a technical and industrial approach in the young generation.

Industrial Training Institute generally known as Industrial Training Institutes ITIs and their self-financing counterpart like that Industrial Training Centre known as ITC's to the masses are those training institutes that provide training in engineering and non-engineering technical fields and are constitute under the Ministry of Labour, Government of India, These institutes were established to communicate technical knowledge in different trades to the young boys and girls who have just passed their 10th standard and want to have some technical knowledge instead of going for standard higher studies.

Keywords: Industrial Training Institute, Skill Development, Vocational Education

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SEMESTER-V



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Dr. ARJUN BHANUDAS BHAGWAT Dr. SUVARNA A. KURKUTE Dr. AJINATH MARUTI DOKE





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Preface

Management is one of the core courses to be studied at various undergraduate and post-graduate levels in the faculty of Commerce. This first course, "Management Principles and Applications" is prescribed as one of the Compulsory papers at B. Com. Part-I in our University. The present book is prepared primarily to meet the needs of students pursuing the education on distance mode. The book is also useful for any one who intends to understand the fundamental concepts, principles and theories of what is generally known as professional Management. The book has following features -

- Concise and precise presentation of textual material in simple but sound language and style.
- Use of learning objectives, summary and questions at the end of each unit
- 3) Use of examples, charts and graphs, tables etc.

The book covers the entire syllabus of B. Com. Part-I. The concepts and principles of management have been clearly explained. The role of manager and the managerial skills as required by changing business environment are explained in the context of globalization. It is hoped that the book would meet the needs of B.Com., B.B.A., B.C.A., B.Com. (I.T.) and such other undergraduate courses in Commerce. Any suggestions, recommendations for the improvement of this volume is welcome and highly appreciated.

- Editor

Management Principles and Applications

Writing Team

Writers Name	Sem. I Units	Sem. II Units
Dr. R. S. Salunkhe Arts, Commerce & Science College, Palus	1	•
Dr. B. D. Girigosavi The New College, Kolhapur	2	-2
Dr. P. V. Mohite Arts and Commerce College, Ashta, Dist. Sangli	3	-
Dr. S. R. Pawar Arts and Commerce College, Kasegaon	4	*
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B. Com. Part-I MANAGEMENT PRINCIPLES AND APPLICATIONS

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Legal Empowerment of Indian Women

-Dr. Kamble C. N. *

Introduction

t measure the progress of a community by the degree of progress which women have achieved —

— Dr. Babasaheb 4mbedkar

Centuries ago women were denied by orthodox Brahminical culture from their every right. By the emergence of the Constitution of the India women are bring in the common stream of the society. The women are allowed to enter in every sector with the assistance of respective legal enactments. It was expected that, to empower and strengthen themselves in the fields like education, employment, political, social and administrative responsibilities. However, we always face the issues like gender bias, unequal pay, mental and physical barassment, madequate leave are some of the key problem of working woman especially at the workplace. The focus of this chapter is to discuss the some of the legal rights of women.

In the social development of human being it is evidenced that women have played a vital role. It is supported by various archeological survey that women were the pioneer to establish family system which later on transformed into social system. They had initiated to start agricultural activities later on which were turned into various commercial and industrial steps up. The women like Gargi, Maitravee etc were the administrator and rulers in the society. They established the matriarchal system in ancient India. Today too we observe some residues of that system in some native and tribal peoples. In the patriarchal system women are facing some of the key issues Gender bias, unequal pay, mental and physical harassment, insufficient leave.

Bapasaheb Ambedkar is one of the first feminist leaders and women's rights advocate in the country unly He drafted many more laws, policies like Hindu Code Bill and some of these turned into legislations. In this chapter I have discussed some legal rights and issues

Civil and Political Rights

The Constitution of India not only grants equality, freedom, dignity, liberty to women in every sector of life against the patriarchal tendencies. This document also empowers the State to adopt measures of positive discommation in favor of women. Articles 14, 15, 15(3), 16, 19, 21, 21(a), 39(a), 39(b), 39(c), 42, 243 D(3), 243D(4), would be discommated on grounds of religion, race, caste, sex or place of birth for any aspect of life. She has

Vasistant Professor, Ismaner saheb Mullah Law College Saira

पाश्चिमात्त्य राजकीय विचार

(सत्र ४)

Western Political Thought (Semester IV)









डॉ. बाळ कांबळे प्रा.अर्चना फुलारी



सावित्रीबाई कुले पुने विद्यापीठाच्या द्वितीय वर्ष कला माम्बेच्या (S.Y.B.A.) २०२०-२१ च्या सुधारित अध्यासक्रमानुसार (CBCS गॅटर्न) लिहिलेले क्रमिक पुस्तक. वसंच महाराष्ट्रातील इतर सर्व विद्यापीठातील राज्यशास्त्र व स्पर्धा परीक्षा यांच्या विद्यार्थ्यांसाठी उपयुक्तः

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Western Political Thought

(Semester IV)

डॉ. बाळ कांबळे प्रा. अर्चना फुलारी

डायमंड पहिलकेशन्स

पाश्चिमात्व राजकीय विचार (सत्र ४) डॉ. बाळ कांक्ळे, प्रा. अर्चना फुलारी Pashchimattya Rajkeey Vichar (Sem 4) Dr. Bal Kamble, Prof. Archana Fulari

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या पुस्तकातील कोणत्याही भागचे पुनर्निर्माण अधवा वासर इलेक्ट्रॉनिक अधवा यांत्रिकी साधनांनी-फोटोकॉपिंग, रेकॉडिंग किंवा कोणत्याही प्रकारे माहिती साठवणुकीच्या तंत्रज्ञानातून प्रकाशकाच्या आणि लेखकाच्या लेखी परवानगीतिकाय करता येवार नाही. सर्व हक राखून ठेवले आहेत.

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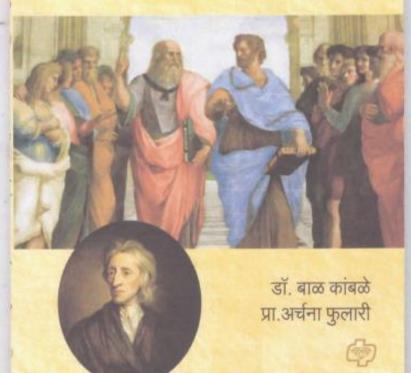






पाश्चिमात्य राजकीय विचार

Western Political Thought



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पाश्चिमात्त्य राजकीय विचार

(सत्र ३)

Western Political Thought

(Semester III)

डॉ. बाळ कांबळे प्रा. अर्चना फुलारी

डायमंड पिटलकेशम्स

पाश्चिमान्य राजकीय विचार डॉ. बाळ कांक्छे, प्रा. अर्चना फुलारी Pashchimattya Rajkeey Vichar Dr. Bal Kamble, Prof. Archana Fulari

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Book Editors

VIJAYA KITTU MANDA

Lead Consultant Vijay Technologies, Visakhapatnam Andhra Pradesh, India

DR. NAVEENAN R.V.

Assistant Professor School of Commerce and Management Studies Dayananda Sagar University, Bengaluru Karnataka, India

DR. RAJESH RENGASWAMY

Associate Professor & Head Department of Commerce (IT, Banking & Insurance) Hindusthan College of Arts & Science, Coimbatore Tamil Nadu, India

DR. HARMEET MATHARU

Assistant Professor Department of Commerce (Finance & Marketing) St. Claret College, Bengaluru Kamataka, India



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COMPARATIVE ANALYSIS OF SMES HEDGING AND NOT HEDGING THE EXCHANGE RATE FLUCTUATIONS

DR. ANAND PATIL

Associate Professor, School of Business Studies and Social Sciences CHRIST (Deemed to be University), Bengaluru, Karnataka, India ORCID: 0000-0003-4736-6571

> PROF.(DR). V. K SAWANT Dhananjayrao Gadgil College of Commerce Satara, Maharashtra, India

ABSTRACT

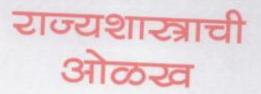
Organizational performance is mostly affected by the environment in which it operates. Favorable uncertainties boost the performance of the organization, whereas unfavorable ones will hinder the performance of the organization. Exchange rate fluctuations have been affecting businesses in India that engage in import and export of materials. Uncertainty in the currency rate can lead to around 30% erosion of profit from an organization. Larger companies hedge their exposure in order to manage the risks of currency fluctuations. SMEs also do the same.

SMEs engaged in the business of import and export have to deal with currency risk exposure constantly. They can manage this by entering into derivates contracts – something that larger players frequently do. There are many impacts of exchange rate fluctuations like stagnant growth of industries, loss of market share, impact on profit margin, merchandise trade loss, reduction in capital flows.

In light of the above reasons, the present study is undertaken to compare the performance of SMEs hedging and not hedging exchange rate fluctuations. The research focuses on the effect of exchange rate hedging on the volatility of revenues and profits after tax of SMEs the operations of small and medium enterprises in India that are listed on the NSE Emerge, a portal explicitly catering the SMEs.

KEYWORDS: hedging, exchange rate fluctuations, small enterprises

JEL CLASSIFICATION: C11, L33, H2, H11, D81



An Introduction to Political Science









डॉ. बाळ कांबळे प्रा. प्राजक्ता ठुबे डॉ. प्रदीप जगताप



सावित्रीबाई फुले पुणे विद्यापीठाच्या द्वितीय वर्ष कला शाखेच्या (S.Y.B.A.) २०२०-२१ च्या सुधारित अभ्यासक्रमानुसार (CBCS पॅटर्ग) लिहिलेले क्रिमेक पुस्तक. तसेच महाराष्ट्रातील इतर सर्व विद्यापीठातील राज्यशास्त्र व स्पर्धा परीक्षा बांच्या विद्यार्व्यांसाठी उपयुक्त.

राज्यशास्त्राची ओळख

(सत्र ३)

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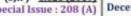
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Dr. Vijay Maruti Kumbhar
(MA-Econ, Ph.D. (Banking), B.Ed., GDC&A, PGBRD, NET, SET
Head, Department of Bank Management
Dhananjayrao Gadgli College of Commerce, Satara
(An Autonomous College)

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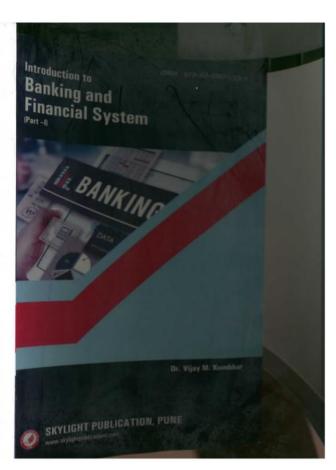
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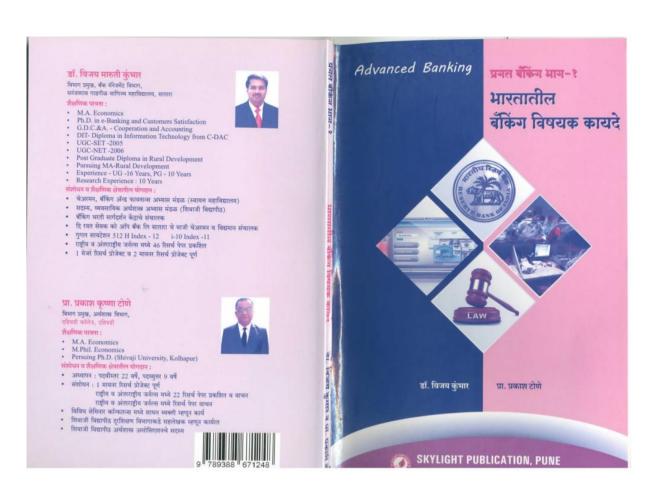
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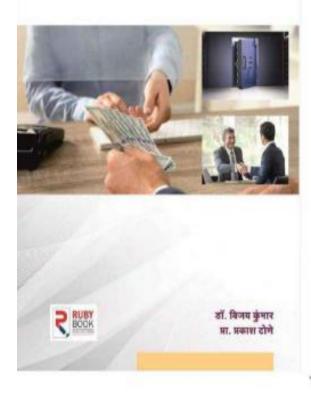
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- बँकेच्या मुख्य कार्यालयाची प्रशासकीय रचना
- बँकेच्या मुख्य कार्यालयातील विभाग व त्यांची कार्ये
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- विभागीय कार्यालयाची प्रशासकीय रचना
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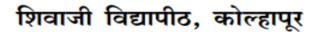
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सूक्ष्म अर्थशास्त्र

(Micro Economics)

पेपर-१ व २

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दूर शिक्षण केंद्र, शिवाजी विद्यापीठ, कोल्हापूर

🔳 अभ्यासमंडळ : व्यावसायिक अर्थशास्त्र 🔳

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- डॉ. एस. बी. महाडीक संख्याशास्त्र अधिविभाग, शिवाजी विद्यापीठ, कोल्हापुर
- डॉ. एस. एस. श्रेजल
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- डॉ. आर. ए. वाईंगडे
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- डॉ. एन. ए. पाटील
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- डॉ. बी. के. माने
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- डॉ. व्ही. एम. कुंभार
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- डॉ. एच. एच. भराडी
 कर्नाटका युनिव्हंसिटी, धारवाड (कर्नाटका स्टेट) धारवाड

दूरशिक्षण केंद्र, शिवाजी विद्यापीठ, कोल्हापूर

सूक्ष्म अर्थशास्त्र

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डॉ. एन. बी. जाधव शिवराज साहित्य, वाणिज्य आणि डी. एस. कदम, विज्ञान महाविद्यालय, गर्डाहॅम्लज, जि. कोल्हापूर.		R		

संपादक 🔳

प्रा. (डॉ.) डी. के. मोरे

कुस्मताई राजारामबाप् पाटील कन्या महाविद्यालय, इस्लामप्र, जि. सांगली

घटक ४

लीन व प्रतिभा व्यवस्थापन

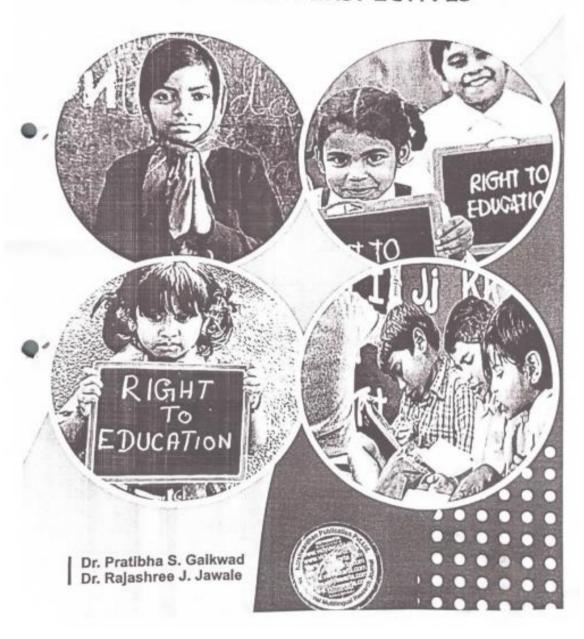
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- ४.१ प्रास्ताविक
- ४.२ विषय विवेचन
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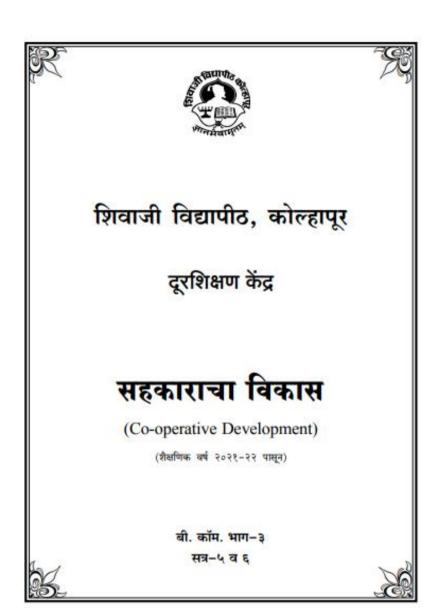
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RIGHT TO EDUCATION IN INDIA

RAJASHREE J. JAWALE PRATIBHA S. GAIKWAD





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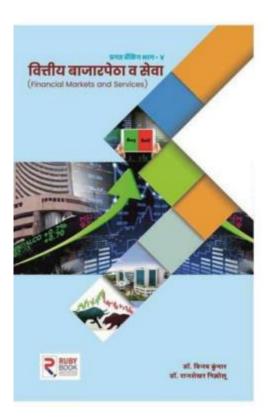
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- डॉ. एस. बी. महाडीक संख्याशास्त्र अधिविभाग, शिवाजी विद्यापीठ, कोल्हापूर
- डॉ. एस. एस. शेजाळ गणपतराव आरवाडे कॉलेज ऑफ कॉमर्स, सांगली
- डॉ. आर. ए. वाईंगडे
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- डॉ. श्रीमती विद्या पाटील
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- डॉ. बी. के. माने
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 जि. सांगली.
- डॉ. व्ही. एम. कुंभार
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- श्री. उदय पोळ
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- श्री. एस. डी. मगद्म
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- प्रा. (डॉ.) पी. एस. कांबळे
 अर्थशास्त्र अधिविभाग, शिवाजी विद्यापीठ, कोल्हापूर
- डॉ. ए. के. पाटील
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- प्रा. (डॉ.) एच. एच. भराडी
 कर्नाटका युनिव्हेंसिटी, धारवाड (कर्नाटका स्टेट) धारवाड

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- भांडवल वाजाराची रचना : प्राथमिक व दुख्यम भांडवल वाजार
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- भारतीय नाणेवाजारातील वितीय सावने
- भारतीय नाणेवाजारातील समस्या
- भारतीय नाणेवाजारातील सुधारणा

घटक ३: भांडवल बाजारातील व्यवहार

- अाय.पी.ओ. अर्थ, स्वरूप आणि वर्गीकरण
- आय.पी.ओ. चे मुल्यनिर्धारण- स्थिर किंमत व युक्त विल्डींग
- BSE व NSE -इतिहास, व्यवस्थापन आणि निर्देशांक- रोख्यांची नोंदणी
- विक्री आदेश रोखे सरेवी व विक्रीच्या आदेशांचे प्रकार

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- # इंडियन क्लिअरिंग कार्पोरेशन लिमिटेड
- पतदर्जा संस्था कार्ये, महत्याच्या संस्था य त्यांची चिन्हे
- BSE इन्स्टिट्यूट व NSE अकॅडेमीचे कोर्सेस व प्रमाणपत्र अभ्यासक्रम

Stress Management in Banking Sector



Dr. Sachin Rajendra Suryawanshi



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प्रती : १,५००

प्रकाशक :

डॉ. व्ही. डी. नांदवडेकर कुलसचिव, शिवाजी विद्यापीठ, कोल्हापूर - ४१६ ००४.

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 शिवाजी विद्यापीठ, विद्यानगर, कोल्हापूर-४१६ ००४ (भारत)
- दूर शिक्षण विभाग-विद्यापीठ अनुदान आयोग, नवी दिल्ली यांच्या विकसन अनुदानातून या साहित्याची निर्मिती केली आहे.

दूर शिक्षण केंद्र शिवाजी विद्यापीठ, कोल्हापूर

अध्यास घटकांचे लेखक

लेखक	घटक क्रमांक
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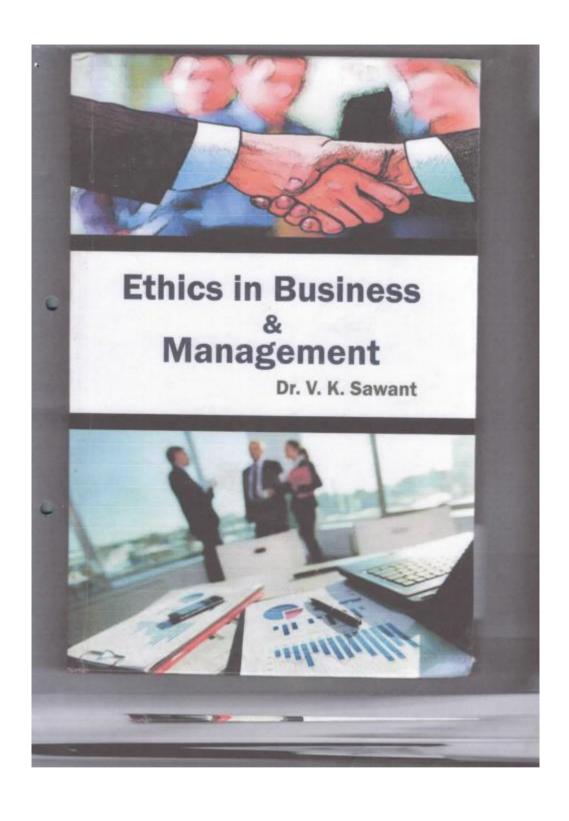
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The Background

THE ETHICAL CRISIS

The age in which we live is unparalleled in human history. This is an age of exponential changes – there has been unprecedented progress and prosperity. The age has also witnessed regular discontinuity, uncertainties, contradictions, confusing and baffling society. The scientific rationalism, consumerism and individualism are at the top of human thinking and life is filled with expectations, hopes, and aspirations. The forces of technological progress, knowledge-based control and power, rationalism and individualism have produced a variety of stresses and strains in human behaviour and predispositions.

The magnitude, speed and complexity of change in social life have generated an atmosphere of insecurity, mistrust and crisis of confidence and relations among individuals and groups. Insecurity leads to impatience and intolerance with others and predominance of greed, selfishness, arrogance and aggressiveness. Ruthless individualism and endless search for personal aggrandisement have jeopardised health and aggravated the risk of exposure to dreadful ailments and challenge to primary institutions, problems of disease, dissatisfaction and disaffection. Pursuit of pleasure seems to dissolve in pain at an accelerating rate.

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Ethics in Business & Management

About the Author



Dr. V. K. Sawant presently has been working as an Associate Professor in Accountancy at Savitribai Phule Mahila Mahavidyalaya, Satara in Maharashira State. He has a brilliant academic and research career. He has 27 years of teaching experience at UG level and 10 years at PG level. He is a member of Pacad of Saudies in Company of Chinail Integration Volkeron. Board of Studies in Commerce at Shivaji University, Kolhapur.

He is recognized research guide for M. Phil and Ph. D. in the area of 'Commerce and Management' and also associated with Rayat Institute of Research and Development, Satara. He has written

more than 80 research articles as well as authored 3 books. He has acquired valuable skills in research and organizing field work. His areas of interest are Accountancy, Marketing and Management.

About the Book

About the Book

Business ethics is a form of the art of applied ethics that examines ethical rules and principles within a commercial context, the various moral or ethical problems that can arise in a business setting, and any special duties or obligations that apply to persons who are engaged in commerce. Business ethics can be both a normative and a descriptive discipline. As a corporate practice and a career specialisation, the field is primarily normative. In academia descriptive approaches are also taken. The runge and quantity of business ethical issues reflects the degree to which business is perceived to be at odds with non-economic social values. Historically, interest in business ethics accelerated dramatically during the 1980s and 1990s, both within major corporations and within academia. For example, today most major corporate websites lay emphasis on dramatically during the 1980s and 1990s, both within major corporations and within academia. For example, today most major corporate websites lay emphasis on commitment to promoting non-economic social values under a variety of headings (e.g. ethics codes, social responsibility charters). In some cases, corporations have redefined their core values in the light of business ethical considerations. Catching business ethics in action, however, remains a seldom-spotted nugget for in reality it depends on the characters of the characters.

Contents

- Aspects of Ethics • Applied and Professional Ethics • Personal Ethics • Professional Ethics • Business Ethics • Managerial Function and Ethics
- Miscellaneous Topics on Ethics Ethical Audit











शिवाजी विद्यापीठ, कोल्हापूर

दूरशिक्षण केंद्र

बी. कॉम. भाग-३

व्यवसाय नियमन कायदेविषयक रचना

(Business Regulatory Framework)

सत्र-५ व ६

(शैक्षणिक वर्ष २०२१-२२ पासून)



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Writing Team

Writing Team		
Author's	Unit No. Sem. III	Unit No Sem. IV
Dr. V. K. Sawant Dhananjayrao Gadgil College of Commerce, Satara	1	
Dr. D. R. Bhutiyani L. B. S. College, Satara	2	No.
Dr. V. A. Patil D. R. K. College of Commerce, Kolhapur Dr. P. N. Devali	-	2
Centre for Distance Education, Shivaji University, Kolhapur	2	2
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Prof. (Dr.) S. S. Mahajan Dept. of Commerce & Management, Shivaji University, Kolhapur		1
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Editors III

Prof. (Dr.) Shrikrishna S. Mahajan
Dept. of Commerce & Management,
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Arts

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- 1.5 Answers to Check Your Progress
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- 1.7 Reference for Further Study

1.0 Objectives:

After studying this unit you will able to:

- Understand the meaning of management accounting.
- Explain the scope and functions of management accounting.
- Understand the role of management accountant in decision making.
- Find difference between management accounting and financial accounting.
- Identify the tools and techniques of management accounting.

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Prof. Dr. Ganesh Vijaykumar Jadhav is Professor in Rayat Shikshan Sanstha's Dhananjayrao Gadgil College of Commerce, Satara (MS) India.

He has published 23 research papers in National and International Journals. He has completed three Minor research Projects of University Grants

Commission, New Delhi, and presently working on the Major Research Project funded by RUSA.

He is the recognized guide of Ph. D. by Shivaji

University, Kolhapur. He has been awarded with UGC Teacher Fellowship for pursuing his Ph.D.

He is the recipient of Dr. A.P.J. Abdul Kalam National Award. His areas of interest are New Literatures in English, Diaspora, and Multiculturalism.

Three reference books are to his credit till date.

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= AUTHORS =

Dr. Suvarna Ashok Kurkute

M.Com., SET, Ph.D.

Assistant Professor in Commerce, Rayat Shikshan Sanstha's, Dhananjayrao Gadgil College of Commerce, Satara. Dr. Arjun Bhanudas Bhagwat

M. Com., SET, Ph.D., G.D.C. & A

Head and Faculty Incharge,
Department of Commerce,
Rayat Shikshan Sanstha's,
S. M. Joshi College, Hadapsar, Pune - 28

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About The Authors



Dr. Suvarna Ashok Kurkute

M.Com., SET. Ph.D. Assistant Professor in Commerce, Rayat Shikshan Sanstha's Dhananjayrao Gadgil College of Commerce, Satara.

Dr. Suvarana Ashok Kurkute having 12 years of teaching experience in Commerce at both UG and PG level. At present she is working as an Assistant Professor in Commerce in Rayat Shikshan Sanstha's Dhananjayrao Gadgil College of Commerce, Satara. She has completed her Ph.D. in Commerce from Shivaji

University, Kolhapur. She has completed two Minor Research Projects and Published 18 research papers in various National and International Journals. She has worked as Resource Person in various workshops and conferences.



Dr. Arjun Bhanudas Bhagwat

M. Com., SET, Ph.D., G.D.C. & A Head and Faculty Incharge, Department of Commerce, Rayat Shikshan Sanstha's S. M. Joshi College, Hadapsar, Pune - 28

Dr. Arjun Bhanudas Bhagwat has a remarkable academic background. He has 11 years of teaching experience in commerce and other related subjects at graduate as well as post graduate level. He is currently working

as a head and faculty in charge of Department of Commerce at Rayat Shikshan Sanstha's, S. M. Joshi College, Hadapsar, Pune. He has completed his entire education from Savitribai Phule Pune University, Pune.

Dr. Arjun Bhagwat has participated in various seminars, conferences and workshops. He has presented 25 research papers and published 18 research paspers in various UGC care listed, Peer reviewed and refereed journals. He is an author of five textbooks at UG and PG level in the subject of commerce. He is interested in innovative practices and educational management. He has completed research work on Management of Innovative Practices for Development of Educational Institutes. He has conducted various student centric and innovative programs for student in his institute.



Dr. Ajinath Maruti Doke

M.Com., M.Phil., Ph.D., G.D.C. & A PDEA'S Annasaheb Magar College, Hadapsar, Pune - 28

Dr. Ajinath Maruti Doke has a remarkable academic background. He has a rich teaching experience of 14 years. He is an author of thirty text books for commerce subject and one reference books in Income Tax. He has attended number of Workshops, National and International Conferences And Presented Research Papers.

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Dr. AJINATH MARUTI DOKE Dr. ARJUN BHANUDAS BHAGWAT Dr. SUVARNA ASHOK KURKUTE





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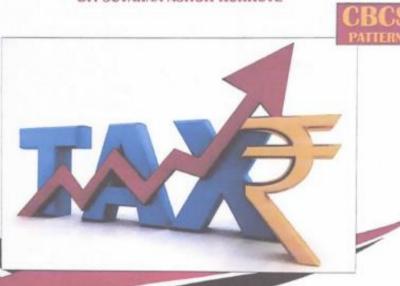
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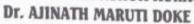
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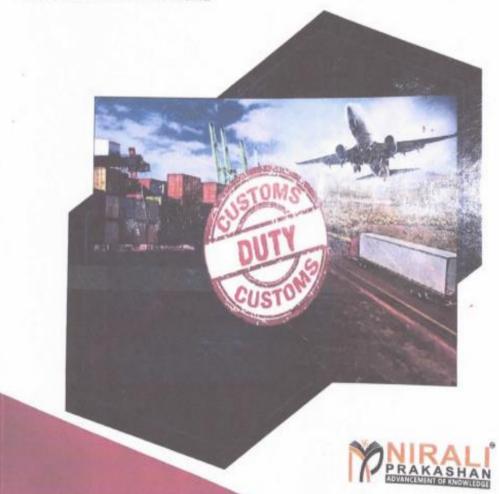


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= AUTHORS =

Dr. Suvarna Ashok Kurkute

M.Com., SET, Ph.D.

Assistant Professor in Commerce, Rayat Shikshan Sanstha's, Dhananjayrao Gadgil College of Commerce, Satara.

Dr. Arjun Bhanudas Bhagwat

M. Com., SET, Ph.D., G.D.C. & A

Head and Faculty Incharge,
Department of Commerce,
Rayat Shikshan Sanstha's,
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Dr. Suvarna Ashok Ku M.Com., SET, Ph.D. Assistant Professor in Commerce, Rayat Shikshan Sanstha's Dhananjayrao Gadgil College of Commerce, Satara.

Dr. Suvarana Ashok Kurkute having 12 years of teaching experience in Commerce at both UG and PG level. At present she is working as an Assistant Professor in Commerce in Rayat Shikshan Sanstha's Dhananjayrao Gadgil College of Commerce, Satara. She has completed her Ph.D. in Commerce from Shivaji.

University, Kolhapur. She has completed two Minor Research Projects and Published 18 research papers in various National and International Journals. She has worked as Resource Person in various workshops and conferences.



Dr. Arjun Bhanudas Bhagwat M. Com., SET, Ph.D., G.D.C. & A Head and Faculty Incharge, Department of Commerce. Rayat Shikshan Sanstha's S. M. Joshi College, Hadapsar, Pune - 28

Dr. Arjun Bhanudas Bhagwat has a remarkable academic background. He has 11 years of teaching experience in commerce and other related subjects at graduate as well as post graduate level. He is currently working

as a head and faculty in charge of Department of Commerce at Rayat Shikshan Sanstha's, S. M. Joshi College, Hadapsar, Pune. He has completed his entire education from Savitribai Phule Pune University, Pune.

Dr. Arjun Bhagwat has participated seminars, conferences and workshops. He has presented 25 research papers and p 1E research paspers in various UGC care listed. Peer reviewed and refereed journals. Here an author of five textbooks at UG and PG level in the subject of commerce. He is interested in innovative practices and educational management. He has completed research work on Management of Innovative Practices for Development of Educational Institutes. He has conducted various student centric and innovative programs for student in his institute.



Dr. Ajinath Maruti Doke M.Com., M.Phil., Ph.D., G.D.C. & A PDEA'S Annasaheb Magar College, Hadapsar, Pune - 28

Dr. Ajinath Maruti Doke has a remarkable academic background. He has a rich teaching experience of 14 years. He is an author of thirty text books for commerce subject and one reference books in Income Tax. He has attended number of Workshops, National and International Conferences And Presented Research Papers.

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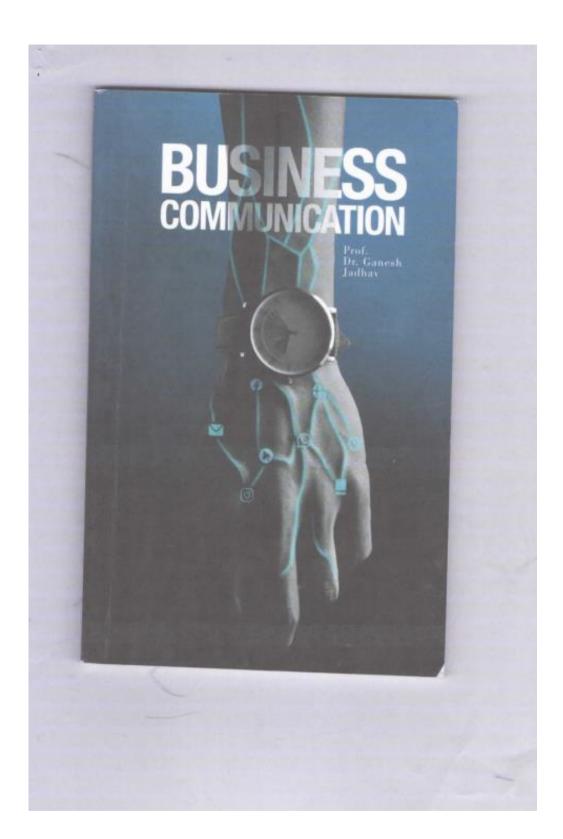
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Legal Empowerment of Indian Women

-Dr. Kamble C. N. *

Introduction

"I measure the progress of a community by the degree of progress which women have achieved"

- Dr. Babasaheb Ambedkar

Centuries ago women were denied by orthodox Brahminical culture from their every right. By the emergence of the Constitution of the India women are bring in the common stream of the society. The women are allowed to enter in every sector with the assistance of respective legal enactments. It was expected that, to empower and strengthen themselves in the fields like education, employment, political, social and administrative responsibilities. However, we always face the issues like gender bias, unequal pay, mental and physical harassment, inadequate leave are some of the key problem of working woman especially at the workplace. The focus of this chapter is to discuss the some of the legal rights of women.

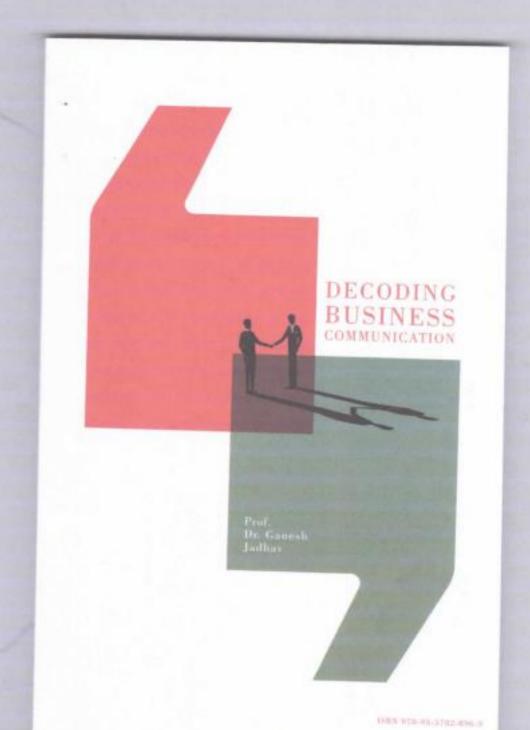
In the social development of human being it is evidenced that women have played a vital role. It is supported by various archeological survey that women were the pioneer to establish family system which later on transformed into social system. They had initiated to start agricultural activities later on which were turned into various commercial and industrial steps up. The women like Gargi, Maitrayee etc were the administrator and rulers in the society. They established the matriarchal system in ancient India. Today too we observe some residues of that system in some native and tribal peoples. In the patriarchal system women are facing some of the key issues Gender bias, unequal pay, meetal and physical harassment, insufficient leave.

Babasaheb Ambedkar is one of the first feminist leaders and women's rights advocate in the country. However his prominent contribution are often ignored, denied and tried to confine in the lower caste women only. He drafted many more laws, policies like Hindu Code Bill and some of these turned into legislations. In this chapter I have discussed some legal rights and issues.

Civil and Political Rights

The Constitution of India not only grants equality, freedom, dignity, liberty to women in every sector of life against the patriarchal tendencies. This document also empowers the State to adopt measures of positive discrimination in favor of women. Articles 14, 15, 15(3), 16, 19, 21, 21(a), 39(a), 39(b), 39(c), 42, 243 D(3), 243D(4), 243T (3), 243T(4) of the Constitution of India are of specific importance in this regard. Accordingly, no women would be discriminated on grounds of religion, race, caste, sex or place of birth for any aspect of life. She has

Assistant Professor, Ismaiel salieb Mullah Law College Satra



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Prof. Dr. Ganesh Vijaykumar Jadhav is a Professor in Rayat Shikshan Sanstha's Dhananjayrao Gadgil College of Commerce, Satara (MS) India. He has published 35 research papers in National and International Journals. He has completed three Minor research Projects of University Grants Commission, New Delhi, and presently working on the Majur Research Project funded by RUSA. He has registered and published a Patent on "Loneliness Detection Device". He is the recognized guide of Ph. D. by Shivaji University, Kolhapur. He has been awarded with UGC Teacher Fellowship for pursuing his Ph.D. He is the recipient of Dr. A.P.J. Abdul Kalam National Award. His areas of interest are New Literatures in English, Diaspora, and Multiculturalism. He is an author of seven books.

