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PAPER PUBLICATIONS:

Name of the Faculty: V.Poornachander, Lecturer

Department: Computer Science

S.No	Title of the Paper	Name of the Journal	Year of Publication	ISBN / ISSN Number	Link
1	Study on energy efficient routing protocols scheme in heterogeneous wireless sensor networks (network & mobility)	Elsevier http://www.elsevier.com/locate/matpr	May 2021	ISSN: 2214-7853	https://doi.org/10.1016/j.matpr.2021.04.173
2	Amazon Web Services based Migration Strategy for Legacy Systems – Review	International Journal of Advanced Research in Electrical, Electronics and Instrumentation Engineering	March 2021	e- ISSN: 278-8875 p-ISSN: 2320-3765 Vol 10, Issue 3	http://www.ijareie.com/upload/2021/march/44_poorna_NC.pdf
3	Cyber Deception Evaluation Using Advanced Machine Learning Algorithms	International Journal of Innovative Research in Science, Engineering & Technology	Nov'2020	e- ISSN: 2319-8753 p-ISSN: 2320-6710	https://www.ijirset.com/upload/2020/november/78_CYBER_NC1.pdf
4	A Preliminary Study on impact of Innovative Technologies including AI, Big Data and Block chain in Higher Education	Journal of Interdisciplinary Cycle Research	Oct'2020	ISSN : 0022-1945	https://drive.google.com/file/d/1mg_aIatRjiov7WnpMjMabX4AWTwAcZG6/view?usp=sharing
5	Intrusion Detection Energy Efficient Approach in Heterogeneous Wireless Sensor Network	Test Engineering and Management (Scopus Indexed Open Access Journal)	Aug'2020	ISSN: 0193-4120 with Impact Factor 3.26	https://doi.org/10.5281/zenodo.4009025
6	Enhanced Adaptive Ranking based Energy efficient Opportunistic Routing (EAREEOR) Heterogeneous Wireless Sensor Network.	TEST Engineering & Management	May- June 2020	0193-4120 Impact Factor 4.28	http://testmagzine.biz/index.php/testmagzine/article/view/9189/7021
7	Role of a Teacher in Modern Educational System in the 21st Century	IJRAR (International Journal of Research and Analytical Reviews)	Mar'2020	E:2348-1269 P:2349-5138 Impact Factor 5.75	http://www.ijrar.org/viewfull.php?p_id=IJRAR1AZP015
8	Soft Skills: A Key to Professional	LangLit	Feb' 2020	ISSN 2349-5189 Impact Factor	www.langlit.org

	Development			5.61	
9	Energy Efficient Routing Protocols for Wireless Sensor Networks-Overviews	IJRSET (International Journal of Innovative research in Science, Engineering & Technology)	Sept'2019	2319-8753 Impact Factor 3.28	https://www.ijrset.com/upload/2019/september/47A_Energy_PK.PDF
10	A Renovation in Web Designing	Business Analytics, Management & Innovation"	Feb' 2018	ISBN No "978-93-87418-23-3"	
11	ICT, IoT and Big Data Analytics In Smart City"	International Journal of Engineering Research in Computer Science and Engineering (IJERCSE)	Nov' 2017	Vol 4, Issue 11, ISSN (Online) 2394-2320 with Impact factor 5.63.	http://ijercse.com/search.php
12	"Future Internet: ICT, Internet Of Things and smart Education in India	International Journal of Engineering Research in Computer Science and Engineering (IJERCSE)	Nov' 2017	Vol 4, Issue 11, with ISSN (Online) 2394-2320 with Impact factor 5.63.	http://ijercse.com/
13	A Preliminary Study about an emerging approach in Cryptography: Quantum Cryptography	International Journal of Engineering Research in Computer Science and Engineering (IJERCSE)	Sept' 2017	Vol 4, Issue 9, with ISSN (Online) 2394-2320 with Impact factor 5.63.	http://ijercse.com/
14	Analysis of An Image Using Image Segmentation Methods in Image Processing	International Journal of Advance Research in Science and Engineering	Sept' 2017	Vol. 6, ISSN (O): 2319-8354, ISSN(P): 2319-8346	
15	"SECURITY ISSUES ON CRYPTOGRAPHY AND NETWORK SECURITY"	(IJCSIT) International Journal of Computer Science and Information Technologies,	Sept'2016	Vol. 7 (3), 2016, 1648 - 1654 with ISSN: 0975-9648.	http://ijcsit.com/docs/Volume%207/vol7issue3/ijcsit20160703130.pdf

The screenshot shows a web browser displaying a ScienceDirect article page. The article title is "Study on energy efficient routing protocols scheme in heterogeneous wireless sensor networks (network & mobility)". The authors listed are Poornachander Vadicherla and Dhanalakshmi Vadlakonda. The article is available online on May 28, 2021, and is currently in press with a corrected proof. The page includes a navigation menu with options like "View PDF", "Access through your institution", and "Purchase PDF". There is also a search bar and a "Register" button. On the right side, there are "Recommended articles" with titles like "Energy efficient routing protocol using..." and "Coverage hole detection method of wireless...". At the bottom, there are social media sharing options (Add to Mendeley, Share, Cite) and a DOI link: <https://doi.org/10.1016/j.matpr.2021.04.173>. The page also shows a "Citing articles (0)" section.

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 ||Volume 9, Issue 11, November 2020||

Cyber Deception Evaluation Using Advanced Machine Learning Algorithms

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¹Research Scholar, Department of Computer Science, Osmania University Hyderabad Telangana, India
²Assistant professor, Department of Mathematics, University College of Technology, Osmania University Hyderabad, Telangana, India

ABSTRACT: A machine learning-based approach is proposed and actualized to measure cyber deceptive defenses with negligible human inclusion. This dodges obstructions related to deceptive examination on humans, amplifying robotized assessment's adequacy before human subject's research must be attempted. Utilizing ongoing advances in profound learning, the methodology synthesizes realistic, interactive, and adaptive traffic for utilization by target web services. A contextual analysis applies how to assess an interruption identification framework furnished with application layer embedded deceptive reactions to attacks. Results exhibit that blending adaptive web traffic bound with hesitant attacks controlled by outfit learning, online adaptive metric learning, and novel class discovery to recreate able enemies comprises a forceful and challenging test of cyber deceptive defenses.

KEYWORDS: Machine Learning, cyber deceptive, packets, TCP, Traffic Analysis

I. INTRODUCTION

Cyber deceptive guards are progressively indispensable for shielding hierarchical and public necessary infrastructures from asymmetric cyber threats. These new safeguard layers are ascending in significance since they improve regular safeguards by moving imbalances that customarily trouble protectors back on aggressors. For instance, while regular safeguards welcome foes to discover only one essential weakness to infiltrate the organization effectively, tricky guards challenge enemies to recognize which vulnerabilities among an ocean of apparent vulnerabilities. As attacker-defender asymmetries increment with the expanding unpredictability of organizations and software, deceptive techniques for leveling those asymmetries will turn out to be progressively essential for adaptable safeguards. Powerful assessment approaches are a necessary advance in the improvement of possible cyber deceptions, nonetheless, cyber deception assessment is as often as

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A Preliminary Study on Impact of Innovative Technologies including AI, Big Data and Blockchain in Higher Education

V.Poornachander*

* Faculty, Department of Computer Science, Government Degree College, Narsampet, Warangal (Rural), Telangana.

Abstract

Education is one of the most sensitive matters of society that is struggling with enough problems of its own. Yet, imparting quality education and giving every student a level playing field is of the utmost importance if we are to obliterate the biggest of our challenges. The discussed points are a good indicator of how we can begin leveraging Blockchain, Big data and AI to improve the lives of students and deliver better education to our future generations. Blockchain, Artificial intelligence and big data are helping schools, colleges and universities become more sophisticated and better capable of helping more students attain a better quality of education. The entire study discuss a new way from delivering highly engaging lectures that are better understood by students, to performing more intuitive aptitude assessments to propel students into the right courses for higher education, Blockchain, AI and big data are helping change the very course of formal education and bringing it closer to the goal it was originally intended for – to inform young

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Intrusion Detection Energy Efficient Approach in Heterogeneous WSN

Poornachander Vadicherla

Abstract : Interruption recognition assumes a significant job in the region of security in WSN. Location of an interloper is basic in the event of WSN. WSN expands a great deal of vitality to recognize a gatecrasher. Subsequently, we infer a calculation for vitality productive outside and interior interruption location. We additionally break down the likelihood of distinguishing the gatecrasher for heterogeneous WSN. This paper thinks about single detecting and multi detecting interloper location models. It is discovered that our test results approve the hypothetical outcomes.

Preview

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Intrusion Detection Energy Efficient Approach in Heterogeneous WSN

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Abstract : Interruption recognition assumes a significant job in the region of security in WSN. Location of an interloper is basic in the event of WSN. WSN expands a great deal of vitality to recognize a gatecrasher. Subsequently, we infer a calculation for vitality productive outside and interior interruption location. We additionally break down the likelihood of distinguishing the gatecrasher for heterogeneous WSN. This paper thinks about single detecting and multi detecting interloper location models. It is discovered that our test results approve the hypothetical outcomes.

Keywords: Heterogeneous Wireless Sensor Network HWSN, Wireless Sensor Network (WSN)

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International Journal of Engineering Research in Computer Science and Engineering
Volume4, November 2017.

Volume4, November 2017,
Topic : ICT, IoT and Big Data Analytic In Smart City
Authors: D. Rajkumar || T. Raghotham Reddy, Poornachander. V
Abstract: Administration of city is an enormous task involving several functions, infrastructure and organization. Managing the resource competently without compromising the requirement of citizens, quality and maintaining healthy environment is obligatory for any city. The cities are

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Poornachander V / (IJCSIT) International Journal of Computer Science and Information Technologies, Vol. 7 (3), 2016, 1648-1654

Security Issues on Cryptography and Network Security

Poornachander V[#]

[#]M.Sc, M.Tech (CSE), Department of Computer Science, Government Degree & P.G. College
Narsampet, Warangal, Telangana, INDIA

Abstract— This paper deals with some security issues which are occurred often in some areas like personal systems, Networking in Industries etc. Here we discussed some concepts which are related to encryption techniques in Cryptography like Security attacks, Services and Mechanism, Cryptanalysis, Steganography, Cryptographic attacks, Symmetric and public key algorithm, Conventional, Classical and Transposition techniques. And there is some network security related threats along with their solutions like non-complex, weak network access passwords, viruses and worms, Trojan Horses, SPAM, Phishing, Packet sniffers, Shared computers, Zombie computers and botnets.

Index Terms—Cryptography, Encryption Techniques, Network Security, Security Threats and solutions.

I. INTRODUCTION

Computer data often travels from one computer to another, leaving the safety of its protected physical surroundings.

II. CRYPTOGRAPHY

Cryptographic systems are generally classified along three dimensions:

1. Type of operations used for transforming plain text to cipher text: All the encryption algorithms are based on two general principles: **Substitution**, in which each element in the plaintext is mapped into another element, and **Transposition**, in which elements in the plain text are rearranged.
2. The Number of Keys used :
If the sender and receiver uses same key then it is said to be **Symmetric key (or) Single Key (or) Conventional encryption**.
If the sender and receiver use different keys then it is said to be **Public Key encryption**.
3. The way in which the plain text is processed:
A block cipher processes the input and block of elements at a time, producing output block for each input

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R.B. Joshi
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DEPARTMENT OF PHYSICS

Papers publications

S.No	Name of the Faculty	Title of the Paper	Name of the Journal	Year of Publication	ISBN / ISSN Number	Link
1	P.TYAGAIAH Assistant Professor of Physics	Nanotechnology in solar cell industry	IJAEMA (The International Journal of analytical and experimental modal analysis)	Mar'2021	ISBN NO 0886-9367	Ø https://drive.google.com/file/d/1m5ePgQ0GV_BmwhniaokIbRR_UL8-0V2hO/view
2	P.TYAGAIAH Assistant Professor of Physics	A STUDY ON BENEFITS AND CHALLENGES OF E-LEARNING IN HIGHER EDUCATION	IJRAR (International Journal of Research and Analytical Reviews)	Mar'2020	E-ISSN 2348-1269, P- ISSN 2349-5138 Impact Factor 5.75	https://ijrar.org/papers/IJRAR1AZP042.pdf
3	DR.K.NARENDER Assistant Professor of Physics	Determination of effective atomic numbers and mass attenuation coefficients of wrought aluminium alloys 2014,2219,6061,7075 and 7095 with multi energetic photons	IJRCS (International Journal of Research and Culture Society)	April-2018	ISSN: 2456-6683 Impact Factor3.449	www.ijrcs.org https://ijrcs.org/volume-2-issue-4-published-in-apr-2018/

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From

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Determination of effective atomic numbers and mass attenuation coefficients of wrought aluminium alloys 2014 and 2219 with multi energetic photons

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Abstract: The total mass attenuation coefficients (μ_m) for wrought aluminum alloys 2014 and 2219 were measured at 59.5, 661.16, 1173, 1332keV photon energies. The samples were exposed to ^{137}Cs , ^{60}Co and ^{241}Am radioactive point sources using narrow beam transmission arrangement. The gamma-rays were counted by a NaI(Tl) detector with resolution of 8% of photon energy. Total atomic cross-sections (σ_a) and electronic cross-sections (σ_e), effective atomic number (Z_{eff}), effective electron density (N_e) and photon mean free path(λ) have been determined using the values of μ_m for 2014, and 2219 aluminum alloys. The experimental values have been compared with theoretical values estimated from mixture rule and XCOM and the agreement is found to be good.

Keywords: mass attenuation coefficient, effective atomic number, effective electron number, total atomic, electronic cross sections

1. INTRODUCTION:

In view of the extensive use of the radioactive sources in medicine, agriculture, industry etc., the study of photon atom interaction in different materials has gained importance in recent years. Since these interactions involve various compounds with different compositions, the effective atomic number of a material composed of several elements cannot be expressed by a single number. The (Z_{eff}) becomes an energy dependent parameter due to the different partial photon interaction processes with matter for which the various atomic numbers in the material have to be weighted differently. The effective atomic number (Z_{eff}) for the total and partial gamma ray interactions in alloys are equally important. In all materials, the absorption and scattering of gamma-rays are related to value of Z_{eff} of materials and the energy of photons. There is energy transfer from photon to matter in these interactions. Although the dependence on the photon energy is dominant in interaction with low energies, it can be negligible at high energies. A number of investigations on effective atomic number for total and partial photon interactions have been reported in the literature. Theoretical [1-10] and experimental [11-25] studies have been reported in a wide range of energies from a few keV up to several GeV. There was a study on few compounds in which the effective atomic number has been determined using the ratio of elastic-to-inelastic scattering [26, 27]. While the extensive and accurate data sets are available for elements [3-7] Similar studies have been carried out on various types of mixtures like alloys compounds and other composite materials including biological tissues, polymers and cements. In the present work, wrought aluminum alloys 2014 and 2219 have been subjected to attenuation studies at 59.5, 661.6, 1173, 1332keV photon energies to estimate the corresponding effective atomic number values for total photon interactions. Two different theoretical techniques, semi empirical approach and XCOM programme have been used for obtaining the calculated values.

2. EXPERIMENTAL:

Transmission experiments with the narrow beam (good-geometry) setup were used for measuring the incident and transmitted intensities to determine the attenuation coefficient. In the present work the total attenuation coefficient was measured at 59.5, 661.6, 1173, 1332keV photon energies using ^{137}Cs , ^{60}Co and ^{241}Am sources. The alloys studied in the present work were prepared by ingot metallurgy route. The alloys were melted in the air, in the induction furnace and cast iron moulds were used to obtain ingots. These ingots were subsequently homogenized at about 813K and hot rolled to obtain 12mm - 15mm thick plates. These alloy plates were precipitation strengthened by heat treatment (aging).

The alloy 6061 has been heat treated at 813K for solutionizing. It has been soaked at that temperature for 24 hours. For precipitation strengthening it has been water quenched. For aging, the alloy has been heat treated at 433K for 18 hours, and at 448K for 8 hours. Annealing has been done at 685K for 3 hours and has been allowed to cool naturally. The alloy 2219 has been heat treated at 805K for solutionizing and it was followed by cold water quenching. The alloy has been aged at 463K for 36 hours followed by cooling in air. Annealing has been done at 685K for 3 hours and has been allowed to cool naturally. For alloy 2014 solution heat treatment has been done at 807K followed by cold water quenching. Annealing has been done at 685K for 3 hours followed by cooling at the rate of 10K per hour down to 533K and then allowed to natural cooling.

DEPARTMENT OF CHEMISTRY

Paper Publications of G.PRASOONA

Assistant Professor of Chemistry

S.No	Title of the Paper	Name of the Journal	Year of Publication	ISBN / ISSN Number	Link
1	Synthesis and antimicrobial activity of naphtha-[1,2-e][1,3]oxazines linked benzimidazole	Indian Journal of Chemistry	September 2017	ISSN : 0975-0983 Vol.56B,pp,1185-1192	www.nopr.niscair.res.in
2	Synthesis of novel benzo[4,5]imidazo[1,2-a]pyrimido-[4,5-d]pyrimidine derivatives as potent antimicrobial agents	Indian Journal of Chemistry	April 2020	ISSN : 0975-0983 Vol.59B,p,445-453	www.nopr.niscair.res.in
3	A Simple and efficient one-pot synthesis of novel benzimidazo[1,2-a]-chromeno[4,3-d]pyrimidinones catalyzed by [Et ₃ NH][HSO ₄]	Indian Journal of Chemistry	September 2020	ISSN : 0975-0983 Vol.59B,pp,1418-1424	www.nopr.niscair.res.in
4	PROMOTING OPEN EDUCATION RESOURCES: BLENDED LEARNING	International Journal of Research and Analytical Reviews [IJRAR]	March 2020	E-ISSN 2348-1269 P-ISSN 2349-5138	www.ijrar.org
5	A Simple and Efficient Four-Component One-Pot Synthesis of Novel 2-Aryl-3-benzimidazolyl,3,4-dihydroimidazo-[4,5-b]indoles Catalyzed by Ceric Ammonium Nitrate in Aqueous Ethanol	Russian Journal of Organic Chemistry	2021	ISSN 1070-4280 Vol.57,no.6 pp,994-1001	https://doi.org/10.1134/S1070428021060166
6	Synthesis And Antimicrobial Evaluation of Benzimidazolyl Pyrimido[4,5-b] Quinolines	Letters in Organic Chemistry	2021	Vol.18,pp:303-310	DOI: 10.2174/1570178617999200602151152

Synthesis and antimicrobial activity of naphtho-[1,2-*e*][1,3]oxazines linked benzimidazole

B Kishore, G Prasoona & G Brahmeshwari*

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A new series of 2-(1*H*-benzo[*d*]imidazol-2-yl)-2,3-dihydro-1-aryl-1*H*-naphtho-[1,2-*e*][1,3]oxazines have been accomplished by a green protocol utilizing an efficient atom economic three component coupling reaction. The reaction of 2-amino benzimidazole, aromatic aldehydes with β -naphthol on oil bath has produced the corresponding 1-(1*H*-benzo[*d*]imidazol-2-yl amino) phenyl (methyl) naphthalene-2-ols, which have been then cyclized to the title products by treatment with formaldehyde. The title compounds have been screened for their antimicrobial activity. Some of the compounds show promising antimicrobial activity.

Keywords: 2-(1*H*-Benzo[*d*]imidazol-2-yl)-2,3-dihydro-1-aryl-1*H*-naphtho[1,2-*e*][1,3]oxazines, one-pot synthesis, three-component reaction, antimicrobial activity

There has been a considerable interest in the synthesis of molecules having 1,3-oxazine moiety due to large spectrum of pharmacological activities such as antitumor¹, antimicrobial², anti HIV³, and antimalarial agents⁴. In particular, naphthoxazines exhibited therapeutic potential for the treatment of Parkinson's disease⁵. Benzimidazole is an important nucleus that has been extensively used in medicinal chemistry, notable examples being the antihistaminic astemizole and the antiulcerative omeprazole⁶. Benzimidazoles are also known for their anti-inflammatory⁷, antibiotic⁸, antihelminthic⁹, anticancer¹⁰, and antiviral activities¹¹.

Molecular hybridization is a relatively new terminology in the field of drug design and development involving the fusion of two or more pharmacophoric subunits from the molecular structure of ligands previously reported to have an inhibitory effect against the target properties or disease. The newly designed architecture can lead to compounds having improved affinity and efficacy than the parent compounds with reduced side effects, while retaining the desired characteristics of original template. Various literature reports have explored this methodology in designing newer analogues as potential candidates for biological evaluation¹².

Based on these findings, we are interested to construct oxazine-benzimidazole hybrids by utilizing a green protocol to evaluate the antimicrobial activity of the compounds. We, herein, report the synthesis and

antimicrobial activity of 2-(1*H*-benzo[*d*]imidazol-2-yl)-2,3-dihydro-1-aryl-1*H*-naphtho[1,2-*e*][1,3]oxazines.

Results and Discussion

Initially, we attempted a three component reaction using benzaldehyde **2**, β -naphthol **3** and 2-amino benzimidazole **1** as substrates to stabilize the reaction. The reaction was carried out at 110-120°C in an oil bath for 2 h. to afford the 1-(1*H*-benzo[*d*]imidazol-2-yl amino)(phenyl)(methyl)naphthalene-2-ol **4** in high yield under solvent free conditions by employing a green protocol.

To investigate the scope of the reaction, a number of differently substituted aromatic aldehydes are reacted with β -naphthol and 2-amino benzimidazole at 110-120°C in an oil bath. In all the cases, the reaction proceeds smoothly and the corresponding 1-(1*H*-benzo[*d*]imidazol-2-yl amino) (aryl) (methyl) naphthalene-2-ols **4** were obtained in desired yields.

The naphthalene-2-ols **4** were refluxed in CH₃CN while stirring at 90°C for 2 h with formaldehyde (37%) to afford the corresponding 2-(1*H*-benzo[*d*]imidazol-2-yl)2,3-dihydro-1-aryl-1*H*-naphtho[1,2-*e*][1,3]oxazines **5** in good yields. In general, all the reactions were clean, and all the products were characterized by IR, ¹H and ¹³C NMR, and mass spectra (Scheme 1).

The newly synthesized imidazolyl naphthol **4a** in its IR spectrum exhibited a strong absorption band at



Synthesis of novel benzo[4,5]imidazo[1,2-*a*]pyrimido- [4,5-*d*]pyrimidine derivatives as potent antimicrobial agents

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Synthesis of novel benzo[4,5]imidazo[1,2-*a*]pyrimido[4,5-*d*] pyrimidines **5/6** has been achieved by reaction of 2-amino-4-aryl-4,10-dihydrobenzo[4,5]imidazo[1,2-*a*]pyrimidine-3-carbonitriles **4** with formaldehyde/urea. The key intermediate **4**, is obtained by reaction of 2-aminobenzaldehyde **1** with aromatic aldehyde and malononitrile by a three-component one-pot process. The newly synthesized title compounds **5/6** have been evaluated for their *in vitro* antimicrobial activity. Compounds **5** and **6** exhibit potent antimicrobial activity compared to that of standard drugs.

Keywords: Multi-component reaction, benzo[4,5]imidazo[1,2-*a*]pyrimidine-3-carbonitriles, cyclization, benzo[4,5]imidazo[1,2-*a*]pyrimido[4,5-*d*]pyrimidines, antimicrobial activity

Multi-component reactions (MCRs) play an important role in organic and medicinal chemistry¹ as it furnishes products with a high degree of structural variability. MCRs are inexpensive, less time-consuming and eco-friendly in comparison to conventional multi-step synthesis^{2,3}. The exploitation of a simple molecule with different functionalities for the synthesis of bio heterocycles is a useful contribution in the heterocyclic chemistry⁴. Heterocyclic moieties play a prominent role in the design and synthesis of bioactive molecules. Pyrimidines and fused pyrimidines have been found to possess diverse biological activity^{5,7}. In particular pyrimido- [4,5-*d*]pyrimidines, a class of annulated uracils, have been found to possess a wide range of biological activity. They act as bronchodilators⁸, antiallergic⁹, cardiotoxic¹⁰, anti hypertensive¹¹ and anticancer¹² agents. Benzimidazole is an important nucleus that has been extensively used in medicinal chemistry, notable examples being the antihistaminic asterizole and the antiulcerative omeprazole¹³. Benzimidazoles are also known for their anti-inflammatory¹⁴, antibiotic¹⁵, anthelmintic¹⁶, anticancer¹⁷, and antiviral activities¹⁸.

Molecular hybridization is a relatively new concept in the field of drug design, and development involving the fusion of two or more pharmacophoric groups which have an inhibitory effect against the target disease. The newly designed structure can lead to compounds having improved affinity and efficacies

than the parent compounds with reduced side effects, while retaining the desired characteristics of original template^{19,21}. Prompted by these reports, and as a sequel to our interest in the synthesis of benzimidazole derivatives with potent biological activity^{22,23}, we herein, report the synthesis and antimicrobial activity of benzo[4,5]imidazo[1,2-*a*]pyrimido[4,5-*d*]pyrimidine derivatives.

Results and Discussion

The synthesis of title compounds was accomplished by synthetic sequence shown in Scheme 1. The three-component reaction of 2-amino benzimidazole **1**, substituted aromatic aldehyde **2**, and malononitrile **3** in presence of *p*-toluene sulphonic acid (PTSA), a Lewis acid catalyst, in ethanol furnished novel 2-amino-4-aryl-4,10-dihydrobenzo[4,5]imidazo[1,2-*a*]pyrimidine-3-carbonitriles **4** in good yields. This reaction is similar to the reaction reported earlier in the literature²⁶. Compounds **4** on treatment with formamide and urea separately in glacial acetic acid gave the 5-aryl-5,11-dihydro benzo[4,5]imidazo[1,2-*a*]pyrimido[4,5-*d*]pyrimidine-4-amines **5**, and 5-aryl-5,11-dihydro benzo[4,5]imidazo[1,2-*a*]pyrimido[4,5-*d*] pyrimidine-2, 4-diamines **6**. This reaction is in accordance with earlier report on pyrimidine derivatives²⁷.

Twenty four new derivatives were reported. The structures of newly synthesized compounds **4a-h**, **5a-**



A simple and efficient one-pot synthesis of novel benzimidazo[1,2-*a*]-chromeno[4,3-*d*]pyrimidinones catalyzed by [Et₃NH][HSO₄]

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A simple and efficient one-pot synthesis of novel polyheterocyclic benzimidazo[1,2-*a*]-chromeno[4,3-*d*]pyrimidinones 4 via a three-component condensation of 2-aminobenzimidazole 1, aromatic aldehydes 2 and 4-hydroxy coumarin 3 catalyzed by Bronsted acid ionic liquid triethyl ammonium hydrogen sulphate [Et₃NH][HSO₄] under solvent-free conditions is reported. The main advantages of this protocol are short reaction time, easy work-up, operational simplicity, and excellent yields with high purity, without intervention of chromatography.

Keywords: Multi-component synthesis, benzimidazo[1,2-*a*]chromeno[4,3-*d*]pyrimidinones, polyheterocycles, triethyl ammonium hydrogen sulphate [TEAHS], solvent-free conditions

Multi-component reactions (MCRs) have proved to be remarkably successful in generating products in a single synthetic operation^{1,2}, and are important owing to their synthetic efficiency^{3,4}. In times, where a premium is put on speed, diversity, and efficiency in drug discovery process⁵, MCR strategies offer significant advantages over conventional linear-type syntheses. MCRs contribute to the requirements of an environmentally friendly process by reducing the number of synthetic steps, energy consumption and waste production. Besides this, MCRs have their inherent advantages of atom economy, short reaction time, operational simplicity, and structural diversity to get the goal of an ideal organic synthesis^{6,7}.

Heterocycles containing nitrogen atom are abundant in nature, and exhibit diverse and promising biological activities⁸. Nitrogen-bridged polyheterocycles are frequently found in natural products and pharmaceutical agents. Fused pyrimidine core structures have wide applications as pharmacophores, and exhibited antibacterial⁹, antiparasitic¹⁰, antiviral¹¹, and anti-inflammatory activities¹². On the other hand, chromene is a ubiquitous heterocyclic scaffold and important pharmacophore that displays several biological properties such as antioxidant¹³, antimicrobial¹⁴, antitumor¹⁵, anticoagulant¹⁶ and antivasular activities¹⁷. Similarly, benzimidazole is an important nucleus that

has been extensively used in medicinal chemistry, notable examples being the antihistaminic astemizole and the antiulcerative omeprazole^{18,19}. Benzimidazoles are also known for their anti-inflammatory²⁰, antibiotic²¹, anthelmintic²², anticancer²³, and antiviral activities²⁴. Prompted by these reports, and as a sequel to our interest in developing more efficient methodologies for the synthesis of fused polyheterocyclic compounds²⁵⁻²⁷, we report herein a simple, and high-yielding one-pot efficient protocol for the synthesis of novel benzimidazo[1,2-*a*]chromeno[4,3-*d*]pyrimidinones by using [Et₃NH][HSO₄] as a reusable catalyst under solvent-free conditions.

Results and Discussion

The synthesis of title compounds has been accomplished by synthetic sequence shown in Scheme I. The three-component reaction of 2-amino benzimidazole (1), substituted aromatic aldehydes (2), and 4-hydroxy coumarin (3) in presence of 20 mol% of Bronsted acid ionic liquid triethyl ammonium hydrogen sulphate [Et₃NH][HSO₄] (TEAHS) at 80°C for 20 min under solvent-free reaction conditions furnished novel 7-aryl-7,14-dihydro-6H-benzo [4,5]imidazo- [1,2-*a*]chromeno[4,3-*d*]pyrimidin-6-ones (4) in excellent yields (Scheme I).

The above reaction was initially carried out in the presence of triethyl amine, and subsequently with

A Simple and Efficient Four-Component One-Pot Synthesis of Novel 2-Aryl-3-benzimidazolyl-3,4-dihydroimidazo[4,5-*b*]indoles Catalyzed by Ceric Ammonium Nitrate in Aqueous Ethanol

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Abstract—A simple and efficient protocol for the synthesis of benzimidazolylimidazo[4,5-*b*]indoles has been developed through the condensation of 2-aminobenzimidazole, aromatic aldehyde, ammonium acetate, and isatin via multicomponent reaction strategy using ceric ammonium nitrate as catalyst. The key advantages of the four-component reaction are easy work-up, high yield, short reaction time, and environmentally safe solvent.

Keywords: multi-component reaction, benzimidazolylimidazo[4,5-*b*]indoles, ceric ammonium nitrate, environmentally safe solvent

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INTRODUCTION

Imidazoles and benzimidazoles are important motifs which are frequently found in natural products and pharmacologically active compounds. They are reported to possess anti-inflammatory [1], antiallergic [2], analgesic [3], and glucagon receptor antagonistic [4] activities. Omeprazole [5], pimobendan [6, 7], eprosartan, and trifenagrel [8] are some of the impor-

tant drugs having benzimidazole and imidazole core structures (Fig. 1). Besides being biologically active, these compounds have been used as fluorescence labelling [9–11] and biological imaging agents [12] and chromophores for nonlinear optical systems [13]. Similarly, imidazo-indole framework is also present in many natural products and drugs [14]; hence this fused heterocyclic skeleton is an important key research area for further exploration.

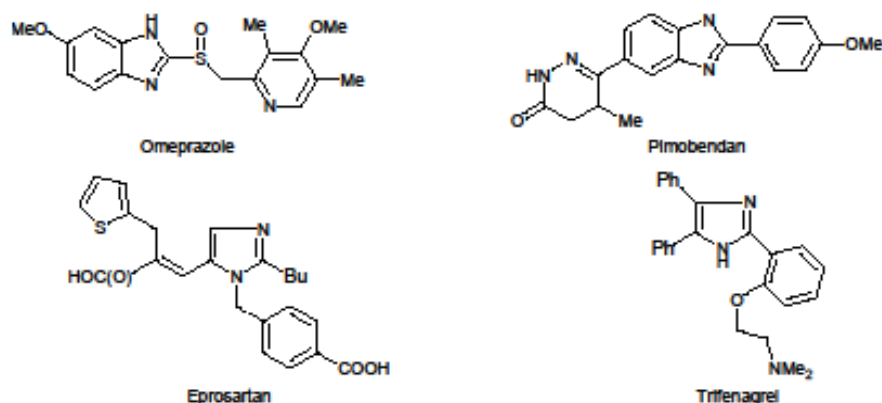


Fig. 1. Benzimidazole and imidazole derivatives as drug candidates.

RESEARCH ARTICLE



Synthesis and Antimicrobial Evaluation of Benzimidazolyl Pyrimido [4, 5-*b*] Quinolinones



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Abstract: As infectious diseases causing bacteria and fungi are developing resistance to existing antimicrobial drugs, it is necessary to search for new drug targets with different structures and modes of action. Hence, it is essential to screen for new antimicrobial drugs with good efficacy and less toxicity. The reaction of 2-amino benzimidazoles 1 with ethyl cyanoacetate 2 afforded *N*-(1*H*-benzo[*d*]imidazol-2-yl)-2-cyanoacetamides 3. Compounds 3 on Knoevenagel condensation with *o*-nitro benzaldehydes 4 produced (*E*)-*N*-(1*H*-benzo[*d*]imidazol-2-yl)-2-cyano-3-(2-nitrophenyl) acylamides 5. Compounds 5 were converted to 2-amino -*N*-(1*H*-benzo[*d*]imidazol-2-yl) quinoline-3-carboxamides 6 on treatment with stannous chloride by reductive cyclization. The target compounds viz., 3-(1*H*-benzo[*d*]imidazol-2-yl)-2-methylpyrimido [4, 5-*b*] quinolin-4(3*H*)-ones 7 were obtained by *N*-acetylation followed by cyclodehydration of compounds 6 *in situ* by treatment with acetic anhydride. 3-(1*H*-Benzo[*d*]imidazol-2-yl)-2-methylpyrimido [4, 5-*b*] quinolin-4(3*H*)-ones 7 have been synthesized from commercially available materials in excellent yields. The title compounds 7a-h are evaluated for *in vitro* antimicrobial activity. Compounds 7e, 7f and 7h have shown more antimicrobial activity than that of standard drugs. The structures of all the newly synthesized compounds 3, 5, 6 & 7 are confirmed on the basis of spectral data. Antimicrobial studies of compounds 7a-h have revealed that compounds 7e and 7f have more efficient activity when compared to the standard drugs.

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1. INTRODUCTION

The bacteria and fungi are developing resistance to already known antimicrobial drugs. Hence, it is essential to identify novel structures for new drug design which have high efficacy with less toxic nature. Pyrimido quinoline nuclei containing drugs such as Cloquinol and Enoxacin (Fig. 1) have been sources for the development of new drug candidates.

The biologically active pyrimido quinolines [1-6] with antibacterial [7], anticancer [8] and anti-inflammatory activities [9, 10] have been reported in literature. A large number of benzimidazole derivatives are known to exhibit anti-inflammatory [11], antibiotic [12], antihelminthic [13] anticancer [14] and antiviral [15] activities. Molecular manipulation involving the union of two or more pharmacophoric groups with potential bioactivity can lead to compounds having improved affinity and more effect than the parent compounds while retaining the characteristics of the original compound [16-18].

The biological importance of pyrimido quinoline and benzimidazole derivatives, particularly in the field of chemotherapy, prompted the researches to develop and identify new molecules such as 3-(1*H*-benzo[*d*]imidazol-2-yl)-2-methyl pyrimido [4, 5-*b*] quinolin-4(3*H*)-ones, derived from pyrimido[4,5-*b*] quinoline-4-ones. The present study is aimed at investigating the effect of such structural variation on the anticipated antimicrobial activities. As a sequel to our work on the biological activity of benzimidazole derivatives [19-22] we, herein report the synthesis and antimicrobial evaluation of novel 3-(1*H*-benzo[*d*]imidazol-2-yl)-2-methylpyrimido [4, 5-*b*] quinolin-4(3*H*)-ones.

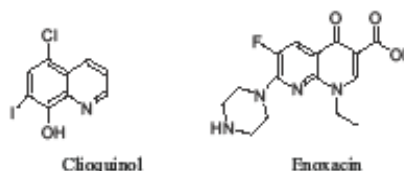


Fig. (1). Structures of biologically active cloquinol and enoxacin.

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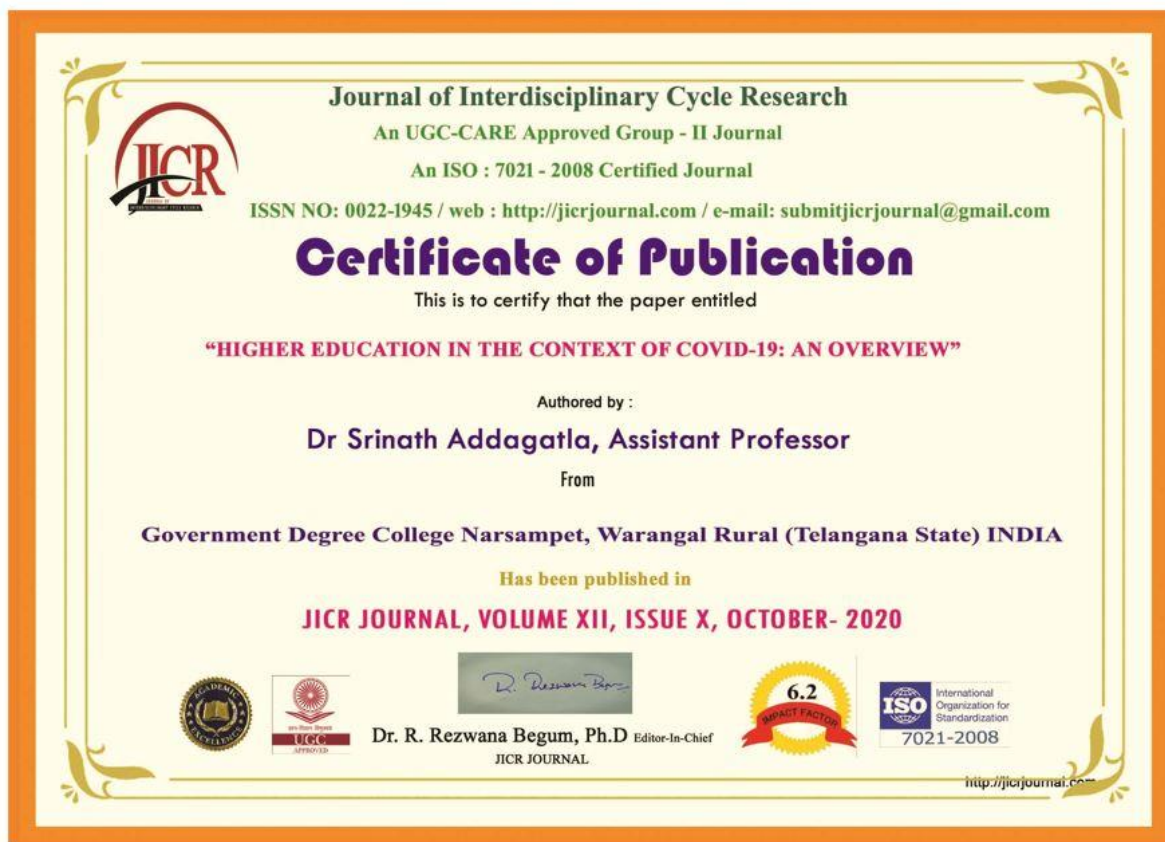
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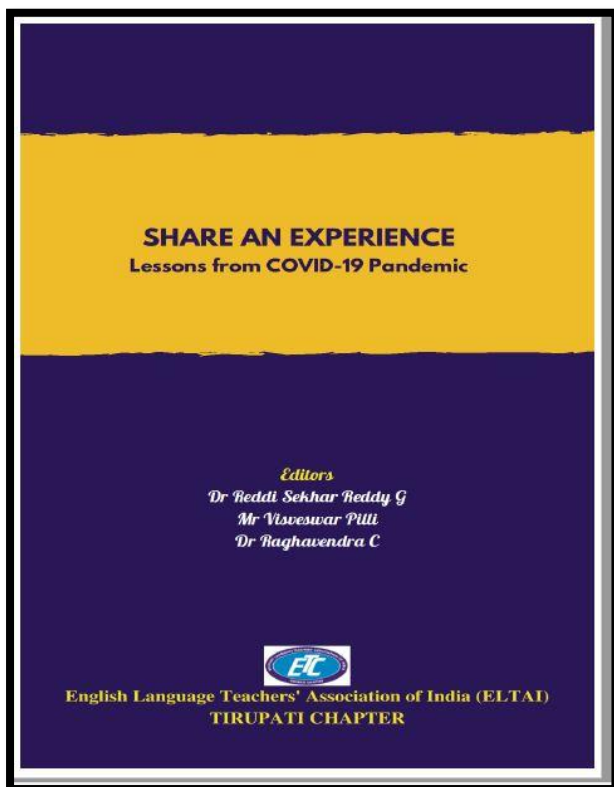
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11.

METHODS OF TEACHING ENGLISH TO SLOW LEARNERS: A STUDY ON THE STRATEGIES

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ABSTRACT

English is regarded as a leading global language. It demands expertise in communication skills, soft skills, and employability skills in the job market. However, English is being taught as a subject rather than a language. Most of the slow learners, particularly in Government Colleges hail from exclusive sections of the society. Besides mother tongue influence their cultural, environmental, socio-economic and familial background play a vital role in the process of teaching and learning of English. Teaching English to these students is a big task for the English teacher. Several methods of teaching English are prevalent to help train the slow learners in Government Colleges. Certain strategies of teaching language skills in situational and amicable circumstances are helpful for slow learners. This paper proposes to examine some of the methods of English teaching which may be useful for slow learners in Government Colleges of Telangana State.

[Key Words: Slow learners, teaching methods, Government Colleges, Telangana State, Communication, ICT, e-learning]

FULL PAPER

English is global communicative language used by everyone in the world. It has been accepted as the official language in many countries. English now holds a dominant position in every sphere of human activity. 'Slow learner' is a term used to describe a student who has limited intellectual abilities to learn academic skills, the one who learns more slowly than his/her peers. However, the distinction should be made between slow learning students and mentally retarded students.

The students of the Government colleges in Telangana are from irreplaceable sections of the society. In this context, the Kakatiya University, Warangal has introduced the textbook entitled English for Advancement for the First Year Undergraduate students from the academic year 2019-2020, in which the textual and grammar topics are suitable and relevant to the students, particularly for slow learners. However, the teaching of English is focused on result-oriented rather than language acquisition in most of the undergraduate colleges. The teachers compete for acquiring a better pass percentage. In this process, the teaching of basic skills of language learning i.e., listening, speaking, reading and writing are

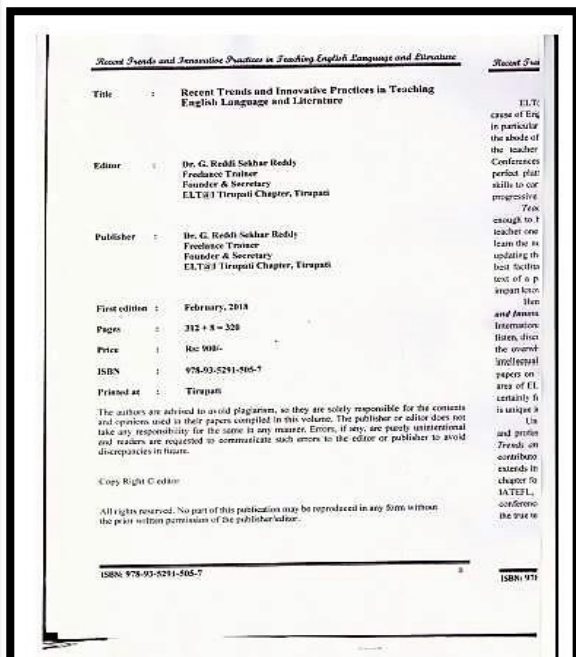
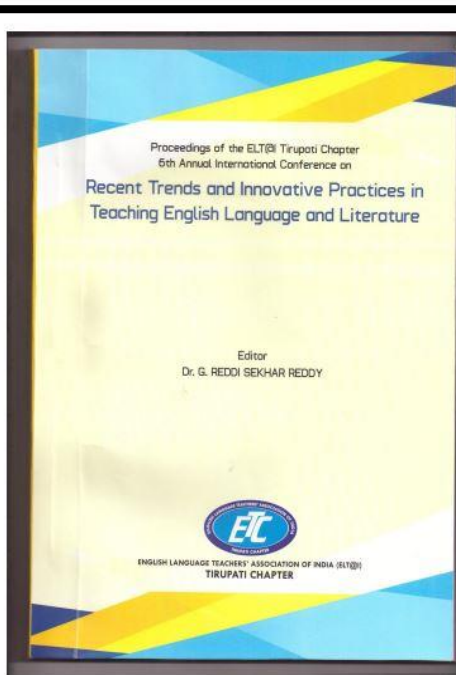
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TEACHING AND LEARNING OF ENGLISH THROUGH ICT: A REVIEW

Dr Srinath Addagatla

(Asst. Professor of English, Govt. Degree College, Bhoopalpally, Warangal District (Telangana State) INDIA)

ABSTRACT



The term ICT (Information and Communication Technology) refers to the employment of technological devices in teaching-learning process of English. Technology plays a vital role in teaching and learning of English. ICT covers any communication device or application, including television, radio, cellular phone, computer, network, hardware and software, satellite systems as well as the different services and applications related to them. The tools of Information and Communication Technology (ICT) are being employed as effective modern teaching aids.

ICT provides online interaction facility also. Students and teachers can exchange their ideas and views, and get clarification on any topic from different experts and practitioners. On INTERNET many websites are available freely which may be utilized by teachers and students for understanding different concepts, improving vocabulary, developing Reasoning and Thinking, and so on.

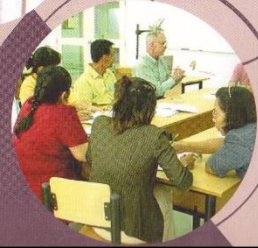
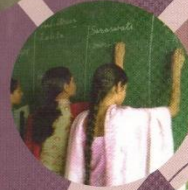
This paper proposes to examine the role of multimedia technology in English Teaching and Learning process. It is essential for language teachers to be aware of the latest and best equipment of technology to give more effective presentations or lectures.

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Enhancing Communication Skills Through ELT Practices

Dr. Sanjay Arora



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EMBEDDED RELATIONS AND VARYING DISTANCE FUNCTION IN FUZZY METRIC SPACES

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H. No: 3-10-255, Reddy Colony, Hanamkonda – Warangal, India.
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ABSTRACT

In this present paper investigation on emended relations and varying distance function in fuzzy metric spaces.

Key words: fixed point, fixed point theorem, Fuzzy metric space, implicitly relations.

1. INTRODUCTION

In 1994, Mishra, Sharma and Singh [9] introduced the notion of compatible maps under the name of asymptotically commuting maps in FM-spaces. Singh and Jain [17] studied the notion of weak compatibility in FM-spaces (introduced by Jungck and Rhoades [6] in metric spaces). However, the study of common fixed points of non compatible maps is also of great interest. Pant [10] initiated the study of common fixed points of on compatible maps in metric spaces. In 2002, Aamri and Moutawakil [1] studied a new property for pair of maps i.e. the so-called property (E.A), which is a generalization of the concept of non compatible maps in metric spaces. Recently, Pant and Pant [11] studied the common fixed points of a pair of non compatible maps and the property (E. A) in FM-spaces.

Recently, implicit relations are used as a tool for finding common fixed point of contraction maps (see, [2], [8], [12], [13], [15], [16]). These implicit relations guarantee coincidence point of pair of maps that ultimately leads to the existence of common fixed points of a quadruple of maps satisfying weak compatibility criterion. In 2008, Altun and Turkoglu [3] proved two common fixed point theorems on complete FM-space with an implicit relation. In [3], common fixed point theorems have been proved for continuous compatible maps of type (α) or (β) .

Our objective of this chapter is to prove a common fixed point theorem by removing the assumption of continuity, relaxing compatibility to compatible maps of type (α) or (β) , weak compatibility and replacing the completeness of the space with a set of alternative conditions for functions satisfying an implicit relation in FM-space.

In our paper, we deal with implicit relation used in [3]. In [3], Altun and Turkoglu used the following implicit relation: Let $I = [0, 1]$, \star be a continuous t-norm and F be the set of all real continuous functions $F : I^6 \rightarrow R$ satisfying the following conditions

- I. F is no increasing in the fifth and sixth variables,
- II. if, for some constant $k \in (0, 1)$ we have
 - (a) $F\left(u(kt), v(t), v(t), u(t), 1, u\left(\frac{t}{k}\right) \star v\left(\frac{t}{k}\right)\right) \geq 1$, or
 - (b) $F\left(u(kt), v(t), u(t), v(t), u\left(\frac{t}{k}\right) \star v\left(\frac{t}{k}\right), 1\right) \geq 1$
 for any fixed $t > 0$ and any nondecreasing functions $u, v : (0, \infty) \rightarrow I$ with $0 \leq u(t), v(t) \leq 1$ then there exists $h \in (0, 1)$ with $u(ht) \geq v(t) \star u(t)$, if, for some constant $k \in (0, 1)$ we have

$$F(u(kt), u(t), 1, 1, u(t), u(t)) \geq 1$$
 for any fixed $t > 0$ and any nondecreasing function $u : (0, \infty) \rightarrow I$ then $u(kt) \geq u(t)$.

Lemma 1.1: In a fuzzy metric space (X, M, \star) limit of a sequence is unique.

Lemma 1.2: Let (X, M, \star) be a fuzzy metric space. Then

- I. Then for all $x, y \in X$ $M(x, y, \cdot)$ is a non decreasing function.
- II. If there exists $k \in (0, 1)$ such that for all $x, y \in X$, $M(x, y, kt) \geq M(x, y, t) \forall t > 0$, then $x = y$.
- III. If there exists a number $k \in (0, 1)$ such that

$$M(x_{n+2}, x_{n+1}, kt) \geq M(x_{n+1}, x_n, t) \forall t > 0 \text{ and } n \in \mathbb{N}$$
 Then $\{x_n\}$ is a Cauchy sequence in X .

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02	Working and Progress of Life Insurance Corporation of India	Gitam Journal of Management – UGC Approved Journal - 22777733	October-December – 2017 Pages 21-41	ISSN 0972-740X	Print Form
03	Open Educational Resources – Issues and Challenges in India	International Journal of Research and Analytical Reviews (IJRAR)	March 2020, Volume 7, Issue 1	E-ISSN 2348-1269, P- ISSN 2349-5138	https://ijrar.org/viewfull.php?&p_id=IJRAR1AZP036
04	Customer Relationship Management Practices of LIC of India	The International journal of analytical and experimental modal analysis	Volume XIII, Issue V, May/2021 Pages 1123-1145	ISSN NO:0886-9367	https://drive.google.com/file/d/1lq8k-ligkHfQSpFred5r1pLsUSXSYub/view?usp=sharing

A Study of the Performance of Indian Life Insurance Sector in the Post Liberalisation Era

*** Dr. B. Vishnu Kumar**

****Kavitha Loya**

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**Research Scholar, Department Of Commerce and Business Management, Kakatiya University, Warangal

One of the basic preconditions for the growth of an economy is the growth in capital formation. Capital formation implies diversion of productive capacity of the economy to the making of capital goods that increases the productive capacity. The process of capital formation involves three distinct yet interdependent activities, viz., savings, finance and investment.

Out of many activities that are important for capital formation, finance forms a vital activity of routing the savings to investments so that capital formation takes place, thus leading to economic growth. This routing brings financial intermediation into picture. They facilitate flow of funds from surplus to deficit sectors. They are financial units and their main function is to manage the financial assets of other economic units. They borrow funds through issue of financial asset securities and re-lend the funds it raises. Most accepted financial intermediaries that are operating in our country are Banks, Investment companies, Insurance companies, Development Financial Institutions (DFIs), Non-Banking Finance Companies (NBFCs), Mutual Funds (MFs), Pension funds and some quasi Government agencies.

After banking, insurance is the most important segment of the financial sector, capable of providing huge amounts of funds for the economic development of the country. Insurance industry is an integral part of the financial system. Insurance companies play a significant role as financial intermediaries by providing liquidity and credit to the financial system. In turn, this helps in lowering the cost of capital and providing risk free opportunities to all the financial participants in the market.

Indian insurance sector is gradually increasing its contribution to the country's Gross Domestic Product (GDP). According to the report of Confederation of Indian Industry, Indian insurance industry has recorded a steady growth with a growth rate of over 30% in the last decade. India has the largest number of life insurance policies in the world.

Insurance sector along with the banking sector contributes significantly to the total GDP of India. Both these sectors contribute around 7% of the total GDP of India. The gross premium collection by the Insurance sector of India is nearly 2% of Gross Domestic Product of the country. As a matter of fact, the funds available with LIC as investments add up to 8% of India's GDP.

Objectives of the study:

The following are the important objectives of the present study:

- To understand the role of life insurance sector in the economic development,
- To understand the concepts of insurance density and penetration,
- To analyse the performance of Indian life insurance sector in the post liberalisation era.



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Working and progress of Life Insurance Corporation of India

DR. B.VISHNU KUMAR AND DR. KAVITHA LOYA

Insurance business in India is classified primarily as Life Insurance and General Insurance. Life insurance is basically associated with risk of human lives. It provides protection to households against the premature death of its bread winner or income earning member. Individuals buy life insurance product by paying certain amount of money which is called premium to the life insurance company for contractual agreement to provide a shield in case of eventualities. Therefore, life insurance is a contract under the provision of the respective national laws or conventions or commercial practices that agree to pay a contracted sum of money to the person whose life is insured in the event of death or on the happening of any other event agreed upon by the parties to the contract. General Insurance is to compensate for the loss of goods and property of the insured.

Objective of the study:

1. To understand the concept of insurance and the formation of Life Insurance Corporation of India.
2. To determine the organisational structure and working of LIC of India.
3. To determine the progress and growth of LIC of India during the period of study.

Sources of Data:

The present study is based on the secondary sources of data. The data is collected from the annual reports of LIC of India, annual reports of IRDAI, Indian insurance statistics report of IRDAI, the official website of LIC of India and the official website of IRDAI.

Period of Study:

The present study is undertaken for a ten year period from 2004-05 to 2013-14.

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Open Educational Resources: Issues and Challenges in India

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Abstract

In the modern era of information technology, digital resources have become a readily accessible source of learning for teachers as well as learners. One such movement that encourages and enables sharing such learning resources is OER (Open Educational Resources). In India OER movement is especially important as higher education is still facing the paucity of high-quality teachers, inadequate infrastructure of the universities and more specifically their libraries, and the derisory quality of Educational Resources utilized at the various universities and colleges. The paper intends to elucidate the OER movement in Indian higher education and to introduce the open educational resources initiatives in Indian higher education. It also outlines the issues hindering the progress of OER in India along with the recommendations that may address these issues.

Key Words: Information Technology, Digital Resources, Open Education Resources, Higher Education.

Introduction

In today's knowledge-seeking environment, information technologies have proved themselves as a more readily available and easily accessible medium of information for both teaching and learning. All the stakeholders involved in education have found that a vast number of digital resources are available from many sources such as the internet and other digital technologies. It is often found that many teachers and students use the internet in their courses and this is one of the reasons for the growing number of contents in digital format. Until recently it was seen that a large number of the material was locked up behind passwords within proprietary systems, this limited the usage of these resources for many categories of learners. For this reason, efforts were made at different levels to make Open Educational Resources (OERs) accessible to all which aimed at offering opportunities for free and open sharing of the content to a wide range of users. The effort has now taken the form of almost a movement.

The National Knowledge Commission (2007) has also highlighted the importance of OER in widening access to higher education. It has stated that the "National Educational Foundation with a one-time infusion of adequate funds must be established to develop a web-based repository of high-quality educational resources. Open educational resources (OER) must be created online through a collaborative process, pooling in the efforts and expertise of all major institutions of higher education. The OER repository would supply pedagogical software for various programs run through Open Distance Education (ODE) and be available for utilization by all ODE institutions. An enabling legal framework that would allow unrestricted access without compromising intellectual authorship must be devised for this purpose."

CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES OF LIC OF INDIA

Dr.Vishnu Kumar Balouva
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Government Degree College, Narsampet-506132 (T.S.)

Customer Relationship Management (CRM) is a combination of policies, processes, and strategies implemented by an organization to unify its customer interactions and provide a means to track customer information. The central idea behind CRM is to help the businesses use technology and human resource to gain insight into the behavior of customers and create value for those customers.

CRM is a process by which a company maximises customer information in an effort to increase customer loyalty and retain customers over their lifetime. CRM is about understanding the nature of the exchange between customer and the organisation and managing it appropriately. The major challenge to all the organisations is to optimize communication between parties to ensure profitable long-term relationships. CRM is a key focus for many organisations as there is a shift from customer acquisition to customer retention and hence there is a paradigm shift in the concept of CRM from “Customer Relationship Management” to “Customer Retention Management.”

Insurance industry is essentially a service industry. In the present context of liberalisation and privatisation the customer’s expectations are ever increasing and dissatisfaction from the standards of services rendered are always present. Despite continuous product innovation and significant improvement in the level of customer services by the insurance industry with the use of modern technology, the industry suffers in terms of customer dissatisfaction and poor image. This may be mainly due to unhealthy competition existing among the companies to

G.SRINIVAS., Assistant Professor of Commerce, Govt.Degree College, Narsampet

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1.	Managing NPAs of banks in India – A Study with special reference to Agricultural Sector: 2004 to 2019. PP 1536-1550	Journal of Interdisciplinary Cycle Research Volume XIII Issue VI	June 2021	ISSN NO; 0022-1945	https://drive.google.com/file/d/1FHJ5rjZinxpZ_a7Gquq97y4WwY1A3w8r/view
2.	Growth and Development of Retail Sector in India – A Study PP No.410-416	The International Journal of Analytical and Experimental Model analysis Volume XIII , Issue I	January 2021	ISSN No. 0886-9367	https://drive.google.com/file/d/1adwD-IXns79MlvPP91ucOx59_YJKTz5u/view
3.	Importance of Influencing factors of Consumer Buying Behaviour PPno. 365-371	Journal of interdisciplinary Cycle Research	October, 2020	ISSN No. 0022-1945	https://drive.google.com/file/d/1njSgifvOP1nv9cWj9utxNFEQl6KBhDxA/view
4.	Students Attitude towards “ Make in India” (Special Reference to the Under Graduate Students of Narsampet City)	PRIMAX International Journal of Commerce and Management Research Special Issue	August 2020	Print ISSN : 2321-3604 Online ISSN: 2321-3612	
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12	E-Banking Services pp 308-311	Paramount Publishing House	2016	ISBN: 978-93-85100-41-3	

Managing NPAs of Banks in India –

A study with special reference to Agricultural Sector: 2004 to 2019

**Gangishetti Srinivas, Asst.Prof of Commerce, Government Degree College,
Narsampet, Warangal Dist. T.S. – India.**

Abstract

India is accumulating assets by ensuring higher rate of growth in all sectors of the economy. There are, however, definite differentials with reference to agriculture, manufacturing and services sector. The differential in each of these sectors have led to higher NPAs in spite of technological penetration. The agricultural sector lending has acquired higher NPAs, rate of growth in physical terms and higher NPAs in spite of technological adoption by banks. One of the causes of higher NPA in agricultural sector is instability in providing assured prices for agricultural produce / products at the market place. The question arises whether NPAs are increasing because of less or more returns on investment or because of non-market forces operating in the economy. Managing NPAs in agricultural sector amounts to managing assets and returns leading to remittance of loans on time and availing further facility to ensure smooth returns. How far the banks have enabled to

manage NPAs in spite of disturbances leading to uncertainty at the market place. What measures have led to reduction in NPAs in case of those banks where agricultural sector loans are smooth and easy to navigate from banks to farmers and farmers to banks? The present study analyses the efficacy of banks in managing NPAs by banks and by sectors. The results of the study shows that there is significant change in the NPAs in agriculture sector, priority sector and non-priority sector banks with reference to types of banks thus weakening the quality of lending. Further, the results also confirm that there is a significant impact of amount outstanding in the agriculture sector and consequently of NPAs of the banks. Pivot lending idea to the groups of industry has been recommended by drawing lending procedures.

Key words: Agricultural credit, Non-Performing Assets, Bank group, Management of NPAs.

I. Introduction

No country can have a strong economy without a sound and effective banking system. The banking sector in India is playing a seminal role in overall development of the economy. Banks provide financial assistance to all the sectors of the economy. The major portion of financial assistance of the banks is allotted not only to the industrial sector but also to the agriculture and household sectors. The banks are delivering credit for economic activities and operations. The banking sector in India is regulated by the Central Bank (RBI) that ensures the monetary stability in the economy.

Of all the functions of a commercial banks, lending is one of the most important functions of banks in India. The larger portion of the banks total assets comprises of advance. These advances / credit form the backbone of the bank's operation structure in India. Having said that, the strength of a bank is primarily judged by the 'soundness' of its advances. An important factor which inspires the confidence of the depositors and prospective customers is a wise and prudent policy decision taken by the banks with regard to advances/ credit. Asset quality is one of the most critical and important factors in determining the overall financial condition of a bank which is mainly concerned with loan portfolio and administration of the

same.

The problem of stressed assets or non-performing assets (NPAs) is, of late, a worry factor for India's banking sector. Since the reforms of 1991, deteriorating asset quality of the banking sector has emerged as a serious concern to the Government, RBI and Commercial Banks, with the Gross Non- Performing Assets (NPA) of banks registering a sharp increase. It was observed that year –on-year (Y- O-Y) growth of NPAs had been more than the growth in credit.

Amongst many reasons attributed to the rising NPAs, two internal factors require special mention. One is compromising on quality of credit appraisal and poor follow up past sanction; the second reason, acute shortage of adequately trained and skilled staff willing to handle the credit business. The fear of staff accountability deters staff from working in the credit department. The immense pressure of achieving targets many a time leads to compromising on quality appraisal of credit proposals (V.K Arora- 2015). Thus a study is essential to examine as to how the banks are aiming to manage growing NPAs since last one & half decades.

II. Theoretical Background

Non-Performing Assets

Non-performing assets (NPAs) refers to those assets that ceases to generate income for banks. It is an asset that has a mirage value! It is credit facility (loan) in respect of which the interest and / or instalment of principal has remained due for a specified period of time. In other words, loans that do not meet their stated principal and interest repayments. According to Reserve Bank of India, an asset,



GROWTH AND DEVELOPMENT OF RETAIL SECTOR IN INDIA- A STUDY

G.Srinivas* & Prof.P.Purushotham Rao**

The word 'Retail' has been derived from the French word 'retailer' which means 'to cut a piece off' or 'to break bulk'. Retailing can be defined as procurement of varied products in large quantities from various sources/manufacturers and their sale in small lots, for direct consumption to the purchaser. The Indian retail industry has emerged as one of the most dynamic and fast-growing industries due to the entry of several new players in the recent times along with rising income levels, growing aspirations, favourable demographics and easy credit availability. The retail sector contributes about 10% of the country's gross domestic product (GDP) and around 8% of the employment and is valued at USD 900 billion as of 2019. The present paper focuses on growth trends of retail business sales in India during the ten years period from 2010-2019. And evaluate the share of organized sector among the total sales of retail sector in India and also know the major players in retail sector and size of grocery retailer. In the present study data has mostly from secondary source from various books, trade journals, government publications, newspapers etc. and research is descriptive in nature. Data presented in the form of tables and analyzed in form of percent trends and chart. It is concluded that the retail market size grew from USD 425 billion in 2010 to about USD 900 billion as of 2019 and projected value is USD 1075 billion in 2020. The retail in India is largely unorganized and predominantly consists of small, independent, and owner managed shops. In India, organised and unorganised retailing will exist and survive together. But the market share of organised sector in India, it is slowly increasing from 5 percent to 13 percent during the ten year period.

Key words: Retailing, Organized, Unorganised, Growth & Development etc

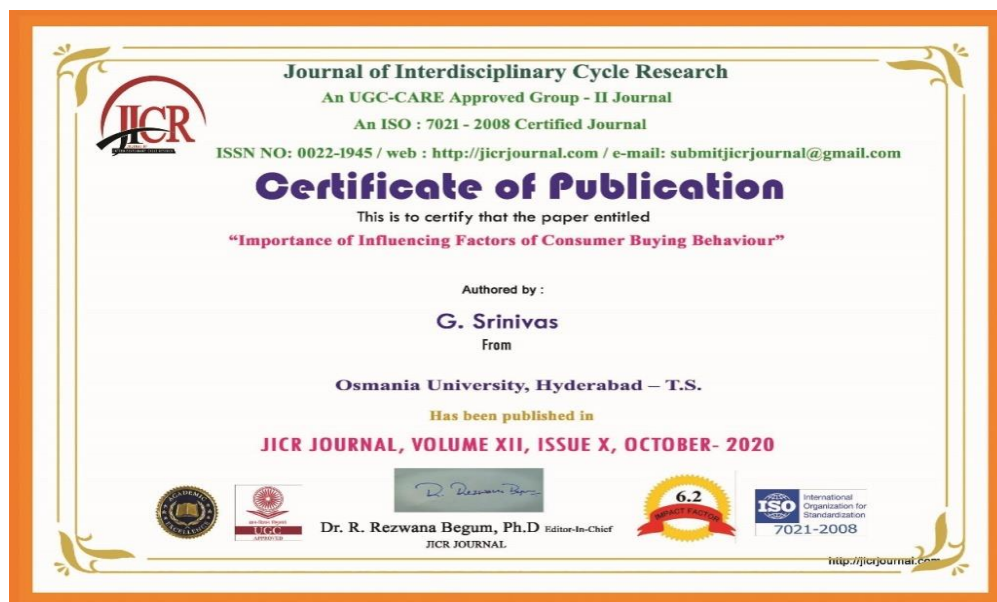
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**Professor of Commerce (Retired), UCC&BM, Osmania University, Hyderabad-Telangana

INTRODUCTION

The Indian retail industry has emerged as one of the most dynamic and fast-growing industries due to the entry of several new players in the recent times along with rising income levels, growing aspirations, favourable demographics and easy credit availability. The retail sector contributes about 10% of the country's Gross Domestic Product (GDP) and around 8% of the employment and is valued at USD 900 billion as of 2019. Globally, India is the fourth-largest global destination in the retail space after USA, China and Japan. Currently, the Indian retail market continues to be dominated by the unorganised retail (mom-and-pop stores and traditional kirana stores) accounting for about 88% of the total retail market while the organised retail market is valued at about USD 95 billion accounting for only 12% in 2019. E-tail sales were at about USD 24 billion, accounting for about 25% of the organised market or 3% of the total retail market in India in 2019. India's organised retail penetration is much lower compared with other countries, such as the USA which has an organised retail sector

penetration of about 85%.The industry has witnessed CAGR



Importance of Influencing Factors of Consumer Buying Behaviour

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Abstract:- „Customer is the King“. Any business organization stands in the business world only the ultimate support of the customer. Customer is generally also known as consumer, but there is a clear difference between consumer and customer. Every business organization can be continuing its business by understanding the Consumer Behaviour otherwise it will be out of the business world. Consumer behaviour regarding his buying behaviour can be influenced by number of factors such as social factors, psychological factors, cultural factors, personal factors and economical factors.

This paper covers the concept of consumer behaviour as well as influencing factors of consumer buying behaviour.

Key words:- psychological, social, cultural, economical factors, consumer behaviour.

Introduction:-

The nature of the nature is occurring the change in the nature. The consumers are changing their priorities according to the changing scenario of Business world. In the ancient period people satisfied their needs with the help of Barter System. After a while the problems of Barter System come out. Then the Exchange system, afterwards currency system started to fulfill the exchange process among the people. The high production took place due to the Industrial Revolution. The high production posed the question to the producers how to sell the goods to the ultimate consumers. Then there was need and necessity aroused to the producer as well as to the middlemen to understand about the consumer and his buying behaviour.

Consumer, who consumes the products or uses the services. consumer is a broad term. Consumer may be ultimate consumer or buying goods for house hold consumption. Consumer buy the goods for the purpose of consumption not for the purpose of resale. Consumers may use economic goods or services and they may use free services also.

Customer, who purchases goods or uses services from a particular store, shop, company etc.. The word customer is derived from “Custom” meaning “ habit

decision, post- purchase evaluation-outcome and cognitive dissonance.

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STUDENTS ATTITUDE TOWARDS "MAKE IN INDIA" (SPECIAL REFERENCE TO THE UNDER GRADUATE STUDENTS OF NARSAMPET CITY)

G. Srinivas¹

P. Purushottam Rao²

Abstract

Make in India initiative was launched by Narendra Modi Prime Minister of India to skill enhancement, Job creation and transform India into a global design and manufacturing hub. The progress Report of Make in India initiative issued by the Government of India, Ministry of Commerce and Industry in December 2017 shown the achievements in FDI, Ease of Doing Business, Sector specific achievements like aerospace and defense, aviation, Basic Metals, Cement, Biotechnology, Capital goods and Automotive etc. The report shown that all the mentioned sectors are growing positively to achieve the launched aim. At this time this study meant for the student's attitude towards Make in India initiative with special reference to Under Graduate Students of Narsampettown. We supplied the questionnaire to 190 students. We received 150 questionnaires from the students. We asked particular question in the questionnaire that is you know about make in India Programme? 101 answered as Yes and 49 students answered as they are unknown about Make in India Initiative. The Data analysis for 101 students done as per the questionnaire answers given by the students. The results shown that till today there is no optimum Awareness on Make in India Pogramme among the undergraduate students. We concluded that the Government should take the awareness programmes in undergraduate colleges.

Key Words: Make in India, FDI

Introduction

Make in India was launched by sir Narendra Modi government on 25th September, 2014 with the objects of job creation and skill enhancement in 25 sectors of the economy and this is also aimed to transform India into a global design and manufacturing hub. As per the world bank's ease of doing business India in 130th position in 2016 and it was jumped to 100th position out of 190 countries in 2017. Currently Telangana, Haryana, Odisha, Chandigarh and west Bengal are top five states in ease of doing business.

Make in India covered the sectors like Automobiles, Automobile Components, Aviation, Biotechnology, Chemicals, and Construction; Defense manufacturing, Defense exports, Electronic system,

Electrical Machinery, Food processing, exports, leather, oil and Gas etc. Make in India has its impact directly on twenty-five sectors and indirectly on all the sectors of India.

Need for the Study

Make in India initiative has the impact on Industrial sector and has influence on Gross Domestic Product of the Country. India is a fast-growing country. All the sectors

of India should be developed with the well skilled Human Resources only. The youth is only the potential skilled Human Resources to the manufacturing Industry and other industries. Government implemented this programme for sustainable development in the manufacturing sector. The impact of the Make in India initiative has on the manufacturing sector directly and indirectly in all areas like exports and imports, agriculture etc.

Awareness on Make in India initiative is helpful to the youth to settle their lives in a better way by developing their skills and knowledge.

This study to find the awareness of youth on Make in India Initiative.

Review of Literature

Dr.Aravind Narayana Chowdhari(2015) in his study opined that make in India is different from made in India. Every country to face competitions at global wants to made strong Economy, Export and Import business, optimum use of investments. Use of Human Resources and Foreign Exchange. To achieve the target the Government of India announces the theme 'Make in India' at national and International Platforms.

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Challenges of the Teacher in the Digital Era

1. Gangishetti Srinivas, Assistant Professor of Commerce, Government Degree College, Narsampet.

2.K. Surya Rao, Assistant Professor of Economics, Kakatiya Government College, Hanamkonda.

Abstract

"A teacher is a compass that activates the magnets of curiosity, knowledge and wisdom in the pupils" - Ever Garrison.

The classrooms are the builders of the nation. Classroom business is done in the form of teaching and learning. When the teaching is most appropriate, innovative, creative then the learning takes place to inculcate the values, knowledge and wisdom in the minds of the students. The teacher should acquaint with the content and teaching pedagogy. The methods of teaching and using the teaching-learning material to transact the content. The teacher should be able to act as a manager, guide, philosopher, researcher, organizer. In the digital era, traditional classrooms structure is shifted from backboard to smartboard. Chalk and talk method to the PowerPoint presentation. Delivering the content in the lecture method shifted to demonstration and participative learning by using digital equipment. This is a great challenge facing by the today teachers. This paper explains the role and challenges of a teacher in the digital era.

Keywords: Digital Era, teaching pedagogy, lecture method, participative learning

Introduction

"Education is the manifestation of perfection already existed in man" – Swami Vivekananda.

The UNESCO International commission on education for the 21st century has identified four pillars of learning. Those are learning to know, learning to do, learning to be, learning to live together. This can be achieved with the help of teachers. The word 'teach'

derived from the Anglo Saxon word 'teacon' which means "to impart, "to instruct", "to make aware of "and to train. A teacher is a person who has enough knowledge in any field and conveys this knowledge to the student. The teacher is a role model for the students. He plays different roles such as mentor, facilitator, leader, motivator, organizer.

Objectives

- To understand the role of the Teacher.
- To have an idea on the challenges of the Teacher in the Digital Era.

Methodology

This paper is prepared based on the secondary data. The data collected from different sources like books, magazines, periodicals, research articles, internet.



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DEVELOPMENT OF SOFT SKILLS IN UNDER GRADUATE STUDENTS THROUGH NATIONAL SERVICE SCHEME

GANGISHETTI SRINIVAS

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Government Degree College,
Narsampet, Warangal (R)

ABSTRACT

“Cognitive and character skills work together as dynamic complements; they are inseparable. Skills beget skills. More motivated children learn more. Those who are more informed usually make wiser decisions.” – James Heckman

Education should focus on the all round development of student enabling him/her to face the challenges of real life. Under graduation is the vital stage in the life of students where they need to inculcate values and skills to prove themselves in academic, professional and social life. Curriculum at under graduate level should make room for co-curricular and extra-curricular activities molding the students into responsible citizens. Higher educational institutions offering under graduate courses through different streams should focus on soft skills by creating awareness among students of the importance of decision making, problem solving, leadership, and communication. Educational Institutions should connect themselves with the society. National Service Scheme provides opportunity for students to get themselves connected with society. This paper tries to explore the role of NSS in developing soft skills among its volunteers and its contribution to society.

Key Words: Cognitive, National Service Scheme, Soft Skills.

Introduction

National Service Scheme in India started in the year 1969. It was introduced in Universities, Government/Aided/Private colleges and also at the Intermediate level with an aim to encourage students to develop their personality through community service. The different activities of this program aim at inculcating values and skills among students.

Review of Literature

Dr. Rohidas Nitonde ((2014) explained the differences between soft skills and personality development. He mentioned the number of soft skills that are required to make a student

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GROWTH OF ONLINE RETAILING IN INDIA

GANGIS
HETTI
SRINIVAS

GOVERNMENT
DEGREE COLLEGE
NARSAMPET

ABSTRACT

Government of India announced The Digital India programme. At this time all the sectors of India have been affecting by usage of advanced technological developments in their sectors. One of the sectors is Marketing. There is conventional wholesale and retail business. In the changing scenario of technology, new marketing concepts or new business models started. Rapid development of technology introduced new type of shopping known as Online shopping. There are number of online sites like Amazon, Flipkart, Snapdeal, Myntra etc., are rendering their services to their customers. This paper is prepared on the basis of secondary data This paper describes the merits, drawbacks of online shopping and the growth of online retailing in India.

KEYWORDS

digital India, online retailing.

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INTRODUCTION

Online shopping concept was invented in 1979 by Michael Aldrich.

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the internet using a web browser. Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping

search engine, which displays the same product's availability and pricing at different e-retailers. As of 2016, customers can shop online using a range of different computers and devices, including desktop computers, laptops, tablets computers and Smartphone.

Online shopping is of two types. Business to Business (B2B) and Business to Customers (B2C). In online shopping the product brand, features, size, colour, guarantee or warranty, price and other particulars of the product should be mentioned by the online service provider with pictures, images, and description of the product. The buyer can pay the amount for his worth of buying of merchandise either cash or by using debit or credit card or through Net banking.

Today online sites are also providing service to return the goods, if they do not satisfy with the already mentioned features of the product.

REVIEW OF LITERATURE

JYOTI ARORA (2013):- The author opined that there are number of factors are responsible for growth of online retailing in India. They are Emergence of nuclear family in modern era, Increased use of Net banking, Mobile Governance, rising trend of Cyber cities, best price with better bargain, Internet shopping portal for e- Retailing, E –Retailing attraction for Non Resident Indian’s, Latest trend of Social Networking, Emerging Rural India, Mechanism of Product Comparison, Govern- ment-Online Initiatives. The author suggested that the online portals update website contents to reach the customers’ expectations.

JAYAKRISHNA S. (2015):- The author covered the reasons for increase in online retailing in India such as increase in the number of internet users and online buyers, smart phone revolution and Mobile Internet, Increase in transaction by debit cards, Credit cards, Net and mobile banking, rising disposable income and Rapid Urbanization and challenges are Logistics, poor internet speed, customer trust and loyalty, overcoming touch and feel mental barrier of Indian customers, Cash on Delivery and Returns Management and complex tax system. The author concluded that there is a steady growth in Indian Retailing. The online retailing contribution will be significant. The author suggested that improve the physical infrastructure for online shopping in India.

AISHWARYA GOYAL (2015):- The author in her study focused on SWOT analysis of Online Shopping. Retail e-commerce sales in India in 2013 was \$3.59 billion grew to \$5.30 billion in 2014. The author concluded that the large scale global investment, entry of global competitors will enter the e-commerce market. India is one of the growing e- commerce market.

PRITAM P.KOTHARI, SHIVA GANGA S.MAINDARGI (2016): - The authors concluded in their article, the telecommunication revolution increased the online shop- ping. The shipping charges are very high, less awareness on online shopping. They made suggestions to the companies reduce the shipping charges and design the programmes for making awareness among the customers towards online shopping.

ABHISHEK CHILKA, SANDEEP CHOWHAN (2018):- The authors mentioned in their study, the online purchases of males in India is three times more than females. Attractive offers, cash on delivery method are some of the reasons for increasing online shopping. Quality, lack of security and additional charges are the existing problems in online shopping.

SHRESHTHA SAROJ (2018):- The author concluded that the growth of online retailing is to be very fast due to increase in middle age group people, increase in users of smart phones, convenience, discounts, choice are also responsible for the growth of online retailing.

NEED AND IMPORTANCE OF THE STUDY

The share of Retailing in the National Income is increasing. The retailing consists of conventional unorganized, organised and modern online retailing. The organised retailing is growing from two decades rapidly. The share of online retailing is growing from decade. The penetration of usage of mobile phones, internet has been increasing. The study of growth of online retailing give us understanding about the growth and expected growth of online retailing in India.

RESEARCH METHODOLOGY

This article is prepared on the basis of secondary date. The secondary data collected thr

INNOVATIONS IN INDIAN BANKING AND FINANCE -PROBLEMS AND PROSPECTS



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Importance of Different Types of Mutual Funds in the Changing Scenario of Indian Economy

Gangishetti Srinivas

Assistant Professor of Commerce, Government Degree College, Narsampet, Warangal(R) - T.S

Abstract

A layman's wealth should have safe and liquidity with having growth. In ancient period people satisfied their wants through barter system. Then after currency was introduced and different types of goods are used as currency. At last paper currency introduced. Future is uncertain. Hence people started to store some money in their houses. That money may safe but without growth. then they searched for growth for their money. They started to lend for the needy persons, save in banks and post offices. All these are their own merits and demerits. One type of savings is investing in mutual funds.

Key words: barter system, mutual funds

INTRODUCTION

The world famous businessman Warren Buffet's one of the principle "From your income save first then after you spend balance amount for your expenditure". It shows the importance of Savings in the life of a human. Saving attitude plays a vital role in the life. Saving attitude of an individual is not only benefit for an individual. It is also benefit to the country. In the financial crisis of the country savings of an individual save the country from the crisis. American Financial crisis did not affect the India because of the Indian economy is savings based economy. The methods of saving have been changing from time to time since independence. At an early stage Indigenous banking, after Banking sector, after post offices played an important role to motivate the savings attitude. Then after today, by digitalization and demonetization Mutual funds are the better way to save the money. Mutual funds are available for small amount

savers, large amount savers and institutional savers. Mutual funds are available for short and longer period.

Need for the study: in the changing scenario of Indian economy from 1947 to till date, there are number of changes took place, in the early period of independence indigenous bankers and money lenders played vital role in the rural Indian economy. Then after the banking reforms banks played vital role in raising the funds from the people who are having surplus balances as deposits. Simultaneously reforms in stock exchanges establishment and SEBI reforms motivated the people look into for mutual funds. For small and continuous savings today mutual funds are very best alternative investment for bank deposits and local lending or indigenous banking. Hence this study gives the conceptual understand the different types of mutual funds.

Objectives:-

1. To understand the economic changes regarding savings and investment pattern.
2. for conceptual understanding of mutual funds.

Research Methodology:

To achieve the designed objectives, descriptive research methodology adopted. For that data collected from secondary sources like journals, magazines, books, and other secondary sources.

Review Of Literature:

The bill market scheme, introduced by the reserve bank of India in 1952, did not achieve the desired result. This was due to the fact that the hundi used by the indigenous bankers is different, in several respects, from the bill of exchange that is negotiated in modern money

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AWARENESS ON EARLY MARRIAGE RISKS - A CASE STUDY AT NARSAMPET DIVISION

* G.SRINIVAS ** K.SURYA RAO

ABSTRACT

Child marriages are still taking place in India. The marriage age as per Indian Law for girls is 18 years and for the men is 21 years. The mental status and physical changes are support for marriage of a girls having 18 years old and men having 21 years old. The child marriages may bring lot of risks to under age girl regarding education, adjustment, pregnancy and delivery problems as well as ,the men may get problem of adjustment and their carrier. We decided to made a study on the child marriage risks at Narsampet Division on the basis well designed questionnaire. This paper will analyse the problems and risks of Child marriages in general and particularly at Narsampet Division.

KEY WORDS: Child Marriage, Indian Law

INTRODUCTION:

Marriage is also called as wedlock. Marriage is the legally union of man and woman as partners in a personal relationship. As per Cambridge Dictionary 'marriage is a legally accepted relationship between two people in which they live together'. By the definition marriage should be under legal conditions. In India marriage age is today 21 years for male and 18 years for female.

Any marriage earlier the said age is known/treats as early marriage. Early marriages are also known as child marriages. The girl child below 18 years, she is physically, physiologically, socially and psychologically not matured to shoulder the responsibilities. In developed countries more women are marrying in their thirties age. In the developing world 20 to 50 percent women are married by the age of 18⁽¹⁾. Approximately 15 million girls are married before the legal age.⁽²⁾ Child marriage may leads to unadjustment with the partner, mother -in -law and with neighbours. Husband may take decision alone. In India, The Child Marriage Restraint Act,1929, The Prohibition of Child Marriage Act, 2006 made for the welfare of childs. United Nations women proposed that child marriage be defined a forced marriage because they believe children under age 18 are incapable of giving a legally valid consent.⁽³⁾ In India 3.7% females married as per India Census 2011,⁽⁴⁾.

Child marriage may results dropout from the education, early many children, sexually transmitted diseases, inable to plan to manage families, next generation child wives, instability in continuation the marital status, enemic, widow or separated.

NEED FOR THE STUDY:

Child marriage is not only an individual's problem. It is a social problem. To make awareness on child marriage risks is one of the primary objectives of a teacher as a member of society. The awareness should impact positively on society and particularly parents should not move for early marriages for their child.

OBJECTIVES OF THE STUDY:-

1. To understand the Child Marriage risks.
2. To make awareness on Child Marriage risks in Narsampet Division.

RESEARCH METHODOLOGY:-

The data related to study should be collected from Primary sources as well as Secondary Sources. For Primary data, Data should be collected by well designed questionnaire and Secondary Data should be collected from National, International Journals, books, magazines and News Papers.

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GOODS AND SERVICES TAX - INTEGRATED GOODS AND SERVICES TAX

Gangishetti Srinivas

Assistant Professor of Commerce, Government Degree and P.G.College., NARSAMPET-Warangal (R) Dist.TS

Abstract: Government has responsibility to provide Transportation, water supply, welfare schemes, subsidie , electricity and infrastructure for the welfare of the people of the country. For that government has to collect some amount from the people for welfare of the people. This is called as Tax. As per the Indian Constitution Article 366(28) taxation includes the imposition of any tax, general or special, and tax shall be construed accordingly .India's tax structure is quite extensive. There are two types of taxes 1.Direct Taxes. 2. Indirect Taxes. The immediate and ultimate burden bare by one person is known as Direct Taxes. The immediate burden bare by one person and ultimate burden bare by another person is known as Indirect Taxes. Income Tax, Wealth Taxes are Direct Taxes and Excise Duty, Customs Dut VAT etc. are Indirect Taxes. In Indian Tax system Income Tax Act 1961.Estate Duty Act 1953.Wealth Tax introduced in 1957.VAT introduced in 1978 and Modified VAT introduced in 1985-86.CENVAT in 2000-2001.Service Tax introduced. After all these acts the low TAX-GDP ratio is showing in tax collections. In the Gross Domestic Production Service Sector plays a vital role. But the the tax system for services is not in a proper way. After all the above said reforms also today our tax system violated simplicity. There is multiplicity of tax rates of different states. The Goods and Services Tax which is based on Value Added Tax principle introduced by the recommendations of the Khelkar Task Force by subsuming number of indirect taxes of Central and State governments. This paper presents the GST basic information in general and Integrated Goods and Services Tax in particular.

Key Words: VAT ,GST .GDP.

1. INTRODUCTION:

The Indian Constitution is quasi-federal and the the country has a three-tier government. The Central Government, the State governments and the local governments. As the local public authorities are directly under the State government, no separate allocation of taxation rights has been done to them. The taxes are divided into two types. 1. Direct Taxes. 2. Indirect Taxes. Indian Tax structure features are India's tax structure as a whole said to be progressive. This tax system is not administratively efficient, It is being used as a fiscal tool. There is multiplicity of direct and indirect taxes in India. Indirect taxes lacked integration. Inter-sectoral imbalances in the tax structure. The burden of tax exemptions not only the huge amounts of revenue foregone on account of tax exemptions reduce the resources with the government, they also distort resource allocation and stunt productivity. The Tax Reforms Committee was constituted under the Chairmanship of Raja J.Chellaiah in 1991 to examine the existing 5tax structure in the country and make appropriate recommendations to reform it. In its report, the Committee jas recommended far reaching changes in the tax system to remove loopholes besides making it more efficient from revenue raising point of view. There is a consensus among fiscal experts based on experience gained all over the world that a moderately progressive tax structure combined with strong enforcement is the best way of encouraging honesty and voluntary tax compliance.. The committee was infavour of making tax system and laws relating to taxes quite simple. The Government of India decided to implement the recommendations of the Chellaiah Committee in a phased manner. Personal Income tax has been restructured with lower taxes, fewer slabs, a higher exemption limit and reduced saving-linked tax exemptions. The Corporation tax rate has been brought down.

In India, indirect tax reforms started since the mid-2980s. At te Central level, tax reform in India was termed as 'Modvat' later as 'Cenvat' which authorized credit of tax paid on inputs and capital goods up to the developed stage. Late in 1994, a new scheme of tax on services was rolled out by te Central Government., After a decade, the input tax credit scheme for Cenvat and Service tax was updated to permit the cross-flow of credit between the two taxes. In 2005-06, the states started a phased change over from a multiple point sales tax rule to a value added tax system covering operation and sale of goods up to the retail stage. In spite of several reforms, important tax-cascading remains in place. Hence, there was an urgent need to alter the Constitution to provide the Central and State governments synchronized powers to make laws on the taxation of goods and services.

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G. Srinivas

GOODS AND SERVICES TAX - OVERVIEW

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Abstract

Every country has responsibility to provide minimum facilities to the people of that country. For example Education facilities, Medical facilities, Roads, Railways and other facilities. To provide that facilities Government should collect some amount from the people of the country. Hence the Government should pose the charges called taxes on the wealth, income, customs, goods and services. India as developing economy designed the Tax structure by deviding the taxes into two categories called as Direct Taxes and Indirect Taxes. After reviewing the existing tax structure of Indirect Taxes Government decided to implement Goods and Services Tax. This paper presents the Goods and Services Tax and historical changes of Indirect Taxes of India.

Key Words : Goods and Services Tax

Introduction

Indian Fiscal system has Federal nature. The decentralization of Fiscal authorities actually introduced in 1871. Indian Government Act 1935, all the administrative functions divided into Three Lists. Those are Central List, State List and Concurrent List. Then the power to impose taxes were clear. The Articles from 268 to 300 of our Indian Constitution explain the Impose of taxes and their collection.

The tax classifications are made based on different

EMERGING TRENDS IN BANKING AND INSURANCE SECTORS



Dr. K. SHASHIKALA REDDY
Dr. G. SHASHIDHAR RAO



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E-Banking Services

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INTRODUCTION:

In any developing country the increased financial activities are considered as the positive indicators for the constant 'growth' in all the important sectors. Banks are conceived as the major 'formal sector' in the financial institutions in India, as the entertained transactions are fully secure because of its well-structured way of administration. Even through the primary objective of a commercial banks are to earn 'profit' on its available 'funds', but its 'lending' activities not only enable them to earn profit but also leads to the increase in commerce and business activities which ultimately enhances the process of development. To meet the ever growing volumes of business it made compulsory for the Indian Commercial Banks to adapt mechanization in its activities. The entire mechanization of banking operations is based on the 'electronic machines' which are also termed as 'computerization'. The unique feature of computers such as speed, memory, accuracy, and its retrieval of the information are much suited to the banking activities. Earlier this mechanization was limited to head office only. Gradually the benefits of using computers extended to head office to branch, branch to branch and connected globally.

OBJECTIVES:

The objective of this seminar paper is to define the concept of e-banking, its uses, scope and also assess the prospects with reference to its problems.

METHODOLOGY:

The methodology adapted to analyze this seminar topic has been majorly based on the secondary data, which has been collected from various journals, magazines, and web based articles. This information is limited to understand the 'theme' of the topic, and all the views expressed in this article are author reserved only.

DISCUSSION:

The induction of machinery in any economic activity will generally increase the volumes of that particular activity with an assured ways of security and safety. The banking business runs with the money of other people such as receiving the amounts by way of deposits and lending the same to the needy people. Hence whatever the technology the banks may adapt in performing their operations must be accompanied by the acceptance of the people whom from the banks taken as deposit.

In India the process of Globalization which made necessary to adapt liberalized policies and the result of which generated privatization, increased the competition in all most all business activities, including in Indian Banking Sector. The Indian banking sector has been facing acute competition from foreign and private banks and to stay in the competition effectively in terms of giving better services

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The Status of LIS Education and Research in India with Special Reference to Andhra Pradesh

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Abstract—This paper traces the emergence of Library and Information Science (LIS) education in India, before and after Independence, discusses the current status and levels of LIS education, as well as the research programme being offered by various universities in Andhra Pradesh. Emphasizes the need to maintain uniformity and standards in LIS education, suggests a field of professional education that provides training to future Librarians to manage the libraries and information centers efficiently. Also discusses the problems affecting the status of LIS education and suggests ways to solve these problems and to prepare the LIS professional to face the growing challenges of the job market with a special focus on the state of Andhra Pradesh.

Keywords: LIS education, Curriculum, Status, Courses, Levels, Andhra Pradesh.

INTRODUCTION

Library and Information Science is an inter-disciplinary subject formed with the combination of Library Science and Information Science. Generally, the university schools of Library and Information Science (LIS) provide education for library and information professionals. It aims at creating appropriate human resources to run the libraries and information centers. The professionals are called with designations such as Librarians, Information Officers, Information scientists and Documentation Officers. Nowadays the library professionals are also designated as Web Managers, E-Publishers, Knowledge Managers, Internet Searchers, etc. To survive in this dynamic world, LIS professionals must be well educated, highly qualified, and professionally competent with latest skills. LIS education is a perennial process as it continues in the form of continuing education to the professionals.

India has witnessed a slow and steady growth of Library and Information Science (LIS) education. The foundation of LIS education in India dates back to 1911 and completed 100 years in 2011. Library professionals need to study subjects such as Computer Science, Management, and Statistics etc. Hence, Library and Information Science is a multidisciplinary subject. The vision of LIS education includes teaching and research in the field of Librarianship. LIS education is also changing its curriculum to meet the needs of electronic era.

OBJECTIVES OF LIS EDUCATION

The basic Objectives of LIS education are considered as:

- To impart the students in understanding the basic principles and fundamental laws of Library Science.
- To familiarize the students with the history and philosophy of the profession of Librarianship and make them aware of the dignity of the Profession.
- To enable them to understand the functions and purpose of library in changing social and academic environment.
- To provide them with latest techniques of Librarianship and management of Library.

Distance Education in Library and Information Science in India with Special Reference to Andhra Pradesh

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ABSTRACT

The Open and Distance Learning (ODL) system has emerged as a vibrant and dynamic component of Higher Education Infrastructure in the country. It provides access to quality education to about 25 percent of the total population of learners in Higher education sector. The system must also be prepared to un-reached, marginalized, of the educational provisions. The Information technology revolution has already taken in Indian and this has profound implication for the information professionals. Today, modern librarianship is a profession with a diversity of opportunities and challenges and LIS professional have to play a vital role in the process of information, organization, retrieval, repacking and its communication. Now the designation of job has been changed to Web Manager, E-Publisher, Knowledge manager, Information Manger/Officer, Internet searcher etc., To survive in this changed world, LIS professionals must be well educated, highly qualified and professionally component with different skills. In India LIS course are offered at different levels through distant mode.

Introduction

The Open and Distance Learning (ODL) system has emerged as a vibrant and dynamic component of Higher Education Infrastructure in the country. It provides access to quality education to about 25 percent of the total population of learners in Higher education sector. The system must also be prepared to responsibility of Higher education as a consequence of Sarva Shikha Abhiyan, a part of from reaching the un-reached, marginalized, of educational provisions. The Information technology revolution has already taken in Indian and this has profound implication for the information professionals. Today, modern librarianship is a profession with a diversity of opportunities and challenges and LIS professional have to play a vital role in the process of information, organization, retrieval, repacking and its communication. Now the designation of job has been changed to Web Manager, E-Publisher, Knowledge manager, Information Manger/Officer, Internet searcher etc., To survive in this changed world, LIS professionals must be well educated, highly qualified and professionally component with different skills. In India LIS course are offered at different levels through thorough distant mode.

The relevance education provided through Universities and colleges has also been called into question. Universities have been referred to as "Ivory Towers". All

these factors underlined the need to develop an alternative to provide access to quality education to all. The result was the expansion of distance education which was seen to hold the potential to achieve universalisation and democratisation of education.

Historically, distance education can be traced back to the 18th century, to the beginning of print-based correspondence study in the US. In the mid-19th century correspondence education started to develop and to spread in Europe (Great Britain, France and Germany) and the United States. Isaac Pitman, the English inventor of shorthand, is generally recognized as the first person to use correspondence courses.

The Open University (OU) in Great Britain became the first autonomous institution to offer college degrees through distance education. The OU now uses all possible forms of technology to deliver learning to students. Open and distance learning in India dates back to the 1960s. By the 1980s there were 34 universities offering correspondence education through departments designed for that purpose.

The establishment of these single mode distance education universities was stimulated by the government's intention to democratize education and make it lifelong. The initiative did not discourage the expansion at the same time of correspondence programmes in dual mode universities. The year 1995 witnessed the enrolment of

BEST PRACTICES ADOPTED IN ACADEMIC LIBRARIES:

AN OVERVIEW

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ABSTRACT

The Paper discusses the modernization of College Libraries in India taken place during the latter half of the last century. It gives an account of the contribution of the University Grants Commission in terms of Reports, conduct of seminars, workshops, financial assistance for replenishing collections, constructing library buildings, upgrading library services. The role of other national bodies like AIU, AICTE, NAAC and Library Networks also is described. This modernization facilitated their transformation into the 21st Century Academic Libraries. While explaining the special features of 21st Century Academic Library the land marks of the forward march like professional literature analysing the transitory period, New Five Laws of Library Science are indicated. The special features of 21st century academic libraries like library soft wares, retrospective conversion, digital library initiative are also discussed. The changing librarianship is explained emphasising the new competencies for library and information professionals. It is concluded that though the core work of libraries remain the same the old ways to carry them out are changed due to ICT applications. The library services too are enhanced and have become more effective. Explains NAAC's concern for quality of library practices as well as NACC's set of best practices in academic libraries. Some features which should have been included in the set meant for improving the services of the college libraries are being proposed here while evaluating the criteria of selection of the best academic libraries. Explaining Peter Brophy's comparison of academic libraries with an automobile industry for the purpose of quality of management with a set of indicators The paper provides a few examples of the best practices experienced in libraries in different situations by Indian library scientists like Dr. S.R.

THE STATUS OF LIS EDUCATION, RESEARCH & TRAINING IN ANDHRA PRADESH & TELANGANA: AN OVERVIEW

Dr. R. Kumara Swamy

ABSTRACT

At the time of Independence, Indian education system disparities between men and women, upper and lower classes, economic poor people like below poverty line and rich people rural and urban population. The Government of India after the independence to make education to all people. The present paper discuss the emergence of Library science education in India before independence and after independence. The status of Library science education and Research and Training programme in states of Andhra Pradesh and Telangana. Also discuss the list of universities offering the education and levels of courses offering by various universities in both states.

Keywords: LIS education, Status, Courses, Levels, Andhra Pradesh, Telangana.

Introduction

India has one of the largest educational system in the world. Before the Independence there are only 20 universities and 500 colleges. At present there are total 788 universities in India. Library and Information science (LIS) education in and india was started in 1911 and has 100 years of age by 2011. During this period of time LIS education has witnessed transformation after transformation in content, methodologies of teaching and other related aspects. Now the present system of LIS education in India is facing some lacunas and these lacunas are presented in this paper.

Objectives

The basic Objectives of LIS education are considered as

THE STATUS OF LIS EDUCATION, RESEARCH & TRAINING IN ANDHRA PRADESH & TELANGANA AN OVERVIEW

Dr. Kumara Swamy, R. and Raj Kumar, J.

Abstract

This paper traces the emergence of Library and Information Science (LIS) education in India, before and after Independence. Elucidates the current status and levels of LIS education, as well as the research programmes being offered by various Universities in Andhra Pradesh and Telangana. Emphasizes the need to maintain uniformity and standards in LIS education, incorporates a field of professional education that provides training to future Librarians to manage the Libraries and Information Centers efficiently. Also discusses the problems affecting the status of LIS education and suggests ways to solve these problems and to prepare the LIS professional to face the growing challenges of the job market with a special focus on the state of Andhra Pradesh and Telangana. Paper brings out the need for including new techniques in LIS education to equip the future library managers. Also discusses the challenges faced by the LIS Professionals in changing scenario of Library and Information Centers in managing ever increasing volume of Knowledge and Information. The success of an education system depends to a great extent on the capacity to meet the intellectual curiosity of the users and establish a link between the past, present and future. Today, libraries are functioning in a highly competitive, dynamic and technology based environment. This requires regular updating of Library and Information Science (LIS) to the challenges and emerging needs of LIS job environment.

Key Words: LIS education, Training, Courses, Levels, Andhra Pradesh, Telangana.

2. Introduction:

Library and Information Science is the combination of Library Science and Information Science. Library and Information Science (LIS) provides education for library and information professionals. It aims at creating appropriate human resources to run the libraries and information centers such as Librarians, Information Officers and Documentation Officer. Nowadays the library professionals are also designated as Web Manager, E - Publisher, Knowledge Manager, Internet Searcher etc. To survive in this dynamic world, LIS professionals must be well educated, highly qualified, and professionally competent with latest skills. LIS education is a perennial process, it continues in the form of continuing education to the professionals. India has witnessed a slow and steady growth of Library and Information Science (LIS) education. The foundation of LIS education in India dates back to 1911 and completed 100 years in 2011. Library professionals need to study subjects such as Computer Science, Management, and Statistics etc. Hence, Library and Information Science is a multidisciplinary subject. The vision of LIS education includes teaching and research in the field of Librarianship. LIS education is also changing its curriculum to meet the needs of electronic era. Trends like globalization, privatization, internet etc have brought revolution in the discipline of LIS.

3. Objectives:

The basic Objectives of LIS education are considered as

- To impart the students in understanding the basic principles and fundamental laws of Library Science.
- To familiarize the students with the history and philosophy of the profession of Librarianship and make them aware of the dignity of the Profession.
- To enable them to understand the functions and purpose of library in changing social and academic environment.
- To provide them with latest techniques of Librarianship and management of Library.
- To bring awareness among the students in processing, organizing and retrieval of knowledge/ information in the library.
- To give adequate knowledge of information technology (including hardware), Communication technologies, networks and networking, operating system Internet concepts, database management systems to the library professionals in managing electronic/digital/virtual libraries.

4. Lis Education During Pre Independence Era:

LIS Education in Pre Independent era dates back to 1911. The credit of starting a formal course in LIS education in India goes to William A Lanson Borden. He started course in at Central Library Baroda (Maharashtra) in 1911 under the royal beneficence of Shivaji Rao Gaikwad II. Asa Don Dickson, another disciple of Dewey was the founding father of LIS education at university level. He started a library school at Punjab University, Lahore (now in Pakistan) to impart certificate course in LIS in 1915. After the library school of Columbia University "The training

Cloud Computing: An overview of Applications in Libraries

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Abstract

Cloud computing is a new technique of computing that is extensively used in today's industry as well as society. It is also a new breed of service offered over the internet, which has completely changed the way one can use the power of computers irrespective of geographical location. Cloud computing brings revolutionary changes in the world of Information Communication Technology. It has brought in new avenues for organization and business to offer services using hardware failure or software installs or platform of third party sources and its users to avoid locally hosting multiple servers, devices equipments, and upgrading and computability issues. For many organizations cloud computing can simplify process and save time and costs and work flows they have. This paper discusses the cloud computing definitions, historical backgrounds, characteristics, service models and deployment of cloud services and overview of this technology, institutes advantages and disadvantages and the areas of an application of new generation libraries

Key Words: Cloud Computing, Libraries Information Communication Technology, Models of cloud computing, SaaS, PaaS, IaaS. Deployment Models.

Introduction

Cloud Computing technology has grown very fast in the last few years in Information Technology sectors and shown its high growth rate. It has given access to its consumers and business to use applications without installation and access their personal files at any compilation with Internet access. Cloud computing is a practical approach to experience direct cost benefits and it has the potential to transform a data centre from a capital intensive set up a variable priced environment. There are many synonyms for cloud computing such as 'on – demand computing', 'grid computing', 'distributed computing', 'software as a service', 'information utilities', or 'automatic computing'. The internet as a platform and others. Cloud computing is used by almost those all who have accessed and connected to the internet on a regular basis. Whether they are using Google's Gmail, to word processing or photo sharing or video sharing one can use products that live in the cloud. Which are secure, backed – up and accessible from any internet connection. The best example of this is G – mail, which is increasingly used by organization and individuals to run their E– mail services. Google Applications being free for educational institutions is widely used for running



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3	Navala swarupa svabhavalu	Bulletin of Indian society and culture (an inter disciplinary peer reviewed international research journal)	March 2019	ISSN : 2395-3748	www.vishwabharati.in
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
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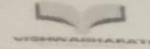
నవల ప్రపంచం - స్వీభారతి

తొంక సత్యసారాయణ

ఆంధ్ర సాహిత్య ప్రభావంతో 19వ శతాబ్దంలో తెలుగులో వెలువడిన ఒక కొత్త ప్రక్రియ నవల. ఆధునిక సాహిత్య ప్రక్రియలో విశేషమైన ప్రభావరణం పొందింది. నవలా ప్రక్రియ సాహిత్య వేళ్ళలో మొదట ఇటలీలో పుట్టింది. తెలుగులో నవలను విభిన్న పేర్లతో వర్ణనాచరిస్తారు. వచన ప్రబంధం, వచన ప్రబంధం, గద్యప్రబంధము వరవారి గోపాల శృష్టమనెట్టి - "నవలను నవీన గ్రంథమనుచు", కందుకూరి వీరేశలింగం - "వచన ప్రబంధమను" పేర్కొనిరి. "యథార్థ జీవితాన్ని యథార్థ దృష్టితో అధ్యయనం చేసి గద్య రూపంలో వ్యక్తం చేసేది నవల" రిచర్డ్స్ట్రాస్. "సాంఘిక జీవితానికి ప్రతిబింబంగా వ్యక్తం జీవితగమనాన్ని రిక్రమ ప్రబల ఆధార వ్యవహారాలను వ్యక్తీకరించే గద్య ప్రబంధము నవల" శ్రీ మొదలి నాగభూషణశర్మ.

"నవల విశేషాన్ లాతిగ్నస్తాతితి నవల" అనగా నవీనమైన విశేషాలను తెలుపునది నవల అని కాశీభట్ట బ్రహ్మరత్న శాస్త్రి చెప్పిన మాటలు ఆంగ్లములో గం (Novel) నావల్ పదము ఆధారంగా నవల అను పదము వచ్చినది. ఇది ఇంగ్లీష్ లో హాలంక వాచకము. తెలుగులో అజంతవాచకము. నవల అనగా శ్రీ అని కూడ అర్థం కలదు. ఆధునిక కాలంలో అత్యంత ప్రభావరణం పొందిన నవలా ప్రక్రియ తెలుగు సాహిత్యంలో ప్రముఖ స్థానాన్ని పొందినది. 1892లో న్యావతి సుబ్బారావు పంతులు సంపాదకత్వంలో వెలువడిన దింకామణి పత్రిక నవలా పోటీలను ఏర్పరచింది, నవలారచనకు కావలసిన తొంక సత్యసారాయణ అనుష్ఠాన ప్రాధికారం (తెలుగు) ప్రఖ్యాతి సీర్లీ కణాకల, గుర్లపేటి వరదాచల దాచలీ అర్జు - తెలుగుల రాష్ట్రం

మాత్రాను నిర్ణయించు గాదు దిక్కుమనము ప్రాణాకాలలో మన దేవుడు పూనుకొనము. వచనం గుర్తింపు పొందింది. మన సమగ్రమైన నవల వీరేశలింగం చే ప్రాయముగా మది సాంఘిక నవల గా ప్రాచుర్యం పొంది. శాసనా ఆవిర్భావానికి కారణం అది విశాసానికి ఈర్ష్యం దీయా మొదలైనవి ప్రేరణలు. అరువాక వేగం పుంజుకులుంటేలు మొదలు పక్కన అనందాన్ని పో విశేషాచరణం ఒక అద్భుతమైన దిమ్మ కొంక ప్రచారాళిక రచన పురాపాంశాలు; మన పంభాషణ, తెలి, దృష్టి విషయము అధిపత్యానికి సారాంశాన్ని ఏర్పర్చి, ప్రధాన కథకు తేలికాములు చెందిన నవలములో ఒక భాషాన్ని మొదలు గుర్తించా వుంటారు



సామాజిక సందేశం - కాళోజి కవిత్వం

తొక సత్యనారాయణ

కాళోజి "మొదటి ప్రపంచ యుద్ధంతోపాటు నేను భూమి మీద పడిన అది 09-09-1914" ఆత్మకథలో చెప్పుకున్నారు. కర్నాటక రాష్ట్రంలోని బీజాపూర్ జిల్లాలో రట్టవాళ్ళిలో జన్మించారు. కాళోజి అనగా "కాలానికి లోబడకుండా తీవ్రపాటు" అనగా కాలానికి లొంగిపోకుండా పోరాడి కాలానికి ఎదురీడి విజయం సాధించిన వారు చరిత్రలో చిరస్మరణీయులుగా మిగులుతారు. వారే గాంధీ మొదలైన చారిత్రక పురుషులు. మహాత్ములు. కాళోజి కూడా వారిలో ఒకరు. కాళోజి కొంత కాలం తల్లిదండ్రుల పద్ద, సుధీర్ఘకాలం అన్న రామేశ్వరరావు వద్ద ఆ కరువాత అతిథిగా నాటి తెలుగునేలలో సంచరించారు.

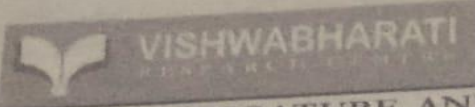
"అతిథివోలేవుండి వుండి - అవని విడిచివెళ్ళుతాను
వల్లిపట్టుణంబులనక - వల్లెలై తిరిగినాను
మరికీ నీటి నదుమ పున్న - ఇరుకులలో ఇరికినాను
కూచి పేదతనకబళము - నోటికీయ గుడిచినాను
పూలవాసనలు నిండిన - పొలరాతి మేడలో
అయోనము కలిగించెడి - పొయసాలు మెక్కినాను
కంటకాలమధ్య నేను - కాలినడక నడిచినాను"

ఇది కాళోజి జీవనయాసము తనకంటూ సొంత ఇల్లు సొంత పన్నుపు ఏదీ లేకుండా జీవించి నిరాదంబరంగా గడిపెను. విద్యార్థి దశ నుండి నాయకత్వ లక్షణాలు అలపర్చుకొని

తొక సత్యనారాయణ అనిష్టాంజ్ఞాఫుసర్ (తెలుగు) ప్రధుత్వ డిగ్రీ కళాశాల, నల్గొండ
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डॉ. राधाकृष्णन की दृष्टी में आचार्य तुलसीदास एक अवलोकन
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గుజ్జం జాషువ - దళితాభ్యుదయ భావాలు

లెంక సత్యనారాయణ

గుజ్జం జాషువ 1895 సెప్టెంబర్ 28న గుంటూర్ జిల్లా వినుకొండలో వీరయ్య, లింగమాంబ పుణ్య దంపతులకు జన్మించెను. పేద దళిత కులంలో పుట్టి ఎన్నో అవమానాలు పొంది, చదువుకొనే అవకాశము లేని సామాజిక పరిస్థితుల్లో పెరిగి ఎన్నో సామాజిక రుగ్మతలను ఎందుర్కొని, పోరాడి జీవిత చదరంగంలో విజయాన్ని సాధించెను. "ఉలి దెబ్బలు తాకనిదే శిల్పానికి అందము రాదు" జాషువ అనే అద్భుత శిల్పానికి అనాది సమాజం సృష్టించిన సమస్యలే అత్యంత సౌందర్యాన్ని చేకూర్చి అందరికీ ఆమోద యోగ్యంగా తీర్చిదిద్దబడినది. ప్రాథమికోపాధ్యాయునిగా జీవితాన్ని ఆరంభించి జీతము నేర్చిన అనుభవాలను, అనుభూతులను ఆధారంగా చేసుకొని తెలుగు సాహిత్య జగత్తులో ధృవతారల వంటి అద్భుత కావ్యాలను వ్రాసెను. జీవితంలో ఏ వర్ణము (తన కవిత్వాన్ని కులాన్ని చూసి) తనను ఆవమానించిందో అదే పర్లంచే సన్మానము పొందెను. గండపెండేరం, గజారోహణం వంటి ఉన్నత సత్కారాలు పొందెను. దళితుడైనప్పటికీ అసమాన ప్రతిభా వృత్తులు కనపర్చి జాతీయ స్థాయిలో గుర్తింపు పొందెను. కవిత్వంలో నవీన భావాలు పెంపొందించి సవయుగ చక్రవర్తిగా కీర్తి గడించెను.

"వినుకొండన్ జనియించితిన్ సుకవితా వేకంబు చిన్నప్పుడే
నను పెండ్లాడె మదీయకావ్యములు నానా రాష్ట్ర సత్కారముల్
గొని గూర్ఖెన్ యశస్సు కల్గుదురు నాకున్ భుక్తులై నేనెదుం
గని వారాంధ్ర ధరాతలాస బహు సంఖ్యల్, సాహితీ బాంధవులో"

వినుకొండలో జన్మించిన తనకు చిన్న తనంలోనే కవిత్వము అలవడినదని, నా కావ్యాలు, నా కవిత్వం గొప్పతనం అసంఖ్యాకులైన ప్రజలకు తెలసని, అనేక సత్కారాలు పొందెనని గర్వంగా చెప్పుకొనెను.

లెంక సత్యనారాయణ అసిస్టెంట్ ప్రొఫెసర్ (తెలుగు) ప్రభుత్వ డిగ్రీ కళాశాల, నర్సంపేట
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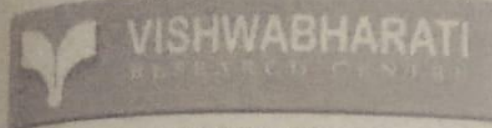
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పరిశోధనాంశము

కాళోజి కవిత్వం (నాగిరెడ్డి) - సూక్ష్మ పరిశీలన

లెంక సత్యనారాయణ

కాళోజి పూర్తిపేరు రఘువీర్ నారాయణ్ లక్ష్మీకాంత శ్రీనివాసరావు రాంరాజు కాళోజి. ఇతడు కర్ణాటక రాష్ట్రంలోని దీజాపూర్ జిల్లాలో రట్టహళ్ళి గ్రామంలో 9-9-1914వ జన్మించెను. తల్లిపేరు రమాబాయిమ్మ, ఈమె కన్నడిగుల అడపడుచు. తండ్రి పేరు కాళోజి రంగారావు. ఇతడు మహారాష్ట్రకు చెందినవాడు. కాళోజి అన్న పేరు రామేశ్వరరావు. తనపేరు పెద్దగా ఉండటంచేత కాళోజి నారాయణరావుగా మార్చుకొనెను. కాళోజిగా పాపీత్య లోకానికి సుపరిచితులు. కాళోజి నారాయణరావు పుట్టిన 6 నెలలకే రమాబాయిమ్మ చనిపోగా అన్న రామేశ్వరరావు కాళోజిని పెంచి పెద్ద చేసెను. కాళోజి పూర్వీకులు వరంగల్ జిల్లా మడికొండలో ఉండడంచేత కాళోజి మడికొండకు చేరుకొనెను. తండ్రి ద్వారా ఉర్దూ, మరాఠీ భాషలను నేర్చుకొనెను. స్నేహితులు తెలుగు భాషను మాట్లాడడం వలన తెలుగు భాషను నేర్చుకొనెను. చిన్నతనంలోనే ఉర్దూ, మరాఠీ, భాషలు కరతకామలకములు. మడికొండలో పల్లె దుర్గయ్య మొదలైన పదిహేను మంచి దుర్గయ్యలు మిత్రులుగా గలరు. ఇరు విభిన్న కులాల, పుత్రుల వారు. పదేండ్ల తరువాత మడికొండనుండి హైదరాబాదుకు వచ్చి జానమ. దానికి కారణం అన్న రామేశ్వరరావు పకాలక్ చదువు. చిన్నతనంలోనే కాళోజి వాలకంలో శబీదేవి ప్రాత్రను పోషించెను.

కాళోజి కవితా సంకలనము నా గౌరవ పేరుతో ప్రచురించబడినది. నిజానికి అది నా గౌరవ. ప్రాచూణ్యవాదం, దోపిడీ విధానాన్ని చీల్చి చెందాడినట్లే రాజకీయాల్లో

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వరంగల్ రూరల్ జిల్లా - తెలంగాణ రాష్ట్రం

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పరిశోధనాంశము

**డా॥ అంపశయ్య నవీన్ నవలల సాహిత్యం
తెలంగాణ సామాజిక సమస్యల బిజ్జేషణ**

(కాల రూప, చిదల సృష్టాలు, బాంధవ్యం, బీబి బీబీలు, దక్షిణాపారం బాంధవం)

లెంక సత్యనారాయణ

కవి పరిచయం: ప్రముఖ నవలా రచయిత అంపశయ్య నవీన్ అనలు పేరు దొంగరి మల్లయ్య 1941 డిసెంబర్ 4 న వరంగల్ జిల్లా పాలకుర్తి మండలం వావిలాల గ్రామంలో జన్మించెను. ఉస్మానియా విశ్వ విద్యాలయం నుంచి ఎం.ఏ. ఆర్థిక శాస్త్రం పూర్తి చేసెను. ఆర్థిక శాస్త్ర ఉపన్యాసకుడుగా పని చేసెను. చైతన్య స్రవంతి ప్రభావంతో అంపశయ్య, ముళ్లపూర్లు, అంతర్జవంతి నవలలు రచించెను. తన మిత్రుడు వరవరావు సలహా ద్వారా తన పేరు నవీన్ గా మార్చుకొనెను. అంపశయ్య నవల ప్రఖ్యాతితో విదవీయరాసి సంబంధం వల్ల అంపశయ్య నవీన్ గా ప్రసిద్ధి పొందెను.

నవలా క్రియ పరిచయం: కాలరేఖలు, బాంధవ్యాలు, చెడితిన స్వప్నాలు ఈ మూడు కలిపి నవలా క్రియంగా పిలుస్తారు. 1996లో అధ్యాపక వృత్తి నుంచి పదవీ విరమణ తర్వాత ఈ నవలలు రచించెను. 1944-94 మధ్య 50 సంవత్సరాల కాలంలో తెలంగాణలో జరిగిన అనేక దారిత్రాత్మక సంఘటనలకు రూపకల్పన ఈ నవలా క్రియం. ఇవి తెలంగాణ ప్రజల సాంఘిక, ఆర్థిక, రాజకీయ, సాంస్కృతిక, భాషా విశేషాలకు జనతీవన సంస్కృతికే దర్శనాలు.

11వ అంధ్ర మినోసభ నుంచి అంధ్ర రాష్ట్ర అవతరణ వరకు 12 సం.ల చారిత్రక విశేషాలు (1944-56) కాలరేఖలు నవలలో అక్షరబద్ధం చేయబడెను.

అంధ్రప్రదేశ్ రాష్ట్ర అవతరణతో ప్రారంభమై, ప్రత్యేక తెలంగాణ రాష్ట్రం కోసం సాగిన పోరాట ఘట్టాలు (1957-70) లకు 15 సం.ల చారిత్రక విశేషాలు చెడితిన స్వప్నాలు లో కలవు.

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AN ETHNOBOTANICAL STUDY OF MEDICINAL PLANTS USED BY KOYA TRIBES IN AND AROUND MALLURU HILL REGION, WARANGAL DISTRICT, TELANGANA, INDIA.

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ETHNOVETERINARY PRACTICES IN MULUGU REVENUE DIVISION OF JAYASHANKAR BHUPALPALLY DISTRICT, TELANGANA

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Implementation of ICT in Rural Colleges in Higher Education

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Dr. Vishnu Kumar Balouva
Assistant Professor of Commerce
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Sl. No.	Title	Journal	Date & Period	ISSN/ISBN No.	LINK
01	A Study on performance of Indian Life Insurance Sector in the Post Liberalisation Era	Archers and Elevators International Journal of Multidisciplinary Research Research (AEIJMR)	February, 2016 – Vol 4 – Issue 2	ISSN - 2348 - 6724	http://aeijmr.com/wp-content/uploads/2018/02/A-Study-of-the-Performance-of-Indian-Life-Insurance-Sector-in-the-Post-Liberalisation-Era.pdf www.aeph.in
02	Working and Progress of Life Insurance Corporation of India	Gitam Journal of Management – UGC Approved Journal - 22777733	October-December – 2017 Pages 21-41	ISSN 0972-740X	Print Form
03	Open Educational Resources – Issues and Challenges in India	International Journal of Research and Analytical Reviews (IJRAR)	March 2020, Volume 7, Issue 1	E-ISSN 2348-1269, P- ISSN 2349-5138	https://ijrar.org/viewfull.php?&p_id=IJRAR1AZP036
04	Customer Relationship Management Practices of LIC of India	The International journal of analytical and experimental modal analysis	Volume XIII, Issue V, May/2021 Pages 1123-1145	ISSN NO:0886-9367	https://drive.google.com/file/d/1_lq8k-ligkHfQSpFred5r1pLsUSXSYub/view?usp=sharing

A Study of the Performance of Indian Life Insurance Sector in the Post Liberalisation Era

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One of the basic preconditions for the growth of an economy is the growth in capital formation. Capital formation implies diversion of productive capacity of the economy to the making of capital goods that increases the productive capacity. The process of capital formation involves three distinct yet interdependent activities, viz., savings, finance and investment.

Out of many activities that are important for capital formation, finance forms a vital activity of routing the savings to investments so that capital formation takes place, thus leading to economic growth. This routing brings financial intermediation into picture. They facilitate flow of funds from surplus to deficit sectors. They are financial units and their main function is to manage the financial assets of other economic units. They borrow funds through issue of financial asset securities and re-lend the funds it raises. Most accepted financial intermediaries that are operating in our country are Banks, Investment companies, Insurance companies, Development Financial Institutions (DFIs), Non-Banking Finance Companies (NBFCs), Mutual Funds (MFs), Pension funds and some quasi Government agencies.

After banking, insurance is the most important segment of the financial sector, capable of providing huge amounts of funds for the economic development of the country. Insurance industry is an integral part of the financial system. Insurance companies play a significant role as financial intermediaries by providing liquidity and credit to the financial system. In turn, this helps in lowering the cost of capital and providing risk free opportunities to all the financial participants in the market.

Indian insurance sector is gradually increasing its contribution to the country's Gross Domestic Product (GDP). According to the report of Confederation of Indian Industry, Indian insurance industry has recorded a steady growth with a growth rate of over 30% in the last decade. India has the largest number of life insurance policies in the world.

Insurance sector along with the banking sector contributes significantly to the total GDP of India. Both these sectors contribute around 7% of the total GDP of India. The gross premium collection by the Insurance sector of India is nearly 2% of Gross Domestic Product of the country. As a matter of fact, the funds available with LIC as investments add up to 8% of India's GDP.

Objectives of the study:

The following are the important objectives of the present study:

- To understand the role of life insurance sector in the economic development,
- To understand the concepts of insurance density and penetration,
- To analyse the performance of Indian life insurance sector in the post liberalisation era.



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**"Globalisation and Stakeholder Management:
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**Working and progress of Life Insurance
Corporation of India** Dr. B. Vishnu Kumar and
Dr. Kavitha Loya

**Impact of job involvement on organizational
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Working and progress of Life Insurance Corporation of India

DR. B.VISHNU KUMAR AND DR. KAVITHA LOYA

Insurance business in India is classified primarily as Life Insurance and General Insurance. Life insurance is basically associated with risk of human lives. It provides protection to households against the premature death of its bread winner or income earning member. Individuals buy life insurance product by paying certain amount of money which is called premium to the life insurance company for contractual agreement to provide a shield in case of eventualities. Therefore, life insurance is a contract under the provision of the respective national laws or conventions or commercial practices that agree to pay a contracted sum of money to the person whose life is insured in the event of death or on the happening of any other event agreed upon by the parties to the contract. General Insurance is to compensate for the loss of goods and property of the insured.

Objective of the study:

1. To understand the concept of insurance and the formation of Life Insurance Corporation of India.
2. To determine the organisational structure and working of LIC of India.
3. To determine the progress and growth of LIC of India during the period of study.

Sources of Data:

The present study is based on the secondary sources of data. The data is collected from the annual reports of LIC of India, annual reports of IRDAI, Indian insurance statistics report of IRDAI, the official website of LIC of India and the official website of IRDAI.

Period of Study:

The present study is undertaken for a ten year period from 2004-05 to 2013-14.

Dr. B. Vishnu Kumar, Assistant Professor of Commerce, Government Degree College, Mahabubabad, Telangana (State). E-mail: vishnubalduva@gmail.com, Mobile: 9849070814.

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Open Educational Resources: Issues and Challenges in India

Dr. Vishnu Kumar Balouva
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Abstract

In the modern era of information technology, digital resources have become a readily accessible source of learning for teachers as well as learners. One such movement that encourages and enables sharing such learning resources is OER (Open Educational Resources). In India OER movement is especially important as higher education is still facing the paucity of high-quality teachers, inadequate infrastructure of the universities and more specifically their libraries, and the derisory quality of Educational Resources utilized at the various universities and colleges. The paper intends to elucidate the OER movement in Indian higher education and to introduce the open educational resources initiatives in Indian higher education. It also outlines the issues hindering the progress of OER in India along with the recommendations that may address these issues.

Key Words: Information Technology, Digital Resources, Open Education Resources, Higher Education.

Introduction

In today's knowledge-seeking environment, information technologies have proved themselves as a more readily available and easily accessible medium of information for both teaching and learning. All the stakeholders involved in education have found that a vast number of digital resources are available from many sources such as the internet and other digital technologies. It is often found that many teachers and students use the internet in their courses and this is one of the reasons for the growing number of contents in digital format. Until recently it was seen that a large number of the material was locked up behind passwords within proprietary systems, this limited the usage of these resources for many categories of learners. For this reason, efforts were made at different levels to make Open Educational Resources (OERs) accessible to all which aimed at offering opportunities for free and open sharing of the content to a wide range of users. The effort has now taken the form of almost a movement.

The National Knowledge Commission (2007) has also highlighted the importance of OER in widening access to higher education. It has stated that the "National Educational Foundation with a one-time infusion of adequate funds must be established to develop a web-based repository of high-quality educational resources. Open educational resources (OER) must be created online through a collaborative process, pooling in the efforts and expertise of all major institutions of higher education. The OER repository would supply pedagogical software for various programs run through Open Distance Education (ODE) and be available for utilization by all ODE institutions. An enabling legal framework that would allow unrestricted access without compromising intellectual authorship must be devised for this purpose."

CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES OF LIC OF INDIA

Dr.Vishnu Kumar Balouva
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Customer Relationship Management (CRM) is a combination of policies, processes, and strategies implemented by an organization to unify its customer interactions and provide a means to track customer information. The central idea behind CRM is to help the businesses use technology and human resource to gain insight into the behavior of customers and create value for those customers.

CRM is a process by which a company maximises customer information in an effort to increase customer loyalty and retain customers over their lifetime. CRM is about understanding the nature of the exchange between customer and the organisation and managing it appropriately. The major challenge to all the organisations is to optimize communication between parties to ensure profitable long-term relationships. CRM is a key focus for many organisations as there is a shift from customer acquisition to customer retention and hence there is a paradigm shift in the concept of CRM from “Customer Relationship Management” to “Customer Retention Management.”

Insurance industry is essentially a service industry. In the present context of liberalisation and privatisation the customer’s expectations are ever increasing and dissatisfaction from the standards of services rendered are always present. Despite continuous product innovation and significant improvement in the level of customer services by the insurance industry with the use of modern technology, the industry suffers in terms of customer dissatisfaction and poor image. This may be mainly due to unhealthy competition existing among the companies to



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Political Conditions under the Qutb Shahi Dynasty and 1518-1687

Badavadath Ramesh

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ABSTRACT

The Golconda Kingdom was ruled by the Qutb Shahi Dynasty (c. 1495-1687) in the 17th century. The founder of this dynasty was Sultan Quli Qutb-ul-Mulk Khara Yusuf (Khouns, Turkish Muslim tribe). He emigrated to Delhi with his uncle Allah-Quli and some of his relatives in the early 16th century, but despite its mythological status many aspects of the fort's physical development were not specified. It is known that it existed before the Qutb Shahis occupied it, that it flourished during the years it served as their capital, and that it must have been abandoned after the defeat of the Mughals at the hands of the kings of Delhi in 1687, but the key developments between the major turning points and these landmark dates have not yet been identified and discussed. Through a visual comparison of the remains from several sites in the Deccan, this article attempts to identify and date the early stages of Golconda development before adopting it as the capital of the Qutb Shahi. It thus adds another example to the corpus of medieval Indian forts, providing more data on this subject that needs further study.

Key words: *Quli Qutb Shah, Golconda, Quli Qutb-ul-Mulk Khara, Political Conditions etc.*

Introduction

Golconda Sultanate Qutab Sha's kingdom of Golconda was notable Sultanate in Deccan plateau. It had significant political, economic and cultural contacts with the Persian dynasty. Shia was the connecting factor between Persian and Golconda and it brought close between them well. Muhammed Quli Qutab Shah was the founder of Hyderabad city and he had insistent on practicing the Shia faith in the kingdom. Other rulers of Deccan dynasties had not put the restrictions on the faith and they let the people follow their religion and promoted freedom and tolerance. A huge number



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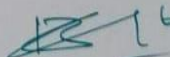
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Role of a Teacher in Modern Educational System in the 21st Century

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M.Mamatha, M.A (English), Nagarjuna University, A.P.

Abstract

Educational Technology in broader terms means to organize the knowledge for the achievement of purposes, or making tool/technique. In this fast-changing world, education plays a major role in empowering students to engage with challenges. The 21st century is rapidly changing one in every dimension of human (economically, socially, technologically). Due to the rapid changes complex problems are faced by educationists, policymakers, managers and teachers as well. Teachers of the 21st century have to create students of the 21st century with soft skills. The 21st-century teachers need teaching skills content mastery as well as integrating teaching with technology. Teacher development programs are much important. The impact of good teaching is increasingly cited as a major determinant of the economic well-being of society. The quality of teachers determines the quality of education and linked with the nation's development. With the emerging technologies, the teaching-learning is transforming from teacher-centred, lecture-based to the student-centred learning environment. In this paper, I have discussed the global characteristics of the 21st-century teacher in India.

Keywords: Teacher development, teacher preparation, 21st-century teacher, Indian teacher, characteristics of the teacher.

Introduction

Let us remember: One book, one pen, one child, and one teacher can change the world.

"Malala Yousafzai"

In the global education industry, one of the world's top education destination in India. Education is regarded as the acquisition of information or knowledge. The process of education includes the transfer of knowledge, skills from one person to another. The recent advances in technology have affected almost every area of our life: such as the way we talk with one other, the way we work together, learn, teach. These advances became the reason for the expansion of our vocabulary, creating new words like Digital natives, Digital immigrants, Digital India, Digital divide and my topic-- Teacher of 21st century.

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This is to certify that Prof./Dr./Mr./Mrs./Ms B. Ramesh, Asst. Prof. of History,
Govt. Degree College, Navsampet

has Participated/Presented a research paper entitled Trade and commerce, Export and Import
Under Qutb shahi Period - 1518 To 1687 A.D. in
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TRADE AND COMMERCE, EXPORT AND IMPORT UNDER QUTB SHAHI PERIOD- 1518 to 1687 A.D

Badavath Ramesh

Trade in Golconda kingdom was conducted by merchants known as Chetties (Setties), Banyas, Komaties, and Muslims. The Sultans of Golconda were able and efficient rulers of Deccan. They ruled for a period of 170 years between 1518-1687 A.D, in this period seven kings ruled the kingdom. The first king to come to the throne was Sultan Quli Qutb Shah who ruled between 1518-1543 A.D., under Qutb Shahi's Deccan prospered economically. They gave much importance to agriculture and constructed tanks wells and canals. The Qutb Shahi Sultans were of Persian origin and belonged to Shia sect of Islam like Adil Shahis of Bijapur. They had special

attachments/affiliations with Safavid dynasty of Persia in terms of religion and foreign/diplomatic relations and trade as well. Therefore, Qutb Shahi Sultans extended their submissiveness and modesty to the Persian along with making the trade and commerce. Regarding customs duties of the kingdom, tax at the rate of 31/3 to 4 percent was imposed by the government on exports and imports and realized either in kind or in cash according to the direction of the officers. The Qutb Shahis government used to collect tolls also. Tolls were collected by the private individuals usually the Brahmin community.

THE VIJAYANAGARA EMPIRE, EMPEROR KRISHNADEVARAYA, THEIR MONETARY SYSTEM AND COINAGE

Balagopal Chanayil

The 15th and 16th century AD saw the rise of Vijayanagar Empire in South India which later became the most outstanding affluent Kingdom not only of India but of the world at that point of time. The emperor Krishnadevaraya was an outstanding emperor of Vijayanagar Dynasty which can be compared to Asoka of Maurya Dynasty and Samudra Gupta and Chandra Gupta Vikramaditya of Gupta Dynasty and Akber of Mughal Dynasty. During his time South

India became the harbour of the world with ever increasing trade with world powers of that age. Krishnadevaraya had very good relations with portuguese of Goa. Gold was mined from Hatty Gold mines and with this gold Krishnadevaraya issued beautiful gold coins. He also minted silver and copper coins. His gold coins especially depicting the god of Tirupati Venkitachalapathy which became world famous.

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Trade and Commerce, Export and Import Under Qutb Shahi Period- 1518 To 1687 A.D

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ABSTRACT

This paper discusses and the issues related to trade and commerce along with various taxes and duties under Qutb Shahis of Golconda. The main objective of the paper is to identify the major Import and export goods such as textile, diamond, iron and steel, shipbuilding, salt-petre, pottery, etc and how the trade was carried out with Europeans. The Industries, trade and commerce, are key role played in the economy of any State. The revenue from agriculture was also the main income source of the government. The government even collected the tax from craftsmen under Qutb Shahis wide varieties of taxes were collected like road tax, sales tax, market tax, salt tax, import and export duties from the traders with this income they undertook construction works. Qutb Shahis along with agriculture encourage trade and commerce. Regarding customs duties of the kingdom, tax at the rate of 3/13 to 4 per cent was imposed by the government on exports and imports and realized either in kind or in cash according to the direction of the officers. The Qutb Shahis government used to collect tolls also. Tolls were collected by the private individuals usually the Brahmin community.

Keywords: *Qutb Shahis, Import and export, Transport and communication etc.*

Introduction

During the 16th and 17th centuries, the activities of the Europeans helped Indian merchants in expanding the trading relations of India with the west and other parts of the world. Like other regions of India, the Andhra also started a business from the early times. There were varied factors responsible for the commercial life of Andhra. The money lenders played their own role, the rural population provided various products, the carriers took these goods from place to place. But it was the community of the merchants which played a very significant role in monitoring

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