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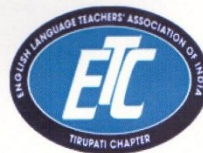
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## TEACHING AND LEARNING OF ENGLISH THROUGH ICT: A REVIEW

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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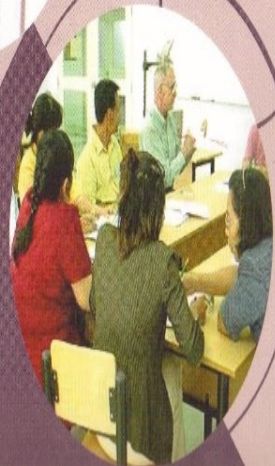


# Enhancing Communication Skills Through ELT Practices

Dr. Sanjay Arora

Enhancing Communication Skills Through ELT Practices ■ Dr. Sanjay Arora

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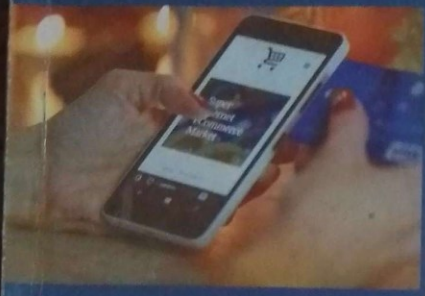
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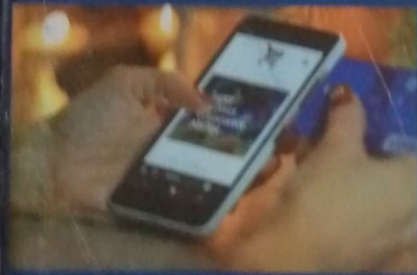
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# Importance of Different Types of Mutual Funds in the Changing Scenario of Indian Economy

Gangishetti Srinivas

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## 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<sup>(1)</sup>. Approximately 15 million girls are married before the legal age.<sup>(2)</sup> 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.<sup>(3)</sup> In India 3.7% females married as per India Census 2011,<sup>(4)</sup>.

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, enimic, 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**

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**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.

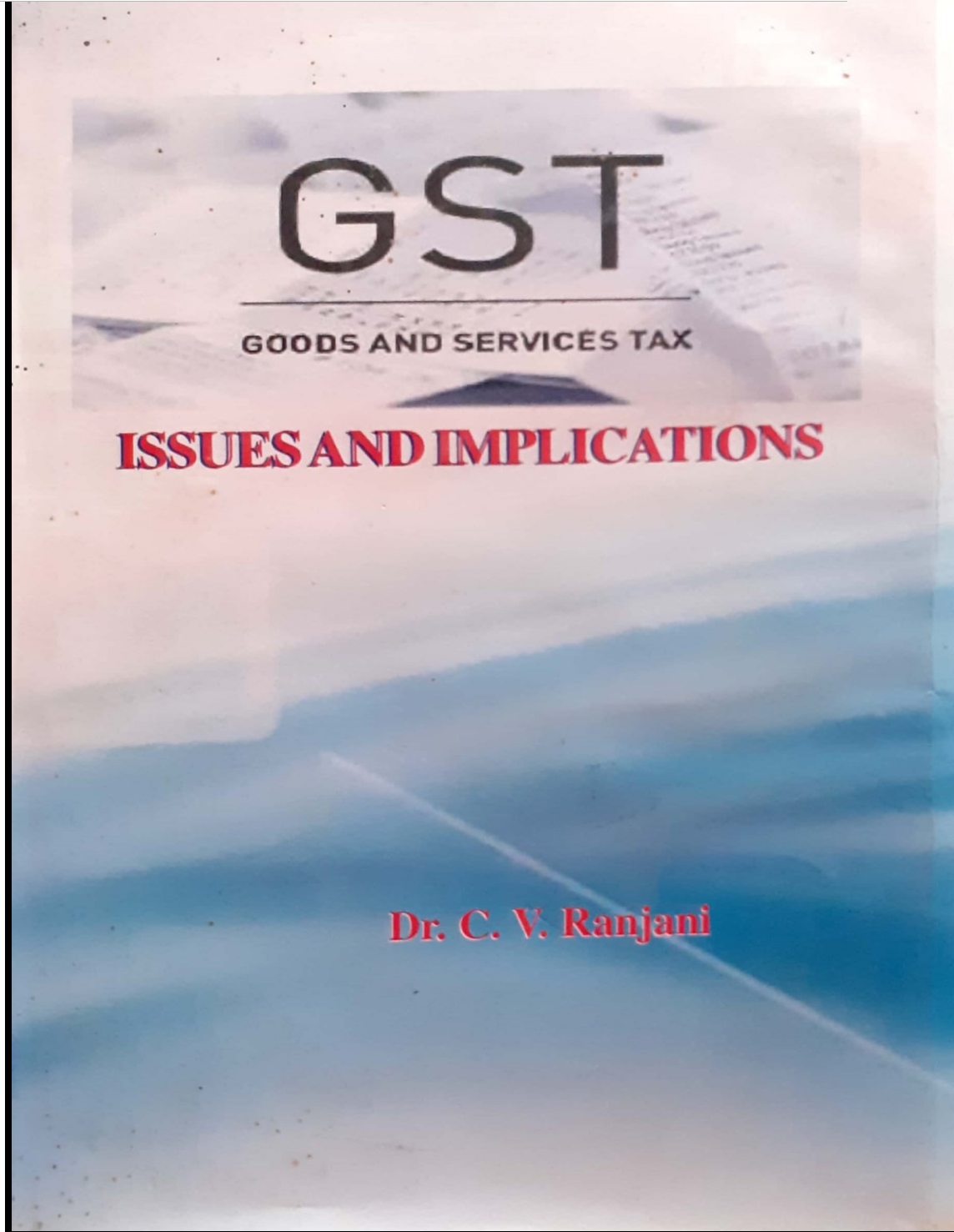
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G. Srinivas

## 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