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Findings of DVV	1. HEI is requested to Kindly provide all the required details in the prescribed data template as blank data template should not be considered. 2. Kindly note that calendar year should be considered in this metric, as paper published in year 2018 should comes under 2018-19 so on and paper in 2023 comes under 2023-24 please provide data accordingly. 3. Kindly note that Publication in the current UGC CARE with ISSN will only be considered please provide data accordingly. 4. Kindly provide Link landing to the research paper and journal website. 5. Please provide year wise screenshots of each research articles clearly showing the title of the article, affiliation, name of the journal, year and authors name. If the links and DOI number are not available. Note:- If details given are not complete with the links/ screenshot, the respective publication will not be considered.
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 Saket Vidyanagari Marg, Kalyan East, Dist. Thane (MAH), INDIA - 421 306.

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 7208020258 / 7208020259 | 0251-2251500 / 2250951

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Rani
Raghuwanshi

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DIGITAL MARKETING**Rani R. Raghuvanshi**

Assistant Professor, Department of Commerce, Saket College of Arts, Science and Commerce, Kalyan East

ABSTRACT

Digital Marketing, also called online marketing, is the promotion of brands to connect with potential customers using the internet and other forms of digital communication. This includes not only email, social media, and web-based advertising, but also text and multimedia messages as a marketing channel. It is the component of marketing that uses the Internet and online based digital technologies such as desktop computers, mobile phones and other digital media and platforms to promote products and services. Its development during the 1990s and 2000s changed the way brands and businesses use technology for marketing. As digital platforms became increasingly incorporated into marketing plans and everyday life, and as people increasingly use digital devices instead of visiting physical shops, digital marketing campaigns have become prevalent, employing combinations of search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, campaign marketing, data-driven marketing, e-commerce marketing, social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books, and optical disks and games have become commonplace. Digital marketing extends to non-Internet channels that provide digital media, such as television, mobile phones (SMS and MMS), callback, and on-hold mobile ring tones.^[7] The extension to non-Internet channels differentiates digital marketing from online marketing. This paper mainly focuses on conceptual understanding of digital marketing, how digital marketing helps today's business and some cases in the form of examples.

Keywords: Media, Key Performance Indicators, Mail, Search Engines, Consumers

LITERATURE REVIEW

- Rajiv Kaushik (2016) in his article digital marketing is rising in India with fast pace. Many Indian companies are using digital marketing for competitive advantage. Success of marketing campaign cannot be solely achieved by digital marketing only. Rather for success of any marketing campaign it should fully harness the capabilities of various marketing techniques available within both the traditional and modern marketing. Startups who use digital marketing many times got failed. This study shows precautions to be taken for effective implementation of digital marketing to reap tremendous potential to increase in sales.
- Santanu K. Das & Dr. Gouri S. L. (2016) has explained in their article the world has transitioned into a digital environment. For today's businesses, it is imperative to have a website and use the web to interact with their customers. There are some successful traditional marketing strategies, particularly if you are reaching a largely local audience, but it is important to take advantage of digital marketing to keep up in today's world. Digital marketing is also known as Internet marketing, but their actual processes differ, as digital marketing is considered more targeted, measurable, and interactive. It includes Internet marketing techniques, such as search engine optimization (SEO), search engine marketing (SEM) and link building. It also extends to non-Internet channels that provide digital media, such as short messaging service (SMS), multimedia messaging service (MMS), call-back and on-hold mobile ring tones, e-books, optical disks, and games. Digital marketing is a new end 21st century tool of marketing. This research paper describes the different types of digital marketing techniques like SEO, SEM, SMM, PPC etc. This paper addresses importance and risk factors associated with digital marketing. It also gives digital marketing tips for businesses.
- S. Sivasankaran (2017) in his article has stated that digital marketing has posed many challenges to the marketer in the retail segment. The present generation is more fascinated with the online shopping than the conventional buying. The marketers are forced to introduce the innovative way of selling due to the pressure of the younger generation's buying behavior. The buying behavior and behavioral pattern of youth has as greater influence in the purchasing behavior, hence in this study, "Digital marketing and its impact on buying behavior of youth is focused as the core issue. The study reveals that most of the youngsters of the present generation have access to the digital media, but they lack the awareness about its optimum utilization.

INTRODUCTION

Digital marketing, also called online marketing/internet marketing/web marketing, is the promotion of brands to connect with potential customers using the internet and other forms of digital communication. This includes not only email, social media, and web-based advertising, but also text and multimedia messages as a marketing

channel. Digital marketing encompasses all marketing efforts that use an electronic device or internet. Businesses leverage digital channels such as search engines, social media, email, and their websites to connect with current and prospective customers. Digital marketing is defined by use of numerous digital tactics and channels to connect with customers where they spend much of their time: online. From website to business's online branding assets - digital advertising, email marketing, online brochures, and beyond -- there's spectrum of tactics falling under the umbrella of "digital marketing." "Digital marketing is the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium." Digital marketing methods such as Search Engine Optimization (SEO), Search Engine Marketing (SEM), Content Marketing, influencer marketing, content automation, campaign marketing, data-driven marketing, e-commerce marketing, social media marketing, social media optimization, e-mail direct marketing, display advertising, e- books, and optical disks and games are becoming more common in advancing technology. Digital marketing now extends to non-Internet channels that provide digital media, such as mobile phones (SMS and MMS), callback, and on-hold mobile ring tones.

A shift of Marketing from Traditional to Digital: The development of digital marketing is inseparable from technology development. In 1971, Ray Tomlinson sent first email and his technology set the platform to allow people to send and receive files through different machines. In the 1980s, storage capacity of computer was already big enough to store huge volumes of customer information. Companies started choosing online techniques, such as database marketing, rather than limited list broker. This kind of databases allowed companies to track customers' information more effectively, thus transforming relationship between buyer and seller. However, the manual process was not so efficient. In the 1990s, the term Digital Marketing was first coined, with debut of server/client architecture and the popularity of personal computers, the Customer Relationship Management (CRM) applications became significant part of marketing technology. Fierce competition forced vendors to include more service into their software, for example, marketing, sales, and service applications. Marketers were also able to own huge online customer data by e CRM software after the Internet was born. Companies could update the data of customer needs and obtain the priorities of their experience. This led to first clickable banner ad being going live in 1994, which was the "You Will" campaign by AT&T and over first four months of it going live, 44% of all people who saw it clicked on the ad. In the 2000s, with more and more Internet users and the birth of iPhone, customers started searching products and making decisions about their needs online first, instead of consulting salesperson, which created a new problem for the marketing department of a company. In addition, survey in 2000 in the United Kingdom found that most retailers had not registered their own domain address. These problems made marketers find the digital ways for market development. Digital marketing's development since 1990s and 2000s has changed way brands and businesses use technology for marketing. As digital platforms are increasingly incorporated into marketing plans and everyday life, and as people use digital devices instead of visiting physical shops, digital marketing campaigns are becoming more prevalent and efficient. In 2007, the concept of marketing automation was raised to solve the problem above. Marketing automation helped companies' segment customers, launch multichannel marketing campaigns, and provide personalized information for customers. However, the speed of its adaptability to consumer devices was not fast enough. Digital marketing became more sophisticated in the 2000s and the 2010s, when the proliferation of devices' capable of accessing digital media led to sudden growth. Statistics produced in 2012 and 2013 showed that digital marketing was still growing. With development of social media in the 2000s, such as LinkedIn, Face book, YouTube and Twitter, consumers became highly dependent on digital electronics in daily lives. They expected seamless user experience across different channels for searching product's information. The change of customer behavior improved the diversification of marketing technology. Worldwide digital marketing has become the most common term, especially after the year 2013. Digital media growth was estimated at 4.5 trillion online ads served annually with digital media spend at 48% growth in 2010. An increasing portion of advertising stems from businesses employing Online Behavioral Advertising (OBA) to tailor advertising for internet users, but OBA raises concern of consumer privacy and data protection.

DIGITAL MARKETING TACTICS AND EXAMPLES

Digital marketers oversee driving brand awareness and lead generation through all the digital channels -- both free and paid -- at company's disposal. These channels include social media, the company's own website, search engine rankings, email, display advertising, and the company's blog. The digital marketer focuses on different key performance indicator (KPI) for each channel so they can properly measure the company's performance across each one. Digital marketing is carried out across many marketing roles today. In small companies, one generalist might own many of the digital marketing tactics described above at the same time. In larger companies, these tactics have multiple specialists that each focus on just one or two of the brand's digital

channels. Here are some examples of these specialists: The best digital marketers have clear picture of how each digital marketing campaign supports their overarching goals. And depending on goals of their marketing strategy, marketers can support larger campaign through free and paid channels at their disposal. A content marketer, for example, can create series of blog posts that serve to generate leads from a new eBook the business recently created. The company's social media marketer might then help promote these blog posts through paid and organic posts on the business's social media accounts. Perhaps the email marketer creates an email campaign to send those who download the eBook more information on company.

Following are some of most common digital marketing tactics and the channels involved:

- **Search Engine Optimization (SEO):** This is process of optimizing website to "rank" higher in search engine results pages, thereby increasing the amount of organic (or free) traffic your website receives. The channels that benefit from SEO include Websites, Blogs, and Info graphics.
- **Social Media Marketing:** This practice promotes your brand and your content on social media channels to increase brand awareness, drive traffic, and generate leads for your business. The channels you can use in social media marketing include Face book, Twitter, LinkedIn, Instagram, Snap chat, Pinterest, and Google+.
- **Content Marketing:** It denotes the creation and promotion of content assets for the purpose of generating brand awareness, traffic growth, lead generation, and customers. The channels that can play a part in your content marketing strategy include Blog posts, eBooks and whitepapers, Info graphics, Online brochures and look books.
- **Affiliate Marketing:** This is a type of performance-based advertising where you receive commission for promoting someone else's products, services on your website. Affiliate marketing channels include Hosting video ads through the YouTube Partner Program and Posting affiliate links from your social media accounts.
- **Native Advertising:** Native advertising refers to advertisements that are primarily content-led and featured on a platform alongside other, non-paid content. Buzz Feed-sponsored posts are a good example, but many people also consider social media advertising to be "native" – Face book advertising and Instagram advertising.
- **Marketing Automation:** Marketing automation refers to the software that serves to automate your basic marketing operations. Many marketing departments can automate repetitive tasks they would otherwise do manually, such as Email newsletters, social media post scheduling, Contact list updating, Lead-nurturing workflows, Campaign tracking and reporting.
- **Pay-Per-Click (PPC):** PPC is a method of driving traffic to your website by paying a publisher every time your ad is clicked. One of the most common types of PPC is Google Ad Words, which allows you to pay for top slots on Google's search engine results pages at a price "per click" of the links you place. Other channels where you can use PPC mainly include Paid ads on Face book, Promoted Tweets on Twitter, Sponsored Messages on LinkedIn.
- **Email Marketing:** Companies use email marketing as a way of communicating with their audiences. Email is often used to promote content, discounts, and events, as well as to direct people toward the business's website. The types of emails you might send in an email marketing campaign include Blog subscription newsletters, Follow-up emails to website visitors who downloaded something, Customer welcome emails, Holiday promotions to loyalty program members, Tips or similar series emails for customer nurturing.
- **Inbound Marketing:** Inbound marketing refers to the "full funnel" approach to attracting, engaging, and delighting customers using online content. You can use every digital marketing tactic listed above throughout an inbound marketing strategy.
- **Online PR:** Online PR (online public relations) is the public relations work of communicators via available online communication channels (and communication tools). In addition to the online pages of classic media, these channels include social media, blogs, and websites.

DIGITAL MARKETING – A BOOST TO TODAY'S BUSINESSES

Regardless of what your company sells, digital marketing still involves building out buyer's personas to identify your audience's needs and creating valuable online content.

- **B2B Digital Marketing:** If company is business-to-business (B2B), digital marketing efforts are likely to be centered on online lead generation, with end goal being for someone to speak to salesperson. The role of your marketing strategy is to attract and convert highest quality leads for salespeople via your website and

supporting digital channels. Beyond website, you'll probably choose to focus efforts on business-focused channels like LinkedIn where your demographic is spending their time online.

- **B2C Digital Marketing:** If your company is business-to-consumer (B2C), depending on price point of products, the goal of digital marketing efforts is to attract people to website and have they become customers without ever needing to speak to salesperson. For that reason, you're probably less likely to focus on 'leads' in their traditional sense, and more likely to focus on building an accelerated buyer's journey, from the moment someone lands on your website, to moment that they make a purchase. This will often mean your product features in your content higher up in the marketing funnel than it might for a B2B business, and you might need to use stronger calls-to-action (CTAs). For B2C companies, channels like Instagram and Pinterest are more valuable than business-focused platforms LinkedIn.
- **Website Traffic:** You can see the exact number of people who have viewed your website's homepage in real time by using digital analytics software, available in marketing platforms like Hub Spot. Also how many pages they visited, what device they were using, and where they came from, amongst other digital analytics data. This intelligence helps you to prioritize which marketing channels to spend more or less time on, based on the number of people those channels are driving to your website. For example, if only 10% of your traffic is coming from organic search, you know that you probably need to spend some time on SEO to increase that percentage.
- **Content Performance and Lead Generation:** Imagine you've created product brochure and posted it through people's letterboxes -- that brochure is a form of content, albeit offline. The problem is no idea how many people opened your brochure or how many people threw it straight into trash.
- **Attribution Modeling:** An effective digital marketing strategy combined with right tools and technologies allows to trace all sales back to customer's first digital touch point with your business is called attribution modeling. It allows identifying trends in the way people research and buying your product, helping you to make more informed decisions about what parts of your marketing strategy deserve more attention, and what parts of your sales cycle need refining. Connecting the dots between marketing and sales is hugely important -- according to Aberdeen Group, companies with strong sales and marketing alignment achieve a 20% annual growth rate, compared to a 4% decline in revenue for companies with poor alignment. If you can improve your customer's' journey through the buying cycle by using digital technologies, then it's likely to reflect positively on your business's bottom line.
- **Online behavioral advertising:** is the practice of collecting information about a user's online activity over time, "on a particular device and across different, unrelated websites, in order to deliver advertisements tailored to that user's interests and preferences.
- **Collaborative Environment:** A collaborative environment can be set up between the organization, technology service provider, and digital agencies to optimize effort, resource sharing, reusability, and communications. Organizations are inviting their customers to help them better understand how to service them. Much of this is acquired via company websites where the organization invites people to share ideas that are then evaluated by other users of the site. Using this method of acquiring data and developing new products can foster the organizations relationship with their customer as well as spawn ideas that would otherwise be overlooked.
- **Data-driven advertising:** Users generate lot of data in every step they take on the path of customer journey and Brands can now use that data to activate their known audience with data-driven programmatic media buying. Without exposing customers' privacy, users' Data can be collected from digital channels (e.g.: when customer visits a website, reads an e-mail, or launches and interact with brand's mobile app), brands can also collect data from real world customer interactions, such as brick and mortar stores visits and from CRM and Sales engines datasets. Data-driven advertising is empowering brands to find their loyal customers in their audience and deliver in real time much more personal communication, highly relevant to each customer's moment and actions.
- **Remarketing:** Remarketing plays a major role in digital marketing. This tactic allows marketers to publish targeted ads in front of an interest category or defined audiences, generally called searchers in web speak, they have either searched for particular products or services or visited a website for some purpose.
- **Game advertising:** Game ads are advertisements that exist within computer or video games. One of the most common examples of in-game advertising is billboards appearing in sports games. In-game ads also might appear as brand-name products like guns, cars, or clothing that exist as gaming status symbols.

- **Ease of access:** A key objective is engaging digital marketing customers and allowing them to interact with brand through servicing and delivery of digital media. Users with access to Internet can use many digital mediums, such as Face book, YouTube, Forums, and Email etc. Through Digital communications it creates a multi-communication channel where information can be quickly shared around world by anyone without any regard to who they are.

PROS AND CONS OF DIGITAL MARKETING

PROS:

1. Brand Loyalty is Increased as a Result of Digital Marketing

The best way a business or a company can increase their brand loyalty is by attracting recurring clients and maintaining a constant/stable relationship with them. Digital marketing may help you build the kind of customer loyalty you'll need to keep your firm afloat. In this digitally competitive market, a business has to stand apart and increase its brand loyalty. By providing, nurturing and maintaining relationships, a business increases its business opportunities as a result of increased brand loyalty.

2. Digital Marketing Offers Instant Feedback

It is thoroughly necessary for reputed brand owners and other local shop owners to get constant feedback on what they are providing. Feedbacks are a source of improvement and teach the service providers where they lack and how much they have to improve. Feedbacks also teach you what your customers and clients are expecting according to their taste and preferences. It will take relatively little time for digital marketing initiatives to reach potential clients. As a result, collecting feedback from clients is very quick and simple. One of the best benefits of digital marketing is instant feedback.

3. Measurable and Trackable Results

Several tools are available to assess the campaign's effectiveness. For a brand owner or a digital marketer working constantly and effectively to gain results by using digital channels, tracking and measuring results becomes a priority. Digital marketing wouldn't want their invested money to go to waste. One of the pros of digital marketing is the use of online measuring tools. A piece of comprehensive information on how the client uses the website or responds to the advertisement can be obtained.

4. Digital Marketing Increases Engagements

Another benefit of digital marketing is that it helps in increasing engagements. Several digital marketing techniques and tactics which are effectively used at the right time help in keeping the customer's attention and keep them engaged with the brand. Customer engagement activities like as polls, frequent blog posts, event promotions, relevant and real-time social media material, and promotional activities are just a few examples. This makes it much easier for a brand to survive.

5. Brand Growth

Through digital marketing efforts, it is vital for brand owners and companies to build and maintain their brand image. Customers go for a brand's credibility and loyalty whenever to wish to shop. Digital marketing assists in the development of a brand through a variety of direct campaigning and tailored approaches. Customers get more engaged as a result of this strategy, which allows them to feel the brand's distinctive selling proposition and value.

6. Improved Market Analysis

Information from digital mediums is sufficient for review and studies. For any digital marketer or business development, researching and analyzing is the essential key to gaining success. Understanding the market, competition, and customer behaviours are all necessary questions that are to be answered. It will aid in the successful promotion of the brand and the expansion of the product's market. As a result, it is one of the essential benefits of digital marketing.

CONS:

1. Cut-throat Competition

In digital marketing, there is far too much rivalry. Everybody from over the world is adopting digital marketing channels to advertise and promote their goods and services. Getting the attention of clients is really tough. Methods quickly become obsolete, and responding to client requirements should be swift.

2. Concerns for Security and Privacy

For all businesses, security is a top priority. Even customers, most of them still rely on traditional shopping rather than online shopping. Customers are worried about whether to rely on online products. Data protection and privacy standards must be followed by an organization.

3. Time Consuming

Though some digital marketing tools, such as HubSpot, Hootsuite, Ahrefs, and Tweetdeck, can assist you in overcoming time-consuming methods, a digital marketer should make sure that their digital marketing strategies and plans are organized.

4. Digital Marketing Requires Digital Skills

The individual in charge of the campaign should be well-versed in numerous digital marketing channels. It is not impossible to become digital effective, but it is required for a successful digital marketer to have years of good experience. The tools and trends change all the time, so it's important to stay up with them.

5. Comments and Complaints

It's difficult to provide customer support over the Internet. If a consumer leaves a nasty comment, the entire audience will see it. It will have an influence on the brand's promotion and credibility.

A LIGHT ON REAL CASES UNDER DIGITAL MARKETING

- 1. Every Smile Matters:** Britannia Good Day supports children born with cleft lip. On World Smiles Day, October 5th, Britannia Good Day launched Every Smile Matters campaign. The campaign focuses on very important aspect that in today's day and age, smiles have been taken for granted and we don't smile enough. Good Day, has partnered with Smile Train India, the world's leading cleft charity that provides free cleft surgery and care to children. According to a Smile Train study, 1 in 1,000 Indian children are born with a cleft lip – common birth condition that can occur alone or as part of genetic condition or syndrome. Not only does this condition prohibit smiling, it can also cause difficulty in natural activities such as eating and speaking.
- 2. Parle Kismi spreads love this Valentine's Day** in collaboration with the dabbawalas. The Har Kismi Mein Hai Kiss campaign by Parle Kismi is an attempt to spread some love on Valentine's Day by dropping in a reminder to consumers with the help of their dabbawalas. Working professionals often forget Valentine's Day and Parle Kismi wanted to send out a sweet reminder to consumers to wish their partners in time. 'Food is way to one's heart' so Parle collaborated with the most successful food delivery system – The Dabbawalas. They made pouch of love that consisted of Kismi paan toffees - new variant of Kismi and a reminder note asking them to express love to their loved ones this Valentine's. This pouch was attached to each dabba and was received by almost one lakh people. This simple act by Parle Kismi brought joy to lives of many couples in Mumbai. Parle Kismi has always stood as an enabler and bringing about small moments of happiness in lives of its consumers. This campaign was an extension of the thought for Valentine's Day.
- 3. HDFC Ergo Markets** its new app with "Ab Take It Easy": Ab Take It Easy practices what it preaches, reassuring policyholders that in case of health emergency, first and foremost priority should be you, not formalities with health insurance. Depicting the panic induced jitters that one experiences during the 'moment of truth', wherein the focus of family and friends should be immediate attention to the patient, HDFC Ergo Health Insurance debuted their new, smart phone apps with Ab Take It Easy, which helps put policyholders first, formalities second. Explained through a vigilant father's regular preparation drill whenever he hears ambulance sirens in distance, Ab Take It Easy shows us how his worry is laid to rest knowing that all his health insurance details, and location of nearest cashless hospital are available in moment.

CONCLUSION

Digital marketing helps brands reach their target audience and promote their product or service. While that's the goal of a traditional marketing campaign too, digital marketing allows brands to target a more specific or niche audience. To summarize, digital marketing has a bright future for long term sustainability of the product or services in the current technological market with all its pros and cons.

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**Dr. Shahaji
Kamble**

डॉ. बाबासाहेब आंबेडकर यांचे शिक्षण विषयक विचार आणि नवीन शिक्षण धोरण

डॉ. शहाजी विश्वंभर कांबळे

साकेत महाविद्यालय, कल्याण, पूर्व. जि. ठाणे (महाराष्ट्र)

प्रस्तावना :

डॉ. बाबासाहेब आंबेडकर यांनी आपल्या जीवनात शिक्षणाला सर्वोच्च स्थान दिले. शिक्षण हे समाज परिवर्तनाचे शस्त्र आहे अशी त्यांची धारणा होती. शिकलेला माणूस समाजात अनुकूल बदल घडवून आणू शकतो असे त्यांना वाटत होते. समाजाची मते क्रांती प्रवण बनविण्यासाठी शिक्षणासारखे दुसरे माध्यम नाही अशी त्यांची ठाम भूमिका होती. डॉ. बाबासाहेब आंबेडकर हे उच्च विद्याविभूषित असल्यामुळे त्यांना शिक्षणाचे महत्त्व पटले होते. शिक्षणाच्या बाबतीत भाष्य करताना ते असे म्हणाले होते की, 'उपासमारीने शरीराचे पोषण कमी झाल्याने माणूस हिनबल होऊन अल्पायुषी होतो मात्र शिक्षणाच्या उपासमारीने तो निर्बुद्ध राहिल्यास जिवंतपणी तो दुसऱ्याचा गुलाम बनतो आणि आयुष्यभर आपले व आपल्या पिढीचे जीवन गुलामगिरीत घालवितो' त्यामुळे सर्वाना शिक्षण मिळाले पाहिजे अशी त्यांची भूमिका होती. डॉ. बाबासाहेब आंबेडकरांनी आपली संपूर्ण हयात समता, सामाजिक न्याय, शिक्षण मिळण्यासाठी आणि जातीयता, अस्पृश्यता निर्मूलनासाठी घालवली व मानवाच्या कल्याणासाठी जीवनभर झिजले. स्वातंत्र्य, समता, बंधुत्व व न्याय या मूल्यावर आधारित समाज घडवण्यासाठी शैक्षणिक क्रांतीची आवश्यकता त्यांना वाटत होती त्यामुळे भारतातील वंचित, शोषित, पीडित समाजाचे आणि स्त्रीयांचे शिक्षण झाले पाहिजे असा आग्रह त्यांनी धरला होता. डॉ. बाबासाहेब

आंबेडकरांच्या प्रयत्नाना येश येवून या समाज घटकांना शिक्षण मिळणे सहज शक्य झाले. परंतु नवीन शिक्षण धोरणात या घटकांसाठी काय तरतुदी करण्यात आल्या आहेत त्यांना योग्य शैक्षणिक न्याय देण्याचा प्रयत्न झाला आहे का याचे चिंतन आपण या निमित्ताने करणार आहोत.

डॉ. बाबासाहेब आंबेडकर यांचे शिक्षण विषयक विचार :

डॉ. बाबासाहेब आंबेडकरांनी १९२४ साली शूद्र अतिशूद्र यांच्या उद्धारासाठी बहिष्कृत हितकारणी सभेची स्थापना केली या या संस्थेच्या माध्यमातून बहिष्कृत वर्गात शिक्षण प्रसार करणे, वाचनालय स्थापन करणे, विद्यार्थ्यांसाठी वसतिगृह काढणे, लायक विद्यार्थ्यांना शिष्यवृत्ती देणे, समाजजागृती साठी व्याख्यानाची व्यवस्था करणे हे काम या संस्थेने सुरू केले. डॉ. बाबासाहेब आंबेडकर यांनी बहिष्कृत हितकारणी सभेच्या वतीने दलितांच्या शिक्षणाचा प्रश्न आणि अस्पृश्यांची शैक्षणिक स्थिती याचा खलिता मुद्देसूदपणे सायमन कमिशनकडे दाखल केला होता. इंग्रजी राजवटीत बहिष्कृत वर्गावर इंग्रजांच्या शैक्षणिक धोरणाचा कसा अन्याय होतो हे मुंबई इलाख्यातील शिक्षण खात्याच्या रिपोर्टवर सुसंगत विवेचन केले होते. प्राथमिक शिक्षणात अस्पृश्यांना कसे दुर्लक्षित केले जाते. माध्यमिक शिक्षणापासून अजून कसे दूर ठेवले जाते. उच्च शिक्षणाचा त्यांना गंध ही लागू दिला जात नाही याचे स्पष्ट विवेचन डॉ. बाबासाहेब आंबेडकरांनी केले होते. या खालीत्यातील त्यांचे विचार फारच महत्वाचे आहेत. त्यात बाबासाहेब म्हणतात 'प्राथमिक शिक्षणाचा प्रसार हा राष्ट्रीय दृष्ट्या अत्यंत महत्वाचा प्रश्न आहे सध्याच्या युगात ज्या देशातील बहुजन समाज निरक्षर आहे त्या देशाच्या प्रगतीचा पाया दळमळीत आहे म्हणून प्राथमिक शिक्षणाच्या प्रसारासाठी सक्तीचा कायदा केला पाहिजे'. उच्च शिक्षण हे खालच्या वर्गासाठी फार महत्वाचे आहे त्यांना वरच्या वर्गाच्या पातळीवर आणले पाहिजे.

डॉ. बाबासाहेब आंबेडकर आपल्या बहिष्कृत समाजाला मार्गदर्शन करताना म्हणतात, तुम्ही सुशिक्षित झाले पाहिजे केवळ लिहिण्या वाचण्या इतके ज्ञान पुरेसे नाही तर आमच्यापैकी काही शिक्षणाच्या उच्च

समाजाची लोकशाही ही सर्वात यशस्वी ठरू शकेल असा विश्वास डॉ. बाबासाहेबांना होता. त्यांच्या मते शिक्षण हे पवित्र संस्था असून तिथे व्यक्तींची मने सुसंस्कृत होत असतात त्यामुळे विद्यार्थ्यांनी शिक्षणाचे पावित्र्य राखून ज्ञान अवगत केले पाहिजे प्रत्येकाने आपल्या कर्तव्याची जाणीव ठेवून उच्चशिक्षित झाले पाहिजे तेव्हाच तुमच्या समाजाचा उद्धार करता येईल त्यासाठी शिक्षण हेच कारणीभूत ठरेल कारण 'शिक्षण हे वाघिणीचे दूध आहे जो ते प्राशन करेल तो गुरगुरल्याशिवाय राहणार नाही' या दृष्टीने शिक्षणाचे महत्त्व सर्वांनी लक्षात घेणे गरजेचे आहे असे डॉ. बाबासाहेब आंबेडकर म्हणतात. शिक्षण घेतलेल्या जनतेने अज्ञान आणि खुळ्या समजुती दूर केल्या पाहिजेत तरच जनतेला तुमच्या शिक्षणाचा लाभ होईल आपल्या ज्ञानाचा उपयोग केवळ परीक्षा पास होण्यासाठी करून चालणार नाही तर आपल्या बांधवांची आणि समाजाची प्रगती करण्यासाठी केला पाहिजे तरच देश प्रगती कडे जाईल. अशा प्रकारे डॉ. बाबासाहेब आंबेडकरांनी आपले शिक्षणविषयीचे प्रगल्भ विचार मांडले आहेत. आता आपण नवीन शिक्षण धोरण याबद्दल माहिती पाहणार आहोत.

नवीन शिक्षण धोरण— २०२० :

आताच्या केंद्र सरकारने नवीन शिक्षण धोरण मांडले आहे आणि हे नवीन धोरण लागू करण्याचा मानस केंद्र सरकारचा आहे. ह्यघ व्या शतकातील हे पहिले शिक्षण धोरण असून ३४ वर्ष जुन्या राष्ट्रीय शिक्षण धोरणाची जागा हे नवे धोरण घेणार आहे. सर्वांना संधी, निःपक्षपात, दर्जा, परवडणारे आणि उत्तरदायित्व या स्तंभावर या शिक्षण धोरणाची उभारणी करण्यात आली आहे. २०३० च्या शाश्वत विकास कार्यक्रमाशी याची सांगड घालण्यात आली आहे. शालेय आणि महाविद्यालयीन शिक्षण अधिक समग्र, बहू शाखीय आणि ह्यघ व्या शतकातील गरजांना अनुरूप करत भारताचे चौतऱ्यशील, प्रज्ञावंत समाज आणि जागतिक ज्ञान महासत्ता म्हणून परिवर्तन घडवण्याचा आणि प्रत्येक विद्यार्थ्याच्या वेगवेगळ्या क्षमतांचा विकास करण्याचा या शिक्षण धोरणाचा उद्देश आहे असे सांगण्यात आले आहे. तसा या शिक्षण धोरणाचा आराखडा तयार करण्यात

आला आहे. हे नवीन शिक्षण धोरण हे दोन भागात विभागण्यात आले आहे १. शालेय शिक्षण २. उच्च शिक्षण. त्याची रचना पुढील प्रकारे करण्यात आली आहे.

शालेय शिक्षण — :

शालेय शिक्षणाच्या सर्व स्तरावर सार्वत्रिक प्रवेश संधी सुनिश्चित करत राष्ट्रीय शैक्षणिक धोरण २०२० मध्ये शालेय पूर्व ते माध्यमिक अशा सर्व स्तरावर शालेय शिक्षणाला सार्वत्रिक संधी सुनिश्चित करण्यावर भर देण्यात आला आहे. पूर्वप्राथमिक शाळेचा ३-६ असा वयोगट, प्राथमिक चा ६-८, पूर्वमाध्यमिकचा ८-११ माध्यमिकचा ११ ते १४ आणि पुढे उच्चमाध्यमिकचा १४-१६, यानंतर उच्चशिक्षण अशा पूर्वीच्या रचनेत ५+३+३+४ अशी वर्गवारी करण्यात आली आहे. यांची क्रमाने पायाभूत शिक्षण— पूर्वप्राथमिकची तीन, पहिली व दुसरी, पूर्वमाध्यमिक/ प्राथमिक अशी तिसरी, चौथी, पाचवीय माध्यमिक म्हणजे सहावी, सातवी, आठवी आणि नववी म्हणजे नववी, दहावी, अकरावी, बारावी अशी नवीन रचना आहे. दहावी आणि बारावीच्या बोर्ड परीक्षा अधिक सुलभ केल्या जातील. तसेच सर्वसाधारणपणे वय वर्षे आठपर्यंत शिक्षण मातृभाषेत होऊन त्यानंतर बहुभाषिकतेकडे वाटचाल व्हावी असेही म्हणण्यात आले आहे. ज्यांची मातृभाषा शिकवण्याच्या माध्यमाहून निराळी असेल त्यांनी त्या भाषेत शिक्षण घ्यावे असेही नमूद केलेले आहे. यात मातृभाषेत साध्या संकल्पना नीट समजून घेणे, मातृभाषेत शिकायला सुरवात करणे आणि नंतर शास्त्र अथवा विज्ञान दोन भाषांमध्ये म्हणजे मातृभाषा आणि इंग्रजीत शिकणे अभिप्रेत आहे. माध्यमिक वर्गात एक किंवा अधिक भाषा शिकवण्यास मुभा असेल असे सांगण्यात आले आहे.

उच्च शिक्षण :

पदवी कोर्स ३ ते ४ वर्षांच्या लवचिक अभ्यासक्रमासह एकाधिक आणि वेगवेगळ्या स्तरावर प्रमाणपत्रांसह दिले जातील. एम.फिल अभ्यासक्रम बंद केले जातील. वैद्यकीय आणि कायदेशीर शिक्षण वगळता संपूर्ण उच्च शिक्षणासाठी 'उच्च शिक्षण आयोग' Higher Education Commission of India (HECI)

अहवालात व्यक्त करण्यात आली आहे. यात पुन्हा राष्ट्रीय संशोधन संस्था आणि राष्ट्रीय उच्च शिक्षण नियामक मंडळाची स्थापना सुचवली आहे. अस्तित्वात असलेल्या आयआयटी (IIT) आयआयएम (IIM) आदी संस्थांनी पुढे अधिक समावेशक व बहुशाखीय व्हावे असे सुचवण्यात आले आहे. अध्यापनाचा दर्जा सुधारवा म्हणून चार वर्षांची पदवी आणि इतर शिक्षक पात्रता परीक्षा सुचवण्यात आल्या आहेत. तसेच शिक्षकांवरचा प्रशासकीय भार हलका व्हावा म्हणून यापुढे निवडणुकांसाठी शिक्षकांची मदत घेतली जाणार नाही असे म्हटले आहे. शिवाय इतर प्रशासकीय काम हलके व्हावे म्हणून समाजातील स्वयंसेवकांची मदत घ्यावी असेही नमूद केले आहे. दुर्गम भागातील शाळा तसेच ज्यांच्याकडे पुरेशा पायाभूत सोयी-सुविधा नाहीत अशा शाळांचे धर्महाविद्यालयांचे संकुल उभारण्याचे असा महात्वाकांक्षी मात्र वेगळा उपक्रम सुचवलेला आहे. यातील स्तुत्य गोष्ट ही की ज्ञानाचे आदान-प्रदान इथे अधिक सुकर होईल असे वाटते.

निष्कर्ष :

स्वातंत्र्य पूर्व काळातील इंग्रज राजवटीतील शिक्षण आणि हल्लीच्या विज्ञान युगातील शिक्षण यात जमीन आसमांचा अंतर आहे त्या काळात काही उच्चवर्णीय समूहातील लोकांनाच शिक्षण दिले जात होते किंवा शिक्षण घेण्याचा अधिकार होता. इंग्रजी राजवटीतही देशात वर्णव्यवस्था, सामाजिक विषमता अस्तित्वात असल्यामुळे समाजव्यवस्थेतील दलित अस्पृश्य वर्गातील मुला-मुलींना शिक्षण देण्यास दुजाभाव केला जात होता कारण राज्यकर्ते इंग्रज आणि उच्चवर्णीय यांचे जवळचे संबंध असल्यामुळे सत्ता टिकवण्यासाठी राज्यकर्त्यांना राजकीय स्वार्थ पहावा लागत असल्यामुळे वंचित घटकातील मुला-मुलींना शिक्षण मिळणे दुरापास्त होते परंतु महात्मा ज्योतीराव फुले, छत्रपती राजर्षि शाहू महाराज आणि अन्य समाजसुधारकांच्या प्रयत्नामुळे व मदतीमुळे वंचित घटकातील मुला-मुलींना शिक्षणाचे दारे हळूहळू खुले होत गेले त्यामुळेच डॉ. बाबासाहेब आंबेडकर यांच्या सारखे अनेक उच्चविद्याविभूषित होऊ शकले. डॉ. बाबासाहेब आंबेडकर यांनी एम. ए., एम. एस. सी., पी. एच. डी., डी. एस. सी., एल. एल. डी., डी.

लिट, बॅरिस्टर ऑफ लॉ. अशा आपणास वाचायला दम लागेल इतक्या प्रचंड मोठ्या पदव्या संपादन करूनही कधी आपले घर चालवण्यासाठी या पैसा, संपत्ती मिळवण्यासाठी त्यांचा उपयोग केला नाही. आपल्या या शिक्षणाचा उपयोग देशातील तमाम दलित, वंचित घटकातील मुला मुलींच्या शिक्षणासाठी झाला पाहिजे उद्देशानेच त्यांनी या घटकातील मुला मुलींच्या शिक्षणासाठी आपल्या शिक्षणाचा उपयोग केला. डॉ. बाबासाहेब आंबेडकर फक्त विचार मांडून थांबले नाहीत तर बहिष्कृत हितकरिणी सभा, पीपल्स एज्युकेशन सोसायटी यासारख्या संस्था स्थापन करून सर्व घटकातील मुला-मुलींना उच्च शिक्षणाची संधी उपलब्ध करून दिली. इतकेच नाही तर सायमन कामिशनला आपला स्वतंत्र खलिता सादर करून या देशातील दलित वंचित घटकातील मुला मुलींच्या शिक्षणाची स्थिती व त्यावरील उपाय योजना स्पष्टपणे मंडल्या त्यामुळे इंग्रज सरकारला या घटकांच्या शिक्षणात सुधारणा कराव्या लागल्या व सर्वाना मोफत आणि सक्तीचे शिक्षण देण्याचा कायदा करावा लागला हे डॉ. बाबासाहेब आंबेडकरांच्या कार्याचे यश होते. स्वातंत्र्यानंतर डॉ. बाबासाहेब आंबेडकर यांनी भारतीय राज्यघटनेत समान शिक्षणाचा कायदा करून सर्व घटकांना समान शिक्षणाची तरतूद केली हा डॉ. बाबासाहेबांच्या जीवनातील सर्व प्रकारच्या चळवळीचा विजय होता.

स्वातंत्र्यानंतर देशातील सर्व घटकांना समान शिक्षणाची तरतूद केली असली तरी सर्वाना समान, मोफत आणि सक्तीचे शिक्षण मिळाले किंवा मिळते का हा प्रश्न पडल्यावाचून राहत नाही. तसा कायदा जरी असला तरी तो कागदावरच असल्याचे दिसून येते. सर्वाना समान शिक्षणाची संधी उपलब्ध झाली असली तरी धोरण राबविण्यातील सरकारच्या उदासीनतेमुळे आणि शिक्षणाच्या जागतिकीकरणामुळे व खाजगीकरणामुळे सर्वाना समान शिक्षण मिळणे दुरापास्त झाले आहे. नवीन शिक्षण धोरण कितीही चांगले, विकासाचे, भारतीय मूल्यांशी बाधिलकी असणारे असले तरी सामान्यांच्या मुलांना परवडण्यासारखे नाही. पुढे पुढे तर व्यावसायिक, तंत्र शिक्षण, शिक्षणाचे आंतरराष्ट्रीयीकरण अशा एकाच दिशेला प्रवास करणारे

Priya
Nerlekar



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❖ EDITOR ❖

Asst. Prof. Vinay Shankarrao Hatole

M.Sc (Maths), M.B.A. (Mktg.), M.B.A. (H.R.),
M.Drama (Acting), M.Drama (Prod. & Dir.), M.Ed.

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१५. उच्च शिक्षणात मातृभाषेची अनिवार्यता

प्रा. प्रिया मंदार नेरलेकर

आजच्या आधुनिक युगात शिक्षणाची अपरिहार्यता सगळ्यांनाच पटली आहे मात्र हे शिक्षण कोणत्या माध्यमातून दिले जावे यात अदयापही सुशिक्षित तरूण पालकांमध्ये वैचारिक गोंधळ आहे. यासाठीच अनेक दाखले, मतमतांतरे यांचा ऊहापोह करणे आवश्यक आहे आणि विविध मतांच्या दाखल्यांची दखल घेऊन उच्च शिक्षणात देखील मातृभाषेची अनिवार्यता आहे असा विचार मांडण्यात आला आहे.

“मातृभाषा” म्हणजे मातेची भाषा. आई ज्या भाषेत बोलते विचार करते. अभिव्यक्त होते ती भाषा! अशी भाषा अर्थातच मुलांना जवळची वाटणारच! त्यामुळे “मातृभाषेला पर्याय नाही” असे म्हणावे लागेल पुढील मुद्दयांच्या आधारे या निबंधाचा विचार केला गेला आहे.

- इंग्रजी माध्यमाचे वाढते प्रस्थ:
- इंग्रजीमाध्यमामध्ये शिकणाऱ्यांची स्थिती
- इतर परकीय देशांचे मातृभाषा विषयक धोरणे
- मातृभाषेतून उच्च शिक्षण घेण्याचे परिणाम
- उच्च शिक्षणात मातृभाषेची अनिवार्यता
- सरकारचे धोरण
- प्रस्तुत निबंधाचे निष्कर्ष

इंग्रजी माध्यमाचे वाढते प्रस्थ

जागतिकीकरणाचा परिणाम स्थानिक भाषांवर झाला त्यामुळे शैक्षणिक पध्दतींवर झाला. माध्यमांवर झाला. कोणत्या माध्यमात पाल्याला टाकले असता त्यांचे आयुष्य उज्ज्वल होईल याचा विचार पालक करू लागले. मुलांना स्पर्धा परिक्षांमध्ये यश मिळावे त्याचप्रमाणे परदेशांत त्यांना भाषेची

समस्या निर्माण होऊ नये असे पालकांना वाटते स्वाभाविकच आहे याला कारण पालकांची मानसिकता जो त्रास आपल्याला इंग्रजी भाषा न आल्याने झाला आहे तो त्रास आपल्या पाल्याला होऊ नये असा विचार या मधल्या काळातील प्रत्येक पालकाने केलेला होता. या विचारांमुळेच, या मानसिकतेमुळे पालकांनी मातृभाषा सोडून इंग्रजी माध्यमांचा स्वीकार केलेला दिसतो. पुन्हा शालेय शिक्षण स्थानिक भाषेतून, मातृभाषेतून घेतल्यावर पुढे उच्च शिक्षणामध्ये या मातृभाषेला स्थान नाही. ‘द हिंदू’ मधील ०५ एप्रिल २०१५ च्या बातमीनुसार कर्नाटक विधानसभेने सर्व शाळांमध्ये ‘कन्नड’ शिक्षण अनिवार्य केले आहे. हे एक सकारात्मक पाऊल आहे परंतु शिक्षणाचे माध्यम म्हणून भारतीय भाषांना प्रोत्साहन देण्यासाठी हे फारच कमी वापरले जाईल असे शिक्षण तज्ञ श्री. अनिल सद्गोपाल यांनी म्हटले आहे. त्यांच्या मते कायदा हा शालेय

इतर परकीय देशांचे मातृभाषेविषयक धोरणे

भारत १९४७ मध्ये स्वतंत्र झाला भारताबरोबरच इतर जवळपास ७२ देश त्यावेळी थोड्याफार अंतर्गत स्वतंत्र झाले. त्यापैकी बहुतेक सर्वच देशांनी ही गुलामगिरीची झूल फेकून दिली आणि स्वाभिमानाने राहण्यास सुरुवात केली. गुलामगिरीची मानसिकता फेकून दिलेल्या या राष्ट्रांकडे प्रखर स्वाभिमान आणि ज्वाज्वल्य देशभक्ती होती. कोणत्याच स्वरूपाची गुलामगिरी स्वीकारणार नाही असे त्यांनी ठरवल्यामुळे त्यांचा प्रचंड विकास झाला. त्यांच्या मनात कोणताही वैचारिक गोंधळ नव्हता त्यामुळे अगदी कमी वेळात प्रगतीची नवनवीन क्षितिजे गाठली. जपान, चीन, इस्त्राईल, ब्राझील, मलेशिया, डेन्मार्क, स्वीडन नार्वे हे देश तर युकेन सारख्या अलिकडेच स्वतंत्र झालेला देशही स्वाभिमानाने ताठ उभा आहे. जगातील सर्वच स्वाभिमानी राष्ट्रांमध्ये प्रगतीशील राष्ट्रांमध्ये उच्च शिक्षणाचे माध्यम मातृभाषाच आहे. विज्ञान तंत्रज्ञान गणित यांची भाषा इंग्रजी असते हे विधान जपानने खोडून काढलं आहे चीन आणि जपानची भाषा तर चित्रलिपी किती क्लिष्ट! पणसगळं ज्ञान विज्ञान तंत्रज्ञान त्यांनी मातृभाषेत आणलं आणि उच्च शिक्षणात त्यांच इंग्रजी भाषेशिवाय काही नडलं नाही. एवढी प्रगती जपान आणि चीन ने केली आहे.त्यांनी कधीही आपल्या मातृभाषेचा न्यूनगंड धरला नाही. इंग्रजी ही Globaliazation मधील महत्त्वाची भाषा आहे असं म्हणणाऱ्यांना ते विचारतात “ Then are you not a part of Globe?” कुठलाही देश परकीय भाषेचा आधार घेऊन जगात स्वाभिमानाने उभाच राहू शकत नाही. फ्रान्स, जपान, ब्राझील, चीन यासारख्या देशांनी उच्च शिक्षणातही कटाक्षाने मातृभाषाच वापरली आहे. आपले काही अडेल, जगाच्या स्पर्धेत आपणमागे पडू यासारख्या गोष्टी या देशांच्यासरकारी धोरणातच नाहीत. त्यांनी अतिशय ठाम राहून मातृभाषेतून शिक्षण देवून विद्यार्थ्यांची शैक्षणिक प्रगती साधलेली दिसते. युनेस्को या संस्थेने देखील मातृभाषेतील शिक्षणाचा आग्रह धरलेला आहे. युनेस्काने नव्वदच्या दशकात यासदभात विविध लेख संशोधन निबंधसादर करून ज्या देशांमध्ये मातृभाषेतूनच शिक्षण द्यावे असे कटाक्षाने सांगितले आहे. सर्व्हेक्षणानुसार जगातील जवळपास ४० टक्के मुलं अशा भाषेत शिक्षण घेतात जी त्यांना समजत नाही. परंतु युनेस्कॉच्या अहवालामुळे अनेक देशांनी आपल्या मुलांना मातृभाषेतून शिक्षण देण्याचा प्रयत्न सुरू केला आहे. काही देशांमध्ये तर तसे कायदेही केले आहे.एवढेच काय जगाचीभाषा म्हणून ओळखल्या जाणाऱ्या इंग्रजी भाषा ज्या इंग्लंड देशाची आहे तिथल्याचनावजलेल्या संस्थेने आपल्या व्हाईसेस या मासिकात why school should teach young learners in home language असा लेख लिहिला आहे त्यात मातृभाषेतून शिक्षण घेतल्यास स्मरणशक्ती बौद्धिकविकास यावर यावर सकारात्मकपरिणाम होतो असा निष्कर्ष काढला आहे हॉगकॉंग जपान यूएई अफ्रिकन जर्मनी चीन ब्राझील टर्की इ. देशांनी मुलांना मातृभाषेतूनच शिक्षण देण्याचे ठरवले आहे.

माहिती परक्या भाषेतून प्राप्त करता येईल पण ज्ञान प्राप्त करण्यासाठी आपली मातृभाषाच उपयोगी पडणार आहे हे जपानने जाणलं तसेचते आपल्या इथल्या विचारवंतांनीही जाणलं पण आपले दुर्देव असं की हे कोणीही स्वीकारले नाही जगातील पहिल्या विद्यापीठामध्ये भारतातील एकही विज्ञापीठ नाही ही आपली शोकांतिका आहे. लो. टिळक (१०४ वर्षांपूर्वी) रविद्रनाथ टागोर (१५ वर्षांपूर्वी) म. गांधी (९० वर्षांपूर्वी) खेर

Pooja

Kale

HR PRACTICES IN BANKING SECTOR

Pooja Kale

Assistant Professor, Saket College of Arts, Science and Commerce, Katemanivali, Kalyan-E, Thane, M.S

ABSTRACT

In our economy banking sector plays an important role. At present, there is a raising level of competition in this sector. Dynamic, Competent, and efficient employees are the factors for the success of the bank. With effective HR practices employees should be provided with knowledge in order to develop and utilize their potential. There is no single practice to rely upon as one practice may not be best for the other. Hence, HRM is important for the success of the banking sector, proving the inevitability of HR in the banking sector. Thus this study aims to examine HRM practices provided by banks and what challenges HR department faces in banking sector and provide my own input on the same.

Keywords: Human resource management, HR practices, Public and private sector banks, Challenges.

INTRODUCTION

Human Resource Management is the most important factor in every business for the efficient operation of any organization. The bank's initial objective is to integrate HRM strategies with business strategies. The personnel must develop a sense of dedication and teamwork. The sustainability and growth of any organization are determined by HRM. It is the process of acquiring, training, appraising, compensating employees and attending to their labor relation, health and safety and fairness concern (Dessler, 2020).

HRM is the field that helps people reach their full potential and work more effectively. It is the most crucial component for any business's success in attaining its objectives and is also crucial to the expansion of an organization. The era of large, hierarchy-secured jobs, and time-scale promotions is over, making it crucial for an organization to handle and manage its human resource more effectively while also assisting management in making the most use of the resource to meet managerial goals.

Due to the banking industry's nature, which is mostly service-based, human resource management has increased significantly in the banking sector in the current environment. The most significant issues facing the banking industry at any one time are managing people within an organization and managing financial and economic risks on a larger scale. Only a sector with efficient and skilled labor can handle the ongoing financial risks that banks must accept. The human resource division is in charge of locating such bright workers and placing them in suitable positions in the banks. The aim of this study is to examine different aspects of HRM practices, policies and challenges face by them and provide some suggestion.

OBJECTIVES OF STUDY

- To study different aspect of HRM
- To study HRM Practices and policies
- To explore the various challenges faced by HR managers in Selected few Public sector banks in India.

RESEARCH METHODOLOGY

This research paper is based on secondary data for finalization of view and opinion. The study is conceptual and approach is analytical. Information has been source from books, articles, various websites and various research paper.

HRM practices and policies of public sector commercial banks

1 **Recruitment:** The two staffing cadres in India's public sector commercial banks are:

Officers and employees. IBPS is used in India by nationalized banks to hire its officers and clerks.

2. **Promotion:** When considering a promotion, employers take into account an employee's performance.

3. **Compensation:** In nationalized banks, pay scales are established through bipartite negotiations. (Bipartite settlement is a procedure for revising wages between Government and banks' workers.) Every four years, the pay scales are updated.

4 **Training and development:** Nearly all public sector banks have staff colleges where training sessions for various employee cadres are scheduled on a regular basis to keep workers' skills and knowledge current. Employees may occasionally be posted to an outside organization for training.

HRM practices and policies of Private sector commercial banks

1. **Recruitment:** Campus recruiting, recruitment firms, outsourcing agents, references, advertisements, etc. are used to find clerk level employees. As positions open up, special assistants are promoted from within.
2. **Promotion:** In accordance with the policy established from time to time by the board, promotions to all grades of bank officials must be made.
3. **Compensation:** The private sector bank in India is attentive to pay packages in this area of the financial market and believes that to recruit the best people, remuneration policies should be constructed in line with other peer group banks. Fixed pay, variable pay, and employee stock options make up the compensation structure, with the last two being heavily influenced by performance.
4. **Training and development:** When appropriate, private sector banks also look into the viability of forming partnerships with universities and other institutions.

Responsibilities of HRM department in banks

The financial risks that banks must regularly accept can be managed by effective and experienced labour. Finding such outstanding personnel and placing them in appropriate places within the banks is the responsibility of the human resource department. Any firm that works with people needs effective human resource management to ensure smooth operations. A successful organisation is one that manages its people resources efficiently and effectively. The following are some crucial HRM responsibilities in the banking business.

1. **Communication and dispute management-** one of the duties of the HR division is to ensure effective communication between the management and staff. The human resources division can use a variety of strategies, including meditation, training, counselling, and creating new protocols for improved communication, when things don't go according to plan.
2. **Motivation** – Banks must provide their staff a sense of incentive if they want to ensure peak performance. This includes offering rewards, incentives, and opportunity for promotion.
3. **Discipline** - essential for preserving a pleasant working environment. The implementation of disciplinary measures for frequent offences may fall under the purview of the HR department. They can involve disregarding the dress code, discrimination, harassment, and other similar violations of the corporate rules.

In short, the HRD's job is to foster the best conditions for management to support both the short- and long-term success of banks, as well as to continuously monitor bank strategy to ensure that HR practises are appropriate and that the strategy is fully supported by both the number of employees and their skills. To assist line management in managing the workforce on a day-to-day basis. To serve as the primary sponsor and defender of HR policy in the bank.

Challenges faced by HR manager in selected public sector banks in India

The Indian banking industry is one that relies heavily on its labour force in order to survive. Several environmental changes are continuously undermining the competitiveness of HR managers. As data from this investigation were analysed, significant environmental influences shorted out. A few are:

1. Dependence on and growth of technology
2. The struggle for efficiency and uniqueness
3. Development of small and rural banks
4. The global economic crisis

Table 1.1 Background information of PSB's

Banks	Establishment	Area Served	Branches	Total Assets (Crore) (2022)	Net income (crore) (2022)
SBI	1955	Worldwide	22129	5177545	43774
BOB	1908	Worldwide	8214	1155364.8	7272
Canara Bank	1906	Worldwide	9720	1153675	2557
Indian Bank	1907	75 Countries	5721	626005.02	3945
UCO Bank	1943	Worldwide	4000+	253336.1092	167.03

The environmental changes are posing some hurdles for HR managers to remain competitive. Yet, only technological advancement, technological development, etc. are the focus. Given the aforementioned context, it is quite concerning that so little has been done on the HRM front. New issues that face HR include the following:

New issues that face HR include the following:

1) **Talent Management**- It comprises of two categories

a) **Talent Acquisition**- Public sector banks in India are subject to so many regulations that they are unable to hire employees on their own. They are not given a lot of freedom to hire talent at market rates. Due to this, the peg-in-round-hole issue arises. Also, it causes skill mismatches and has recently led to a decline in staff strength. Along with a degree or other formal education, importance should be placed on the proper attitude and aptitude. Nonetheless, a high school diploma ought to be the requirement for admittance.

b) **Talent development**- After acquiring Talent, it is crucial to develop the necessary abilities. Because the environment is constantly changing and because talent needs to be updated to keep up, Research have revealed that PSB's training and development programs are poorly equipped and even ineffective.

2) **Staffing and promotion**- Even in public sectors, such as banks, open positions are filled based on seat availability rather than on a skills gap. This trend presents another challenge for the cultivation of talent. Advancement should be based on both experience and performance. Yet, these ideas are essentially lost in the PSB's, which has an impact on how well the workforce's skills, knowledge, and talents are utilized.

3) **Performance Appraisal**- The HR manager uses performance reviews as a tool to pinpoint performance issues and resolve them so that levels of performance are maintained. Public sector banks in India the usage of performance reviews is improper, and they are not connected to rewards and promotions. The widely utilized 360-degree assessment idea, which is adopted by private sector institutions, became only a paper exercise.

4) **Compensation and Incentives**- Employee performance is not correlated with pay or incentives in PSB's. Every aspect of compensation and salary is governed by government regulations. Also, it occasionally results in issues with equality and employee unhappiness, both of which contribute to staff turnover. It is the least favoured job by the best talent because even the pay and benefits are lower than in other industries.

5) **High Employee turnover**- Even while banks often post job openings, and new hires join various PSB's, the staff turnover rate continues to rise. High numbers of new employees are leaving banks to work in new, appealing sectors with better amenities and pay. The proper operation and expansion of PSB's are being hampered by this turnover. Several factors, including low pay and inadequate fringe benefits compared to other industries, a boring work environment and organisational culture, significant mental stress, etc., contribute to the high employee turnover rate.

6) **Leadership Gap and Succession planning**- The strength of the Indian financial system is its eminent top-level executives. But the leadership gap issue is being brought on by these individuals' retirement. And very few new, talented individuals join the banking industry and stay for an extended period of time; headhunting acts as the icing on the cake. Also, the level of talent growth is insufficient to fill the open top jobs. This survey indicated that the quality of the personnel entering the officer cadre is not up to par in the eyes of executives. Hence, over time, it will also contribute to the leadership issue with the ship. These issues are all acting as threats to PSBs.. Without taking into account whether or not they are compatible with the present environment, outdated administrative forms of HRM are still used. Although the government and PSB's have made some improvements, such as the adoption of IBPS for the hiring and development of banking staff, these improvements are adequate to prevent any material change in the state of HRM. This study identified government influence over the creation and execution of HR rules as a significant flaw in PSBs. Any HR policy or practise cannot be started or improved by individual banks. In light of this, the institutional settings of the government important when it comes to the factors influencing the design of HR policy.

The Indian banking industry is one that depends heavily on its workers to survive.

SUGGESTION FOR IMPROVEMENT

- ✓ Foster an environment and conditions that are ideal for management and bank employees to contribute to the short- and long-term success of banks.
- ✓ To increase participation and effectiveness, the employee suggestion program's scope needs to be broadened, and practical suggestions should be encouraged.
- ✓ A new manual for business audit should be created, and access to software, the type of access granted, and the risk involved must all be evaluated on a regular basis. Thus, the audit's goal was satisfied by the computerized branches.
- ✓ Take prompt action on the bank official's feedback to encourage them.

- ✓ If banks want to be able to attract and keep top talent, HR departments need to make sure that the workplace has an inclusive and healthy culture.
- ✓ Continually assess the bank's strategy to make sure that HR practices are suitable and that the strategy is adequately supported by the workforce's size and skill set.

CONCLUSION

Given its high level of human participation, the banking sector needs to incorporate human resource management methods into its business plan. It is crucial to develop a pool of dedicated personnel by assessing their level of job satisfaction if Indian banks are to succeed and grow steadily. Their happiness would impact their productivity and dedication, which in turn would impact the banks' expansion and profitability.

HRM practices involve controlling the staff by fostering dedication, bettering consumer services, and fostering teamwork. In order to acquire a competitive edge in business, various HRM practices are crucial.

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IMPACT OF M-COMMERCE ON CONSUMER BEHAVIOUR WITH REFERENCE TO BIG BASKET (ONLINE GROCERY DELIVERY SERVICE) IN KALYAN CITY, A STUDY BASED ON WORKING WOMEN

Prof. Kuldeep P. Kori and Prof. Krishnamurthy Velar

Assistant Professors, Saket College

ABSTRACT

M-commerce that uses mobile devices like smart phones, tablet etc., have impacted the consumer behaviour due to various reasons. This paper helps to understand the Utility of local M-commerce platform for purchase of grocery by working women. Big Basket, an online grocery delivering service is considered for study.

Keywords: Consumer behaviour, M-commerce, working women

INTRODUCTION

Mobile commerce is the process of buying and selling products or services over the internet by using wireless handheld devices. M commerce devices are portable. The process of m commerce can be executed in Home, Office or during travelling. M-commerce has also proved its utility During COVID 19 pandemic.

LITERATURE REVIEW

Johanthan Reynolds – International Journal of Retail and Distribution Management (2000) – Concludes that E-commerce is future of trade and Commerce.

Manos Tsagkias, Traay Holloway king, Surya Kallumadis Vanessa, Murdock, Marteen de Rigke – Challenges and research opportunities in E-commerce search and recommendations – In this article it is proves that there exists significant amount of challenges and research opportunities required to improve the E-commerce customer experience.

Sanju Mhawar, Gangan Bhati, Kalicharan Modak (2021) states that there is change in perception and behaviour of customer with respect to m-commerce in India after outbreak of Covid- 19.

Sam, Sharama (2015) have thrown light on the fact that online purchase decision is significantly dependent on product type. It also depends on information of product displayed on website and ease to use the app.

RESEARCH METHODOLOGY

Primary Data is collected with the help of questionnaire from 60 Working Women. Data is represented with the help of tables and simple analysis is done with the help of percentages.

DATA PRESENTATION AND ANALYSIS

Table 1: (Demographic characteristics)

Criteria	Break up	Respondents
Income	Below 10,000	04
	10,000 to 20,000	06
	20,000 to 35,000	11
	35,000 & above	09
	Total	30
Age	20- 25	05
	25-35	13
	35-45	08
	45 and above	04
	Total	30
Occupation	Service	45
	Business	15

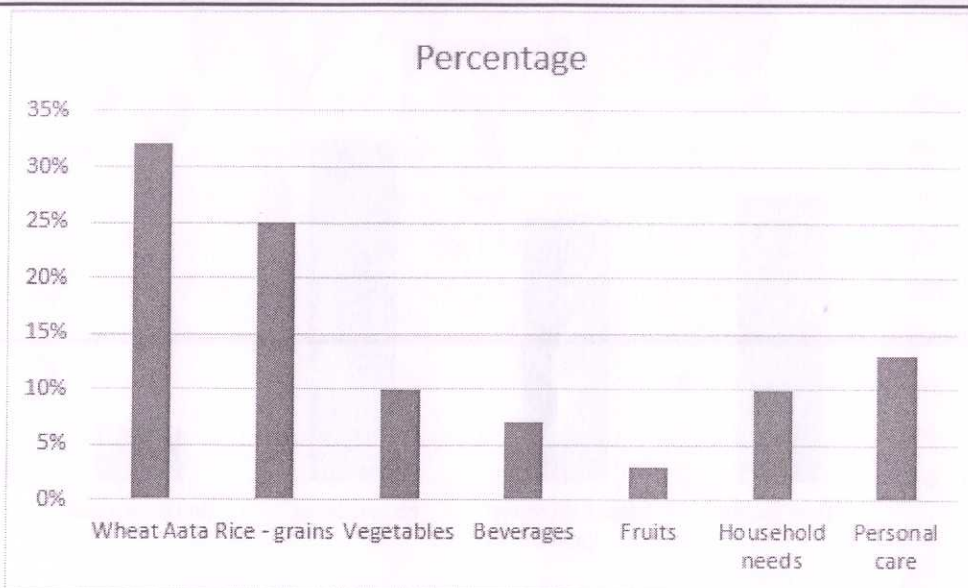


Table 3.1: Reason for choosing Big basket for purchasing daily need product

Reasons	Percentage
Discount offered	44 %
On time delivery	29 %
Wide category of products offered	18 %
Easy to access	03 %
Big brand to choose from	06 %
Total	100 %

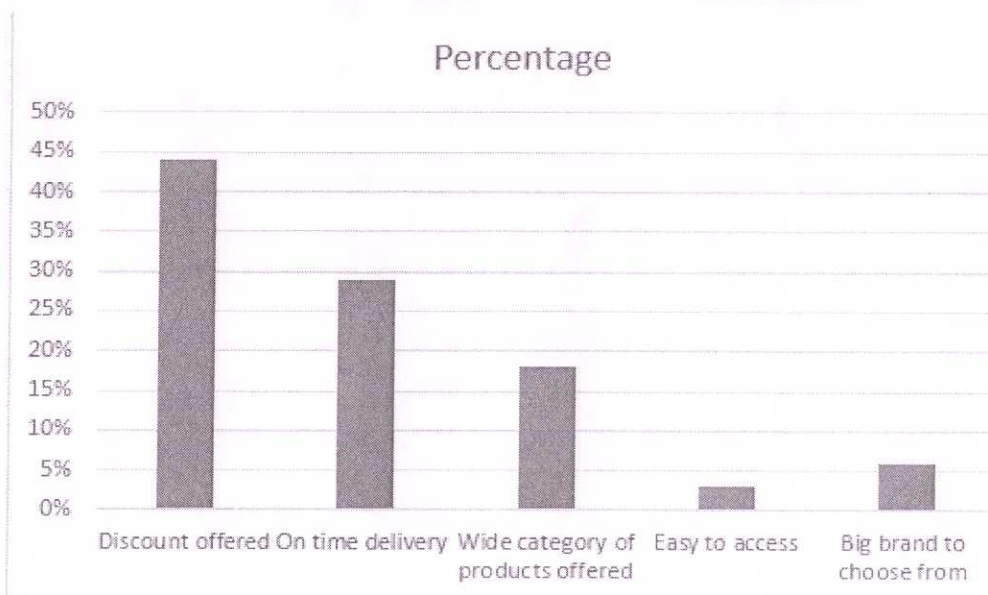


Table 3 and 3.1 shows the different multiple product purchased online and at the same time it also shows the reason why working women of two purchase on big basket.

Table 4: Reason for purchasing daily need goods on M-Commerce

Reason of working women for online purchase	Percentage
Time saving	30 %
Good Discount Offers	28 %
Convenience	36 %
Wider selection	06 %
Total	100 %

Shubhangi Ingole

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AI ENVIRONMENT AND ITS IMPACT ON VARIOUS INDUSTRIES

Miss. Shubhangi Mohan Ingole

Pragati College of Arts & Commerce College, Dombivili, Maharashtra

Abstract

In this paper, I review the role of cognitive psychology in Artificial Intelligence. This paper examines the current thinking, state-of-the-art applications and predictions surrounding AI to bring to light many examples of how it will transform the way we work and how we can perform it to improve the quality of the built environment.

Artificial intelligence may greatly increase the efficiency of the existing economy. But it may have an even larger impact by serving as a new general-purpose "method of invention" that can reshape the nature of the innovation process and the organization of Research & Development.

We suggest that policies which encourage transparency and sharing of core datasets across both public and private actors may be critical tools for stimulating research productivity and innovation-oriented competition going forward. Domains could be anything like Medical, engineering...etc. the participants are perfectly rational, that attempt to directly model each participant's cognitive processor. Nowadays whatever we have an understanding of any problem the Agent needs. It is reflected in the Agent or what he has taken to solve problems. If an Agent is capable of predicting the next action, it could determine whether she/he might fall and take action to attempt to prevent it. A natural starting point in applying deep networks to prior knowledge is a new domain for testing the performance of a regular feed-forward neural network.



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Introduction

Autonomous Technology in almost all industries and the launch of a large number of AI-based machines and services would improve every industry such as health, educational opportunities, security, transportation, safety, trade and every other aspect of living. AI

Dr. Praseena
Biju

RESEARCH PAPER ON INTERNET OF THINGS

Asst.Prof.Praseena Biju

SURAJ GANESH SHANKAR MAURYA
MSC. I.T. PART – II

SAKET COLLEGE OF ARTS , SCIENCE AND COMMERCE

ABSTRACT

The Internet of Things (IoT) is a rapidly growing technology that is transforming the way we interact with our physical world. The IoT connects physical devices and objects to the internet, allowing them to communicate with each other and with humans. This paper provides an overview of the IoT technology, its applications, challenges, and future trends.

The paper begins with an introduction to IoT technology and its components, including sensors, networks, data processing, cloud, applications, security, protocols, and middleware. It then discusses the various applications of IoT, including smart homes, smart cities, healthcare, agriculture, and manufacturing.

The paper also highlights the challenges facing IoT technology, such as data security, privacy, interoperability, and scalability. It discusses the solutions proposed to address these challenges, including blockchain, edge computing, and standardization.

Finally, the paper concludes with the future trends in IoT technology, such as the integration of artificial intelligence and machine learning, the growth of 5G networks, and the development of new applications and business models.

Overall, this paper provides a comprehensive overview of IoT technology and its potential to transform various industries and improve our daily lives.

1. INTRODUCTION

The Internet of Things (IoT) has emerged as a significant technology trend in recent years, which is transforming the way we live, work, and interact with the world. IoT refers to the interconnection of everyday physical objects to the internet, enabling them to collect and exchange data in real-time. These objects can include devices, sensors, appliances, vehicles, and even buildings.

IoT has the potential to revolutionize various industries, such as healthcare, agriculture, transportation, and manufacturing, by enabling better efficiency, automation, and optimization.

local to global. More than 100 nations are currently connected to the Internet for the sharing of information, news, and ideas.

Internet World Statistics estimates that there were 2, 267,233,742 Internet users in the globe as of December 31, 2011 (statistics accessed on June 6, 2013 from the Universal Resource Location <http://www.webopedia.com/TERM/I/Internet.html>). This means that 32.7% of people worldwide use the Internet. Via Cisco's Internet Routing in Space (IRIS) programme, even the Internet will be accessible in orbit over the next four years (Accessed on 10/05/2012: (<http://www.cisco.com/web/strategy/government/space-routing.html>)). When it comes to Things, they can be any thing or person that the outside world can tell apart. Together with technologically advanced items like equipment and gadgets that we use on a daily basis, everyday objects also contain "things" that we don't typically consider to be electronic at all.

4. APPLICATIONS OF IOT:

The Internet of Things (IoT) has vast applications in various industries, ranging from healthcare to agriculture, transportation to manufacturing. IoT can provide real-time insights into operations, optimize performance, and enable automation, leading to better efficiency, reduced costs, and improved customer experience. In this section, we will explore some of the applications of IoT.

1. Smart Homes and Buildings: IoT can enable smart homes and buildings that can adjust lighting, temperature, and other settings based on user preferences and real-time data. Smart homes can use IoT devices such as smart thermostats, smart lighting, and smart security systems to provide a personalized experience to users.
2. Healthcare: IoT can enable remote monitoring of patients and the collection of real-time data, leading to better patient outcomes and reduced healthcare costs. Wearable health devices such as smartwatches, fitness trackers, and glucose monitors can provide valuable insights into a patient's health status, enabling healthcare professionals to provide timely interventions.
3. Agriculture: IoT can enable precision farming by providing real-time data on weather, soil moisture, and crop health. IoT devices such as sensors and drones can collect data and transmit it to the cloud for analysis, enabling farmers to optimize crop yields and reduce waste.
4. Manufacturing: IoT can enable the automation of manufacturing processes by providing real-time data on machine performance, enabling predictive maintenance and reducing downtime. IoT devices can also provide insights into the supply chain, enabling better inventory management and reducing waste.

5. Greater Flexibility: IoT devices can be controlled remotely, allowing for greater flexibility in how businesses operate. For example, remote monitoring of equipment can allow for predictive maintenance, reducing downtime and improving productivity.

6. Environmental Benefits: IoT can be used to monitor and reduce energy consumption, waste, and pollution, leading to a more sustainable and environmentally-friendly world.

5. IOT ARCHITECTURE:

The architecture of IoT can be divided into three layers: the perception layer, the network layer, and the application layer. The perception layer consists of sensors and devices that collect data and send it to the network layer. The network layer is responsible for transmitting the data to the application layer, where it is processed and analyzed. The application layer consists of various applications that use the data to make informed decisions.

Components of IoT Architecture:

1. Sensors and Devices:

The sensors and devices are the physical components of the IoT architecture. They collect data from the environment and transmit it to the network for processing. These devices can be embedded in various items such as vehicles, homes, and buildings, and can include sensors that measure temperature, humidity, light, and other parameters. These sensors and devices can be connected to the network using various communication protocols such as Bluetooth, Wi-Fi, and ZigBee.

2. Network:

The network is the backbone of the IoT architecture that connects the devices and sensors to the cloud. The network can use various communication protocols such as cellular, Wi-Fi, and Ethernet. The type of network used depends on the requirements of the IoT application. For example, a low-power, low-bandwidth application may use a wireless sensor network, while a high-bandwidth application may use a cellular network.

3. Data Processing and Analytics:

The data collected by the sensors and devices are processed and analyzed to extract meaningful insights. The processing and analysis can be done locally on the device or on the cloud. The cloud-based processing can use various technologies such as big data analytics, machine learning, and artificial intelligence to analyze the data.

cybercriminals. It is essential to implement robust security measures, such as encryption, authentication, and access control, to protect the devices and data from cyber-attacks.

2. Interoperability: IoT devices come from different vendors and use different communication protocols, making it challenging to ensure interoperability between devices. Lack of interoperability can lead to a fragmented IoT ecosystem, where devices cannot communicate with each other, leading to limited functionality and reduced user experience. Standardization of communication protocols is essential to ensure interoperability and enable the seamless integration of devices.

3. Privacy: IoT devices collect and transmit vast amounts of data, including personal information, making privacy a significant concern. It is crucial to implement strong privacy policies and consent mechanisms to ensure that users are aware of how their data is collected, used, and shared.

4. Power and Connectivity: IoT devices require power to operate, and many devices are battery-powered, making power management a significant challenge. Connectivity is also a challenge, as IoT devices need to communicate with each other and the cloud, and many devices operate in remote locations with limited connectivity. It is essential to develop power-efficient devices and communication protocols that can operate in low-power and low-bandwidth environments.

5. Scalability: IoT networks can grow rapidly, and it can be challenging to manage and scale the network. As the number of devices increases, the network needs to be able to handle the increased traffic, and it is essential to ensure that the infrastructure can scale to meet the demand.

6. Data Management: IoT devices generate vast amounts of data, and it is essential to manage and analyze the data to derive valuable insights. Data management includes data collection, storage, processing, and analysis. It is essential to develop robust data management systems that can handle the volume, variety, and velocity of IoT data.

7. FUTURE PROSPECTS OF IOT:

The future of IoT is bright, as the technology continues to evolve and become more sophisticated. With the emergence of 5G networks, IoT devices will have faster and more reliable connectivity, allowing for real-time communication and data processing. The integration of artificial intelligence and machine learning will also enable IoT devices to make more intelligent decisions and automate tasks, reducing the need for human intervention. Additionally, the proliferation of IoT devices will lead to the creation of new business models and revenue streams, as businesses find new ways to monetize the data generated by IoT devices.

significant concern, as they can be vulnerable to cyber-attacks and pose a risk to user privacy. Therefore, it is essential to implement robust security measures, such as encryption, authentication, and access control, to ensure the security of IoT devices and data.

In conclusion, IoT has the potential to transform our lives, from smart homes that can adjust to our preferences to wearable health devices that can monitor our vital signs and alert healthcare professionals in case of an emergency. With the increasing adoption of IoT, we are moving towards a world where everyday objects are connected, and the possibilities are endless. However, to realize its full potential, it is crucial to address the challenges, such as security, interoperability, and standardization, that need to be overcome.

**Dr. Prakash
Jadhav**

A STUDY ON PERFORMANCE OF PUBLIC AND PRIVATE BANKING SECTOR AFTER 75 YEARS TOWARDS HOME LOANS

Assist. Prof. Prakash Jayram Jadhav

Research Scholar of Radav College, Bandup East, Department of Commerce, Saket College of Arts, Science and Commerce, Kalyan East

ABSTRACT

The banking sector is one of the basic and greatest service sectors in India and now a day's Indian banking sector attracts the extreme market of Asia in investment. The banking sector today thinks more on how to provide efficient services to its customers. After nationalization of banks in 1969, an incredible level of standing as well as growth of nationalized and public sector banks were observed and today the banking sector in India is well regulated and effectively capitalized. In recent years, there has been also remarkable development and expansion in private banks in India. The basic purpose of providing shelter is to help to achieve some of the socio-economic development aims of the nation. Many banks have arrived in the field of housing finance in accumulation to their routine banking functions

Keywords: Banking Performance, Interest rate Home Loan.

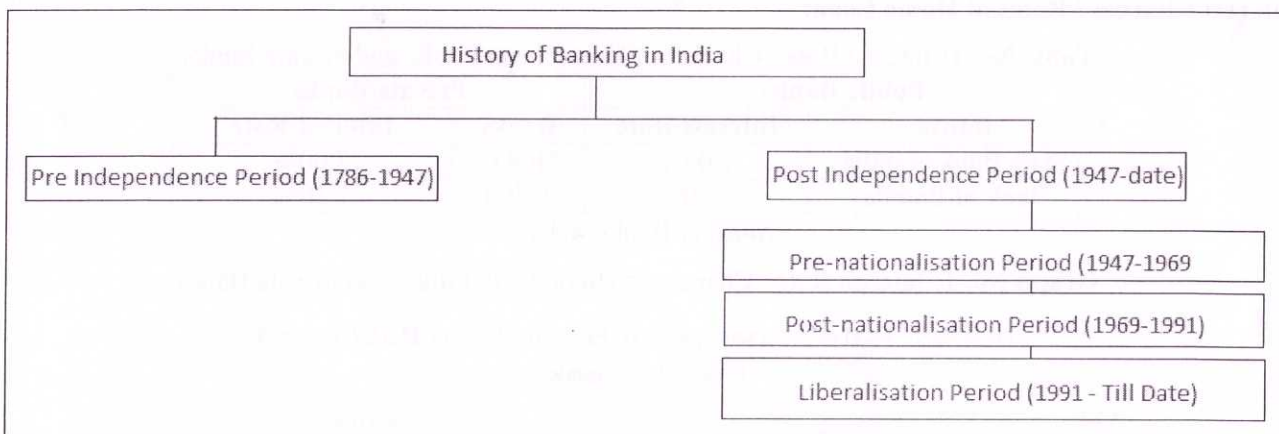
INTRODUCTION

The banking system in India is knowingly altered from that of other Asian countries because of the country's unique geographic, social, and economic characteristics. India has a large population and land size, a diverse culture, and extreme inequalities in income, which are marked among its regions. There are high levels of illiteracy among a large percentage of its population but, at the same time, the country has a large reservoir of managerial and technologically advanced abilities the banking system has had to serve the objectives of economic policies enunciated in successive five year development plans, particularly concerning equitable income distribution, balanced regional economic

Growth, and the reduction and elimination of private sector monopolies in trade and industry

A home/housing loan, also known as a hypothecation, is an amount of money borrowed by an individual, usually from banks and companies that lend money. The borrower has to pay back the loan amount with interest in Easy Monthly Instalments or EMI's over a period of time that can vary between 10-30 years depending on the nature of the loan.

History of Banking in India



REVIEW OF LITEATURE

A literature review is a collecting of the most significant earlier published research on your topic.

Sharma, G., & Sharma, D. (2017) has explained the "Comparison and Analysis of Profitability of Top Three Indian Private Sector Banks". That analyzed the profitability reflects about the performance of the banks. It is to the benefit of the banks to invest in profitable assets. The study tried to compare the top three private sector banks on the basis of some financial parameters. HDFC bank is found to be consistent on the basis of cost to income ratio and return on net worth. ANOVA has been used for the comparison purpose. The banks are found to be statistically different on the basis of two out of four financial parameters.

From the above table and graph represent about the interest charges / rates of public and private banks. The rate of interest of public sector banks like SBI and BOB are 7.05% and 6.50% respectively as compare to private sector banks like HDFC and ICICI are 7.00% and 7.10% respectively. Therefore the private sector banks charge the more interest rate of home loan than public sector banks.

Processing fees on Home Loans:

Table No. 2 Processing fees on Home Loans

Banks	Processing Fees
State Bank of India	0.50 % , Min. ₹ 1000
Bank of Baroda	Min. ₹ 7500
HDFC	0.50%, Min. ₹ 1000, Max. ₹ 10000
ICICI	0.25%

Source: Banks website

From the above table show the processing fees on home loans. The processing fees of HDFC banks (**0.50%, Min. ₹ 1000, Max. ₹ 10000**) more than others banks like SBI, BOB and ICICI respectively.

CONCLUSION AND SUGGESTIONS

From the above analysis it can be observed that more customers approach for borrowing home loan from public sector banks as compare to private sector banks because lower rate of interest on home loan and processing fees. But in this technology world after 75 years of Indian Economy the private banks performance is better than public sectors banks. Its is suggested that the public sectors banks to adopt the new technology in banking sectors and improve the better performance related to the customer point of view. As we know that food, cloths and shelter i.e. home are the primary need for every people of the society, so it is suggested that public and private sector banks to keep their minimum rate of interest on home loan and zero processing fees its helps to improving the borrower of home loans and also helps to the people of the society as well as public and private sector banks.

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**Dr. Rishikesh
Mishra**

आदिवासी विमर्श और समकालीन हिंदी कविता

डॉ. ऋषिकेश मिश्र

हिंदी विभागाध्यक्ष, साकेत कला, विज्ञान एवं वाणिज्य महाविद्यालय, कल्याण(पूर्व), काटेमानिवली, ठाणे, महाराष्ट्र-421306

आदिवासी होने के मायने

आदिवासी, जिन्हें भारत में वनवासी, गिरिजन, मुसहर, अनुसूचित जनजाति आदि नामों से जाना जाता है। भारत के लगभग हर राज्य में ये फैले हुए हैं। इनकी सर्वाधिक आबादी झारखंड में है। शाब्दिक रूप से देखने पर एकबारगी लगता है कि आदिवासी अर्थात् वह समुदाय, जो इस देश में सबसे पहले का आदि निवासी हो। वस्तुतः आदिवासी का अर्थ उन जातियाँ से है, जो वन संपदा पर निर्भर थीं। आदिवासी वन के राजा थे। सभ्यता के विकास के साथ उन तक बुनियादी और भौतिक सुविधाओं की पहुँच नहीं हो सकी, फलतः वे अन्य जातियों से पिछड़े रह गए। जैसे आर्य जातियाँ आरंभ में प्रकृति पूजक थीं, किंतु अपनी तर्कशक्ति, अध्ययन और चिंतन परंपरा के बल पर उन्होंने अपना सामाजिक, आर्थिक और आध्यात्मिक विकास किया। कालांतर में उनकी अध्यात्म परंपरा और उनके उपास्य में भी युगानुरूप परिवर्तन होता गया। जबकि बुनियादी सुविधाओं के अभाव एवं दुर्गम क्षेत्रों में रहने के कारण तमाम वनवासी जातियाँ पिछड़ी रह गईं और उस स्तर पर आर्य(सभ्य) नहीं बन पाईं जो आर्यों का मूल प्रयोजन (कृषवन्तो विश्व मार्यम्) था। इसका अर्थ ये नहीं है कि आर्य कहीं बाहर से आए थे और उन्होंने स्थानीय लोगों का दमन किया। किसी भी सभ्यता में संघर्ष स्वाभाविक है, जिसे आज भी विभिन्न रूपों में देखा जा सकता है। दूसरी बात एक जाति जो स्वयं को श्रेष्ठ मानती है और जब वह किसी अन्य जाति को श्रेष्ठ अथवा अपने सदृश करना चाहती है तब उनके बीच संघर्ष होना स्वाभाविक है। कोई भी जाति या सभ्यता स्वयं को कभी भी निम्न नहीं मानती। इस संघर्ष में जिन्होंने आर्यों की अधीनता स्वीकार कर ली वे उनकी वर्ण व्यवस्था में शामिल हो गए और बहुत संभव है कि कुछ भारतीय आदिम जातियाँ बिना संघर्ष किये दुर्गम एवं सुरक्षित स्थानों पर चली गईं हों और मुख्य धारा से कमोबेश न जुड़ पाने के कारण आदिवासी बनी रहीं। यही कारण है कि आदिवासी जातियों ने अभी भी अपने प्रकृतिपूजक रूप को सहेजे रखा है और प्राकृतिक संसाधनों के प्रति उनकी निर्भरता बनी हुई है।

अपने निरंतर पिछड़ेपन, विषमता, असमानता, उपेक्षा और हाशिये पर रहने के दंश से उपजे विद्रोह के कारण कई वनवासी जातियाँ विशेषकर झारखंड के आदिवासी आज अपना अलग धर्म चाहते हैं। पूँजीवादी समूह, शासन और विकसित जातियों द्वारा बरती गई उदासीनता के कारण ये कई बार बहकावे में आकर अपना धर्म परिवर्तन कर लेते हैं, तो कई बार हथियार भी उठा लेते हैं। जिसकी परिणति हम नक्सलवाद के रूप में भी देख सकते हैं। स्वाभाविक है कि एक व्यवस्था में असंतुष्ट मानव-समूह दूसरी व्यवस्था में सम्मिलित होकर विकास के मार्ग पर अग्रसर हो जाना चाहता है। अंततोगत्वा वहाँ भी उसे निराशा ही हाथ लगती है।

आदिवासी समाज पर राजनीति करने वालों का डर है कि कहीं आदिवासी समाप्त न हो जाएँ। झारखंड की बात करें तो 1931 में हुई जनगणना में आदिवासियों की संख्या जहाँ 38.3% थी जबकि 2011 में हुई जनगणना में यह आबादी 26% हो गई। इसलिए आदिवासी समुदाय जनसांख्यिकी में तारतम्य बिठाये रखने के लिए अलग से धार्मिक कोड चाहता है। आदिवासियों का एक बड़ा तबका है, जो स्वयं को हिंदू नहीं मानता है। वे खुद को 'सरना धर्म' का अनुयायी मानते हैं। ऐसे आदिवासियों में झारखंड के आदिवासियों की संख्या सबसे अधिक है। झारखंड सरकार ने तो 'सरना धर्म कोड' पास भी कर दिया है और केंद्र सरकार द्वारा यह प्रस्ताव अभी लंबित है। यदि केंद्र सरकार द्वारा भी यह बिल पास हो गया तो यह भी हिंदू, मुस्लिम, क्रिश्चान, जैन, बौद्ध और सिख की तरह एक अलग धर्म होगा और अन्य धर्मों की भाँति इसका भी कोड होगा। 'सरना' प्रकृति की पूजा करते हैं। सरना अनुयायी धर्मेश(सूर्य), माँ(धरती) और प्रकृति को मानते हैं। वे भगवान् के किसी सगुण साकार रूप को नहीं मानते। हालाँकि सभी आदिवासी ऐसे नहीं हैं, जो हिंदू धर्म को नहीं मानते। भारतीय संविधान में अनुसूचित जनजातियों यानी आदिवासियों को 'हिंदू' माना गया है। तथापि बहुत से कानून ऐसे हैं, जो इस समुदाय पर लागू नहीं होते। अतः देखा जाए तो समान नागरिक संहिता के संदर्भ में थोड़ी कठिनाई आ सकती है। वैदिक काल में सनातन धर्मावलंबियों के देवता प्रकृति से जुड़े हुए थे। वे प्रकृति पूजक थे। प्रकृति के समस्त उपादानों के संरक्षक थे और उनके प्रति आस्थावान भी, किंतु पौराणिक युग तक आते-आते देवता विशिष्ट और एलीट टाइप के हो गए। जबकि आदिवासी प्रकृति के समस्त उपादानों के साथ अनवरत जुड़े रहे। दरअसल इस समाज की आत्मा भारतीय है। अतः भारतीय संस्कृति और अध्यात्म परंपरा के साथ इन्हें जुड़ने में कोई दिक्कत नहीं होगी, बशर्ते इनकी परंपराओं और मान्यताओं को सुरक्षित रखते हुए इन तक विकास की मंगलमयी धारा पहुँचायी जाए।

यहाँ ध्यातव्य है कि विमर्श का अर्थ केवल शोध, अध्ययन, पठन-पाठन और वैचारिक विनिमय तक सीमित नहीं है, बल्कि साहित्यिक-विमर्श उस मूक समुदाय की आवाज़ भी बनता है, जो किसी न किसी कारण से विसंगतियों, विषमताओं और अंतर्विरोधों का शिकार रहा है। दलित, वंचित और उपेक्षित रहा है। वस्तुतः यह समझने की ज़रूरत है कि खतरा आदिवासी व्यक्ति पर नहीं उसकी पहचान पर है। जैसे-जैसे यह देश विकसित होता जाएगा और इस समूह का स्थानांतरण होता जाएगा, वैसे-वैसे आदिवासियों की आदिवासियत समाप्त होती जाएगी। वे अपनी कला और संस्कृति खोते जाएँगे। विश्वग्राम

Nilam Aher

Study of Software Testing Strategies

Ms. Nilam Hiranman Aher

Computer Science, Ashoka Center For Business and computer studies College, Nashik (India)

ABSTRACT:

In software testing different strategies are utilized to test different module in term of stubs and drivers verification and validation performs an important role. The front end (designing) part and backend (Database) passes through different testing strategies. Each test case performs an important role in independent manner web app strategies implements dimension of qualities in syntactical and semantically manner. The web app is challenging role when it uses a different configuration, different environment, static environment, dynamic environment.

Keywords: alpha, beta, driver, ITG, stub, V&V.

INTRODUCTION:

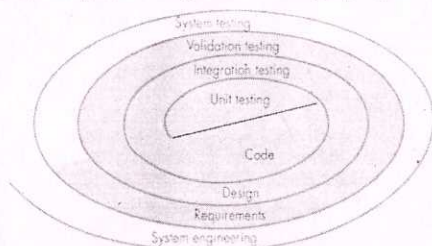
Testing is Set of Activities that can be planned in advance and conducted systematically, For testing having characteristics. Effective testing reviews: errors can eliminate before testing commences. Testing begins at the component level and works towards integration of the system. There are many testing strategies which applied at a different level. Debugging must accommodate with testing strategies, Strategies of testing starts with low-level tests that are necessary to verify small code Segment and correctly implemented high-level test cases.

V & V model: Verification and Validation

Verification: "Are we building the project right"

Validation: "Are we building right project"

The developer and ITG (independent test group) work closely throughout the test will be Conducted ITG involves in analysis, design, throughout the large project Diagram:



Following are testing Strategies:

Unit Testing: Exercise the specific path in component control structure and ensure maximum error detection. Unit processing focuses on internal processing logic and data Structure within the boundaries of a component can be parallel for multiple Components.

Integration Testing: Issue associated with a dual problem in verification and program constructing in input and output more relevant during integration.

Validation Testing: Its Final assurance that software meets all informational, functional Behavioural and performance requirement.

System Testing: Overall System Function and performance achieved.

Selective Testing: Execution path Essential task during unit testing to uncover error due To erroneous computation, incorrect comparison or improper control flow.

Boundary Testing: When error occurs at n-th element in n-dimensional array is processed when I th repetition of loop with I passes is involved when the maximum or Minimum allowable value encountered, test cases that exercise data structure, control Flow, and data values just above and below maxima and minima are likely to uncover errors

Integration Testing: Construct the program in "big bang" approach all component combined in advanced then entire program testing as a whole and if the error is encountered then correction is difficult because of vast expansion of the entire program, possibility than once the error is corrected new one can occur and the process is continuous as an endless loop. So we can perform the incremental integration.

1] Top Down Integration:

The main control is used as test drives and stub is substituted for all component directly subordinate to the main control module. Depending upon Integration approach selected according to depth or breadth search, coordinate stubs are replaced one at a time with the actual component. On completion, each set off another stub is replaced with the real component. Its "well factored" program structure. Top down strategy logistic problem can arise Delay many tests until stubs are replaced with actual module can cause to loose some control over correspondence between specific test and in cooperation of specific module which violates top down approaches. When stub more complex than there significant overhead develop stubs that perform a limited function that stimulates the actual module. Integrate the software from bottom of hierarchy upwards

2] Bottom-up Hierarchy:

Low-level component is combined into the cluster (builds) perform a specific software sub function. A Driver (Control program of Testing) is written to coordinate test case input and output. The cluster is tested. Driver are removed and cluster are combined moving upward in the program structure.

Semantic Testing can answer the following Questions

- 1] Is the information factually accurate?
- 2] Is the information concise and to the point?
- 3] Is the layout of the content object easy for the user to understand?
- 4] Can information embedded within content object found easily?
- 5] How proper references been provided for all information derived from other sources?
- 6] Is the content infringe on existing copyright or trademarks?
- 8] Does the content aesthetic style or content conflicts with the aesthetic style of the interface?
- 9] Does the content contain an Internal link that supplements existing content? Is the link correct? Obtaining the answer for above question for a large web app is a daunting task. If failure to uncover semantic errors may lead failure of web app application.

Database Testing:

Modern Web app testing needs to a dynamic content object that is created in real time using the data acquire from the database .The Requirements are, translating user request into a form that can be processed by the. Data base management system Communication between the web app and the remote database must be developed. Raw data acquired from the database must be transmitted. The dynamic content objects must be transmitted to the client in a form that can be displayed to the end user. The data transformation

, data management, and database access can be reusable components that have been validating separately as a package. web app testing focuses on the design of test cases , Which focuses on the interaction between client layer and server layer.

CONCLUSION:

Testing strategies are useful in effective manner. It should follow a risk-based approach to balancing the testing effort with consequences of software failure. Architectural and design-level risk analysis, provide the right context to plan and perform various test cases. White box testing can be used with black box testing to improve overall test effectiveness. It uncovers programming and implementation errors. Unit and integration test perform unit wise and whole system testing. This paper introduces a risk-based approach and tools and techniques applicable testing for security. We can say a test case is a code fragment that programmatically checks that another code unit - a method - functions as expected. In order to make the testing process an efficient one, it is recommended to use a testing framework. According to Requirements seem to be ephemeral. They flit in and out of projects, they are capricious, intractable, unpredictable and sometimes invisible. When gathering requirements we are searching for all of the criteria for a system's success.

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Regression Testing: It is re-execution of some subset of test that has already been conducted to ensure that changes have not propagated unintended side effects. Regression Testing helps to ensure changes do not introduce unintended behavior or additional error. The test cases are sample of tests that will exercise all software function. An additional test that focuses on software function likely to be affected by the change. Test that is focus on the software on the software component that has been changed. Regression should design to include only those test that one or more classes of error in each of major program function. Strategies for top down and bottom-up testing:

Sandwich Testing: Top down uses for upper levels of program structure coupled with bottom-up test for subordinate levels When we think of web app how testing is works and web app also include following testing

Validation testing: The individual component has been exercise , validation makes distinction between conventional and object-oriented software validation means expected by Customer series of test that demonstrates conformity with a requirement which ensures all requirement satisfies after conduction of validation test these cases are arrival, The function or performance characteristics confirms the specification and acceptance. A deviation from specification is uncovered and deficiency list created

Alpha testing: Usually done at developer side

Beta Testing: usually done at customer side. Web app strategies implements in terms of

Dimensions of Quality: Content is evaluated in following ways:

Syntactical Level	Semantic Level
Deals with spelling , punctuation , grammars accessed text based with the document	Deals with Correctness (Information representation), Consistency (Entire content object and related object), lack of ambiguity are accessed

The function is tested to uncover error that indicates lack conformance to customer requirement web app assessed for correctness instability and general conformance to appropriate implementation standards.[Java or Ajax]Structure is assessed to ensure that it properly delivers web app content and function that is extensible and that can be supported as new content or functionality is added

Usability: Tested ensure that each category of user is supported by the interface and can learn and apply all required navigation syntax and semantics.

Navigability: Tested to ensure that all navigation syntax and semantics are exercises to uncover any navigation error For (Ex-Dead Link, improper link, erroneous link)

Performance: Performance is tested under a variety of operation condition, configuration and loading to ensure that the system is responsible for user interaction and handles extreme loading with unacceptable operation degradation.

Compatibility: is tested execution the web app in a variety of different host configuration on both the client and server side finds the error that is specific to unique host configuration.

Interoperability: To ensure that web app properly interfaces with other application and /or databases.

Security: Tested by accessing potential vulnerabilities and attempting to exploit each, Errors within the web app. Web app tests uncover problems that are on client side (some interface implementation personal communication devices) symptoms of the error is not error itself. web app implantation is at the different configuration and within the different environment so to reproduce an error outside the environment in which error was originally encountered. Improper HTML coding error trace to the web app configuration web app resides at client -Server architecture so difficult to find out , client server or Network itself error occurs when some are in the static operating environment while other is in a dynamic environment.

Testing Strategies:

The content of web app is utilized to review to uncover error. Interface model ensured that use cases can be accommodated. The Design model of the web app is reviewed to uncover navigation error. The user interface is tested to uncover the error in presentation or navigation mechanism. Functional component is unit tested. Navigation throughout architecture is tested. Testing for different environmental configuration and tested for compatibility. Security test is conducted attempt to exploit vulnerabilities in web app within environment Performance test conducted. Controlled and monitored the population of the end user. The result of their interaction is navigation error usability concern , compatibility concern and web app security, reliability and performance. Regression Test derived from a test developed when web app was first engineered.

Test planning:

Test planning is needed, an initial number of bugs found from ad-hoc testing is large one but not sure that all bugs are detected so that conjure up imagination new tests so also remember how the previous test executed in order to reliable re-test website/ application and ensure bug introduced. Test plan Identifies , Task set to be applied as testing commences].work produces to be produced as each task executed. The Manner in which result of test evaluated recorded and reused when regression test conducted.

Content Testing: Error occurs in web app content because of incorrect information , improper organization or violation of intellectual property laws , content testing divided into two types,

I] **Reviews:** Uncover Semantic error

II] **Executable Testing:** Uncover content error that can be traced to dynamically derived content that is driven by data acquired from one or more databases.

Semantic error: automated spelling and grammar checkers may be used

Syntactical Error: detected by tools which are discovered by tester [Reviewers] for sometimes In large websites enlist services of a professional copy editor to uncover typographical error , grammatical mistakes, errors in graphical representation of cross-referencing error.