



Smt. P.D. Hinduja Trust's

## **K. P. B. HINDUJA COLLEGE OF COMMERCE**

NAAC Re-Accredited with 'A' Grade

315, New Charni Road, Mumbai 400 004. | Tel : +91-22-40989000 | Fax: +91-22-23859397

Website: [www.hindujacollege.com](http://www.hindujacollege.com) | Email: [hindujacollege@gmail.com](mailto:hindujacollege@gmail.com)

**One Day  
International Conference**

on

# **Vibrant India in the 21<sup>st</sup> Century**

on

**March 13, 2015**

Sponsored by:

**UNIVERSITY OF MUMBAI**

**3**

VOLUME

ISBN 978-93-83072-72-9



Price Rs. 800/-

**RISHABH**  
PUBLISHING HOUSE

Books for Courses Conducted by University of Mumbai

Class 16 - No. 1873133



**Head Office :**

Gala No. 18, C. S. No. 2/152, Plot 16/18, Nasarwanji Petit Street,  
Grant Road (East), Mumbai - 400007

[www.RPHep.com](http://www.RPHep.com)

[rphep1@gmail.com](mailto:rphep1@gmail.com) (022) 2301 0787

**Stockist :**

A-1, 503, GIDC, Umbergaon, Dist. Valsad, Gujarat



## VOLUME 3 COMMERCE AND MANAGEMENT

1.	E-Commerce in India – A SWOT Analysis	● Asst. Prof. Pooja Tripathi	1
2.	A Study of Growth of Mutual Funds Industry in India	● Dr. Rajeshwary G. ● Gayatri Agarwal	7
3.	Audit Procedure: Need for Revisit	● Prasad John Dabre	12
4.	Overview of E-Commerce Industry in India	● Prashant Ramesh Naik ● Nayan Adhiya	17
5.	Carbon Trading in India	● Prof. Prashant Shelar	26
6.	Advertising Management	● Prof. Neeta Rath	32
7.	CSR & Satisfaction Level of Online Shoppers Special Emphasize on the Free Coupons Received as Reward & Its Consumption Pattern.	● Ms. RiddhiAgrawal ● Ms. Siddhi Agrawal	38
8.	Challenges faced by Human Resource	● Prof Rinkesh Chheda	45
9.	A Study on Corporate Social Responsibility Practices in Indian Banking Sector	● Ms.Sadhana Venkatesh	51
10.	FDI & Indian Civil Aviation	● Sandeep N. Thorat	57
11.	Need for Gender Equity in Education in India: An Analysis	● Sandeep Shravan Sawalkar	62
12.	E-Marketing An Emerging Trend	● Sheenu Tiwari	67
13.	Trends in Indian Mutual Fund Industry	● Shehnaaz Nazkani	74
14.	Changing Role of Women in Mumbai Female Entrepreneurship Growing Faster Than Ever	● Kaniz Fatima Mapari ● Sneha Singh	82
15.	Corporate Social Responsibility – Need of the Hour	● Ms. Najmunnisa Shaikh ● Ms. Milina Fereira ● Ms. Sudha Lawrence	91



Matushri Kanbai Lalbai & Motibai Lohana  
Kanyashala & Balikagruh Trust



**B.L. AMLANI COLLEGE OF COM. & ECO,  
M.R. NATHWANI COLLEGE OF ARTS**

Organize One Day  
**Western Regional Centre**

ICSSR Sponsored

National Seminar

on

**“STATUS OF WOMEN IN TRANSITIONAL SOCIETY”**

7th August, 2015



Editor

**Jitendra Aherkar**



<b>35. Social Security and Social Protection for Women</b> <i>Prof. Vibhuti Patel</i>	185
<b>36. Role of Women in natural disasters-An Indian perspective</b> <i>Dr. Leena M. Gadkari</i>	193
<b>37. Decision making and Leadership skill among Women- A Comparative Study between Employed and Unemployed Women of Nagpada Mumbai</b> <i>Dr. Mrs. Beenu Singh</i>	200
<b>38. Women Entrepreneurship and Economic Growth in India</b> <i>Dr. Seema S. Waghela</i>	207
<b>39. Empowering Women through Vocational Education</b> <i>Prof. Pooja Tripathi</i>	212
<b>40. Technology -A Companion to Women</b> <i>Prof. Viod H. Kamble, Prof. Ritu Kashyap</i>	217
<b>41. Unique Work Culture in a Women's Organization – A Case Study of Shri Mahila Grih Udyog, Head Office Mumbai</b> <i>Ms. Shivani Naik</i>	221
<b>42. Women and Euthanasia</b> <i>Mr. Batoool Bakhtawar</i>	225
<b>43. Violence against Women in India: Current Challenges and Future</b> <i>Ms. Sadhane Venkatesh</i>	234
<b>44. Empowering Women through Vocational Training and Education and Skill Development Programmes</b> <i>Dr. Sunayana j. Kadle</i>	238
<b>45. Empowerment of Women and Indian Constitution</b> <i>Prof. Amshumali</i>	242
<b>46. Role of Microfinance in Shaping the Future of Women</b> <i>Dr. Ratnaprabha N. Rajmane</i>	245
<b>47. Role of Banking Sector in Development of Women</b> <i>Gunjan Jain</i>	252
<b>48. Awareness of Milk Adulteration among Consumers in Mumbai City and its Suburbs</b> <i>Mrs. Roopa Rao</i>	256
<b>49. Women as Agents of Change</b> <i>Mrs. Priti Suresh Chandorkar</i>	262
<b>50. Women –Socio Cultural Issues</b> <i>Ms. Yogita Mandole</i>	266
<b>51. Rural Entrepreneurship – A Path for Rural Development</b> <i>Ms. Vaishali Dhaware</i>	270

ICSSR Sponsored  
One Day National Seminar on  
"STATUS OF WOMEN IN  
TRANSITIONAL SOCIETY"  
(Proceedings)

First Edition: 7 th August, 2015

Chief Editor: Jitendra Aherkar

Organised by:

Kanyashala & Balikagruh Trust  
B.L.Amlani College of Com., & Eco;  
M.R.Nathwani College of Arts, JVPD  
Scheme, Vile Parle (West), Mumbai -400056.

Publisher :

**Sharayu Prakashan**

B-7/501, Vijay Park, Kasarvadavali,  
Ghodbunder Road, Thane (West) 400615.

Mobile : 9967357415

E-mail : ashtikarcd@gmail.com

Cover Design : Mr. Sagar (Pappu) Shewale

Printer : Sharayu Prakashan (Printing Press)

40 Punarvasan, Nr. Parijat Society, Kasarvadavali,  
Ghodbunder Road, Thane (West) 400615.

Price : Rs. 800/-

ISBN: 978-93-5212-846-4

The views and opinions expressed in this book are the authors own and not necessarily those of the publisher. We every effort has been made to ensure that all facts are stated correctly, the publishers regret their inability to accept responsibility for any inadvertent errors or inaccuracies.

The publishers shall endeavor, wherever possible to remedy all errors and omissions which are brought to their attention in subsequent editions.

All rights reserved. No part of this publication may be reproduced, stored or introduced into retrieval systems, transmitted in any form or by any means (electronic, photocopying, recording or otherwise) without the written permission of the copyright owner.



### **Sharayu Prakashan**

B-7/601, Vajray Park, Kasarmandir, Ghodhunder Road,

Thane (West) 400115. Contact : 9807367815

E-mail : asthikaral@gmail.com

Website : www.sharayu.com

**ISBN: 978-93-5212-846-4**

ISBN 978-93-83072-85-9



Price Rs. 850.00

**RISHABH**  
PUBLISHING HOUSE

Books for Courses Conducted by University of Mumbai

Class 16 - No. 1673133



**Head Office :**

Gala No. 18, C. S. No. 2152, Plot 16/16, Nandanwadi Pett Street,  
Grant Road (East), Mumbai - 400007

[www.RPHep.com](http://www.RPHep.com)

[rphep1@gmail.com](mailto:rphep1@gmail.com) (022) 2301 0787

**Stockist**

A-1, 503, GDC, Umbergaon, Dist. Valsad, Gujarat



Printed by : Suman  
98202 34341



# CLARA'S COLLEGE OF COMMERCE

Yari road, Versova, Mumbai - 400 061



In Collaboration with  
**University of Mumbai**



## National Conference

On

ISSUES AND CHALLENGES FOR SUSTAINABLE GROWTH



Sr. No.	Title	Author/s	Page No.
13	Financial Accounting Practices Among Small And Medium Enterprises : Issues And Challenges	Prof. Ms. Rakhi P. Madhani	98
14	Banking and Finance - Know Your Customer (KYC) Rule	Mr Nirav Goda Mr Sumeet Pednekar Mrs Shree Nair	105
15	Impact Of Human Resource Outsourced On Employees	Prof. Babita A. Kanojia Prof. Aksha Memon Neha Golbole Elaine Fernandes	110
16	Historical Review of Literature of Banking and Insurance Sector In India	Dnyaneshwar D. Banasode	119
17	Application of E-Tecnology in Higher Education With Reference to Western Mumbai	Prof. Babita A. Kanojia Dr. Arvind S. Luhar	127
<b>TRACK 02</b>			
1	A Study On Eradication Of Poverty Through Education	Manoj Mishra Shreya Hanchate Yashpal Mehra	139
2	Role of Marketing of Agriculture Produce in the Development of Nanded District Economy	Dr. Govind Pandurang Choudhari	149
3	Inclusive Growth - An Introduction	Pooja Tripathi	154
4	Will Mumbai's Diamond Business Turn Murky?	Dr. (Mrs) Kanchan Shridhar Fulmal	160
5	Public Private Partnership In Social Sector : Case Study on Success of "Akshaya Patra Mid Day Meal Program"	Prof. Priti N. Gala	169
6	Sustainability Reporting Trends in India	Prof. Shweta J. Pandey	178
7	Financial Inclusion – Sukanya Samriddhi Yojna (SSY)	Prof. Shahid Ansari Prof Surendra Chaudhary Riddhi Maheria Srishti Jha	182
8	Industrial Relation and Productivity in India in Modern Technological Era	Samita Sengupta	189

ISSN: 2277-9302

# IJMR

Vol. III, Issue 12 (II), March 2015

International Journal of  
Multidisciplinary Research



Jai Hind Education Society

## INDEX

SR. NO.	PAPER TITLE	PAGE NO.
1	TACKLING CHALLENGES IN BANKS: A BEHAVIOURAL PERSPECTIVE Dr. Jayashree Mehta	1
2	GUIDANCE AND COUNSELLING FOR THE STUDENTS OF HIGHER EDUCATION Chandrashekher Ashok Chakradeo	4
3	YOGA: THE ESSENCE OF HUMAN LIFE Sharmila Jajodia	7
4	LAND ACQUISITION IN INDIA: CRITICAL ISSUES AND CONCERNS Ms Monika Verma	11
5	PRADHAN MANTRI JAN DHAN YOJNA : A PILING TO OVERCOME FINANCIAL UNTOUCHABILITY Dr. Subhash Anton D'souza	15
6	MANAGING & MEASURING RISK UNDER BASEL III CA Mabel Lobo	18
7	ENABLE E- GOVERNANCE – JOURNEY TOWARDS TRANSPARENT DEMOCRACY Mehrunisha Lakhani Sinha & Prof. Narendra Jadav	23
8	WOMEN ENTREPRENEURSHIP AN ENGINE FOR INDIA'S ECONOMIC DEVELOPMENT Dr. (Mrs.) Joana William Tuscano	27
9	ON UNDERSTANDING THE DATA GOVERNANCE STRUCTURE AND DATA CLEANSING PROCESS TO ACHIEVE OVERALL EFFICIENCY AT BRITISH TELECOM GLOBAL SERVICES CONTRACTS Mr. Jagdish V. Avachat & Dr. Vilas D. Nandavadekar	31
10	CONTEXTUALIZING HUMOR EFFECTIVENESS OF INDIAN ADVERTISEMENTS Ms. Tripti Saun	38
11	THE ROLE OF NGO'S IN PROMOTING WORLD EMPOWERMENT AND SUSTAINABILITY Dr. Rakhee Paresk Kelaskar	42
12	M-COMMERCE IN INDIA – AN INTRODUCTION Asst. Prof. Pooja Tripathi & Ms. Pooja Singh	45
13	EFFECTIVE SALES MANAGEMENT THROUGH THE EYES OF B2B SALES PEOPLE: A CONCEPTUAL MODEL FOR FUTURE RESEARCH Forom Mehta	49
14	TRADE AND COMMERCE DURING THE PERIOD OF MARATHAS Dr. Vincent D'Mello	53
15	A STUDY OF PROFESSIONAL COMMITMENT OF TEACHER EDUCATORS Jayesh R. Jadhav	59
16	INTERNATIONAL FINANCIAL REGULATION Mr Aishwarya Sharma & Miss Sanskriti Singh	64
17	COMMERCIALISATION OF SPIRITUALITY – A STUDY OF PULLAVARS IN KERALA Dr.Liji Santosh	66
18	COPORATE WORLD AND SUCCESSION PLANING Dr.S.S. Naikwadi	70
19	IS ENGLISH FADING INTO YOUNGLISH? Romia Royal Correia	72
20	INTERNATIONAL TRADE BUSINESS Dnyaneshawar Dattu Banasode	76

ISSN: 2277 – 9302

**International Journal of  
Multidisciplinary Research (IJMR)**

Vol. III, Issue 12 (II), March 2015

**Editor in Chief**

**Dr. Sajid Alvi**  
Director, Dnyansagar Institute  
of Management & Research, India

**Managing Editor**

**Prof. Rakesh Mittal**  
Choice Institute of Management  
Studies & Research, India

**International Advisory Board**

**Hon. Prof. Dr. Priya Ranjan Trivediji**  
Chancellor,  
Global Open University,  
Nagaland, India

**Timothy Wallis**  
Australia

**Dr. Ah Kie Lim**  
Malaysia

**Dr. Abhijeet Shelke**  
Associate Professor,  
Department of Management Science,  
Dr. Babasaheb Ambedkar Marathwada  
University, Aurangabad

**Dr. Nitin Ghorpade**  
Principal, Prof. Ramkrishna More Arts,  
Commerce & Science College

**Dr. Keasi Motuhifonua**  
New Zealand

**Dr. M. G. Mulla**  
Head, Dept. of Cost & Work Accounting  
Abeda Inamdar College of Arts, Science &  
Commerce

**Dr. W. K. Sarwade**  
Dean, Faculty of Management Science,  
Dr. Babasaheb Ambedkar Marathwada  
University, Aurangabad



**DTSS College of Commerce**

jointly with

**University of Mumbai**

organizes



**INTERNATIONAL CONFERENCE**

ON

**India Calling**

**A World of Opportunities  
(Initiate, Integrate, Innovate)**

**20th February 2015**

**Initiate**

**Editor-in-Chief**

**CMA Dr. Kinnarry Thakkar**

**Conference Venue**

**Pherozshah Mehta Auditorium**  
(Department of Civics and Politics)  
**University of Mumbai**  
Vidyanagari Campus, Kalina, Santacruz (E)

**2**

**VOLUME**

Sr. No.	Title	Author(s)	Page No.
48.	Mystery Shopping – An employer's perspective	★ Mrs. Jinal Shah	232
49.	Economics of Gender Bias in Higher Education	★ Dr. Medha P. Tapiawala	234
50.	Social Knowledge Management: Role Of Social Media For Disseminating Informal Wisdom Of Elderly To The Youth	★ Prof. Mrs. Kajal D. Chheda	237
51.	Performance Appraisal and Its Implementations	★ Nazneen G.D.Momin ★ Uzma Tanveer Momin	240
52.	Women Entrepreneurship (A Step in the Direction of Women Empowerment in India)	★ Sanjiwani S. Patil ★ Dr. Anant Deshmukh	243
51.	Online Buying Behaviour of Today's Youth	★ Rakhi Bhattacharya	248
52.	Information and Communication Technology in Education	★ Sharyn Prabhakar Bangera	253
53.	Energy Demand In Domestic Sector - Indian Context	★ Dr. A. h. Saudagar ★ Mr. Khatib noaman umer	256
54.	A Study of Women Entrepreneurship in India	★ Dr. Minu Madlani ★ Jitendra Aherkar	260
55.	An Analysis of Various Models of Financial Inclusion in India	★ Archana Nair	264
56.	Financial Inclusion- Pradhan Mantri Jan Dhan Yojana	★ Mrs. Rachana Joshi	269
57.	Role of Law in Higher Education	★ Preeti D. Gaud	273
58.	Online Shopping in India: In Favour or Against	★ Ms. Shital V. Pawar	277
59.	A Study on the Applicability of Post Office for Financial Inclusion	★ Mr. Essaikimuthu Madaswamy Konar ★ Mr. Shrinivas Aiyar	281
60.	Strategies to Handle The Challenge of Talent Retention	★ Dr. Vilasini G. Patkar	285
61.	Understanding of Reverse Mentoring in Human Resource Management	★ Agnus Anthony ★ Reshma Shaikh	289
62.	Role of Actuaries in Insurance	★ Prof. Pooja Tripathi	292
63.	Rural Development: A Review of The Schemes for Poverty Alleviation in India	★ Umeshchandra M. Yadav	296
64.	Business and Marketing – Digital Marketing	★ Prof. Virendra Prajapati	302