



CARMEL VIDYA BHAVAN TRUST'S  
**CHRIST COLLEGE - PUNE**

(Affiliated to the Savitribai Phule Pune University)

ID-No. PU/PN/ASC/269/2007, College Code-829

26/4A, Sainikwadi, Vadgaon Sheri, Pune 411 014.

Accredited by NAAC with 'B+' Grade

Ref. No. CCP/

CRITERIA - III	
KEY INDICATOR	<b>3.3.1 Number of research papers published per teacher in the Journals notified on UGC care list during the last five years</b>
METRIC NO.	<b>3.3.1.1 Number of research papers in the Journals notified on UGC CARE list year wise during the last five years</b>

### 3.3.1.1-3 URL OF THE CONTENT PAGE OF THE PRINT JOURNAL.

<https://christcollegepune.org/uploads/userfiles/Content%20Page%20Of%20the%20print%20journal.pdf>

ISSN : 0973-855X



**MPJSS**

**Madhya Pradesh  
Journal of  
Social Sciences**

Peer-reviewed Journal of  
M.P. Institute of Social Science Research

**Volume 28 | Number 1(ii) | June 2023**

**[www.mpissr.org](http://www.mpissr.org)**



ISSN : 0973-855X



**MPJSS**

**Madhya Pradesh  
Journal of  
Social Sciences**

Peer-reviewed Journal of  
M.P. Institute of Social Science Research

**Volume 28 | Number 1(ii) | June 2023**

**[www.mpissr.org](http://www.mpissr.org)**



**Madhya Pradesh Journal of Social Sciences**  
*A Biannual Journal of*  
M.P. Institute of Social Science Research, Ujjain

Vol. 28

June 2023

No.1(ii)

**CONTENTS**

- ICT for Education During Covid-19  
Prof. Londhe Appa Ramchandra, Prof. Bansode Dhanashri Tanaji
- Study of Customer Satisfaction in the Field of Holy- Tourism Services With the Application of Servperf Model.  
Prof. More Anita Balasaheb, Dr. Ashok Pawar
- Origination at the New Orbit: A Study on Barriers and Contributors to Reverse Innovation in Medium Scale Industries of Gujarat  
Dr. Komal D. Mistry, Dr. Yashasvi R. Rajpara
- A Study on the Reader Preference and Perception Towards Ebooks Among Arts College Students  
Dr.K. Poorna
- E-Learning Models in Higher Education  
Dr.U.Vani
- A Study of Price Sensitivity of Consumers Towards Sustainable FMCG Products  
Ekta Salunkhe, Dr. Aparna Tembulkar, Dr. Pratap Pawar
- Bhimthadi Jatra: Planning and Business Development in Exhibition Events  
Mrs. Rekha Kankariya, Dr. Sulabha Patole
- A Study of Role of Ngo in CSR's Contribution to Development of Society  
Surjeet Kumar
- Study of Professional Adjustment Among Polytechnic College Teachers of Kashmir With Respect to Their Gender  
Umar Iqbal Wani, Prof. Tasleema Jan
- The Perception of Work-From-Home Among Employees in India  
Dr. Arti Singh, Dr. Ibha Rani, Tanishq



A Study on the "Altman Z Score" and Its Relevance to The Financial Health of Banking Institutions: A Case Study of India	78
Manisha Pawar, Dr. Nidhi U. Argade	
Effect of Social Media Advertising on Consumer Buying Behaviour	85
Dr. B Abirami, Meghna Rajan, Ancy Antony	
An Awareness of HTML5 and HTML 6 in Web Development	95
Archana Mhaske	
Impact of Customer Service on Sales and Factors Influencing Customer Service	102
Dr.S.Tephillah Vasantham, Dr.S.Shyamala Gowri	
Impact of Make in India & Start Up India on FDI	106
Dr. Jayasree Nambiar	
Cloud Computing -Data Management, Challenges, Storage and Security Tools Among Small Scale Automobile Industry	114
Preeti Vikas Brahmane	
Online Earning and Its Impact on The Economy Concerning Youtube, Social Media, Blogging, And Freelancing	119
Mr. Nirmalbabu Dwivedi, Dr. Amol Mane, Mr. Ashwini Kumar Sharma	
Application of Theory of Constraints Principles in Optimizing Channel Inventory for Engineering Companies.	126
Dr. Anand Chitanand	
Problems and Challenges of Moonlighting in Indian IT Scenario	131
Dr. Geetha Rajan, Ms. Kusumita Vivek Medhekar	
Exploratory Study Problems Faced by Amazon Users in South Mumbai Region	139
Dr. Prashant Bhagat, Sushma S Ahire	
To Study the Trend of the Export and Import of Various Commodities of Food Processing Units Using Trend Analysis for Pre and Post-Pandemic – Covid 19	146
Kavita Pareek, Dr. Roopali Prashant Kudare	



ISSN : 0973-855X



**MPJSS**

# **Madhya Pradesh Journal of Social Sciences**

**Peer-reviewed Journal of  
M.P. Institute of Social Science Research**

**Volume 28 | Number 1(iii) | June 2023**

**[www.mpissr.org](http://www.mpissr.org)**



# Madhya Pradesh Journal of Social Sciences

*Patron*  
Professor Gopal Krishna Sharma

*Editor*  
Professor Yatindra Singh Sisodia

*Associate Editor*  
Dr. Mann Gantam

## *Advisory Board*

### Political Science

**Professor Sandeep Shastri**  
Vice Chancellor,  
Jagaran Lakshmi University  
Bhopal (M.P.)

**Professor G. Palanithurai**  
Gandhi Gram Rural Institute  
(Deemed to be University)  
Dindigul (Tamil Nadu)

**Professor Ashutosh Kumar**  
Panjab University  
Chandigarh

**Professor Sanjay Kumar**  
Centre for the Study of Developing Societies  
Delhi

### Economics

**Professor Ganesh Kawadia**  
Former Professor  
Devi Ahilya University  
Indore (M.P.)

**Professor D.C. Sah**  
M.P. Institute of  
Social Science Research  
Ujjain (M.P.)

**Professor M. Indira**  
University of Mysore  
Mysore (Karnataka)

### Sociology

**Professor I.S. Chauhan**  
Former High Commissioner  
of India in Fiji  
Bhopal (M.P.)

**Professor S.N. Chaudhary**  
Former Professor  
Barkatullah University  
Bhopal (M.P.)

**Professor D.K. Verma**  
Dr. B.R. Ambedkar University  
of Social Sciences  
Mhow (M.P.)

### Education

**Professor U.S. Chaudhary**  
Former Vice Chancellor  
Devi Ahilya University  
Indore (M.P.)

### Geography

**Professor Y.G. Joshi**  
M.P. Institute of Social Science Research  
Ujjain (M.P.)

### Commerce

**Professor Sandeep Joshi**  
M.P. Institute of Social Science Research  
Ujjain (M.P.)





ISSN: 0973-855X

# MPJSS

## Madhya Pradesh Journal of Social Sciences

Volume 28 | Number 1(iii) | June 2023

Editor

**Yatindra Singh Sisodia**

Associate Editor

**Manu Gautam**

**M.P. Institute of Social Science Research**  
Autonomous Institute of Indian Council of Social Science Research, Ministry of Education,  
Govt. of India and Ministry of Higher Education, Govt. of Madhya Pradesh

6, Prof. Ramsakha Gautam Marg, Bharatpuri Administrative Zone  
Ujjain - 456010 (Madhya Pradesh)



CONTENTS

Application of Ishikawa Diagram On Error Management: With Reference to Aditya Limited, Pune.	1
Dr. Geetha Rajan N, Mr. Raju Shilpa Mathoor	
A Study of Entrepreneurship in Rural India: Prospects and Challenges	4
Mr. Warghade Janardhan Bhau, Mr. Lokhande Sachin Girjam	
A Study of Customers' Preference Towards Mutual Funds as a Investment Vehicle	18
Ms. Pretty Louiza Pereira, Danica P. Menezes	
The Future of Automotive Retail Customer Experience (CX) in India	24
Mr. Ajay Mohod, Dr. Sajid Alvi	
Unemployment Scenario in India: An Interstate Analysis	37
Tanvi Kurtiker, Danica P. Menezes	
A Study of Financial Literacy and Problems of Student Investors with Respect to Indian Stock Market	46
Sai Vijetha Perugu, Neha Shrivastav	
Future Readiness of Higher Educational Institutions to Meet the Contemporary Skills Match for Employability: With Reference to Pune .	53
Dr. Shahana Khan	
An Overview of Goat Rearing As a Self-Employment	62
Mr Hanumant Vishnu Shingade, Dr Suresh Dharane	
A Study of Management Functions and Business Practices Adopted for Efficient Management in Readymade Garment Retail Stores in Pune City	66
Dr. Ruksar Faizal Sharif, Dr. Aftab Anwar Shaikh	
Decoding the Loss Leader Strategy – A Case Study Analysis of Jio's Marketing Success	77
Ms. Jasno Elizabeth John, Dr. Geetha Rajan	



An Overview of the Principles that Govern the Implementation of Green Accounting in India	83
Dr. Amol Mane	
A Study on the Liquidity Analysis of a Few Indian Automakers	94
Dr. Amol Mane	
Marketing Perspectives of Fashion E-Tailing in Tech Start-Ups: A Case Study on Meesho	100
Dr. B. Thulasipriya, Larisha Janet Rodrigues	
Review of Centrally Sponsored Schemes for Employment	110
Mr. Armaan Shaikh, Prof (Dr.) Aftab Anwar Shaikh	
SNS – A Medium for Promoting Tech Products and Devices	115
Shakthikrishna A, Dr. U. Vani	
The Relationship Between Economic Growth, Financial Development and Inflation : An Empirical Evidence from India	126
Dr. Niharika, Madhubala Rai	
An Analysis of the Factors Dematerializing the Underwriting Competitiveness of the Indian Health Insurance Industry	134
Goutam Sharma	
Study on the Effects and Use of Social Media in Business Expansion	147
Dr. B.B Landge, Ms. Anita D. Patil	
The Macroeconomic Determinants of Ecological Footprint: Evidence from India	151
Anjali Saha, Dr. Swati Shastri	
Simulated Model by Using Fuzzy Logic Technique for Decision Making Process in Requirement Gathering Methods	162
S. Petricia Leema Roseline, Dr R Mohan	
An Overview of the Principles that Will Govern Cashless Transactions in the Future	168
Simi Sharma, Dr. Jiji Johnson	
Digital Transformation Challenges in Agro SME's in Pune District, India	175
Gauri Jadhav, Dr. Shubhangi Gaikwad	
Utilization of Interpersonal Interaction Destinations for Scholarly Correspondence	186
A Casually Formal Method of Correspondence	
Ms. Heena Shaikh, Mr. Armaan Shaikh	



**A Study of Customer Awareness About Environmentally Sustainable Green  
Products and Impact Of Green Marketing On Consumer Purchasing Decisions in  
Eastern Pune City (Spread Across Pune Nagar Road)**

**Asst.Prof. Shilpa Khade**



**Madhya Pradesh Journal of Social Sciences**

*A Biannual Journal of*

M.P. Institute of Social Science Research, Ujjain

Vol. 28

June 2023

No. I (II)

**CONTENTS**

ICT for Education During Covid-19

Prof. Londhe Appa Ramchandra, Prof. Bansode Dhanashri Tanaji

Study of Customer Satisfaction in the Field of Holy- Tourism Services With the Application of Servperf Model.

Prof. More Anita Balasaheb, Dr. Ashok Pawar

Origination at the New Orbit: A Study on Barriers and Contributors to Reverse Innovation in Medium Scale Industries of Gujarat

Dr. Komal D. Mistry, Dr. Yashasvi R. Rajpara

A Study on the Reader Preference and Perception Towards Ebooks Among Arts College Students

Dr. K. Poorna

E-Learning Models in Higher Education

Dr. U. Vani

A Study of Price Sensitivity of Consumers Towards Sustainable FMCG Products

Ekta Salunkhe, Dr. Aparna Tembulkar, Dr. Pratap Pawar

Bhimthadi Jatra: Planning and Business Development in Exhibition Events

Mrs. Rekha Kankariya, Dr. Sulabha Patole

A Study of Role of Ngo in CSR's Contribution to Development of Society

Surjeet Kumar

Study of Professional Adjustment Among Polytechnic College Teachers of Kashmir With Respect to Their Gender

Umar Iqbal Wani, Prof. Tasleema Jan

The Perception of Work-From-Home Among Employees in India

Dr. Arti Singh, Dr. Ibha Rani, Tanishq



Institutions: A Case Study of India

Manisha Pawar, Dr. Nidhi U. Argade

Effect of Social Media Advertising on Consumer Buying Behaviour 85

Dr. B Abirami, Meghna Rajan, Ancy Antony

An Awareness of HTML5 and HTML 6 in Web Development 95

Archana Mhaske

Impact of Customer Service on Sales and Factors Influencing Customer Service 102

Dr.S.Tephillah Vasantham, Dr.S.Shyamala Gowri

Impact of Make in India & Start Up India on FDI 106

Dr. Jayasree Nambiar

Cloud Computing -Data Management, Challenges, Storage and Security Tools Among Small 114

Scale Automobile Industry

Preeti Vikas Brahmane

Online Earning and Its Impact on The Economy Concerning Youtube, Social Media, Blogging, And Freelancing 119

Mr. Nirmalbabu Dwivedi, Dr. Amol Mane, Mr. Ashwini Kumar Sharma

Application of Theory of Constraints Principles in Optimizing Channel Inventory for Engineering Companies. 126

Dr. Anand Chitanand

Problems and Challenges of Moonlighting in Indian IT Scenario 131

Dr. Geetha Rajan, Ms. Kusumita Vivek Medhekar

Exploratory Study Problems Faced by Amazon Users in South Mumbai Region 139

Dr. Prashant Bhagat, Sushma S Ahire

To Study the Trend of the Export and Import of Various Commodities of Food Processing 146

Units Using Trend Analysis for Pre and Post-Pandemic – Covid 19

Kavita Pareek, Dr. Roopali Prashant Kudare



ISSN : 0378 4568

# **anvesak**

A bi-annual journal

VOL. 53, NO.01 (V) January-June 2023



**Sardar Patel Institute of Economic and Social Research**  
Thaltej Road, Ahmedabad - 380 054. India



# Editorial Board

## Editor

**Subrata Dutta**

Associate Professor, SPIESR

## Editorial Board

**Y K Alagh**, Professor Emeritus, SPIESR (Chairperson of the Editorial Board)

**Ravindra Dholakia**, Former Professor, IIMA

**S P Kashyap**, Former Director, SPIESR

**Niti Mehta**, Professor & Acting Director, SPIESR

**Hansa Jain**, Associate Professor, SPIESR

**Ganshyam Shah**, Former Professor, JNU

**Jeemol Unni**, Professor, Ahmedabad University

## Advisory Board

**Maalaya Chatterjee**

*University of Calcutta, Kolkata*

**Andrew F. Cooper**

*University of Waterloo, Canada*

**Errol D'souza**

*Director, Indian Institute of Management, Ahmedabad*

**S. Mahendra Dev**

*Director & Vice-Cancellor, Indira Gandhi Institute of Development Research, Mumbai*



**Nilanjan Ghosh**

*Director, Observer Research Foundation, Kolkata*

**P P Kalirajan**

*Crawford School of Public Policy, Australian National University, Australia*

**Sajal Lahiri**

*Southern Illinois University, USA*

**R Radhakrishna**

*Chairman, Centre for Economic and Social Studies, Hyderabad*

**Rathin Roy**

*Managing Director – Research & Policy, Overseas Development Institute, London*

**Tirthankar Roy**

*London School of Economics, London*

**Takashi Shinoda**

*Daito Bunka University, Japan*

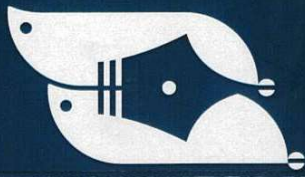


1	<b>A STUDY TO ASSESS THE EFFECTIVENESS OF POST-OPERATIVE NURSING INTERVENTIONS ON FUNCTIONAL ACTIVITIES IN EARLY POST CAESAREAN PERIOD AMONG POSTNATAL MOTHERS AT SELECTED HOSPITALS OF MORADABAD, U.P.</b> Ms Richa Gangwar, Mrs.Hemalatha. M	1
2	<b>CLIMATE CHANGES, NATURAL RESOURCE DEPENDENCE AND FINANCIAL DEVELOPMENT: STUDY IN BRICS NATIONS</b> Shweta Chauhan, Dr. Navita Nathani	10
3	<b>CORPORATE GOVERNANCE AND INSURANCE COMPANIES: REVIEW STUDY ON EMERGING ECONOMY</b> Mr.Sumit Kulshrestha, Dr. Manish Didwania	21
4	<b>MOTIVATIONAL FACTORS OF STARTUP ENTREPRENEURS: EVIDENCES FORM PUNE CITY</b> Dr. (Mrs.) Rama Venkatachalam, Dr.Shivani Sinha, Dr. Geetha Rajan. N	28
5	<b>A STUDY SHOWING EFFORTS OF INDORE MUNICIPAL CORPORATION AND PUBLIC OF INDORE TOWARDS GREEN ENVIRONMENT.</b> Dr. Gunjan Baheti, Dr. Manpreet Kaur Bhatia, Prof. Neha Toshniwal	36
6	<b>PENALTY U/S 129 OF GST ACT FOR NON-GENERATION OF E-WAY BILL-01</b> VijaiBahadurSrivastava, Prof. (Dr.) J.P. Yadav	41
7	<b>AN ANALYSIS OF RECENT TRENDS IN FARM MECHANIZATION IN INDIA</b> Dr. Sabanna Talawar, Anuradha P Hundre	45

UGC APPROVED  
CARE LISTED JOURNAL

GOVT. OF INDIA RNI NO. - UPBIL/2015/62096

ISSN 2229-3620



# SHODH SANCHAR

## Bulletin

AN INTERNATIONAL MULTIDISCIPLINARY QUARTERLY BILINGUAL  
PEER REVIEWED REFEREED RESEARCH JOURNAL

★ Vol. 10

★ Issue 37

★ January to March 2020



GOVT. OF INDIA - RNI No. UPBIL/2015/62096  
APPROVED UGC CARE

ISSN No. 2229-3620



## SHODH SANCHAR Bulletin

AN INTERNATIONAL MULTIDISCIPLINARY QUARTERLY BILINGUAL  
PEER REVIEWED REFEREED RESEARCH JOURNAL

\* Vol. 10

\* Issue 37

\* January - March 2020

### — EDITORIAL BOARD —

**Prof. Arun Kumar Bhagat**

Mahatma Gandhi Central University, Motihari (Bihar)

**Prof. Shraddha Singh**

Banaras Hindu University

**Prof. Santosh Kumar Shukla**

Jawahar Lal Nehru University, New Delhi

**Prof. Pawan Sharma**

Meerut University, Meerut

**Prof. Karuna Shankar Upadhyay**

Mumbai University, Mumbai

**Prof. Hemraj Sundar**

Mahatma Gandhi Sansthan, Moka, Mauritius

**Prof. Abdul Alim**

Aligarh Muslim University, Aligarh

**Prof. Susheel Kumar Sharma**

Mizoram University, Mizoram

**Prof. Padam Kant**

University of Lucknow

**Prof. Arbind Kumar Jha**

BBA Central University, Lucknow

**Prof. Sheela Mishra**

Usmania University, Hyderabad

**Prof. Nagendra Ambedkar Sole**

Central University of Rajasthan

### — EDITOR IN CHIEF —

**Dr. Vinay Kumar Sharma**

Chairman

Sanchar Educational & Research Foundation, Lucknow

PUBLISHED BY



**sanchar**  
Educational & Research Foundation

## **PUBLISHER**

Sanchar Educational & Research Foundation, Lucknow (U.P.) INDIA

## **PRINTER**

Aradhya Prakashan, 448 /119/76  
Kalyanpuri Thakurganj, Chowk, Lucknow-226003 U.P.

## **SUBSCRIPTION / MEMBERSHIP FEE**

**Single Copy (Special Order)**

**Rs. 300/-**

Individual / Institutional

### **FOR INDIANS**

One Year	Rs. 1000.00- (with Postal Charges)
Five Years	Rs. 5,000.00- (with Postal Charges)
Life Time Membership	Rs. 10,000.00- (with Postal Charges)

### **FOR FOREIGNERS**

Single Copy	US\$60.00-
One year	US\$150.00-

## **SPECIAL**

All the Cheques/Bank Drafts should be sent in the name of the **SANCHAR BULLETIN**, payable at Lucknow.  
All correspondence in this regard should be sent by **Speed Post** to the **Managing Editor, SANCHAR BULLETIN**

## **CHIEF EDITORIAL OFFICE**

**Dr. Vinay Kumar Sharma**

M.A., Ph.d., D.Litt. - Gold Medalist  
Awarded by the President of India

**Editor in Chief - SHODH SANCHAR BULLETIN**

**448 /119/76, KALYANPURI THAKURGANJ, CHOWK, LUCKNOW -226003 U.P.**

Cell.: 09415578129, 07905190645

E-mail : serfoundation123@gmail.com

### **Publisher, Printer & Editor :-**

Dr. Vinay Kumar Sharma Published at 448 /119/76 ,Kalyanpuri Thakurganj, Chowk, Lucknow-226003 U.P.  
and printed by Aradhya Prakashan, 448 /119/76, Kalyanpuri Thakurganj, Chowk, Lucknow-226003 U.P.

- The Views expressed in the articles printed in this Journal are the personal views of the Authors. It is not essential for the Shodh Sanchar Bulletin Patrika or its Editorial Board to be in agreement with the views of Authors.
- Any material published in this Journal cannot be reprinted or reproduced without the written permission of the editor of the Journal.
- Printing, Editing, selling and distribution of this Journal is absolutely honorary and non-commercial.
- All disputes will be subject to Lucknow jurisdiction only.



## CONTENTS

S. No.	Topic	Page No.
1.	GREEN SUPPLY CHAIN MANAGEMENT-AN INITIATIVE TOWARDS ECO FRIENDLY PRODUCTION Ms. Wafiya Wahid Wadasadawala Prof. Dr. Aftab Anwar Shaikh	1
2.	ECONOMIC SLOW DOWN IN INDIA – CAUSES AND GOVT. INITIATIVES Dr. Nasrin Khan	6
3.	INNOVATIVE APPROACHES AND ETHICAL CHALLENGES TO IMPLEMENT CSR ACTIVITIES Major Dr. Ashok V. Giri	10
4.	BLOCK CHAIN TECHNOLOGY FOR HEALTH CARE SYSTEM Aruna Sandeep Mundhe	15
5.	INNOVATIVE DEVELOPMENT IN THE FIELD OF COMMERCE Dr. Manik D. Savandkar	20
6.	REVIEW OF BIMSTEC AS EMERGING NEW REGIONAL CO-OPERATION IN PERSPECTIVE OF INDIA Prof. Dr. R.S. Shirsi	24
7.	KHILAFAT AND NON-COOPERATION MOVEMENT : GANDHIAN PERSPECTIVE Dr. Ahmad Shamshad	29
8.	GREEN COMPUTING Farheen Naaz Ansari Mohammed Khaled Mohammed Ayyub	33
9.	A STUDY OF LAND GRANTS SYSTEM OF ASSAM DURING THE AHOM PERIOD (13TH -18TH CENTURY) Ebrahim Ali Mondal	37
10.	CHANGING RURAL MARKET SCENARIO Dr. Shubhangi S. Auti Mr. Shivshant M. Wasamwar	41
11.	UTILIZATION OF FINANCIAL SERVICES IN SIKKIM Sonam Topgay Bhutia	46
12.	FINANCIAL INCLUSION : INITIATIVES UNDERTAKEN AND NEW FORMS OF FINANCIAL SERVICE PROVIDERS IN INDIA Sonam Topgay Bhutia	52
13.	A STUDY ON THE STEEL FRAME & MUSLIM YOUTH Dr. Tahemina Pathan	57
14.	A STUDY ON INFLUENCE OF SOCIAL MEDIA TOOLS ON FMCG Mohammed Fazil Shareef Dr. Syed Hamed Hashmi	61
15.	DECISION PROBLEM OF FINITE AUTOMATA DESIGN Nilima Shingate	67
16.	ANALYSING ACCIDENT RATE IN INDIA USING POWER BI Shabeena Khan Mahtab Alam Azim Tamboli	73
17.	SUSTAINABLE DEVELOPMENT THROUGH AGRICULTURAL DEVELOPMENT : PROBLEMS AND REMIDIES Dr. Lamture Nagesh Topanna	79

18.	5G WIRELESS TECHNOLOGY : APPLICATIONS AND CHALLENGES	Prof. Madhuri Gandhi Prof. Ashlesha Deole	84
19.	REVIEW PAPER ON BIG DATA USING CLOUD COMPUTING CHALLENGES & SOLUTIONS	Prof. Ashlesha Deole Prof. Madhuri Gandhi	88
20.	A STUDY OF CONSUMER PERCEPTION TOWARDS DIGITAL FOOD APP SERVICES IN PUNE CITY	Ruksar Faizal Sharif Dr. Aftab Anwar Shaikh	93
21.	INNOVATIVE DEVELOPMENT IN GST	Prof. Shreya V. Vaidya	99
22.	A STUDY ON FACIAL CONTROL MODULES AND THEIR IMPLEMENTATIONS ON USER INTERFACE TECHNOLOGIES WITH SPECIAL FOCUS ON PEOPLE OF DETERMINATION	Prof. Shahid Sayed Mohammed Haashir Butt	103
23.	"MODERN BANKING PAYMENT METHODS : AN EVALUATION OF PERCEPTION OF WOMEN'S USING DEBIT AND CREDIT CARD IN PUNE CITY"	Ashish Kondiba Sartape	107
24.	A STUDY OF TRADING CONDUCT IN CAPITAL MARKET-THEORETICAL STUDY	Dr. Riyasat Peerzade	115
25.	A STUDY ON HAPPINESS AND BEHAVIOUR OF POST GRADUATE STUDENTS USING FACEBOOK FOR SOCIALISING	Dr. Irfan I. Lakhani Mr. Sufiyan Shaikh	120