3.3.2 Number of Books and Chapters in Edited Volumes/Books Published and Papers Published in National/ International Conference Proceedings per Teacher during Last Five

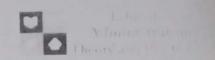| SR. NO.	NAME OF THE TEACHER	TITLE OF THE PAPER	YEAR
1	ASST.PROF. MANISHKUMAR JAISWAL	AI Power Gaming and Cultural Fusion: Transformative Gaming Experience on Indian-Centric GTA V Servers	2023-2024
		A Review of Covid-19'S Impact on Agricultural Economy	
		A Review: Comparison of Past and Present and Opportunity Costs	
		A Study of Application of Mathematics in Business, Commence and Management	
2	DR. B.B.KAMBLE	A Study on Evaluating the impact of the ICIC Bank CSR Activities on Overall Society	
3	ASST.PROF. CHETAN PANCHAL	A study on Saving and Investment patterns of Fishermen in the Mumbai Region	
4	ASST.PROF. BHARAT KISAN SHIRGAONKAR	A Study on Innovative Techniques Adopted by Best Bus Services with Reference to Chalo Bus App	
5	ASST.PROF. ANKITA SANJAY SAWANT	A Study on Innovation in India Banking Sector with Reference to its Services	
1.	DR. B.B.KAMBLE	A STUDY ON EVALUATING IMPACT OF CORPORATE SOCIAL RESPONSIBILITY ON SATISFACTION	2022-2023
		IMPACT OF ONLINE PAYMENT ON GROCERY DELIVERY SERVICE	
		A STUDY ON THE USAGE PATTERN OF E - RETAILING WEBSITES BY THE Y GENERATION DURING THE POST-COVID-19 TIMES WITH REFERENCE TO MUMBAI CITY	
2	ASST.PROF. MANISHKUMAR JAISWAL	LATERAL ANALYSIS OF THE OCEANIC SUBSURFACE THERMAL COMPONENT IN ACCORDANCE TO THE REMOTE SENSING POST THE COVID PANDEMIC	

3.	ASST.PROF. CHETAN PANCHAL	"AN EMPIRICAL STUDY ON FISHING PRODUCTIVITY IN THE MUMBAI REGION"	
4	ASST.PROF. BHARAT KISAN SHIRGAONKAR	"A STUDY ON CONSUMER EXPECTATIONS AFTER COVID- 19 TOWARDS ONLINE SHOPPING" (MUMBAI SUB- URBAN REGION)	
5	ANKITA SANJAY SAWANT	"REVITALIZATION OF DIGITAL PAYMENT SYSTEM AFTER COVID-19: WITH SPECIAL REFERENCE TO WOMEN BELONGS TO MUMBAI CITY"	
6	ASST.PROF. RITEEKA KAMBLE	A STUDY ON INVESTMENT PATTERN OF INVESTORS AFTER COVID-19 IN MUMBAI REGION.	
7.	DR. B.B.KAMBLE	FYBCOM ELECTIVE COURSES DISCIPLINE RELATED ELECTIVE COURSES COMMERCE I / MODULE 1 AND 2	2021-2022
		FYBCOM ELECTIVE COURSES DISCIPLINE RELATED ELECTIVE COURSES COMMERCE II / MODULE 1 AND 2	
		A STUDY ON THE INFLUENCE OF E - RETAILING WEBSITES ON NET GENERATION DURING COVID-19 WITH REFERENCE TO MUMBAI CITY A STUDY ON SUSTAINABILITY OF STREET VENDORS DURING COVID 19	
		AN ANALYSIS OF TRANSPORTATION PROBLEMS AND ITS INITIAL BASIC FEASIBLE SOLUTION (IBFS)	
8	ASST.PROF. MANISHKUMAR JAISWAL	IMPACT OF SELECTED SECTORS CONTRIBUTION TO OVERALL GDP OF THE INDIAN ECONOMY WITH REFERENCE TO AGRICULTURE, INDUSTRIAL AND SERVICE SECTOR	
		AN ANALYSIS OF TRANSPORTATION PROBLEMS AND ITS INITIAL BASIC FEASIBLE SOLUTION (IBFS)	
		NUMERICAL STUDY OF ITERATIVE METHOD FOR SOLVING THE NON- LINEAR EQUATION "	

		REGRESSION ANALYSIS ON PREDICTION OF NUMBER OF DECEASED CASES COVID-19"
9	ASST.PROF. CHETAN PANCHAL	IMPACT OF COVID 19 CRISIS ON CONSUMER BUYING BEHAVIOUR WITH REFERENCE TO MUMBAI REGION
		A STUDY ON INVESTMENT PATTERN OF MUTUAL FUND INVESTORS-AN EMPERICAL STUDY IN MUMBAI REGION
		ROLE OF MICRO FINANCE INSTITUTION TO DEVELOP UNORGANISED SECTOR WITH REFERENCE TO MUMBAI REGION
		AN EMPERICAL STUDY ON IMPACT OF COVID -19 ON INVESTMENT PATTERN OF THE INVESTOR WITH REFERANCE TO MUMBAI REGION
10.	ASST.PROF. PRASIKA GAIKWAD DEY	IMPACT OF COVID 19 CRISIS ON CONSUMER BUYING BEHAVIOUR WITH REFERENCE TO MUMBAI REGION
11	ASST.PROF. BHARAT KISAN SHIRGAONKAR	A STUDY ON BUYING BEHAVIOR OF CONSUMERS DURING COVID- 19 WITH SPECIAL REFERENCE TO ONLINE SHOPPING
12	ASST.PROF. JHARNA SARKAR	AN EMPIRICAL STUDY ON TRUST FACTOR DUE TO RISING FRAUD DURING COVID 19 PANDEMIC
13	ASST.PROF. LILY PADMA NADAR	AN EMPIRICAL STUDY ON COMMUNICATION AS A BARRIER DURING COVID 19 PANDEMIC PERIOD WITH REFERENCE TO MUMBAI REGION
14	ASST.PROF. MANISHA HARSHIT SHAH	A STUDY ON SUSTAINABLE BUSINESS STRATEGIES ADOPTED BY SWIGGY DURING COVID-19 PANDEMIC

IQAC Coordinator

I/C PRINCIPAL

AI-Powered Gaming And Cultural Fusion: Transformative Gaming Experiences On Indian-Centric GTA V Servers

Ameya Prashant Yadav[1*], Vaishnavi Jadhav[2], Abhishek Dipak Shroff[3], Pradip Salve[4], Harshal Patil[5], Prof. Manishkumar Jaiswal[6]

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ARTICLE INFO	ABSTRACT
	This research delves into the multifaceted realm of AI-driven GTA V Five M role-playing gaming servers, focusing on the integration of Indian culture, technical challenges, and security measures. Grand Theft Auto V (GTA 5) serves as the backdrop, offering an expansive open-world setting where players engage in quests and multiplayer experiences on customized dedicated servers. Our investigation combines player behavior analysis with an exploration of the technical intricacies involved in developing, testing, and deploying these servers. The study reveals diverse player behaviors, including socializing, competing, and role-playing, alongside technological challenges such as server performance, security concerns, and cheating. Through detailed methodologies, risk analyses, and developmental stages, the research aims to enhance both player enjoyment and the overall security posture of AI-driven GTA V gaming servers. The integration of Indian culture further distinguishes these servers, fostering a unique and immersive gaming experience that resonates with players on a cultural level. The findings contribute valuable insights for the ongoing evolution of online gaming environments, emphasizing the significance of both technical proficiency and cultural integration. **Keywords:** AI-driven Gaming, Role-Playing Servers, Security Measures, Player Behavior Analysis, Technical Challenges, Cultural Integration.

I. INTRODUCTION

This research embarks on an in-depth exploration of AI-driven GTA V Five M role-playing gaming servers with a primary focus on the amalgamation of Indian culture, addressing technical challenges, and implementing robust security measures. In the expansive realm of Grand Theft Auto V (GTA 5), players partake in immersive multiplayer experiences within custom-designed virtual landscapes. This paper endeavors to dissect and comprehend player behavior intricacies, intricacies involved in server development, and the pivotal role of cultural integration in crafting a distinctive gaming milieu. As online gaming continually evolves, comprehending the nuances of technical challenges and the infusion of cultural elements becomes imperative for fortifying security measures and elevating the overall satisfaction of players within these virtual communities.

As the gaming ecosystem continues to evolve, this paper endeavors to dissect the nuanced complexities of player behavior, delve into the intricacies of server development, and underscore the pivotal role of cultural integration in crafting a gaming milieu that is both unique and culturally resonant. Our journey encompasses not only the technical challenges faced in the development

In the dynamic landscape of contemporary gaming, this research embarks on an extensive exploration of AI-driven GTA V Five M role-playing gaming servers. Our primary focus lies in unraveling the intricate layers of these servers, accentuating the integration of Indian culture, grappling with technical challenges, and implementing robust security measures. Grand Theft Auto V (GTA 5) provides a multifaceted canvas, offering players an immersive multiplayer experience within carefully tailored virtual landscapes.
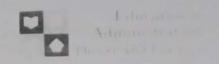
Understanding player behavior within these servers, with its diverse facets of socialization, competition, and role-playing, is paramount for the continual improvement of gaming experiences. Simultaneously, delving

A Review Of Covid-19's Impact On Agriculture Economy

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ARTICLE INFO	ABSTRACT
	The global economy has been severely disrupted by the growth and spread of the COVID-19 coronavirus outbreak, which has caused imbalances in all areas of society worldwide. Social distance, quarantine laws, and stringent travel restrictions have resulted in a significant decline in the labor force and employment losses in every industrial sector. The food and agriculture sectors were the most vulnerable and impacted. The government's decision to declare a national civil lockdown caused businesses all across the world to close, which had an effect on the flow of goods from farmers to consumers. Presenting workable solutions that may simultaneously boost the market and satisfy customers—even in the midst of a severe pandemic—is urgently needed. This study examines how COVID-19 has affected the agro-food system and its economics, highlighting important elements such as labor availability, food security, interconnectedness of the farming system, and resilience of the agricultural sector. A robust and independent society may be developed by potential innovations including technological adoption, risk detection and management, government action, and policy changes. **Keywords:** Agriculture, COVID-19, Food security, Agricultural system resilience, Pandemic, Management.

I. INTRODUCTION

The global coronavirus (COVID-19) epidemic presented a serious risk to public health and had an impact on many areas of human existence. Food insecurity resulted from the virus's quick spread and impact on economies, which led to inefficiencies in the industrial and agricultural sectors. Numerous national and international institutions, such as the International Food Policy Research Institute (IFPRI) and the Food and Agricultural Organization (FAO), have long supported the economies of many different countries through agriculture. .. Significant changes occurred in the agriculture sector in the late 1900s, as Fig. 1 illustrates, moving from labor-intensive, bullock farming to mechanized and the use of larger tools in the twenty-first century. In addition to contemporary machinery, advancements in crop types, digital supply chain solutions, and the application of various agri-inputs were additional factors aimed at boosting productivity and yield. This gave rise to a revolution in the agro-food industry. Since the abrupt COVID-19 breakout, the agro-business has been expected to be the main driver of growth for managing international trade relations and balancing import-export.

The first indications of the virus appeared in December 2019 when a pneumonia outbreak occurred in China's Wuhan province. In January 2020, the World Health Organization (WHO) subsequently deemed the COVID-19 outbreak to be a public health emergency of global significance. Globally, the virus's constant spread has resulted in a 3.4% crude fatality rate. After starting in China, the COVID-19 pandemic gradually expanded to 190 other nations. India rose to prominence as one of the COVID-19 epicenters around September 2020. Because of the daily increase in instances, the National Institute of Epidemiology and Bloomberg report suggest that the nation may easily overtake the United States and Brazil. In this interconnected society, prevention has been shown to be a difficult road by the hidden cascading domino effect, but management is still possible, even in dire circumstances like the COVID-19 pandemic. The food and agriculture industries are

A Review: Comparison of Past and Present Tradeoffs and Opportunity Costs

Vishwajeet Goswami

Kamlesh Sharad Pawar

Suyog Sanjay Gharat

Prashant Prabhakar Khadgave

Pranav Sushil Giri

Manishkumar Jaiswal

Abstract

From the era of pirates, warlords, kings and queens the business practices are done in a successful manner. This leads to the profit and loss in economics. On the international scale sometimes, it leads to war between nations. The humans have developed an ecosystem in which economics play a vital role therefore the terms such as trade off and opportunity cost are developed. The wisdom about economics leads to the interdependence, such knowledge gives birth to different theories involved in it. In this paper we have discussed about modern trade off and opportunity cost compare the trade off and opportunity cost of 2019 and 2023, the results depending upon this review papers are depending upon the researcher paper mention below we have compared those research paper of this review paper and put the conclusion for it. During 2019 we covid-19 virus was spread which caused sudden change in economy. Those changes were the reason for dropdown of economic conditions of all countries, while going through all research paper we see all the changes, impact, effects, and also how we overcome it.

References

Visionary or criminal: From profit through morality to socially sustainable entrepreneurship

Adoption of unconventional approaches in construction. The case of cross-laminated timber

The Uncertainty Trade-off: Reexamining Opportunity Costs and War

Difficult trade-offs in response to COVID-19: the case for open and inclusive decision-making

Costs and Trade-Offs in the Fight against the COVID-19 Pandemic: A Developing Country Perspective

The coronavirus trade-off – Life vs. economy: Handling the trade-off rationally and optimally

Opportunity cost and COVID-19: A perspective from health economics

The Opportunity Cost of COVID for Public Health Practice: COVID-19 Pandemic Response Work and Lost Foundational Areas of Public Health Work

A Study of Application of Mathematics in Business, Commerce and Management

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ABSTRACT

There are several applications of mathematics, like electronic games, automated teller machines, sale websites, statistical data analysis, and opinion polls. The applications of mathematics are pretty broad as they are fundamental to practically every subject, including industry, commerce, physics, chemistry, economics, biology, psychology, astronomy and many more. It has created several tools for management and commerce. In order to support the achievement of the business objectives—maximizing profits, minimizing expenses, and guaranteeing optimal resource utilization—this paper aims to provide an overview of some of the key areas of mathematics such as algebra, matrices, statistics, probability, linear algebra and operational research in business.

Key-Words: Business and Commerce, Mathematics

1. INTRODUCTION

Mathematics and statistics are important and employed in practically every aspect of human life, including industry, commerce, physics, chemistry, economics, biology, psychology, astronomy, engineering, medicine, and many others, hence its use is wide-ranging. Statistics is the branch of mathematics that we employ to investigate and understand the unpredictable environment in which we live. People all are aware with the use of statistics in opinion surveys and market research, but they are also essential in the production and testing of many items. Mathematics fosters logical thinking, problem-solving, and reasoning skills. Mathematics is one of the most important factors in today's globalized world and has shown to be quite helpful in the business sector. In the fields of accounting (financial, cost, corporate, and management accounting), inventory management, sales forecasting, marketing, and financial analysis, business organizations use mathematics. One feels helpless in every area of commerce and business without mathematics.

A Study on Savings and Investment Patterns of Fishermen in the Mumbai Region

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[2]HOD Department of Economics, Mulund College of commerce, Mulund (W) Mumbai: 400 080, Maharashtra

Abstract: India is the world's second-largest aquaculture fish producer and the third-largest fish producing nation. The original residents of Mumbai are Kolis. The Koli community works hard to keep their long-standing social standing. This paper aims to investigate the financial situation of Mumbai fishermen by examining their savings and investment habits. For the purposes of this study, 300 fishermen were selected as a sample. The study will begin with a survey of the literature on fishermen in the Mumbai region. Primary data was obtained in Mumbai and analysed using both parametric and non-parametric statistical techniques. The study reveals that their education level is below HSC. Despite earning over Rs. 500 - per day, they allocate their income towards conventional investment channels. A significant portion of their income is allocated to household expenses by the majority of them.

Key Words: Saving and Investment, Socio Economic Status, Fishermen

INTRODUCTION: India contributes approximately 7% of the global production of fish. The country has over 10% of the world's fish biodiversity and is one of 17 mega-biodiversity rich countries. Fish harvests in India, which has the biggest coastal area of over 8200 kilometres and about 3800 fishing communities, total about 4 metric tonnes. In addition to earning foreign cash, it has been acknowledged as an effective form of employment and revenue at the micro level because it fosters the expansion of other related sectors and provides affordable, wholesome food. Most significantly, it provides a means of subsistence for over 14 million individuals, the majority of whom are economically disadvantaged. Therefore, fisheries are important for providing for the nutritional needs of the population, increasing the amount of food available, earning foreign exchange, and creating jobs.

A Study On Innovations In Indian Banking Sector With Reference To It's Services

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Abstract –

The purpose of this article is to find out the importance of innovative technologies in the banking sector and to analyze the characteristics of technological product orientation. The banking system in India has changed a lot since demonetization. The government has started focusing on Digital India, which has changed people's payment habits. Technology-based innovations are an important factor in providing customized and versatile banking services to various customers at a lower cost. Technological innovations have brought about a massive change in the way banks operate in India, both internally and externally, enabling banks to provide excellent Customer service. The banking sector is one of the fastest growing sector in India. The Indian banking sector is undergoing several changes. Innovative factors like internet banking, mobile banking, ATM, NEFT and RTGS. Online banking services in the banking sector have a positive impact on the public. The most important advantages of using technological solutions in the banking sector are faster, more accurate and efficient information and data processing and speeding up the decision-making process. As a result of IT innovations, consumers no longer need to visit branches to perform routine banking transactions such as cash deposits, withdrawals, check cashing and balance inquiries. In addition, it led to an almost tenfold reduction in branch bank transaction costs. For the study, the researcher selected respondents who use various innovative banking methods to manage their finances. The area selected for the study is in and around the city of Mumbai. This paper throws light on the new and existing innovation in the banking sector in the India with reference to services.

Keywords: Indian Banking Sector, Technology, innovation, Product and Service

A study on Innovative techniques adopted by Best Bus Services with reference to Chalo Bus app (Mumbai Sub- urban region)

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ABSTRACT

The study endeavored to understand the innovative techniques adopted by Best Bus Services in order to bring out necessary changes into their service pattern. The Advancement in technology and digitalization forced every sector to make use of advance technology in their services which will lead to generate a greater demand and will improve efficiency and productivity of that particular industry. However, after the introduction of the app various changes have been observed and noted too in passengers commuters' expectations. It is equally very important for commerce industry to understand the needs and expectations of the passengers and try to fulfill them through the best possible way. A survey has been conducted with a random sampling of 60 passengers belonging to the Mumbai suburban region. The findings of the study will help to identify the changes which have occurred after introduction of the bus app.

Key Words: Innovation, Creativity, Advancement, Generation friendly.

Introduction:

Chalo is India's First bus transportation technology company that provides live bus tracking services and contactless payment solutions to transform everyday bus travel into a safer and more reliable experience. The legal name of Chalo is Chalo Mobility Private limited. It is launched in Mumbai in partnership with Brihanmumbai Electric Supply and Transport (BEST) undertaking. Chalo mobile app will let passengers to purchase online tickets and bus pass via an electronic wallet. The Chalo app is free, that allows commuters to track their bus live location and informs them when their bus will reach the destination stop. Passengers expectations matters, because if you can meet them than they are likely to spend more after a positive experience. The Chalo app allows passengers to buy passes which is more convenient than paying cash to the conductor. Along with app they do have a Chalo card, commuters can recharge the Chalo card wallet with any amount from Rs. 10 onwards, in multiple of Rs. 100.- the balance on card never expires.

Why Innovation is important?

* In this era of competition where we can see every sector has achieved and adopted advanced technology in order to retain their customers, clients, passengers and so on.
* That is why innovation in products/ services is a must.
* So that one can continue their activities for a longer period of time.

A STUDY ON EVALUATING THE IMPACT OF ICICI BANK'S CSR ACTIVITIES ON OVERALL SOCIETY DEVELOPMENT

Virani Charmi[1], Dr Balaji B Kamble[2]

[1]Research Scholar, Nirmala Memorial Foundation College of Commerce & Science and Asst. Prof. KES' B K Shroff College of Arts & M H Shroff College of Commerce

[2]Research Guide, I/C Principal Shri Chinai College of Commerce and Economics

Abstract:

The advancement of society is essential for raising living standards, stimulating the economy, and promoting social peace. It promotes human potential, environmental sustainability, and equitable opportunity, all contributing to a thriving community. Along with improving lives, this overall development of society increases global competitiveness and builds a sustainable future for future generations. CSR initiatives have the power to advance society by fostering social equality, economic growth, environmental sustainability and better lives via responsible business activities and relationships. The technique used in this study is the Wilcoxon one-sample signed rank test. The findings of the study indicated that Education enhancement, Healthcare support, Women empowerment, Rural development, Diversity and inclusion, public health campaigns, Poverty alleviation, Support for different abled, Promotion of local sports, Job creation, Infrastructure development and Access to clean water are high impact factors of ICICI BANK's CSR activities on the overall development of the society.
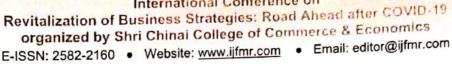
Keywords: *Wilcoxon one-sample signed rank test, CSR, ICICI Bank*

Introduction:

The continuous commercial operations of businesses impact the social and environmental resources to achieve the key goals of sustainability and profit-making for organizations. As a result of organizations' attempts to strike a balance between the demands of the economy, society, and environment, corporate social responsibility, or CSR, has become crucial (Schwartz & Carroll, 2003; Maon, 2009). Therefore, CSR may be characterized as an organization's actions that go above and beyond the constitution's requirements for the good of society (Garriga & Melé 2004). It highlights the ethical responsibility that organizations have to the environment and society. Bowen (1953) described CSR as "the obligations of businessmen to pursue those policies, to make those decisions, or to follow those lines of action which are desirable in terms of our society's

A Study on evaluating impact of Corporate Social Responsibility on Satisfaction of Private bank customers in South Mumbai region.

Virani Charmi[1], Dr Balaji B Kamble[2]

[1]Research Scholar (Nirmala Memorial Foundation College of Commerce & Science)Asst. Prof. (KES' B K Shroff College of Arts & M H Shroff College of Commerce)
[2]Research Guide, I/C Principal Shri Chinai College of Commerce and Economics

Abstract:
Corporate Social Responsibility (CSR) is the plan that pushes companies in playing a positive role in the community by providing social and environmental upliftment. The aim of this study is to analyse effect of CSR on Customer satisfaction (CS) of private bank. SEM technique usingSMART PLS have been used for the current study. It is seen that CSR significantly influence Customer satisfaction of private bank. Further studies can be conducted by evaluating impact of CSR on customer satisfaction using moderator constructs (Type of bank).

Keywords: *CSR, Customer Satisfaction, Banking Sector, Structural Equation Model (SEM).*

Introduction

Banking in India has been evident since ancient times and can be traced back to its roots through various scriptures available from the past. Modern banking, or the current banking system, can be traced back to the 18th century when it started to emerge. A bank that was initially started in 1770, known as the Bank of Hindustan, was one of the first banks in India; this bank was operational till 1832 and was later liquidated in the same year. In 1786, AnotherBank of India was started, but failed to run smoothly and was liquidated in 1791. State Bank of India is a far-reaching and the oldest running national bank in India. It was initially started as the Bank of Calcutta and was relabelled later as the Bank of Bengal. Two other banks Bank of Bombay, and the Bank of Madras was initiated in 1840, formed in 1843. These three banks were merged. and one bank was formed known as the Imperial Bank of India in 1921 and laterwas named the State Bank of India in 1955. Several other public banks, such as the Punjab National Bank, initiated in 1894; Canara Bank and Bank of India, initiated in 1906; and variousother banks. India, as of now, has 12 public sector banks, of which five banks have their headquarters in Maharashtra. Private Banks' history also dates back to 1904 when City Union Bank was formed in Tamil Nadu. Other private banks include the HDFC Bank, ICICI Bank, Kotak Mahinda Bank, Yes Bank, Axis Bank, IDBI Bank and a few more. Currently, there are 21 Private Banks in India. There are 43 rural banks in India for various states of the country, and many foreign banks that are originally from outside of India but have branches in the country.

Corporate Social Responsibility (CSR) is the idea or a pursuit format that assits companies to be humanly aware of the communities that require their assistance for the fulfilment of their needs; it assists a company
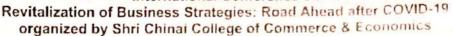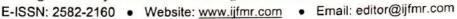
Impact of Online Payment on Grocery Delivery Service

[1]Medhavi Chakraborty, [2]Dr Balaji.B.Kamble

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[2]I/C Principal, Shri Chinai College of Commerce and Economics

Abstract:
Technological innovation has brought about a lot of comfort to the life of humankind. Be it for online purchase, payment of bills, shopping etc. furthermore, covid has redefined many business models as majority of purchases are now happening online. This research is an attempt to find the impact of online payment on grocery delivery services. There are many factors that impact the online shopping habits of people, like their attitude, ease, standard etc. chi-square test is applied to conduct the research.

Introduction:
Technological advancement and modernization have brought a whole new world of digital environment. This digitalization has transformed the human life in many ways. It has not just brought comfort and easy to mankind but has made things faster with better time utilization. Be it in terms of online payments of electricity bills, mobile recharges, or purchase of goods and services online. This research is an attempt to study the impact of online payments for grocery business during and post covid phase.

Digitalization: the use of digital technology like computer, laptop and internet to enable and improve processes and generate greater business revenue is called digitalization. Due to a setback caused during Covid times, people across the global were made to stay locked in their four walls. In such uncertain circumstances they were made to do all the transactions from purchase of small food stuff to big electronics gadgets through online means. During such times the processes and businesses of online trade had taken a boost.

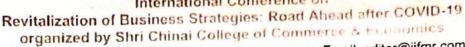Online payment: the process of making online payment for purchase of goods and service is called online payment.

Types of online payment:
1. Debit/ credit card: Debit cards provide a financial limit to purchase within once own means. While under credit card a credit limit is provided by the respective bank to the customer. Any purchases can be made within that limit.
2. Prepaid card payment: these are the cards issues by respective stores to their customers to carry physical currency. Any payment can be made within the amount put in the card.
3. Bank transfer: this option is generally chosen by clients making huge payment in one go.
4. E-Wallet: it is a new type of concept coming in practice these days. Herein the client and the merchant sign up. The bank account of the client is linked to the E-Wallet account and the payment gets directly deducted from the clients bank account.

Grocery store: it is a store that retails general range of food products. It may be fresh or packed products.
Online grocery stores: it is a way of buying food items using online web based shopping services. Here the customer can arrange for a home delivery of the product grocery shoppers have local, national and international options available to them.

A Study on the Usage Pattern of E - Retailing websites by the Y Generation during the Post-Covid-19 times with reference to Mumbai City

[1]Mrs.Swiddle Princely D'Cunha, [2]Dr.B.B Kamble

[1]I/C Principal,Nirmala Memorial Foundation College of Commerce and Science, Kandivali East
[2]I/C Principal,Shri Chinai College of Commerce and Economics, Andheri East

Abstract

Covid-19 is affecting many e-commerce businesses. Covid-19-19 crisis is likely to have long lasting effects on e-commerce. E-commerce is a business model that lets firms and individuals buy and sell products and services over the internet. Today 40% of internet usage made for online purchase. According to IBM'S report Covid-19-19 pandemic pushed the industry ahead by around five years. Moreover, after the Covid-19-19, social distancing and staying home is further expected to push the consumers towards online shopping.Descriptive research was conducted to conclude the study.

Keywords: Covid-19 ,E-retailing, Y Generation

Introduction

Although Covid-19 massively impacted economic activities and let to complete shut-down of some sectors, it definitely helped in the surge of eCommerce and increased the use of digital transactions. The average share of internet users who made purchases online increased from 33% in developing countries before the pandemic to more than 60% following the onset of the pandemic, across 66 countries with statistics available (TOI,29-10-2022).

The Net Generation (also called "Digital Natives," "Y Generation," "Next Generation," and "Millennials") is a group of individuals, born roughly between 1980 and 1994, who have been characterised by their familiarity with and reliance on information and communication technologies (ICTs) (Kennedy et al., 2006).The habits and purchase behaviour of the Y generation are mostly influenced by the media during the pandemic as well as post pandemic, both electronic and printed. Commonly, they are early adopters in most new things; they like to explore, and they are investigating frequent. Several reasons influence their purchasing decisions and buying behaviour towards online shopping.

This study examines the use of e-commerce due to Covid-19-19 pandemic and also attempts to find whether e-commerce became substitute source of traditional marketing .

Objectives of the study

1. To determine the demographic profile of Y generation purchasing from e-retailing companies.
2. To study the usage pattern for e-retailing sites among the Y generation in Mumbai .
3. To recognize the type of products purchased by the Y generation from e-retailers.

Hypothesis

H1 : Females purchase more products from online retailing sites than males
H0 : Females purchase do not purchase more products from online retailing sites than males

Research Methodology

For the present study, data were collected from both primary as well as secondary sources. In addition, the researcher used a self-administered survey to conduct the research. As a result, a survey is more flexible, and opportunities for shirking genuine work are greatly reduced.

Lateral Analysis of The Oceanic Subsurface Thermal Component in Accordance to The Remote Sensing Post the Covid Pandemic

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Abstract:

As society develops so does the nature of incidents surrounding it societal. This progress in technology & medicine is limited to a certain scope of incidents. Safety of society& financial aspects against certain natural incidents cannot be avoided, however can be hedged by applying certain estimation tools influenced by other scientific purposes. Oceans / Seas are significant Earth elements impacted by worldwide heating & atmospheric variation. Past analysis has revealed that this subterranean water body is accountable for Weather divergence by altering an eco-classification of the Earth; hence, it is critically essential to evaluate them. Remote sensing can give high spatial / temporal resolution sea surface information & big spatial exposure, enabling notable ocean science findings. However, satellite remote sensors cannot directly detect the profound coatings of the ocean / sea. Extreme thermal components, including warm and cool periods, may effect socially. However, periodical thermal component alterations stand usual & certainly vital towards various social factors (i.e.travel industry, agriculture, others.), farthest warm / cool winds may effect abruptly in a bad manner. IT remains ' natural' towards a single area, critically, can become severe towards another part that is found least adjusted among thermal components.

Today's climate &air condition cause a key aspect for society's routine flows of system. Cyclic marvels can become beneficial & dependent on factors like the agriculture and also vacation industry. Subsidiary incidents, particularly thrilling parts, may at instances has religiously cynical effects that present threats for time & structure & substantial economic costs. The ecological diversities that occur over a period of time vary with the effect on its subsidiaries and thereby cause an overall change in its surroundings. The main focus of the work is to relate climate change model considered as in the form of a mathematical expression and also study its effects into the elements of nature that are eventually affected during a particular event.
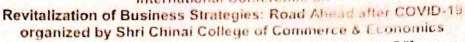
Keywords: Climate Change, Global Warming, Seasonal Changes, mathematical analysis & relation with atmospheric humidity.
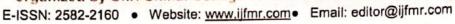
Literature Review

Mekonnen H Daba (2018) :-Assessing Local Community Perceptions on Climate Change and Variability and It's Effects on Crop Production in Selected Districts of Western Oromia, Ethiopia. This paper deals with the peoples cognizance towards environmental changes occurred in given period of time. The perception of small holder farmers taken into consideration, their viewpoint , their strategies of various variability happen when climate change. Moreover, primary data has been used of almost 204 respondents at the basic level of quantitative and qualitative approach. The most impressive thing about this paper, Author has used some statistics tool such as Stratified sampling frame and Cluster sampling frame. After completion of experiment, farmers has able to perceived all kind of changes which happened in environment such as strong wind that led to inflate farming problem for instance, soil abrasion, loss of soil potency, reduction in crop yields and high rate of disease occurrence was shown in the paper.

An Empirical Study on Fishing Productivity in The Mumbai Region

[1]Mr Chetan Panchal, [2]Dr. Shivaji Pawar

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[2]HOD Department of Economics, Mulund College of commerce, Mulund (W) Mumbai: 400 080

ABSTRACT:
The fishery industries sector is also known as the "Sunrise Sector" in India. Indian fish farming has grown at a rate of more than 10% per year on average over the last decade. As per studies, fish production is deteriorating. There is little evidence that changes in fishing regulations or procedures are trying to reverse these declines. Our research has looked at fishermen's perceptions of the state of fish stocks, as well as current fisheries management and strategies in the Mumbai region. To understand the fishermen's perception towards the government's different schemes and production, a survey has been conducted among 100 fishermen in the Mumbai region. The present study must begin with a review of the literature in the field of fishermen in the Mumbai region. All primary data was collected in the Mumbai region and analysed using parametric and non-parametric statistical methods. The study's findings will help to identify fishermen's perceptions of the government's various schemes, as well as fishermen's expectations of the government.

Keyword: Fishermen's, Fishery industries, Government

Introduction:
India has made tremendous contributions to its fisheries sector over the last decade. India is the world's third largest fish producer, accounting for 7.96% of global production, and the second largest producer of fish through fish farming after China. In India, the fishery industries sector is also referred to as the "Sunrise Sector." The socioeconomic situation of fishermen in the Mumbai region was not good.

Maharashtra state is a major maritime state in India. It has a 720-kilometer-long coastline that stretches across five maritime districts: Thane, Mumbai and Suburban, Raigad, Ratnagiri, and Sindhudurg.

Mumbai is a metropolitan region with satellite towns in the Konkan division, covering an area of 6,355 square kilometres and a population of over 26 million people. Originally seven islands, they were merged to form one large island in the 18th century. Fishing is an influential traditional occupation in the naturally beautiful city of Mumbai, but the fishing industry is transforming dramatically and facing new challenges.

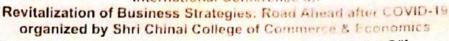The Koli Community, Mumbai's original indigenous inhabitants, make up the majority of the fishing community. The Koli Community lives in 'Koliwadas,' or coastal houses, and works in markets close to residential areas. Koli fishermen are not the only ones who work in Mumbai's various fishing areas; there are also migrant fishermen from other Indian states such as Andhra Pradesh, Odisha, Gujarat, and Nepal, India's neighbouring country.

Review of Literature:
(Mukesh P. Bhendarkar et al., TJPRC, et al., 2017) had undertaken a study on "A study on the profile of socio-economic condition of fishermen in a selected village in Kabirdham district, Chhattisgarh state, India." This research was primarily concerned with the objective of this study was to conduct a survey of the socioeconomic conditions of fishermen who rely entirely or partially on fishing activities in two selected reservoirs, namely Saroda and Chhirapani reservoirs in Kabirdham district, Chhattisgarh. The study analyses the state of small-scale fishers, fishing operations, and cooperatives in terms of socioeconomic indicators and success performance in these reservoirs during the 2016–17 fishing season. During the survey, 83 fishermen were interviewed in six different fishing villages, all of whom were cooperative members. Despite

A Study on Consumer Expectations After COVID- 19 Towards Online Shopping

(Mumbai Sub- urban region)

Prof. Bharat Kisan Shirgaonkar.

Assistant Professor, Shri Chinai College of Commerce & Economics, Andheri (East) Mumbai 400069.

Abstract

The study endeavored to understand the changes that have occurred in consumer expectations after COVID-19 towards online shopping. The COVID- 19 pandemic brought about an increase in online shopping because of government imposed restrictions and consumer anxiety over the potential health risk associated with in- store shopping. However, after the pandemic once again changes have been observed and noted too in consumer expectations. It is equally very important for E- commerce industry to understand consumer expectations and try to fulfill them through the best possible way. Some government started to relax their restrictions and consumers started to return to in- store shopping, creating the possibility that the volume of online shopping would decrease once stores reopened however, consumers may continue to shop online more than they did prior to the pandemic because of their experience during the lockdown. Regardless of the shift in consumer demand towards essentials, all categories are moving online for good. To know and understand consumer expectations after COVID-19 pandemic towards online shopping a survey has been conducted with a random sampling of 110 consumers belonging to the Mumbai suburban region. The findings highlighted that the main components like mode of shopping, their experience and expectations regarding the price, quality, privacy protection, information and reviews of product and services. effectiveness, Customer service approach and so on. Significantly influenced consumer expectations after COVID- 19 pandemic. The findings of the study will help to identify the changes which have occurred in consumers' expectations post COVID- 19 pandemic.

Keywords: E- Commerce, Consumer expectations, marketing strategy, COVID- 19

Introduction:

The Novel COVID- 19 pandemic turned the entire prospect of buying and selling of goods and services as well as changes in consumer expectations too. The pandemic taught so many aspects and has changed the entire picture after the COVID-19 pandemic. Consumer expectations have always been the most important part for every businessman to deal with and to fulfill their expectations is a big challenge in itself.

Generally, consumer expectations are a set of ideas about a product, service or any brand that a consumer holds in their mind. Knowing your consumer expectations is important to all business whether you are a small business or a large enterprise organization.
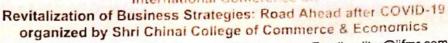
Customers' expectations matters, because if you can meet them than consumers are likely to spend more after a positive experience. To do well now and in the future, E- commerce companies need to close the gap between customer expectations, and the actual consumer experience.

Over a period of time consumers have jumped into the online world of buying goods and services. However, to deal with consumer expectations via online isn't an easy task. Because a small dissatisfaction in terms of consumer expectations will lead to a big loss for E- commerce companies. E- Commerce companies should focus on fulfilling and retaining consumer expectations. By way of providing several discounts, gift vouchers, Quality service, better price range, wide variety of options and do provide detailed information about the product or service. Have drawn a major attention towards consumer expectations.
When are Expectations formed?

Revitalization of Digital Payment System AfterCOVID-19: With Special Reference to WomenBelongs to Mumbai City

Prof. Ankita Sanjay Sawant

Assistant Professor
Shri Chinai College of Commerce & and Economics, Andheri (E), Mumnai 400 069

Abstract:
This paper highlights the revitalization of digital payment system after COVID-19 pandemic with special reference to women. Digital payments play a vital role and have many advantages over cash, such as easy transaction, security and transparency, 24 x 7 service & contactless payment. After the effect of COVID-19, the economy is started using more on digital payment system compared to pre COVID-19 period. India's financial system is developing continuously with the help of imminent technologies to make online transactions simple, easier, safer, available and more personalized for customers. The contribution of this study is an attempt to comparatively analyze the transformation from cash payments to digital payments and how COVID-19 outbreak has made its contribution towards the contactless digital payments. The problems faced while using digital payment were mostly about fear of fraud, hidden charges and the lack of proper internet access. For the study researcher has selected the women respondents who uses various digital payment modes to do their financial transactions. The area selected for the study is in and around Mumbai city. The primary data of this study was collected by circulating a Google form to the general public and the sample size is 50. This paper focus on thehike in digital payment from last three years

Keywords: Digital payment system, Covid-19, Women, Technologies

Introduction

Digital payments are transactions that take place via online modes, with no physical exchange of money involved. This means the payer and the payee, use electronic mediums to exchange money. The Government of India has been initiating several measures to encourage digital payments in the country. As part of the 'Digital India' campaign, the government has an ambition to create a 'digitally empowered' economy. In India's journey towards becoming a cashless economy, COVID-19 played an important role. Before COVID-19 pandemic, people prefer to use digital payment systems, but after the pandemic effect the number of users has increased immensely because of concern of touchingthe cash.

There are many digital payment modes which include Debit/ Credit cards, UPI (Google pay, Paytm etc.), NEFT/RTGS, IMPS, different banking apps, Internet banking, Mobile banking and many more. People use these different types of digital payment modes mainly because of ease and comfort, speedy transactions, no need of going to bank branches, no risk of losing cash, 24x7service, low transaction costs. The considerable problems of digital payment systems are highlighted risk of fraud, Technical problems, Service fees and other additional costs, network issues, lack of knowledge, concern about data leakage, complicated instructions, False identity and so on. Different types of digital payments are offered such as:

1. **Banking Cards:** Banking cards are the most generally used digital payment system in India. It offers convenience as well as security to the users. Banking cards (debit and credit cards) can be used for a various digital transaction like Point of Sales. terminals, online transactions etc.

2. **AEPS (Aadhaar enabled payment system):** AEPS can be used for banking transactions suchas balance enquiries, cash withdrawal/deposit, Aadhaar to Aadhaar fund transfers. All such transactions are carried out through a banking correspondent which is established on Aadhaar verification.

A Study on Investment Pattern of Investors After COVID-19 in Mumbai Region.

Prof. Riteeka Rajeshwar Kamble

Assistant Professor, Shri Chinai College of Commerce & Economics, Andheri (East).
Department of Commerce

Abstract

The Covid-19 virus has had a negative impact everywhere. The Covid-19 epidemic has not only created new health problems but has also increased existing ones, disrupted people's financial situations, and altered their patterns of saving and investing. The unforeseeable and unheard-of disaster has caused economies to struggle and work hard. The majority of the economy's sectors took a massive hit, which caused financial difficulties. The cyclical flow of money has undergone a tremendous change that has altered peoples' spending and investing patterns as well as their way of life. The goal of the study is to comprehend how the COVID-19 epidemic has affected individual investors' financial and investing decisions in the Mumbai region. A survey of 100 investors in the Mumbai region was undertaken using a random sample in order to learn more about and comprehend the investing patterns during COVID-19. Using a descriptive research design, the investment trend is studied. To ascertain the influence of the pandemic on individual investment decisions in the Mumbai region, a sample survey was carried out using a structured questionnaire. Both primary and secondary data are gathered in accordance with the requirements of the research study. The basic data for the study were gathered using a simple random sampling approach, while secondary data were gathered from government publications, websites, journal articles, theses, and books. The study's data will aid in understanding how individual investors invested following COVID-19.

Keywords: Investment pattern, Covid-19, Investment behaviour, Investors.

Introduction:

The global spread of the highly contagious infection Corona Virus has significantly impacted human existence. In order to stop Covid -19 from spreading throughout the nation, the government has implemented measures like social isolation, self-isolation, and lockdown, all of which have significant economic repercussions. The lockdown, among all the government's actions, has had an impact on peoples' income, spending, and investment patterns. Offices were essentially closed, industry had ceased, and many individuals had lost their employment. Aside from the significant death count brought on by the Covid -19 epidemic, the countries continue to experience financial troubles.
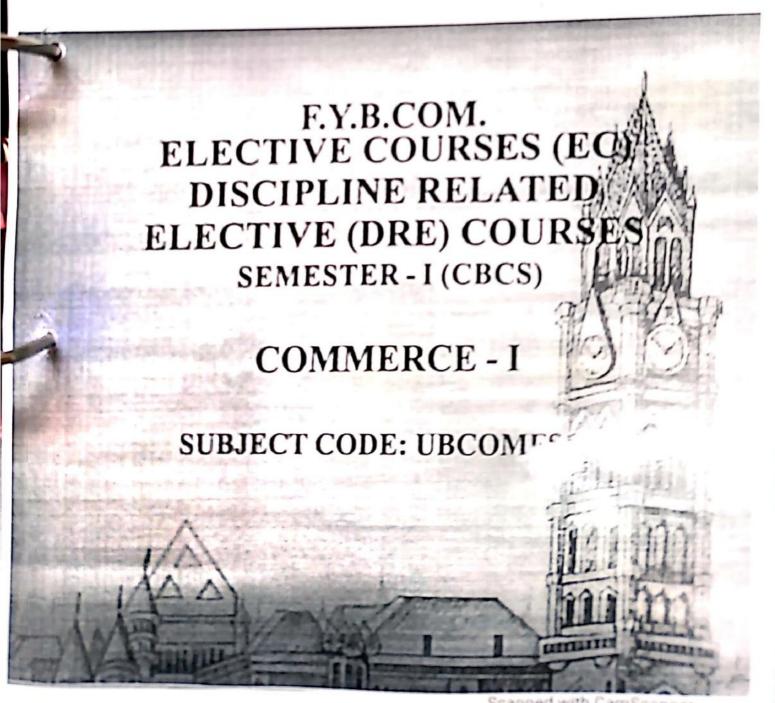
Covid-19 had an effect on people's investing strategies, portfolios, and general view on life. The emphasis has shifted, and health investment now comes first. Following Covid-19, investors have started looking for alternatives that are safer, more reliable, and low-risk. The first and most significant quality of safe and liquid investments. Due to their fear of losing money, individual investors' investment habits have drastically changed. The bulk of investors have shifted their preferences due to the lockout. Covid-19 has also had an impact on people's income. The way that people spend money has also changed.

As it makes up a significant portion of the resource market, individual savings and investment patterns play an important role in any economy. The tactics of India's service sector have undergone a major transformation recently.

The financial markets present investors with fresh and better chances. Companies are creating efficient marketing and advertising strategies based on their research and understanding of investor behaviour in order to tap into this huge and rising market. Marketing is focused on a consumer's behaviour and understanding of that consumer. Financial institutions have recently become preoccupied with customer

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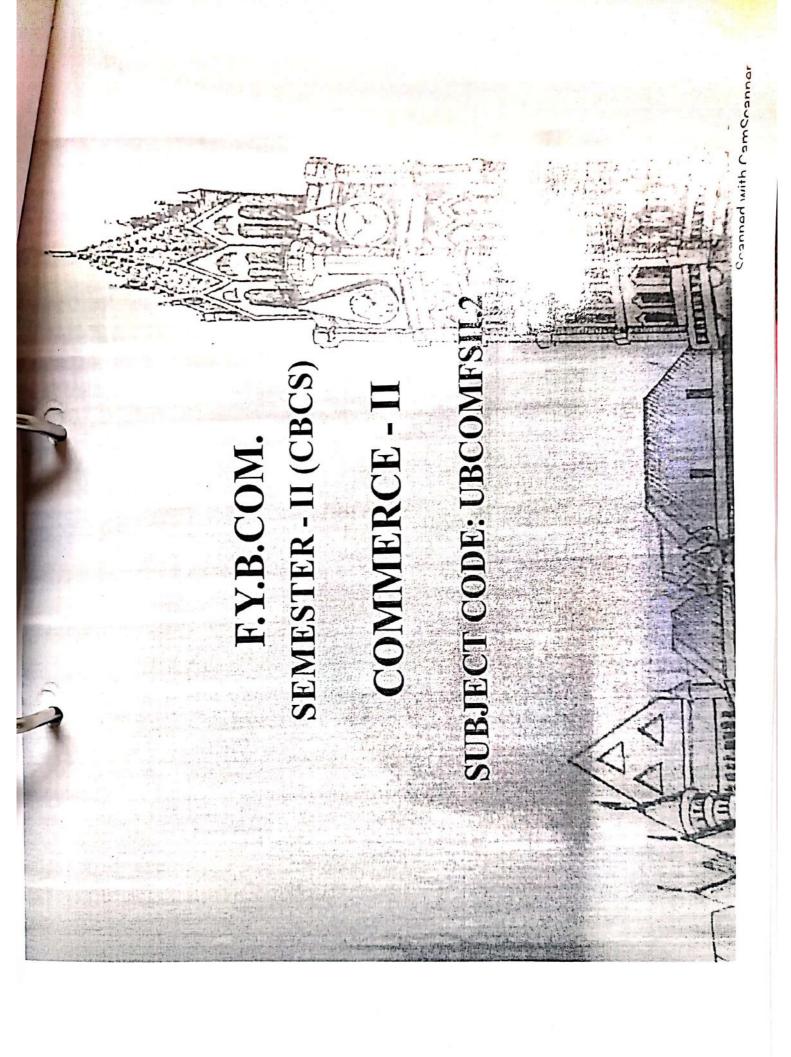| PROFESSIONAL PROGRAMMES	TRADITIONAL PROGRAMMES	
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4. M.Sc. Computer Science	4. M.Sc. Mathematics	10. M.A. in Economics
5. M.C.A.	5. M.A. in Marathi	11. M.A. in Education
	6. M.A. in Hindi	12. M.A. in Political Science

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	2. Diploma in Operating Research in Management (DORM)

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MSc IT	3 MCOM	9. MA in History
MSc computer science	4 MSC MATHEMATICS	10. MA in Economics
MCA	5 MA in Marathi	11. MA in Education
	6. MA in Hindi	12. MA in Political Science

P.G. DIPLOMA COURSES	1. Diploma in Financial Management (DFM)
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A Study on the influence of E - Retailing websites on Net Generation during Covid-19 with reference to Mumbai City

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Abstract

Apparels and electronics are the most frequently purchased items from E-retailers. The most important factors which motivate the respondents to shop online are availability to shop at discounted price and availability of consumer reviews and product rating information. Moreover, due to the unprecedented lockdowns of Covid-19 pandemic, the sales of e-retailing websites saw a surge due to increasing demand for contactless shopping. Descriptive research was conducted to conclude the study.

Keywords: E-retailing, Net Generation

Introduction

E-retailing is a subset of e-commerce, which encapsulates all —commerce conducted via the Internet. It refers to that part of e-commerce that entails the sale of product merchandise and does not include the sale of services viz. railway tickets, airlines tickets, job portals, etc.

The habits and purchase behaviour of the net generation are mostly influenced by the media, both electronic and printed. Commonly, they are early adopters in most new things; they like to explore, and they are investigating frequent. Several reasons influence their purchasing decisions and buying behaviour towards online shopping. According to the marketers, a wide variety of products, ease of shopping, educational qualification, discount, and different offers available online are the factors that affect purchasing behaviour and spending power. Moreover, due to the unprecedented lockdowns of Covid-19 pandemic, the sales of e-retailing websites saw a surge due to

"A STUDY ON SUSTAINABILITY OF STREET VENDORS DURING COVID 19"

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Dr. Balaji B Kamble[2]

Research Guide, Shri Chinai College of Commerce and Economics, Andheri (E)

Mumbai 400 069, Maharashtra, India

ABSTRACT:

Covid 19 pandemic has affected the Global economy. The increase in cases of Covid 19 has led to lockdown, quarantine and some restrictions. It has resulted in tremendous loss of lives and world of work. The restrictions imposed by Government affected life of many people especially the daily earners. Lockdown has a severe impact on the street vendors and has become a burden for them and resulted in fall in their income. Without sufficient income during lockdown the street vendors were unable to feed themselves and their families. Despite of this situation, street vendors carry out their business to sustain their lives. They cannot afford to "STAY AT HOME" and depend on government or others for their survival and their families. This has resulted in spread of virus throughout city. The study has focused on the street vendors of Kalyan city. The objective is to understand different types of street vendors. The objective is also to become aware of how street vendors are affected and have sustained during Covid 19 pandemic.

Key words: Covid 19, Pandemic, Street Vendors

Covid 19- respiratory illness in humans caused by a corona virus

Pandemic- Outbreak of disease in whole world

Street Vendors- someone who sells food or other goods in the street

An Analysis of Transportation Problems and its Initial Basic Feasible Solution (IBFS)

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ABSTRACT

The transportation problem is a type of linear programming problem in which commodities are transported from a set of sources to a set of destinations based on the supply and demand of the source and destination, respectively, in order to minimize the total transportation cost. An Initial Basic Feasible Solution (IBFS) is necessary to obtain the optimal solution of transportation problems. The optimality gives us the optimal route that prompts or least aggregate cost whichever is required to solve transportation problem. The main purpose of this paper is to find the best method for finding an initial basic feasible solution through the North-West Corner Method (NWCM), Least Cost Method (LCM), and Vogel's Approximation Method (VAM). In this research paper, the researcher has explained how to find an initial basic viable solution for minimize the transportation problem through three methods: the North-West Corner Method (NWCM), the Least Cost Method (LCM), and Vogel's Approximation Method (VAM). The research concludes that Vogel's Approximation Method is best method for finding the Initial Basic Feasible Solution (IBFS).

Key-word: Transportation problem, Supply and Demand, North -west Corner Method (NWCM), Least Cost Method (LCM), Vogel's Approximation Method (VAM).

INTRODUCTION

The transportation problem is one of the most common areas of Operations Research, which has wide range of applications in inventory control, communication network, production planning, scheduling, personal allocation, etc. In order to reduce costs and improve service, transportation problem aspects are important in logistics and supply chain management. In the today's highly competitive market, businesses discover better methods to generate and deliver products and services for better customer services. For transporters it becomes difficult to figure out how and when to supply products to consumers in the amount they required in a cost-effective manner. Transportation models provide a powerful tool for dealing with this issues. They guarantee the efficient supply of raw materials and finished commodities, as well as make them timely available. The aim of the transportation problem is to find a shipment plan that reduces total shipping cost while sustaining supply and demand constraints. A company's primary goal is to make money. The cost of transportation or caring has a strong influence on company's financial activities, and their cost which is inversely related to profit. Companieswill choose the routes which allow businesses to obtain and transport their necessary products at the lowest possible cost withmaximize profit. The transportation problem is based on the supply and demand of goods carried from various sources to various destinations, and it is one of the most significant and early applications of linear programming. Because of its common adoption in determining optimal transportation routes, transportation problems are assigned as best solution for solving transportation problems. Transportation is an important activity of any economy. Transportation is an important component for the success of industrial businesses, especially in a large country like India. A company's product or commodities must be properly distributed to its distributors, dealers, sub-dealers, and other partners.

Transportation problem can be expressed mathematical as

$$\text{Minimize } Z = \sum_{i=1}^{m} \sum_{j=1}^{n} C_{ij} x_{ij} \text{ (Total Transpiration Cost)}$$

IMPACT OF SELECTED SECTORS CONTRIBUTION TO OVERALL GDP OF THE INDIAN ECONOMY WITH REFERENCE TO AGRICULTURE, INDUSTRIAL AND SERVICE SECTOR

Prof. Manishkumar Jaiswal

Department of Mathematics

Shri Chinai College of Commerce & Economics, Andheri East, Mumbai- 4000-69, Maharashtra, India

ABSTRACT- The fastest-growing virus which has infected not just one or two countries but the entire world is coronavirus, commonly known as COVID-19 (SARS-CoV-2). This virus had caused massive human and economic loss in many counters. The covid-19 pandemics have disrupted the global economy and India is no different. The economic impact of the covide-19 pandemics in India has been largely disruptive. To understand the impact of pandemic Covid -19 on overall GDP, the researcher has considered three major sectors such as the economy, agriculture, industrial, and service. The main purpose of this paper is to analyze the contribution of the Agriculture, Industrial and Service sectors of Indian economy to the overall GDP of India and also identify the relationship between agricultural, industrial and service sectors and GDP of Indian Economy. The present study is based on secondary data collected from the Central statistical office data on GDP (Retrieved from https://data.gov.in) about agriculture, industrial, and service sectors of India. The researcher has used multiple regression analysis and Pearson's Correlation Coefficient. The researcher has found that the growth rate of contribution of the service sector has been increased since 2003-04. There is a strong positive relationship between the growth rate of the Agricultural Sector, the growth rate of the Industrial sector and the growth rate of the Service Sector with the growth rate of GPD. It has been also found that the growth rate of the Service Sector has a very high relationship between the growth rate of GDP as compared to the growth rate of the Agricultural Sector and the growth rate of the Industrial sector. This research recommends policymakers to concentrate their efforts on important areas of all economic sectors that may contribute more to GDP growth and so as to achieve economic growth.

Keywords: Covid-19, Indian Economy, Agricultural Sector, Industrial sector, Service Sector, GDP, Regression, Correlation.

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Sustainability of Business during COVID-19

NUMERICAL STUDY OF ITERATIVE METHODS FOR SOLVING THE NON-LINEAR EQUATION

Prof. Manishkumar Jaiswal[1] & Prof. Vinay Jadhav[2]
[1] Department of Mathematics
[2] Department of Information Technology
Shri Chinai College of Commerce & Economics, Andheri East, Mumbai – 400 069

Abstract: An iterative method is a mathematical procedure and part of the numerical analysis that used as an initial value to generate a sequence of improving approximate solutions for solving the non-linear equations $f(x) = 0$. The main purpose of this paper is to find out the best method out of bisection method, Regula-Falsi Method and Newton-Raphson Method for solving non-linear equations $f(x) = 0$ and also comparing them through iterative methods. The researcher used non-linear algebraic equation $f(x) = 0$ to find approximate root and explained by three iterative methods i.e bisection method, Regula-Falsi Method and Newton-Raphson Method. Their results obtained that the Newton-Raphson Method is best and fast approximation method to compare than other two iterative methods.

Key-word: *Non-linear algebraic equation, bisection Method, Regula-Falsi Method, Newton-Raphson Method.*

1. INTRODUCTION

Numerical analysis is a branch of mathematics that provides tools and methods for solving mathematical problems. Numerical analysis is the study of algorithms that use numerical approximation for the problems of mathematical analysis. The goal of the field of numerical analysis is to design and analyze the techniques to give approximate but accurate solutions to hard problems. Many mathematical models of physics, economics, engineering, science and other disciplines come up with the different types of non-linear equations. In recent time, several scientists and engineers have been focused on to solve the non-linear equations both numerically and analytically. Solving nonlinear equations is one of the important research areas in numerical analysis but finding the exact solutions of nonlinear equations is a difficult task. In several occasions, it may not be simple to get the exact solutions. Even solutions of equations exist; they may not be real rational. In this case, we need to find its rational/decimal approximation. Hence, numerical methods are helpful to find approximate solutions.

REGRESSION ANALYSIS ON PREDICTION OF NUMBER OF DECEASED CASES COVID-19

Prof. Manishkumar Jaiswal

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Abstract – Background: *The fastest-growing virus which has not only affected one or two countries but the whole world is nonother but coronavirus also known as COVID-19 (SARS-CoV-2). This virus had lead to a huge amount of human as well as economic loss in many countries. Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus and it is a viral disease. By observing the impact due to disease, the researcher has decided to study statistics of confirmed cases, active cases, recovered cases, and deceased cases in India to give a prediction on future cases that might help to decide precautionary measures and infrastructure for COVID-19 patients.*

Methods: *The researcher has used regression analysis on secondary data collected from the www.COVID19india.org website about confirmed cases, active cases, recovered cases, and deceased cases in India.*

Findings: *The researcher has found that the feasibility of the formula is precise and could help in the prediction of deceased cases in India caused by COVID-19.*

Interpretation: *From the research, it is interpreted the multiple correlation coefficient very strong positive correlation between COVID-19 deceased cases and confirmed cases, active cases and recovered cases. The researcher has also interpreted that the overall regression analysis model is good fit.*

Key Words: COVID-19, Correlation, Regression and COVID-19, Coronaviruses, Confirmed Cases, Active Cases, Recovered Cases, Deceased Cases.

1. INTRODUCTION

The COVID-19 pandemic in India is part of the global pandemic of coronavirus sickness 2019 (COVID-19) resulting from extreme acute respiration syndrome coronavirus (SARS-CoV-2). The first case of COVID-19 in India, which originated from China, became said on 30 January 2020. Currently, India has the biggest range of showed instances in Asia. As of 12 June 2021, India has the second-maximum range of showed instances within side the world (after the US) with 29.three million said instances of COVID-19 contamination and the third-maximum range of COVID-19 deceased (after the US and Brazil) at 367,081 deceased. Coronavirus which is commonly called COVID-19 is an Infectious disease. This is a new virus and its spread ratio is very fast. COVID-19 was first identified in December 2019 in the wet market of Wuhan city in China. But now, this virus has spread to almost 200 countries of the world. On 11th March 2020, the World Health Organization(WHO) declared the COVID-19 outbreak pandemic symptoms- The most common symptoms of coronavirus are fever, cough, and shortness of breath, some patients may have aches and pains, nasal congestion, runny nose, loss of smell and sore throat, most people recover from the disease without needing special treatment. Older people and those with underlying medical problems like high blood pressure, heart problems, or diabetes are more likely to develop serious illnesses. COVID-19 refers to the disease caused in humans due to contraction of the Novel Human Coronavirus (Severe Acute Respiratory Syndrome CoV-2) which is established to be a respiratory pathogen. In human hosts, it causes symptoms that vary from dry cough and fever to ARDS-induced respiratory failure. This virus is of zoonotic origin, which essentially means that it started with an animal to human transmission or jumping. This puts into context its place of origin, which was early in December 2019 in the Wuhan Live Seafood Market, in the Hubei province of China, where trading of live animals including exotic mammals ran rampant and unchecked.

Then, this study aimed to achieve the following objectives:

- To predict COVID-19 deceased cases by daily regression tests in a linear regression analysis.

- To predict COVID-19 deceased cases by the number of days.

2. LITERATURE REVIEW

Rath, S., Tripathy, A., & Tripathy, A. R. (2020) reveals an effective way to forecast the next number of daily active cases. The researcher has also found that there is a strong relation between active cases and deceased and recovered cases.

INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

"Impact of COVID 19 Crisis on Consumer Buying Behaviour with reference to Mumbai Region"

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Abstract: The COVID 19 Pandemic it's a unique challenge faced by world. During pandemic situation disruption in the lifestyle and buying pattern of a consumer and adversely impact the global economy. To control such virus government has taken certain corrective measures like wearing the mast, social distancing and lockdown. Due to some strict restrictions entire economic activity become blocked and their results individuals losses their jobs, income and their impact consumers change their buying behaviour. The present study is an attempt to analyse the consumer buying behaviour during the COVID 19 with reference to Mumbai region. The primary data were collected through structured questionnaire form 100 respondents using Google form and secondary data collected from different Journals, books and government records. The finding of the study helpful to identify lockdown sentiments and sustainable buying (LSSB) and also analysed the willingness to buy local brand goods (LBG) Verses foreign brand goods (FBG).

Key Words: COVID 19, Consumer Behaviour, lockdown sentiments and sustainable buying, local brand goods, foreign brand goods

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"Impact of COVID 19 Crisis on Consumer Buying Behaviour with reference to Mumbai Region"

"A study on buying behavior of consumers during COVID- 19 with special reference to Online shopping"

(Mumbai Sub- urban region)

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ABSTRACT

The study endeavored to understand the cause of novel coronavirus disease (COVID- 19) on the consumer's buying behavior. The COVID-19 pandemic and the lockdown due to social distancing mandates have interrupted the consumer's habits of buying as well as shopping. Consumers are acquiring knowledge to improvise and learn new buying habits. Due to the pandemic and its consequences, online shopping is nowadays considered to be the most convenient medium of shopping to get away free from the spreading virus and keep ourselves in a completely safe and secure environment. Consumers cannot go to the store, so the store comes home. To know and understand the buying behavior of consumers during the COVID- 19 pandemic towards online shopping a survey has been conducted with a random sampling of 151 consumers belonging to the Mumbai suburban region. The findings highlighted that the main components like mode of shopping, delivery pattern, Availability of product, Brand, safety, price, social media, panic situation, the product description on the internet, payment methods, Advertisement, internet literacy, and so on. Significantly influenced the consumer's buying motive during the lockdown due to COVID- 19 pandemic. The findings of the study will help to identify the changes which have occurred in consumers' buying behavior during COVID-19 pandemic.

Key Words: COVID-19 disease, Social-distancing, Consumer behavior, Online shopping.

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"An empirical study on trust factor due to rising fraud during COVID 19 pandemic."

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ABSTRACT:

This paper aims to identify the common characteristics of pandemic-related fraud and any threats specific to pandemics and financial crises most similar to COVID-19 in modern times. The study's findings outline several novel crime types and tactics that have emerged during the 2020 COVID-19 pandemic and have never been seen before. Advances in technology, and operations by enforcement of law and government guardians. Many scams appear regardless of the state of the economy, but some specific scams, particularly internet scams, appear during pandemics. Similarly, economic crises uncover certain previously undetected scams, while economic crises drive scams that stem from and cause bankruptcies.

The report examines primary data and secondary data. Primary data was collected from the questionnaire method using online Google forms and circulated in the Mumbai region. Secondary data were collected from different government records, journals, books, etc.

What we can learn about the responses of individuals and organized crime to specific initiatives and other activities. These include social distancing, loan/mortgage freezes, retiree cash payments, capping cash payments in favor of contactless payments, greed for profit through the sale of health products, welfare fraud, identity abuse, IT fraud through data manipulation and telephone tariffs, corporate fraud payroll fraud, wage theft or dishonestly underpaying Employees, consumer fraud, insurance fraud and contractual dishonesty in non-return of deposits on bookings or non-repayment of government-guaranteed loans. The finding of the study investigates the trust factor of online payment and different fraud and we also measure the correlation between the trust factor and online payment.

"An Empirical study on Communication as a barrier during COVID 19 Pandemic Period with reference to Mumbai region"

Ms Lily Padma Nadar

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Introduction:

Communication is the activity of conveying information through the exchange of ideas, feelings, intentions, expectations, perceptions or commands by speech, writing, and gestures and by other means between two or more participants. The process requires a source/sender who encodes information in the form of a message which is transmitted through a medium/channel to a recipient who then decodes the message and gives necessary response/feedback.

Effective communication occurs when messages are not distorted during the communication process and communication serves the purpose for which it was planned or designed. However when the desired effect is not achieved, factors which act as obstacles need to be explained with the intention to discover why the communication has been ineffective. These include filtering, selective perceptions, information overload, emotions, language, silence, communication apprehension or anxiety, gender difference and many other factors. These barriers to effective communication can retard or distort the message at any stage in the communication process. Effective communication involves conveying clear and concise information. As people from various work place we should question ourselves, how well have we been able to communicate to our colleagues and how can we better communicate in the future? The better the communication, the better would be their understanding.

A STUDY ON SUSTAINABLE BUSINESS STRATEGIES ADOPTED BY SWIGGY DURING COVID-19 PANDEMIC

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Abstract:

Purpose: In today's COVID hit world all business small or large has taken a hit either positively or negatively. Furthermore, the lockdown imposed due to coronavirus also caused people to switch to online buying of groceries and essentials. Leading Indian food delivery brand Swiggy evolved its model during the pandemic lockdowns to keep pace with the ongoing shift in consumer mindset, and brought the focus on building trust and reassurance contextually for the category. This study will focus on the sustainable business strategies adopted by Swiggy during COVID-19 Pandemic for online delivery related to food items, edibles and others.

Design: The researcher has used both primary and secondary data for the present study. The primary data has been collected from 100 Swiggy customers situated in Mumbai. For Hypothesis testing researcher has used one way ANOVA table for logical justification.

Finding: This research concludes that the impact of COVID-19 and its repercussion on online food delivering platforms is both 'positive' and 'negative'. But online food delivery platforms like Swiggy has converted threats into opportunity and adopted various strategies for sustainability of their business during COVID-19 pandemic.

Key words: *Swiggy, Strategies, Sustainable business, COVID-19*