



Dr. Sangeeta Ghai
Principal
Mob: 9977736322

Principal Office

Smt. Pramila Gokuldas Daga Girl's College

(Run By Rashtriya Vidyalaya Samiti)

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Address: Bal Ashram Parisar, Kutchery Chowk, Raipur, Chhattisgarh

Contact: 0771-4044511, 4044522, Wbsite: www.dagagirlscollege.in, daga.girls.college.raipur@gmail.com

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EFFECT OF FUNDAMENTAL CHANGES IN LEADERSHIP PATTERN

Dr. Poonam Ahuja
Assistant Professor, Commerce,
P.G.Daga Girls College

ABSTRACT

Leadership is an important element of the directing function of management. There are many style and approaches of leadership. The task of this paper is to explore transformational and transactional leadership style and identify the difference between them.

INTRODUCTION

The success of an Enterprise depends on a great extent, upon Effective Leadership. The importance of Leadership in any group/organization is too obvious to be over emphasized. Leadership is the ability to built up confidence and zeal among people and to create an urge in them to be led. Without leadership an organization/group is simply a mass of Man, Machine and Material.

Acc. to Jame J.Cribbin. :- Leadership is a process of influence on a group in a particular situation at a given point of time, and in a specific set of circumstance that stimulates people to strive willingly to attain organizational objectives and satisfaction with the type of leadership provided.

Acc. To Peter Drucker :- "Leadership is not making friends and influencing people, i.e. salesmanship, it is the lifting of man's personality beyond its normal limitations".

Leadership is neither bossism nor synonymous with management. It is a personal Quality; an effective Leadership can pull out the organization from darkness to light, and push

into the path of development and success. In brief Leadership is the function of stimulating the followers to strive willingly to attain organizational objectives.

IMPORTANCE OF EFFECTIVE LEADERSHIP

Lawrence A. Appley remarked that the time had come to substitute the word leadership for management. Although leadership is a old concern but it has become more acute during the last few decades due to the complexities of production methods, specialization and social changes in Modern organization. A good dynamic leader is compared to a 'dynamo generating energy' that charges and activates the entire group in such a way that near miracles may be achieved. Thus, Leadership is important in organization because leaders are the people who can make things happen. It means that without leaders it will be difficult for an organization to achieve their goal.

QUALITIES OF GOOD/EFFECTIVE LEADERS

A good leader secures desired behavior from his followers. It depends upon the quality of leadership he is able to provide. Some of the desired qualities of good leaders are:-

- 1 Communication Skills
- 2 Courage to accept responsibility
- 3 Good Personality
- 4 Sound education and Professional competence.
- 5 Responsible
- 6 Sociable
- 7 Honesty and Integrity of Character
- 8 Creative Thinking.

IMPORTANCE OF MANAGERS

The successful manager is known as 'someone who reaches necessary results by following the prescribed activities and by following the prescribed limits'. Some important functions of managers are planning, directing, organizing and controlling. Managers are responsible for the coordination, procurement and distribution of human and material resources that are necessary for an organization {Ubben &

Hughes 1987) The most important Activity of a Effective leader do is managing work and to lead people. It means management and leadership are both necessary for a business to be successful.

TRANSFORMATIONAL AND TRANSCATIONAL LEADERSHIP STYLE

Transformational leadership is a leadership style in which leaders are encourages, inspires and motivates employees to innovate and create changes that will help grow and shape the future success of company. This is accomplished by setting an example at the executive level through a strong sense of corporate culture, employee ownership and independence in work place. pillai, schriesheim and Williams (1999) state that Transformational leadership motivates their followers to perform beyond expectations by activating followers higher order needs, fostering a climate of trust and inducing followers to transcend self interest for the sake of the organization.

A transformational leader is someone who

- Encourages the motivation and positive development of followers.
- Fosters an ethical work environment with clear values, priorities and standards.
- Holds an emphasis on emphasis on authenticity, cooperation and open communication
- Provides coaching and mentoring but allowing employees to make decision and take ownership of task

Transactional is based on an exchange process in which the leader provide in return for the subordinates efforts and performance (pillai, schriesheim and Williams (1999) In this type of leadership leader can use some kind of reward or punishment to force the follower to finish the work in accepted way, here employer is responsible for employee poor work and its correction.

COMPARISION OF TRANSFORMATIONAL AND TRANSCATIONAL LEADERSHIP

When a leader inspire his followers, lays

emphasis on the values, ideals, morals and need of the followers he is known as transformational leadership. There can be more than one leader in a group which encourages innovation and changes the culture of organization by setting group interest as a priority. Where as when a leader rewards and punishes for motivating the followers is known as transactional leadership . they are of Bureaucratic style mean there can be only one leader in group whose focused on planning and execution and who attract followers by putting their self interest in priority bases.

CONCLUSION

This paper briefly reviews main leadership concepts and effective leadership in an organization is very important. Research has shown that leadership and management are different concepts, but they both are essential for the success of any organization. The organization and companies that completely understand the obvious, though distinct, role of leaders and managers, and maintain an environment where managers, leaders and employees can cooperate have the best possibility of succeed.

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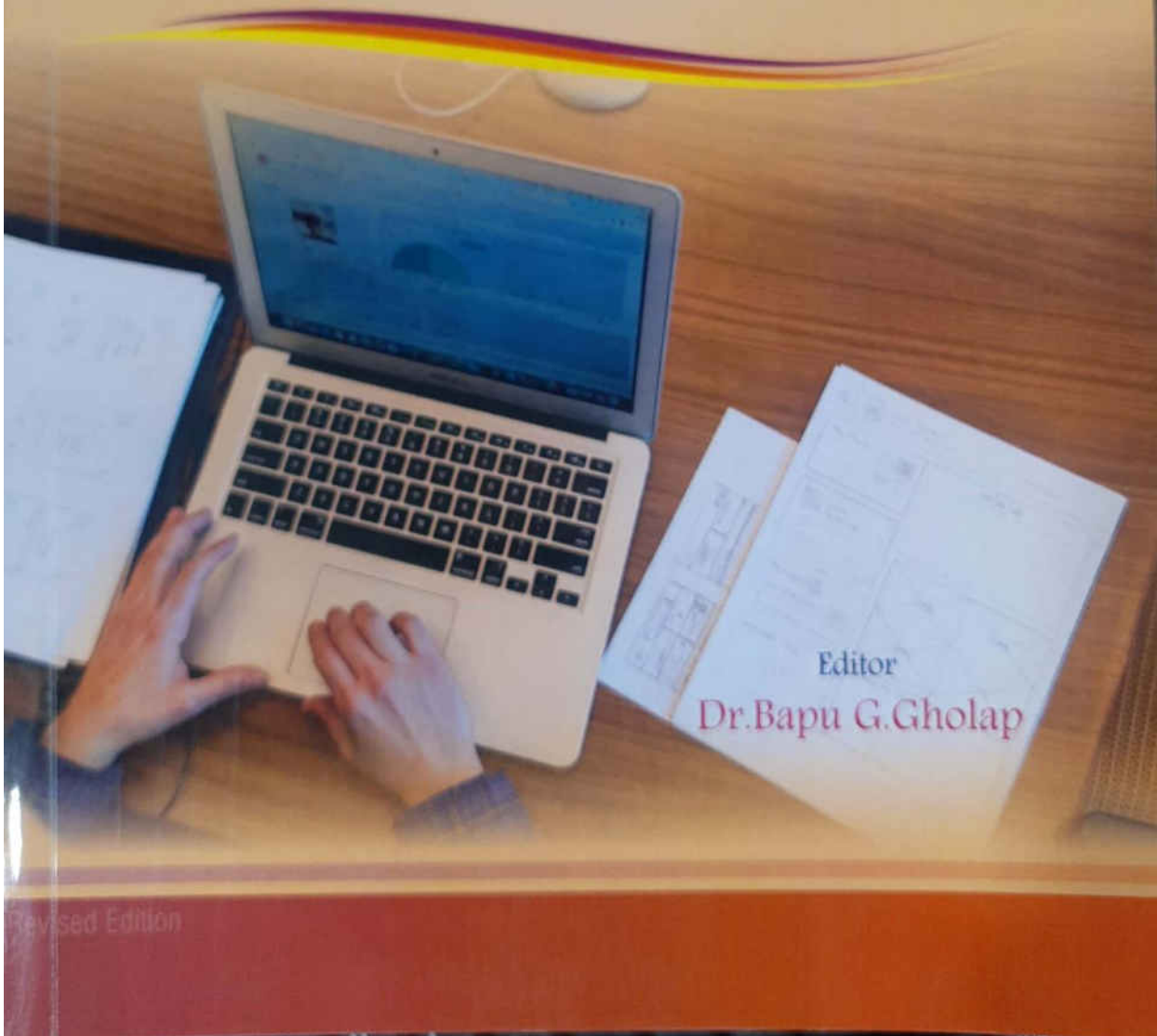
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BRANDING :AN EMERGING TREND

Mrs. Poonam Ahuja
Asst. Professor Commerce,
P.G.Daga Girls College

ABSTRACT:

Branding is an effective marketing strategy tool that has been used with frequent success in the past. In this research paper researcher study about importance of brand in today's scenario. How it is helpful for producer in creating and maintaining image of product which not only increases sales and profit but also built Goodwill. Success of business very much depend on branding strategy of any that company.

INTRODUCTION

Today's is a time of tough competition. Every Producer wants his product to be successful and cover a large market area. For this purpose every producer wants his products to have a different and unique image so that it can not only be recognize easily but also attract maximum number of consumer and thus sales and profit of the enterprise may be increased. Due to impact of globalization products are multiplying and becoming more and more similar. To create a different image of product, the producer determines a particular and get that brand registered so that other producer may not copy it. According to American Marketing Association, "A Brand is a name, term, symbol or a design, or a combination of them which is intended to identify the goods or services of one seller or group of sellers and to differentiate them from those of competitors."

Branding is a management process by which a product is branded. It is a general term

covering various activities such as giving a brand name to the Product, Designing a brand mark and establishing and popularizing it. There are some points which one should keep in mind while selecting a good brand name:

1 Easy:- The Name should be Easy to read and to be pronounce and also Understandable.

2 Descriptive:- It should be Descriptive in Nature.

3 Appropriate and Unique:- The name should be according to product and must be different from other brands name.

4 Registered:- Once brand name is decided by producer it must be registered so that no other firm can use that name.

5 Economic:- It should be economic so that it could be easily printed and embossed on packages.

TYPES OF BRAND

In his sementice of branding Thomas F. schutte classified the brands into following two broad categories

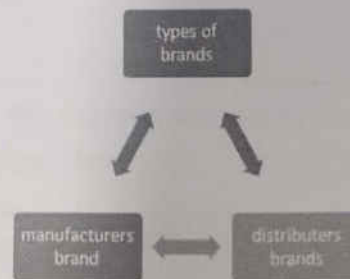
1 Manufacturer brand:- These stress the identity of manufactures.

A National Brands:- Brand for a particular region.

B Blanket brands:- One brand name for all the product of a manufacturer e.g. Godrej products, Bajaj products etc

C Multiple brands:- Brand name given each variety of products e.g. various brands paste of Colgate, various brands soaps of tatas.

2 Distributers brands;- It stress the identity of the retailers. These are Private brands, Store brands, Dealer brands, House brand etc.



BRAND TESTING

Before launching a brand of product into market the producer should know whether it would be succeed or not. For this purpose the manufacturer resorts to brand testing. Its purpose are follows:-

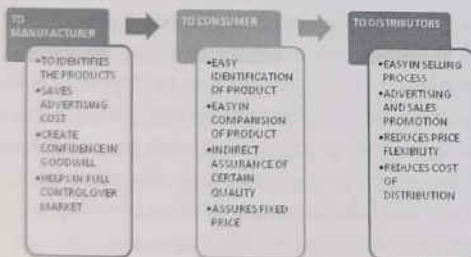
Memory test:- under this, a selected group or person are asked to remember certain names or symbols. After sometime, they are asked those names. Most of them forget the names or symbols. By a careful study of this kind, it can be known easily as to which names can be easily remembered on the basis of such a study the name of the brand of symbols can be selected.

Preference test:- Under this test a list of names of symbols is presented before a selected group of persons. Then they are asked to rearrange the name in order of preference by most of the persons is generally chosen for brand name.

Uniqueness test:- under this test a group of persons is first given the proposed brand name of the producer. By this the producer can easily understand by which other brand names his own brand names can be confused. Keeping in view the point he can select and modify a unique brand name.

ADVANTAGES OF BRAND

ADVANTAGES OF BRAND



CONCLUSION

Proper branding can result in higher sales of not only one product but on other product associated with that brand. Brand is the personality that identifies a product, service or company (name, term, sign, symbols, design or combination of them) and how it relates with

customers, staff, partners, investors etc. we can also conclude that the only purpose of branding the products is to distinguish the product from competitive products of competitors. And to increase sales and profit by capturing large area of market.

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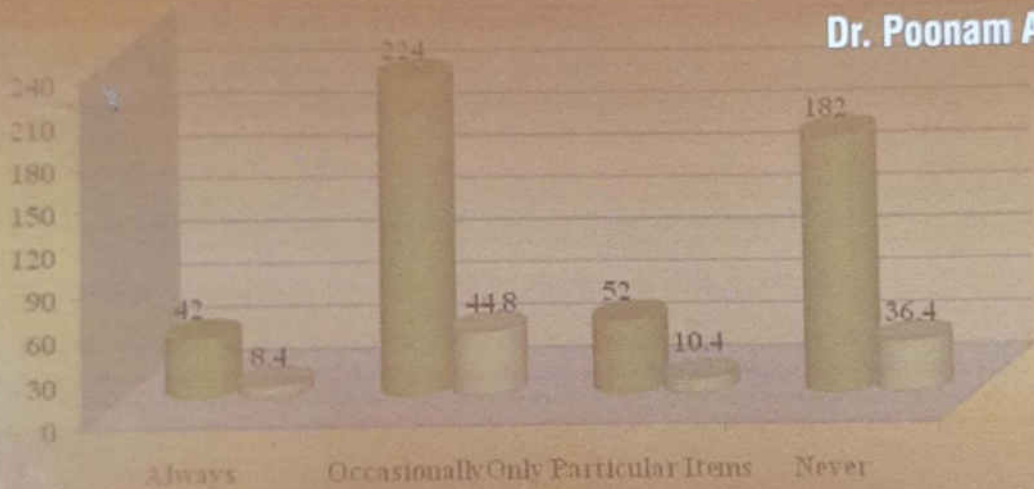
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CONVENIENCE COST

**A STUDY ON
BUYING BEHAVIOUR OF
WORKING WOMEN
THROUGH ONLINE SHOPPING
(WITH SPECIFIC REFERENCE TO RAIPUR CITY)**

Dr. Poonam Ahuja



Publisher



Aditi Publication

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About the Author



Dr Poonam Ahuja

Dr Poonam Ahuja, Assistant professor at pramila gokuldas kanya mahavidyalay, Raipur chhattisharh, has an experience of 20 years of teaching in college, her qualifications are M.com, M. Phil, D.B.M from Durga mahavidyalay and Phd from Mats university Raipur chhattisharh. Author has published more than dozen research paper at National and International Journal and has participated in more than Seven National seminars. Author has also participated in Refersher course organised by pt. Ravishankar university

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Opp. New Panchjanya Vidya Mandir, Near Tiranga Chowk,
Kushalpur, Raipur, Dist.- Raipur, Chhattisgarh,
INDIA Pin - 492001 Phone : +91 9425210308
E-mail:shodhsamagam1@gmail.com,
www.shodhsamagam.com



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Comparative Analysis of Various RF MEMS Based Antennas

Mayank Yadu¹, Dr. Manoj Kumar Nigam²

Research Scholar¹, Professor², Department of Electronics and Telecommunication¹, Department of Electrical & Electronics Engineering²
Mats, University, Raipur (C.G) INDIA
mayankydu@gmail.com¹, nigam74_123@yahoo.com²

Abstract: Harvesting of broadband Radio Frequency Energy has great scope in recent times. In our study, it has been seen that numerous antennas are used in phrases for the radio Frequency Energy Harvesting batteries are used as a chief supply of power for maximum of the embedded and far-off structures. There are numerous types of power that may be scavenged, like thermal, mechanical, sun, wind, and wave. The want of non-stop presenting of electricity to the structures, however because of its restrained functionality, a few self-powered gadgets are used for a further electricity deliver to those structures. The technique which is used for generating power obtained from encircling surroundings was named for power harvesting. Energy harvesting, which originated through the water wheel and windmill, is widely being measured as a low-renovation answer for an extensive variety of programs, however in my paintings the radio frequency could be used for power harvesting. This evaluate paper is set to the contrast of numerous techniques which has been designed for MEMS primarily based on antennas.

Keyword: MEMS; RF; Energy harvester

1. Introduction

Method used for use and the improvement for the energy harvesting of planar antennas which is used for Radio frequency can be carried out through numerous researchers. The technique by which we can get power at the normal surroundings can produce energy is named as This power may be harvested from numerous reassets to be had withinside the ambient surroundings together with thermal power [3, 4], mechanical power residences of extensively applied ambient power reassets were made available . on the available ambient power reassets, RF power and are substantially growing because of the superiority of wi-fi signals, together with base stations using cellular networks [8] also with networks with Wi-Fi [9], TV transmitters and radio [10–12], and micro wave radios examine to the alternative power reassets, RF power offers a highly low power. Energy harvesters for low electricity gadgets, in addition to programs associated with wi-fi sensor networks (WSNs), enlarge considerably the working lifetime, and gift a brand-new task because the harvesting gadget must be as correct as in measurement with sensor nodes. This approach may be mainly beneficial in growing more the wi-fi networks shifting towards very

difficult surroundings, charging batteries, or storing power in first-rate capacitors. Our approach is critical awareness and a couple of RF power harvesting structures which includes receiving antennas, with rectifying circuits and also the matching circuits that which have evolved for inexperienced deliver of low intake electronics [14].

Renewable power: Our series from which power through the renewable sources, which can be clearly recharge on a human timescale, together with wind, rain, sunlight waves, tides, and geothermal heat[2]. Renewable power frequently offers power in critical areas: energy creation also transportation of cooling and heating of air and water from the service stations related to power in the villages (off-grid) [16].

MEMS: MEMS gadgets are very small; their additives are typically microscopic, gears, pistons, Pumps, with vehicles or even steam engines have all been fabricated through MEMS. However, factors are worth consideration. MEMS is not approximately the small production of mechanical additives or making matters out of silicon deceptive as many micro machined gadgets are not mechanical in a strict sense). MEMS is a producing generation; a sample for designing developing complicated incorporated gadgets and structures the usage of batch fabrication strategies much like the technology utilized in IC production or preferred machining technology complete in to the micro and nanometer region. Then, now no longer all miniaturized additives are practical or commercialized. Despite the fact that micro scale gearboxes, pumps and steam engines are charming to see, the sensible issues related to the working (wear, power performance and so on.), and the excessive fee of making them, frequently stands within side the manner of a hit commercialization.[17]

Radio Frequency: The frequency of the electromagnetic wave are within side from variety starting from around 3 kHz to 300 GHz, which encompass the ones frequencies utilized in radio communicate or RF typically refers to electric as an alternative mechanical oscillations. The first wi-fi RC generation become invented through Policy in 12 months 1955 wherein used a mild beam to manipulate a television. In the preceding 12 months, IR generation could be unfolded because of low implementation problem and fee effectiveness. The simple generation has personal limits, RF generation become now no longer an option. However, whilst RF generation has speedy sufficient grown and the additives fee were very an awful lot lowered, RF generation grow to be a feasible option [18]. Today, RF reassets presently may be received from billion broadcasted transmitters across the world [18], which includes greater than one million clever telephones activated on every time during day and the Wi-Fi speaking in reality the benefits of RF generation had been non-line of sight functionality and lengthy variety manner communicate. This become predicted that RF generation could be quickly changing IR generation. From time to time research has been done on few RF primarily based totally RC answer [20] and wi-fi powered recharge batteries for plenty of sensing In modern-day RF approaches, the maximum not unusualplace electricity materials which are obtained by disposable batteries or constant

cable deliver voltages that may be each which are very challenging from the point of economy and technology. In recent times much research by people are done and they are paintings at the mitigation answer of the battery hassle in phrases of changed the want for 9V, 3V, AA or AAA 1.5V batteries in the direction of an awful lot smaller battery size, ability and weight. Very little take a look at and studies has cope with the entire elimination of used up batteries. Changing and charging the new batteries gives an excessive fee and may not be suitable, dangerous or relatively not desirable. Apart from challenges, power harvesting approach has to cope with the results of the battery. Energy harvesting approach by changing the ambient reassets by using RF, heat, sun, mechanical reassets and so on to electric power [22]. The harvested power may give greater stability for the recharging without delay to electricity the gadgets in place of plugging the batteries on totally network in addition to get less renovation and to no longer want battery This approach has come into view as an appealing answer for lots gadgets powered through harvested power [23]. The improvement of power harvesting has been prompted through the unfold of self-reliantwi-fi digital structures [24]. Fortunately, modern-day technological improvement has advanced the performance of power harvesting modules in changing power from the environment into energy [25], in precept; power harvesting isn't absolutely a sparkling idea however has existed for lots Generally in business power harvesting techniques, the harvested power from ambient environmental reassets to begin with input into increase converter wherein boom the voltage Then the power is saved withinside the battery control gadget[27]. The garage phase guarantees that power keep be to be had constantly despite the fact that the ambient useful resource isn't to be had. It has helped in lessening fees for the operation and allowing very much low operation of the battery. For our gadget electricity, the power has been taken rightfor the shape regulation of numerous one-of-a-kind software hundreds together with a Wireless Sensor Network (WSN), are shown in the Figure 1. The system for the gadget for operation in business must be as below:

$$P > P \quad (1)$$

Where, P_c and P_g are generally the consumed power consumed and generation of power takes place. Electric power can be given by the equation:

$$P = \frac{E}{t} \quad (2)$$

Here, electrical energy (E) is measured in the unit joule, Time (T) in the unit of seconds. Due to the uncertainty in the sources of ambient energy to the system from the surrounding we have to have energy storage in the long time period (T). The result is given in the following equation.

$$P_c > P_g \quad (3)$$

The equation 4 shows the energy storage division and is derived from equation 2 and [28]. The further energy storage is used later.

$$E_{\text{storage}} \geq \max \left\{ \int_T (P_c - P_g) dt \right\} \quad (4)$$

There are different methods of use of energy either as direct, or even simultaneous for commercial systems under operation. The main parameter to be focused is the power consumption efficiency when we are discussing the resistance load. The ratio of PG power to the incident power PI gives the value of, η which is called as the efficiency, the resulting value of incident power is shown by equation 5.

$$\eta(\%) = \frac{P_o}{P_i} \times 100 = \frac{V_o^2 / R_L}{P_i} \times 100 \quad (5)$$

The difference of the incident voltage VI of the system and the threshold voltage VTH gives the value of the voltage output VO and is seen in the given equation 6:

$$VO = Vi - V_{th} \quad (6)$$

In modern-day days, sun arrays or waterwheels or even wind farms use the equal precept of power harvesting operation which materials the generated power This approach is taken into consideration for large-scale implementation and certainly be mentioned macro power harvesting approach. This is in comparison to micro power harvesting, at the precept that refers back to the assignment of harvesting small-scale of ambient power from environmental sources to electricity electronics structures without delay or to shop the power in battery or capacitor [29]. Although the precept of micro and macro power harvesting are comparable however the scopes and programs are one-of-a-kind.

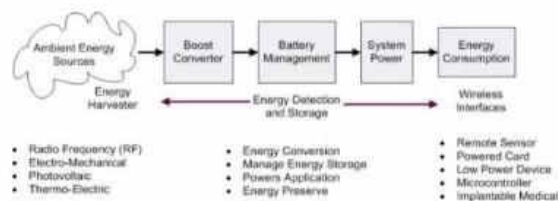


Fig: 1 Commercial Energy Harvesting gadget

From our studies paintings is handling micro strength harvesting from RF ambient reassets in addition to MEMS primarily based totally strength harvesting strategies. RF MEMS strength harvesting strategies were an appealing vicinity of studies because of its capacity programs in several contemporary-day low-energy intake digital MEMS approach is main the manner to small and energy green sensors [30]. Thus the blessings affect RF MEMS strength harvesting

mechanisms to gain better performance and extra scalability in comparison to traditional technologies [32]. Therefore, this subject matter could be defined within side the following literature evaluate. Objective: This evaluate paper is set to the evaluation of numerous techniques which has been designed for MEMS primarily based totally antennas.

2. Review Of Previous Work

In this evaluate paper, micro frequencyradio electromechanical working methods (RF MEMS) is an permitting generation for a brand new era of clever antennas able to dynamically self-adapting their homes and supplying an advanced RF strength has substantially imparting as a possible supply because of the ever present of electromagnetic wave which includes wi-fi radio community, mobilceular tele cellsmartphone tower, Wi-Fi networks, cellular telephones sign and tv sign. Thus, RF supply is continuously to be had and extra dependable than different ambient strength reasssets. However the quantity to be had for harvesting may be very small withinside with value less than ($\leq 0.3\mu\text{W}/\text{cm}^2$). Thus, typically wishes amplification of the acquired sign for regular radio communication. RF strength reasssets affords in an enormously low strength density [32] of $0.2\text{nW}/\text{cm}^2$ - $1\mu\text{W}/\text{cm}^2$. The PMU module is used to enhance and deliver most strength for battery charging operation [33]. Moreover, voltage amplification is wanted to enhance up the harvested strength.

In modern time much research show that specializing inmaintaining of RF strength harvestingis seen as a very successful opportunity for numerous to be had strength reasssets. RF strength harvesting can be done by the method of changing ambient electromagnetic strength, regardless of its low strength density spectrum into correctly usable rate or power The harvested strength may be both within side the brief time period saved or applied right away in case of the purpose of charging . A usual RF strength harvester device is proven from our second Figure. From our everyday issue of RF strength harvesting device is rectenna wherein includes antenna receiver, impedance matching and rectifier. The rectenna is successful to reap strength from frequency shape in loose space.

From the identified RF strength through rectification of antenna and transformed which gives direct current which can be used. A turbulent shapedrectifier through a chain diode and a resistor-capacitor circuit is used. The rectenna may be from many forms by which the circuit can be rectified, for instance a full-wave bridge, unmarried shunt full-wave, or another forms of hybrid circuit [34]. In brief, radiations of the antenna of the type for microwave on the desired frequency variety with RF diode rectifies the coming RF waves using the direct current.

Other factor to take into account in operating the rectenna is the approach to boom using the performance charge rate, η . The approach is vital to degree the perfectness obtained by the antenna detail which has the rectification degreefor the circuit used for the rectification for changing RF energy acquired to DC output energy. When a device is continuously operating off

in harvested energy, the output energy generated, and the rate of transformation are vital [35]. In usual rectifying circuit, with diode having vital assignment in converting the microwave sign into DC. RF-DC conversion performance is having an effect on through enter losses by the diode and the mismatching of the impedance. Eventually the loss by the diode is usually dominant [36]. A decrease integrated voltage for a diode could realize a better rectifying performance.

The writer in [37] changed into performed 90.5 percent transformation performance fabricated layout of a GaAsPt Schottky diode at 8W microwave energy degree enter, PIN. The performed end result additionally changed into the finest conversion performance ever recorded [38] had been obtained by using a polarized circular diode with truncated-nook patch antenna at five eight GHz frequency running with 321 Ohm resistance load, RL. Writers have performed 81.5 percent RF to direct current change performance of PIN using a 110.1 mW.

Even though, amongst a variety of types of rectenna, antenna is the principle detail or assignment which accountable for shooting numerous frequencies for obtaining RF an antenna can also have an effect on the quantity of strength harvested. Therefore, several studies works were carried on for rectennas through the usage of exclusive forms of antennas [38].



Figure. 2. Device for harvesting RF strength

Performance using antenna is in most cases decided through the antenna impedance and the converter circuit impedance [39]. Previously, several studies works were posted on ambient RF strength harvesting systems. [40] provided a completely unique prototype of strength harvesting which successful in scavenging wi-fi energy supply from declares. The prototype which are have been employed in energy at low powering which embedded processors and transceivers running at 3V from such declares at the space over 6.5 km from supply. The authors designed and fabricated an optimized linear dipole antenna the usage of inkjet printing procedure. This approach is correctly transformed into RF sign from PIN at Ultra High Frequency (UHF) bands. Then the RF sign to be furnished to RF-DC impedance matched rate pump which shops for the harnessed strength.

Authors [41] have synthetic and examined their studies for fifty Ohm rectenna device. Matching community detail is designed and interposed among the receiving antenna and rectifier for max energy transfer. The device prepared had attained 0.705 V output voltage at -10 dBm enter energy degree with 867 MHz running frequency. From our study the writers has suggested forty nine. Seven percent RF to Direct current energy transformation performance for 90 Ohm resistance load.

From our study the writers [42] prepared rectenna that permits to reap RF ambient strength and specially appropriate for far flung energy deliver which includes sensor nodes utility and occasional energy From our observation the researcher investigated an energy twin circularly polarized rectenna within side the 2.forty five GHz band which optimized for -15 dBm consistent with get right of entry to of the rectifier. The device performed 215 mV output Direct current voltage and attained 41.5% international performance at 1.forty nine $\mu\text{W}/\text{cm}^2$ (ERMS = 2.37 V/m) very low RF energy density.

From the modern rectenna of wide band which is capable of harvest the RF ambient energy is proposed with the aid of using [26]. The layout includes a cross-dipole wideband antenna, low-byskip clear out of a microwave indicators and having elements that can be rectified. From the rectifier which has the doublecircuit for rectifying with the aid of using the usage of diodes made by Schottky. From the design of the rectennait shows that completed round 58% higher change in performance at 1.8 GHz in addition to over twenty percent of the generalresulting performance at frequency levels among 1.61 to 2.1 GHz.

[43] Offered a layout circuit of excessive performance voltage which doubled the rectifier for RF strength harvesting. From the carried out experiments and the Measurements display RF to Direct current transformation effectiveness around 22 and 39 percent in case of, -20 and -10 dBm low enter powers with 10 ok Ohm load resistance However, [43] designed a green rectenna within side the 2.forty five GHz band for harvesting RF strength packages. They tested the usage of the optimization incorporated in ADS software program simulation for the general circuit. They determined the great approach to enhance the matching impedance among the rectifying circuit and the antenna. The pertinent approach is to growth the voltage output and the conversion performance from RF to DC paperwork. The designed gadget has completed voltage output at 6V of RF enter energy at 98dBm and a conversion performance of 89%.

3. Problem Statement

In present, the mixture of inexperienced generation and developing call for in wi-fi energy maximum utilized every day and the more cappotential markets for RF strength harvester powered battery much less RC in numerous packages. RF strength supply may be labeled into 3 not unusualplace paperwork which might be ambient surrounding reassets, on reason reassets and expected ambient reassets [44].

At brief variety, handiest a bit quantity of strength may be harvested within sidehaving the magnitude for the microwatts from an everyday Wi-Fi router broadcasting at 50-one hundred mW energy stage. However, in aid of longer variety operation, the antenna with better advantage is wanted for harvest almost the RF strength from mobileulartelecellsmartphone base stations also the tower of RC for radio broad cast sensing gadgets are commonly utilized in brief variety operation putting or indoor surroundings, in the equal premises which include places of work and

homes. On a day by day basis, a probable RF strength supply for the RC gadgets which are obtained from the continuously surrounded with the aid of using RF emitted surrounding reassets particularly Wi-Fi sign supply from close by towers, gadgets and clever phones. Even a Wi-Fi sign is able to be positioned out sufficient strength to energy RC sensor, however the gadget for powering the tool undergoes terrible sensitivity and suffers from low performance at usual low surroundings energy stage of ambient Wi-Fi. On the alternative hand, far-area strength delivery in particular for RF strength is understood to enjoy from course loss. The value of RF was found to be very low for the antenna [45].

The foremost characteristic of RC is that it calls for excessive pace operation withinside the running distance of ≤ 3 .zero m. The value is highly critical by using the designed platform is designed to maximize the acquired microwave strength which are harvested at the maximum level. From the antenna which is used for receiving ought to be preferably able to obtain RF sign throughout a whole band by showing performance of a rectifier is critical for strength harvester. MEMS generation is extensively used and conveniently carried out for supplying RF functionality [46].

The target for the MEMS layout from our studies paintings has been the fabrication of the antenna and make it capable of seize generated RF sign reassets for twin bands of frequency anywhere near to best RF strength are recorded. For the attainment of excessive performance, the studies paintings is devising a circuit which has reduced loss present day, multiplied ahead bias present day using the threshold voltage and the diodes used for rectifying which are employed [47].

The most important is the threshold voltage for the overall delivery offraction of voltage [48]. For the preparation of the antenna which is made by using the MEMS narrow bands, with the matching frequency community among the for the entry and the exit of the rectifier with the aid of using the diode may be pretty vital. The layout was studied and from the results of the study we have thought that for this rectenna the narrow bands would be useful.

4. Comparative Performance

By overview we've got few capabilities of strength harvesting in desk 1 with the aid of using thinking about antenna used from numerous RF strength reassets proposed. In this studies paintings, a narrow band with twin-band patch antenna is desired in RF strength harvesting gadget that's stimulated with the aid of using [49]. This is because of its capacity of reaching better overall performance than unmarried using a harvester with the frequency for our study and we have tried to study the parameters like the losses during the conversion. In this studies paintings, twin-band running at a range of first nine, also second at forty five GHz (Wi-Fi band). Although maximum of the ambient RF strength exists in a small variety of slim bands, a twin-

band or multi-band strength harvester structure need to be successful to reap quite a few of them to be had ambient RF strength [50].

Most of the present day works to be had in literature reviews that RF strength harvesting gadget simply taken into consideration which are used in matching community for the impedance are made among with specific antenna and the reason behind this is the approach which is to increase the energy which has to be transferred. From the results it has been seen that the harvester is suffering and for choppy strength transport towards PMU or load. At pinnacle we can see in, modern-day technology is now additional and no longer examine the effect of turbulent frequency and energy which directs toward the dependency for the impedance of the rectifier. For our study we have to exercise session from our difficulties, this studies paintings and tries to make use of a tunable slim band with impedance and matching community that's stimulated with the aid of using[51]. The reason is to provide most strength transformation for the study of a moderate extrade of frequency withinside the circuit which matches it. In choosing the components with the tenability the factors such as the linearity and the losses has to be taken into account. [52]. The converting surroundings can carry a great deal impact withinside the antenna impedance that motive a set matching community to be useless in supplying an most beneficial impedance in shape community among an antenna and the front quit circuitry of the cellular tool.[53]

Technology development in RF strength harvester on this studies paintings in particular in less energy RC sensing tool used for the greater green, clean which can give lighter, movable and easy to maintain. MEMS method is a manner of miniaturized green gadgets, energy green sensor and gives a feasible choice with the aid of using changes during the production meeting capabilities. Unfortunately, little or no literature offered to offers with the implementation and the fabrication for RF strength harvesting with the aid of using the usage of MEMS This studies paintings is keep on a unmarried chip implementation in particular fabrication of RF MEMS rectenna. Then the PMU gadget is one by one interpose among MEMS rectenna and an unmarried load tool. This is thought that the strategies are allowing better performance and more scalability tool than traditionally used. From the negative consequences arise for the purpose of rectenna is immediately linked with load. For the use in connecting it directly, it's far both the minimal energy and the minimal activation voltage cannot be concurrently obtainable [54]. RF MEMS rectenna for strength harvester now no longer currently a micro-fabrication layout generation to offer a promising and handy strength supply answer for numerous low energy digital gadgets, however additionally ought to paintings in to reap purposeful performance.

Literature YEAR	Type Of Antenna	Frequenc y Hz	PIN dBm	V _{out} V	R Load	Efficienc y	Process Method	Application
Sun ET. AL.(20 12)	Co- Design Rectinna	2.46G	- 17.2 1	NO T/A	1401 - 2801	83.2 -	ADS SOFTWARE SIMULATI ON	LOW POWER RF ENERGY HARVESTI NG
Takhed mit ET.AL. (2012)	Circulato ry Polarized Shorted Ring Slot	2.45G	-10	1.1	2500	69	HFSSand ADS software simulation	low power sensor
Stoopm an ET. AL.(20 14)	Compact Square Loop With Addition al Short Circulate d Area	868M	-17	1.62	0.33M	40	90nmCMO S	WSN
Mavadd at ET. AL.(20 15)	4- 4microst rip Patch Arrey	34.7G	8.46	2.19	1.1K	67.1	optical photolithogr aphy on R TDuroid588 0	wireless power transmissio n
Bakkali ET.	Dual Band	2.45G and 5G	10.1	1.3.1	not/a	not/a	RTDuroid 5870	WSN

AL.(20

16)

Noor Co-

ET. Design

AL.(20

17)

1.9G and

Dual -

Band

2.45G

-20

1.5-

30.

1M

85-90

MEMS and

130nm

CMOS

betterly less

remote

control

Conclusion

From our study of different types of antennas by the study we have to get an antenna which is to be beneficial in enhancing RF MEMS rectenna performance for maximum signal reception to attain higher RF MEMS signal in overall performance. In this work, we've got a higher receiving rectenna from RF supply that suggests an amazing universal overall performance in phrases of performance and efficiency.

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Design and Simulation of CPW Fed Slot Antenna at different frequencies

Mayank Yadu ¹, Dr. Manoj Kumar Nigam ², Dr. Brijesh Patel ³

¹Research Scholar, ETE, MATS, Raipur

²Professor ETE, MATS, Raipur

³Associate Professor, MATS Raipur

¹mayankyadu@gmail.com, ²nigam74_123@yahoo.com

Abstract

This document proposes the 5.8 gigahertz planar wave guide powered broadband Associate in Antenna (CPW) for wireless energy harvesting. The CPW-powered slot antenna is used as a receiving element, that receives attractive force energy from the environment. and CPW transmission lines are used for rectenna design. Compared to Hertz and CPW, the microstrip line wants an earth affiliation for the association of the active parts gift inside the rectifier circuit. For the protection of the antenna data, cryptography has been performed on every ends of the transmitter and receiver exploitation the cryptanalytic algorithm. throughout this publication, the target is to seek out out the foremost economical force to possess for the transmission keep with the power gettable inside the battery at each occasion. throughout this study, it' assumed that the miles that the energy gathering mode could also be a compound Poisson mode that the channel is static, these assumptions cause a compound Poisson version for the electrical garage unit. during a very versioning approach, the authors acquire a necessary circumstance for the optimality of on-line power policies. This circumstance is used to derive the association between the sending force and thus the content of the battery.

Introduction

Radiofrequency energy recovery (RFEH) may be an emerging and essential technology due to its advantages over standard additional optical [1], mechanical [2] and thermal [3] recovery technologies. The objective of this research is to research and develop efficient RFEH modes and devices, capable of producing enough energy for the operation of low-power stand-alone systems corresponding to wireless device networks (WSN), IoT devices, to radio frequency identification (RFID) systems and so on collecting surrounding energy is a well-known technique. Most of the exploitable close-up energy sources are found in stellar radiation, heat sources and physical movement, and which have already been collected victimization of panels of electrical phenomena [4], electricity [5] and KE reapers [6], respectively. However, none of them offer infinite power due to the character of their energy reserves. Harvesting energy from radio waves can be a possible method of energy harvesting, during which the collected structures are given out until the source signal is interrupted. There are many approaches to applying wireless power. Near-field inductive coupling generally operates over distances less than a few centimeters, but it is characterized by high efficiencies [8], [9]. Inductive coupling strategies do not retain the properties of radio propagation. They operate at abundant distances shorter than the signal wavelength from the source of the structure. This approach is all the rage in reversible wireless battery charging of commercial products, such as electric razors or toothbrushes. the magnetic coupling between 2 devices (normally coils) allows the transfer of energy in the near field. The transmitters and receivers used in this technology are generally huge [10], [11] and energy can only be transferred over short distances where the distances are similar to the physical dimensions of the receiver and also of the transmitter. the maximum output power in the market is simply achieved near an optimal operational target [12]. A transfer efficiency of up to 70 n is obtained, taking into account the loss between the transmitter and the receiver, at distances not exceeding 1 m, however, the overall efficiency of the system with this technique is less than 20%. Energy can also be transferred by

exploiting the property of the high frequency (HF) field. High power RF energy has been transferred over distances greater than one click with energy yields greater than 70% [13]. an identical technique is also used for power transfer for the identification of main frequencies (HF RFID devices) [14] at distances less than 10 m, which victimize the HF radio spectrum.

System Description

The key elements of RFEH technology are the antenna as well as the rectifier circuit which converts the RF signal into a DC signal (Figure 1.). The load will be an immediate current energy storage device (battery, capacitor, etc.) or a direct high power device, however load parameters such as resistance and capacitance are often not constant. The requirements for the characteristics of a rectifier would be defined by analyzing the signals at the output of the antenna (or at the input of the rectifier) and at the input of the load.

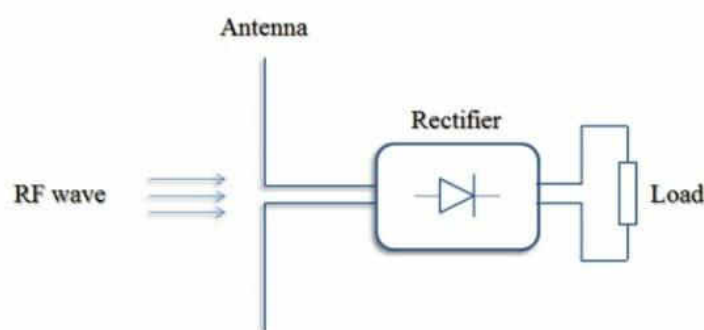


Figure 1. Block diagram of RF energy harvester

Increasing the converting power of RFDC circuit structure into RF energy harvesting circuits extends the reach and reliability of off-grid networks. Multi-frequency waveforms are a way to help overcome the diode voltage threshold of the energy harvesting circuit, which limits the efficiency of energy conversion at the low RF input powers normally encountered by electrical appliances. sensors to the perforation of their coverage area. As noted in [deleted] 1), each block contributes a conversion loss to the overall efficiency of the system.

Proposed Methodology Design of CPWFED Slot Antenna

The intended layout configuration of the CPW powered wideband slot antenna is shown in Figure 1. The structure of the CPW, although it does not use additional balun circuits, is intended for match the electrical resistance of the antenna and also of the rectifier in order to increase the RF conversion efficiency from rectenna to DC. The advantage of CPW transmission is that the diode and the passive parts are integrated into the antenna with less complexity, which is desirable for the design of the rectifier circuit.

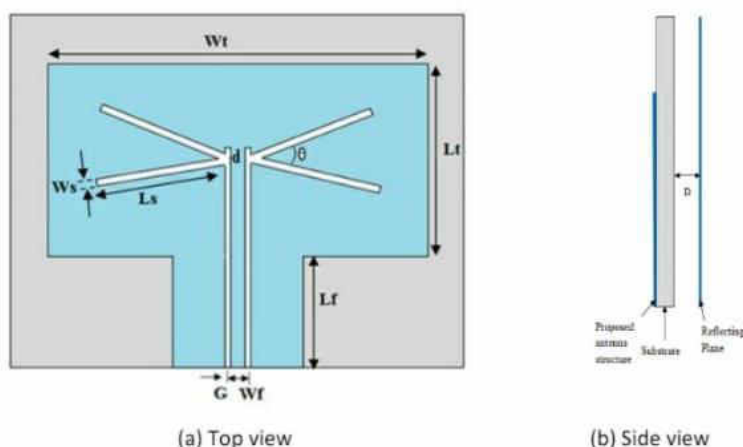


Figure 2 .Configuration of the proposed CPW fed slot antenna

The characteristic electrical resistance of CPW cable is 50. The CPW powered broadband antenna is unreal on 1.6mm thick PTFE material with dielectric constant of ϵ_r of 2.1 and loss tangent ($\tan\delta$) of 0.0002. The style specifications of the projected antenna are listed in Table 1. The proposed dielectric material has a terribly low dielectric constant, low loss tangent, negligible water absorption, and resistance to hot temperature (the temperature is about 327 C). If the dielectric constant (ϵ_r) is lower, the size and length of the antenna increases, it will increase the fringing fields and the aperture space of the antenna. Therefore, every measure of information and income increases.

The material loss decreases as the loss tangent ($\tan\delta$) decreases, which ultimately increases the power and gain of the antenna. The projected dielectric material was ready to meet all the technical needs of RF and small wave circuit design. jointly provides a sensitive isolation between the ground plane of the antenna and therefore the structure of the bimetallic conductor, which

Lead memorizes the cancellation of the present inside the antenna because consequently the performance of the antenna will be improved and power losses reduced.

Table 1 .Design specifications of the proposed CPW fed slot antenna

Parameters	Specifications
Resonant frequency (f_r)	5.8GHz (ISM)
Dielectric material	PTFE
Dielectric constant (ϵ_r)	2.1
Loss tangent ($\tan\delta$)	0.0002
Thickness of the dielectric material (h)	1.6mm
Conducting material	Copper
Conducting material thickness (t)	35 μ m

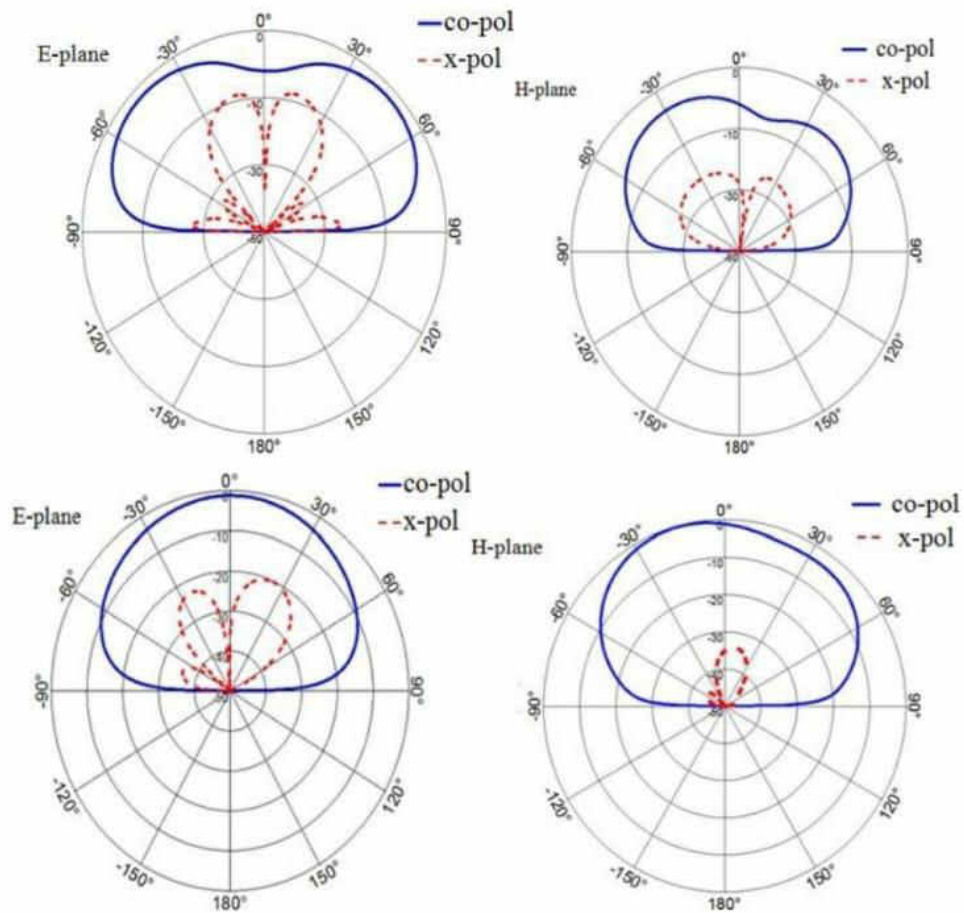
The proposed CPW powered slot antenna comprises a single layer bimetallic structure on one facet of the substrate while; the opposite face is free from metallization. The CPW slot antenna consists of a CPW power line separated from the lower floor by two thin slot lines. the 2 symmetrical resonances formed in g tonnes are introduced on the CPW ground plane, the length of which is sufficient for half the wavelength of the desired frequency. The Vshape locations are supplied by the central conductor of the CPW power

line.The frequency of the operation depends on the size of the slot (Liu et. 2017; Palandoken2016).

Result

The projected associated degree-tennes radiation characteristics are described in terms of E plane and H plane graph records. The plane is that plane which contains the vector of the electric field, while the plane contains the magnetic field. The two-dimensional radiation characteristics of E plane and H plane are simulated at 3 frequencies: 5.1 GHz , 5.8 GHz and 6.1 GHz

The characteristics of the simulated radiation pattern E and Hplane are similar to the dipole with an infinite ground plane or a single pole antenna with a finished ground plane. The reflector is placed on the rear face of the antenna because as a result, the rear radiation is reduced and the front-to-rear magnitude relationship is improved. The E and Hplane radiation patterns are taken at 3 completely different frequencies like 5.1 gigacycle, 5.8 GHz and 6.1 GHz



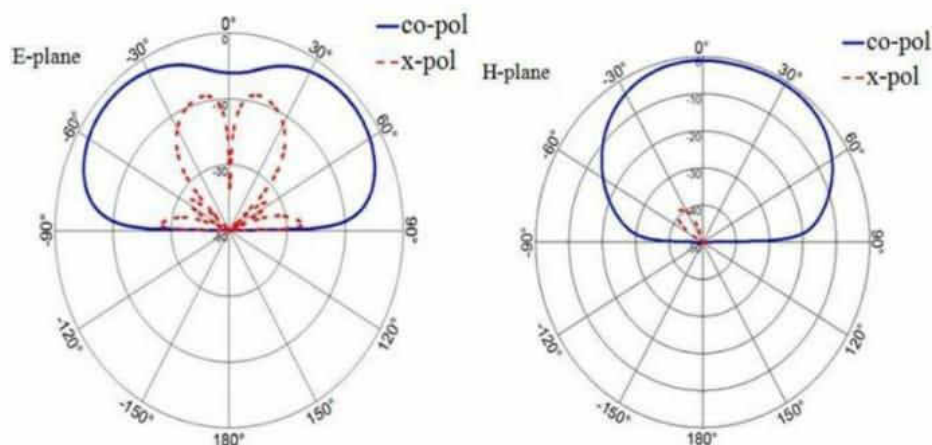


Figure 3. Simulated E-plane and H-plane far-field radiation patterns at three different frequencies (a) 5.1 GHz (b) 5.8 GHz (c) 6.1 GHz

From figure 3. (a), frequency 5.1 GHz, the antenna shows a high level of cross polarization and a low value of co-polarization. At 5.1 GHz, the electrical resistance of the antenna is not fully adapted to a characteristic impedance of fifty Ω . Therefore, the signal loss at this frequency is increased, which reduces the radiation efficiency of the antenna. At 5.1 gigacycles, the antenna shows a cross polarization of 8 dB and dB at E and H-plane respectively.

The co and cross-polarization of E and H-plane for the resonant frequency of 5.8 Gc per second are shown in Figure 3. (b). The result shows that the antenna exhibits low cross-polarization and better co-polarization values. As a result of at 5.8 GHz, the antenna physical phenomenon is completely matched with fifty Ω provide impedance, that the foremost power is transferred to the antenna and it radiated off from the antenna. As a result, the antenna radiation efficiency has been improved. The simulated cross-polarization of -20 unit of measurement and -35 sound unit are achieved at E and H-plane respectively. The E d H-plane co and cross-polarization at 6.1 Gc per second are shown in Figure 6. (c). The planned antenna exhibits high cross-polarization level at 6.1 GHz. The simulated cross polarization of E and H-plane are -7 unit of measurement and -39 dB. At 6.1 GHz, the projected antenna provides an occasional cross polarization level in H-plane, once compare to E-plane cross polarization.

Table 2. Performance analysis of the proposed antenna with existing antenna structures

Parameters	Structure	Dimensions 3 mm	Substrate & ϵ_r	Frequency	Return loss (S11)dB	Bandwidth (%)	Gain (dBi)
Chen <i>et al.</i> (2017)	CPW bended monopole antenna	fed 35x35x1.6	Fr4 & 4.4	3.6,6.8,9 GHz	<-20	-	2.5
Liu <i>et al.</i> (2017)	CPW fed slot antenna	66.4x54x1.4	Fr4 & 4.4	2.45 GHz	-30	33.3 %	3
Jiang <i>et al.</i> (2010)	CPW-fed Asymmetrical slot antenna	35x35x1.6	Fr4 & 4.4	2.45 GHz	-20	118.7%	2.95

Zhang <i>et al.</i> (2008)	Bent triangular antenna	94×82×1.6	Fr4 & 4.4	980 MHz & 1800 MHz	<-10	-	7
Palandoken (2016)	Microstrip antenna	50×50×0.8	Fr4 & 4.4	1.95, 2.45GHz	19 & 35	-	8.3, 7.
Zhang <i>et al.</i> (2014)	CPW fed monopole antenna	70×70×0.8	Fr4 & 4.4	2.45, 5.51GHz	-20	41.89%, 90.91 %	7.1
Proposed work	CPW fed slot antenna	60×60×1.6	PTFE & 2.1	5.8 GHz	-23	20.69%	8.66

The proposed rectenna conversion efficiency is tested using VSA and a voltmeter. The signaling is generated by the VSA and transmitted using a 5.8 gigacycle transmitting antenna. Figure 5.34 shows the measured RF to DC conversion power of the rectenna projected at a totally different input power level of 15 dBm to +5 dBm. It is established that the height conversion efficiency of 75% is obtained at the input power of 4 dBm.

The measured overall conversion efficiency remains at 50% of the input power from 7 dBm to +4 dBm. The DC voltage across the electric load device is shown in Figure 5.35, which illustrates the measured DC output voltage of 650 mV is obtained with a load resistance KΩ at an input power of 4 dBm. It is also established that the DC voltage will increase with increasing The comparisons of the proposed rectifier with existing rectifier circuits are listed in Table 3.

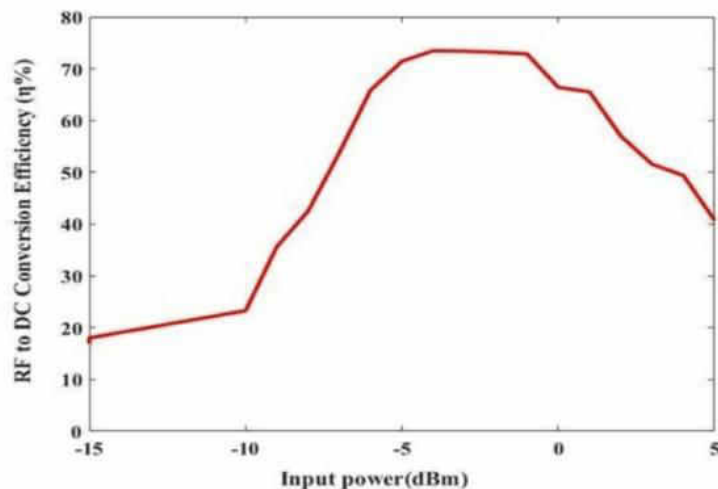


Figure 4. Measured RF to DC conversion efficiency(η%) vs. Input power(dBm)

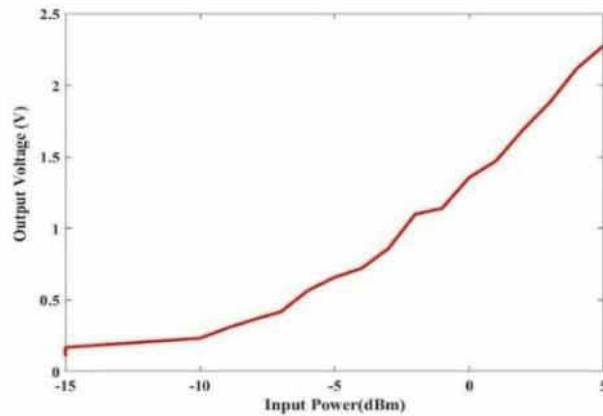


Figure 5. Measured output voltage (V) vs. Input power (dBm)

Table 3. Comparison of the proposed rectifier with existing rectifier structures

Reference	Rectifier structures	Maximum RF to DC conversion efficiency (η %)	DC Output voltage (V)
Arrawatia <i>et al.</i> (2016)	CPS load single port rectifier	83 % @ -5 dBm	900mV
Sun <i>et al.</i> (2012)	Microstrip based voltage doubler circuit	46.9%	-
Yang <i>et al.</i> (2013)	Single port rectifier	86% @ 11 dBm	5 V
Hagerty <i>et al.</i> (2004)	Single shunt diode rectifier	41%	-
Huang <i>et al.</i> (2011)	Single voltage doubler circuit	57% @ 9 dBm	100 mV
Okba <i>et al.</i> (2017)	Differential port rectifier circuit	68% @ -2 dBm	25 μ V
Proposed work	CPW fed voltage doubler rectifier circuit	75 % @ -4 dBm	650 mV

Conclusion

The proposed CPW fed slot antenna and the CPW fed rectifier are integrated into a single device to form a rectenna. The measured rectenna provides the maximum RF to DC conversion efficiency of 75% at the input power of -4 dBm and the load resistance of 1 K Ω . The rectenna exhibits 50% conversion efficiency from the input power of -7 dBm to +4 dBm. The maximum output DC voltage of 650 mV across the 1K Ω resistive load and the input power of -4 dBm.

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**Performance Analysis of Co-Planar Waveguide (CPW)
Fed Slot Antenna**

¹Mayank Yadu, ²Dr. Manoj Kumar Nigam, ³Dr. Brijesh Patel

¹Research Scholar, ETE, MATS, Raipur

²Professor ETE, MATS, Raipur

³Associate Professor, MATS Raipur

Abstract:

The CPW-powered Antenna slot is used as the receiving element, which receives the energy from the magnetic force from the environment. and CPW transmission lines are used for the antenna design. Compared to Hertz and CPW, the microstrip line needs a ground connection to connect the live parts of the rectifier circuit. For the data security of the rectifier antenna, the encoding has been done on each end of the transmitter and the receiver abuses the cryptographic algorithm. throughout this post the aim is to research the most important economic force to have for the transmission for market capacity within the battery every time. during this study it is assumed that the miles that the household energy harvesting mode could be a compound Poisson mode in which the channel is static, these assumptions lead to a compound Poisson version for the garage unit electric. in an overly versioned approach, the authors acquire a vital circumstance for the optimality of online power politics. This circumstance is used to derive the link between the transmission force and therefore the contents of the battery.

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optimization, computation, cryptography, cpw, cps

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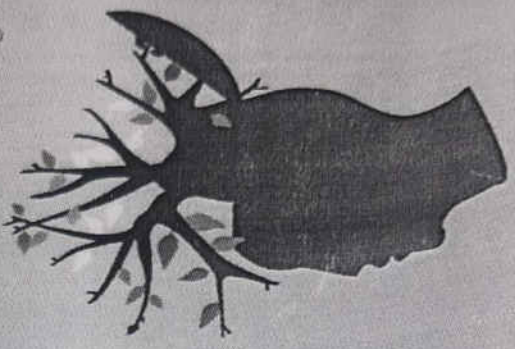
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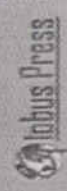
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नोट: पत्रिका में प्रकाशित लेखकों के विचार अपने हैं। उसके लिए पत्रिका/संपादक/संपादक मंडल को उत्तरदायी नहीं ठहराया जा सकता। पत्रिका से सम्बंधित किसी भी विवाद के निपटारे के लिए न्याय क्षेत्र दिल्ली होगा।

अल्पसंख्यक समुदाय का मतदान व्यवहार वर्तमान परिप्रेक्ष्य में

रंगू सिंग

शोधार्थी, दुर्गा महाविद्यालय रायपुर, छ.ग.

डॉ. संगीता घई

शोध निर्देशक, विभागाध्यक्ष राजनीति विभाग, प्रभारी प्राचार्या डागा कन्या महाविद्यालय रायपुर छ.ग.

डॉ. अजय चंद्राकर

सहा. शोध निर्देशक, विभागाध्यक्ष राजनीति विभाग दुर्गा महाविद्यालय रायपुर छ.ग.

किसी देश प्रान्त या क्षेत्र को जनसंख्या में जिस धर्म के मानने वालों की संख्या कम होती है उस धर्म को अल्पसंख्यक समुदाय कहा जाता है तथा उसके अनुयायियों को धार्मिक अल्पसंख्यक कहा जाता है। अल्पसंख्यक शब्द अल्प और संख्यक जैसे दो शब्दों से मिलकर बना है जिसका अर्थ है दूसरों के अपेक्षा संख्या में कम होना। अल्पसंख्यक होने के कई पहलू हो सकते परन्तु मुख्यतः इसमें धार्मिक भाषायी जातीय पहलुओं को प्रमुखता से देखा जाता है। धार्मिक अल्पसंख्यकों के साथ भेदभाव होने की सम्भावना होती है।

भारत विश्व का सबसे बड़ा प्रजातांत्रिक देश है और देश की व्यवस्था में मतदान व्यवस्था एक महत्वपूर्ण चुनौती रही है यहाँ अनेकता में एकता महत्वपूर्ण विशेषता का मान्य किया गया है प्रारम्भ में जब स्वतंत्रता प्राप्ति के बाद प्रथम एवं द्वितीय आम चुनाव संपन्न हुए उस समय की प्रचलित व्यवस्था में मतदाता प्रत्याशों की मतदान व्यवहार की स्थिति भिन्न थीए क्योंकि राजनीति में मानवीय मूल शीर्ष पर था। धीरे धीरे राजनीति में तंजी के साथ मूल्यों का आपस होता गया और राजनीति में अपराधीकरण बढ़ता गया और प्रिंट एवं इलेक्ट्रॉनिक मीडिया ने महत्वपूर्ण भूमिका अदा की तब से मतदान व्यवहार का प्रभावित करने में अल्पसंख्यक जाति भाषा क्षेत्रीयतावाद धन-बल लम्बे चौड़े घोषणपत्र नारे एवं अनेक अव्यवहारिक वादों ने मतदान व्यवहार दिग्भ्रमित करके एक जटिल प्रक्रिया बना दिया है परन्तु वर्तमान परिप्रेक्ष्य में मतदाता जागरूक हो रहे हैं और अब उन्हें झूठे प्रलोभन झूठे घोषणपत्र नारों से प्रभावित नहीं किया जा सकता। इस लिए मतदान व्यवहार को प्रभावित करने में अनेक राष्ट्रीय व क्षेत्रीय मुद्दे प्रभाव डाल रहे हैं जैसे अल्पसंख्यक समुदाय भ्रष्टाचार गरीबी महंगाई बेरोजगारी अशिक्षा स्थानीय मुद्दे नक्सलवाद आतंकवाद आदि मतदान व्यवहार को प्रभावित करते हैं।

भारत में बहुमत-अल्पसंख्यक मुद्दों पर अक्सर असहमति और चर्चा धार्मिक और राजनीतिक असंतोष पैदा करने के लिए उभरती है। भले ही भारतीय संविधान हमेशा अल्पसंख्यकों समेत सभी समुदायों को समान और न्यायपूर्ण अधिकार प्रदान करता है और प्रदान करता रहेगा लेकिन अल्पसंख्यकों के अधिकारों से संबंधित कुछ मुद्दे अभी भी जीवित हैं। भारत में अल्पसंख्यक अधिकार दिवस 18 दिसम्बर को मना कर प्रत्येक राज्य अल्पसंख्यकों से संबंधित मुद्दों पर पूरी तरह से केंद्रित होते हैं और अच्छी तरह से यह सुनिश्चित करते हैं कि अल्पसंख्यकों के अधिकार उनके प्रांत के भीतर सुरक्षित हैं।

भारत में अल्पसंख्यक अधिकार दिवस भाषाई धर्म जाति और रंग के आधार पर अल्पसंख्यक समुदाय से संबंधित लोगों के अधिकारों को बढ़ावा और संरक्षित करने के लिए एक महत्वपूर्ण दिन है। भारत में बहुमत-अल्पसंख्यक मुद्दों पर अक्सर असहमति और चर्चा धार्मिक और राजनीतिक असंतोष पैदा करने के लिए उभरती है। भले ही भारतीय संविधान हमेशा अल्पसंख्यकों समेत सभी समुदायों को समान और न्यायपूर्ण अधिकार प्रदान करता है और प्रदान करता रहेगा लेकिन अल्पसंख्यकों के अधिकारों से संबंधित कुछ मुद्दे अभी भी जीवित हैं। भारत में अल्पसंख्यक अधिकार दिवस मना कर प्रत्येक राज्य अल्पसंख्यकों से संबंधित मुद्दों पर पूरी तरह से केंद्रित है और अच्छी तरह से यह सुनिश्चित करता है कि अल्पसंख्यकों के अधिकार उनके प्रांत के भीतर सुरक्षित हैं।

इसमें सबसे प्रमुख होता है धार्मिक रूप से अल्पसंख्यक होना कई सारे देशों में धार्मिक अल्पसंख्यकों को विशेष सुविधाएं प्रदान की जाती हैं ताकि इनके साथ किसी प्रकार का भेदभाव ना हो और बहुसंख्यक समाज के साथ यह भी समान रूप से विकास कर सकें। हालांकि कई सारे देशों में इसके विपरीत धार्मिक अल्पसंख्यकों को विभिन्न तरीकों से प्रताड़ित भी किया जाता है और उन्हें हेय दृष्टि से देखा जाता है।

भारत में अल्पसंख्यक दल को लेकर कोई स्पष्ट परिभाषा नहीं है फिर भी यदि कानूनी रूप से देखा जाये तो संविधान के अनुसार "अल्पसंख्यक वह समुदाय है जिसे केंद्रीय सरकार द्वारा अधिसूचित किया जाय। हमारे देश में हिंदू धर्म को बहुसंख्यक माना जाता है और इसके अलावा मुस्लिम सिख पारसीए जैन ईसाई

बौद्ध धर्म के लोगों को अल्पसंख्यक माना जाता है। सरकार देश भर में अल्पसंख्यकों के लिए कई तरह की विशेष योजनाएं चलाई जाती हैं और इसके साथ ही अल्पसंख्यकों के विकास के लिए 18 दिसम्बर सन् 1992 में राष्ट्रीय अल्पसंख्यक आयोग का भी गठन किया गया था।

भारत में अल्पसंख्यकों का अधिकार दिवस का इतिहास

संयुक्त राष्ट्र द्वारा शुरू किया गया अल्पसंख्यकों का अधिकार दिवस हर साल भारत में 18 दिसंबर को मनाया जाता है। अल्पसंख्यक समुदायों के वास्तविक और कानूनी अधिकारों को बढ़ावा देने के लिए यह दिन मनाया जाता है। यह हमारे देश में देखा गया है कि रोजगार के अवसर शैक्षिक उत्थान और वित्तीय समावेशन प्रमुख क्षेत्र हैं जहां अल्पसंख्यक पीछे रह जाते हैं। अगर उन्हें अन्य क्षेत्रों में उचित मार्गदर्शन और सहायता मिलती है तो अल्पसंख्यक समुदायों के लोग भी देश के विकास में महत्वपूर्ण भूमिका निभा सकते हैं।

अल्पसंख्यकों के लाभ के लिए समर्थन और काम करने वाले कुछ नेताओं का मानना है कि अल्पसंख्यकों द्वारा भारत का एजेंडा तय नहीं किया गया है। वास्तव में अल्पसंख्यक अभी भी अपने जीवन को बचाने के लिए संघर्ष कर रहे हैं और उनके धर्म और परंपराएं उनकी रक्षा के साधन हैं। चूंकि बहुसंख्यक समुदाय के नेताओं द्वारा सबसे महत्वपूर्ण एजेंडा तैयार किए गए हैं तो वे मुख्य रूप से अल्पसंख्यक समुदाय के सामने आने वाले मुद्दों को देखते हुए अपने मुद्दों का समाधान करते हैं इसलिए दोनों नुकसान में हैं। यह एक महत्वपूर्ण स्थिति है और अल्पसंख्यक समुदायों के लोगों के लिए इस स्थिति को दूर करने के लिए अधिक कठिन हो रहा है।

बहुसंख्यक और अल्पसंख्यक समुदायों के बीच भेदभाव करने वाले नेताओं को यह समझना चाहिए कि भारत में अल्पसंख्यक समुदाय विशेषकर मुसलमान और ईसाई समुदाय के लोग अपनी इच्छा से भारतीय हैं न कि किसी मजबूरी की वजह से और उन्हें अपनी वफादारी या देशभक्ति का कोई सबूत पेश करने की आवश्यकता नहीं है। मुस्लिम या ईसाई किसी अन्य समुदाय से होना और भारत में रहना पर्याप्त साक्ष्य है जो यह प्रमाणित करते हैं कि वे देशभक्त हैं।

राजनैतिक नेताओं को यह सुनिश्चित करना चाहिए कि अल्पसंख्यक समुदाय के लोग किसी भी भय के अधीन नहीं रहें। उन्हें प्रोत्साहन और समान अधिकार मिलना चाहिए जो उनके आत्मविश्वास को बढ़ाएंगे और सभी देश का विकास होगा।

लोकतांत्रिक सिद्धांत और प्रथाओं की बढ़ती लोकप्रियता ने इस शब्द को एक घरेलू नाम भी बना दिया है। लोकतांत्रिक प्रणालियों में उनकी संख्या काफी अधिक है और लगातार बढ़ती जा रही है प्रत्येक वयस्क नागरिक विभिन्न राजनीतिक दलों के सरकारी निर्णय व नीतियों और उम्मीदवारों के गुणों को स्वीकार करने या उनकी अस्वीकृति को व्यक्त करने के लिए एक साधन के रूप में इनका उपयोग करते हैं। लोगों के प्रतिनिधि होने का दर्जा पाने के लिए संघर्ष में चुनावी व्यवहार के निर्धारकों के अध्ययन में अनुभवजन्य जांच का एक बहुत महत्वपूर्ण क्षेत्र है। मनुष्य शब्द के दार्शनिक अर्थ में एक तर्कसंगत प्राणाली है वह अपने आर्थिक या राजनीतिक व्यवहार के दायरे में उतना तर्कसंगत नहीं है। चुनावी व्यवहार के निर्धारकों का एक आनुभविक अध्ययन आश्चर्यजनक तथ्य को प्रदर्शित करता है कि मनुष्य का व्यवहार धार्मिक और सांप्रदायिक कारकों को लागू करने में कई तर्कहीन कारकों और दबाव समूहों से प्रभावित होता है एक नेता के धन या करिश्माई व्यक्तित्व का प्रभाव और अन्य तर्कहीन बलों की मेजबानी करता है। मतदाताओं के दिमाग पर उनका निश्चित प्रभाव है। वर्तमान अध्ययन का मुख्य उद्देश्य भारत में अल्पसंख्यक मतदान व्यवहार पर ध्यान केंद्रित करना और भारत में मतदान के व्यवहार को निर्धारित करने वाले कारकों को उजागर करना है।

वोटिंग व्यवहार का एक महत्वपूर्ण कारक अल्पसंख्यक है। इसका मतलब है कि एक कारक की असाधारण गुणवत्ता और समूह तत्वों के नेता को ओवरराइड करना जो बड़ी संख्या में लोगों के लिए आकर्षण और श्रद्धा का स्रोत बन जाता है। वियरिपैट अर्थ में, इसका एक स्रोत भी है विस्मयकारी और आतंक जो बड़ी संख्या में लोगों को भयभीत करता है कि वे ताकतवर नेता की इच्छाओं के खिलाफ कुछ भी बोलने या करने की हिम्मत नहीं करते हैं। दुर्भाग्य से, हमारे देश में, करिश्मा के रचनात्मक पहलू ने चुनाव के समय अपनी भूमिका निभाई है। नेहरू, इंदिरा, वाजपेयी, मोदी और जैसे महान व्यक्तित्वों द्वारा जारी अपील के जवाब में मतदाताओं के मन में अचानक बदलाव को संबोधित करते हुए समाजों में चुनावी में करिश्मा की भूमिका के ठोस सबूतों के रूप में गिना जा सकता है। हमारे लोगों का व्यवहार। 1971 के चुनाव में वनत गरीबी हटाओ 'के नारे ने चमत्कार किया। बांग्लादेश युद्ध में भारत की चमत्कारी जीत के बाद श्रीमती गांधी के व्यक्तित्व का 1972 के राज्य विधानसभा चुनावों में मतदाताओं के दिमाग पर समान प्रभाव पड़ा। 1977 के चुनावों में जयप्रकाश नारायण की छवि पर भी यही प्रभाव पड़ा। तो 1984 के चुनावों में और 1989 के चुनावों में राजीव गांधी के व्यक्तित्व का प्रभाव था। मोदी की व्यक्तित्व, भाजपा ने 2014 का चुनाव जीता। ऐसा क्यों कहा जाता है जहां समूह के कारक कमजोर हैं जैसे कि

1. जाति : जाति भारत में मतदान के व्यवहार का निर्धारक बनी हुई है। इसकी समाज में गहरी जड़ें हैं और सभी स्तरों पर सामाजिक संबंधों का एक महत्वपूर्ण आधार है। कई प्रावधानों को अपनाने के बावजूद जो इसके आधार पर कार्रवाई और भेदभाव पर रोक लगाते हैं, जाति राजनीतिक व्यवहारों की निर्धारक बनी हुई है। राजनीति में जाति और जातिवाद का राजनीतिकरण भारतीय राजनीतिक व्यवस्था की एक प्रसिद्ध वास्तविकता रही है। भारत में राजनीतिक दल, बिना किसी अपवाद के, अपनी नीतियों, कार्यक्रमों और चुनावी रणनीतियों को बनाते समय हमेशा जाति कारक को ध्यान में रखते हैं। जाति चुनाव लड़ने के लिए उम्मीदवारों के चयन का एक कारक है।

एक निर्वाचन क्षेत्र से चुनाव। जाति के नाम पर वोट मांगे जाते हैं। जाट को वोट जाट को, ब्राह्मण वोट बनाम जाट वोट या जाट वोट बनाम अहीर वोट आदि, आमतौर पर चुनावी शुरुआत की योजना बनाने के लिए बचतवदमिल सिद्धांतों का इस्तेमाल किया जाता है।

वोटिंग व्यवहार के निर्धारक के रूप में जाति की भूमिका का विश्लेषण कई विद्वानों द्वारा किया गया है और वे इस निष्कर्ष के साथ सामने आए हैं, जैसा कि मॉरिस जोन्स लिखते हैं, 'सुराजनीति जाति के लिए अधिक महत्वपूर्ण है और जाति पहले की तुलना में राजनीति के लिए अधिक महत्वपूर्ण है। ग्रामीण भारत से संबोधित मतदाताओं की मुख्य भाषा। लोकतांत्रिक मूल्यों को अपनाने के बावजूद जो जातिवाद से मुक्त समाज की कल्पना करता है, भारत में जाति

की राजनीति जारी है। वास्तव में यह एक प्रमुख साधन बन गया है जिसके द्वारा भारतीय जनता को लोकतांत्रिक राजनीति की प्रक्रिया से जोड़ा गया है। अन्य पिछड़े वर्ग (जाति) के लिए नौकरियों के आरक्षण के लिए मंडल आयोग की सिफारिश को लागू करने और राजनीति में उत्पन्न प्रतिक्रिया भारत में राजनीति के निर्धारक के रूप में जाति की निरंतर उपस्थिति को प्रमाणित करती है।

हालांकि, यह कहा जाना चाहिए कि मतदान के व्यवहार के निर्धारक के रूप में जाति की भूमिका कम से कम शहरी क्षेत्रों में बदलाव के दौर से गुजर रही है। मुद्दा आधारित राजनीतिक संघर्ष धीरे-धीरे भारतीय राजनीति में अपना आकार ले रहा है। लेकिन स्थिति विरोधाभासी बनी हुई है।

2. धर्म भारत में एक धर्मनिरपेक्ष राज्य की स्थापना : हर एक को धर्म की स्वतंत्रता का अधिकार की गारंटी देकर, हर धर्म को एक समान और गैर-धर्म के एक राज्य धर्म के रूप में मान्यता देना-धर्म की भूमिका को रोकने में सफल नहीं रहा है। विशेष रूप से राजनीतिक व्यवहार और विशेष रूप से मतदान व्यवहार के निर्धारक के रूप में। ऐसे राजनीतिक दलों और नव-राजनीतिक समूहों का अस्तित्व एक विशेष धर्म के साथ जुड़ा हुआ है, उदाहरण के लिए, मुस्लिम लीग, अकाली दल, हिंदू महासभा, शिवसेना, आदि धर्म की निरंतर भूमिका को पीछे एक कारण रहे हैं। मतदान व्यवहार का एक निर्धारक। भारतीय समाज का धार्मिक बहुलवाद भारतीय राजनीतिक व्यवस्था के परिवेश की एक प्रमुख विशेषता है और यह राजनीतिक दलों के बीच सत्ता के संघर्ष को बहुत प्रभावित करता है। उम्मीदवारों का चयन किसी विशेष निर्वाचन क्षेत्र में धार्मिक बहुमत की उपस्थिति पर किया जाता है। उम्मीदवार धार्मिक मतदाताओं और अन्य धार्मिक समुदायों के सदस्यों के साथ धर्मनिरपेक्ष कांड के साथ धार्मिक कांड खेलकर वोट मांगने में संकोच नहीं करते हैं। राजनीतिक छोर के लिए धार्मिक स्थानों का उपयोग भी एक मानक अभ्यास है, विशेष रूप से चुनावों के दौरान। सामाजिक-राजनीतिक मुद्दों का धार्मिककरण फिर से राजनीतिक दलों और अन्य समूहों द्वारा किया जाता है। मतदाता अक्सर धार्मिक विचारों पर वोट देते हैं।

3. भाषाई अल्पसंख्यक : भाषाई अल्पसंख्यक लोगों का वह समूह है जिनकी मातृभाषा उस राज्य की मुख्य या प्रमुख भाषा से भिन्न हो। किसी भी समूह को भाषाई अल्पसंख्यक घोषित करने का अधिकार राज्य को है। भाषाई अल्पसंख्यक का दर्जा राज्य उनके सामाजिक एवं आर्थिक विकास हेतु देता है जो उस राज्य के संविधान द्वारा अपेक्षित होती है। अलग-अलग देशों में भाषाई अल्पसंख्यकों के अधिकार एवं सुरक्षा के लिए संस्था अधिकारी की व्यवस्था होती है। भारतीय संविधान है। भारतीय संदर्भ। भारत में भाषाई अल्पसंख्यकों के विकास के लिए संविधान द्वारा विशेष अधिकारी नियुक्त किये जाने का प्रावधान है। आयुक्त द्वारा 1957 में विशेष अधिकारी हेतु कार्यालय की स्थापना की गई जिसे आयुक्त नाम दिया गया आयुक्त की नियुक्ति राष्ट्रपति के द्वारा की जाती है। आयुक्त का कार्य एवं उद्देश्य भाषाई अल्पसंख्यकों के सुरक्षा एवं विकास संबंधी कार्यों का अनुसंधान एवं इन कार्यों का राष्ट्रपति को प्रतिवेदन देना है। उसका लक्ष्य भाषाई अल्पसंख्यकों को समाज के साथ समान अवसर प्रदान कर राष्ट्र की गतिशीलता में उनकी सहभागिता पुष्ट करना है। सवैधानिक उपबंध। भारतीय संविधान का भाग 17अनुच्छेद 350(ख) जोड़ा गया है। भाषा भारत में एक बहुभाषी राज्य है। भाषाई व्यवहार में कारक के रूप में भाषावाद भी बढ़ता है। भाषाई आधार पर राज्यों का संगठन पूरी तरह से भाषा के महत्व को दर्शाता है।

4. मनी फैक्टर भारत एक गरीब देश है जहाँ बड़ी संख्या में गरीबी रेखा से नीचे रहने वाले लोग हैं। भारत में लोगों के मतदान व्यवहार को निर्धारित करने में पैसे की अहम भूमिका है। एक अमीर उम्मीदवार या पार्टी के पास चुनाव जीतने की हमेशा बेहतर संभावना होती है। लेकिन यहाँ यह ध्यान दिया जाना चाहिए कि यह केवल सामान्य परिस्थितियों में होता है, न कि किसी लहर के दौरान या जब अन्य प्रमुख मुद्दे शामिल होते हैं। एक बहुत ही महंगे चुनाव अभियान के आयोजन के बावजूद, कांग्रेस (आई) ने 1989 में सत्ता खो दी।

6. राष्ट्रवाद: जातीय बहुलवाद, सांप्रदायिकता, क्षेत्रवाद और उप-राष्ट्रवाद भारतीय समाज को कठिन वास्तविकताएँ हैं। दिवंगत उप-राष्ट्रवाद लोगों के मतदान व्यवहार को प्रभावित करने में एक महत्वपूर्ण कारक बन गया है। कई बार एक अलगाववादी समूह चुनावों के बहिष्कार का आह्वान करता है और मतदाताओं को किसी विशेष पार्टी के पक्ष में मतदान नहीं करने के लिए मजबूर करने के लिए दबाव की रणनीति का उपयोग करता है। कुछ क्षेत्रीय राजनीतिक दलों जैसे कि अल्कली दल, नागा राष्ट्रवादी संगठन, गोरखा लीग, झारखंड पार्टी, एएएसयू और असम में एएजीएमपी ने समय-समय पर असमान नारे लगाए हैं और अपने राज्यों के लोगों की भावनात्मक स्थिरता को बिगाड़ा है। कुछ राजनीतिक दलों की ऐसी कार्यवाहियों ने कई बार कुछ लोगों को संकीर्ण और पारलौकिक देखाओं पर संगठित होने के लिए प्रभावित किया है।

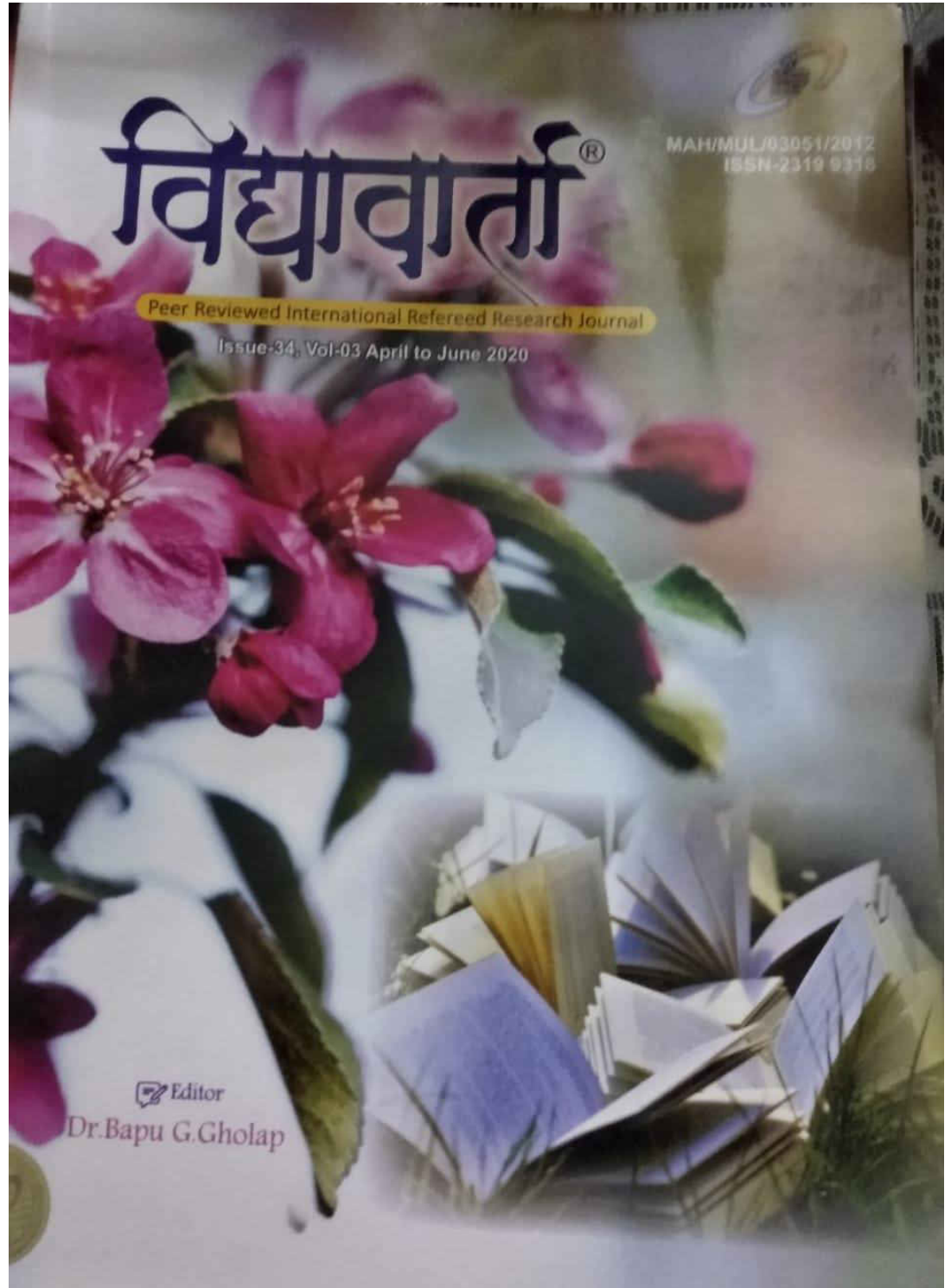
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निष्कर्ष ये इस प्रकार भारत में मतदान व्यवहार के महत्वपूर्ण निर्धारक हैं। विकासशील लोकतांत्रिक राजनीतिक प्रणाली के रूप में भारत की राजनीतिक प्रणाली के संचालन में निरंतरता धीरे-धीरे भारतीय मतदाताओं को प्रशिक्षित कर रही है। किसी जाति या धर्म या व्यक्तिगत वर्चस्व वाले संघर्ष के मुद्दे पर आधारित राजनीतिक संघर्ष के उभरने की प्रक्रिया बहुत धीरे-धीरे लेकिन धीरे-धीरे आकार ले रही है। लोकतांत्रिक सरकार में चुनावों का प्रमुख स्थान है। यह एक ऐसा साधन है जिसके माध्यम से लोग अपनी राजनीतिक राय व्यक्त करते हैं और समाज के राजनीतिक संगठन को विनियमित करते हैं। हालाँकि मतदाता का व्यवहार कई कारकों से प्रभावित होता है जैसे कि धर्म, जाति, समुदाय, भाषा, पैसा, नीति या विचारधारा, चुनाव का उद्देश्य, मताधिकार की सीमा और राजनीतिक दलों और समूहों की खातिर इन चर्चों का उपयोग करना बैलट बॉक्स को लड़ाई जीतना। इसलिए, यह आवश्यक है कि इन निर्धारकों के उपयोग

बना जाना चाहिए और चुनाव बहुत स्वतंत्र और निष्पक्ष तरीके से आयोजित किए जाने चाहिए। यह इस बात पर भी निर्भर करता है कि सिस्टम लोगों को विचार, अभिव्यक्ति और जुड़ाव की स्वतंत्रता देता है या नहीं। एक चुनावी प्रणाली की मात्र उपस्थिति एक राजनीतिक प्रणाली को लोकतांत्रिक नहीं बनाती है। चुनावों में मतदान के माध्यम से लोगों की इच्छा व्यक्त की जाती है और इसलिए, चुनाव में हेरफेर और धांधली जैसे सभी अलोकतांत्रिक और अनुचित साधनों से बचने की आवश्यकता है। ऐसी कोई कार्रवाई नहीं की जाती है जो किसी भी तरह से लोकप्रिय हो, चुनाव के माध्यम से व्यक्त की जाएगी।

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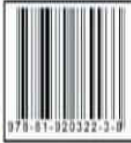
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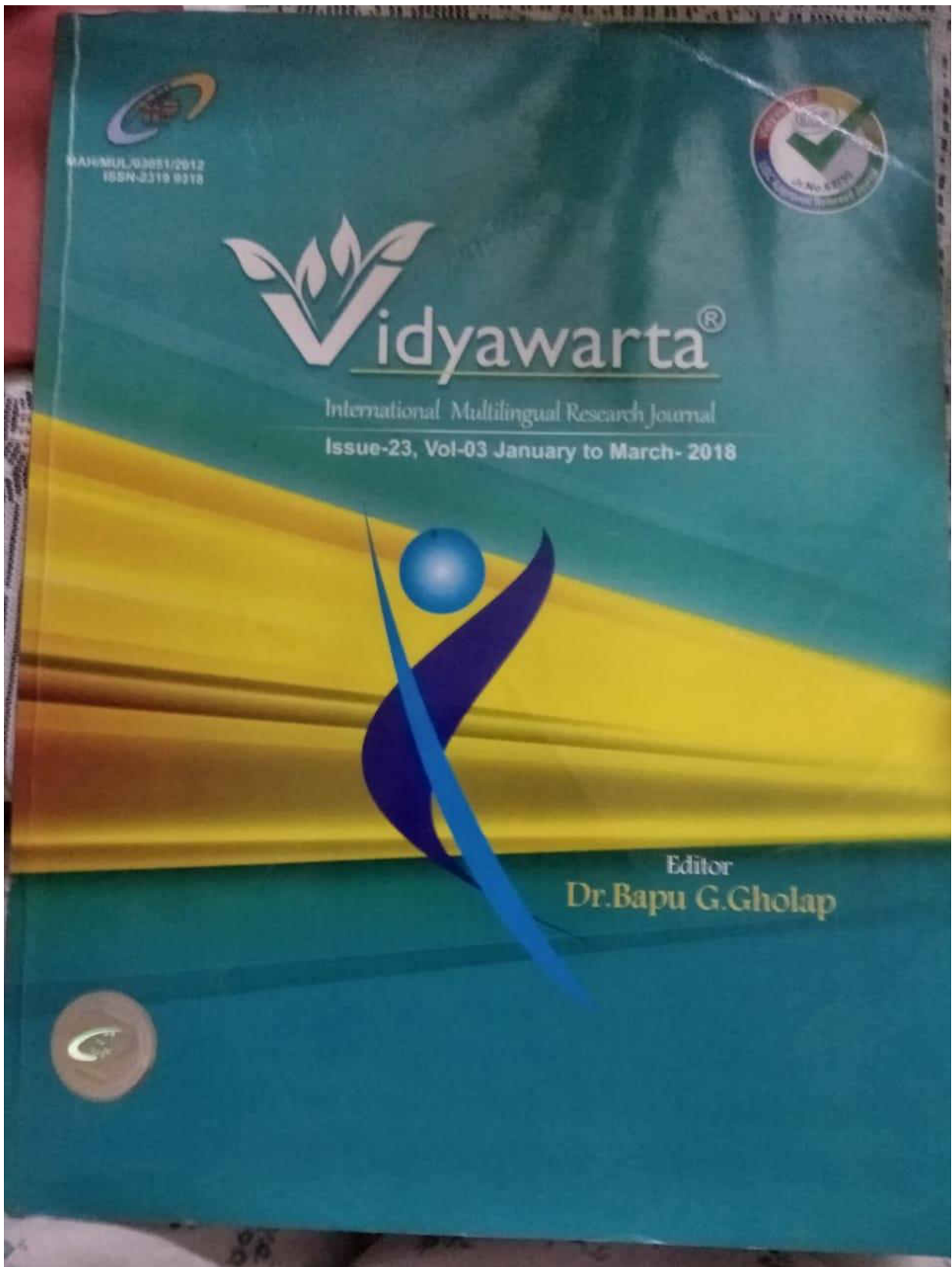


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01

INCREASING E-MARKETING TREND IN INDIA

{COMPARISON OF DEVELOPED CITIES}

Dr. Umesh Gupta

GUIDE, HOD-School of Business studies,
MATS UNIVERSITY RAIPUR [C.G]

Mrs. Poonam Ahuja

SCHOLAR,
P.G.Daga Girls Collage MATS UNIVERSITY
RAIPUR [C.G]

ABSTRACT

India is a developing country with many developed cities. Although it is not very long that E-Commerce industry is introduced in India but then also tremendous increase in use of internet can be seen. We have elevated Information Technology sectors/Internet facilities which impetus E-Marketing. India is witnessing an unprecedented economic boom which changes the methodology of doing business transactions. This paper helps us in understanding the pattern and items which are mostly purchased from E-Market.

1 INTRODUCTION:-

E-Marketing means buying and selling of goods and services on Electronic media or over Internet using web browser. According to university of California, Los Angeles {UCLA} CENTER FOR COMMUNICATION POLICY {2001}. Online shopping has becoming the third most popular internet activity after E-Mail/Messaging and Web browsing. Earlier business was never virtually to do anything from technology but today the world has been changing and with changing world the way of doing business is also changing. India is witnessing an unprecedented

economic boom which changes the methodology of doing business transactions. Changing lifestyle and standard of living of people changes the thought process and pattern towards shopping. E- Market helps both buyers and sellers in its own way and makes every single transaction simple and easy. E market helps sellers in cutting cost and unnecessary expenses which increases their profit while buyers are experiencing convenience on purchasing product at any hour without visiting shops.

2 REVIEW OF LITERATURE:-

Some of the literature which come across while study are as follows:-

A E-Commerce impact on Indian Market "A Survey on social impact":-Hiwarkar{2013}

E-Commerce is promising as a significant instrument to make sure comprehensive growth. The conventional model of business is under going a aquatic change due to evolution of online shopping. It was also found that safe and secure payment modes are vital along with the need to discover and popularize innovations such as mobile commerce.

B E-TAIL INDUSTRY AND INDIA :-C SHEKAR {2015}

This is new type of industry selling goods and services through Internet. It is found that youngsters are more interested in online shopping also unmarried respondents are more attracted towards online shopping as comparing with married respondents. smart phone play important role in expanding online market. One of the important facts which encourage online marketing trend is job timing. People have enough money which they can spend on their needs but they don't have time, here online shopping comes as a great relief. Also cash on delivery is the most selected option for payment.

3 OBJECT OF STUDY:-

The Research has been Conducted with the following object:-

1 To Study the increasing trend of E-Marketing in India.

2 To Study the Comparison of Different Developed Cities.

4 RESEARCH METHODOLOGY:-

The Present Study is based on both Primary and Secondary data. Primary data is collected through online and internet interview with the help of face book and what's up while secondary data has been collected through various Newspaper, Articles, Journals and websites etc.

5 IMPORTANCE OF STUDY:-

E- Marketing in India is huge. It is going to become main stream in coming years. This study helps us in understanding the changing pattern of shopping that how buyers now a day's prefer online market rather than physical market and also the types of items that are frequently purchased on E-Market.

6 SAMPLE SIZE AND AREA:-

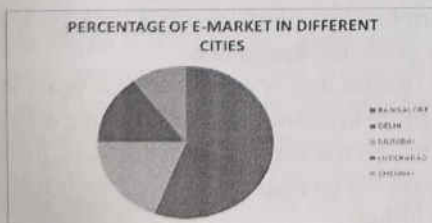
Samples are collected through internet like facebook and other social sites Questioner's are send to responded through internet also an application named Questionpro is also very helpful in collecting data. Only five major and big cities are taken into consideration and Target of 50 respondents per city has been taken some questioner are not fully filled hence not taken into considerations.

7 TOOLS OF ANALYSIS:-

To Compare different developed cities and there increasing trend of E-Marketing , simplification and explanation of data collected are classified and presented through chart and pie diagram.

8 DATA ANALYSIS AND ITS INTERPRETATION:-

To understand the changing Trend of E-Marketing in India Question has been asked and has interpreted with the help of pie diagram:-



1 BANGALORE:- Bangalore is also known as silicon valley that is famous for its love for technology. It also has first position among five cities who do online shopping which is 30% of total. Shopping of electronic items like mobile, laptop and its parts are done mostly by people here, gaming cd,s are also on top of shopping list.

2 DELHI:- Delhi is known for its appetite, its people are foodie here. They love to eat good and variety of food, hence online stores/sites which deals in home delivery of food are very popular here. Youngersters spend mostly on food here. Others online items like cloth, accessories, shoes etc are also popular in Delhi which covers 26% of total market.

3 MUMBAI:-This is a city of people who are extremely passionate about fashion and beauty product. City covers 19% of total online market among five cities .male and female both are very conscious about their beauty and health, here product like food supplement, makeup ,cloth are of high demand.

4 HYDERABAD:- Art and music is the soul of this city. Here musical instruments like guitar, speakers, headphone are mostly ordered with beauty products , cloth and accessories which covers 15% of online market.

5 CHENNAI:- City has most avid readers here. Books are the first choice of people which they mostly purchase online. Other products like food supplements, beauty products are also on high demand.

9 CONCLUSION:-

1 The Trend of Online shopping is increasing gradually. India covers a large portion of online market in international platform.

2 Increasing standard of living and buying power of middle class families is also one of the reason of increasing online market.

3 Among five metros cities Bangalore has the largest market which covers 30% of total.

4 Long time duration of jobs and services are also an important reason for encouraging

online shopping as buyers don't have to visit shop physically and payment can also be done online with many facilities like easy exchange and return, gifting option etc.

5 Today everybody with all age group has smart phone having unlimited data, which is also an important factor which inspires People to do online shopping.

6 Every city has particular items which they prefer most while doing online shopping.

10 SUGGESTIONS:-

Attitude of consumers towards marketing is changing. People prefer online market because of convinces, as people has busy lifestyle and because of it they can't able to visit shop physically also it become easy to compare numbers of sites at the same time .People can visit sites 24/7. But then also large number of population hastate on doing online shopping as it is not safe. Government has to make the cyber laws stricter and also instruct online sites to maintain customers privacy.

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- 4 <https://www.livemint.com/industry>
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Synthesis and Thermoluminescence Properties of Ce³⁺ doped Sr₃SiO₅ phosphor

¹Priya Chandrakar, ²R. N. Baghel

¹SMT PG Daga Girl's College Raipur

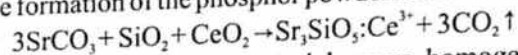
²School of Studies in Physics and Astrophysics, Pt. Ravishankar Shukla University
Raipur- 492010 (C.G) India

*Email-Id: rnbaghel20@gmail.com, priya9119@gmail.com.

Highlights

Sr₃SiO₅:Ce³⁺, Solid State Reaction method, XRD, Thermoluminescence.

Ce³⁺ doped Sr₃SiO₅ phosphor was synthesized by solid state reaction method. X-Ray diffraction (XRD) and thermo-luminescence (TL) analysis were used to characterize the phosphor. The starting materials were strontium carbonate (SrCO₃), Silicon dioxide (SiO₂) and Cerium oxide (CeO₂) and small quantities of H₃BO₃ were added as a flux [1]. The formation of the phosphor powders occurs according to the following equation.



All the constituent materials were homogeneously mixed for 2 h and heated subsequently at 1100°C for 3 h, and activated charcoal was used to create reducing atmosphere. The XRD result shows that the synthesized phosphor was tetragonal structure belonging to the space group P4/ncc. The average crystalline size of the Ce³⁺ doped Sr₃SiO₅ phosphor was obtained 40.17 nm by Debye Scherrer's formula.

Thermoluminescence is the phenomenon of emission of light from some solids, commonly called phosphors the material must have been previously exposed to radiation. Then TL emission has been observed [2]. The TL glow curve of Ce³⁺ doped Sr₃SiO₅ phosphor with different UV irradiation time (1, 3, 5, 7, 10 min) at 254 nm UV source have been observed. From the TL glow curve, it is seen that initially TL intensity increase with increasing UV-irradiation time. TL intensity are maximum for 7 min of UV exposure time, after that they start to decrease. The charge carrier density must be increasing with increasing UV exposure, up to 7 min for Ce³⁺ doped Sr₃SiO₅ of exposure time and after that it starts decreasing by the further exposure, because the number of electrons in the traps may be reduced resulting the decrease in thermoluminescence intensity.

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Synthesis & Photoluminescence properties of $\text{Sr}_3\text{SiO}_5:\text{Eu}^{2+}, \text{Ce}^{3+}$ Phosphor

¹Priya Chandrakar, ²R. N. Baghel, ²Anita Verma

¹ SMT PG Daga Girl's College Raipur

²School of Studies in Physics and Astrophysics, Pt. Ravishankar Shukla University

Raipur- 492010 (C.G) India

Abstract:

$\text{Sr}_3\text{SiO}_5:\text{Eu}^{2+}, \text{Ce}^{3+}$ phosphors were synthesized by solid state reaction method. X-ray diffraction (XRD) and photoluminescence (PL) analysis were used to characterize the phosphor. $\text{Sr}_3\text{SiO}_5:\text{Eu}^{2+}, \text{Ce}^{3+}$ phosphors were well crystalline and are assigned to the tetragonal structure belonging to the space group $P4/ncc$. The photoluminescence emission spectra of $\text{Sr}_3\text{SiO}_5:\text{Eu}^{2+}, \text{Ce}^{3+}$ phosphors have broad band peak at 430 nm.

Synthesis: $\text{Sr}_3\text{SiO}_5:\text{Eu}^{2+}, \text{Ce}^{3+}$ phosphor were prepared by the solid-state reaction method. Solid state reaction is widely used to prepare silicate based phosphors because sample prepared using this method has good luminous properties and very good morphology.

Result & Discussion XRD Analysis: Measurement of XRD of powder was performed to verify the phase purity and to check the crystal structure. $\text{Sr}_3\text{SiO}_5:\text{Eu}^{2+}, \text{Ce}^{3+}$ phosphor is well matched with standard JCPDS file no. 26-0984. It has the tetragonal structure belonging to the space group $P4/ncc$. According to the Debye Scherrer's formula, the average crystalline size of the $\text{Sr}_3\text{SiO}_5:\text{Eu}^{2+}, \text{Ce}^{3+}$ phosphor is 32.07 nm.

PL Analysis: Optical properties of the synthesized phosphors were analyzed by photoluminescence spectroscopy. The emission spectra of $\text{Eu}^{2+}, \text{Ce}^{3+}$ doped Sr_3SiO_5 phosphors were recorded by exciting the sample at the UV light of 335 nm wave-length at room temperature. The excitation pattern detected with the emission at 349 nm shows two peaks.

Conclusion: $\text{Sr}_3\text{SiO}_5:\text{Eu}^{2+}, \text{Ce}^{3+}$ phosphors were successfully synthesized by the high temperature solid state reaction method and the luminescent properties of samples were studied. The XRD results reveal that the synthesized phosphors are well crystalline and assigned to the tetragonal structure belonging to the space group $P4/ncc$. The photoluminescence results indicate that the emission spectra of $\text{Sr}_3\text{SiO}_5:\text{Eu}^{2+}, \text{Ce}^{3+}$ phosphors have a broad band at 394 nm and 430 nm due to electronic transition of Eu^{2+} from its excited state $4f^65d^1$ to ground state.

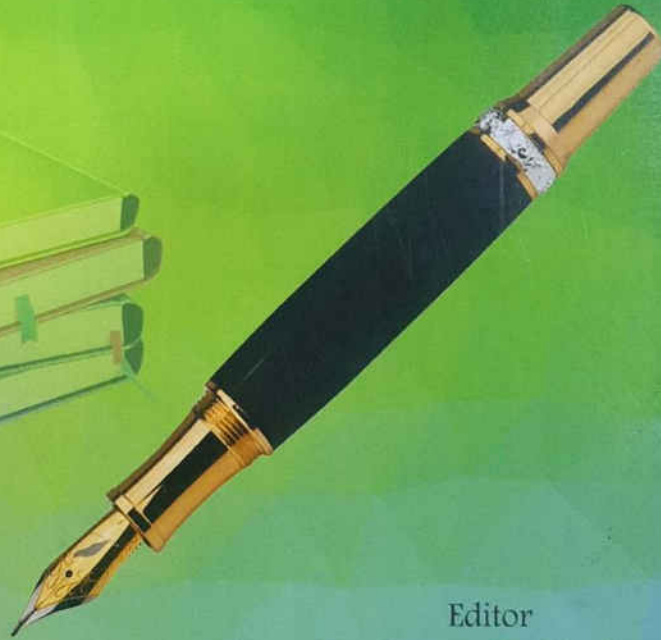


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रेणुका प्रशांत बक्षी
शोधार्थी,

मैट्स विश्वविद्यालय, रायपुर (छ.ग.)

डॉ. उमेश गुप्ता
विभागाध्यक्ष वाणिज्य,

मैट्स, विश्वविद्यालय, रायपुर (छ.ग.)

प्रस्तुत अध्ययन पूर्णतः द्वितीयक संमको पर आधारित है छत्तीसगढ़ राज्य के महासमुन्द जिले में भारतीय स्टेट बैंक द्वारा प्रदान किये गये आवासीय ऋण का मूल्यांकन कर यह जानने का प्रयास किया गया कि जो व्यक्ति अपना घर लेना चाहता है लेकिन उसके पास उस घर को खरीदने के लिए पर्याप्त पूंजी नहीं है तो वो बैंक से ऋण लेकर अपने घर का सपना पूरा कर सकता है। भारतीय स्टेट बैंक ऋण प्रदान करने में कितना, ससार्थक सिद्ध हो रही है। यह योजना ने केवल महासमुन्द जिला बल्कि पूरे राज्य में लागू किया गया है ?

प्रस्तावना —

भारतीय स्टेट बैंक द्वारा प्रदान किये जाने वाले आवासीय ऋण का मुख्य लक्ष्य अपने ग्राहको के लिए आवास हेतु आसान तरीके से ऋण उपलब्ध करना है। आवास या घर एक ऐसा स्थान है जहाँ हम दिन भर के थकान के पश्चात् आराम करने और अपने परिवार के साथ सुन्दर और सुखद क्षण व्यतीत कर सकते हैं। स्वयं का मकान किसी भी व्यक्ति के लिए जीवन का सबसे महत्वपूर्ण और आवश्यक जरूरत

होती है और इसको तैयार करने या लेने के लिए आवश्यक चित्र की आवश्यकता होती है जिसे आवासीय ऋण के द्वारा पूरा किया जा सकता है।

स्वयं का घर का सपना पूरा करने में भारतीय स्टेट बैंक द्वारा प्रदान किये जाने वाले आवासीय ऋण वास्तव में एक अनमोल प्रयास है—

छत्तीसगढ़ राज्य के निर्माण के पूर्ण यह योजना उतना प्रसिद्ध नहीं था लेकिन वर्तमान में इस योजना से अधिक लोग लाभ उठ रहे हैं।

अध्ययन का उद्देश्य :-

१. महासमुन्द जिले में भारतीय स्टेट बैंक के आवासीय ऋण की स्थिति का अध्ययन करना।

२. भारतीय स्टेट बैंक का आवासीय ऋण योजना महासमुन्द जिले के लोगो के स्वयं के मकान बनाने का सपना पूरा करने में कितना सार्थक है, अध्ययन करना।

३. जिले में आवासीय ऋण योजना के प्रभाव का अध्ययन करना।

शोध परिकल्पना :

शोधार्थी अध्ययन के द्वारा महासमुन्द जिले में भारतीय स्टेट बैंक के आवासीय ऋण योजना का मूल्यांकन में निम्न परिकल्पना होगी।

१. जिले में आवास ऋण के अन्तर्गत प्रदान किये जाने वाली राशि पर्याप्त है।

२. ग्राहको के चयन प्रक्रिया उचित है।

३. आवासीय ऋण योजना की स्थिति संतोषजनक है।

अध्ययन का क्षेत्र व अवधि —

अध्ययन का क्षेत्र छत्तीसगढ़ के महासमुन्द जिले को लिया गया है तथा वित्तीय वर्ष २०११-१२ से २०१५-१६ तक की अवधि को शोध के लिए चयन किया गया है।

शोध प्रविधि —

यह अध्ययन पूर्ण रूप से द्वितीयक संमक पर आधारित है तथा छत्तीसगढ़ राज्य के महासमुन्द जिले के समस्त विकास खण्ड को इकाई माना गया है।

भारतीय स्टेट बैंक का आवासीय ऋण योजना :

आपका अपना घर एक सपना होता है हर

व्यक्ति स्वयं का घर बनाने के लिए हजार जतन करता है। कुछ लोगो के पास धन की कमी होती है जिसके कारण वे बैंक से ऋण लेकर घर लेते है। पुराने समय में लोग अपने धन से ही घर बनवाते थे लेकिन वर्तमान में लोग बैंक से ऋण लेकर घर बनाने की प्रवृत्ति में काफी वरद्धि हुई है और यह मौद्रिक रूप से काफी सही निर्णय होता है क्योंकि बैंक द्वारा गृह ऋण पर पिछले कुछ वर्षों में ब्याज की दर में लगातार कमी हो रही है। वर्तमान में भारतीय स्टेट बैंक द्वारा ८.३५ प्रतिशत प्रतिवर्ष की दर पर आवासय ऋण

उपलब्ध कराये जाते है। एस.बी.आई होम लोन योजनाओ को सभी के लिए प्रदान करता है और सभी प्रकार के व्यक्तियों को ऋण प्रदान किया जाता है। इसके प्रोसेसिंग शुल्क भी अन्य बैंको की तुलना में कम है तथा कोई छिपी हुई प्रशासनिक शुल्क या लागत नहीं होते है जो ग्राहक पर बोझ बढ़ाते है और चार्ज संरचना पूर्ण पारदर्शी और उचित है।

एस.बी.आई. १५,९६९ शाखाओ के साथ पूरे भारत में विस्तृत श्रृंखला के साथ काम करता है जिससे ग्राहको के लिए भारतीय स्टेट बैंक आवासीय ऋण को अपने वर्तमान निवास से निकटतम शाखा का लाभ उठाना आसान होता है।

बैंक द्वारा प्रदान किये जाने वाले आवासीय ऋण कई प्रकार के हो सकते है जैसे मकान को खरीदने के लिए, मकान के मरम्मत के लिए, आवास के विस्तारिकरण के लिए, आवास के निर्माण के लिए ऋण आदि ये सभी आवासीय ऋण के अर्न्तगत शामिल किया जाता है।

महासमुन्द जिले में आवासीय ऋण -

महासमुन्द जिले में वर्ष २०११ के जनगणना के अनुसार कुल जनसंख्या १०३२७५४ है। जिले में वर्तमान स्थिति में भारतीय स्टेट बैंक की ११ शाखाएँ संचालित है।

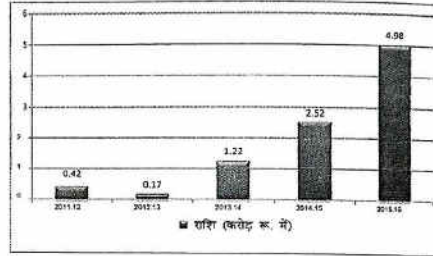
जिले में २०१५-१६ में कुल ४.९८ करोड़ रु. आवासीय ऋण के रूप में वितरित किये गये।

तालिका क्रमांक -१

जिले में भारतीय स्टेट बैंक के आवासीय ऋण के अर्न्तगत प्रदान की गई राशि की

जानकारी	
वित्तीय वर्ष	राशि (करोड़ रु. में)
2011-12	0.42
2012-13	0.17
2013-14	1.22
2014-15	2.52
2015-16	4.98

स्रोत : भारतीय स्टेट बैंक महासमुन्द।



तालिका क्रमांक ग्राफ एक से स्पष्ट है कि वित्तीय वर्ष २०११-१२ एवं २०१२-१३ में क्रमशः ०.४२ तथा ०.१७ करोड़ रु. आवासीय ऋण के रूप में प्रदान किये गये।

वित्तीय वर्ष २०१३-१४ में यह राशि १.२२ करोड़ रु. थी।

वित्तीय वर्ष २०१४-१५ एवं २०१५-१६ में क्रमशः २.५२ एवं ४.९८ करोड़ रु. था।

तालिका क्रमांक -२

जिले में आवासीय ऋण के वसूली की जानकारी

वित्तीय वर्ष	राशि (करोड़ रु. में)
2011-12	3.77
2012-13	3.11
2013-14	3.57
2014-15	3.81
2015-16	3.42

तालिका क्रमांक - ०२ से स्पष्ट है कि सर्वाधिक वसूली वित्तीय वर्ष २०१४-१५ में ३.८१ करोड़ रु. था जबकि वित्तीय वर्ष २०१२-१३ में

सबसे कम ३.११ करोड़ रू. था।

इसी प्रकार वित्तीय वर्ष २०११-१२ में कुल वसूली की राशि ३०७७ करोड़ रू. था। वित्तीय वर्ष २०१३-१४ में यह राशि ३.५७ तथा वित्तीय वर्ष २०१५-१६ में ३.४२ करोड़ रू. थी।

तालिका क्रमांक— ०१ एवं ०२ से स्पष्ट है कि वित्तीय वर्ष २०११-१२ के पूर्व के वर्षों में आवासीय ऋण अधिक प्रदान किये गये होंगे जिससे कारण विगत ५ वर्षों में वसूली राशि प्रदान की गई राशि से अधिक है।

अध्ययन की परिकल्पना का सत्यापन —

१. जिले में आवास ऋण के अर्न्तगत प्रदान किये जाने वाले राशि ग्राहक के मांग के अनुरूप होता है तथा ग्राहक की ऋण वापसी की क्षमता पर ध्यान दिया जाता है।

२. ग्राहको के चयन प्रक्रिया ग्राहक की सम्पत्ति तथा ऋण वापसी हेतु उपलब्ध साधनों को ध्यान रखकर किया जाता है ताकि ऋण की राशि सुरक्षित रहे।

३. आवासीय ऋण योजना की स्थिति संतोषजनक है क्योंकि विगत ५ वर्षों के अध्ययन से पता चलता है कि ऋण प्रदान किये जाने वाली राशि में प्रतिवर्ष वृद्धि हुई है।

निष्कर्ष —

इस प्रकार लोगो को स्वयं के घर उपलब्ध कराने के उद्देश्य से प्रारंभ की गई भारतीय स्टेट बैंक के आवासीय ऋण योजना अपने उद्देश्यों में सफल हो रहा है। महासमुंद जिले में आज भी लोग आवासीय ऋण लेने में असहज महसूस करते हैं इसके बावजूद बैंक के प्रयास से इसे लगातार वृद्धि हो रही है। इस हेतु ऋण प्रदान करने की प्रक्रिया को पारदर्शी बनाया गया है। समस्त प्रक्रिया में ग्राहक का विशेष ध्यान रखा जाता है जैसे कम से कम आवश्यक दस्तावेज, न्यूनतम प्रोसेसिंग फीस, न्यूनतम ब्याज दर आदि। जरूरतमंद ग्राहको को आसान इ.एम.आई पर आवासीय ऋण प्रदान किये जाते हैं।

सन्दर्भ ग्रंथ सूची :

१. गुप्ता आर. के. बैंकिंग एवं व्यवहार आगरा,

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२. बैंकिंग चिंतन — अनुचिंतन

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४. संदर्भ छत्तीसगढ़, देशबंधु पत्रकार प्रकाशन

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५. www.sbijankari

६. www.sbihomeloan



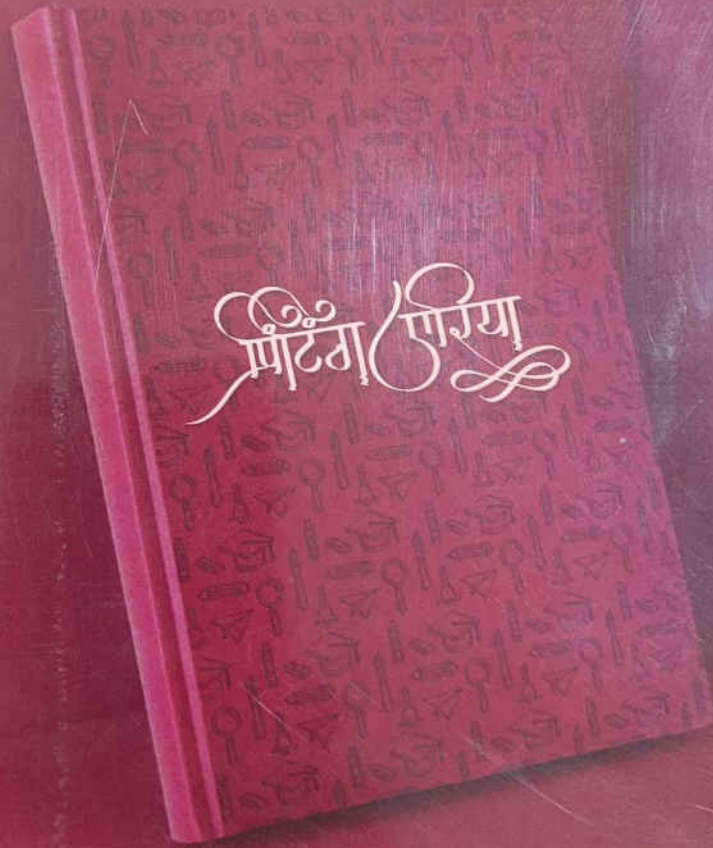


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रायपुर जिले में भारतीय स्टेट बैंक की अतिरिक्त ऋण (TOP UP LOAN) की स्थिति

रेणुका प्रशांत बक्षी
शोधार्थी,
मैट्स विश्वविद्यालय रायपुर (छ.ग.)

डॉ. उमेश गुप्ता
विभागाध्यक्ष वाणिज्य,
मैट्स विश्वविद्यालय, रायपुर (छ.ग.)

स्वयं के आवास के किसी हिस्से की मरम्मत या साज-सज्जा (रेनोवेशन) के लिए रकम की आवश्यकता है तो कई बार जल्दबाजी में इसके लिए व्यक्तिगत ऋण के लिए आवेदन कर देते हैं जबकि इन परिस्थितियों में हम अपने पुराने आवासीय ऋण पर टॉप अप ले सकते हैं।

जिस तरह अपने मोबाइल के रिचार्ज वाउचर पर टॉप-अप बैलेंस डलवाते हैं उसी प्रकार आवासीय ऋण पर टॉप अप ऋण भी लिया जा सकता है। यह ऋण आवासीय ऋण के ऊपर अतिरिक्त ऋण के रूप में होता है और इसकी ईएमआई आवासीय ऋण की ईएमआई के साथ ही लिया जाता है।

किसी व्यक्ति को कितना टॉप अप ऋण प्राप्त होगा यह मूल आवासीय ऋण की राशि के आधार पर निर्धारित किया जाता है। कुछ दशाओं में भारतीय स्टेट बैंक आवासीय ऋण की मूल राशि (Principal) के १०० प्रतिशत तक टॉप अप ऋण के रूप में प्रदान किया जाता है। इसके लिए कुछ नियम व शर्तें होती हैं लेकिन यह ऋण आसानी से प्राप्त किया जा सकता है क्योंकि बैंक के पास ग्राहक की समस्त जानकारी

पहल से होती है अतः इस ऋण हेतु अधिक से अधिक एक सप्ताह का समय लगता है। इसके लिए बैंक और ग्राहक का संबंध आवासीय ऋण का पुर्नभुगतान का रिकार्ड आदि के आधार पर टॉप अप ऋण लेते समय बैंक से कुछ छुट भी सकते हैं।

यह ऋण आवासीय ऋण के बराबर या उससे थोड़ी अधिक ब्याज दर पर मिल जाता है। सामान्यतः आवासीय ऋण की ब्याज दर ८ से ९ प्रतिशत के आसपास है जबकि व्यक्तिगत ऋण की ब्याज दर ११ प्रतिशत से अधिक होती है। इसके पुर्नभुगतान अवधि भी सामान्यतः आवासीय ऋण की अवधि के बराबर होती है।

अतिरिक्त ऋण के पैमाने:—

भारतीय स्टेट बैंक आवासीय ऋण पर अतिरिक्त ऋण देने के लिए कुछ नियमों या पैमाना का पालन करती है। इनमें आवासीय ऋण का पुर्नभुगतान रिकार्ड बेहतर होना, आवासीय एवं अतिरिक्त ऋण के भुगतान के लिए पर्याप्त आय का होना आवश्यक है क्योंकि यह ऋण मकान की सिक्योरिटी पर मिलता है अतः जिस मकान पर अतिरिक्त ऋण ले रहे हैं उसकी कीमत भी दोनों ऋणों (आवासीय ऋण एवं अतिरिक्त ऋण) से अधिक होनी चाहिए।

अतिरिक्त ऋण के लाभ:—

१. अतिरिक्त ऋण की ब्याज दर अन्य किसी भी ऋण की तुलना में कम होती है।

२. इस ऋण से प्राप्त राशि का उपयोग पर किसी प्रकार की कोई पाबंदी नहीं होती है।

३. इसके लिए ग्राहक को कोई सम्पत्ति बंधक या गिरवी रखने की आवश्यकता नहीं होती है बल्कि यह ऋण मौजूदा आवासीय ऋण के आधार पर दिया जाता है।

४. इस ऋण की प्रक्रिया में औपचारिकता को पूरा करने की आवश्यकता नहीं होती है। अतः ऋण प्रक्रिया जल्द ही पूरी होती है।

५. इस ऋण के भुगतान की अवधि भी अधिक होती है। अतः ग्राहक अपने ईएमआई का भुगतान आसान किस्तों में कर सकते हैं।

अतिरिक्त ऋण की आवश्यक शर्तें:—

अतिरिक्त ऋण लेने के लिए निर्मांकित योग्यताओं का होना आवश्यक है जो सामान्यतः सभी

ऋण लेने वालों पर लागू होती है:-

1. ग्राहक एक भारतीय नागरिक हो।
2. ग्राहक की आयु 25 से 62 वर्ष के मध्य हो।
3. ग्राहक का नौकरीपेशा होना आवश्यक है जिसमें कम से कम 3 वर्ष कार्य अनुभव हो।
4. एक से दो वर्षों तक ग्राहक द्वारा लिए गए आवासीय ऋण की किस्तों का भुगतान किया गया हो।
5. आवासीय ऋण के भुगतान करने का रिकार्ड अच्छा होना चाहिए अर्थात् कोई डिफाल्ट न किया हो।

जब अतिरिक्त ऋण की बात आती है तो ग्राहकों का यह जानकारी होना आवश्यक है:-

1. अतिरिक्त ऋण ग्राहक के आवासीय ऋण के एक निश्चित हिस्से के बराबर ही मिलेगा। जो आवास के वास्तविक मूल्य अनुपात पर निर्भर करता है।
2. अतिरिक्त ऋण की अवधि किसी भी स्थिति में आवासीय ऋण के भुगतान की बची हुई अवधि से अधिक नहीं होगी।
3. इस ऋण से ग्राहक अपनी आवश्यकताओं को पूरा कर सकते हैं।

टॉप-अप ऋण से हानियाँ:-

यह सही है कि टॉप-अप ऋण लाभ का सौदा है लेकिन कुछ परिस्थितियों में नुकसान भी हो सकता है जैसे :-

(1) समय पूर्व भुगतान (प्री-पेमेंट) की समय सीमा:- भारतीय स्टेट बैंक आवासीय ऋण के टॉप अप ऋण के समय पूर्व भुगतान के लिए अधिकतम सीमा निर्धारित है। अर्थात् अगर एक लाख रु. का टॉप-अप ऋण लिया है तो एक वर्ष में अधिकतम 20 से 25 हजार तक का समय पूर्व भुगतान कर सकते हैं चाहे लाभार्थी/ग्राहक के पास टॉप-अप ऋण को चुकाने के लिए पर्याप्त राशि हो।

(2) समय पूर्व भुगतान पर पैनल्टी:- रिजर्व बैंक के निर्देश के पश्चात् बैंकों ने फ्लोटिंग दर पर लिए गए आवासीय ऋण के समय पूर्व भुगतान पर पैनल्टी लेना बंद कर दिया है, लेकिन टॉप-अप आवासीय ऋण के समय पूर्व भुगतान पर वर्तमान में पैनल्टी लागू है। एक निर्धारित प्रतिशत तक समय पूर्व भुगतान करने पर

पैनल्टी देने से बचा जा सकता है लेकिन उससे अधिक के समय पूर्व भुगतान पर पैनल्टी लगाया जाता है।

(3) पहले आवासीय ऋण पर मिलने वाली छुट नहीं - सरकार ने पहली बार आवासीय ऋण लेने वाले को धारा 28 (B) के अंतर्गत ब्याज भुगतान में अतिरिक्त एक लाख रुपये पर कर में छुट देने का प्रावधान किया है अर्थात् ब्याज भुगतान पर आप 2.50 लाख रुपये पर आयकर में छुट ले सकते हैं। यह छुट प्रथम ऋण राशि और अधिकतम 25 लाख रुपये तक के आवासीय ऋण पर टॉप-अप ऋण लेने वालों को नहीं मिलती है। क्योंकि बैंक टॉप-अप ऋण को दूसरा ऋण मानते हैं और उस स्थिति में प्रथम ऋण पर मिलने वाली छुट का लाभ नहीं मिलता है।

रायपुर जिले में भारतीय स्टेट बैंक की अतिरिक्त ऋण (Top Up Loan) की स्थिति:-

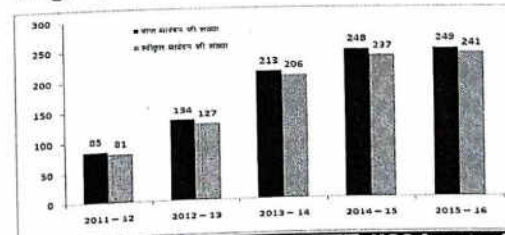
भारतीय स्टेट बैंक द्वारा रायपुर जिले में आवासीय ऋण के अंतर्गत अतिरिक्त ऋण प्रदान किया जाता है। रायपुर जिले में विगत पांच वर्षों में अतिरिक्त ऋण की स्थिति निम्नानुसार रही:-

तालिका क्र. 1.2

रायपुर जिले में अतिरिक्त आवासीय ऋण के आवेदन पत्रों की जानकारी

वर्ष	प्राप्त आवेदन की संख्या	स्वीकृत आवेदन की संख्या	योग
2011-12	64	61	61
2012-13	134	127	200
2013-14	213	206	284
2014-15	238	237	549
2015-16	249	241	692

स्त्रोत:- भारतीय स्टेट बैंक आंचलिक कार्यालय, रायपुर (छ.ग.)



उक्त तालिका से स्पष्ट है कि रायपुर जिले में भारतीय स्टेट बैंक ने आवासीय अतिरिक्त ऋण वितरण के मामले में सबसे अच्छा प्रदर्शन २०१५-१६ में किया। इस वर्ष बैंक ने २४१ प्रकरणों के ऋण स्वीकृत व वितरित किए गए।

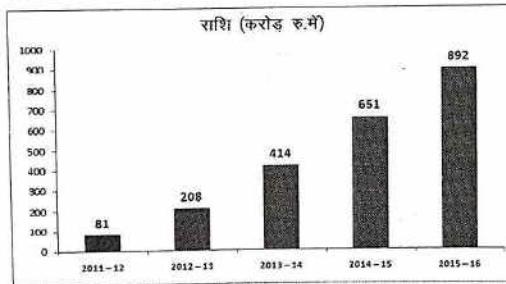
वर्ष २०११-१२ से २०१५-१६ में ग्राहकों की संख्या में वृद्धि हुई। इससे स्पष्ट है कि ग्राहकों को धीरे-धीरे अतिरिक्त ऋण के विषय में जानकारी प्राप्त हो रही है और वे उनका लाभ उठा रहे हैं।

तालिका क्र. १.२

रायपुर जिले में अतिरिक्त आवासीय ऋण के आवेदन पत्रों की जानकारी

वर्ष	राशि (करोड़ रु.में)
२०११-१२	८१
२०१२-१३	२०८
२०१३-१४	४१४
२०१४-१५	६५१
२०१५-१६	८९२

स्रोत:- भारतीय स्टेट बैंक आंचलिक कार्यालय, रायपुर (छ.ग.)



उपर्युक्त तालिका से स्पष्ट है कि अतिरिक्त आवासीय ऋण के अंतर्गत वर्ष २०११-१२ तथा २०१२-१३ में क्रमशः २.४८ करोड़ एवं १३.७६ करोड़ स्वीकृत व वितरित किया गया।

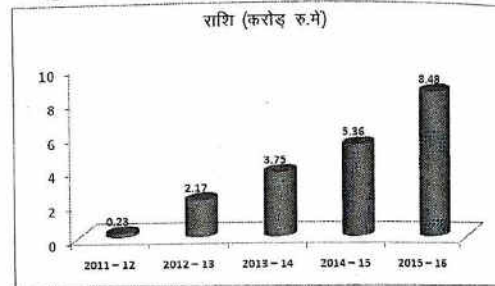
वर्ष २०१४-१५ एवं २०१५-१६ में क्रमशः २३.१७ एवं २५.५८ करोड़ रुपये अतिरिक्त आवासीय ऋण के रूप में वितरित किया गया।

तालिका क्र. १.३

रायपुर जिले में अतिरिक्त आवासीय ऋण की वापसी

वर्ष	राशि (करोड़ रु.में)
२०११-१२	०.२३
२०१२-१३	२.१७
२०१३-१४	३.७५
२०१४-१५	५.३६
२०१५-१६	८.४८

स्रोत:- भारतीय स्टेट बैंक आंचलिक कार्यालय, रायपुर (छ.ग.)



उपर्युक्त तालिका से स्पष्ट है कि वर्ष २०११-१२ में ०.४३ करोड़ रुपये ऋण की वापसी हुई।

वर्ष २०१२-१३ तथा २०१३-१४ में क्रमशः २.१७ तथा ३.७५ करोड़ रुपये अतिरिक्त आवासीय ऋण के रूप में वितरित राशि वापस प्राप्त हुई। वर्ष २०१४-१५ में ५.३६ करोड़ रुपये २०१५-१६ में ८.४८ करोड़ रुपये ऋण बैंक द्वारा वापस प्राप्त की गई।

इससे स्पष्ट है कि आवासीय ऋण की तरह ही अतिरिक्त ऋण में भी लगातार वृद्धि हो रही है क्योंकि इससे ग्राहकों को अलग से कोई औपचारिकताओं को पूरा करना नहीं होता। राशि एक सप्ताह में प्राप्त होने के साथ ही साथ राशि के व्यय के लिए किसी प्रकार की कोई पाबंदी भी नहीं है।

संदर्भ ग्रंथ :-

१. भारतीय स्टेट बैंक, रायपुर

□□□



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39) मध्यकालीन राजस्थान में बस्त्र परिधान (बीकानेर एवं जोधपुर राज्य के संदर्भ में)
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अन्तरराष्ट्रीय शोध पत्रिका



आरती पब्लिशिंग हाऊस एण्ड डिस्ट्रीब्यूटर्स

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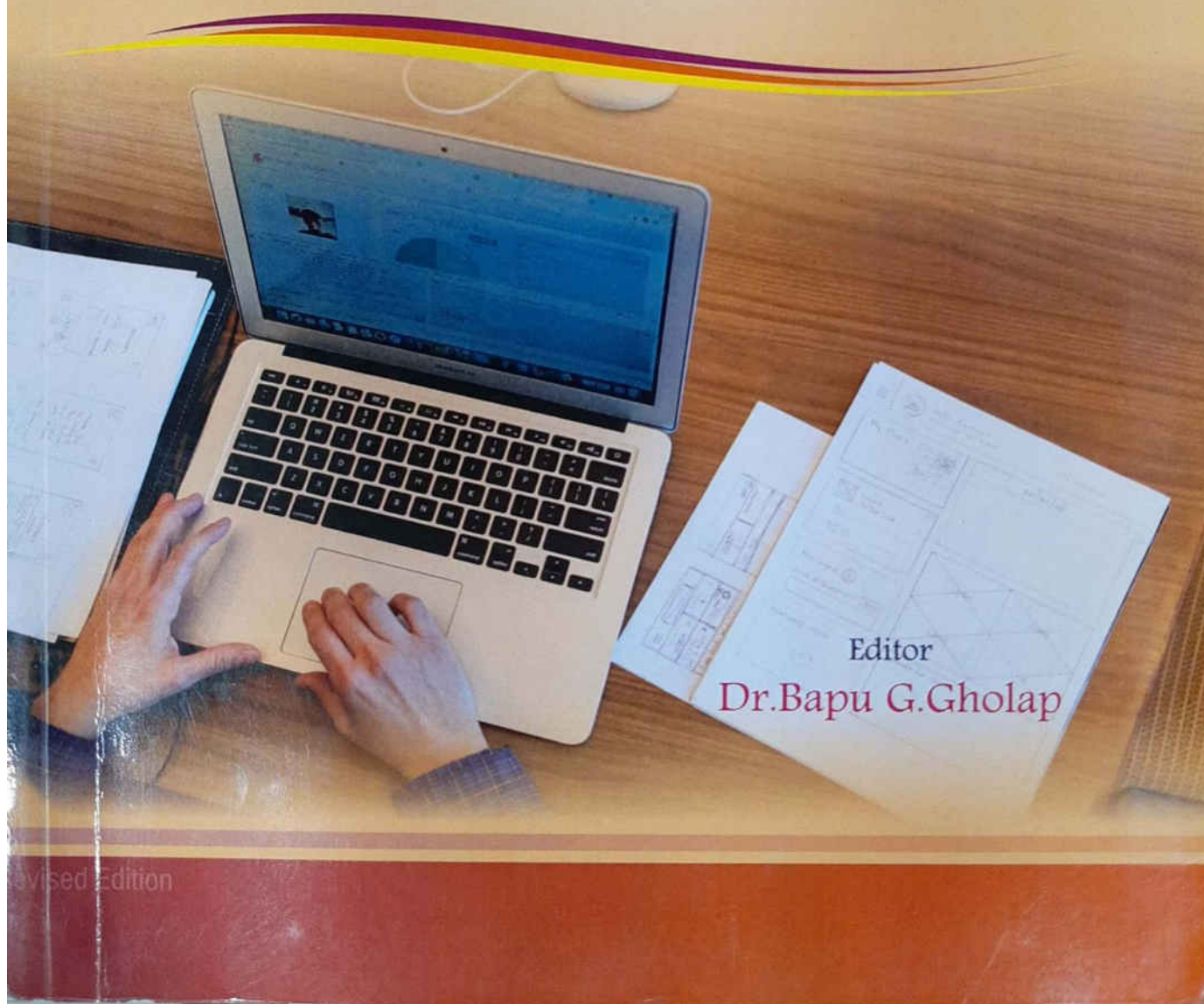
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the use of constructivist strategies in the classroom also appeared to increase. "Technology can provide the vehicle for accomplishing constructivist teaching practices" (Rakes et al., 1999, p. 3). So, increasing the skill levels of teachers with regard to computers and providing additional opportunities for teachers to integrate technology into lessons may encourage the use of constructivist behaviors.'

Conclusion

Constructivism and technology can work together to provide enriching environments for learners to discover and create their own knowledge, that is contextualized. A 'reform' in teaching practices can bring about a transformation in pedagogy. To quote Nanjappa and Grant, 'As Morrison, Lowther, and DeMeulle (1999) aptly suggest, "Technology and a constructivist approach need not be at odds with each other. If we change our view of computers from merely a means to deliver instruction to one of a tool to solve problems, then the reform movement can influence the use of technology, and technology can influence the reform of education" (p. 5).'

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AFFECT AND AWARENESS OF ADVERTISE- MENT ON ONLINE PURCHASING BEHAVIOUR OF WORKING AND NON WORKING WOMEN {WITH SPECIFIC REFERENCE TO READYMADE GARMENTS}

Mrs Poonam Ahuja

Asst professor,
P.G.Daga Girls College

ABSTRACT

We all know globalization affect not only our economic life style but it has deep impact on our social lifestyle. New technology and fashion changes market trend daily. It is said that "Advertisement is art of creating demand". Here in this research paper we study how awareness of advertisement affect the purchasing behavior of working and non working women.

INTRODUCTION

An advertisement is the promotion of a product, brand or service to a viewership in order to attract interest, engagement and sales. Advertisements come in many forms, from copy to interactive video and have evolved to become a crucial feature of the app marketplace.

An advertisement is different from other types of marketing because it is paid for, and because the creator of an advert has total control over the content and message.

OBJECT OF STUDY:-

- 1 Level of awareness of working and non working women towards readymade garments.
- 2 Affect of advertisement towards online purchase of readymade garments.

HYPOTHESIS

- 1 Advertisement affects the purchasing behavior of working and non working women.

2 The impact of advertisement is more on working women than of non working women.

LIMITATION OF STUDY

The area selected for this research is limited up to Raipur city only. 100 respondent are taken into consideration in which 50 are working women's and 50 are non working women's. Primary data was collected by personal interview and questionnaire. This study is done for the period of 2017-2018

RESEARCH METHODOLOGY

Universe for this research is Raipur city, 100 respondents are selected on random bases. A study is based on both primary and secondary data. Primary data is collected through personal interview and investigation is done through schedules both are the main sources of information needed for study of consumers, questions such as gender, age, occupation and education. Where as secondary data is collected through local newspaper, journal, internet sites etc.

DATA ANALYSIS AND ITS INTERPRETATION

It is concluded from table1 that more than 50% of working and non working women knows about product through advertisement. It is also seen that 76% of working women buy readymade garments from which 86% of working women purchase through online market where as 50% of non working women purchase readymade garments and other 50% non working women purchase unstitch cloth. 70% of non working women purchase goods from physical market as they have more time in comparison of working women and they trust the feel and touch factor more than virtual one. 60% of working women pay through card, 30% pay cash and 10% of working women pay through other sources like EMI, Paytm etc. Where as non working women prefer cash payment i.e 60%.

TABLE NO 1

KNOWLEDGE ABOUT PRODUCT

S.NO	FACTORS	WORKING WOMEN 50 RESPONDENT	NON WORKING WOMEN 50 RESPONDENT
1	ADVERTISEMENT	28	35
2	RELIEFS	12	7
3	OTHER	10	8
TOTAL		50	50

TABLE NO 2
TYPES OF CLOTH

S.NO	TYPES OF CLOTH	WORKING WOMEN	NON WORKING WOMEN
1	READYMADE CLOTH	38	25
2	UNSTITCHED CLOTH	12	25
TOTAL		50	50

TABLE NO 3
PURCHASE PLACE

S.NO	MARKET PLACE	WORKING WOMEN	NON WORKING WOMEN
1	ONLINE SHOPPING	43	15
2	PHYSICAL MARKET	7	35
TOTAL		50	50

TABLE NO 4
PREFERABLE MODE OF PAYMENT

S.NO	PAYMENT MODE	WORKING WOMEN	NON WORKING WOMEN
1	CASH	15	30
2	CARD	30	5
3	OTHER	5	15
TOTAL		50	50

TABLE NO 5
AFFECT OF ADVERTISEMENT ON PURCHASE

S.NO	ADVERTISEMENT AFFECT	WORKING WOMEN	NON WORKING WOMEN
1	YES	25	25
2	NO	25	25
TOTAL		50	50

CONCLUSION

It is concluded that advertisement affect the purchasing behavior of both working and non working women in equal way. It helps in making women more aware of product as they come to know about latest product and their features with help of advertisement. Online market is latest trend of marketing sites like Amazon, Mintra, Ajio etc encourages buyers to purchase more buy making tempting offers which are hard to refuse.

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01

A STUDY ON "EFFECT OF ONLINE SHOPPING ON RETAIL BUSINESS"

{WITH SPECIAL REFERENCE OF RAIPUR CITY}

Mrs. Poonam Ahuja
MATS UNIVERSITY
P.G.Daga Girls Collage
RAIPUR {C.G}

ABSTRACT

Online shopping is changing the way people use to shop. Virtual shops attract customer by offering them tempting Deals, Discounts and Services. These facilities are beneficial for buyers but does it affect Retail business? This study helps us in understanding the effect of online shopping on retail business. Is virtual shop affecting the turnover and profit margin of retail shopper? And how retail shopper can use online market to increase sale and profit which is important in today's competitive world. Although area is limited in Raipur city but it helps us in understanding the subject as online trend is increasing in Raipur city also.

1 INTRODUCTION: -

Online shopping means buying goods and services on electronic media. Online shopping is a popular shopping style now a day and emerged as a status symbol .Busy and changing lifestyle of people are attracting them towards E- shop. As it as an easy and convenient way of shopping goods from anywhere {either from home or office}, at any hour {24/7 round o clock}, and at any day {even holidays}.Buyers can visit various sites with just a click. They can

search products of their choice, compare price and policy of product, availability with different vendors with help of shopping search engines which shows the same product and its availability along with price and policy of different e-retailer.

Online shops also known as E-shop and Virtual shop not only allows buyers to buy goods directly over internet but also buy services like Taxi service {ola ,uber etc},urban club for services like Home parlour,Plumber,Electricition etc, Booking movie and games tickets on line etc.

There are many leading E-stores in Indian some of them are Amazon, Flipkart, Snapdeal, Myntra, Ebay,etc, which not only provide goods and services at reasonable price but also deals in quality products with many facilities like cash on delivery, easy monthly installment, easy return, exchange policy etc. It is seen that advent of internet has created a paradigm shift of the traditional way people shop.

Retail business is a business which earns profit by selling goods and services through different channel of distribution .The term retail is typically used for a business who identify the demand of people and try best to satisfy them by supplying. Filling of small order of large number of people is retail business. There are many types of retail shops some of them are:

a.Departmental Store:- A Departmental Stores provides a wide range of products under one roof .A buyer can easily satisfy all their needs under same roof as almost every product are available here.

b. Discounts Stores: - It is another type of retail shop which is almost same as departmental stores but deals in cheaper price goods. Here huge range of product is offered under discounted rate. The compromised quality is offered as compared to departmental stores. Vishal mega mart is an example of discounted stores in India.

c. Super Market: - It is a retail shop where house hold products like vegetable, bread, meat and eggs, cereals, frozen food, fruits, bakery products etc are available. These products are arrange in different sections or departments so that buyers find it easy and convenient to shop .It is a smart form of small grocery store.

d. Warehouse Store:- In this stores products are not properly displayed like departmental store and supermarket. These stores sell limited but bulk stock of products at discounted rate.

e.Dollar Stores: - This stores deals in limited and some specific type of products which has fixed price which is extremely low.

f.Mom and Pop Store :- It is also known as kirana stores in India. It is a kind of shop which is always find in nearby locality or street, which deals with daily needs product. The area of shop is not generally large and it is not systematically arrange also. These types of stores are very popular in India.

g. E Tailers :- This is a new type of store who work through internet, people buy online and also pay online without visiting any shop or store physically.

This last and new type of store has changed the way of people shop. Online shopping and internet has a great impact on market. It attracts buyers by offering them tempting deals .As nearby stores has a limited variety and option like 10 designs of particular garments of same design or same design at different size, online shops has an unlimited variety and range of product to offer.

These E shops not only attracts buyers but also encourage retail business man to open a virtual shop to face cut throat competition .As maintaining virtual shop is much easy and cheaper ,unlimited variety of product can be display without keeping stock all these benefits increase the online market. As Raipur is a developing city and craze of online shopping is

increasing , we try to understand the effect of online shopping on today's retail business with special reference to Raipur city.

2 REVIEW OF LITERATURE:-

Some of the literature which come across while study are as follows:-

a.Role of E-Market in Indian trade:- sarganam s [2002]

Absolutely secondary data published in internet gathered from various international and Indian websites are used for the study of subject, to understand and explore the truth about E-Market and there share in Indian economy growth? To know the position of India in E-Market revolution? To differentiate between E-marketing and Marketing? To answer all this question study was taken from 1996 to 2000, because internet was introduced in India by VSNL in August 1995 and it was privatized in November 1998.

b.Determinants of online buyers behavior a study of youth in India;- Asad Ahmad [2017]

Object of present study is to develop a conceptual framework to understand important factors which influences and determine the online buyers behavior specially youth in India. To explore and understand the factors for repurchasing intensions of youth. Different models are proposed to measures the effect of demographic characteristics of consumers. The finding of study helps online retailers to satisfy the customer and to make them loyal towards their products so that they repurchase the product.

C. The Impact of online shopping upon retail trade business:- Saha [2015]

The study throws light upon the impact of online shopping trend upon fixed retail shops. The study found several driving factors which encourages buyers to shop online like price, cash on delivery option , easy monthly installment, easy return and exchange policy etc. It is found that convince in shopping and

wide range of available product attract buyers to shop online.

3 RESEARCH METHODOLOGY:-

A study is based on both primary and secondary data .Primary data is collected through personal interview and investigation is done through schedules both are the main source of information needed for study .Secondary data is collected through local newspaper, journals, internet sites etc

4 OBJECT OF STUDY:-

The fast emerging of information technology and internet has formed and developed E-Commerce and E-Marketing gradually. Online market has affected the way of doing business as it has a great impact on buyers buying behavior .The main object of study is to know the impact of virtual shops over retail shops .The research has been conducted with the following object:-

1 To study the impact of advent of E-stores on Retail stores.

2 To study the effect of E-stores on profitability of retail shops.

3 Do retail businessman change their business behavior and style to earn same ratio of profit.

4 Do discount scheme on E-shop affect their sales.

5 To analyze if they change their business pattern to achieve buyers satisfaction.

5 SAMPLE SIZE AND AREA:-

Samples are collected from retail shoppers of Raipur city. A target of 100 respondents was taken on convenient sampling technique method. Questioner has been distributed but only 75 questioners has been taken to final analysis and data interpretation which provides sufficient information to give more accurate picture of effect of online shopping.

6 TOOLS OF ANALYSIS:-

To understand the impact of online shopping on Retail store, simplification and

explanation of data collected are classified, tabulated and presented through chart and bar diagram.

7 DATA ANALYSIS AND ITS INTERPRETATION:-

To study the effect of online shopping over retail business question has been asked from retail shopkeeper .The analysis of some answers from various question are shown in form of Table as under:-

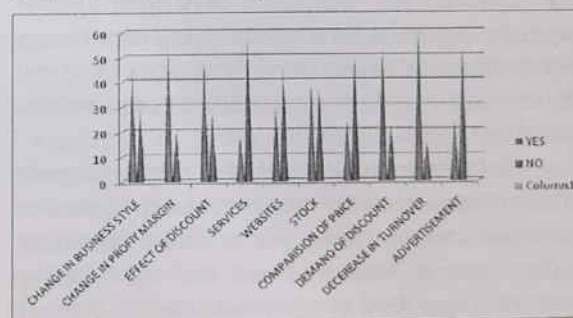
A Presentation of data

LIST OF QUESTION ASKED AND THERE ANSWER

LIST OF QUESTION	ANSWER IN YES	ANSWER IN NO
Do retail shopper has to change their business style to be in market	45	30
Is there any change in profit margin	55	20
Does heavy discount on online sites effect your business	48	27
Do you provide home delivery and Emi facility to maintain your customer	18	57
With changing scenario Have you started your own website to attract your customer	30	45
Do you maintain more stock now a days	38	37
Do customer compare price of your product with price of virtual shop	25	50
Do customer ask for discounts before making purchase	53	22
Does online shopping decrease your turnover	60	15
Do you advertise about your shop ?	23	52

TABLE NO:- 1

B Analysis and Interpretation of data with help of bar diagram:-



There is a noticeable effect of online shop or virtual shop on retail business, turnover has been decrease which also decrease profit margin. To maintain in market some retail shoppers has open there personal websites



which offer many facilities like free home delivery, after sales services, easy exchange etc. Here are the impacts of online shopping over retail business

1 Business Style:- It is seen that 60% of retail shopper has changed their business style. They not only change their display system but also use modern technology like computer, camera etc. These modern tools also attract customer towards there shop.

2 Profit Margin:- Online Shopping bring a price war in the market, retailer are the main sufferers. As they also have to code lower the price of their product to be in market. 74% of retailer agrees that this lower price of online shop effect there profit margin and 26% says that it does not affect their business.

3 Discounts:- Online stores offer unbelievable discount to customer. These heavy discounts schemes of virtual shop put retailer in woes, as buyers also ask for same discounts. Retailer can never compete with virtual shops in terms of discount but to survive in market retailer has to cut the price up to a relative extend.

4 Services:- Virtual shops offer many types of services to buyers which encourages them to shop online, like facility of EMI, COD, Easy exchange etc. Only 24% of retailer agrees that opening these facilities in there retail shop increase their sales but other 51% doesn't agree with this statement. Hence majority oppose this kind of service.

5 Websites:- 40% of the retailer agree that they have open there own website to attract customer and to make them purchase their products online, advent of website help in facing today's competitive market but another 60% of retailer don't agree in opening personal website.

6 Stock:- Online shops have a end number of variety of products. Retailer cant able to maintain that much amount of stock as it has many drawbacks like unsold items, extra space and labour to keep stock safe, huge investment

of capital etc. opinion of retailer are 50:50 in this concern. 51% of retailer has increased their stock in comparison of previous stock but 49% of retailer maintains the same amount of stock.

7 Turnover:- There is a decline in turnover as comparing to back years which is accepted by 80% of the retailer, other 20% don't agree on decline in business but accepted stagnancy which is not a very good sign.

8 Advertisement :- When it come to advertisement it is seen that older generation who are running business from decades don't believe in it. They believe in name and fame which they have earned from there service 69% of people don't believe in this propaganda.

8 FINDING:-

1 Turnover and Profit margin of retail shoppers are decreasing gradually which is a warning signal for retail businessman.

2 Heavy discounts especially at festival time have an adverse effect on physical market.

3 Retailer started different services to attract and satisfy customer services like ordering on phone and free home delivery is one of the common services available by shopkeeper.

4 Many retail shopkeeper started their own web sites so that they can online offer Variety of products to customer and also don't have to keep that much stock.

5 Although Retailers are changing their business style but they are still not attracting customers as they use to before.

9 SUGGESTIONS:-

Retailer should always keep in mind that "CUSTOMER IS A KING" and he should try his level best to satisfy them. Retailer should have to change their attitude towards market. Better quality products at reasonable price and friendly after sale services can save retail business in present scenario and would ensure regular sale in coming years also.

10 CONCLUSION;-

With changing technology and advent

of internet, style of shopping has been affected greatly. People now try to find the convenient way of shopping where they don't have to visit shop physically and get the best quality product at reasonable price. Virtual shop provides all these facility but the joy of traditional shopping is missing somehow. Also retailers are missing out because of internet marketing. To be in market retailer has to change his business pattern he should also do online business along with retail business and provide all that facility with online sites provide. The retail businessman should uplift the pattern of business and face the competitive world in positive way.

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आंतरराष्ट्रीय बहुभाषिक शोध पत्रिका

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Dr.Bapu G.Gholap



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BUYERS BEHAVIOUR AND ONLINE SHOPPING

Mrs. Poonam Ahuja
MATS UNIVERSITY
P.G.Daga Girls Collage
RAIPUR [C.G]

Dr. Umesh Gupta
HOD-School of Business studies
MATS UNIVERSITY
RAIPUR [C.G]

ABSTRACT

Online shopping is the recent phenomenon in the field of E-marketing. From last two decades the popularity of online marketing is increasing. This research paper is an effort to understand the relation between buying behavior and online shopping. People, irrespective of their caste, age, gender, qualification, occupation surf internet for not only buying but also for doing their routine work like bill payment, booking tickets, internet banking etc. Introduction of jio sim enhance the use of internet in India. Paper give suggestions to encourage online shopping and directions to E-vendors to present their sites in attractive way.

1. INTRODUCTION

In today's technological world online shopping or E-business phenomenon is very known and common, because of internet becoming mainstream, the revolution of internet in the whole world has created a paradigmatic shift in the way people shop traditionally. Last two decades are the year of radical changes. development of communication, information technology and high speed internet connection

is the main inspiration for the web users.

The numbers of web users is constantly increasing which signifies that online purchasing is increasing { Joines, Scherer and Scheafele, 2003}. people irrespective of their age, caste, gender, status, occupation etc surf internet and buy their needs and luxury from online market. Buyers not only use internet for buying but they also use internet for bill payment, watch news, know weather report, play online game, etc. Buyers can easily do product comparison by comparing price of product, quality of product, after sales services, discounts schemes, features of product etc.

Globalization helps in expanding and giving tough competition to business, to survive this situation the businessman/producers must understand the psychology of buyers and provide products according to it. Buyers always want to satisfy their wants and needs according to their terms and condition. A study of buying behavior helps us to understand the reasons of different decisions taken by buyer In same as well as different situation.

Internet not only helps buyers to purchase online but also helps vendor/producers to market their product in low cost as well as in attractive and presentable way, vendors can also get quick feedback from buyers because of direct connection with buyers, which help vendors to provide product of their choices. numbers of items are increasing which a buyer can customized according to their will, like bed sheets with photo, pandels with name, rakhi, mug, mangalsutra etc are some of the examples of customized items. Vendors making their own group on face book, what's up, instagram etc expanding their business from their place only without paying any extra cost, it can be said that awareness of internet shopping are increasing very rapidly.

2. Review OF Literature

a. Customer Behavior in E-Tail industry

:Chandrasekhar {2015}

Study shows that respondents using internet for shopping were very young between the age of 21yr-30yr. unmarried respondents shows more interest toward online shopping than married respondents. The study also says that education plays a very vital role in online shopping, educated people people are more exposed towards technology. cash on delivery are more preferred mode of payment than other options. It is concluded that trends of online shopping is set to see greater heights in coming years, companies are also using innovative business models to reach customer effectively.

b. A study of attitudes buying perceptions and satisfaction of online shoppers of india:-
V.Nooria Nasreen-2016

Consumer having a great and new experience which make them more effective and efficient in their shopping behaviour. online shopping not only have a great impact in life of consumers but they also forced businessman to make necessary adjustment, so that they can stand in new market where consumers are more knowledgeable and aware. consumers also prefer the perception of shopping benefits like easy return policy, EMI facility, heavy and attractive discounts, secured online payments, easy comparison etc. it is concluded that consumer have positive attitude and behavior toward online shopping. it justify the project growth of online shopping in India.

C. Consumer Behavior, SOLOMAN, M.R,
New York, 1998:-

Study says that consumer behavior is a process, consumer whenever intend to purchase, every time he has to go through process. Before purchasing or before satisfying their needs and wants, buyers have to select items among numbers of options on priority bases, once purchase item is decided now it's time for actual purchase, use of product is second step, followed by service available and lastly experience. For future purchase last step experience has a great impact. Mindset of consumers must be taken

into consideration so that to encourage consumers for more on line buying practice.

3. Research Methodology

A study is based on both primary and secondary data. The main source of primary data collection is questionnaire and interview where as secondary data is collected through journals, magazines, internet sites etc. more focus is done on primary data.

4. Objects of Study:-

The main object of study is to understand buyers behavior through online shopping, internet has influence us very deeply it is playing as a very powerful tool in many fields like education, communication, business, politics etc. To know what encourages buyers for shop online and to help E-Business man to framework their strategies carefully and profitably.

A To understand the awareness of Buyers about online shopping.

B To understand the factors which influence buyers to purchase through internet?

C To understand the problems which are faced by buyers during online shopping.

D To know what kind of mode of payment they prefer and why?

E To know how much time buyers spend on internet.

F To know about their favorite site which they visit more?

G To know what kind of goods buyer purchase online.

H To know the media they prefer for using internet.

5. Sample size and area:-

Samples are collected from buyers. A target of 200 respondents was taken and questioners was distributed to them but only 140 questioners were taken for final analysis and data interpretation, rest of questioner are of no use because of incomplete information. raipur city is an ideal area for sample collection.

6. Tools of analysis:-

To understand the behavior of buyers through online shopping analysis of data is done by using simple charting, tabulation tools, percentage analysis which can be explain by diagram.

7. Result and Discussion:-

Following are the result of analysis of data a motivational factors for buying online

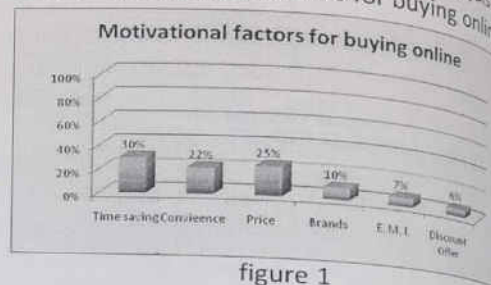


figure 1

It is analyzed that 30% of buyers prefer online shopping because of time factor, 25% of buyers shop taking price into consideration, third factor is convenience which have 22%, 10% prefer brand, E.M.I and discount offers are 7% and 6% respectively.

b problem faced by buyers while buying through online



figure 2

According to chart 40% of respondents felt that quality shown in sites are much different than actual goods delivered, where as 28% of respondent says there is always a delay in delivery of products, 20% respondents don't believe in internet shopping they had a feeling

of fraud, 8% of respondents felt difficult to share their card details last 4% has others problems.

c Selection of mode of payment

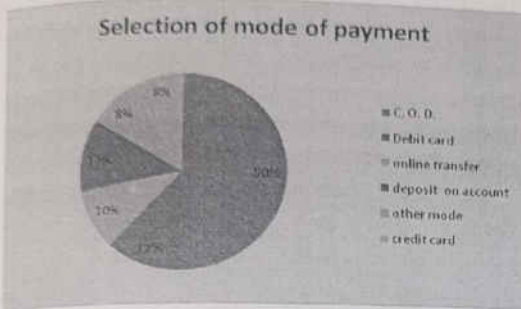


figure 3

Study shows that cash on delivery is the most demanded mode of payment 50% respondents chose cod for mode of payment, other oppositions are online transfer 10%, debit card 12%, direct deposit on account 12%, other mode 8%, and last choice of respondents are credit card which is only 8%.

D Time spend on internet

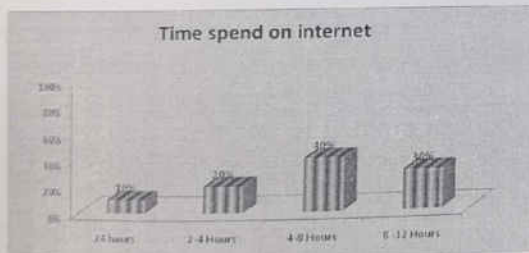


Figure 4

Study shows that only 10% respondents are online 24 hours others are on internet according to their need, work and availability of wifi facility Maximum respondents say 40% use internet for 4-8 hrs.

E. media used by respondents for internet

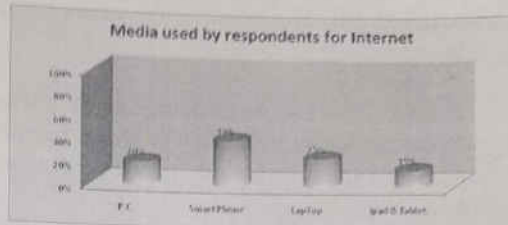


Figure 5

Study says that 20% of people go online traditionally that is they still use p.c., percentage of people using smart phone for online shopping is high say 40%, 25% people use laptop and other 15% uses ipad and tablet.

F. Sites which are visited most



Figure 6

According to study 35% of respondents prefer amazon, 25% prefer flipkart, myntra preferred by 20%, Ebay by 8%, fashion and you 6% and others sites 6%.

G Kind of goods purchase online



Figure 7

Chart shows that most purchased item are cloth it covers the largest percentage area i.e. 40%, fashion accessories, 20%, mobile phone



25% ,books 10% and other items covers 5% of total.

8. Finding:-

1. Time is the major factor to do online shopping. In today's materialist world people have money they can spend on, but don't have time.

2. Price is the second factor say that influence buyers to buy online, followed by convenience, brands available, E.M.I. options, and attractive discount offers.

3. Globalization is a factor which boost up the importance of E-marketing, people becoming more aware about internet today, the internet seems to have created a new way of doing old things.

4. The main problem faced by respondents is about quality, people can only watch the products in sites there is no physical touch, sometime what shown in sites is much different than actual product, buyers felt cheated which becomes a main hurdle in buying through internet.

5. For payment cash on delivery is most acceptable mode among the buyers.

6. Some sites doesn't give cod option only payment through card or bank transfer option is available, buyers doesn't feel save in giving card or bank details.

7. Respondents who use internet 24 hours are between the age of 13yrs to 21yrs.

8. Amazon is the most visited sites, because of quality, discount schemes, and quick delivery facility, buyers prefer Amazon most.

9. The most popular media use for internet shopping is smart phones specially after introduction of JIO. JIO provides unlimited data scheme which encourage people to be on line for many hours.

10. The highest category of goods purchased by respondents are cloth and second highest of goods purchased are mobile phone.

9. Suggestions:-

Online shopping has a bright future ahead, people not only purchase goods on line but also compare many products at the same time, internet is not only an easy way for shopping but a good mode of entertainment also, on the other hand online doesn't only help buyers in purchasing and sellers in selling but also help government to run economy smoothly and helps in generating revenue, there are some suggestion for making internet boom.

1. People hesitate in paying online through debit and credit cards, for making people go cashless new software must be developed to protect them from fraud, and make them feel safe and secure while paying online.

2. Government should make some strict rules and punishment for cyber crime.

3. Companies involve in online business must make their sites attractive and presentable with maximum information about product.

4. Free wifi and internet facility must be provided by government and vendors to encourage internet surfing.

5. Changes of design of sites must not be done very frequently, it can irritate buyers.

6. In online shopping there is no physical touch of product so facility of easy return and after sale service must be provided to buyers to encourage them for online.

7. It is a prime duty of vendor to keep all personal details of buyers confidential, so that maximum people can share their detail and shop care freely.

8. Sites must be open in different regional languages also so that person who don't know Hindi and English can also shop online.

9. There must be transparency about policy of online sites about shipping, fraud, insurance guarantee etc

10. Rural area of India has a huge market, efforts must be made

So that they can also participate in online shopping.

11. Saving time, price, and convince are the main factors for buying online hence websites must be design in such a way that buyers don't find difficulty in searching their choice produced.

12. Many people still prefer traditional way of shopping, efforts are made to change there mind sets by telling them the benefits of online shopping.

10. Conclusion :-

The entire economy is changing rapidly because of internet; it is a new trend in market to shop online. Internet has a huge potential in changing the way people do business and also for customer who are willing to purchase. The numbers of web users are constantly increasing which also signifies that online purchase is increasing. The numbers of consumers are increasing who are indulging towards online shopping because of factors like on gate delivery, price, convince, cod and emi facility etc. in today's world where standard of living is improving with earning capacity, people are intended to spend but don't have time, for them online shopping is the best option to buy. internet also gives us many option other than shopping like bill payment of telephone, electricity, etc bank transfers, payment of cable, booking tickets etc. the research suggested that there is need to increase in broadband penetration as it helps in the growth of online trade. Lifestyle of people is changing, people irrespective of their age, caste, gender, education and profession surf internet and shop from there. it shows that online business is going to capture a huge market in future.

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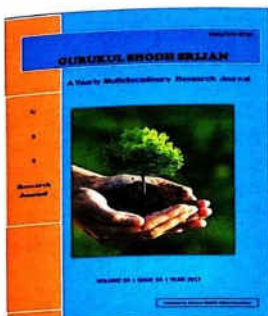


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gurukulshodhsrijan@gmail.com

Corresponding Author:
Smriti Agrawal
Daga Girls College, Raipur
(Chhattisgarh) India

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GITA MEHTA: A NOTABLE INDIAN PERSONALITY



Dr Smriti Agrawal
Daga Girls College, Raipur (C.G.)

ABSTRACT:

Gita Mehta an eminent, intelligent and witty writer of English born in the capital of India, Delhi in 1943. She started her career as a journalist, writing for Indian, British and American magazines; and later on expressed herself in the form of books. Among the contemporary women writers of the world, Gita Mehta stands among the first generation Indian authors who found success outside India. She gained wide popularity for *Karma Cola: Marketing the Mystic East* (1979), *Raj* (1989), *A River Sutra* (1993), *Snakes and Ladders: Glimpses of Modern India* (1997) and *Eternal Ganesh: From Birth to Rebirth* (2006).

The author has dealt with varied subjects of Indian culture, history, religion, spirituality and politics for the readers. Through these writings Gita Mehta has brilliantly highlighted the virtues of her motherland and tried to wipe off the misconceptions associated with it. On the purpose of her writing she tells Wendy Smith, "...I wanted to make modern India accessible to Westerners and to a whole generation of Indians who have no idea what happened 25 years before they were born."

Many businesses can benefit from e-commerce and e-business, but care should be taken to maintain the security of information stored and transmitted. Technological changes taken place from last few years. It had dramatic effect on how business process data, store information and communicate with employees, customers and suppliers. Today small business owner needs to be aware of the implications of advances in technology for all aspects of business operation. Hardware and software application must be selected for business because of their capacity to contribute to the achievement of the objectives of the business, such as improved profitability, growth, increased market share and enhanced communication.

INTRODUCTION:

Gita Mehta is an internationally renowned writer and journalist who stand among the eminent, intelligent and witty writers of English. Being a notable Asian-American writer she has portrayed the contemporary India with all its perspectives and variations. Before expressing herself in the form of books, Gita Mehta spent her time as a journalist, writing for Indian, British and American magazines. As a Journalist she has covered a number of significant world events including Indian events and

produced and directed more than ten television documentaries. These are produced for British Broadcasting Corporation (BBC) and National Broadcasting Company (NBC). She had also covered the most happening and historic event of independent India, the first general election in former Princely States. During 1970-71 she worked as a war correspondent for the U.S. television network N.B.C. and covered Bangladesh War. She told C.J.S. Walia in the interview:

I made four films on the Bangladesh War -- I was with guerillas, the Mukti Bahini, inside Bangladesh. Later, for NBC, I covered the Indo-Pakistan War that led to the creation of Bangladesh. I also made films on the elections in the former Indian princely states.... I would charge into the offices of BBC and NBC and ask them, 'Why don't you let Indians make films about India? They were astonished and let me do the films.

All the journalists-turned-writers have created a revolution in recent years. Many expatriate writers of India who have made significant contribution in describing India are Salman Rushdie, V.S. Naipaul, Rohinton Mistry and others. Gita Mehta being an Indian daughter of revolution and of witty-opinionated mind overcame constraints experienced by the foreign authors. Through her smart investigations into the history culture, religion, people, ideas and personalities of modern India, she has produced five books both fiction and non-fiction. Her balanced perception, frankness and unique ability to focus India make her every effort a masterpiece in its own. About her own writings she says to Wendy Smith, "I am a camera, and the reader can see through my eyes." Pradyumna S. Chauhan glorifies her works as:

In the panoramic vistas of her fiction and nonfiction, one can as easily come upon a princess as a tea picker, upon fakes as well as fakirs, upon seekers of salvation and of wealth. There is nothing that her eyes do not light upon, and certainly nothing that they do not illuminate. To encounter her writing is virtually to make a fresh discovery of India. (150)

Among the contemporary women writers of the world, Gita Mehta has won worldwide recognition for her works *Karma Cola: Marketing the Mystic East* (1979), *Raj*

(1989), *A River Sutra* (1993), *Snakes and Ladders: Glimpses of Modern India* (1997) and *Eternal Ganesh: From Birth to Rebirth* (2006). Her works have gained unique viability, vibrancy and vitality attracting a remarkably wide readership and universal acclaim. She stands among the first generation Indian authors who found success outside India. Her first non-fiction *Karma-Cola* was a huge success, while her first novel *Raj* was on the best-sellers' list in Europe. Due to wide popularity, her books have been translated into 21 languages and published in many countries of abroad.

This exceptionally bright star in the firmament of Indian English Literature was born when our country was making a decisive move towards independence and so her grandmother named her as "Gita" or Song; the Song of Freedom. Gita Mehta was born in the capital of India, Delhi in 1943 in a well-known family of freedom fighters. She is the only daughter of the most prominent politician of Orissa, Bijoyananda (Biju) Patnaik. Her father was an aviator in his early days and later became a good businessman. During his youth he ventured into the politics and participated in the freedom struggle. For his activism against the British Government he was imprisoned for four years. Biju Patnaik formed a regional political party of Orissa- Biju Janata Dal (BJD) and was also appointed as the Chief Minister of Orissa in post-independent India.

Gita Mehta's mother Gyan Sethi Patnaik hails from the paradise of India, Kashmir and had been raised strictly according to North Indian purdah culture. Her mother received all her tutorials and trainings in seclusion. She got thorough training of Sitar, classical Sanskrit and Persian quatrains but lacked modern skills. After marriage, she learned all the modern skills under the guidance of her husband Biju Patnaik who had always encouraged the progress of women.

Gita Mehta is the only sister among two of her brothers. Her elder brother Prem Patnaik is a Delhi-based businessman and her younger brother Naveen Patnaik, is a much loved Indian politician. Presently, he is serving the nation as the Chief Minister of Orissa. Naveen Patnaik's personality also reflects affinity for art and culture which is evident through formation of

Indian National – Trust for Art and Cultural Heritage (INTACH) and publication of three books *A Second Paradise*, *A Desert Kingdom* and *The Garden of Life*.

Unlike other children, Gita Mehta's childhood was unconventional and unsteady. Just three weeks after her birth, her father was imprisoned with charges of keeping pistols. This period proved to be the toughest for her mother as she had to get rid of ammunitions with them and also had to manage two little kids all alone. In order to avoid rigorous punishment like "Kala Pani" her mother decamped with arms and experienced narrow escape. Afterwards she followed her husband jail to jail dragging both the children. At the age of three Gita Mehta was sent to be raised in a boarding school in Kashmir and her mother devoted her next two years for the curtailment of the period of her husband's imprisonment. In an interview with John Walsh Gita Mehta recalls her childhood:

...being sent to a convent when I was barely three, because my parents were in jail – my father actually inside, my mother trying to get him released. I remember the nuns saying, when I cried, "We don't allow crying here". ... My brother and I spent the entire time trying to escape. We once collected biscuit tins, waited until 9pm and tried to stack them up by a wall and climb over it, but ...

After schooling, Gita Mehta travelled to England for higher education and earned her University degree at Cambridge University. There at Cambridge she met the impossibly stylish Ajai Singh "Sonny" Mehta and married him. Regarding their marriage she told John Walsh, "Mine was an arranged marriage... because it was all arranged by the Girton girls. They insisted I had to meet him."

Ajai Singh Mehta; who stands amongst the 50 most influential Indians of abroad is a publisher and editor-in-chief of an International publishing house, Alfred A. Knopf. Mr Mehta began his career from London, where he co-founded Paladin Books and was the editorial director of Pan Books. In London he spent more than a decade and a half as one of the most prominent figures in the British publishing scene. In 1987 the couple moved to New York when Sonny Mehta joined as editor-in-chief of Alfred A. Knopf.

Recently, he had won The London Book Fair Lifetime Achievement Award for 2011, for his valuable and quality contribution to the International publishing industry. In New York's literary-publishing world, Mehta couple are among the central figures. Although Gita Mehta always remains under the publishing limelight, she has emerged as a writer of her own. This well-known couple has a son and they divide their time among New York, London and India. On the privilege of living in three continents she expressed her feelings to Wendy Smith in the interview:

There's a tremendous richness to living on three continents. The magic of America is the can-do-ism; it gives me the belief that anything is possible. Each time I finish a book and think. I'll never write another, America makes me think, 'Yeah, I'll have another shot.' London's great virtue is that, as the capital of an empire, its libraries have staggering material on India. And because of the British reticence, it's easy to be alone and write there. My heart is in India -- it's home -- so when I'm there I don't write, I just let it all seep in through my pores.

Gita Mehta's admiration and love for India is not only limited to her statements and writings but is an inevitable part of her personality as C.J.S.Walia noticed during an interview in California just before the public reading of *Snakes and Ladders*:

... she came across as a very self-assured, articulated, and charming person. Elegantly sari-clad and wearing a bindi, she spoke with a distinctly Oxbridge accent, developed, no doubt, during her convent schooling in India and her Cambridge years. Yet, at the end of her reading, ...she chose to speak to me in classic Hindi.

She has always felt proud of being an Indian in spite of her long period of being the resident out of India. She has mentioned an incidence, when an immigration officer at New Delhi airport asked her, "And after all these years, you are still carrying an Indian passport, Madam? May I ask why?" Gita Mehta replied, "... Because this is my damned soil. And don't you ever forget it!" (Upfront Daughter).

Karma Cola: Marketing the Mystic East (1979); Gita Mehta's first creative work was the result of a sudden outburst over the remark made in a publishing cocktail party and she

banged out *Karma Cola* in just three weeks. To explain *karma* she picked up the subject of contemporary American journalism with realistic representation of hippies' pilgrimages. *Karma Cola* can be read as a brilliant depiction of mammoth exodus of the Westerners towards the East in search of spirituality during 1960's and 1970's. The urgency to gobble up Hinduism created many avenues for the charlatans to become wealthy. She has also portrayed the East-West encounter as a conflict between the claim of the body and of the mind – materialism and spiritualism. Through *Karma Cola* the author has suggested that Hinduism is a long devotional service to the transcendent Lord and can only be achieved by prolonged complete surrender.

After *Karma Cola*, Gita Mehta signed a contract with Simon & Schuster to write a novel and produced *Raj* (1989) after nine years. Her first fictional presentation *Raj* is a well researched representation of Indian history dealing with human relationships in a colonial society. Within historical framework the story of Jaya Devi is weaved which determines her destiny. *Raj* can be raised as a saga of the triumph of democratic principles and of protagonist's transformation according to socio-political changes. Indian historical events of 53 years have been dealt within the story. Throughout the novel Jaya Devi remains a mute observer and oscillates between tradition and modernity until the time demands. By means of Jaya the author has projected the strength of Indian woman who is capable of achieving the highest by her high moral values and devotion to duties or *dharma*.

After dealing with Indian history Gita Mehta picked up Indian culture, myths and ethos as the subject of her next writing. In *A River Sutra* (1993) the author has probed into the world of Indian metaphysics and spiritual beliefs through six short sketches. The world presented by the author revolves around the river Narmada where a retired bureaucrat chooses to become the manager of the rest house as a *vanaprasthi*. Here, the river Narmada is the setting and the organizing principle which provides unity while the six stories give multiplicity.

After every story the bureaucrat seeks help of his friend and guide Tariq Mia who explains

him reminding the style of the *Upanishadic* narration. About her unique style of narration she explains C.J.S. Walia in the interview:

I talked with the professor of Sanskrit at Hindu University. I told him that I had put the narrator in the novel later. I was trying to bring mythological time, historical time, contemporary time, and narrative time – all into say one paragraph. And he said that, you know, the "Sutradhar" of classical Sanskrit drama was there precisely for this.

Through the subplots the author reveals the mysticism of life to "meet" life, not "retire" from it. Pradyumna S. Chauhan acclaims, "...If Mehta had written nothing but this one novel, she would have ensured for herself an honorable place as a contemporary Indian novelist of English" (151).

Gita Mehta's *Eternal Ganesha: From Birth to Rebirth* (2006), her latest publication, also presents the mythical India in respect of much loved Hindu deity Lord Ganesha. In this book she has expounded her regards to the Lord of Beginnings and presented him as a ubiquitous Hindu deity with the talismanic powers. She has diligently worked at the philosophies and myths associated with Lord Ganpati. He is the OM-kar, the origin of the universe.

After dealing with varied subjects of Indian culture, history, religion, and spirituality Gita Mehta chose to write on politics, conveying the ups and downs of India's progress. *Snakes and Ladders: Glimpses of Modern India* (1997) was published to celebrate the 50th anniversary of India's independence. The book contains thirty six essays, which begins with the author's birth in pre-independent Delhi and ends with the glimpses of modern India. The essays in *Snakes and Ladders* are unflinching assessment of modern India concerned mainly with leading politicians, their policies and their impact on nation's progress. Gita Mehta explains Wendy Smith:

... In *Snakes and Ladders* even though it's a series of essays, my hope was that they would have an accretive effect, so that by the time you finish the book and I'm telling you what it is that I love about India, it has become familiar to the reader.

On her purpose of writing she tells Wendy Smith, "... I wanted to make modern India accessible to Westerners and to a whole

generation of Indians who have no idea what happened 25 years before they were born.” Gita Mehta being an exceptionally intelligent journalist, an exuberant world class writer and a person of fascinating personality presents humble views on her writing skills. She confesses to Wendy Smith, she says, “I feel I’m still an apprentice ... I may have to write many more than seven books before I’m prepared to say, “Okay, I think I’ve got a grip on the craft.”

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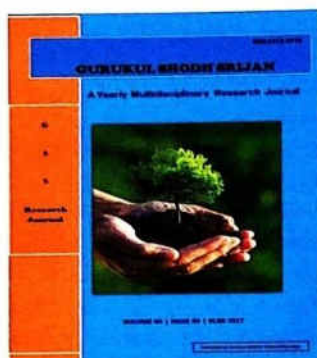


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gurukulshodhsrijan@gmail.com

Corresponding Author:
Renuka Bakshi
Dept. of Comm. P.G.Daga Girls
College, Raipur (C.G.), India

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E-BANKING SERVICES



Renuka Bakshi

Dept. of Comm. P.G. Daga Girls College, Raipur (C.G.), India

ABSTRACT:

E-banking in banking sector now a days play a major rule in Indian economy. The Various transaction are performed can be easily done through e-banking . The customer can easily transfer money from one account to other, within a second and also without visiting bank. Through a modest start has been made in India, Net banking has still a long way to go, people know about the services but are unaware and many of them are non-users . An average customer will be interested to know. Whether net banking offers him / her a wide range of services, show a history of accounts and most importantly whether the services offered are well secured. Recent Demonetization encourages people to the use of e-banking services.

INTRODUCTION:

E-banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic interactive communication channels. E-banking an includes the systems that enable financial institution customers, individuals or businesses, to access accounts, accounts, transact business, or obtain information on financial products and service through a public or private network, including the Internet. Customers access e-banking services using an intelligent electronic device, such as a Personal Computers (PC), Personal Digital assistant (PDA), Automated Teller Machine (ATM).

Internet banking Core-banking means any user with a personal computer and a browser can get connected to this banks website to perform any of the virtual banking functions. It would a borderless entity permitting anytime, anywhere and anywhere banking.

The delivery channels include direct dialup connections, private networks, public networks etc with the popularity of the computers, easy access to Internet and world wide web (WWW), Internet is increasingly used by banks as a channel for receiving instructions and delivering. Their products a banking although the range of products and services offered by different banks vary widely both in their content and

sophistication bank in the electronic bank that provides the financial services for Individual client by means of Internet.

(E-banking Components)

E-banking systems can vary significantly in their configuration depending on a number of factors. Financial institutions should choose their e-banking system configuration including outsourcing, relationships, based on four factors.

- Strategic objectives of e-banking.
- Scope, scale, and complexity of equipment, systems and activities,
- Technology expertise and
- Security and Internal Control requirements.

Financial institutions many choose to support their e-banking services internally Alternatively, financial institution can outsource any aspect of their e-banking systems to third parties . E-banking systems rely on a number of common components or processes. The following list includes many of the potential Components and processes seen in a typical institution:-

- Website design and hosting
- Firewall configuration and management IDS (Network and Host based)
- Network administration
- Security Management
- Internet banking server
- E-commerce application (e.g. bill payment, lending brokerage)
- Internal network servers,
- Core processing system.
- Programming support and
- Automated decision support systems.

These components work together, to deliver e-banking services. Each component represents a control point to consider.

Security :-

Protection through single password authentication as is the case in most secure internet shopping sites, is not considered secure enough for personal online banking application in some countries Basically there

exist two different security methods for online banking.

The PIN/TAN System where the PIN represents a password, used for login and TAN. Representing one time password to authenticate transactions.

TAN's can be distributed in different ways, the most popular one is to send a list of TANs to the online banking user by postal letter. The most secure way of using TANs is to generate them by need using security token. These token generated TANs depend on the time and unique secret, stored in the security token (this is called two factor authentication or 2FA), Usually online banking with PAN/TAN is done via a web browser using SSL secured connections, so that there is no additional encryption needed.

Another way to provide TANs to an online banking user is to send the TAN of the current bank transaction to the user's (GSM) mobile phone via SMS. The SMS text usually quotes the transaction amount and details, the TAN is only valid for a short period of time. Especially in Germany and Austria, many banks have adapted this "SMS TAN" service as it is considered as very secure.

Signature based online banking where all transactions are signed and encrypted digitally. The keys for the signature of generation and encryptions can be stored on smartcards or any memory medium, depending on the concrete implement electronic delivery channel.

Banking activities through the traditional delivery channel of branch network are on the decline and customers can now do banking business from the comfortable confines of their homes using most modern electronic delivery channels. Banks are able to deliver their products more cheaply than the traditional branch network loaded with expensive staff.

The electronic delivery channels are the following :-

- = Internet banking
- = ATMs

- = Tele banking
- = Mobile banking
- = Smart Card
- = Debit Card
- = E-cheque

Benefits of e-banking :-

For Banks Price:- In the long run a bank can save on money by not paying for tellers or for managing branches. Plus its cheaper to make transactions over the Internet.

Customer Base:- The Internet allows banks to reach a whole new market and a well off one too, because there are no geographic boundries with the Internet. The Internet also provides a level playing field for small banks who want to add to their customer base.

Efficiency :- Bank can become more efficient than they already are by providing Internet access for their customers . The Internet provides the bank with an almost paperless system.

Customer Service and Satisfaction :-

Banking on the Internet not only allow to customer to have full range of services available to them but is also allows them some services not offered at as any of the branches. The person does not have to go to branch where that services may or may not be offer. A person can print of information forms and applications via the Internet and be able to search for information efficiently instead of waiting in line and asking a teller. with more better and faster options a bank will surely be able to create better customer relations and satisfaction.

Image :- A bank seems more state of the art to a customer if they offer Internet access. A person may not want to use Internet banking but having the service available gives a person the feeling that their bank is on the cutting image.

For Customers :-

Bill Pay :- Bill pay is a service offered through Internet banking that allows the customer to

set up bill payments to just about anyone. Customer can select the person or company whom be wants to make a payment a bill pay will withdraw the money from his account and send the payee a paper cheque or an electronic payment.

Other Important Facilities :-

E-banking gives customers the control over nearly every aspect of managing this bank accounts. Besides the customers can, buy and sell securities check stock Market Information, check currency rates, check balances which cheque are cleared transfer money. View Transaction History and avoid going to an actual bank.

E-Banking Support Service :-

- Website Hosting
- Payments for E-Commerce
- Web Linking
- Person to Person Payment
- Wireless Banking

E-Banking Transactions :-

Any type of transactions can be handled through e-banking in the initial phase most of the basic banking transactions can be performed conveniently through internet banking The following are the some of the basic functions

- Account enquiry
- Fund Transfer
- Payment of Electricity , Water, Telephone bills etc.

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