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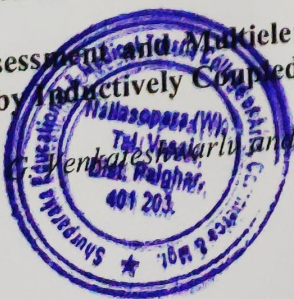
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**A Study on Impact of Demonetization on Small Scale Industries V/S Small Businesses**

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**ABSTRACT**

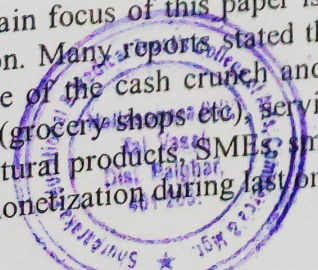
This paper aims to understand the impact of demonetization on the small scale industries/ businesses. A descriptive study was done by conducting a survey and collecting the responses from 20 respondents consisting of both male and female. Demonetization means removing or stopping the currency from the circulation with the legal framework of the country. On November 8, 2016, Honourable Prime Minister Narendra Modi in a surprise announcement said the existing higher denomination currency (Rs 500 and Rs 1000) would cease to be legal tenders. The decision to demonetize Rs 500 and Rs 1000 currency notes had a huge impact on the small industries / small businesses in Mumbai. No doubt that Demonetization is a great move for a better future on India and its economy. It definitely is influencing many shoppers to start using plastic money in the long term. The impact of Demonetization was also on consumers, facing sudden cash shortage, long queues accumulating in front of Banks and ATMs. This paper also shows how much problems has been faced by shopkeepers, how their business got effected.

Keywords: Demonetization, small industries, small businesses, plastic money, economic system

**1. INTRODUCTION**

The currency was demonetized first time in 1946 and second time in 1978. On November 2016, the currency is demonetized third time by the present Modi government. This is the big step taken by the government of India for the betterment of the economy and country. Demonetization is done when a country wants to change its currency so that, the country become cashless economy, curb terrorism, push people to pay taxes for the unaccounted pile of cash. The Reserve Bank of India on August 30, 2017 released its report on demonetization. In the report, it is said 99% of the banned notes came back into the banking system, which trashes all claims of Narendra Modi that the move will flush out the black money and counterfeit currency. To demonetize Rs 500 and Rs 1000 currency notes was the decision that had a huge impact on the small industries/small businesses in Mumbai. Most small business placed a notice at their entrances, declaring their compliance with the government's order and requesting customers to tender notes of Rs 100 denomination or use E-wallets, credit and debit cards for any purchase. This led to fall in sales. In the short to medium-term, large denomination purchases will likely be made via electronic purchases rather than through brick and mortar outlets due to this there were adverse affects in small businesses. Around 75% of purchases are not planned, so retailers view impulse buying as an important component of their business. Impulse buying behaviour is a sudden, compelling, hedonically complex buying behaviour in which the rapidity of an impulse decision process precludes thoughtful and deliberate consideration of alternative information and choices. Several researchers have reported that consumers do not view impulse purchasing as wrong; rather, consumers retrospectively convey a favourable evaluation of their behaviour. Other researchers have treated impulse buying as an individual difference variable with the expectation that it is likely to influence decision making across situations. Impulse buying behaviour is a reasonable unplanned behaviour when it is related to objective evaluation and emotional preferences in shopping. Impulse buying is a concept which has evolved from the simple definition of 'Unplanned buying' to more complex definitions. If each impulse buying is unplanned, each unplanned buying is not an impulse buying. Impulse buying is related to positive (hedonism, reward, etc.) and negative (bad mood, stress) emotions. Impulse buying is also linked to a deficit of self-control, and low self-esteem, can contradict long-term goals (e.g., saving money) and engender satisfaction, but also involves regrets or guilt.

The main focus of this paper is on small scale businessmen and how they have been affected because of this decision. Many reports stated that the small scale businessmen have immensely affected after demonetization because of the cash crunch and lack of infrastructure like digital payment system etc. Small traders in retail sector (grocery shops etc.), service sector (restaurants, nursing homes etc.), gems and jewellery, small traders in agricultural products, SMEs, small dealers, professionals like doctors, lawyers etc, have highly affected because of demonetization during last one year.







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## A Study on Impulsive Buying Behaviour of In-store Retail Shoppers – An Evidence of Palghar Town

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### Abstract

Due to Covid 19 pandemic, there was disruption in day to day lives of people for a significant period of time. This has impacted the retail industry in a completely different way. As the Retail sector is critical to supply day to day items, it was functional during pandemic. As the pandemic went on for a long period of time, it has altered the behaviour of customers to great extent. In this study, the research intends to understand the changed business models of the retail sector and also behavioural changes which would continue to impact the retail industry. One specific phenomena that remains true to human behaviour is making impulsive decisions stemming out of a number of intrinsic and extrinsic factors. The research aims to study the contributing factors and most inclined category.

**Keywords:** Marketing Mix, Packaging, Retail Sector, Impulsive Buying Behaviour

### Introduction

#### A. Retail Industry in India

As the nation advents from society advents from Society 4.0 to 5.0, we witness innumerable and unbelievable changes across various sectors yet India's Retail industry is grossly unorganised. It is estimated that around 90% of the overall retail sector falls in the unorganised category. This creates scope for organised players in the long term to dominate the market and grow disproportionately for years to come. Indirect Tax reforms introduced in 2017 (Goods and Services Tax) will facilitate organised retail and limit scope for unorganised retail in India.

With such prospects, it is important for existing retail companies to draw a long-term plan to overcome challenges. Another observation is that, while the retail

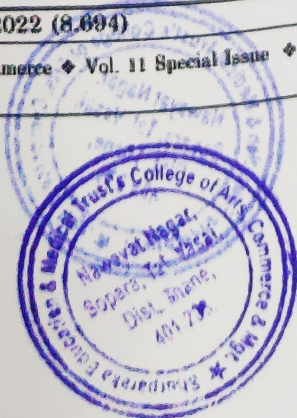
industry is dominated by unorganised players, it increases the length of distribution chains leading to lesser margins at ends. On other hand, organised retail is successful in controlling inventories and reducing middlemen in distribution chains. This allows organized players to offer better discounts on a daily basis.

The testimony to India's Retail sector is that every big corporate conglomerate in India is entering this sector aggressively, that is, Tata Group with Star Bazaar and Multiple E-commerce ventures, Reliance Group with its Reliance Retail Subsidiary, Trends Stores, Aditya Birla with more stores. Emergence of E-commerce has consolidated the pace of organised retail growth in recent years.

#### B. Marketing mix in dynamic business Environment

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## Stress Management: A Study of College Teachers with Reference to Navi Mumbai

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### Abstract

Stress has become a common term in every organization and can occur due to several factors prevailing in the industry. Employees working in different organizations need certain kinds of stress mitigating strategies to overcome the stress. Job stress is prevailing in every employee's day-to-day life and it impacts their job performance. Employees working in Educational institutions are among the group of employees under a great deal of stress due to many antecedents of stress. This study will describe common causes of stress for College teachers and strategies to deal with the stress. The focus of the paper includes Stress management, Job stress and various factors that cause teacher stress, and the coping strategies of stress for the teacher.

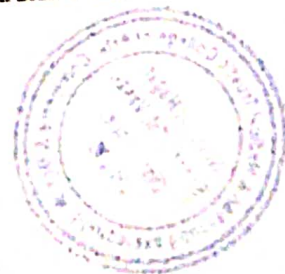
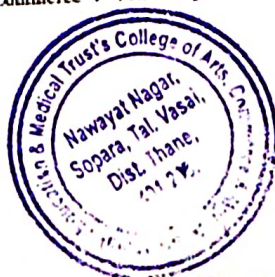
**Keywords:** Stress, Job Stress, Stress Management

### Introduction

Research on college teachers has become a matter of concern especially during the Covid 19 pandemic. In recent years, there is a steady increase in teacher stress. Teacher stress can be defined as experience by a teacher of unpleasant emotions, such as burnout, tension, frustration, anger etc resulting from aspects of work as a teacher. Stress of people influenced by various personal, environmental, structural factors etc. Management has to find out the causes and prevention strategies to mitigate the stress among their employees. Pandemic has created stress among the world economy. The more demand for techno savvy skills and to cater the needs of stakeholders to meet their

expectations created stress among teachers. It cannot be denied that teaching is one of the stressful and noble professions in Today's economy. Teachers who are the backbone of the Education system and considered as Nation Builders are the most stressed human resource in educational Institutions. They need to be innovators, professional and perfect to meet the demands arising due to paradigm shifts in Education. Teachers have to give better outcomes in the form of increasing employability, creating opportunities for stakeholders for their career planning. It is a known fact that the stressfree employees perform better in their job and stressed employees provide poor services. The word stress was derived from the Latin word "Stringer"

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## Demonetization Impact on Small Scale Businesses in Mumbai City: A Study

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### Abstract

*This research is based on the demonetization impact on small scale industries. A descriptive study was done by conducting several responses of 20 respondents within the area of Mumbai city. Demonetization has gravely impacted on small scale industries. The legal meaning of demonetization is stoppage of particular currency within the framework of the country. A sudden decision was taken by our former prime minister for demonetization of Rs500 and Rs. 1000 to be stopped as legal tenders. This gave the huge impact in small scale industries in Mumbai city. As a result, there was a sudden shortage at banks and other financial institutions in Mumbai city. Due to its sudden change there was a rise in impact on consumers, there was shortage in cash transactions and also most of the small scale industries were impacted with huge losses in Mumbai city. This gravely impacted various small industries which resulted some of businesses to close down. On the other note it was a greater move by our government for future benefit on Indian economy and also it has definitely influence many shopkeepers, consumers for using plastic money in the long run and for future benefit. This resulted greater impact in the economy. This paper also shows how much problems has been faced by shopkeepers, how their business gets affected.*

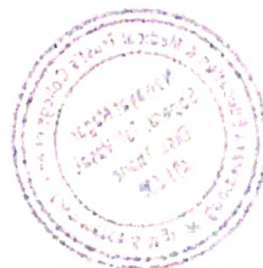
**Keywords:** Demonetization, legal tenders, gravely impact, plastic money, economic system

### Introduction

Demonetization means a currency change in a particular economy to implement cashless system in India, it allows to curb terrorism and pay taxes for unaccounted pile of cash. This drastic step has hugely gave an impact in our economy for the betterment of future. Demonetization has greatly helped in sudden change in buying patterns of the consumers. The currency was first demonetized in 1946

then second time it was demonetized in 1978 and third time it was demonetized in 2016 by our former Modi government. As per the survey done by RBI it is said that at least 99% of notes came back in the banking system which helped the Modi government to decentralize all black money in the market and to inject new implemented currency of Rs. 2000 and Rs500 in the market. Most of the businesses placed there boards of requests of using their E-

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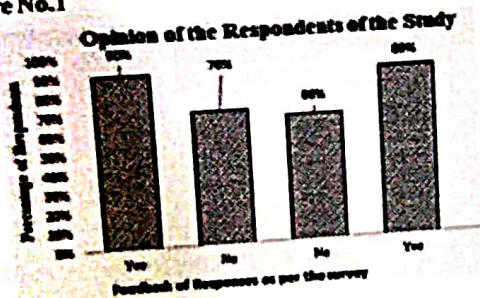


- effect of demonetization? H0
3. After the effect of demonetization did you face any issues on your businesses? H0
  4. Did you face any issue in financial transactions after demonetization in Mumbai City? H1

**Findings of the Study**

1. 90% of the respondents said **yes** that it has greatly impacted on small scale industries in Mumbai city and 10% said **no** that it has not impacted small scale businesses.
2. 70% of the respondents said they disagreed, as there were no positive effects of demonetization on their businesses, whereas 30% of the respondents strongly **agreed** with the positive effect of demonetization on their small business.
3. 66% of the respondents said **no** that they did not face any issues in their businesses, whereas 34% of the respondents said **yes** that they faced issues in their businesses.
4. 89% of the respondents said **yes** that they face issues in finance after implementation of demonetization, whereas 11% of the respondents said **no** that they did not face any issues in financial transactions after implementation of demonetization.

Figure No.1



**Testing of Hypothesis**

As per the T-test hypothesis, as P value is less than 0.05 ( $P < 0.05$ ) i.e., 0.04 hypothesis here is accepted i.e., as it shows that there is a crucial impact of demonetization on small scale industries in Mumbai city.

**Conclusion**

As per the result of hypothesis it shows that there is a crucial impact of demonetization in Mumbai city as far the research is concerned. Due to this impact many institution has faced financial problems after effect of demonetization this measures were duly taken in order to curb black money, corruption, and fake notes that has been circulating all over years as due to this decisions were made to demonetize legal tenders which led to smooth functioning of the economy. This gave a positive impact in our economy and also benefited to curb financial problems in the economy.

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## Takaful- An Islamic insurance tool as compared to Conventional Insurance

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### Abstract

The Concept of Takaful emanated from the mutual interests of individuals during the industrial era of the early 20th century. The number of poor having some sort of micro insurance is 80 million. The percentage of poor in India and china having insurance cover is just 3 per cent and in Africa it is worst i.e., just 0.3 per cent. At present, the number of poorest countries having no insurance cover globally is 23 out of 100 one. Demographically most of them belong to low income group. In addition, social awareness of the importance of insurance is fairly low. This paper emphasizes that efforts must still be made to educate the public about Islamic insurance in order for them to assess the protection they can provide. The elements of interest, gambling and uncertainty are there in traditional form of insurance but not acceptable in shariah law.

There was concern among Muslims about the inconsistency between traditional banks and insurance that comply with Islamic law. This has created a new industry called Takaful that provides risk and savings products to 1.6 billion Muslims worldwide. One of the biggest problems facing the Takaful industry is the misconception that it is Muslim only. Takaful's products appealed to the non-Muslim community despite obvious religious and cultural differences. However, the interest of non-Muslims and support from Muslims was not enough to raise awareness and growth in Takaful and what it has to offer. It is this lack of awareness that is one of the biggest challenges to the development and growth of national and global industry.

**Keywords:** Traditional insurance, gambling, interest, Takaful, insurance, kafal.

### Introduction

The objective of the paper is to pinpoint the preference of takaful over conventional insurance. We will be discussing conventional model of insurance first and Takaful model will be discussed later on. Following the discussion of these two insurance models, the paper includes a review or comparison between the two. This will allow the reader to

make an informed choice between these two forms of coverage. The fact is that takaful insurance is not accessible to Muslims alone but non-Muslims as well. Takaful has a clear ethical structure that can be marketed to both Muslims and non-Muslims.

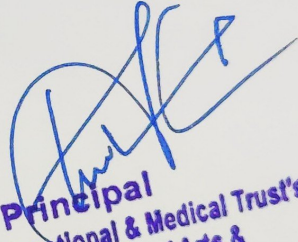
The recession quickly turned into a global economic disaster. This economic disaster was the worst since the





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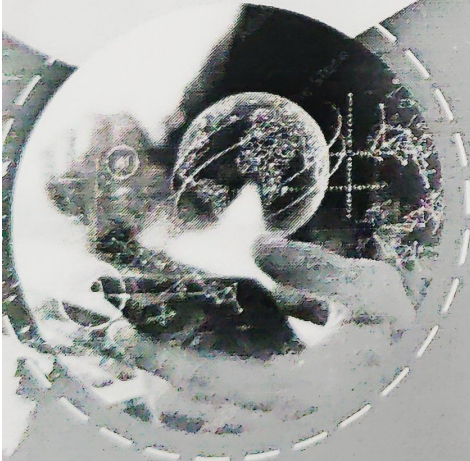


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## Role of CSR in Community Development

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### Abstract

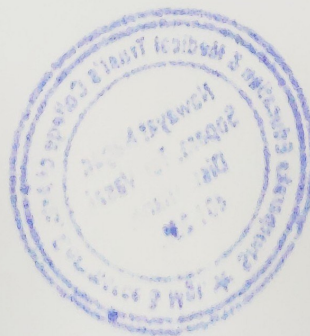
Corporate Social Responsibility (CSR) is related to a company or a company's strategy To do business in an ethical, social and supportive way Community for development. This article analyzes the importance of CSR. Some theories in literature. Three theories, utilitarians, Supported by CSR management and relationship theory, research by other scientists Areas can be used to indicate that the cause is CSR A globalized business world that doesn't know the borders. CSR continues to grow in importance, Good result. Next, this article describes the role of CSR in community development. The true logic of CSR is to see its impact on society socially. Ecologically and economically. The ability required of CSR managers It was analyzed to better understand the practical aspects of CSR. Finally, I will explain the conclusions and their impact on future research.

**Keywords:** Corporate social responsibility, community development, competencies of CSR managers, multinational corporations, corporate-society relations.

### Introduction

Today's CSR (also known as Corporate Responsibility, Corporate Citizenship, and Responsibility). Business and corporate social opportunities) is a concept that corporate organizations take into account profits. Society by being responsible for the impact of its activities on customers, suppliers, employees, shareholders, communities, other stakeholders and their environment. This effort shows that organizations must take voluntary initiatives to comply with the law and improve the well-being of employees and

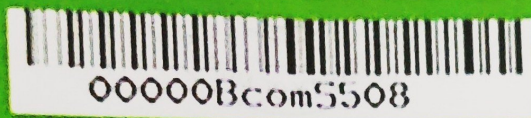
their families, as well as communities and society as a whole. CSR refers to a strategy in which a company or company operates in an ethical and socially friendly manner. CSR includes community collaboration, social investment, building relationships with employees, customers and their families, and engaging in environmental and sustainability activities. The purpose of this article is to analyze three CSR theories: utilitarianism, business-related, and relational, in terms of their importance and practical focus. These groups of theories







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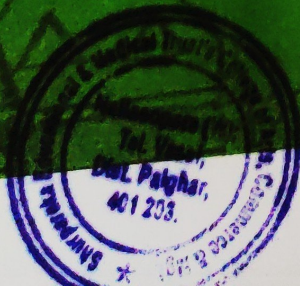
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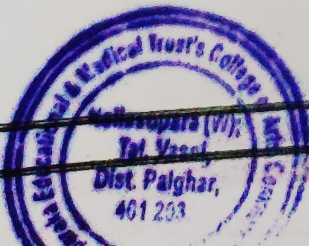
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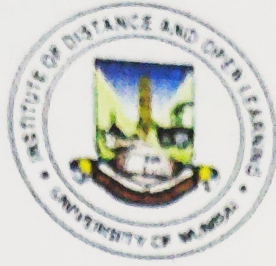
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## An Analysis of Financial Performances of Housing Finance Companies in India: Before and After COVID-19 Outbreak

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### Abstract

*The purpose of this study is to compare the financial performance on housing finance sector before and after COVID-19 outbreak. On this research the financial performance will examine with nine (07) ratio related to profitability. Profitability ratio is discussed by Profit Before Depreciation Interest and Tax, Profit Before Interest and Tax, Profit Before Tax, Net Profit, Return On Net Worth, Return On Capital Employed and Return On Assets. Sixteen housing finance companies are selected by purposive sampling technique. The data type is secondary data which collected by financial report. The period was divided to two periods, before COVID (2017 to 2019) and after COVID (2019-2021). Hypothesis is tested by paired sample t-test and Wilcoxon signed-rank test. The result found that profit before depreciation, interest and tax, profit before interest and tax, profit before tax, net profit margin and return on assets ratio indicate significant difference in performance during period of before COVID-19 and after COVID-19 outbreak. In the other hand, return on net worth and return on capital employed ratio is not indicating significant ratio through the before and after COVID-19 period.*

**Keywords:** *Financial Sustainability, Housing Finance Companies, Financial Ratios*

### Introduction

Housing sector boost the economy because of its linkages to many other sectors directly. Government always tries to push housing sector to have accessibility of house to all in the economy and this sector also helps to achieve few SDG's. Housing finance companies are playing very important role in financial system. financial sustainability of housing finance companies leads to financial sustainability of whole financial system of a country. In India we have various regulatory bodies regulating and controlling housing finance sector. Regulatory and controlling bodies like RBI, NHB are framing policies and giving guidelines from time to time to smooth running to this sector. There are many Housing Finance companies

which comes under the category of Non-Banking Financial Companies (NBFC's). Many housing finance companies are listed on stock exchanges. These housing finance companies provides finance to the individual and developers for housing sector. Growth of Housing finance companies means growth of housing sector and ultimately growth of economy therefor these companies must always be financial viable and sustainable. sustainability of housing finance companies can be understood with their business strategy, planning, accessibility to capital and profitability. Financial sustainability of companies can be explained through their financial performance of past years' financial data. Leverage ratio, turnover ratio, profitability ratio, growth ratio, valuation ration, Margin

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ratio etc. can help to understand the sustainability of any commercial organisations.

#### Review of Literature

**a) Maheshwari, S. (2010)**, have assessed "Financial Performance of Paper Industry in India" for 10 (ten) years from 1997-98 to 2006-07. Ratio analysis, Trend Analysis etc. financial analysis methods were used for the study. Altman's Z score model was used for analysing the financial strength of the firm, which revealed that financial health of certain paper corporations falls in unhealthy sector. Similarly, it was perceived from the study that there is an undesirable association amongst the inventory turnover ratio (ITR) and debtor turnover ratio (DTR).

**b) Pratibha P. K., C. Krishnan (2018)**, has analysed the financial processes of Housing Finance Companies and schedule commercial banks in India and estimated their reasonable progress. The HFC's have augmented in number from 46 establishments in 2004-2005 to 71 establishments in 2015-2016. Also, the number of housing loans allowance given by Schedule commercial banks and Housing Finance Companies have increased. Numerically, Commercial banks have condensed in terms of market shares when linked with HFC's.

**c) RBI Bulletin (2007)**, examined the performance of 1064 Government public limited establishments during 2005-06 reliant on on their inspected yearly report closed during april 2005 to march 2006. The solidified significances of the analysis uncovered constant enhancement in the performance of the corporations saw with development in sales, assessments of production, gross profit after tax, profits reserved and net worth in 2005-06 when compared with 2004-05.

**d) Batra, Vibha (2009)**, scrutinized the expansion implications in the home loan marketplace and calculated the particular housing finance companies' financial operations over certain financial years. An enormous addition followed by interest rates failure, strike in monetary action, compensation in cost of property in abundant zones, and the initialization of "8% home loan schemes" have further absorbing extents to the Indian home loan markets in the on-going past.

**e) Rao, Apparao, N. (2012)**, articulated that the resources reachable with entities are for each condition hugely gratified and housing improvement powerfully be contingent upon the budgetary institutions, through this paper, they measured main degrees of Indian financing

system and encompassed the crucial issues, imminent point of view and established execution regarding Indian Housing Finance structure.

**f) Subramanyam and Wild (2009)**, Financial statement applied for reporting company's commercial activity in definite period that define the whole situation of the company

**g) Gitman dan Zutter (2009)**, Financial statement has 5 parts that include cash flow statement, statement of owner equity, profit and loss statement, balance sheet, and note of financial statement.

**h) Subramanyam and Wild (2009)**, The main purpose of financial statement analysis is to evaluate company prospect and risk, and to help predictor to make a decision:

**I) Peterson (2009)**, By assessing corporation prospect and risk, predictor can determine that company's financial situation in the term of particular period.

**j) Affif and Anantadjaya, (2013)**, Profitability ratio applied to appraise firm's performance in the relation of making profit. On the basis of LQ45 stock index in JCI, profitability has significant influence on price of the stock.

#### Objectives of the Study

1) To Study financial performances of selected housing finance companies in India from the year 2017-2021 in India.

2) To evaluate the financial performance of Housing Finance Companies before and after COVID-19.

#### Hypothesis of the Study

H1: Using PBDIT Margin, financial performance of Housing Finance Companies in the period of before Covid-19 is significant difference with the period of after Covid-19.

H2: Using PBIT Margin, financial performance of Housing Finance Companies in the period of before Covid-19 is significant difference with the period of after Covid-19.

H3: Using PBT Margin, financial performance of Housing Finance Companies in the period of before Covid-19 is significant difference with the period of after Covid-19.

H4: Using NP Margin, financial performance of Housing Finance Companies in the period of before Covid-19 is significant difference with the period of after Covid-19.

H5: Using RONW, financial performance of Housing Finance Companies in the period of before Covid-19 is significant difference with the period of after Covid-19.

H6: Using ROCE, financial performance of Housing Finance Companies in the period of before Covid-19 is





create profit. Based on analysis for measuring profitability ratio were significant difference during before and after COVID-19 outbreak.

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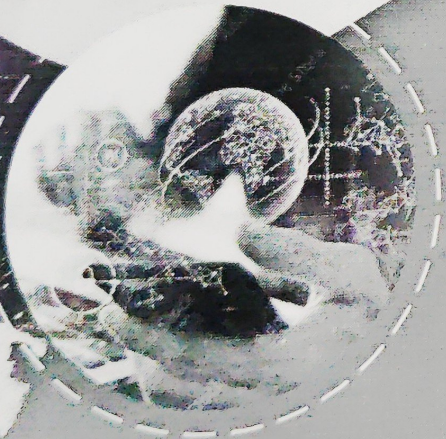


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## اردو کے غیر مسلم نعت گو شعر

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دونوں معنوں میں آیا ہے۔ فریبگ آموزگار میں اس کا معنی ستائش، وصف، محبت ہے۔ اور منتخب اللفات میں صفت و وصف کردن ہے۔ نعت کا لفظ تعریف و توصیف میں استعمال کیا جاتا ہے، اور اس سے مراد حضرت محمد ﷺ کی تعریف و توصیف میں کہی گئی نظم ہے۔ اردو لغات میں فارسی ہی کی طرح یہ لفظ وصف اور شائے رسول ﷺ کے لیے استعمال ہوتا ہے۔ نور اللغات میں یہ لفظ بمعنی وصف ہے لیکن اس کا استعمال صرف رسول اکرم ﷺ کی ستائش و ثنا کے لیے مخصوص ہے۔

اردو زبان و ادب میں لفظ نعت کا وصف رسول ﷺ کے علاوہ کسی اور معنوں میں استعمال نہیں۔ اس لیے نعت کے ضمن میں ہم دیکھ سکتے ہیں کہ یہ لفظ اردو زبان تک پہنچنے پہنچنے ایک خاص مفہوم سے وابستہ ہو چکا ہے۔ اس لیے اردو زبان و ادب میں اس کا استعمال ایک مخصوص اصطلاح کے طور پر ہی کیا جاتا ہے یعنی اس سے مراد آنحضرت ﷺ کی توصیف و مدحت لی جاتی ہے۔

نعت کا اصطلاحی مفہوم

بہت سے اہل علم و فن نے مختلف مقامات پر نعت کی تعریف اپنے اپنے انداز سے بیان کی ہے۔ اصطلاحات شاعری میں نعت کے لفظ کی حدود متعین کرنے کے بعد محققین و مفکرین نے لفظ نعت کی تعریف کچھ ان الفاظ میں بیان کی۔ اسر صدیق امر و ہوی کے مطابق:

”ہر اس کلام کو جس میں پیغمبر اسلام ﷺ کی صفت و ثنا بیان کی جائے نعت کہلاتی ہے۔ اس میں نظم کی قید نہیں ہے۔ اگر نثر بھی اس معیار پر پوری اترے تو نعت ہی کہلائے گی۔“

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نعت (نعت) یا نعت (نعت) عربی زبان کا لفظ ہے جو عام طور پر وصف کے لیے استعمال کیا جاتا ہے۔ تاج العروس میں علامہ زبیدی نے نعت کے لفظ کو وصف کے معنوں میں استعمال کیا یعنی جب آپ کسی چیز کے وصف میں مبالغہ سے کام لیں تو اس وقت نعت کہلائے گی۔

لسان العرب میں نعت سے مراد مدح رسول ﷺ بیان کیا گیا ہے۔ نعت کی جمع ”نعتوں“ ہے اور وصف بیان کرنے والے کو ”ناعت“ کہتے ہیں۔ اس کی جمع نعات ہے۔ حضور اکرم ﷺ کے اوصاف بیان کرنا بھی نعت کہلاتا ہے۔ نعت کا باب افعال اصحاح کے وزن پر آتا ہے اور نعات کا لفظ بھی وصف کے معنی میں مستعمل ہے۔

قرآن مجید میں اس مادہ ”نعت“ کا کوئی لفظ بیان نہیں ہوا لیکن بعض مفسرین نے اس لفظ کو وصف کے معنی میں ہی استعمال کیا ہے اور احادیث مبارکہ اور شاکل التبیان ﷺ میں نعت کا لفظ مختلف نحوی اور صرفی صورتوں میں متعدد مقامات پر استعمال ہوا۔ احادیث میں یہ لفظ مطلق اظہار اور بیان مجلس سے لے کر تمام انبیاء و افراد کی تعریف، صفت، حالت کیفیت، صورت احوال، خصوصیات اور کسی چیز کی خاصیت یا علیہ کے لیے بیان ہوتا ہے۔

ابن اشیر نے اپنی کتاب التعماری فی غریب الحدیث والاثر کی پانچویں جلد میں نعت کے باب میں اس سے مراد مدح رسول ﷺ لیا ہے۔ علامہ زبیدی نے تاج العروس میں ابن اشیر کے ہی الفاظ اور مثال کو دہرایا ہے۔ نعت کا معنی تعریف کرنا، بیان کرنا، اور اس کا استعمال صفاتِ حس کے لئے ہوتا ہے۔

فارسی زبان میں نعت کا لفظ مطلق وصف اور حضور اکرم ﷺ کی مدحت

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## تصوف اور غزل

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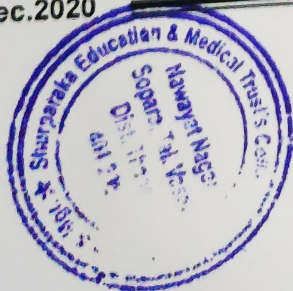
صوفی وہ لوگ ہیں جنہوں نے سب کچھ چھوڑ کر خدا کو لیا ہے۔ (ذنون مصری رحمت اللہ علیہ) صوفی وہ ہوتا ہے جو دونوں جہان میں بجز اللہ و جل کے اور کسی کو نہ دیکھے (شہلی) چنانچہ اس نظریے کے اولین نمونے بھی وہی ہاتے جاتے ہیں۔ جانم کے اشعار ملاحظہ ہوں۔

سب میں تو ڈتا ہے	سب تھے اپت بتاٹھا
ہراک شے میں دیکھ بچار	مجھ دے سے ٹھارے ٹھا
کہے ایک دریا ہے مویاں ہزار	ابلتے ہیں مویاں کے فوجاں ہزار (بحری)
الہی پردہ کثرت اٹھا دے	شراب ساغر وحدت پلا دے (سراج)
ہرز رہ عالم میں ہے خرقہ حقیقی	یوں بوجھ کے بلبل ہوں ہر ایک غنچہ وہاں کا (ولی)
اصل شہود و شاہدہ مشہود ایک ہے	حیراں ہوں پھر مشاہدہ ہے کس حساب میں (غاب)
تماشا تے دیرو حرم دیکھتے ہیں	تجھے ہر بہانے سے ہم دیکھتے ہیں (داغ دہلوی)

بقول رشید احمد صدیقی "مغلیہ دور نے ہمیں تین نایاب تحفے دیئے ہیں مرزا غالب، تاج محل، اردو زبان"

غزل کے اشعار کسی تاج محل سے کم نہیں۔ عشق میں غنائیت کا تصور دراصل عشق حقیقی پیدا کردہ ہے۔ انسانی رواداری ہمدردی انسانیت دنیا کی عدم ثباتی جیسی تعلیمات کو شعراء نے اپنے کلام میں پیش کیا ہے۔ تصوف کا بنیادی مقصد تزکیہ نفس اور قرب خدا وندی ہے۔ چنانچہ یہ ہر زمانے میں کسی نہ کسی شکل میں موجود رہا ہے۔ قصور عشق نے پناہ وہ بقا تسلیم و رضا صبر و شکر و بجز و وصال معنویت بخشی۔ فارسی شعرا کی روایت سوفٹ ہوگا۔ اردو شعاری کے جگہ فارسی شاعری کے پہلے صوفی شاعر سعد ابو الخیر سے کرسنائی اوحدی عطاریں آپ جیسے عظیم المرتبہ شعرا میں ایک صحت مندر روایت کی بنیاد ڈالی۔

ہندوستان میں اسلام اور صوفیاء کی آمد نے یہاں کی زبان اور تہذیب و ثقافت کو بہت زیادہ متاثر کیا۔ حضرت داتا گنج بخش ججویری رحمت اللہ علیہ نے سرزمین ہند پر تصوف کی بنیاد ڈالی۔ اور مشرکہ تہذیب کو فروغ ملا۔ تاہم خواجہ معین الدین چشتی رحمت اللہ علیہ نے بزرگ ہیں۔ جنہوں نے ہندوستانی زبان میں بھی دعوت و تبلیغ کے فرائض انجام دیئے۔ تصوف کے شعرا کے کلام پر جب آغاز نظر





برابر ہے دنیا گود بکھانہ دیکھا  
یارب یہ کیا طلسم ہے ادراک و فہم یاں  
دوڑے ہزار آپ سے باہر نہ جاسکے

(۴)

دنیا کی بے ثباتی تصوف حضرات کا این موضوع رہا ہے۔ شاعری میں جا بجا دنیا کی بے ثباتی ناپائیداری کم ظرفی کا ذکر  
بھی ان کے کلام کا حصہ ہے۔ شعر ملاحظہ فرمائیں۔۔  
عمر دراز مانگ کے لاتے تھے چار دن  
دو آرزو میں کٹ گئے دو انتظار میں

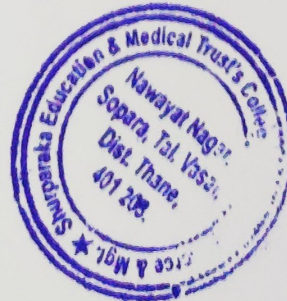
بس جان گیا میں تیری پہچان یہی ہے  
تو دل میں تو آتا ہے سمجھ میں نہیں آتا (اکبر الہ آبادی)

تردانی پہنچ ہماری نہ جانیو  
دامن چوڑ دیں تو فرشتے وضو کریں (خواجہ میر درد)  
ہر تمنا دل سے رخصت ہو گئی  
اب تو آجا اب تو غلوت ہو گئی (خواجہ عزیز الحسن مجذوب)  
کریں ہم کس کی پوجا اور چڑائیں کس کو چندن ہم  
صنم ہم دیر ہم بختا نا ہم بت برہمن ہم (میر شمس الدین محمد فیض)  
دیا سے موج موج سے دریا جدا نہیں  
ہم سے جدا نہیں خدا اور خدا سے ہم (راجہ گردھاری پرشاد باقی)

حوالہ جات :

۱۔ ڈاکٹر عبادت بریلوی : غزل اور مطالعہ غزل  
۲۔ ڈاکٹر سلام سندیلوی : تصوف اور اصغر گوٹھ دی

\*\*\*



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M. B. Harris College of Arts  
&  
A. E. Kalsekar College of Commerce & Management  
Department of Commerce and IQAC  
In Collaboration with  
Department of Commerce, University of Mumbai  
And  
Rizvi Education Society's  
Rizvi College of Arts, Science and Commerce

This is to certified that Shahida Shakil Shaikh of  
A.E.Kalsekar College of Commerce And Management has  
participated in the Online One Day International Conference on "Emerging Trends & Issues in Field of  
Commerce, Management, Economics & Social Science" on 19<sup>th</sup> February, 2022.

*Rubina A.H. Rizvi*

Adv. (Mrs.) Rubina Akhtar Hasan Rizvi  
Director  
Rizvi Education Society

*Anjum Ahmad*

Dr. (Mrs.) Anjum Ara Ahmad  
Principal I/C  
Rizvi College of Arts, Science  
and Commerce

*[Signature]*  
Dr. Sangeeta Pawar  
Department of Commerce  
University of Mumbai

*[Signature]*

Dr. Mohammad Khalil Ahmad  
Principal  
A. E. Kalsekar College of Commer  
& Management



## Impact of Online Education on Students

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### Abstract

No one imagined that Covid-19 would turn our world upside down and would bring major changes to our lifestyle. The virus has spread everywhere like a wild forest fire due to which numerous changes were accepted by people all over the world, and it took some time for everyone to adapt to the new normal. Online learning is rapidly becoming one of the most effective ways to impart education. The impact of the virus was so strong that online education became a seemingly ubiquitous part of our growing world, which resulted in the closure of schools and no further physical interaction of teachers with students. Fortunately, soon enough most of the schools and educational institutions moved to online mode to resume their studies. As a result, education has changed dramatically, with the distinctive rise of e-learning, whereby teaching is undertaken remotely on digital platforms instead of physical classrooms.

**Keywords:** Online classes, Covid-19.

**Introduction:** Online classes and technology have emerged as a superhero during the lockdown days. We have all been under house arrest but are still connected with the world of education. Due to the lockdown, students have not been able to stay connected with the outer world and the lack of exposure is evident. The only reprieve for the students' mental well-being has been the transition to online classes. Teachers made sure that the learning for students was not compromised, so they took a great leap forward to find solutions and create new learning environments for their students to ensure that learning never stops. With little time to prepare, curriculums were modified, new lesson

plans were created, activities were planned, all so that their students remain actively involved through online learning. Technology has been an integral part of our life. The Internet, smart phones, and television are indispensable parts of most of our lives. Hence it is difficult to avoid its interference in our daily activities. The impact of technology isn't limited to entertainment. The education sector is widely affected by it too. Online education is the place where education and technology come together. It is the electronic mode of teaching and learning which enables the student to learn from anywhere. The form of online education varies from

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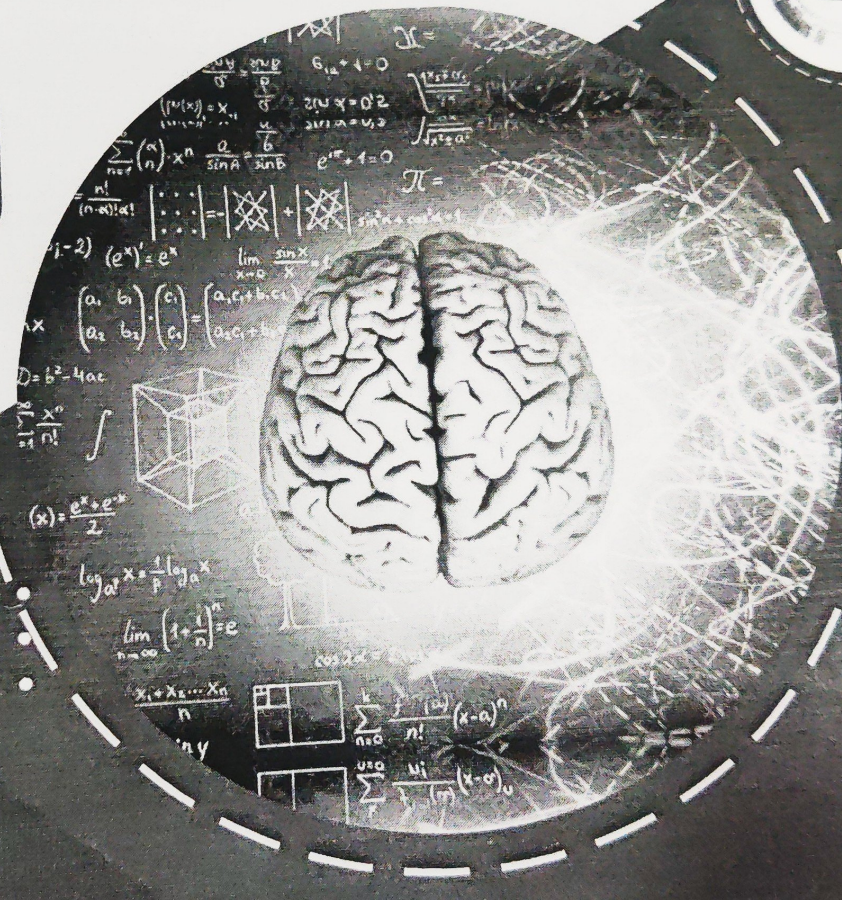


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## Cyber Securities in Bank

Ruksar Khan

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### Abstract

Cybersecurity is the practice of protecting electronic systems like computers etc. and data from malicious attacks. It is also called Information technology security or electronic information security. Cybersecurity means the body of technologies and practices designed to protect networks, devices etc. from attack, damage from any unauthorized access. Cybersecurity encompasses a broad range of practices, tools and concepts related closely to those of information and operational technology (OT) security. Cybersecurity is distinctive in its inclusion of the offensive use of information technology to attack adversaries.

**Keywords:** CyberSecurity, Information and Operational Security, cyber Crime, Digital banking.

### Introduction

The primary purpose of Cybersecurity in digital banking is to protect the customer's assets. As people go cashless, more and more activities or transactions are done online. People use their digital money like credit cards and debit cards for transactions which require to be protected under Cybersecurity. Cybercrimes in digital banking not only affects the customer, but it also affects the banks while they attempt to recover the data. The banks may require spending a considerable amount of money to recover the data or information.

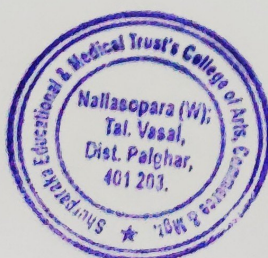
A strong Cybersecurity is a must for banks as data breaches may make it tough to trust financial institutions. It may cause severe problems for banks. Cybersecurity in digital

banking ensures that your sensitive data is safe and secure, which if revealed, could cause a lot of problems like fraud. One's data can be easily breached if it is not protected under Cybersecurity. It may cause substantial financial loss to a person and mental stress in a case where cybercrime occurs.

### Objective

The objective of this research is to understand the need for cybersecurity in DigitalBanking, Threats and Challenges born by banks in digital transactions along with its possible solutions. The impact of India's cybercrime on banks and lastly the policies that should be implemented to achieve stability and security in online transactions. Finally, this study provides potential future related study needs.

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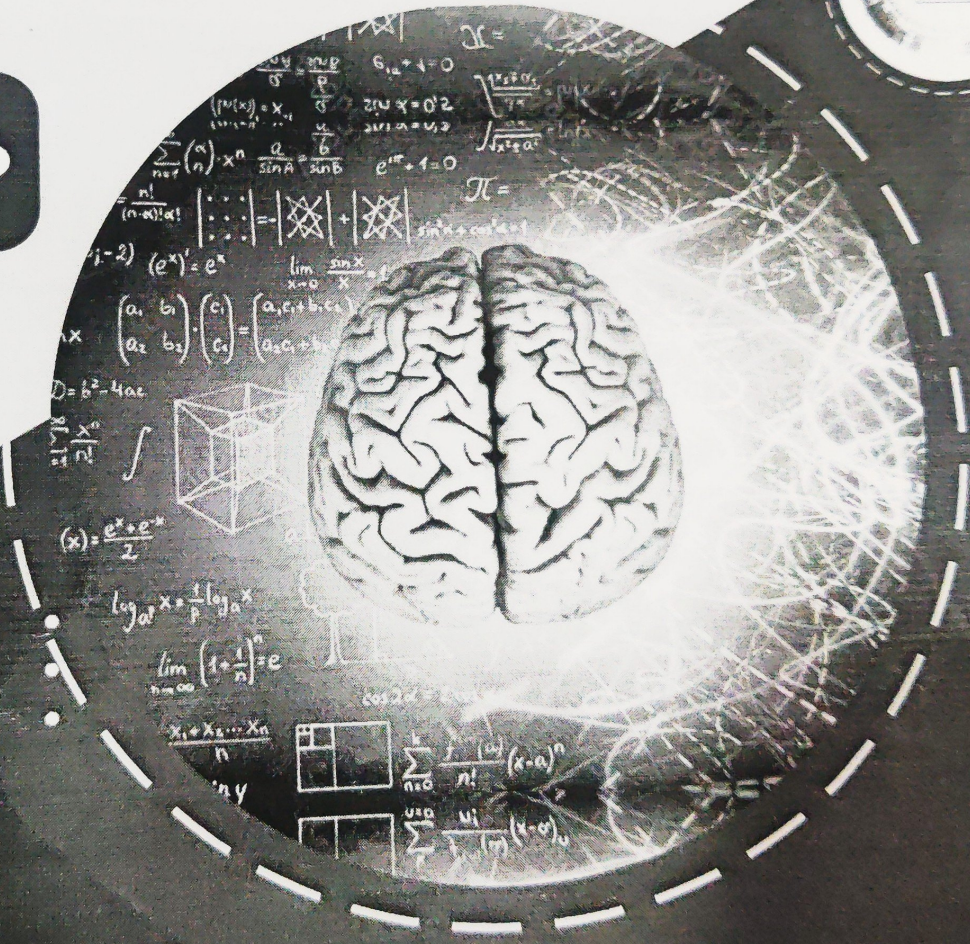
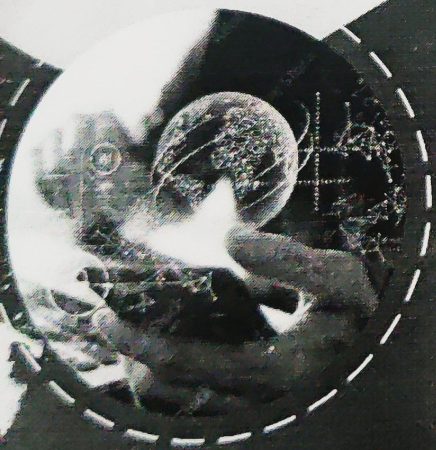


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## A Study of the Effectiveness of M-Commerce in Mumbai and Palghar District of Maharashtra

**Shaikh Sana Salim**

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### Abstract

The potential influence of the internet on the tourism and hospitality industry has attracted considerable interest in academia and industry alike. However, most of the research that has been conducted has been from the customers' and not from the service provider's perspective. There is limited research on the methods implemented by hotels for measuring the growth of social media on their respective goals and the different perspectives, namely financial or other, taken into consideration when doing so. The current research investigates how hotels and tourism industries measure growth with the help of and m-commerce on their business goals.

**Keywords:** M-commerce, hospitality, customers, infrastructure, technological challenges.

### Introduction

The Technological face of India is changing rapidly. Things have become faster and easier to access. Everything is available on the internet platform. Whatever we used to do on manual and physical platforms is just replaced with online platforms and one of the most contributing factors is M-commerce. All the activities related to commerce means sale and purchase of goods and services which we used to do physically that we do by just a click at our own respective places. Commerce is buying and selling of goods and services against money. When we prefix word mobile with commerce and make it mobile commerce things remain the same of buying and selling but instead of manual transactions commercial activities are performed on wireless internet.

### Infrastructure of M-commerce

M Commerce Infrastructure integrates with various front

end applications like epurse, Bill Payment, Prepaid Top up Vouchers, Vending Machine operation, e Governance and many more third party applications being offered by various organizations / aggregators / financial institutes and telcos. The retail market is ready for implementation of such solutions. M-Commerce Platform carries transactions which are initiated by POS Terminals, Mobile Phones, GSM / CDMA enabled applications, to backend systems and vice-versa. In the past technology had a major impact in helping banks service their customers with the introduction of Internet banking. Internet Banking helped anytime and anywhere access to their banks. Customers could check their account details, get their bank statements, perform transactions like transferring money to other accounts and pay their bills, make other payments in the comfort of their homes and offices.

### Research objectives

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## E-CRM in Business

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### Abstract

*E-CRM, I don't need to describe the word E-CRM actually means. In today's world E-CRM is a common aspect for any business development for a long term gain. The word E-CRM indicates electronic customer relationship management which means handling the customer care via electronic mode of medium. Customer relationship management is a life of any upcoming business. A long term relation with a client or a customer can enhance better value for your business development and long term growth for decades. Electronic customer relationship management plays an essential role in today's world where every think is digital and on online mode starting from groceries to shopping and from shopping to online services and from online services to solving their quires and problems via electronic medium of mode or channel. In today's world without e-crm one cannot full field the demand of the market and customer needs on a large scale. To keep business furnishing and running in the external market environment the maintenance of the E-CRM and understanding the concept of business environment is very important.*

**Keywords:** CRM, E-CRM, Customer, Benefits, Business.

### Introduction

The Internet has changed many aspects of our living today including the way we communicate which has profound impact on our society. This will continue to persuade the business to sell their product in the market but also how to engage the client or customer for a longer term and years to come. E-CRM enhances the value of the customer and their behaviour. The main objective of the e-CRM is to develop loyalty and repeat buying e-crm is a tool that builds good rapport with the customer. It is a strategic approach for the customer needs. Development and it also enhance value for the business and also improves shareholder value. It is a

system that focuses on identifying the loopholes of the business as well as the customer and rebuilds a good image in the market for better opportunities and successful creation of the customer loyalty and honesty in business environment both internally and externally. It aims to sustain the interest of the customer for a longer period of time. It takes utmost care for profitable relation in the corporate it provides efficient and convenient way to analyse their client while providing efficient and quality service. The purpose of e-crm is to retention the customer by serving them in an easiest way. E-CRM creates potential and former customer. It is a well-structured and automated

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## Climate Change

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### Abstract

Climate change is the subject of how weather patterns change over decades or longer. Climate change takes place due to natural and human influences. Since the Industrial Revolution (i.e., 1750), humans have contributed to climate change through the emissions of GHGs and aerosols, and through changes in land use, resulting in a rise in global temperatures. Increases in global temperatures may have different impacts, such as an increase in storms, floods, droughts, and sea levels, and the decline of ice sheets, sea ice and glaciers. Global climate change has already had observable effects on the environment. Glaciers have shrunk, ice on rivers and lakes is breaking up earlier, plant and animal ranges have shifted and trees are flowering sooner. Effects that scientists had predicted in the past would result from global climate change are now occurring: loss of sea ice, accelerated sea level rise and longer, more intense heat waves.

**Keywords:** Climate Change, Green house, Global Warming.

### Introduction

Climate change is a long-term change in the average weather patterns that have come to define Earth's local, regional and global climates. These changes have a broad range of observed effects that are synonymous with the term

Our atmosphere is getting hotter, more turbulent, and more unpredictable because of the "boiling and churning" effect caused by the heat-trapping greenhouse gasses within the upper layers of our atmosphere. With each increase of carbon, methane, or other greenhouse gas levels in the atmosphere, our local weather and global climate is further

agitated, heated, and "boiled."

Weather describes the conditions outside right now in a specific place. For example, if you see that it's raining outside right now, that's a way to describe today's weather. Rain, snow, wind, hurricanes, tornadoes — these are all weather events.

Climate, on the other hand, is more than just one or two rainy days. Climate describes the weather conditions that are expected in a region at a particular time of year.

Is it usually rainy or usually dry? Is it typically hot or typically cold? A region's climate is determined by observing its weather over a period of many

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