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**3.3.1 Number of research papers published per teacher in
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2021-22

Title of paper	Name of the author/s	Year of publication	ISSN number	Link to website of the Journal
Tasawwuf Aur Ghazal	Shahid Ali Suleman Shaikh	2021-22	2278_0718	C:\Users\Admin\Downloads\3.3.2.1.pdf
Export Marketing Paper I Sem V	Shaikh Irshad Wajid	2021-22		Export Mkt...pdf (mu.ac.in)
Human Resource Management Commerce VI		2021-22	978-93-91735-21-0	Commerce-Papre-VI-Human-Resources-Management-English-Verson.pdf (mu.ac.in)
Financial Sustainability of Housing Finance Companies in India		2021-22	ISSN 2456-8937	AJOMC Vol. 6 No. 4 October - December, Special Issue 2021).pdf (asianpubs.org)
A Study of Demonetization on Small Scale Industries v/s Small Business	Dr. Mohammad Khalil Ahmad	2021-22	ISSN 2456-8937	AJOMC Vol. 7 No. 1 (January - March Special Issue - II 2022).pdf (asianpubs.org)
A Study on Influence of Demographic Factors on Consumer's Preference for Cosmetic Products with Reference to Rural Areas of Thane Regions		2021-22	ISSN 2456-3293	International Journal of Resistive Economics (oajre.ir)



Post COVID-19 challenges of Indian Education System	Diksha Vaje-Parab	2021-22	2321-984X	Raja Publications
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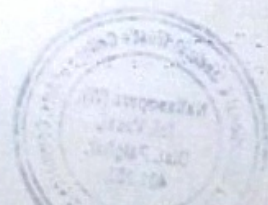
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A Study on Satisfaction towards Online Shopping With Special Reference to Government and Non Government Employess (Salaried Employees)	162 – 169
<i>M. Reni Prishka, M. Inbalakshmi and V. Ilakkia</i>	
A Study on Impact of Covid-19 on Indian Jewelry Industry in E-Commerce Era	170 – 174
<i>Arnaz Katzad Wadia and Nirali Dave</i>	
A Study of Environmental, Social and Governance (ESG) Theme Based Funds in India	175 – 180
<i>Babita H. Kakkar</i>	
Financial Sustainability of Housing Finance Companies in India	181 – 189
<i>Shaikh Irshad Wajid</i>	
Managerial Grid: A Brief-Up	190 – 193
<i>Debabrata Bhattacharjee</i>	
Analysis of the Debate on United States Drone Program under International Law	194 – 204
<i>Devanshi Shah</i>	
Study Need and Importance of Management Education & Its Impact on Society	205 – 207
<i>Brototi Sanjay Mistri and B. M. Londhe</i>	
Mobile App's For English Language Teachers	208 – 212
<i>Angel Shekinah Toppo and Samson. R. Victor</i>	
A Cross Sectional Study on Buyers Behaviour for E-Pharmacy in Selected Areas of Pune District: A Pilot Study	213 – 219
<i>N. P. Awari and P. B. Suryawanshi</i>	
A Study on Awareness for Information Security among Working Women from Pune City	220 – 226
<i>Archana Raut and Jitendra M. Hude</i>	
An Analytical Study of Effective Structure of Management Education in India	227 – 232
<i>Harshali B. Gomase</i>	
Portrayal of Enigmatic Psychology in Education and Problem Solving	233 – 235
<i>Shyamkhat Deore, Aditya Bavadekar, Amit Patil and Nitpal Singh</i>	
Assessing the Protagonist Influence and Impact of Universal Human Value Education on Management Graduates	236 – 242
<i>Rahul More, Tushar Pokharnikar and Poonam Kadwe</i>	
Structural Analysis of Fiber-Filled Thermoplasticmaterial Using Fea	243 – 253
<i>Vijay S and Arun Prakash R</i>	



Financial Sustainability of Housing Finance Companies in India

Shaikh Irshad Wajid

A. E. Kalsekar College of Commerce & Management, Nawayat Nagar, Burhan Chowk, Nallasopara West, India

ABSTRACT

Financial Sustainability is helping indispensably to achieve more sustainable future for all and to accomplish Sustainable Development Goals (SDG's). The SDG's were developed in the post-2015 development agenda. SDG's are a collection of 17 interlinked global goals set up in 2015 by the United Nations General Assembly. Financial sustainability of corporation/companies is utmost important for any country in order to support accomplishing SDG's. Financial sustainability can be achieved by the companies if they take care of (1) Accessibility to capital (2) Profitability (3) Reporting and (4) Planning. Under this research paper Financial Sustainability of housing finance companies in India is studied and researcher has tried to show the financial sustainability of housing finance companies in India. To study financial sustainability researcher has considered various ratios of selected sample housing finance companies and tries to analyse that housing finance companies are financial sustainable or not. For studying financial sustainability following ratios are studied Per Share Ratios, Margin Ratios, Return Ratios, Liquidity Ratios, Leverage Ratios Turnover Ratios, Growth Ratios, Valuation Ratios. Researcher has considered 5 years for the study period that is from 2017-2021. Sample housing finance companies are taken on the basis of market capitalization. Top 10 housing finance companies are considered on the basis of market capitalization value. It is found that many housing finance companies are financial sustainable on the basis of selected ratios for the study period.

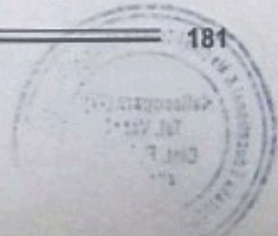
Keywords: Financial Sustainability, Housing Finance Companies, Financial Ratios

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

2. REVIEW OF LITERATURE

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 a undesirable association amongst the inventory turnover ratio (ITR) and debtor turnover ratio (DTR). **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. **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. **Batra, Vibha (2009)**, scrutinized the expansion implications in the



FINANCE					
HDFC	32.27	29.1	34.24	28.25	22.38
AVERAGE	24.866	1227.623	1152.513	971.887	769.13125

(10) Calculation of Average 3 Yr CAGR Profit (%) of selected Housing Finance Companies

3 Yr CAGR Net Profit (%)	Mar-21	Mar-20	Mar-19	Mar-18	Mar-17
GIC	-28.35	-44.44	17.47	41.33	23.06
REPCO HOME FINANCE LTD	19.62	24.03	25.04	27.79	28.66
HOME FIRST FINANCE	99.34	201.18	175.81	173.86	85.82
CAN FIN	26.24	26.44	37.43	82.17	76.28
HUDCO	25.01	42.42	22.79	13.92	2,802.14
INDIABULLS HOUSING FINANCE	-43.96	-13.71	31.32	41.85	36.17
PNB HOUSING FINANCE	5.14	2,442.13	3,351.84	2,800.26	NA
AAVAS FINANCIERS LTD	76.22	1,478.10	1,226.76	864.57	NA
LIC HOUSING FINANCE	16.83	11.26	20.82	19.87	21.22
HDFC	37.51	40.69	13.05	1.6	15.33
AVERAGE	23.36	420.81	492.233	406.722	386.085

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CONTENTS

Chapter No.	Title	Page No.
Module 1		
1.	Export Marketing - I.....	1
2.	Export Marketing - II.....	11
3.	Export Marketing - III	20
Module 2		
4.	Global Framework for Export Marketing - I	29
5.	Global Framework for Export Marketing - II	38
6.	Global Framework for Export Marketing - III	46
Module 3		
7.	India's Foreign Trade Policy - I	54
8.	India's Foreign Trade Policy - II	62
9.	India's Foreign Trade Policy - III	69
Module 4		
10.	Export Incentives and Assistance - I	78
11.	Export Incentives and Assistance - II	89
12.	Export Incentives and Assistance - III.....	108

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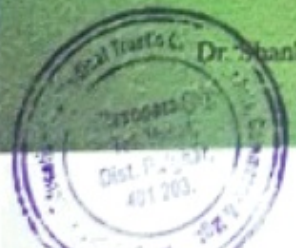


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CONTENTS

Page No.

Chapter No.

Title

Module 1: Human Resource Management

- | | | |
|----|--------------------------------|----|
| 1. | Human Resource Management..... | 1 |
| 2. | Human Resource Planning | 14 |

Module 2: Human Resource Development

- | | | |
|----|----------------------------------|----|
| 3. | Human Resource Development | 23 |
| 4. | Career Planning | 39 |

Module 3: Human Relations

- | | | |
|----|------------------------|----|
| 5. | Human Relations | 46 |
| 6. | Employees Morale | 57 |

Module 4: Trends In Human Resource Management

- | | | |
|----|---|----|
| 7. | HR in Changing Environment..... | 71 |
| 8. | Trends in Human Resource Management | 83 |
| 9. | Challenges in Human Resource Management | 94 |

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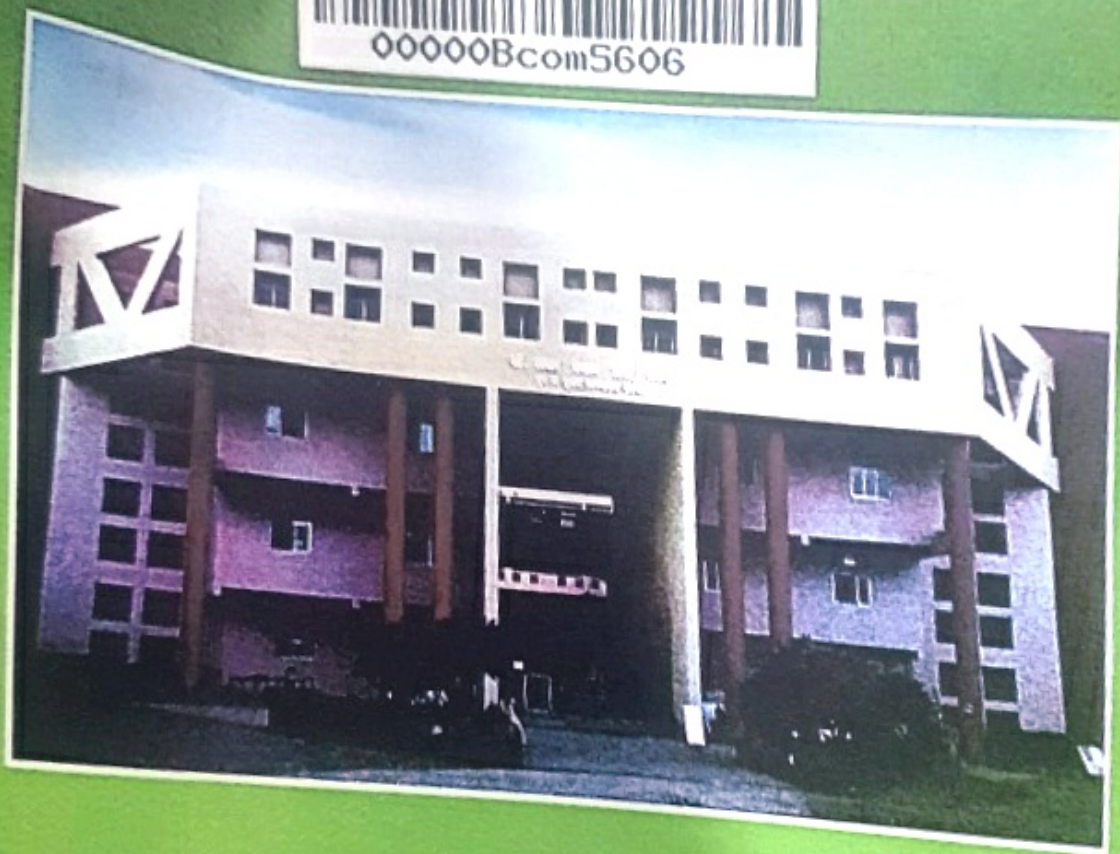
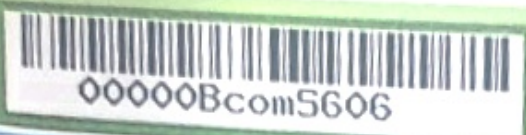
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POST COVID -19 CHALLENGES ON INDIAN EDUCATION

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Abstract:-

India's education during Covid-19 pandemic has been standing still and will continue to be in a state of confusion until this pandemic stands as a major threat to human lives. During this state of confusion and chaos, it's not only the classroom teachings that will be affected but numerous factors like Organizational routines, Employment rates/Placement rates at various educational institution and other factors are bound to be affected during this pandemic. At present 2 Golden A's of education namely Availability and Accessibility are being disrupted. Nearly, all the Indian educational institutions are going to experience the negative impact of Covid-19 and few revolutionary policies will be required to stabilize this system and the country at large. Likely role of this paper is to bring the impacts and problems to forefront and try providing solutions to those problems which can potentially prove useful for future research and study.

Key-words :- Education, Accessibility, Availability

1.Introduction:-

In December 2019, a viral outbreak of pneumonia of unknown origin occurred in Wuhan, China. On 9 January 2020, the World Health Organization (WHO) officially announced the discovery of a novel coronavirus: SARS-Cov2. This new virus is the pathogen responsible for

this infectious respiratory disease called COVID-19 (Coronavirus Disease). COVID-19 spread quickly around the world and was declared a pandemic by the WHO on 11th March 2020. According to the WHO, on 1st April 2020 (at the time this Survey was conducted), there were 783 360 confirmed cases of COVID-19 in 205 countries or territories around the world, having caused the death of 37 203 people. One month later, on 7th May, there were 3 634 172 confirmed cases of COVID-19 in almost all countries and territories of the world, having caused the death of 251 446 people. In a couple of months, while the virus was spreading around the world, China managed, thanks to radical distancing and confinement measures, to reduce the cases of local transmission to zero. The success of social distancing and confinement measures adopted by China and strongly recommended by the WHO, encouraged many other countries to take the same measures. As of 1st April 2020, already more than 3.4 billion people, representing 43% of the world population, were in lockdown in more than 80 countries and territories around the world. The lockdown and social distancing measures immediately had an enormous impact on higher education.

The lockdown has compelled many educational institutions to cancel their classes, examinations, internships etc. and to choose the

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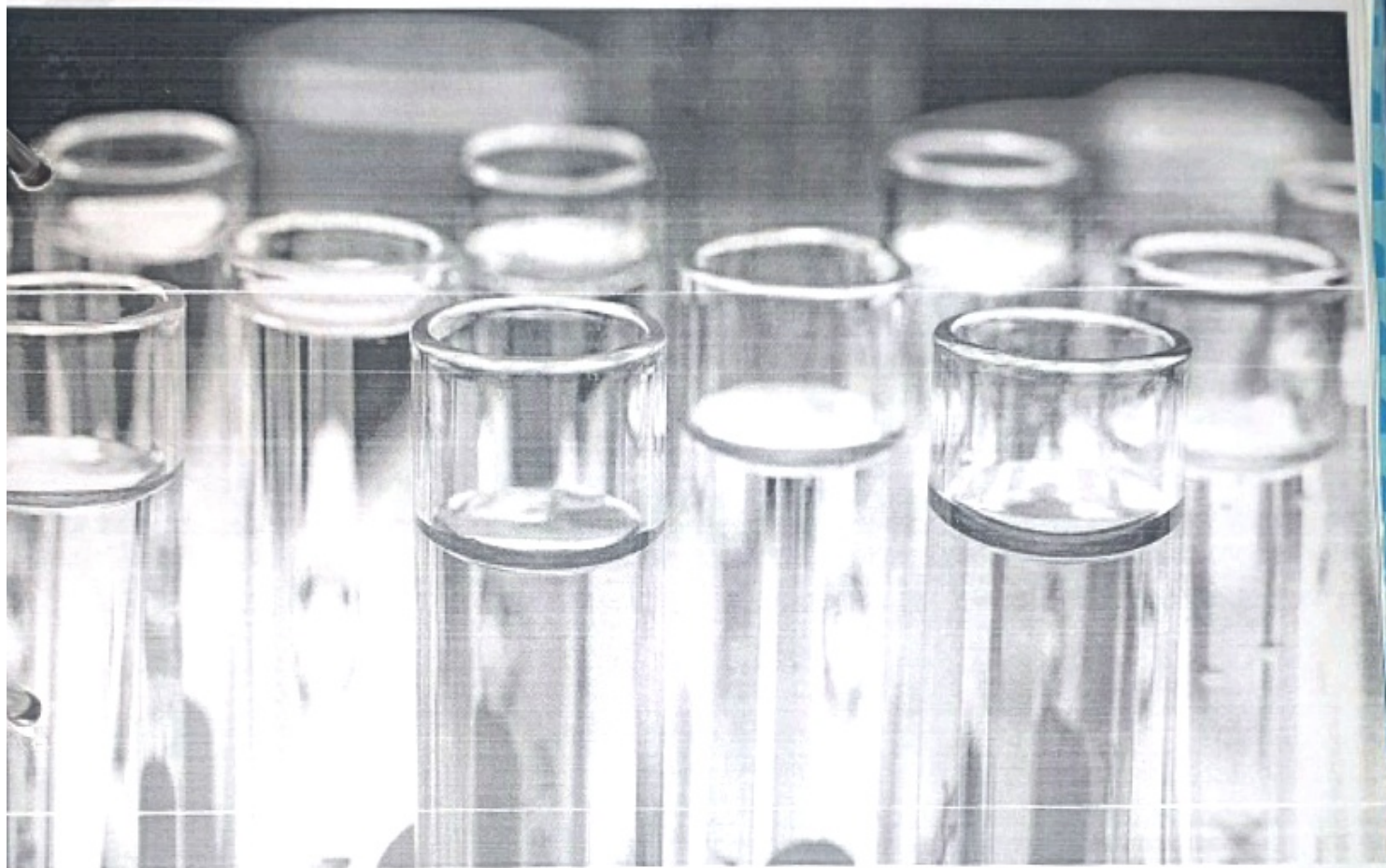
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Is Online Drug Store Delivery the Need of the Hour?: A Study	909 – 913
<i>Cedric Thomas Silveira and Nigel Barreto</i>	
Exploring the Impact of Factors on Consumer Functionalities with Regards to Online Shopping - An Empirical Analysis	914 – 918
<i>V.R. Ragavan and B. Revathy</i>	
Analysing the Struggles of Women Entrepreneurs Post Covid -19	919 – 921
<i>Pannipuzha Sneha Sunny</i>	
Venture Capital and Digitalisation Shaping the Financial Ecosystem Post Covid -19	922 – 927
<i>Ritu Tripathi and Sanjeev Chaturvedi</i>	
A Study of Back Propagation Neural Network Technique in Face Recognition	928 – 931
<i>Prakash Tukaram Raut and Girish S. Katkar</i>	
A Study on Impact of Demonetization on Small Scale Industries V/S Small Businesses	932 – 935
<i>Mohammed Sadiq Hasan, Mohammad Khalil Ahmad and Anjum Ara Ahmad</i>	
Impact of Consumer Behavior on Organizational Sales and Growth: Case Study of Tata Motors	936 – 940
<i>Rumpa Sanpui</i>	
A Study on Consumer Perception towards Green Marketing and Eco Friendly Fast Moving Consumer Goods in Mumbai	941 – 945
<i>Deepa Shivaji Jamindar</i>	
Assessing the Impact of Social Media Marketing on Academic Choices and Decision-Making in Students	946 – 951
<i>Rupal Shroff</i>	
Awareness and Opinions about Health Care Insurance among Youngsters in Mumbai City	952 – 959
<i>Shaji K. Joseph and Soumya Nichani</i>	
Educational Inequality and Income Inequality (Gini Coefficient): A Quantitative Approach Dilip Mehta	960 – 970
<i>Simran Hussain</i>	
A Study on Impact of Social Media Advertising on Choice of Courses in Colleges Offering Undergraduate Courses with Reference to Mumbai (Western Zone)	971 – 974
<i>Mohammed Hasim Khan and Sushil Pande</i>	
Risk Assessment and Multi-elemental Screening of Elemental Impurities in Montelukast Sodium by Inductively Coupled Plasma Mass Spectrometry (ICP-MS)	975 – 984
<i>Vaishali, Venkateshwarlu and Sudhanshu Ranjan Swain</i>	



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.

a positive impact on the economy. The government is taking all the necessary steps and actions to meet the currency demand and soon the trial and tribulations of the people will be over with the smooth flow of the new currency. The decision of demonetization affected the Indian economy to a larger extent but demonetization was the only way to curb block money and fake currency notes is not the only and ultimate solution to solve the economy problems.

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A STUDY ON INFLUENCE OF DEMOGRAPHIC FACTORS ON CONSUMER'S PREFERENCE FOR COSMETIC PRODUCTS WITH REFERENCE TO RURAL AREAS OF THANE REGION.

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Abstract: In present scenario, marketers are interested to know more about consumers' preferences in order to increase their sales volume and market share. Demographic factors play an important role in consumers' attitude, preference, and choice of products. The cosmetic companies need to understand the consumer attitude on cosmetics buying behaviour which brings success of the company. This research attempts to study the impact of demographic profile of customers on their product preferences of cosmetic products with reference to rural areas of Thane region. The purpose of this paper is to investigate the various factors that have impact on customers' product preferences. In this paper, the researcher distributed 120 questionnaires. However, 100 questionnaires were completely filled and effective to use. Respondents were selected by convenient sampling method. The study reveals different factors that have significant influence by demographic profile of customers.

Keywords: Cosmetics, Cosmetic market, Product Preferences, Demographic Profile, Rural Area

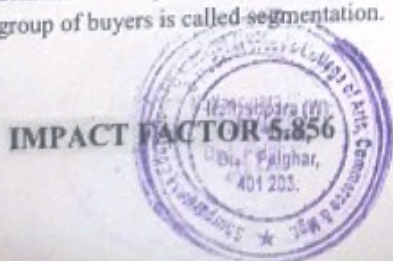
I. INTRODUCTION

Understanding buying behavior of consumers is the key to the success of any business organization. Therefore organizations are spending heavily on marketing research to identify the pattern of buying behaviour and the process of purchase decisions to come out with the suitable marketing strategies. However spending on research and development is limited in India as compare to foreign countries, especially among domestic players.

To develop a good marketing strategy it is essential to know the needs and demand of the consumers. These needs and demands are influenced by various factors for example: age, income occupation, influence of peer group and so on. A marketer needs to develop marketing strategies according to these needs and demands. The process of identifying the needs of different group of buyers is called segmentation.

This research focuses on marketing of cosmetics products in rural areas. The Indian cosmetics industry has witnessed growth during the past few years and has emerged as one of the industries holding immense future growth potential. The overall Beauty Business in India is growing rapidly with the cosmetics market growing at 15-20% annually. The retail beauty and cosmetics market in India currently estimated at USD 950 million is pegged at USD 2.68 billion by the year 2020. The entry of foreign players in the Indian cosmetics market post liberalization and changing perception of Indian consumers, both rural and urban is the main reason for growth in this segment.

The influence of media, celebrity and western exposure has created a desire among the rural folks to look good, which is backed by purchasing power. It could be observed that the Indian cosmetic industry is undergoing active phase in terms of product development and marketing of cosmetics. Marketers



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