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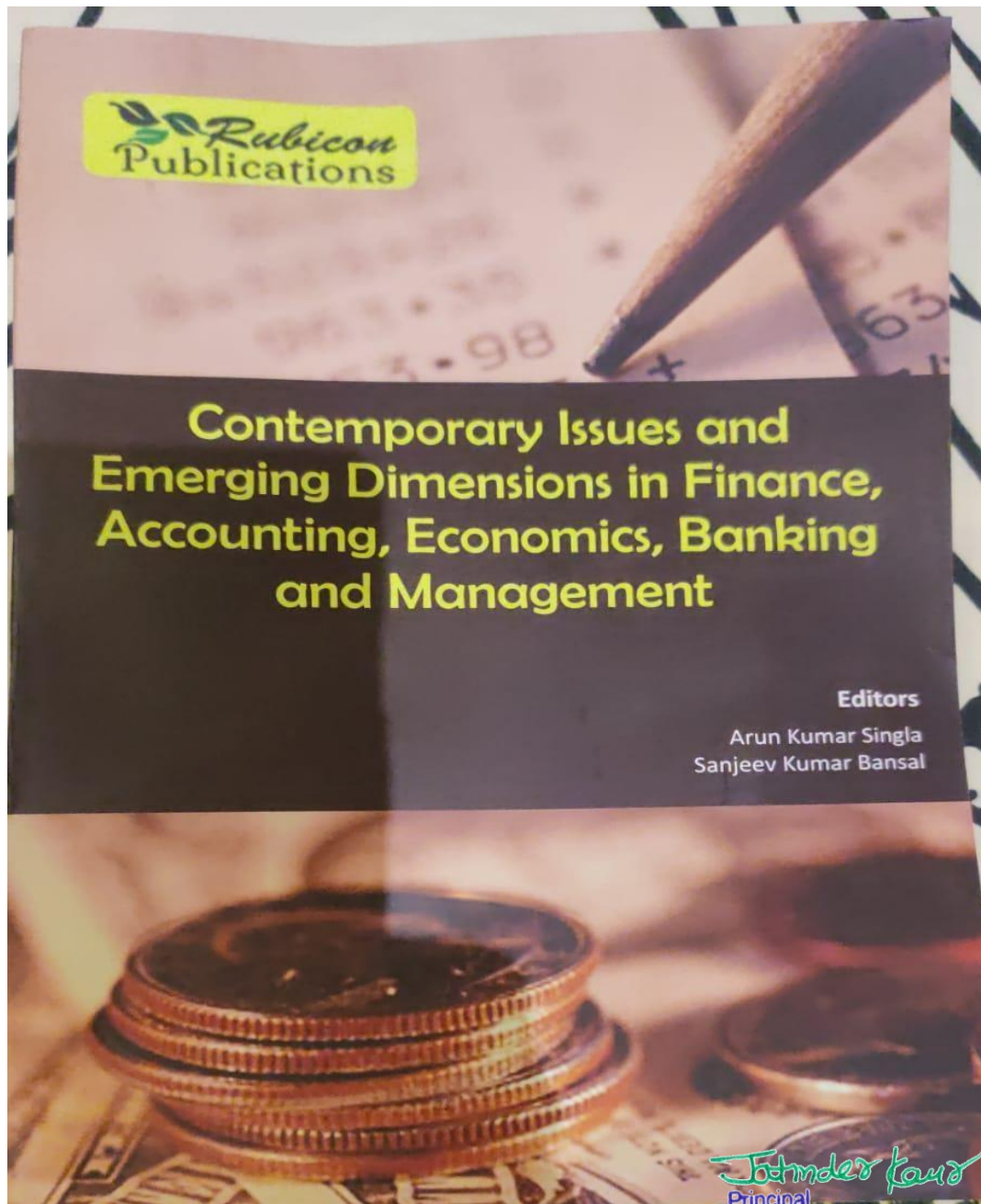
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2022-23

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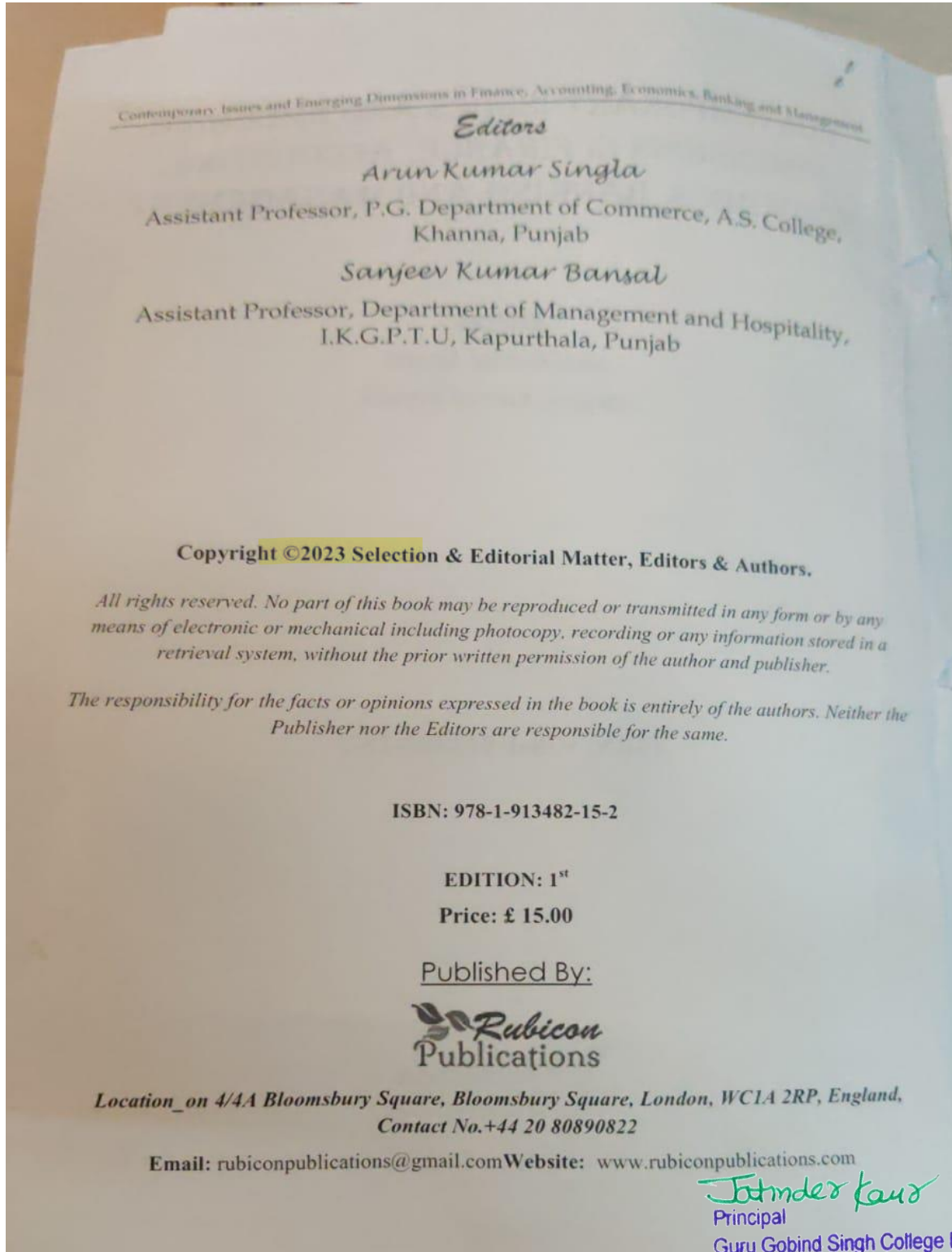


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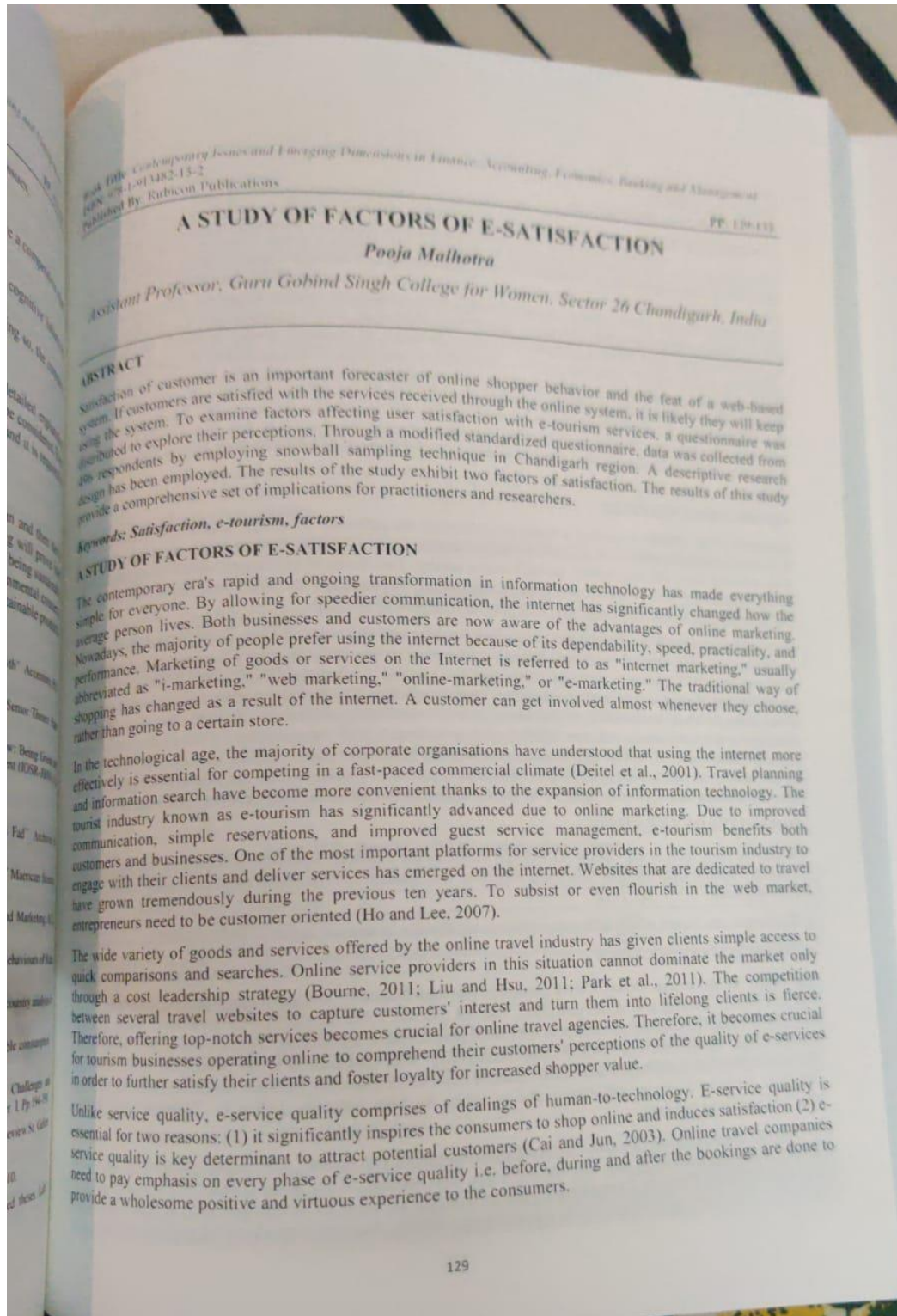


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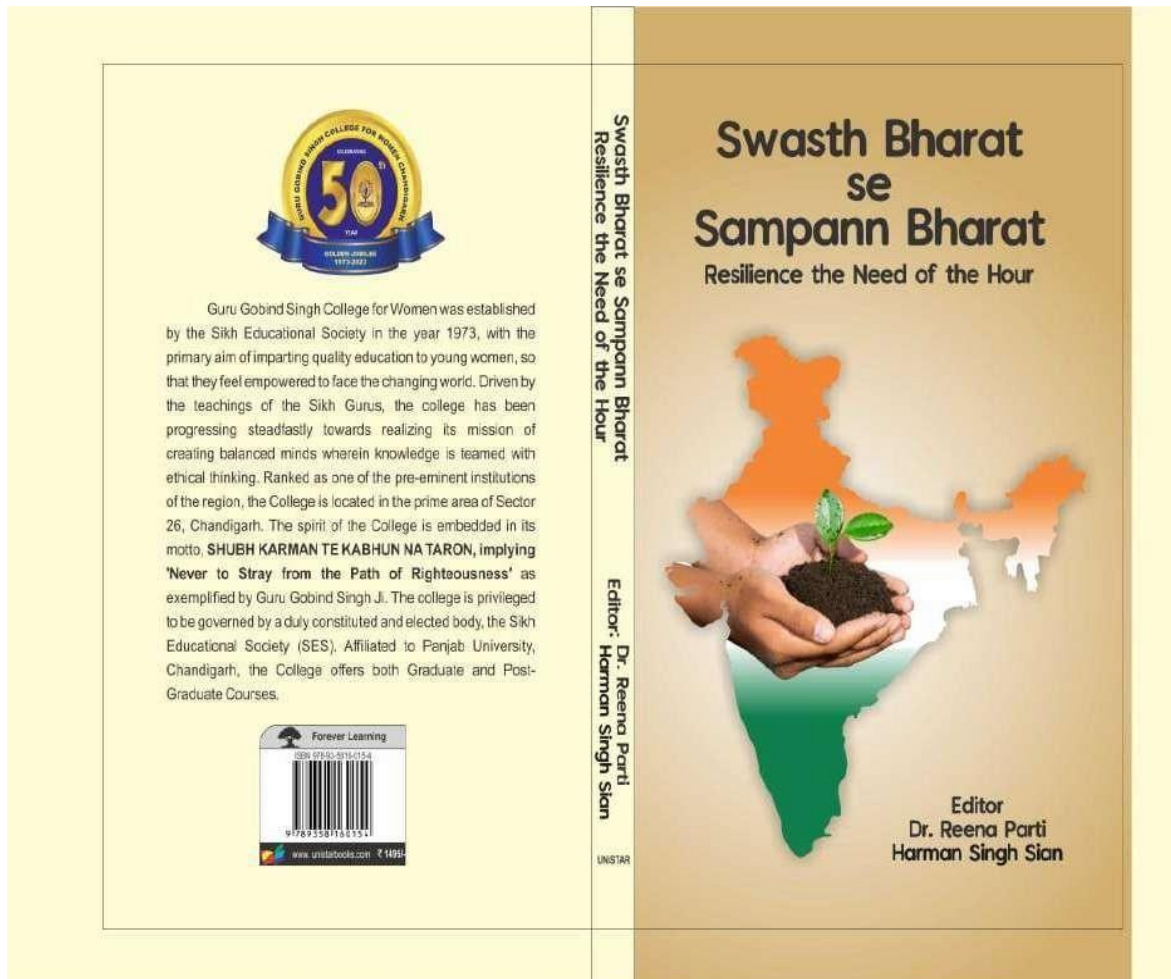
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2. Book Title: Swasth Bharat se Sampann Bharat Resilience the Need of the Hour

Chapter: Income Disparity in India



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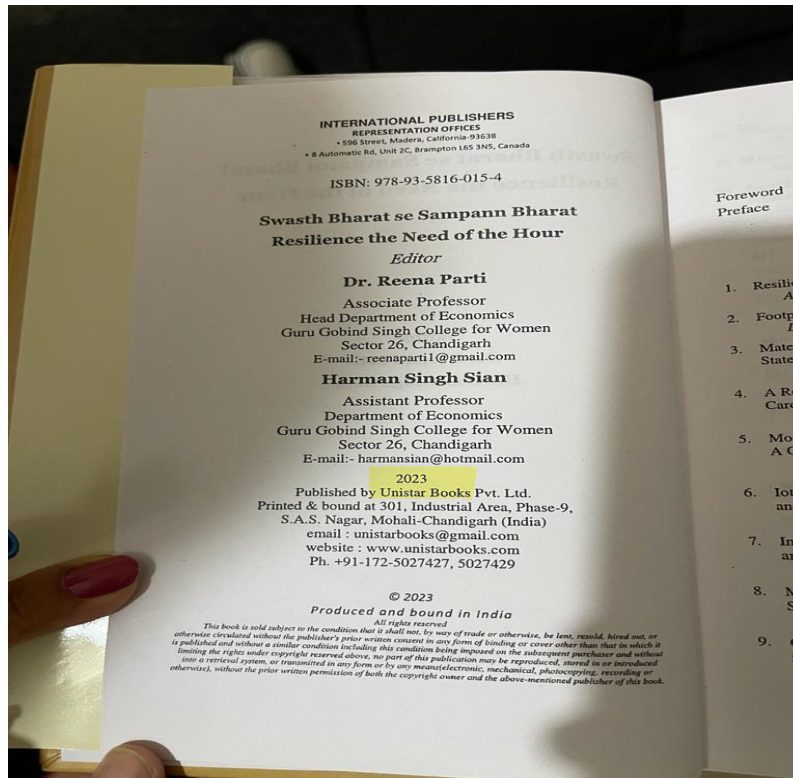


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Chapter-14

Income Disparity in India

Harpreet Kaur*

ABSTRACT

India, along with being one of the populous countries on the planet also leads in terms of economic and socio-economic inequality. Through this paper, we can look at major trends in income distribution and disparity, considering factors such as unemployment, racial backgrounds etc. The primary reasons we have identified for the income disparity are rising informal employment, rapid globalization, lack of skilled workers. We've taken a bottom-up approach in understanding the consequences of said inequality and in looking at government initiatives to solve the same. We've ended the paper the paper with policy suggestions for the government regarding further changes.

Introduction

India is one of the world's most populous countries, but it is also one of the poorest. For example, India has an average income per capita that ranks 93rd in the world. The Gini Coefficient for India is 0.486, which means that almost half of all Indians share their income with just five percent of people who live in India. Even so, India has one of the highest percentages of millionaires in the world. The ratio of the share of income going to the top 10 percent of income earners in India is 58%, which ranks 27th among all countries in the world. The data in a recently published report by Credit Suisse has revealed that there is a huge gap between rich and poor people in India, with 1% of its population accounting for almost 21% of its wealth.

India's poor are concentrated in urban areas, where workers are subject to high unemployment rates. The unemployment rate in the major cities is estimated to be between 3-5%, while the overall unemployment rate of Indians is around 6%.

High levels of inequality can be noted in India's economy, not

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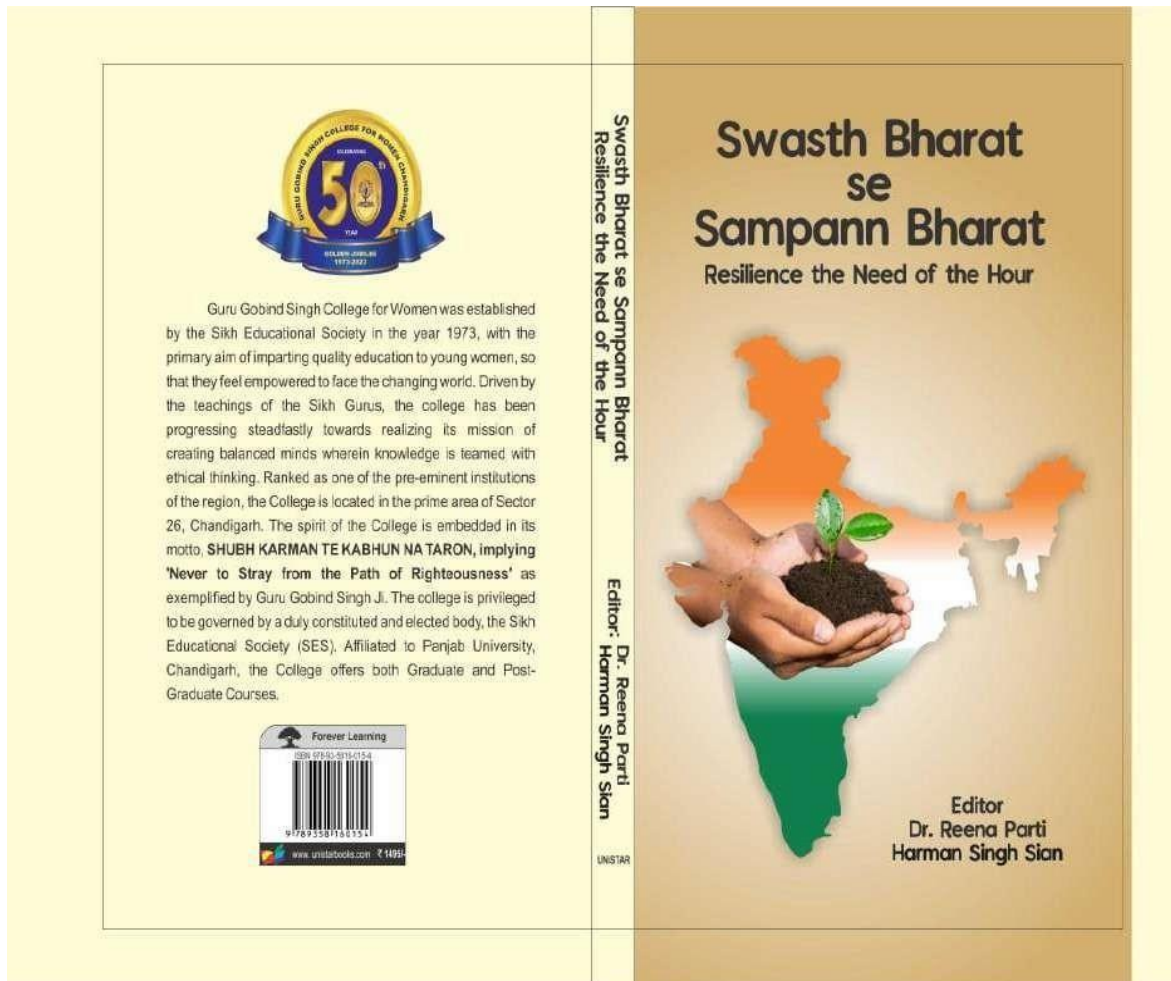
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3. Book Title: Swasth Bharat se Sampann Bharat Resilience the Need of the Hour

Chapter: Public Libraries and Well -being: A Case Study of T.S. Central State Library, Chandigarh



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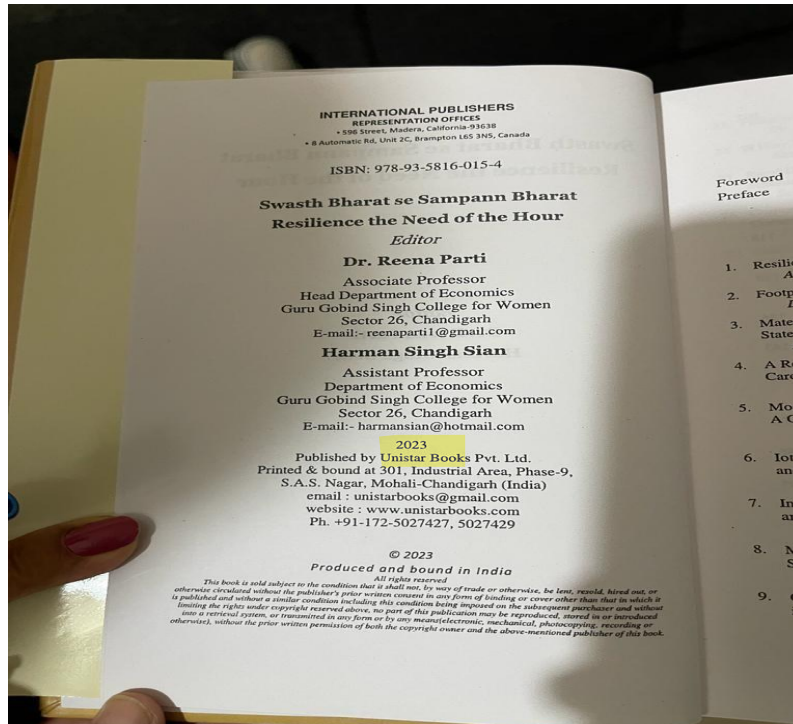


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Chapter-27

Public Libraries and Well-being: A Case Study of T.S. Central State Library, Chandigarh

Ms. Sukhdeep Kaur*
Dr. Navkiran Kaur**

Abstract

Mental health has taken significance when discussing people's general wellbeing. Well-being can be summed up as having a positive outlook about life and feeling well. The COVID-19 pandemic caused a new wave of mental health issues for many groups globally, and pushed the subject of support to mental health and well-being into even sharper focus in 2020. Libraries as committed towards the society's well-being worked hard especially during this COVID-19 pandemic to support their clientele in all the possible manners. It was very challenging to offer traditional support services when everything was shut due to lockdown. But libraries innovated new ideas to reach their users, and offered services that catered the needs of the community. People have an innate trust for libraries. Additionally, library services are in a great position to meet the health and well-being needs of people from a variety of backgrounds, making them the perfect tool for assisting public healthcare institutions in reaching out to diverse communities. The public libraries have full potential in promoting community's mental and physical health, self-care and well-being. During the COVID-19 pandemic, libraries may it be academic or public libraries supported their users through various resources, services and activities to promote their health and well-being. In this study, an effort is made to study the role of T.S. Central State Library of Chandigarh as a community organization in promoting and supporting physical and mental well-being of its users especially during COVID-19 pandemic.

Keywords: Mental Health, Well-being, COVID-19 Pandemic, Public Libraries, T.S. Central State Library, Chandigarh

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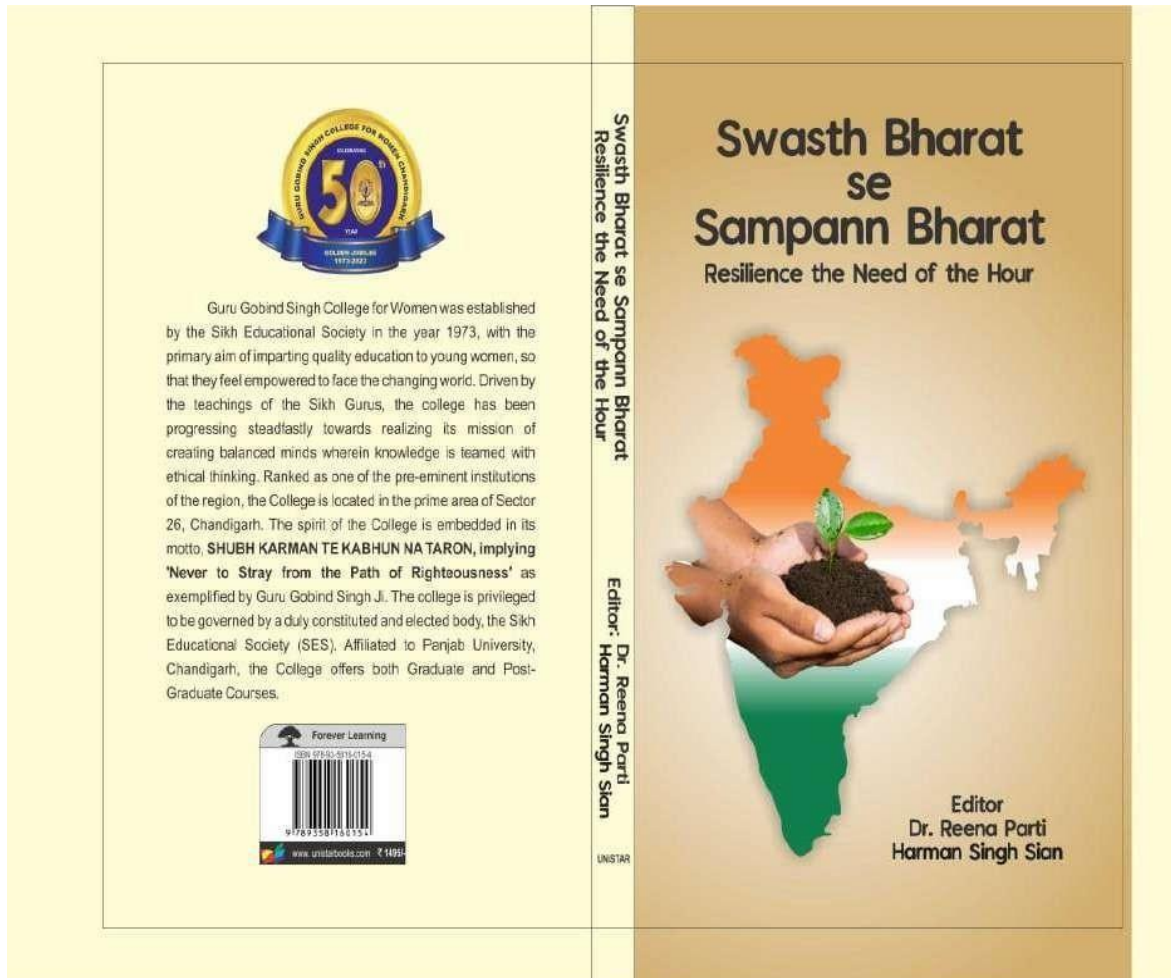
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4. Book Title: Swasth Bharat se Sampann Bharat Resilience the Need of the Hour

Chapter: Corporate Social Responsibility: A Tool for Community Development



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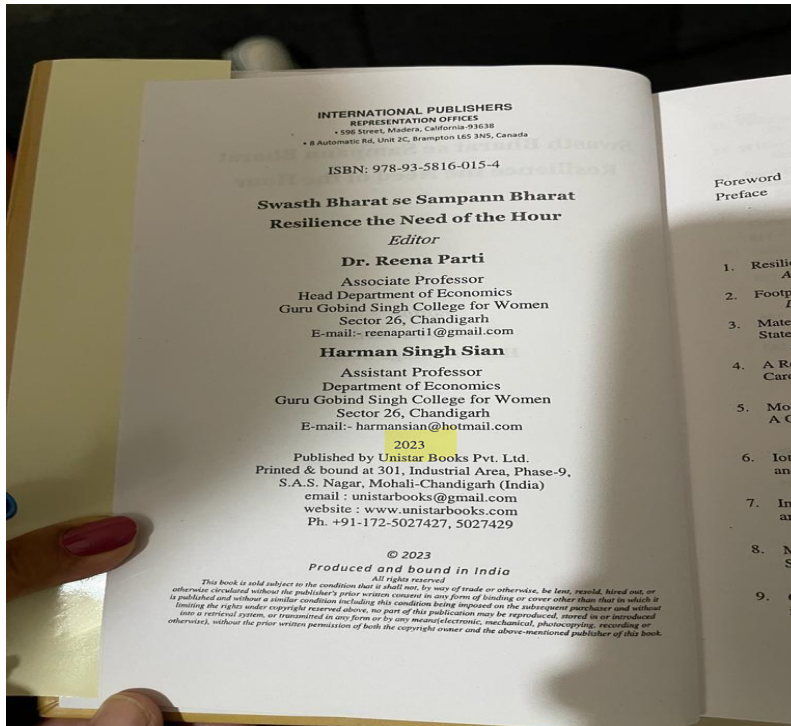


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Corporate Social Responsibility: A Tool for Community Development

Dr. Sonia Sharma*

Abstract

Over the years the distinct roles of Government and business has become blurred. In the past, encouraging development was thought to be the government's main responsibility. Yet, business and industry are equally essential to a country's social and economic development. Business enterprises are no longer expected to fulfil their historic function as purely profitable entities in the globalised economy. They now understand that they must adopt social responsibility if they are to continue to be successful and secure long-term viability in a rapidly changing environment. Corporate Social Responsibility is a corporate strategy that promotes sustainable development by benefiting all stakeholders on an economic, social, and environmental level. The goal of regulatory authorities was to force all for-profit corporations to donate a portion of their income to CSR initiatives or support government in economic development. The objective of this study is to examine the CSR initiatives of the top 7 companies, selected on the basis of CSR spending and their contributions to various Indian economic sectors. This study's methodology is based on secondary data that was obtained from the national CSR portal and websites of the selected companies. The study concluded that health care and education is the priority areas for social investment. More CSR spending on research and innovation as well as the eradication of social inequities in the society like women empowerment and employee's rights should be encouraged.

Keywords: *corporate social responsibility, education, development sectors, Social investment, Health sector*

Introduction

Since the beginning of industries, the obligations of the business world and large corporations to serve the society have been

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5. Conference Proceeding: Classification and Analysis of Virtual Private Network

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Classification and Analysis of Virtual Private Network
Nikhil Barya; Azhar Ashraf; Maninder Kaur; Shikha Uniyal Gairola
2022 International Conference on Cyber Resilience (ICCR)
Year: 2022

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Classification and Analysis of Virtual Private Network

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Abstract:

A VPN is a virtual private network that extends the private network across the world toward the public network. A VPN can enable the user to send and receive the data and information through the shared data from the public network when from one device to another over the private network. Over the internet, the Virtual Private Network refers to the computer network that uses a private channel for IP Addressing. These private IP Addresses are not allocated to any specific organization. These IP Addresses are most used by Local area devices like residential, office, and many organizations. Lots of user's worldwide resort to VPN clients to access a blocked site, more generally for privacy and security purpose.

In this paper, we first analyze the fundamentals of VPN it is working, and its architecture. We perform several passive and active measurements to know about the accuracy, behavior, speed, time, and traffic manipulation of VPN based setup. This paper holds the types, classification of various protocols, and router to router connection establishment to perform hidden layers for data transmission. Security and privacy are the main issues that reveal several instances of VPN like the use of insecure VPN tunneling protocol, default IP address, subnet masks, and the Domain name system (DNS) traffic leakage. The Routing technology plays a very important role in the huge area of a network from Universal by providing secure data transmission over the internet.

I. INTRODUCTION:

Virtual Private Network:

VPN stands for a (virtual private network). This technology is most likely to be used nowadays across the world to access blocked content and is more likely for privacy and security over a less secure network such as the internet. A VPN encrypted connection for the user to send information through tunneling protocol over the internet. The virtual private network provides access for the user through a private network with the use of various protocols like RIP Routing (Routing information protocol), OSPF (Open-Source

path first), and ERGP (enhanced interior gateway routing) [1]. The primary concern for using VPN is to provide privacy and accuracy. VPN encrypts data from the client computer and the server meaning only the computer with the correct decoder can read the data. The virtual private network is basically two Remote access VPN and Site to Site access VPN [2]. Network: A network is a set of computers sharing resources that contain nodes for sharing resources. The computer uses the communication protocol to communicate from one computer to another. Networks are the group of computers that are linked to each other through switches, and routers and communicate through each device, and share resources, data, and applications. Computer networks are divided into LAN, MAN (Metropolitan area network), and WAN (Wide Area Network). These three categories' networks help to manage the area width of the network. LANs are used for the local area like two or more personal computers through communication media through twisted pair cable, switches, subnets. MAN (metropolitan Area Network) it covers a large geographical area by connecting different LAN to form large area of network. WAN is a (wide area of network) that extends over the large area like country. WAN is widely used in wide area of field like education, business, and government sectors [3]. In this paper we perform implement the VPN with the help of dynamic routing. This routing is further categorized into three protocols.

RIP Routing: Routing Information Protocol.

OSPF Routing-Open source first Protocol.

EIGRP Routing: Enhanced interior gateway routing.

In this paper, we perform the RIP routing to perform the VPN implementation. First create a RIP routing information protocol by using PC, switches, and end-to-end data transmission devices. We perform various operations like IP Address, subnet mask, and default

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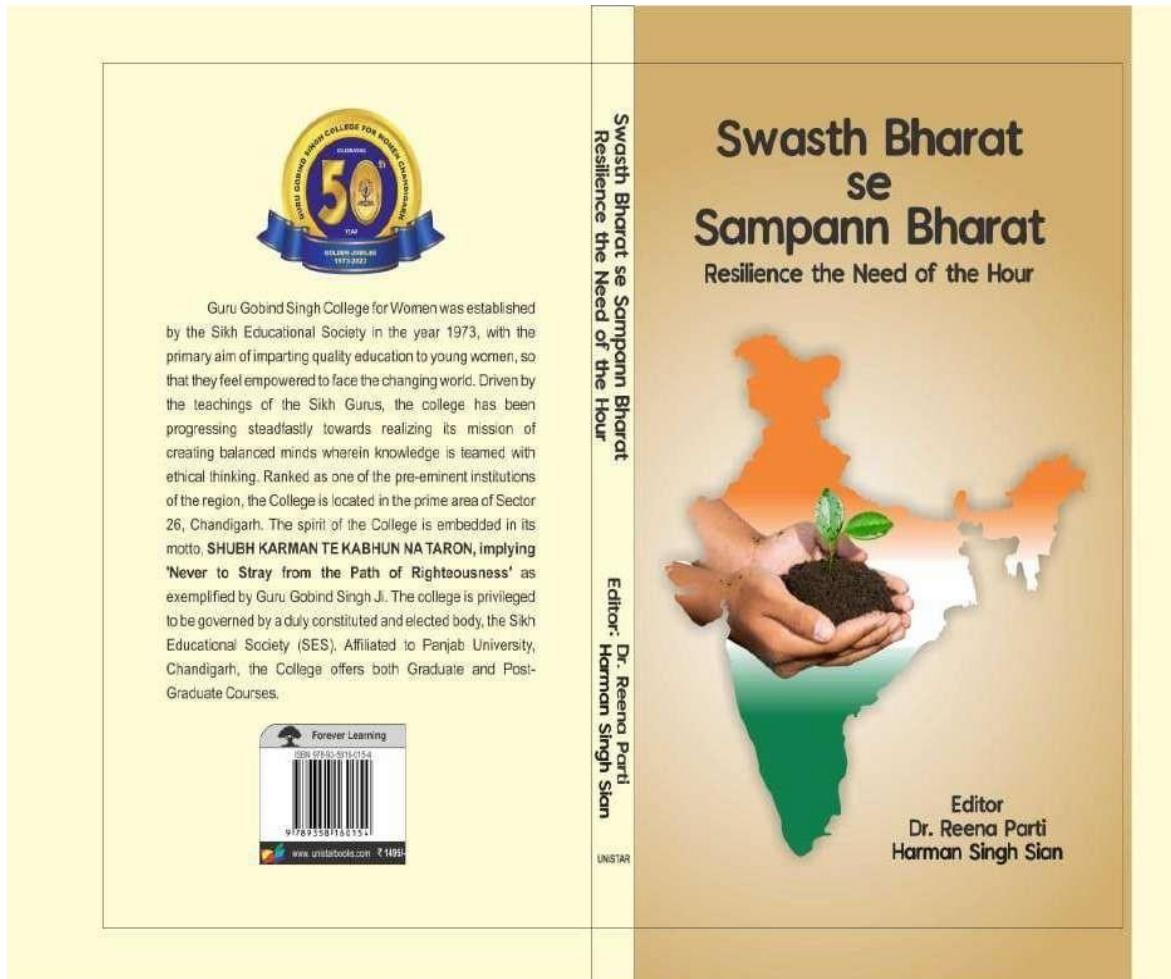
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6. Book Title: Swasth Bharat se Sampann Bharat Resilience the Need of the Hour

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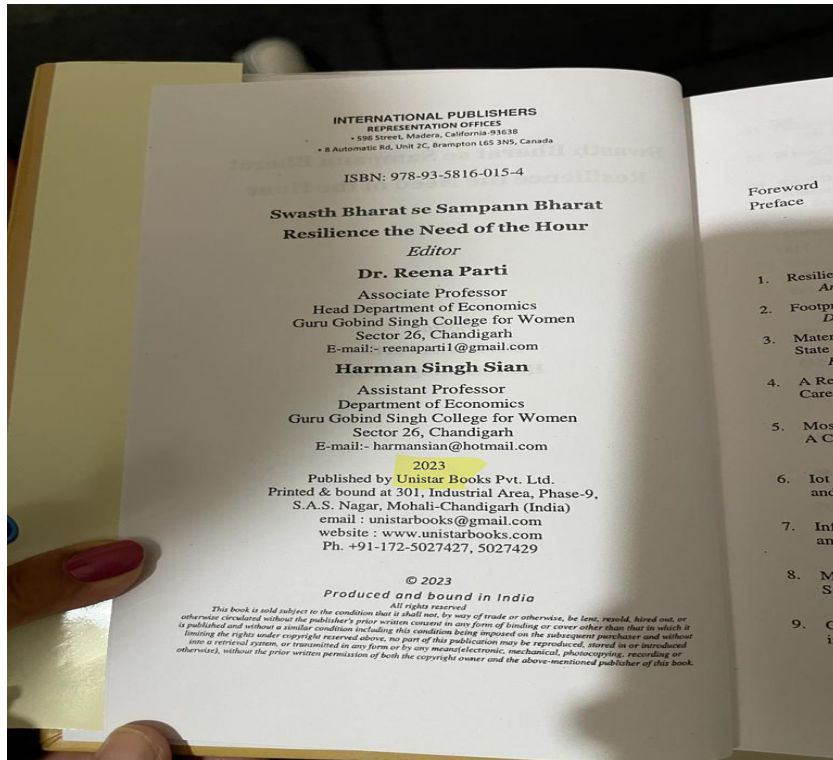


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Chapter-8

**Medical Tourism: A Burgeoning Approach
Towards Sampann Bharat**

Dr Pooja Malhotra*

Abstract

Medical tourism industry is now frequently referred to as "Medical Value Travel" The Indian is crucial industries with the ability to spur India's economic development and help the country reach its "Aatmanirbhar Bharat" goal. The "Heal in India" campaign aims to make India a major destination for travellers interested in health and wellness, and the government has created a comprehensive plan to accomplish this goal. India is the country's perfect fusion of conventional, complementary, and alternative medical practises, including Ayurveda along with world class infrastructure and expert medical staff is helping country achieve new heights in coming years.

Key words: Medical, value, travel, destination

Introduction

It is beyond dispute that the tourist industry is becoming a more significant economic force and has the potential to be used as a tool for development. It is a significant factor in a nation's growth, but also enhances the quality of people's lives by having the ability to provide significant amounts of diverse jobs. Currently, tourism is crucial to the growth of the global economy and one of the main sources of income for both developed and developing nations (Costa 2017; Mason 2015). Given that it provides a variety of cultural, social, technological, experiential, and natural items for leisure and business, tourism has emerged as a key pillar for sustainable development in both developed and emerging nations. Nearly half of India's GDP was produced by the services sector in 2021. Before the pandemic, India's travel and tourism sector's contribution to GDP was 7%. This sector before pandemic was a major contributor to GDP growth, foreign exchange earnings and employment. Besides this medical tourism

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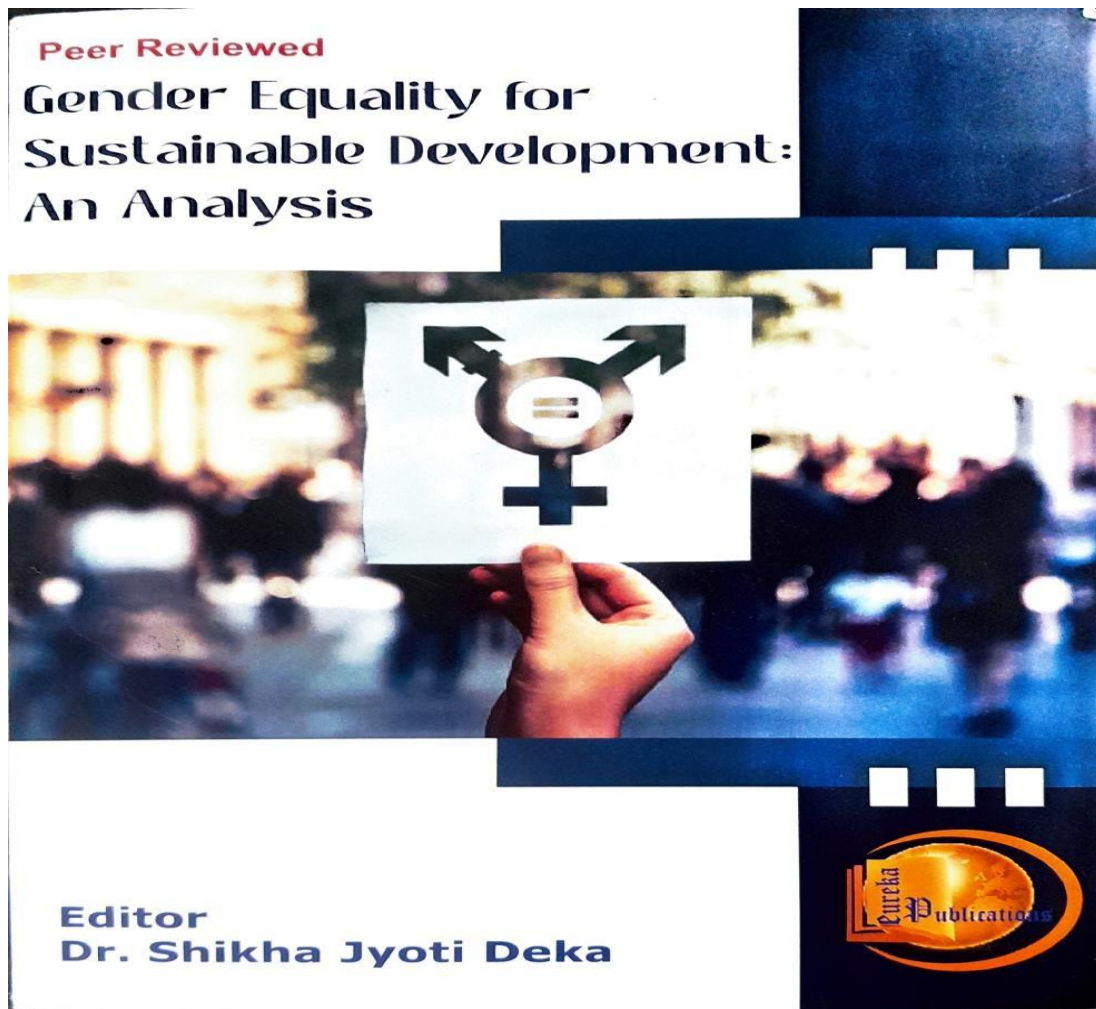
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Chapter: Gender diversity on boards: a strategy for sustainable development



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Gender Diversity on Boards: A Strategy for Sustainable Development

Dr. Sonia Sharma

Abstract

Gender equality is not only a fundamental human right, but it is imperative for a peaceful, prosperous and sustainable world. Gender equality is considered as an important ingredient in achieving sustainable development. The Equal participation of women and men in decision-making is an essential part of the fundamental principles of democracy and human rights. The recent report of (Deloitte 2022) suggested that Improving gender equality would lead to an increase in EU (GDP) per capita by 6.1 to 9.6%, which amounts to EUR 1.95 to EUR 3.15 trillion. Advancements in gender equality would lead to an additional 10.5 million jobs in 2050, which would benefit both women and men. Another study done by International Labor Organization (ILO) reported that when the percentage of women in the workforce will be doubled it would raise India's GDP to US\$700 billion by 2025 and increase the growth rate from 7.5% to 9% (EY2022). The Purpose of this study is to evaluate why gender diversity matters on boards and review the present scenario of women's representation on boards of directors globally as well as in India. Finally, the impact of mandatory recommendations on gender diversity is examined in NSE listed companies. It has been found that women are poorly represented on the corporate boards of listed firms in India which is lower than 20 per cent and still there are 50 companies (2.48%) without single women on board. There is significant increase has been noticed in women on boards from 8.91 % in 2014 to 18.67% in 2022. But this status on women on board does not put India in a favorable position as compared to other countries. Past researches have shown that a single woman on the board is not able to make much of an impact. It is suggested that to make diversity valuable and effective, clearly a critical mass of women representation is required.

Keywords: Gender diversity, women directors, Board of Directors, gender equality, glass ceiling.

Introduction

Gender equality is not only a fundamental human right, but it is

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ONLINE VOTING SYSTEM

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ABSTRACT

This analysis has shown that candidate selection often involves politics, and that whenever voters vote for their elections, they end up with a typical exploitation and manual approach. Manually selecting it can usually lead to incorrect behavior. Therefore, it is necessary to introduce an online voting system. Often used to extend technology from physical voting systems to digital voting systems. This particular analysis envisions implementing an online voting system with options such as: B. A system implemented by each party and supported by options that tend to participate in voting. The main reason to switch from a traditional voting system to an online voting system is to save time and allow you to vote online from anywhere. Completed by using PHP as the backend language, half of the frontend using web technologies (HTML, CSS, JS, Bootstrap) and Microsoft SQL Server as information storage.

Keywords: Hypertext Markup Language, Cascading Style Sheets, Java-Script, Bootstrap, PHP, MYSQL, phpMyAdmin, XAMPP, MicrosoftSQL.

1. INTRODUCTION

Before days there has been a prison machine On paper. Currently, this digital machine does not require ballots or the like. All legal and qualified men and women can register online and vote through the system. There is no time overload for the user. The main advantage of this machine is that consumers can vote from anywhere, so they don't have to go back to the polling place. it is extra alternatives in comparison to the conventional prison machine [21].

That way, most people will forge their votes without fail. In a new crowd of leadership innovations, wherever online frameworks support speed of work, reduce failures and push the era of real-world results, manual racing frameworks become events. The Associate Degree Open Call Framework includes a majority-decision foundation whenever the general public needs to elect a state chief. India is currently using a manual racing framework that causes various kinds of problems [22]. Thanks to this paper count, there were issues that voters considered before or during the race, and issues that the organization considered after voting, primarily based on the racial framework. Web framework to embed paths. Recruiting voters, voting, confirming votes, announcing results, etc. are substitutes for appropriate explanations.

The current framework of this proposal, and therefore the planned framework, will help voters. Government use of assets such as proprietary frames and music organizations. In addition, the planned framework can reduce the risk of impurities [23].

1.1 RESEARCH OBJECTIVE

The main sim of this learning is to revolutionize the Internet voting platform by providing all the useful features for all basic levels of security.

The purpose of this survey is to make the voting method simple, fast and secure. The online voting system eliminates false votes that can occur with older voting schemes.

1.2 PROJECT ILLUSTRATION

The main goal of this paper is to develop an internet voting system, which may be lacking now. Just as the software

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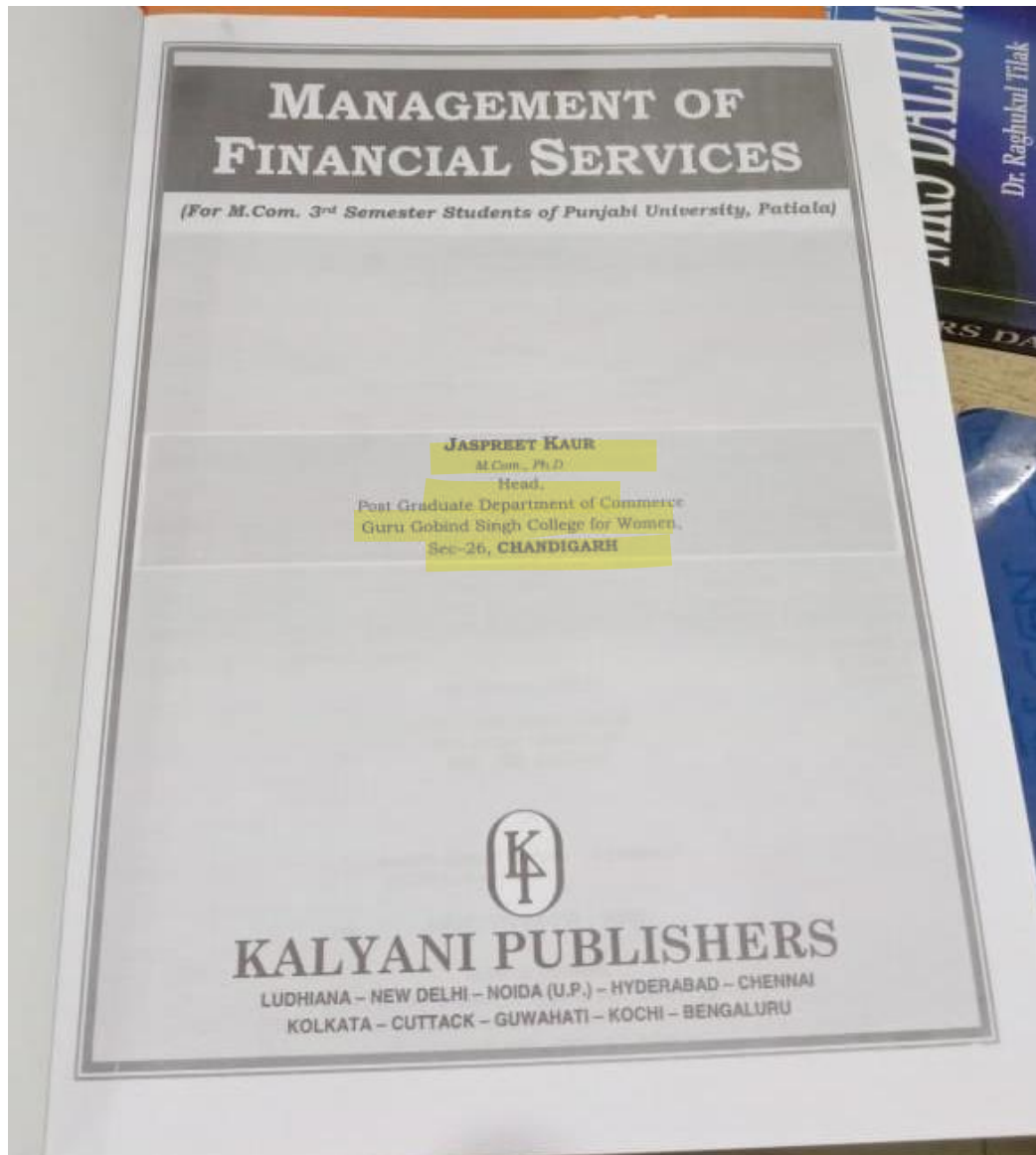
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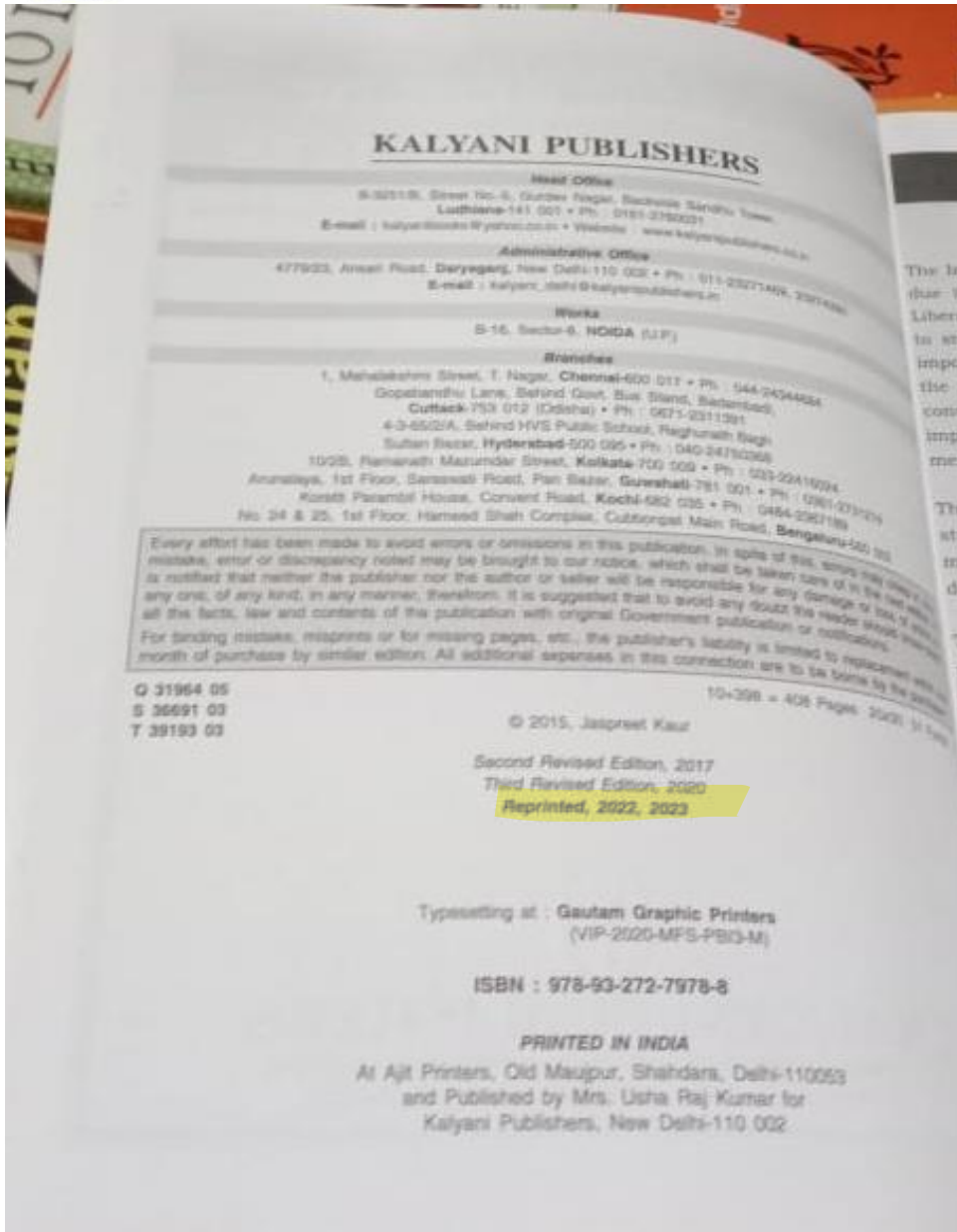


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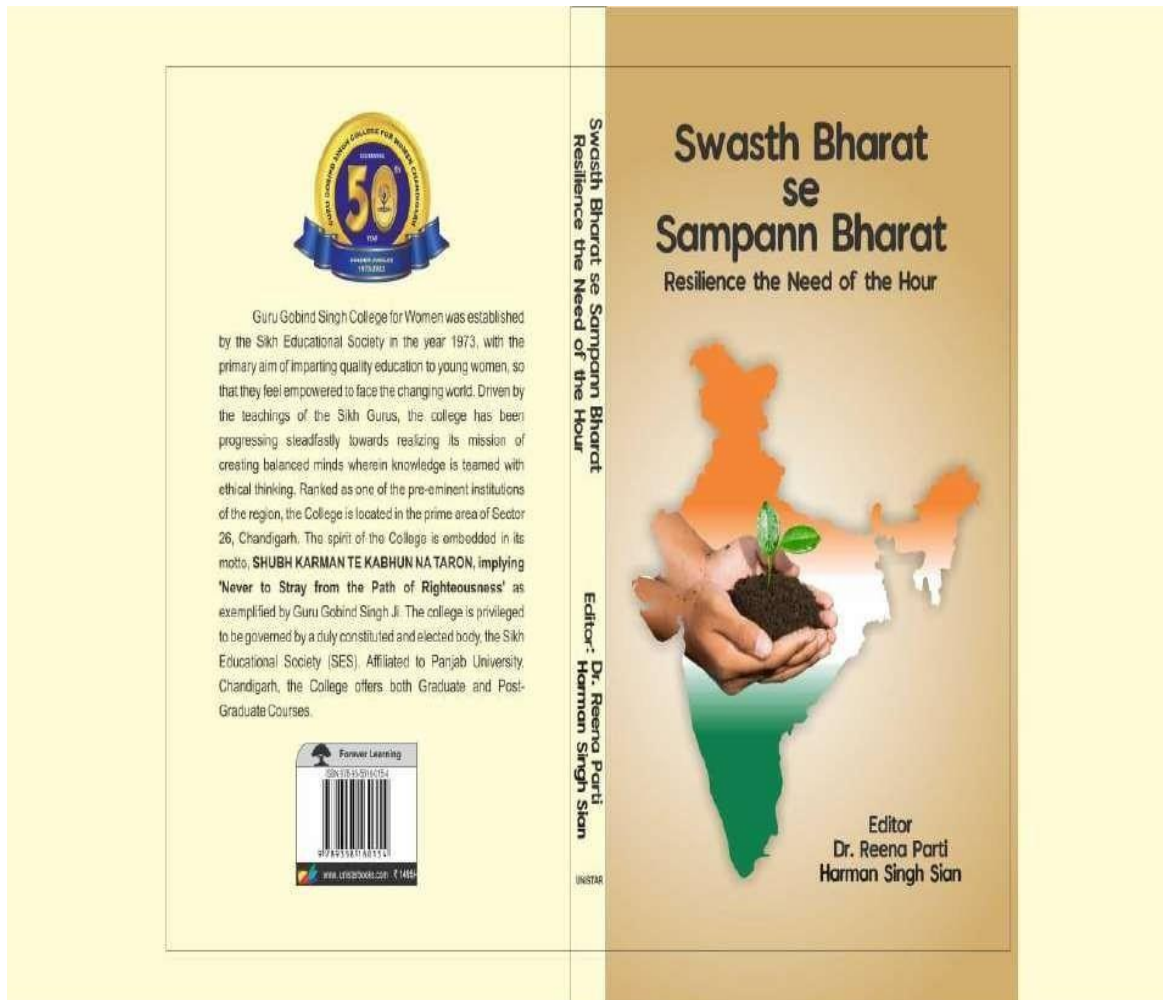
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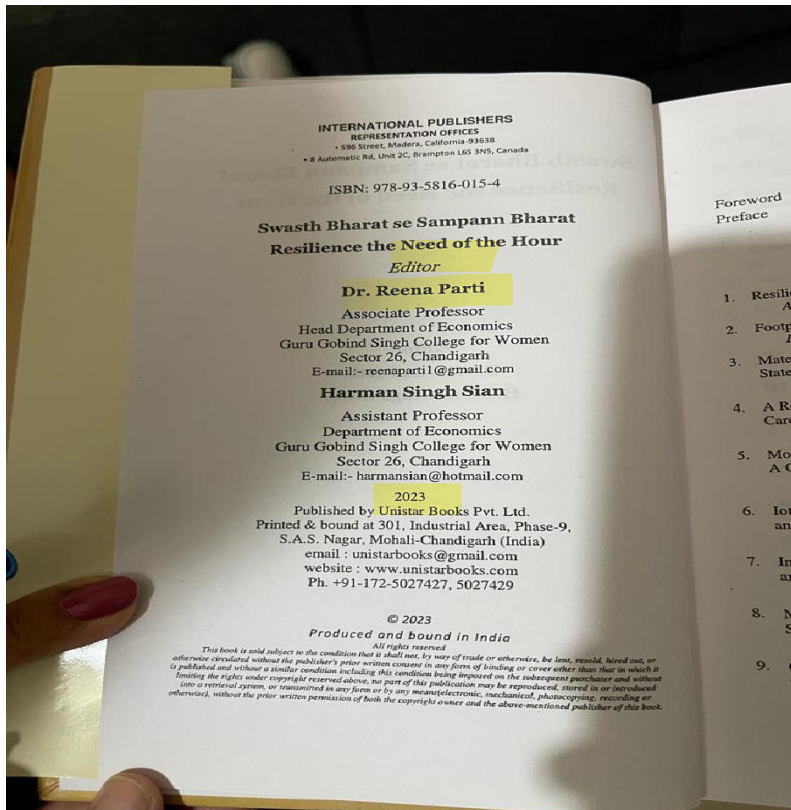


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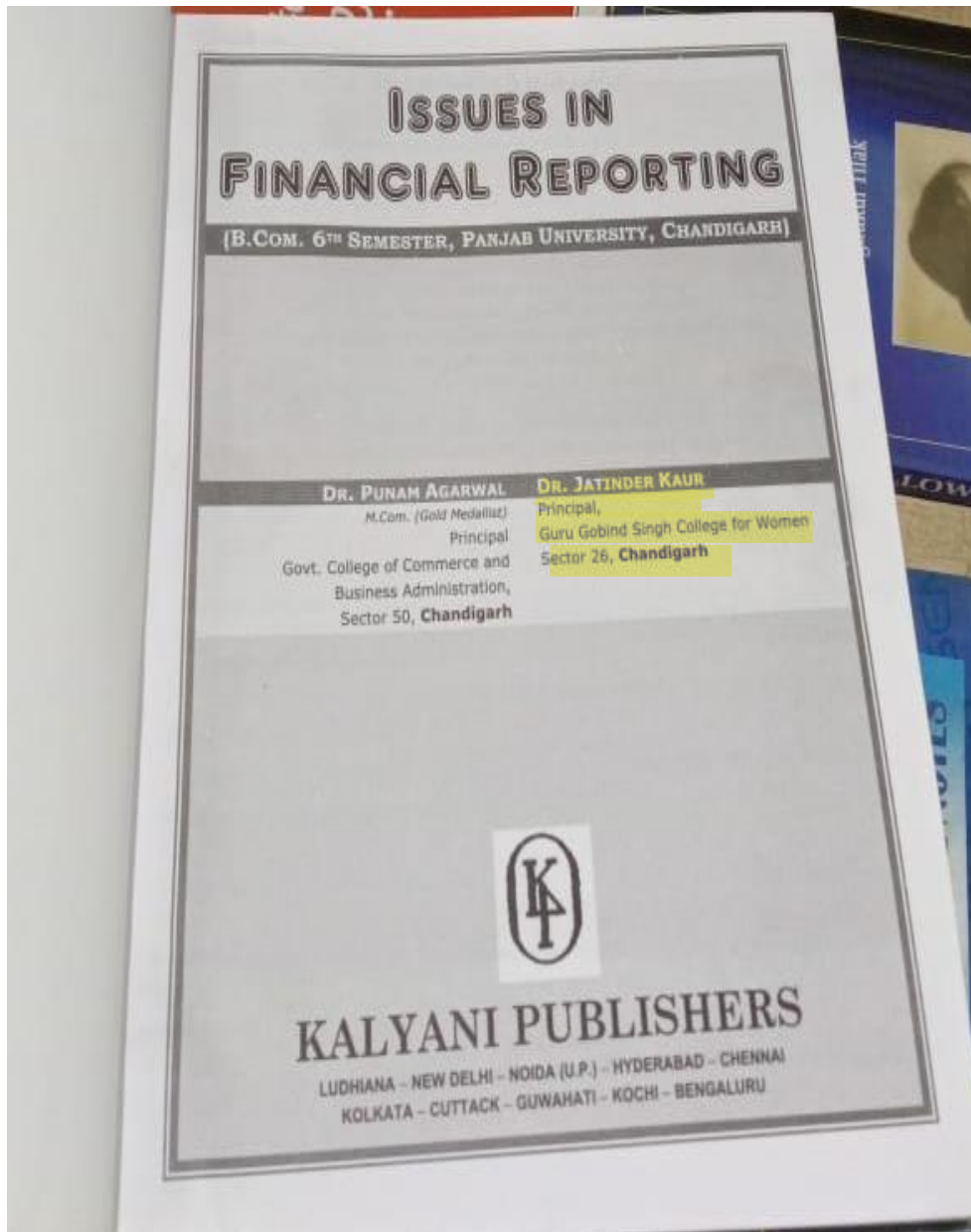
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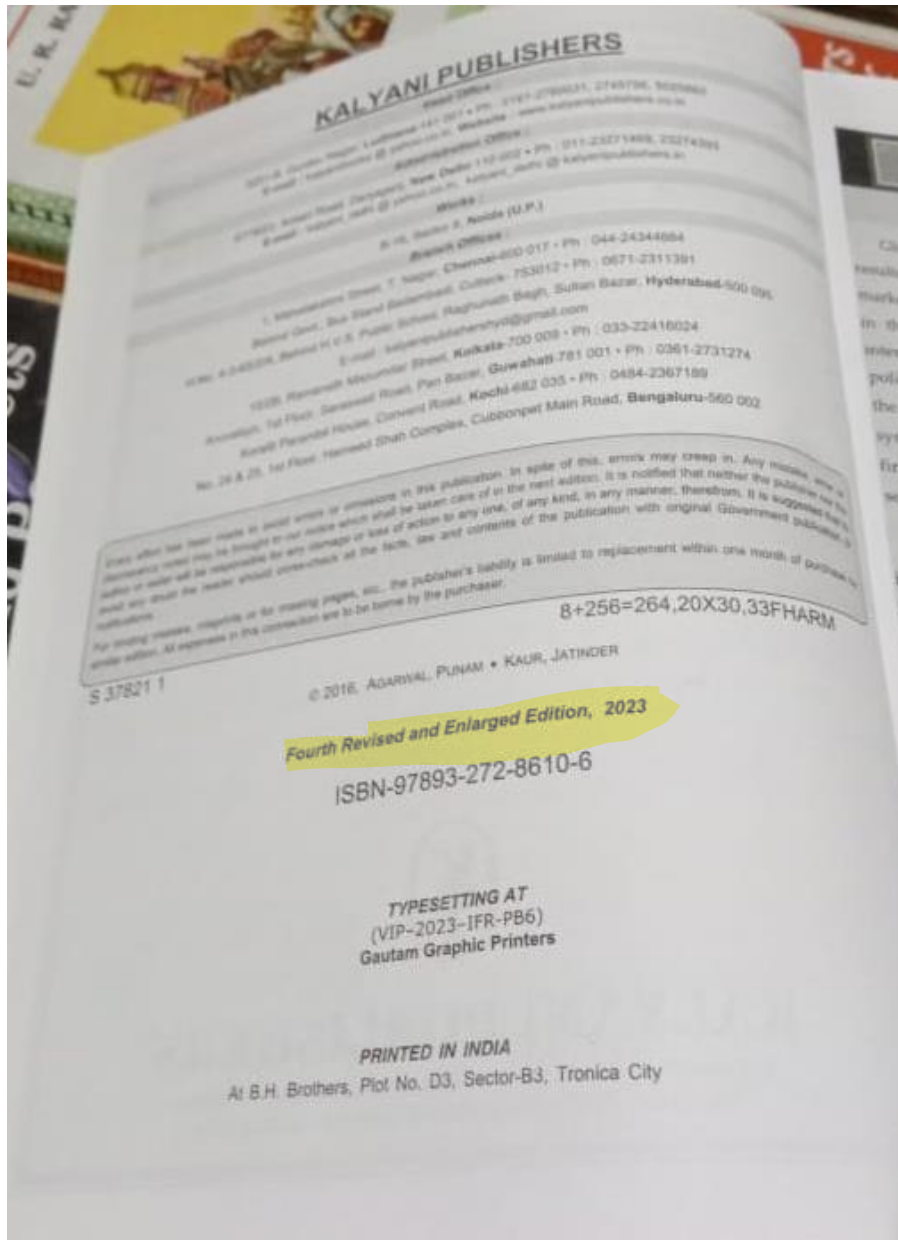


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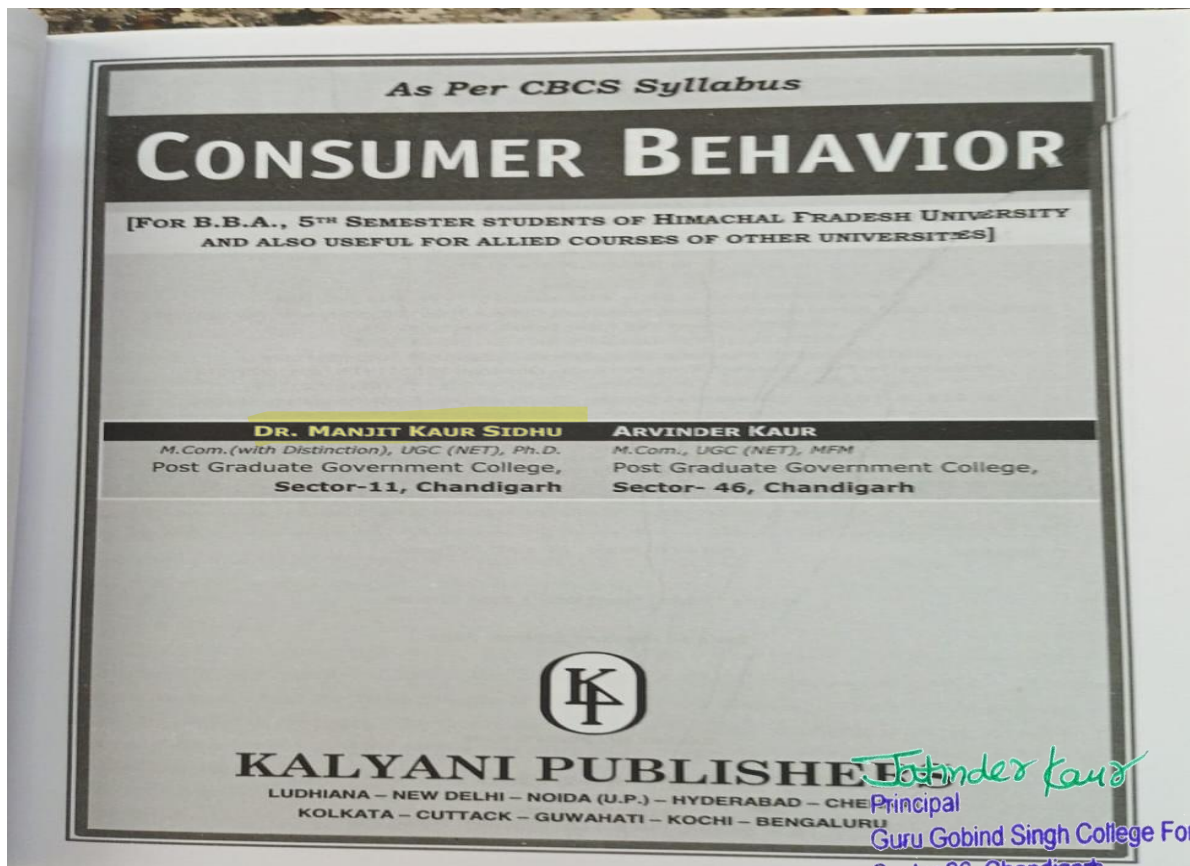
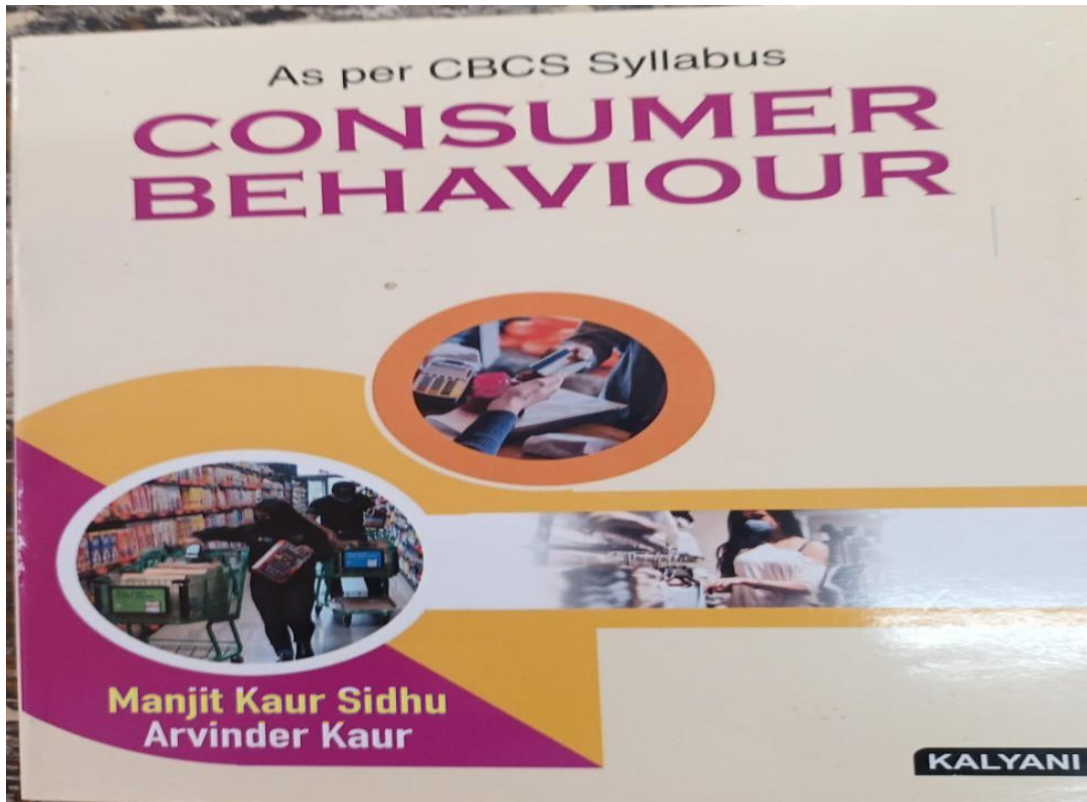
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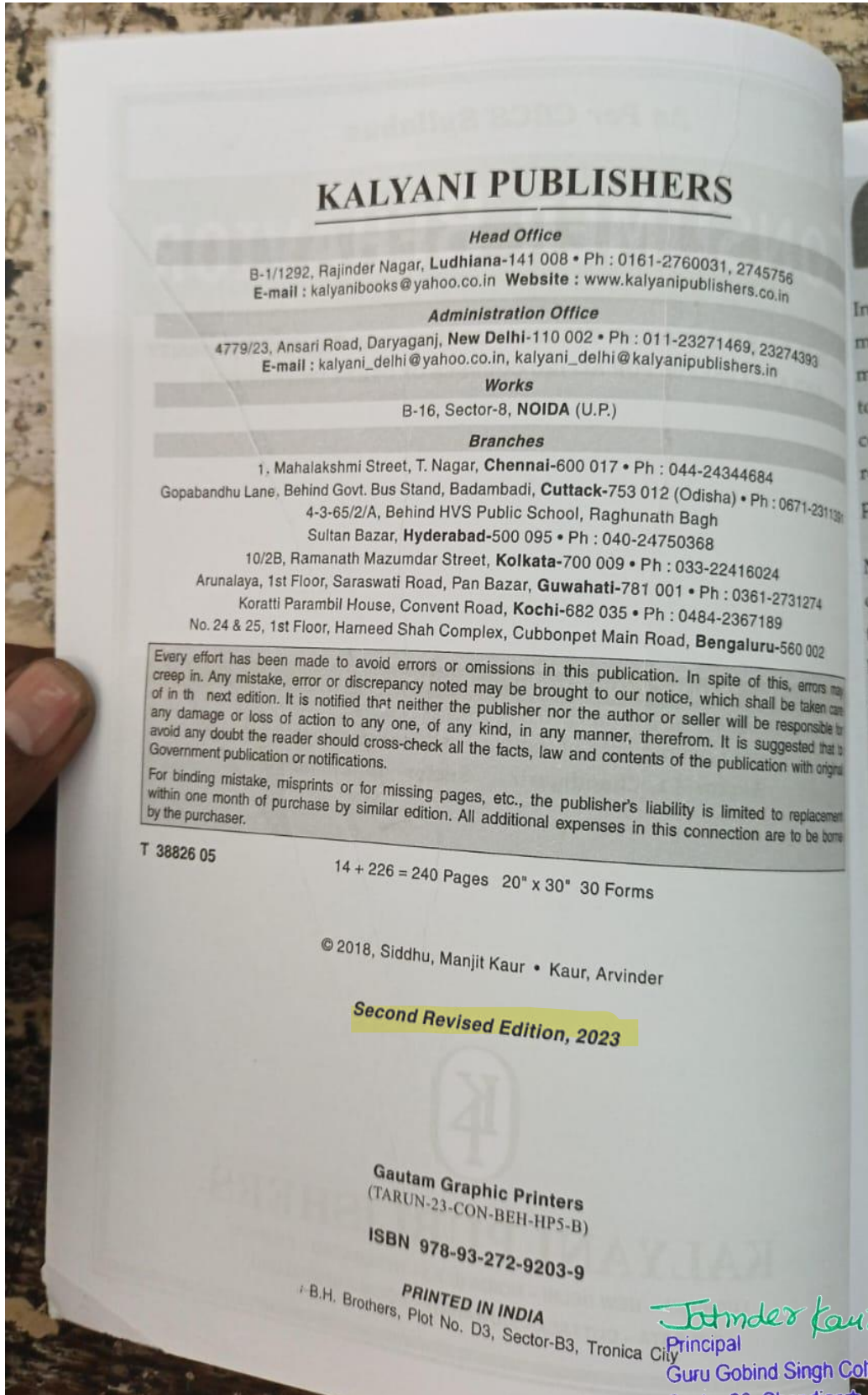


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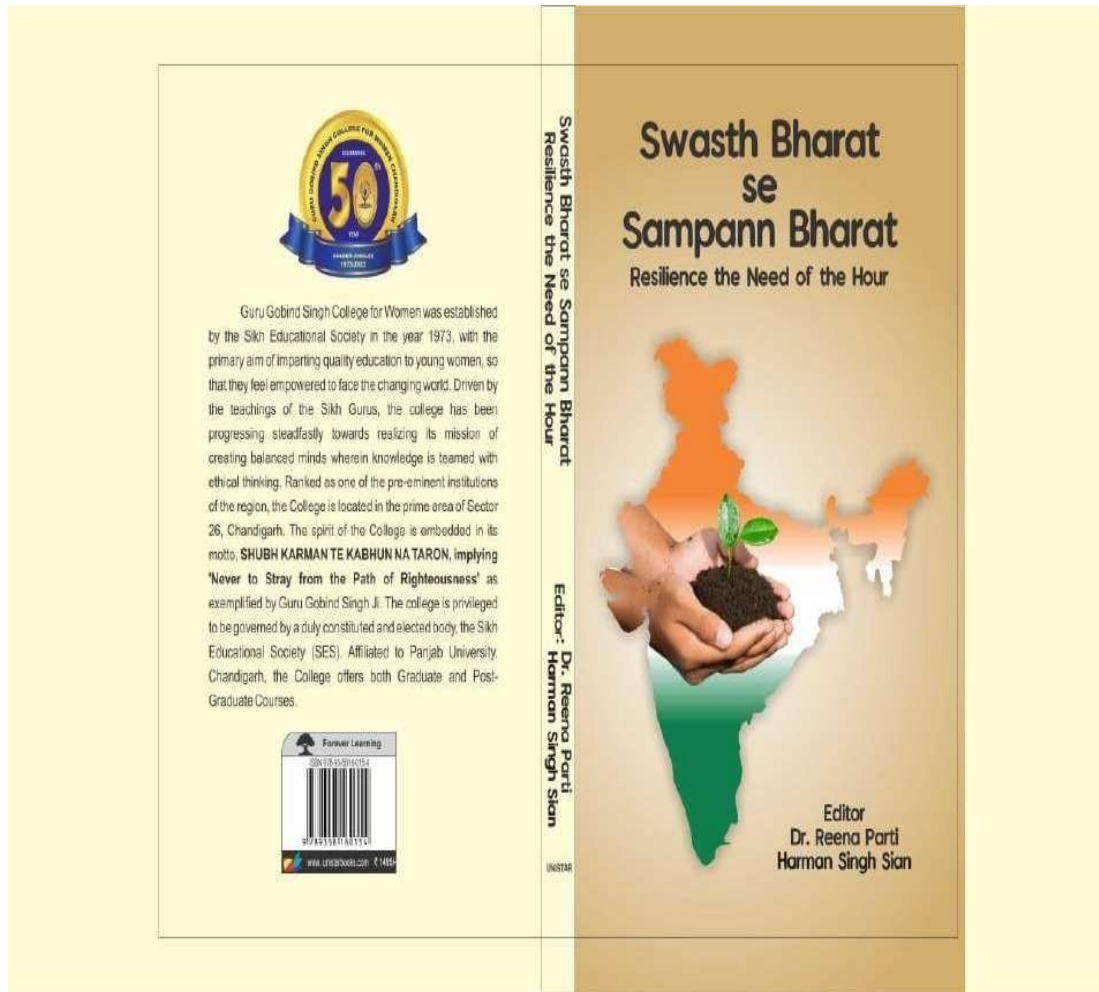
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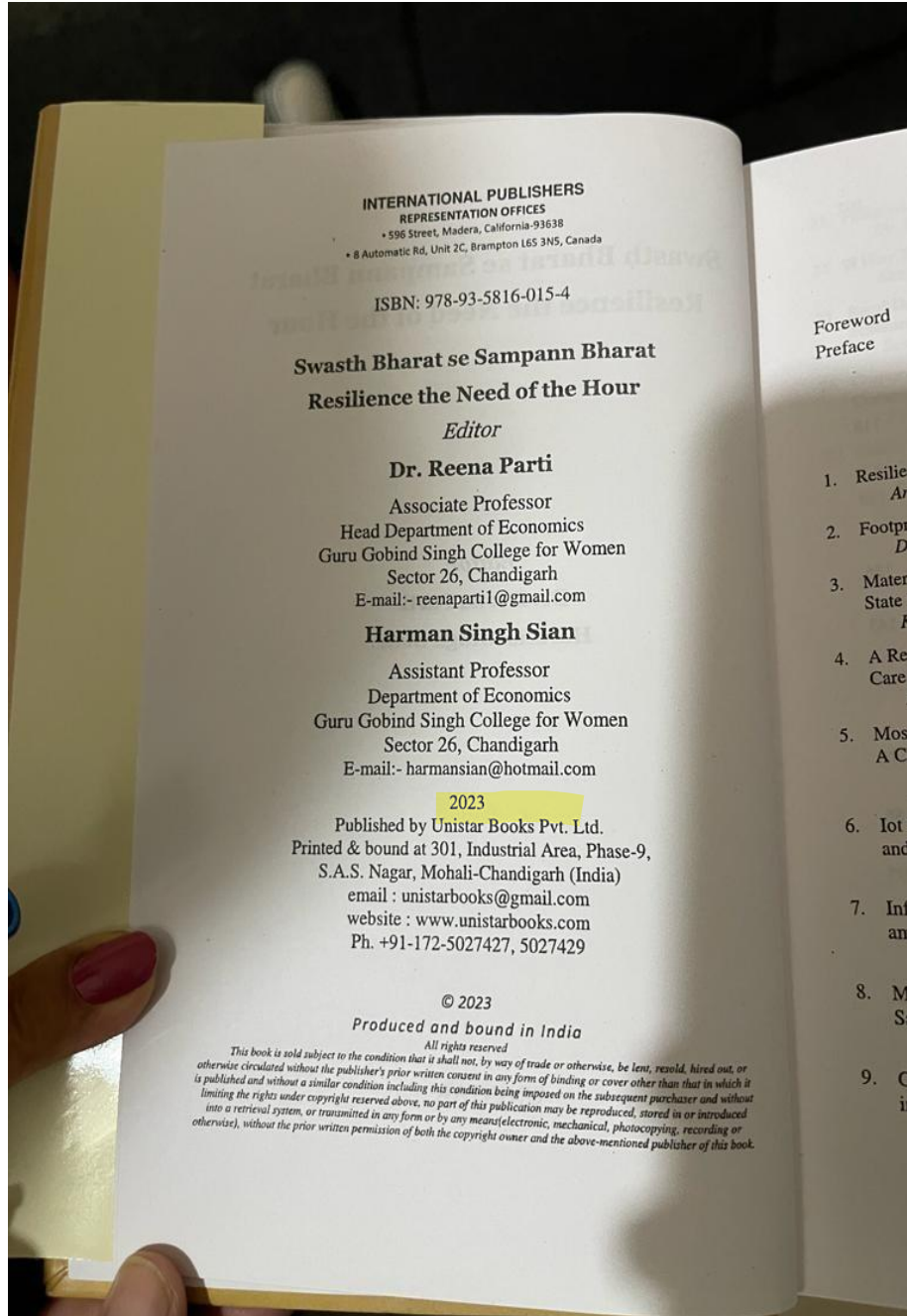


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Chapter-1

Resilience Journey of Tourism Post
Covid-19

Amandeep Kaur*
Dr. Amanpreet Singh**

Abstract

The COVID-19 outbreak has had an effect on the world business climate and has caused serious challenges for many different company sectors. The travel and tourism sector is among those witnessing serious negative effects. This study aims to evaluate and take into account the overall impact that this pandemic has had on the Indian tourism industry. It also proposes a framework for a sustainable recovery that would serve as a roadmap for all the stakeholders in the Indian tourism industry as they forge ahead in the post-pandemic era. It will further discuss various strategies framed by government and hospitality sector for its resilience.

Introduction

The World Health Organization (WHO) proclaimed COVID-19 a pandemic in January 2020, and it has since spread to nearly every nation in the world. According to the World Health Organization, the pandemic has spread rapidly over the world, with 187,086,096 confirmed cases and 4,042,921 deaths as of July 14, 2021. In India, there have been 30,907,282 confirmed cases and 410,784 deaths.

The COVID-19 epidemic has caused a massive shock to the world economy, which was already under stress in 2019. The impact of the pandemic on demand, supply, employment, and liquidity has left the economy reeling. The pandemic had a significant influence on worldwide economic activity in 2020, with a projected contraction of the global economy of 4.9%, according to the Global Economic Outlook Updated by the International Monetary Fund.

The travel industry has suffered a substantial fall in demand for

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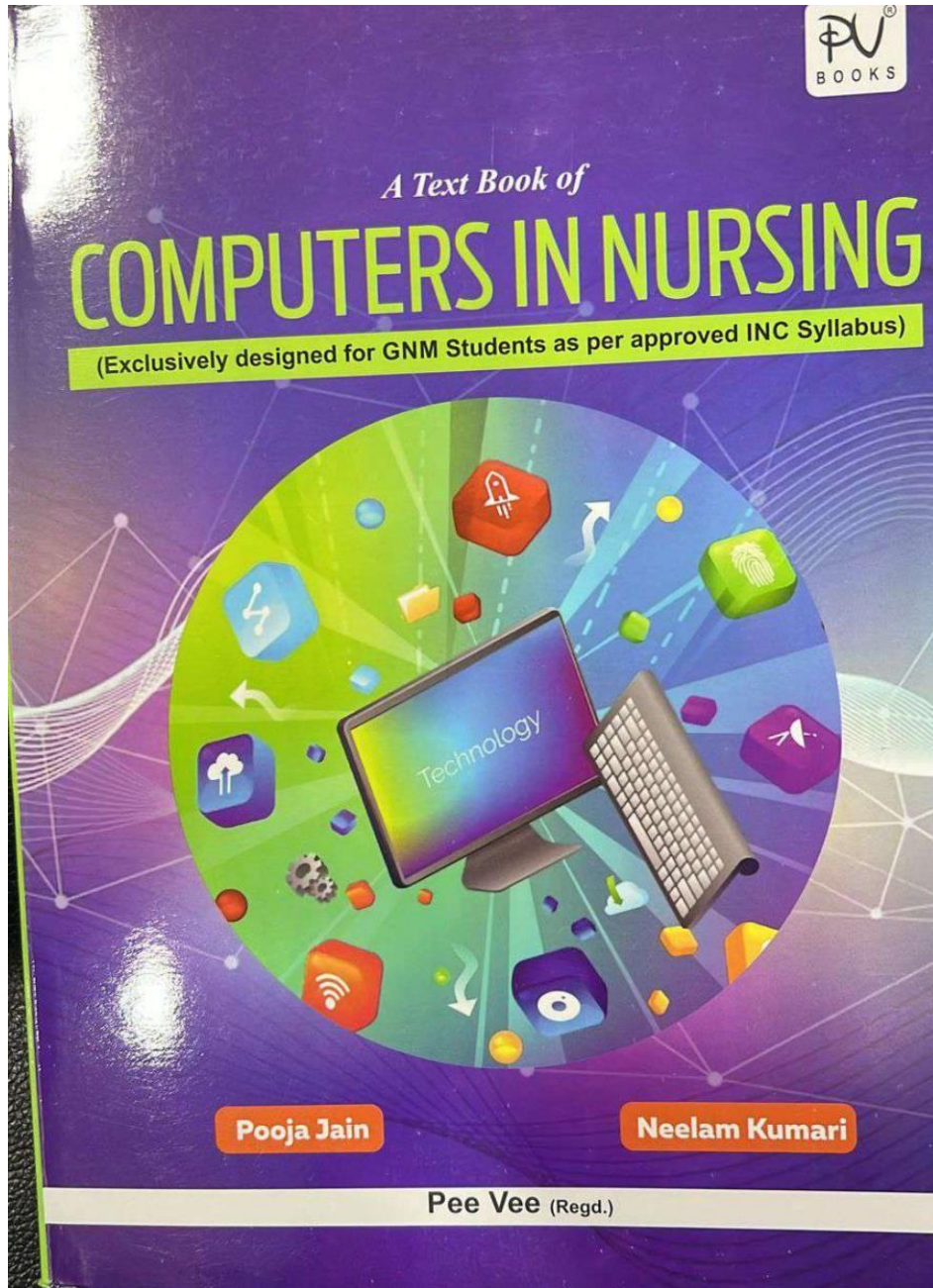
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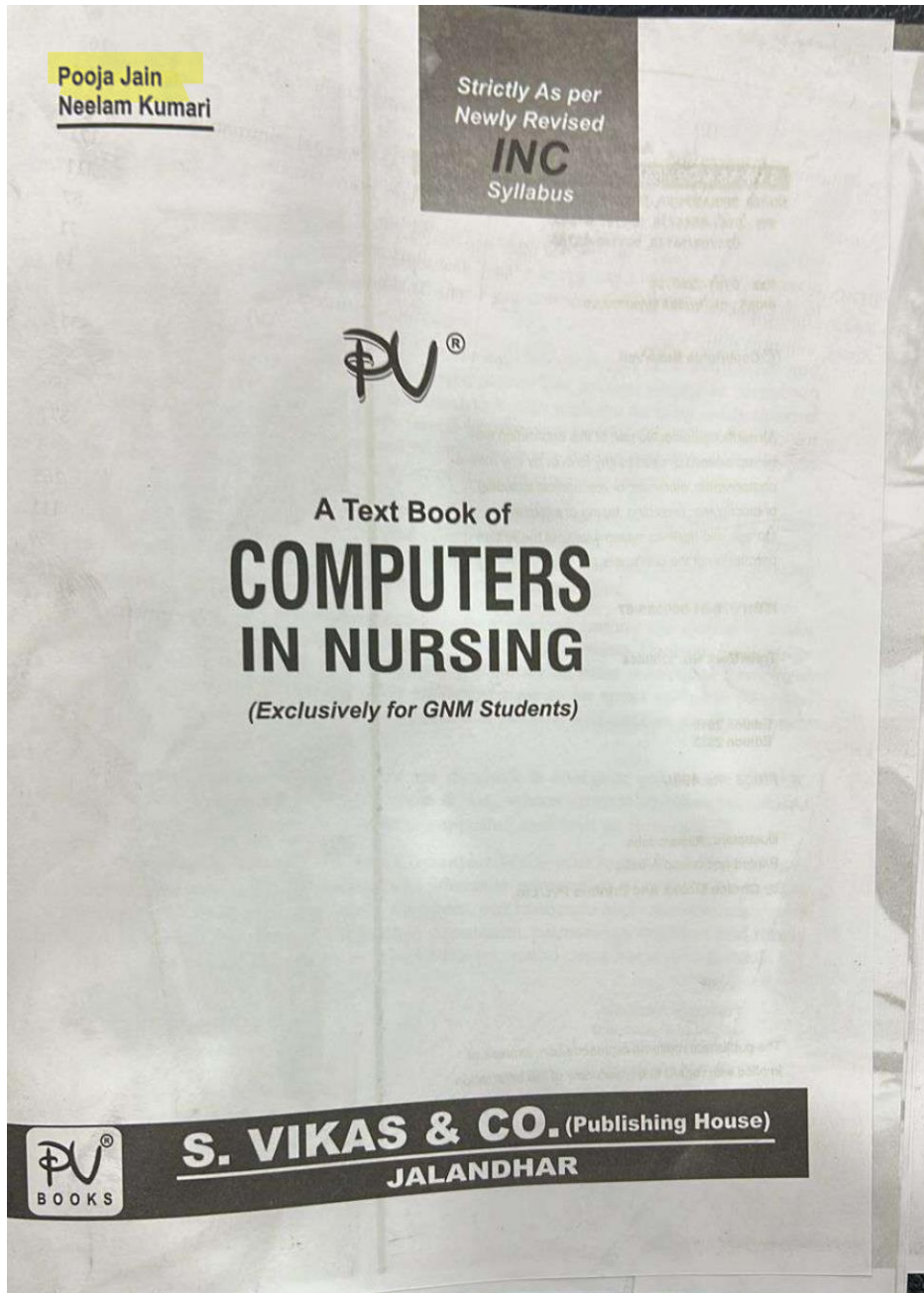


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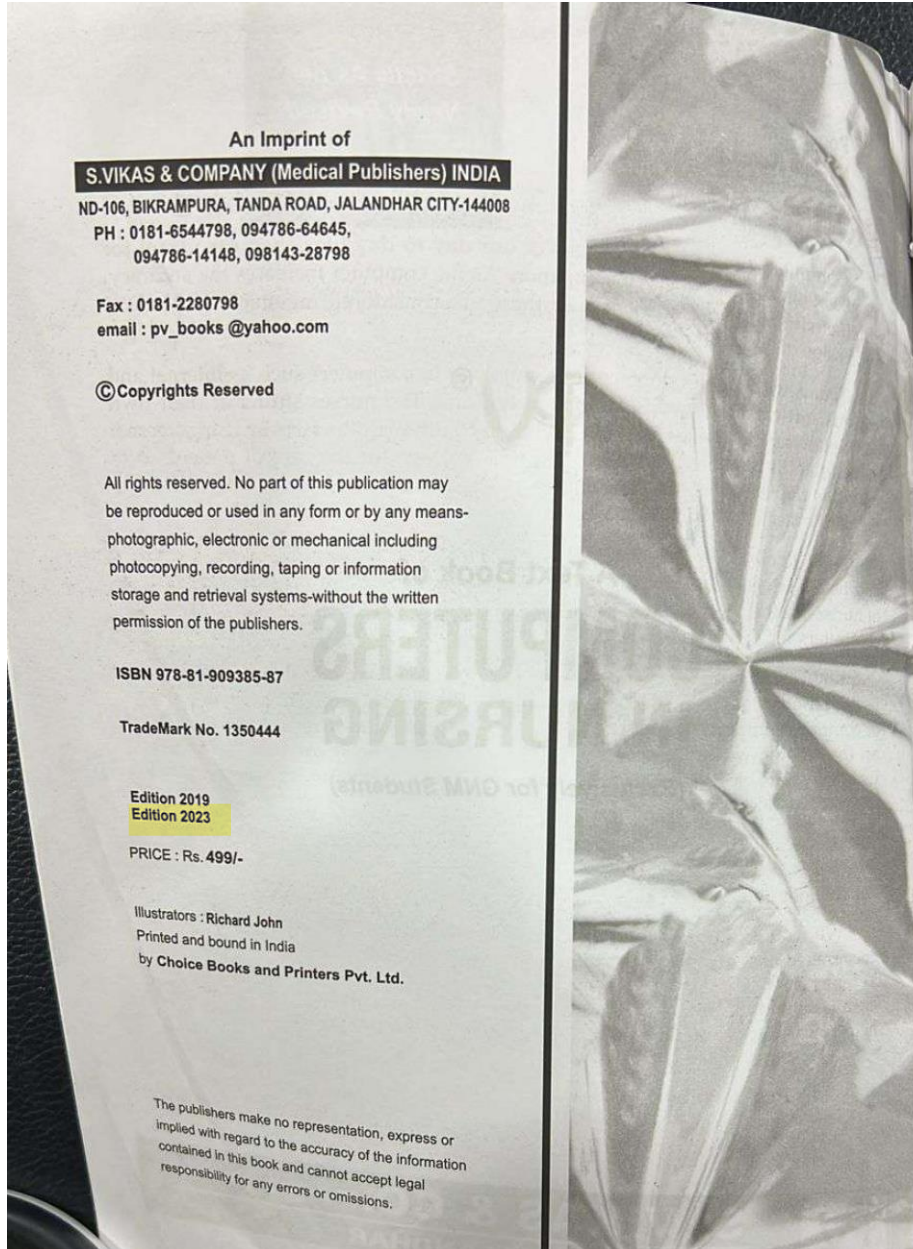


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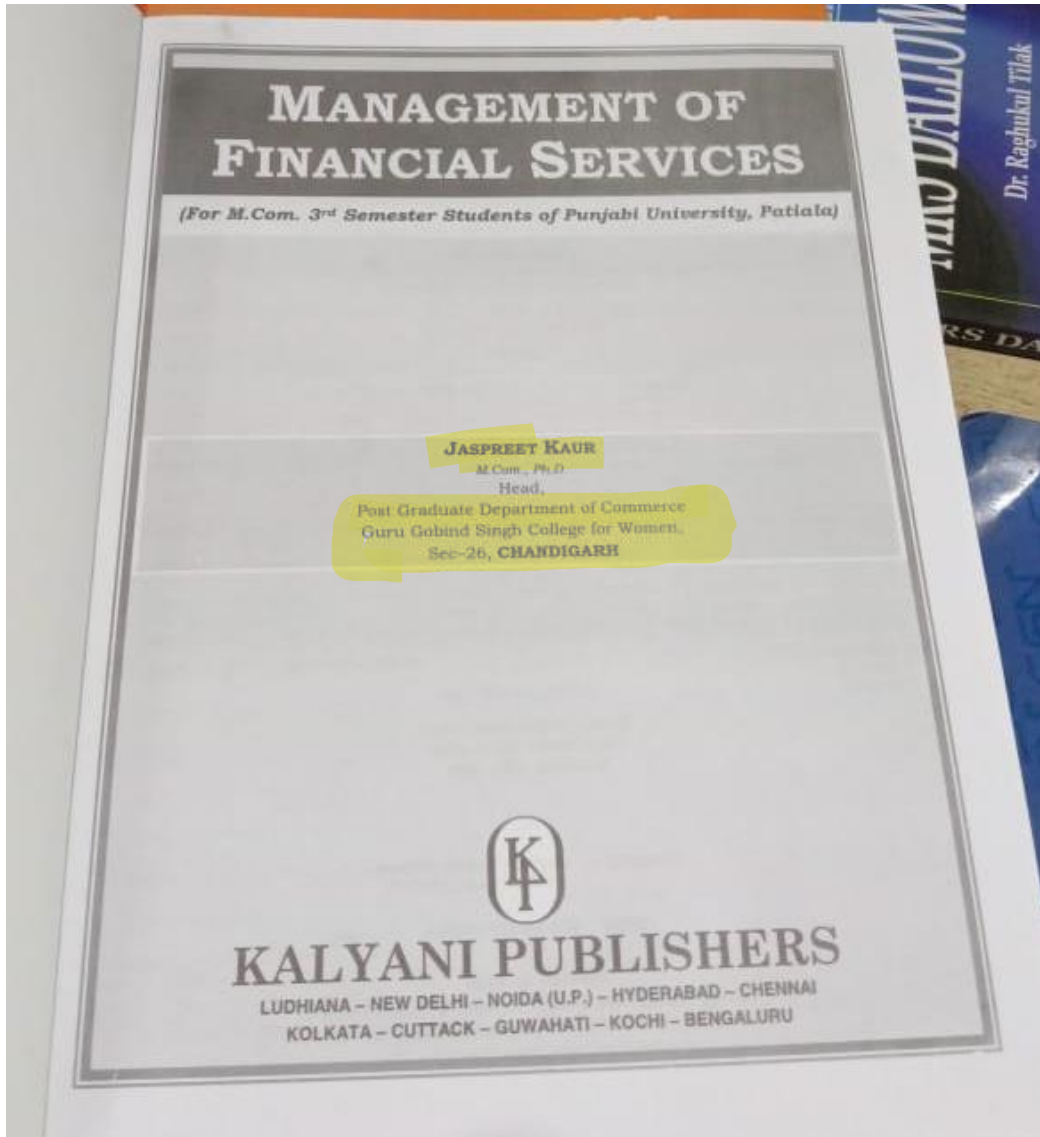
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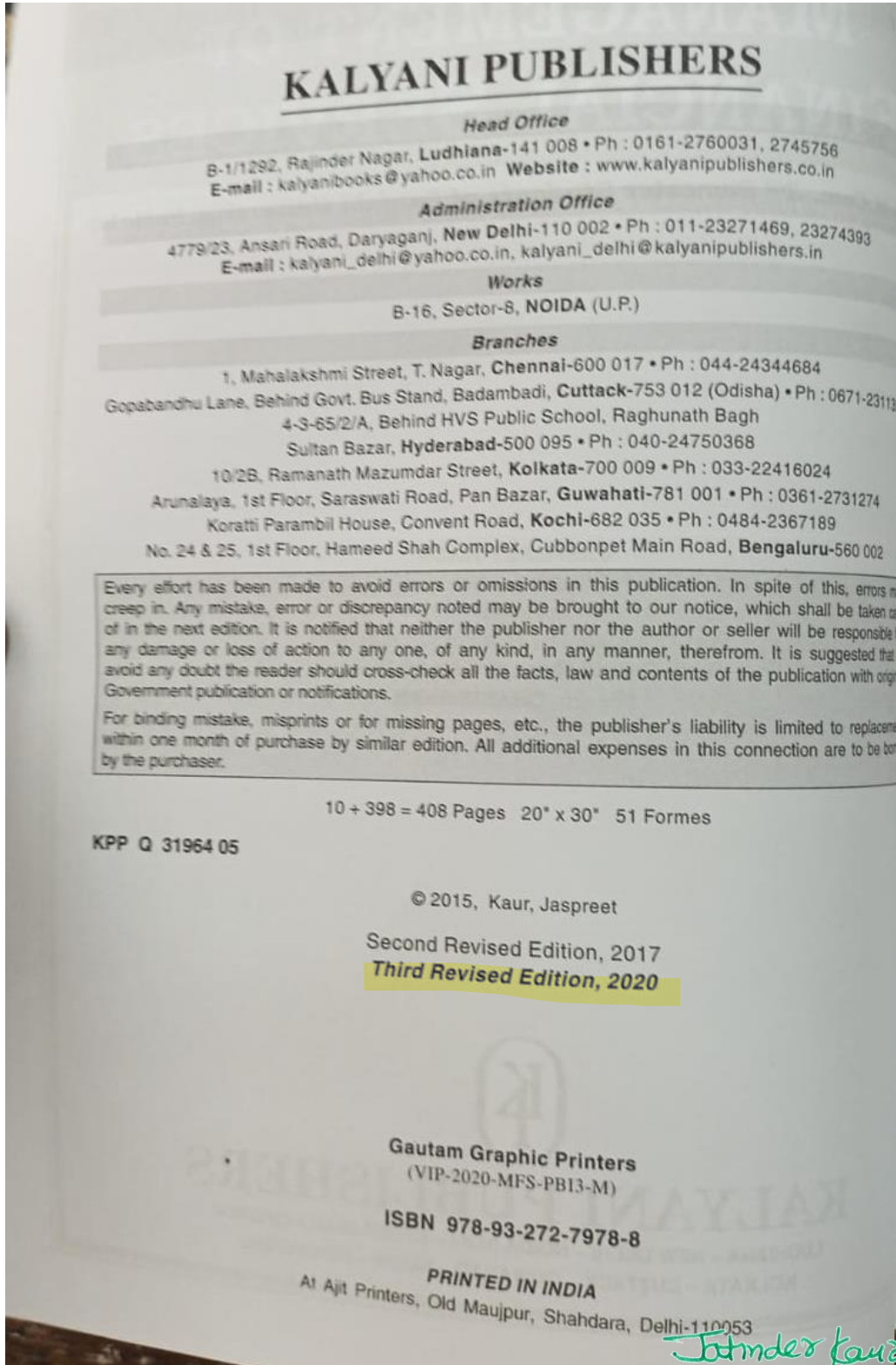


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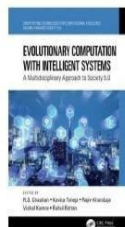
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3.1 INTRODUCTION

Advertisements play a major role in our lives. Newspapers, with their massive reach, are one of the biggest platforms for advertisements. Many job aspirants rely on newspaper advertisements for their job search. Students may look for admission notices or information about coaching classes, etc., in newspaper advertisements. Interested contractors look for various

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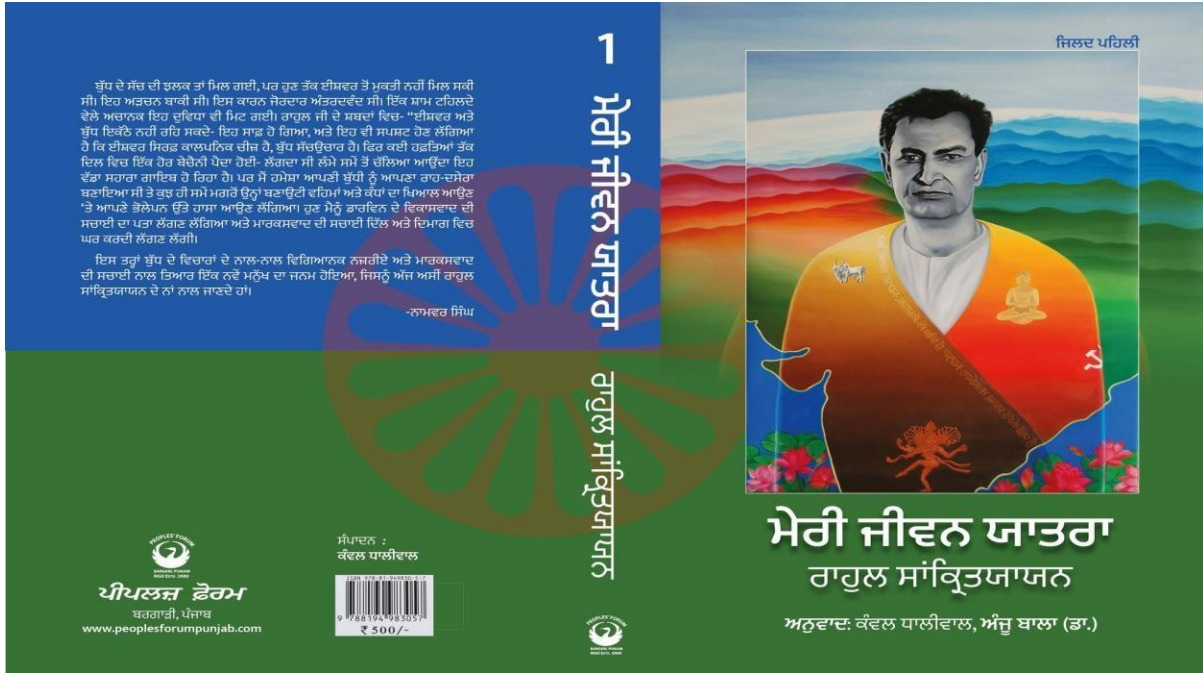
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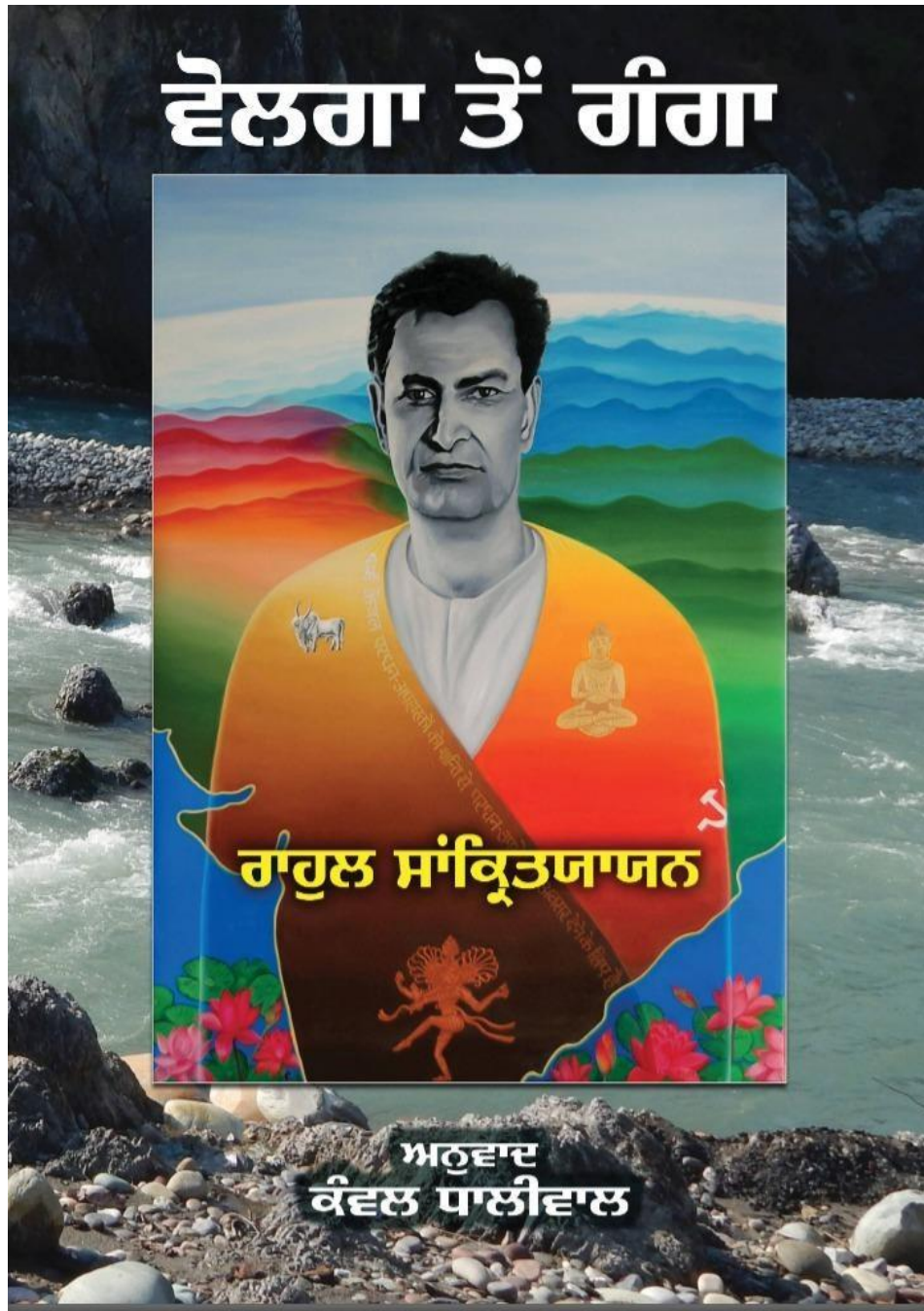
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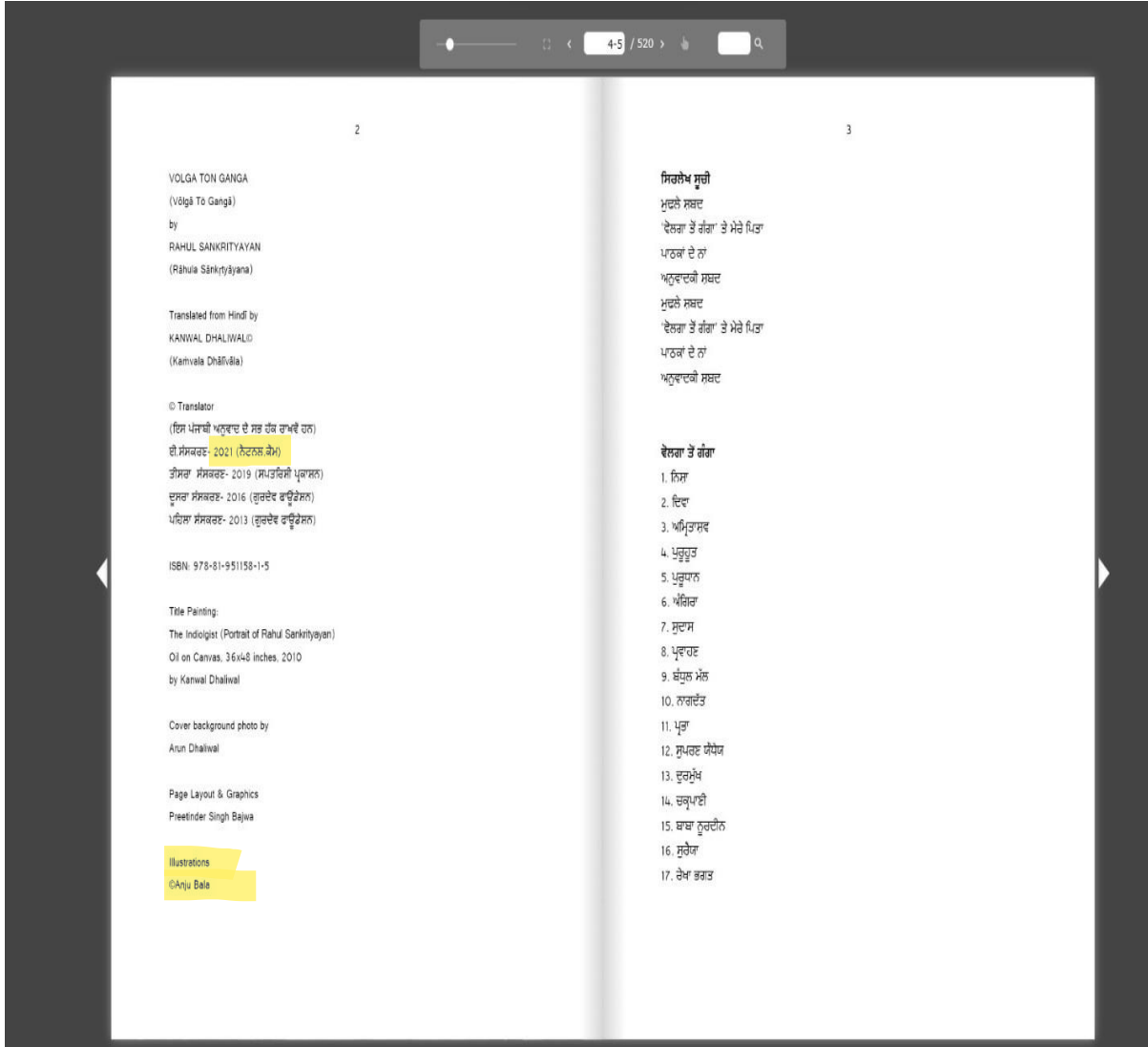
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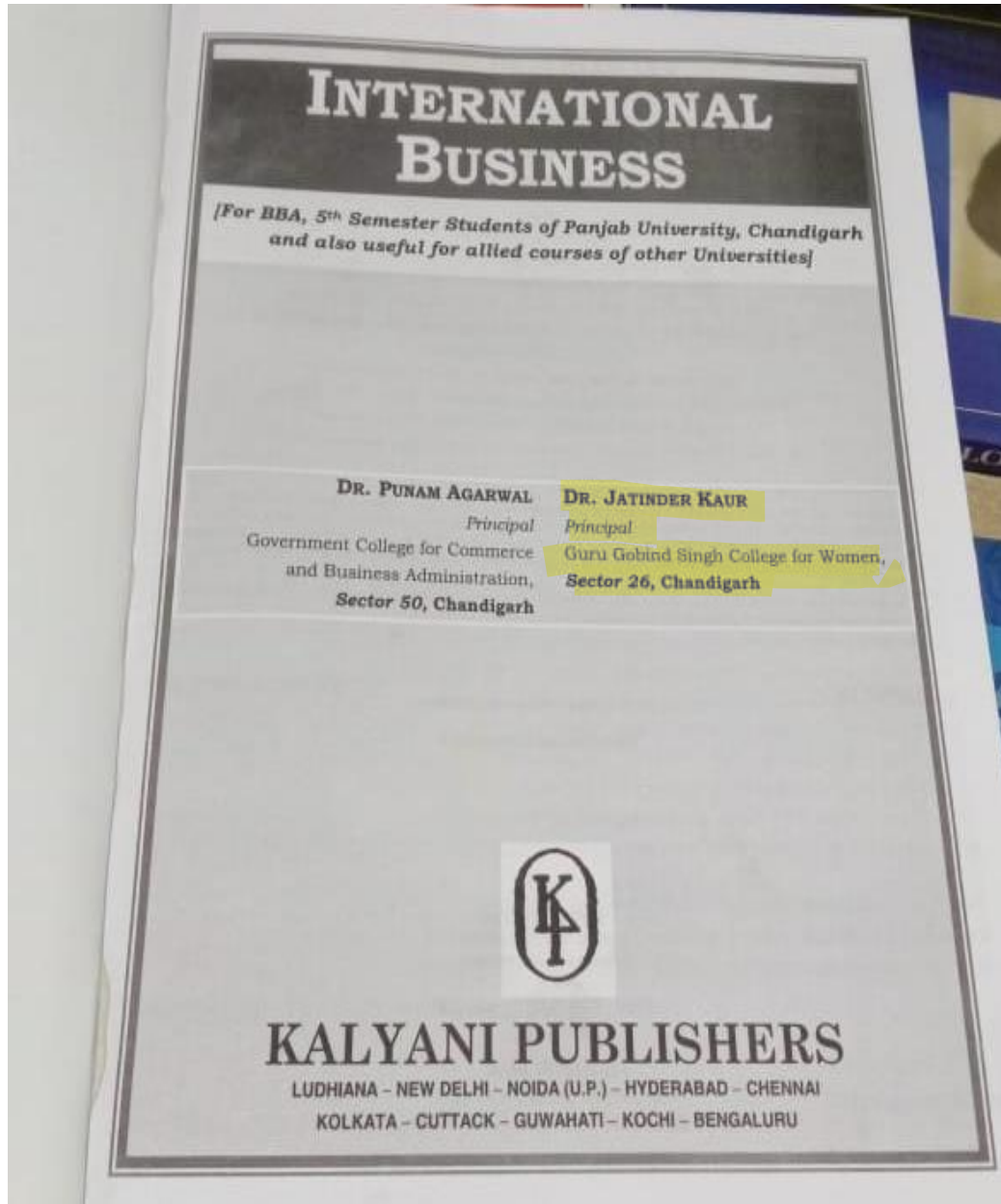
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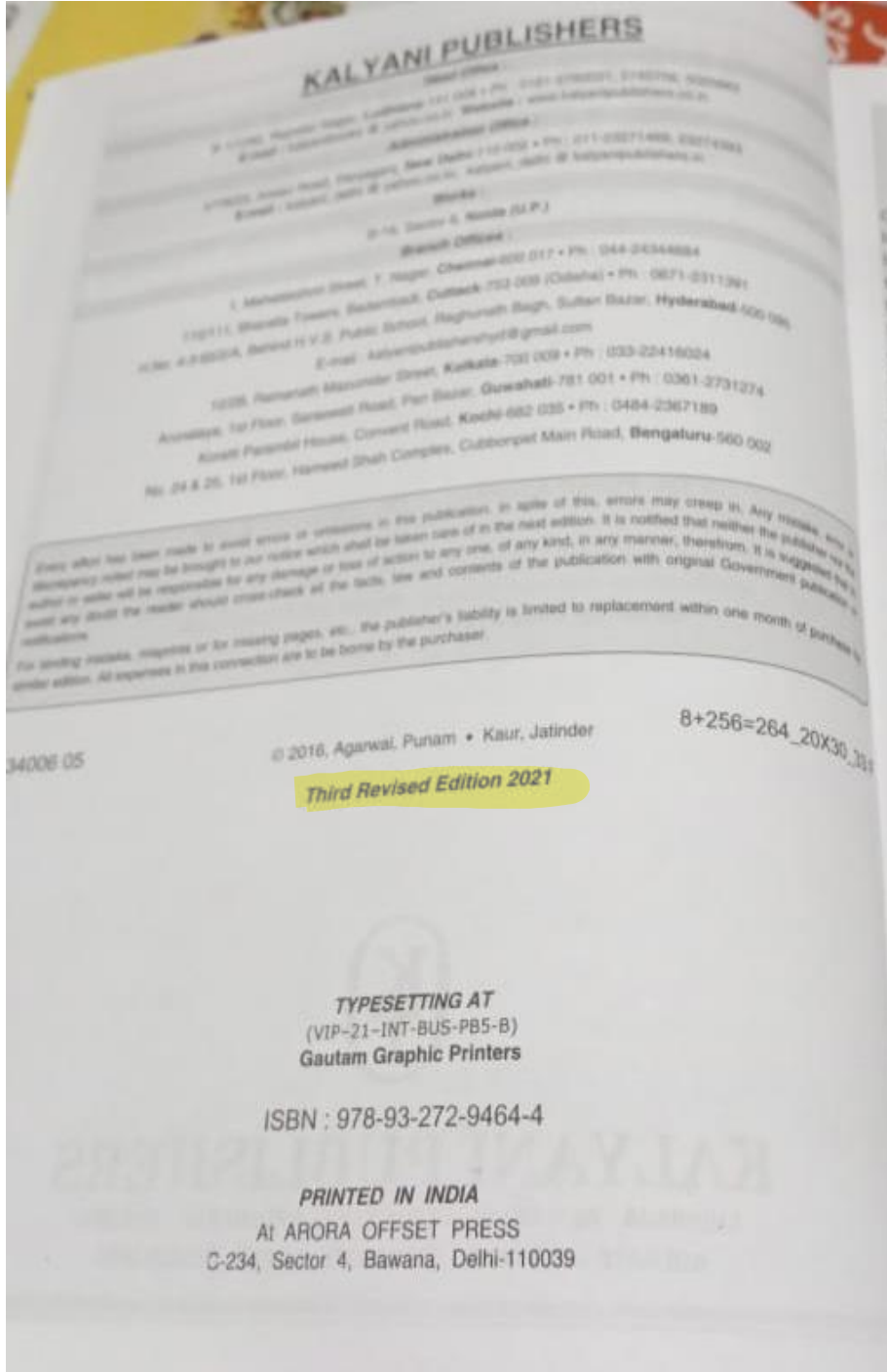


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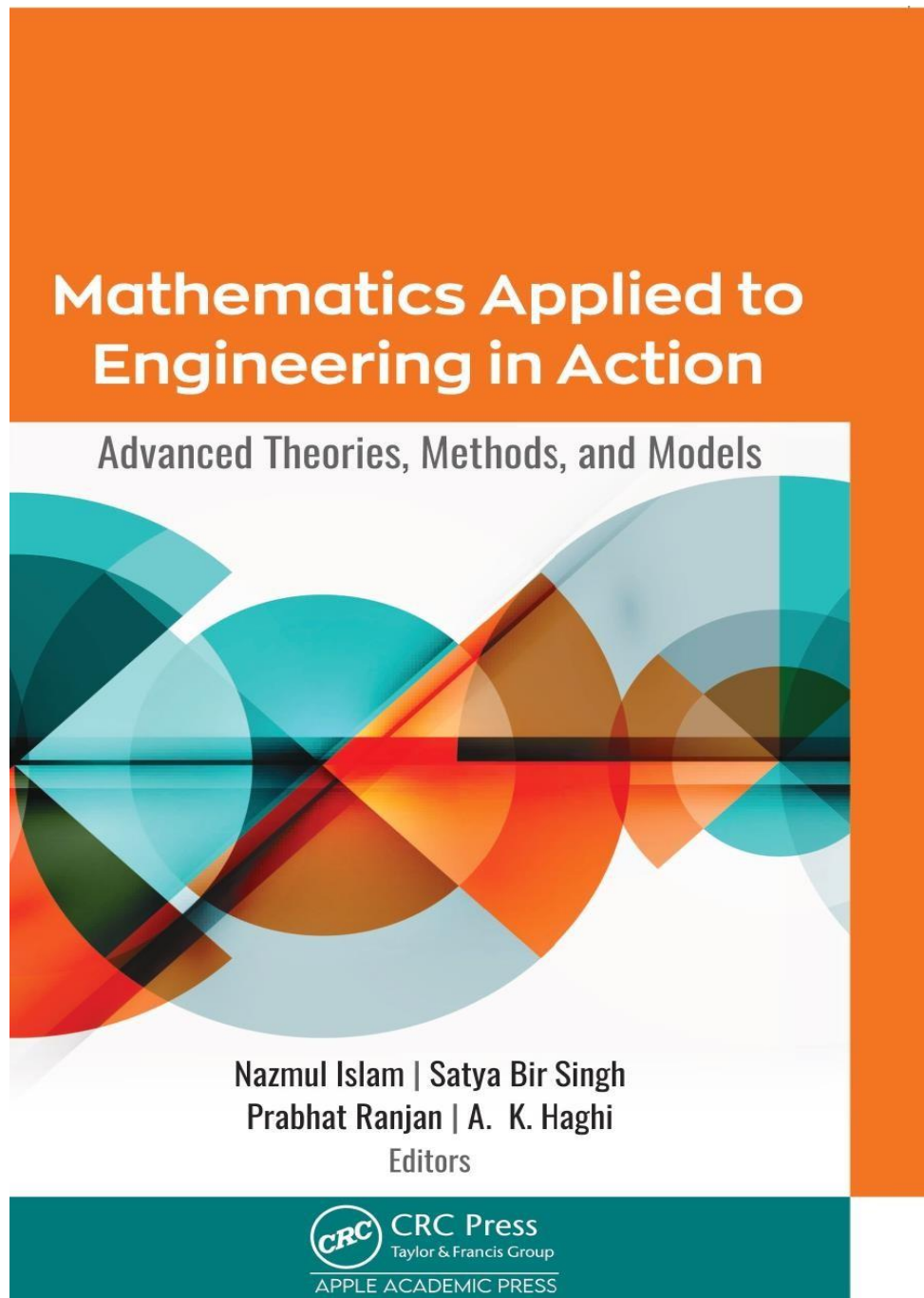
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CHAPTER 5

Computational Investigations on Metal Oxide Clusters and Graphene-Based Nanomaterials for Heterogeneous Catalysis

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ABSTRACT

Over the past few decades, nanomaterials have immensely enticed the scientists owing to their extraordinary properties. Association of atoms at nanoscale level constitutes a bridge between single molecules and infinite bulk systems and imparts them unique characteristics. In the recent years, nanoporous solids and clusters have attracted great interest owing to their exceptional properties and wide applicability as both catalysts and catalytic supports in industrial processes. Advances in scientific approach for catalyst design and developing novel functional materials through two molecular aggregations have generated interest among researchers to scrutinize the processes at atomic level. Future development in nanotechnology significantly depends on the fundamental understandings of structure and dynamics of nanomaterials that can be provided by multi-scale modeling and simulation. Theoretical techniques and mathematical modeling efforts are now well advanced to make re-liable predictions about the properties of materials to promote their application in electronics, photonics, catalysis, sensor, and energy storage via size scaling and structural modification.

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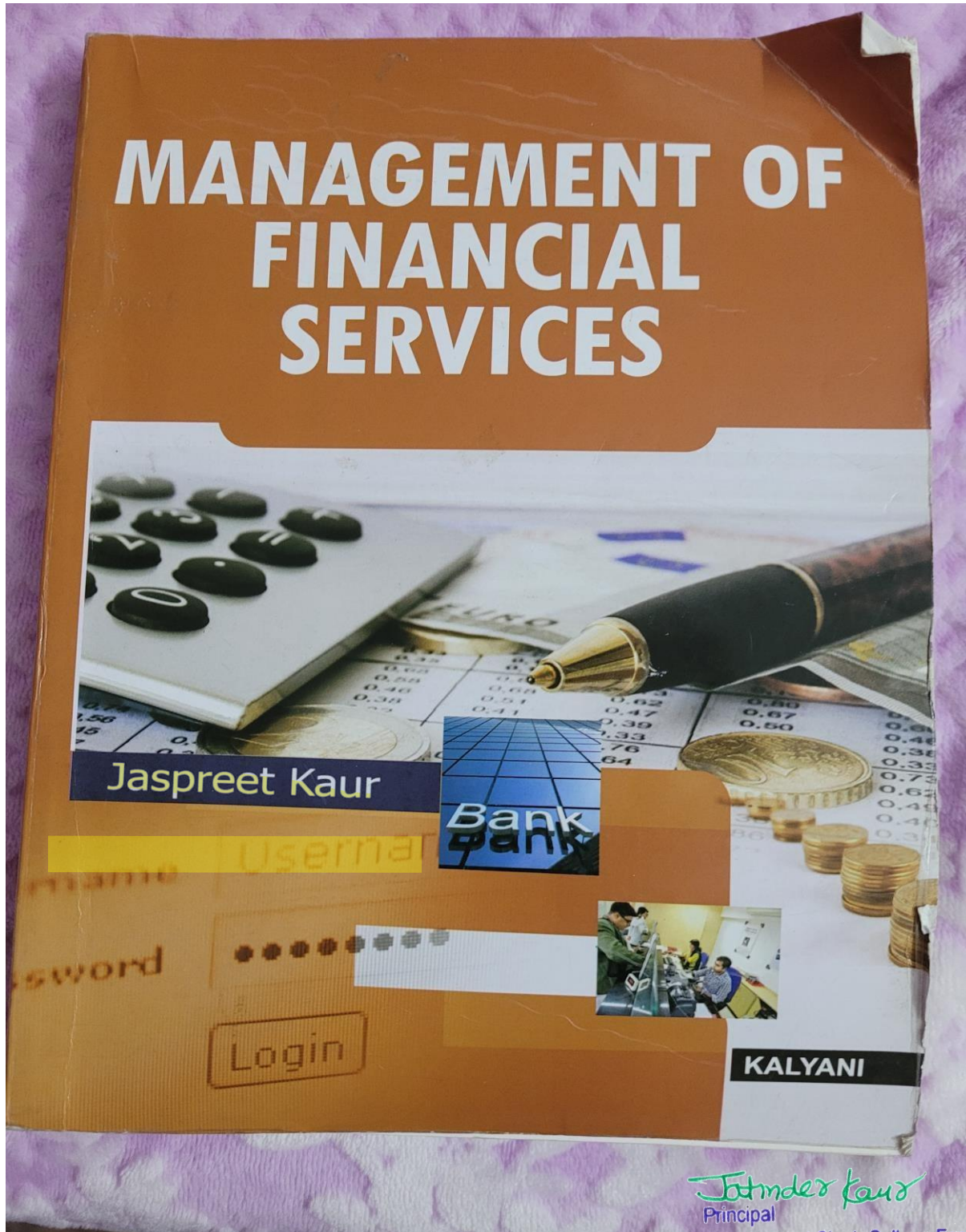
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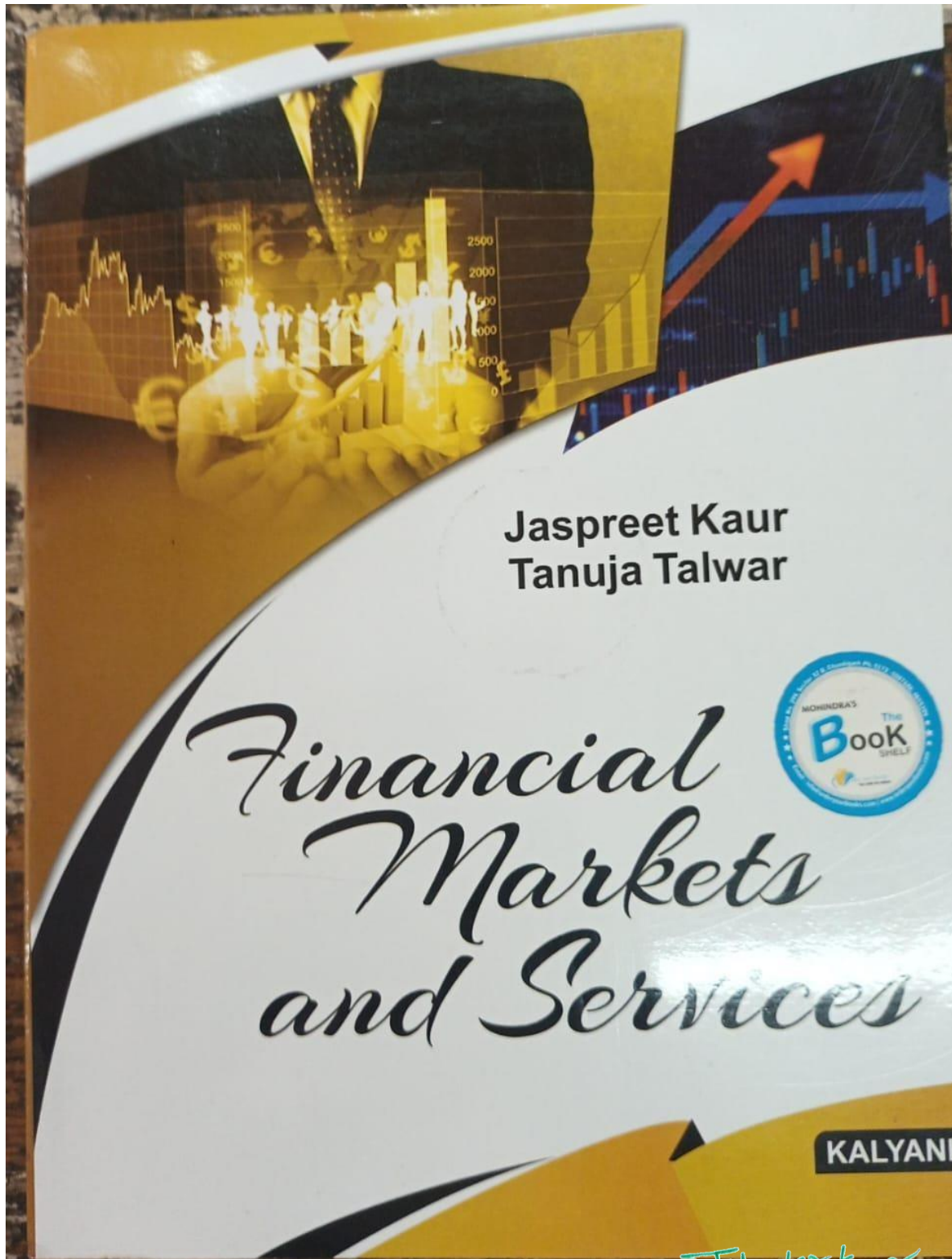
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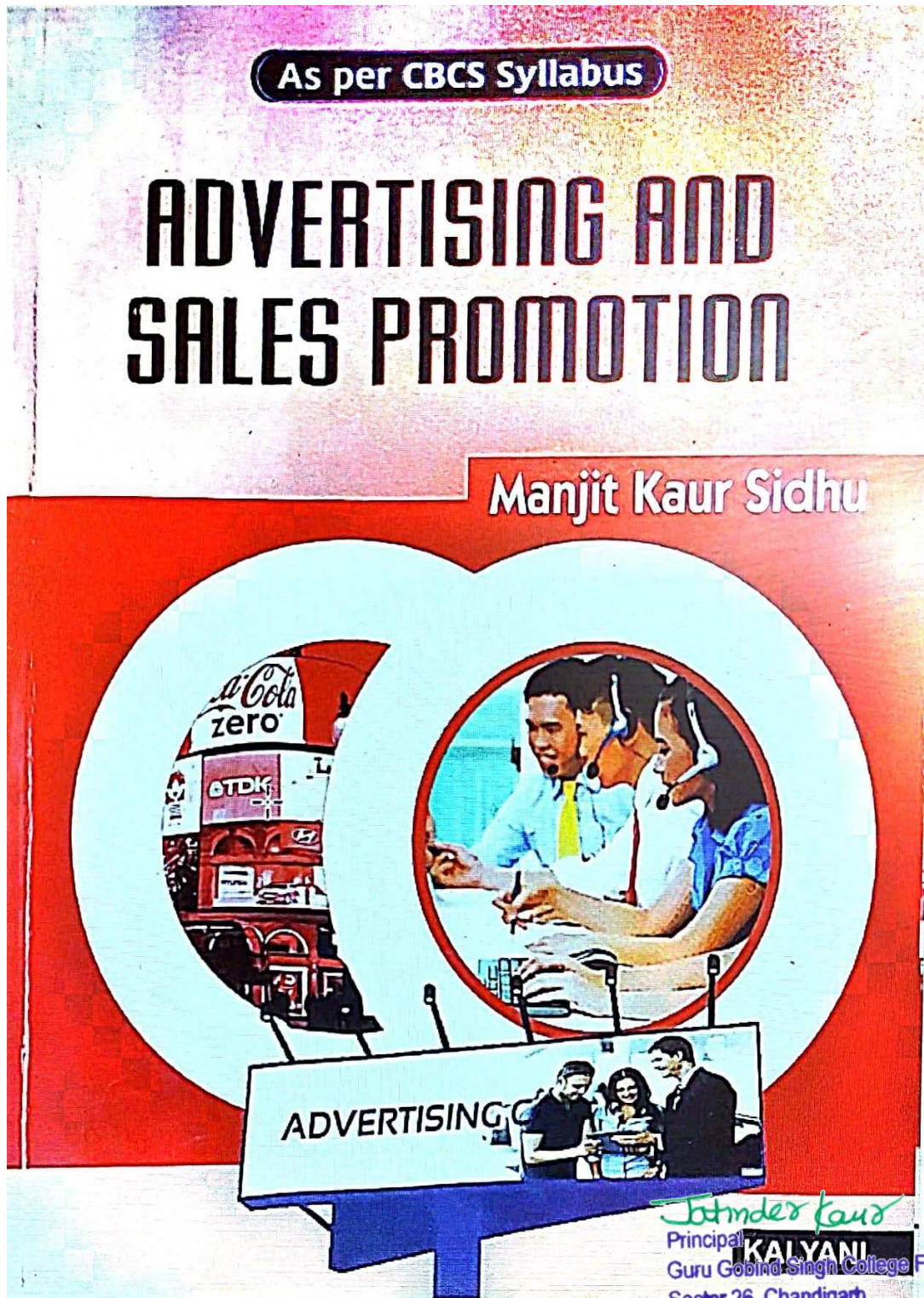
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26. Book Title: Research Trends in Multidisciplinary Research

Chapter: Jallianwala Bagh Massacre & Rowlatt Act: A Historical Understanding of the Colonial Mindset



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Chapter - 11

Jallianwala Bagh Massacre & Rowlatt Act: A Historical Understanding of the Colonial Mindset

Dr. Surinder Kaur

Abstract

The Jallianwala Bagh massacre of 1919 is considered one of the most important and contentious actions of British rule in India. Coinciding with extensive disturbances in Ireland and in Egypt, the Jallianwala Bagh massacre is usually examined in terms of the radically transformed political landscape of the British Empire following the First World War. The Massacre is thus commonly seen to mark the beginning of the process that came to its conclusion with Indian independence in 1947. This annoyance among people about the massacre gave a authoritative impetus to the path of Indian national movement and sharpen the psyche of national leaders in particular and served as the basis of encouragement to freedom fighters in general devoted to the cause of freedom of the country. Mahatma Gandhi, the co-operator to the British government during First World War, became non co-operator, the fuming incident threw up Mahatma Gandhi as a authoritative leader and the Congress, under the unquestioned commandership of a changed Gandhi, accentuated the movement for national independence. The Satyagraha of Mahatma Gandhi was drastically changed suddenly by the chaotic event held at Jallianwala Bagh at Amritsar in Punjab. The paper would map out the trajectories of the implementation of Rowlatt act and the Jallianwala Bagh incident against the framework of colonial rule. The nationalist historiography points towards a tacit understanding between the implementation of the Act and in its aftermath the resultant bloodbath. There has been a wide ranging debate in media and academia about the true intent of General Dyer actions bordering on from an error of judgment to a barbaric premeditated plan. The paper would borrow from different archival sources to establish the major contours of massacre within the narrative of freedom struggle. The major thrust of this paper would be to chronicle the responses of the national leaders like Gandhi and other prominent leaders.

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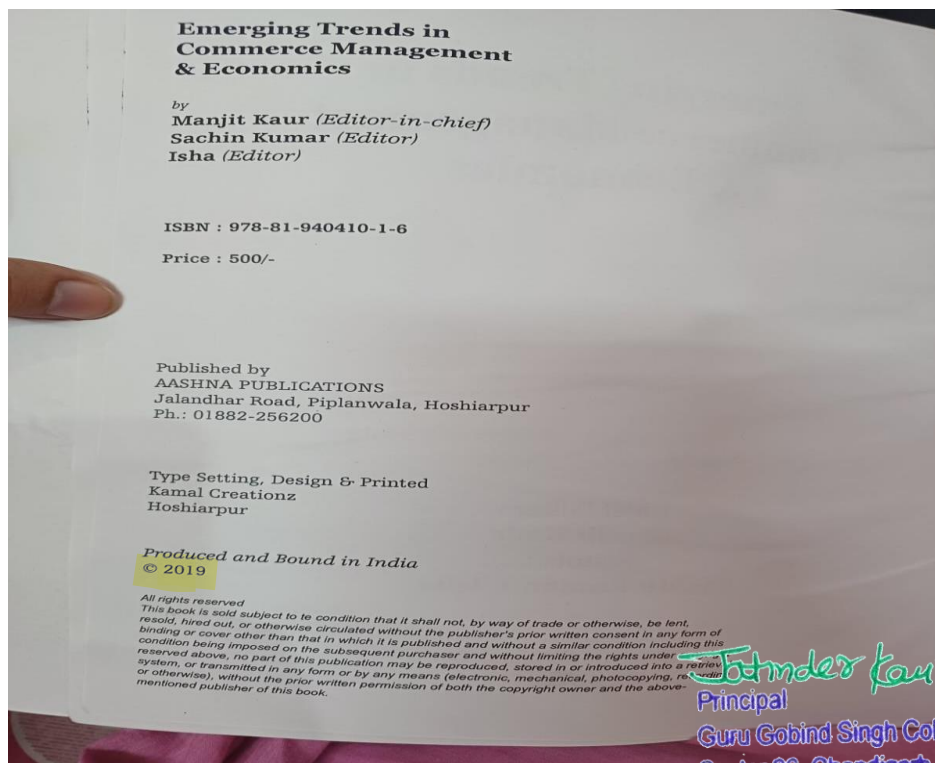
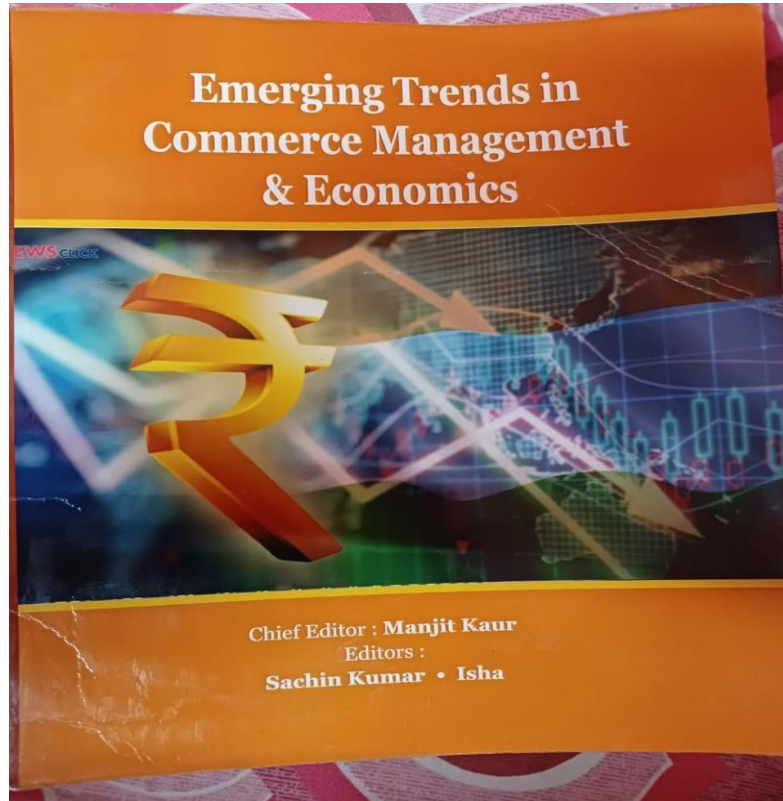
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Conference Proceeding Emerging Trends in Commerce Management & Economics

Analyzing Investment Pattern of Debt Mutual Fund Schemes in India

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Abstract

Mutual fund is an indirect way of investment in financial markets through which funds collected from number of investors are endowed in securities market. The fund manager of the Asset Management Company (AMC) is responsible for the allocation of funds into different securities available in the market depending upon the objectives of a particular scheme. There is need on the part of the investors to keep check on the type of securities selected by the fund manager because the return from the particular security influences the NAV (Net Asset Value) of the scheme, while it is equally important to consider the duration of investment in case of debt schemes since it decides the risk pattern (average maturity and modified duration) of debt schemes. In the present study, an effort is made to analyze the investment pattern of debt mutual fund schemes. The data related to long term and short term debt schemes has been collected from secondary sources for the period 1st April, 2012 to 31st March, 2017. It was found that majority of the long term debt schemes invested funds in Government Securities while majority of short term debt schemes invested in Bonds & NCDs throughout the study period. Further, maximum number of long term debt schemes showed high risk, whereas all short term debt schemes had shown low risk on the basis of average maturity and modified duration during the period of study.

Key words: Mutual Funds, Long Term Debt Schemes, Short Term Debt Schemes, Investment Pattern, Average Maturity, Modified Duration.

Introduction

An investment is a process of acquiring some asset for the purpose of earning future income by sacrificing certain value today. People can invest directly in shares of companies or indirectly through deposits, insurance, mutual funds, pension funds etc. However, investment in these avenues will not always give favorable results because a risk element goes hand in hand with returns. Therefore, mutual fund is an option for general investors who have less knowledge and minimum required funds for direct investment. Mutual fund acts as an intermediary who collects the funds from number of investors and endows in securities market on their behalf. Further, the returns from such investment are provided in same proportion of their contribution to the fund. It provides various facilities like professional management, diversification, liquidity, tax benefits etc. Among these, diversification is the most important function performed by mutual funds wherein the funds collected i.e. assets are allocated in different securities of the market, following the policy of not pulling all eggs in same basket thus reducing the risk of volatility. The fund managers of Assets Management Company (AMC) perform this function and diversify the funds in different securities available in the market depending upon the objectives of a particular scheme. These objectives varies based on the type of scheme selected for investment like equity schemes (higher returns), debt schemes (regular income) and balanced (regular income and return both). Further, to ensure maximum returns, the fund managers also need to alter the pattern of investment regularly as per changes in the market.

In debt mutual fund schemes, the funds are invested in Government Securities (Central and State Government Securities), Bonds and Non-convertible Debentures of companies, Money Market Securities (commercial paper, certificate of deposits, Treasury Bills) while some portion is kept in cash and cash equivalent form to meet redemption pressure at any time. As per SEBI Regulations, 1996, the fund manager should invest more than 75% of funds in rated debt securities and should not keep more than 15% of funds in cash and cash equivalent form at any time. There is need on the part of the investors to keep check on the type of securities selected by the fund manager because the return from the particular security influences the NAV (Net Asset Value) of the scheme, while it is equally important to consider duration of the investment in case of debt schemes since it decides the risk pattern (average maturity and modified duration) of debt schemes.

Review of Literature

Fazeelath (2013) in his paper highlighted that interest rates of the market, inflation rate in the economy and credit rating of the securities are the impacting factors of debt market in India. Kar and Shil (2015) in their study evaluated the performance of debt oriented mutual fund schemes of India for the period April, 1996 to March, 2011 and found that majority of the schemes underperformed in comparison to NSE G-sec Composite Index. Kumar and Srivastava (2016) analyzed the performance of mutual fund open-ended equity schemes of 4 private sector mutual funds from April, 2006 to March, 2015 and found that schemes of Reliance mutual fund outperformed in comparison to others. Reddy (2017) evaluated the performance of mutual fund schemes of 5 AMCs using BSE Sensex as benchmark for comparison and the period of the study is from April, 2011 to March, 2016 and concluded that schemes of ICICI Prudential mutual fund performed better in comparison to others. Chitra and Hemalatha (2018) evaluated the performance of UTI mutual fund schemes in comparison to BSE Sensex from April, 2007 to March, 2016 and concluded that majority of the schemes provided highest return with low risk based on Sharpe, Treynor and Jensen measures. Uppily and Meenakshisundaram (2018) studied the awareness among investors regarding debt mutual

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28. Book Title: Textiles: Binding Threads Between Cultures from National Museum Collection

Chapter: Stitch Analysis of Temple Hanging from South India



Textiles: Binding Threads Between Cultures From National Museum Collections

Textiles: Binding Threads Between Cultures from National Museum Collections पेपरबैक - 1 जनवरी 2019

इनके द्वारा National Museum (Author)

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Textiles: Binding Threads between Cultures from National Museum Collection is significant publication in many ways. Although the museum does not have a dedicated textile department, there are seven departments, out of ten, who possess the textile collection. These departments have textiles collections of India mainly from North, East, South, West and North East preserved in Decorative Arts, Anthropology, Paintings, Manuscripts, Arms and Armour departments. Fairly representative artefacts are from the non-Indian collection, which belongs to Pre-Columbian and Western Arts and Central Asian Antiquities. Time to time different departments had organized the textile exhibition and also come up with the small publication of individual department. For the first time, a collaborative effort was taken and all department have come together for this special publication dedicated on textiles. For the first-time two-day symposium on "The Art of South Indian Embroidery and Preventive care of textiles" was organized in 2015. The focus of this symposium was the highlight the embroidery tradition of South India, which got less attention in comparison to other textile traditions of the Southern region. First five articles are from scholars, who had presented their research in the symposium. Dr Choodamani Nadagopal was the key speaker, who brought the various traditions of embroideries in the religious setting of Tamil Nadu, Karnataka,

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Stitch Analysis of Temple Hanging From South India

Simmi Bhagat*, Rohini Arora*

Since centuries people in various parts of India have been using temple hangings for narrating and preaching religious beliefs. They were meant to convey message of belief, cultural norms and narrate stories related to gods and goddesses. These hangings were large in size and were created using diverse techniques like weaving, painting, printing and embroidery. Pichvais of Nathdwara, Mata ni Pachedi of Rajasthan and Kalamkari of Andhra Pradesh are some of the popular religious textile arts that are used as decorative and narrative hangings in places of worship even today.

The temple hanging under study is a spectacular and noteworthy piece of art that is created using embroidery as the technique. This rare 18th century embroidered hanging appears to be from Deccan as the theme and features described are very similar to other art forms of the region. The temple hanging illustrates and narrates scenes of the great Indian epic; The Ramayana, very similar to the painted Kalamkaris. Stitches used in this piece create extraordinary textures in the design forms making it a unique art object.

RAW MATERIALS

The embroidery is done on coarse hand spun hand woven cotton fabric (Khaddar) dyed in three colours - indigo blue, brown and off-white.

The threads used for embroidery are both thick and thin twisted cotton threads that are used for both outlines and for filling in the patterns in the same colours as of the base fabric in addition to red being used for embroidery.

This piece incorporates appliqué work in some sections. The material for appliqué is same as that of base material.

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STITCH ANALYSIS

In regards to the quality of workmanship of the artifact, it can possibly be divided into three panels - Central panel, Upper-lower panels and End panels. It is evident from the piece that the Central panel is very detailed in terms of patterning. The figures are worked in delicate and fine outlines and heavily ornamented filling stitches. In this section, the stitches are closely spaced and background fabric beneath stitches is almost invisible as compared to other panels where stitches are loosely spaced. The type of thread used is indicative of the quality of embroidery. It is clear that the figures are outlined with finer yarn while the thicker yarn is used for embroidering floral patterns in end panels.

The Upper-lower panels are less intricate, figures are not completely outlined, and ornamentation in the panels is not detailed. While the third section i.e. End panels, bind the complete Ramayana. It constitutes of colored panels with simple floral embroidery patterns and bold appliqué work

For an organized study of stitches on the temple hanging, these have been further considered as they appear in the following categories of the patterns -

- Figures and features
- Costumes
- Ornaments
- Accessories
- Borders and background motifs

Stitches Used In Figures and Features

This category includes the human and animal figures in each panel and their detailing in face, hands and feet. It

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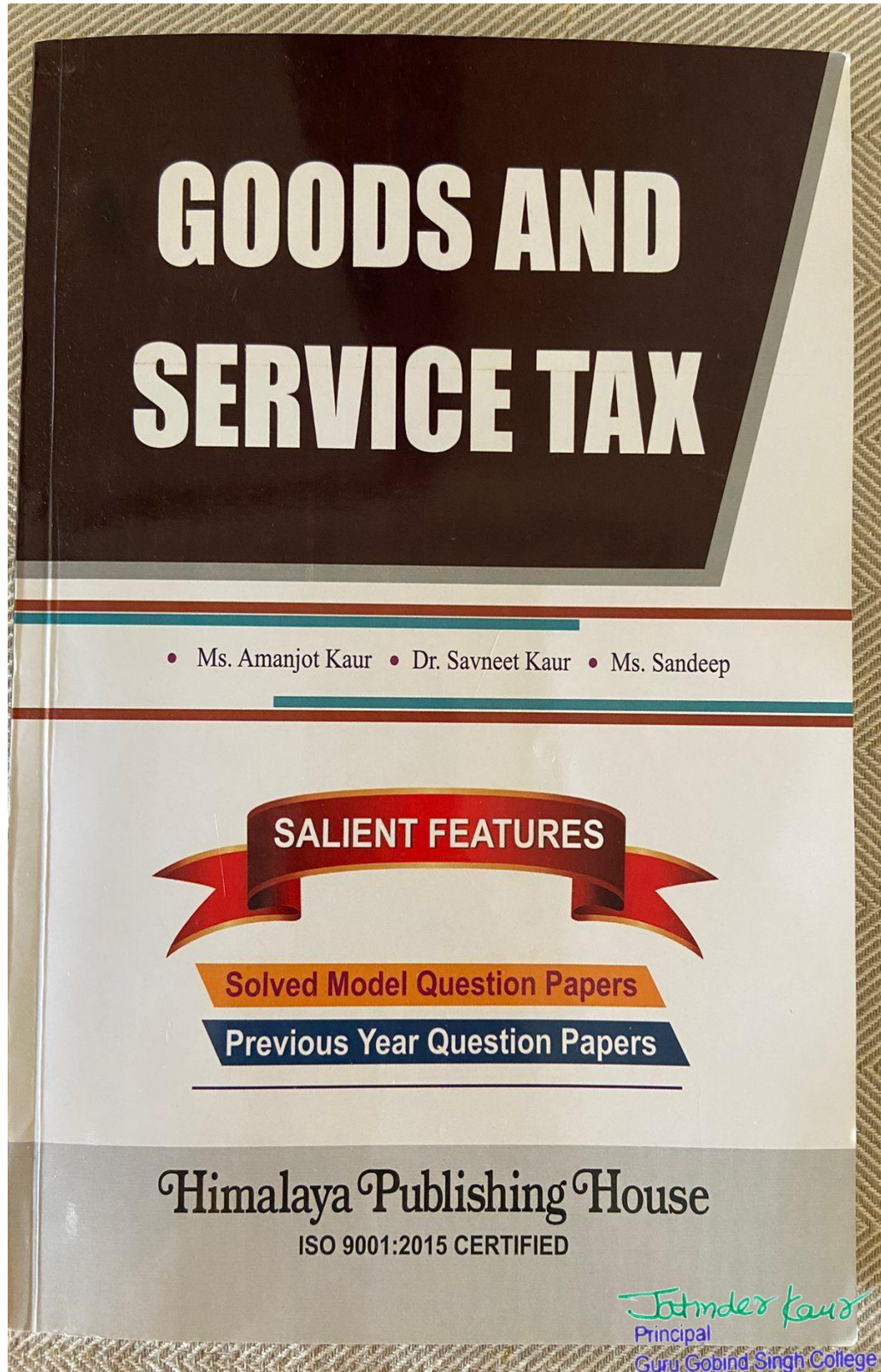
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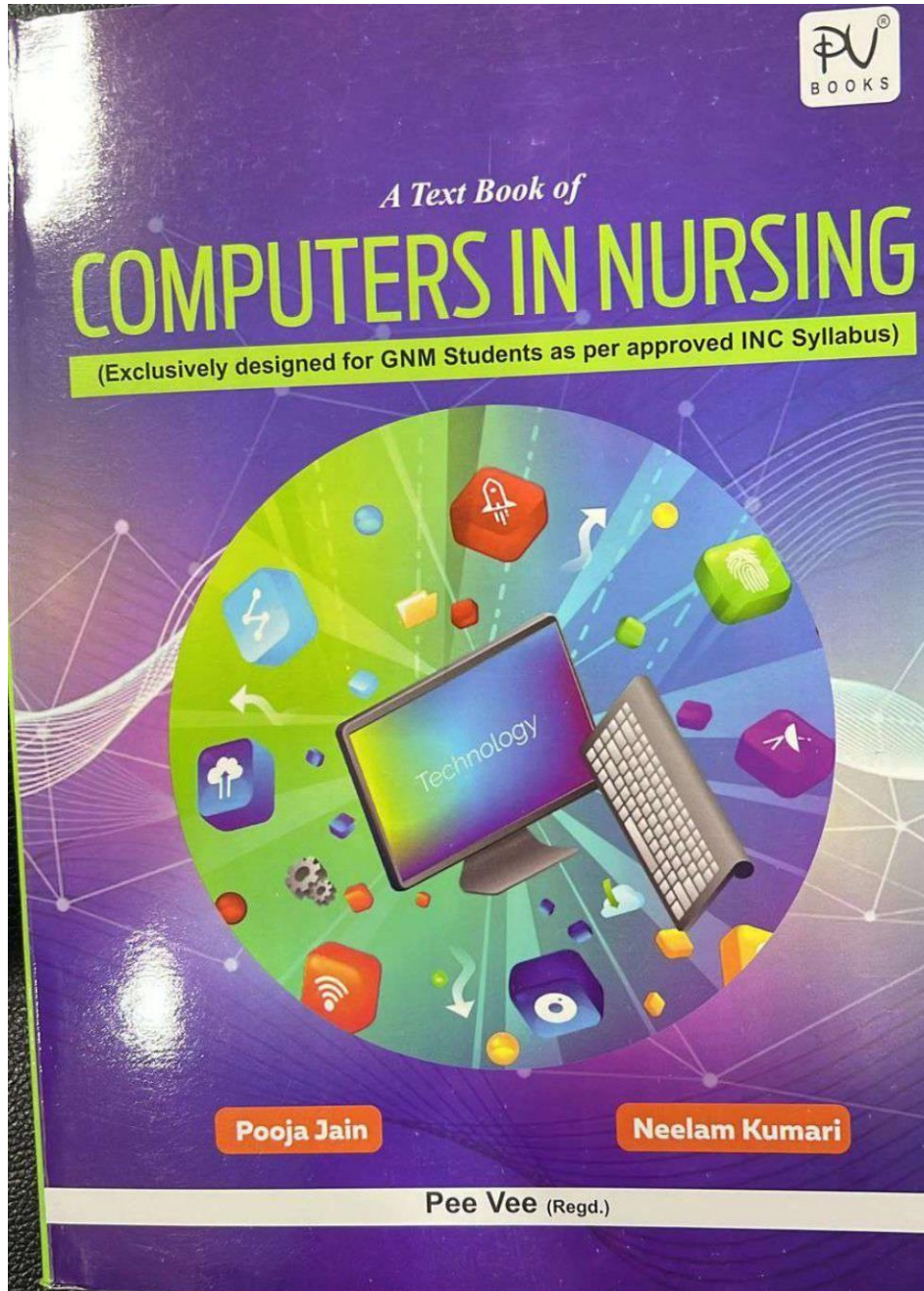
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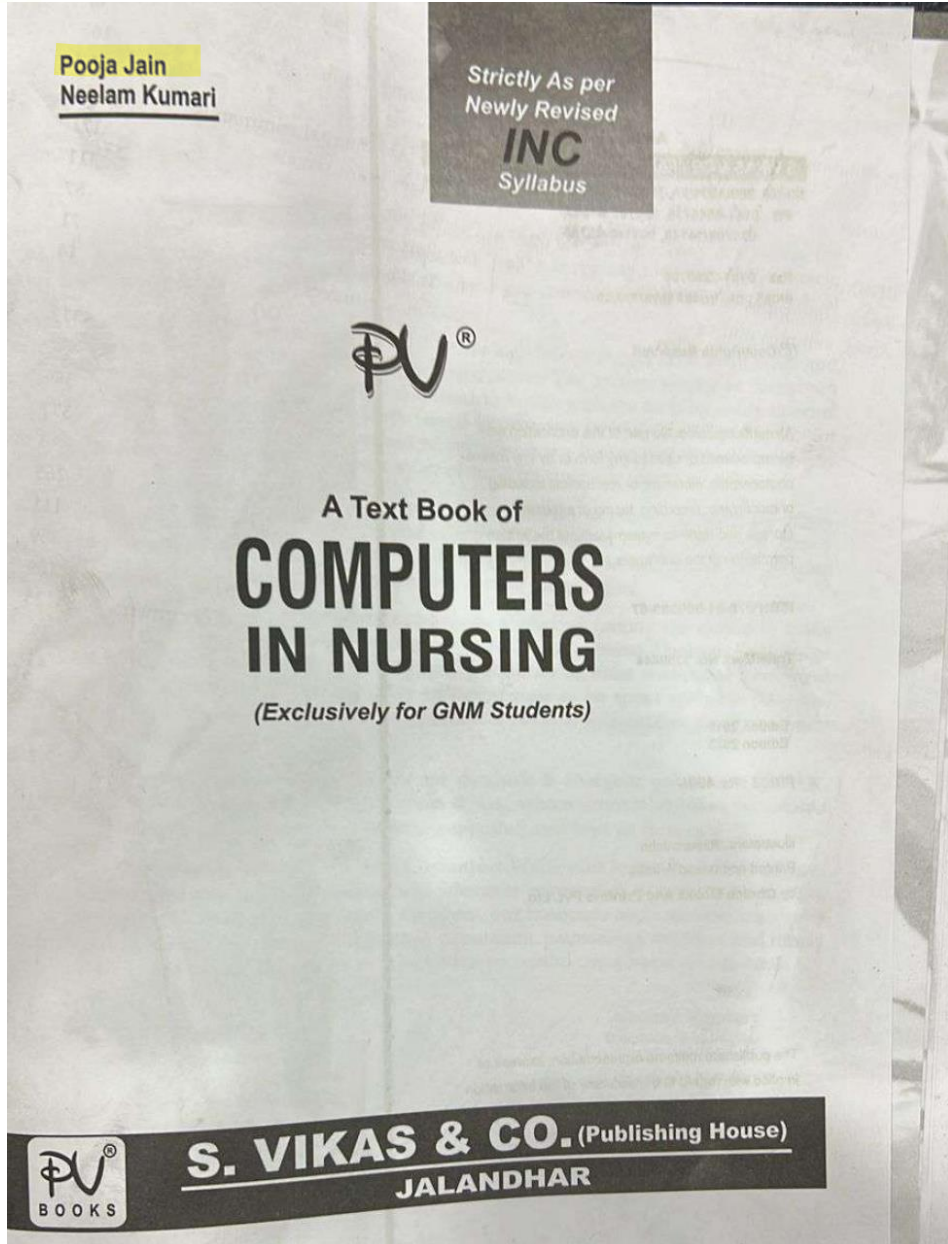


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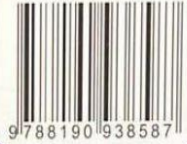
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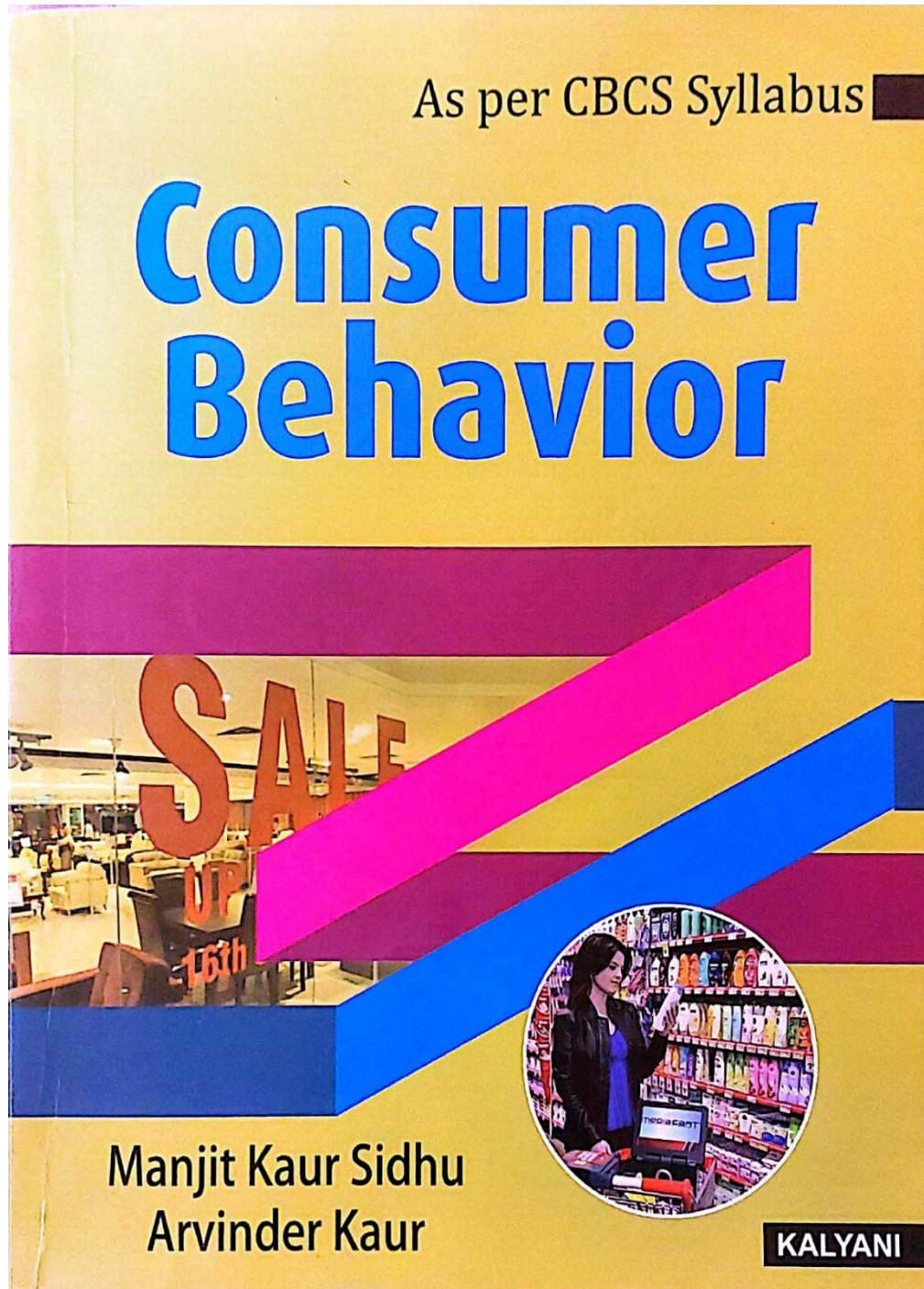
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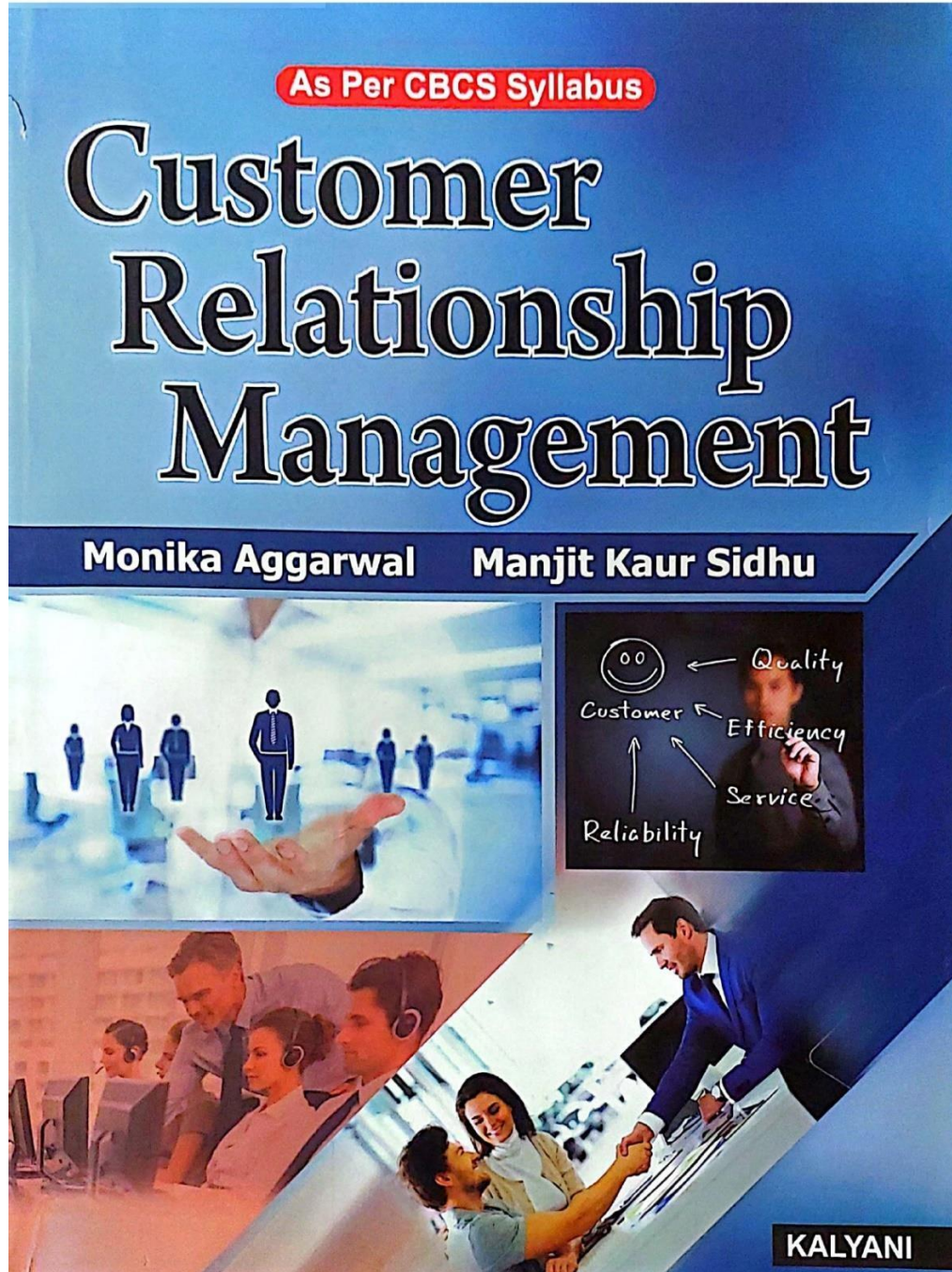
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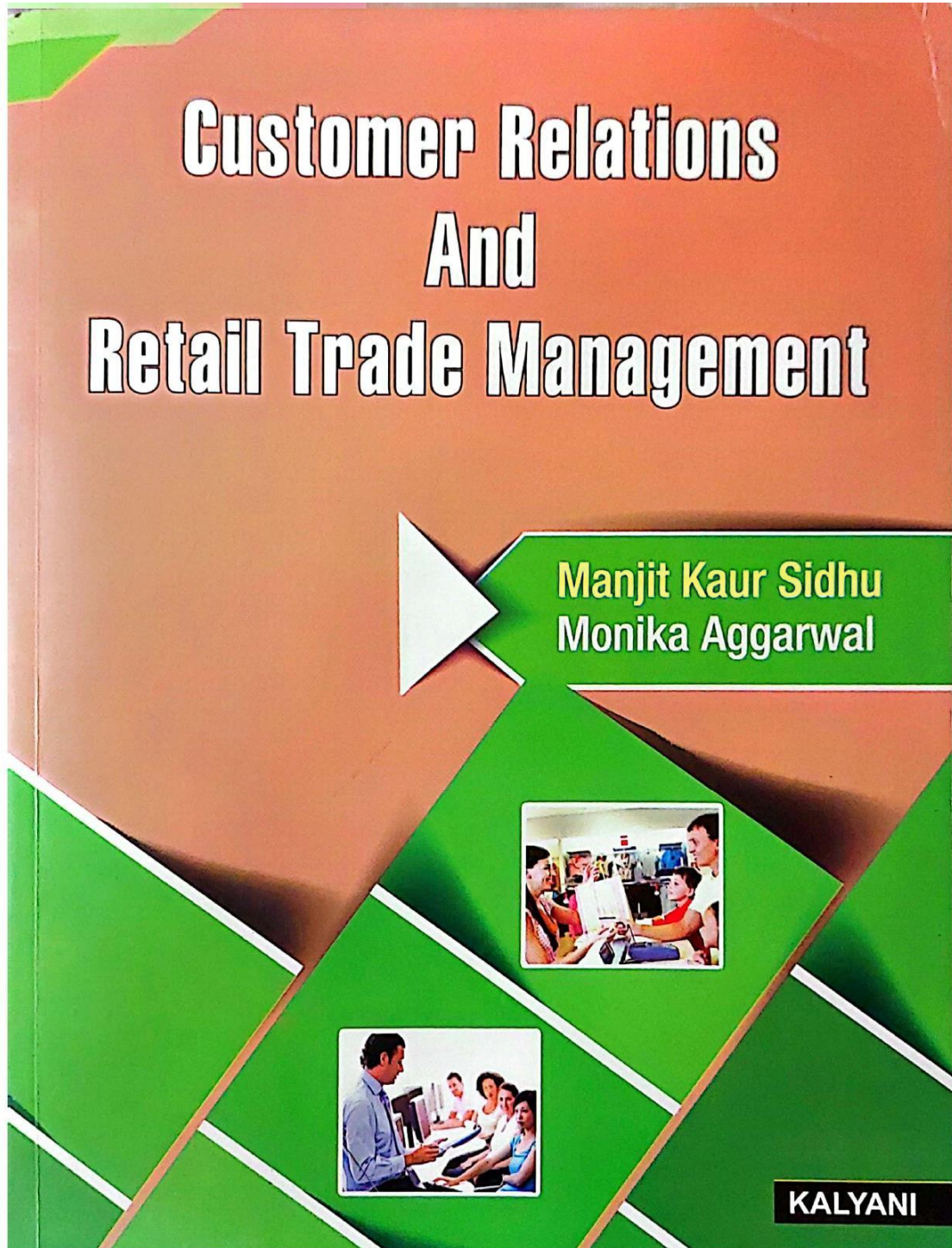
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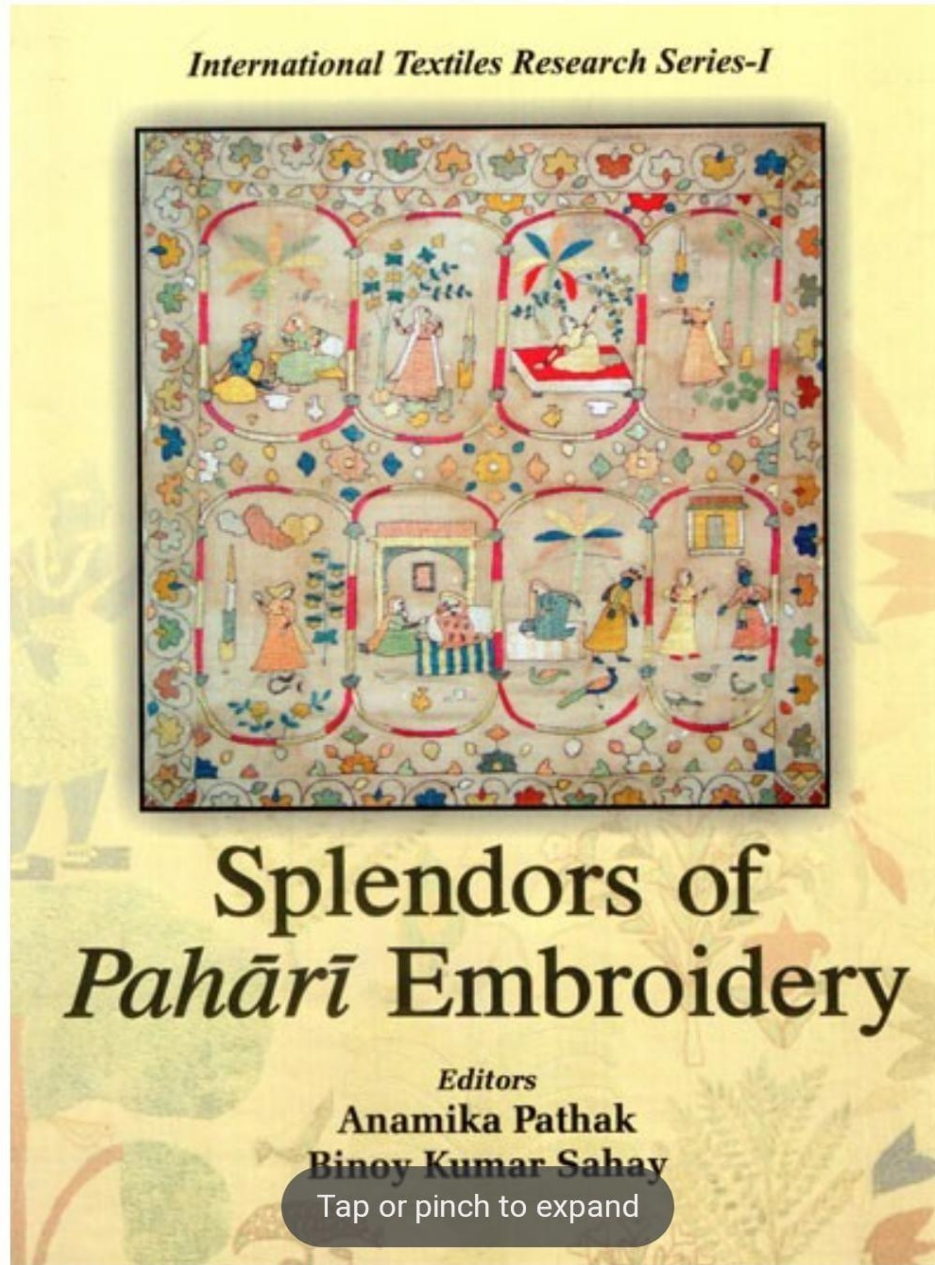
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14

Embroidered Articles : A Journey from Past to Present

Rohini Arora*

The craft from region gets strong foothold only when it is imbibed in its daily life, needs and social customs. The exquisite Chamba embroidery was a fitting example of an endearing folk culture of Chamba which was patronized by the royalty. In Chamba the handicraft of embroidery was dependent almost entirely on one of the social customs of the people. The development of the craft came to a fine state of perfection, and was preserved in different form like religious textiles, apparel and other utilitarian household objects.¹ The religious embroideries are coverlets, *gaumukhi* (beads cover), book wrapper, while *cholies* (blouses), *patka* (waistband), caps are in the group of apparel and wall hanging, pillow cover, hand fans, *chaupad* spread for utilities. Usually, the articles were worked differently unlike *rumals* with respect to raw material, stitches, designs and motifs. The layout of the articles depended on the shape, size and utility. Varied designs and motifs were imaginatively created in articles comprising of floral, bird, animal which can be free hand curved designs and geometrical patterns. Both, variations were given different treatment in drawing, stitching, colour, subject etc, which becomes its characteristic features. Mostly articles were worked in single sided stitches excluding coverlets and hand fans. The stitches most frequently used were single sided darning stitch in long and short stitches, satin stitch, stem stitch, chain stitch, double cross stitch and herring bone stitch. The present paper would focus on the surface analysis on design basis; their usage and present status of these articles. Different embroidered articles were made for day-to-day life.

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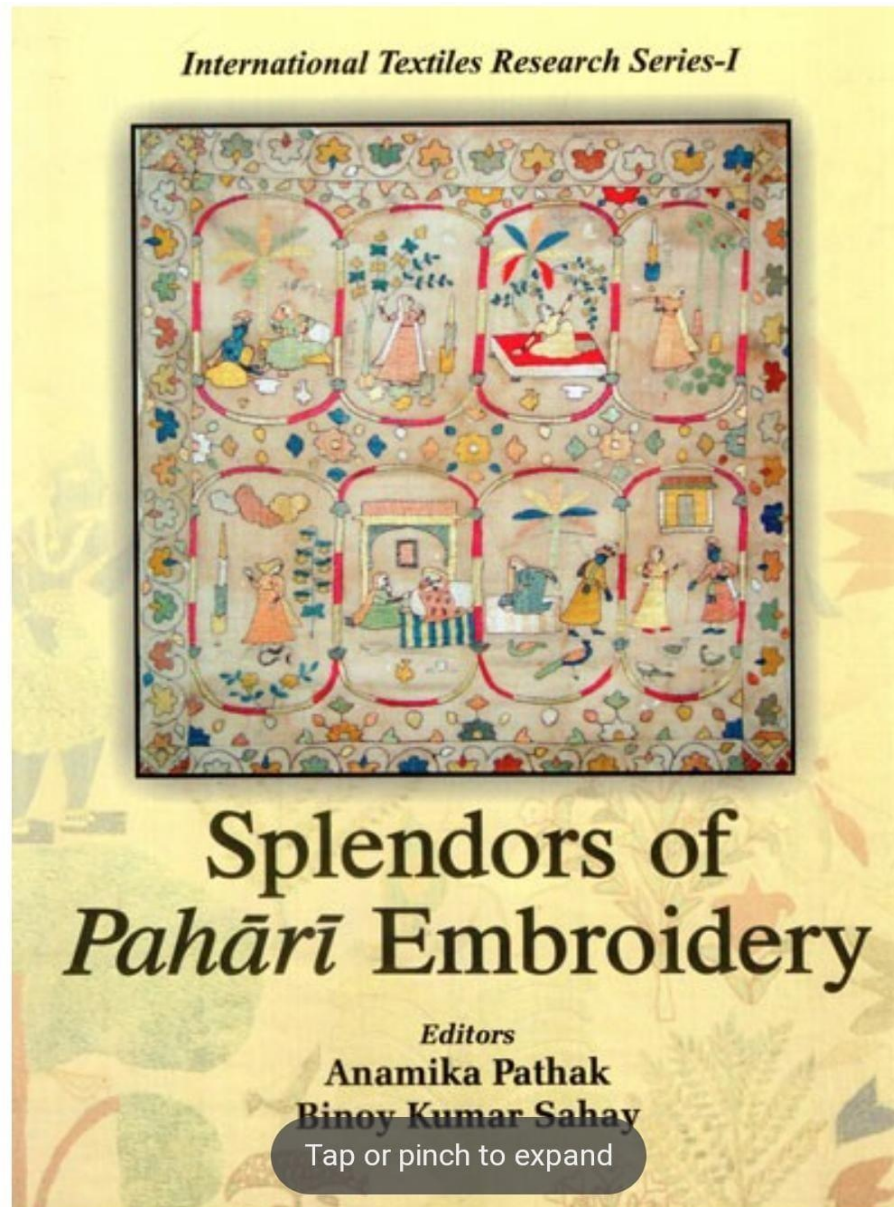
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4



Technical and Decorative Characteristics of Embroidered Coverlets

Rohini Arora*

The state of Himachal Pradesh was renowned for its spectacular *pahārī* embroidery (*kadhāi/kaśidā*). The embroidery was known for its popular coverlets known as 'Chamba *Rūmāls*' as well as household articles and apparel such as wall hangings, *cholīs*, caps, dice-boards, hand-fans etc. On the basis of the line drawing, embroidery stitches, and subjects two distinct styles were evident i.e. folk style and miniature style¹. The early designs were folk, devised by women and drawn from their own intimate life. Later, the Mughal paintings began to influence art expressions, especially *pahārī* miniature paintings which in turn had a direct impact on the development of embroidery craft of Chamba². The folk style of Chamba embroidery was an essential outcome of the creativity of the womenfolk of Chamba while working during the hours of leisure³. On the other hand, the miniature style of embroidery was greatly inspired by the art of *pahārī* painting. It, therefore, at times acquired its epithet as, 'painting done with a needle'. The drawing was executed in outlines with fine brush by the accomplished *pahārī* painters. The ladies of the royal household or the wives of the nobles also used to embroider these well composed *rūmāls* in their leisure time as a pastime activity⁴. The pictorial qualities of these coverlets had been much studied by several

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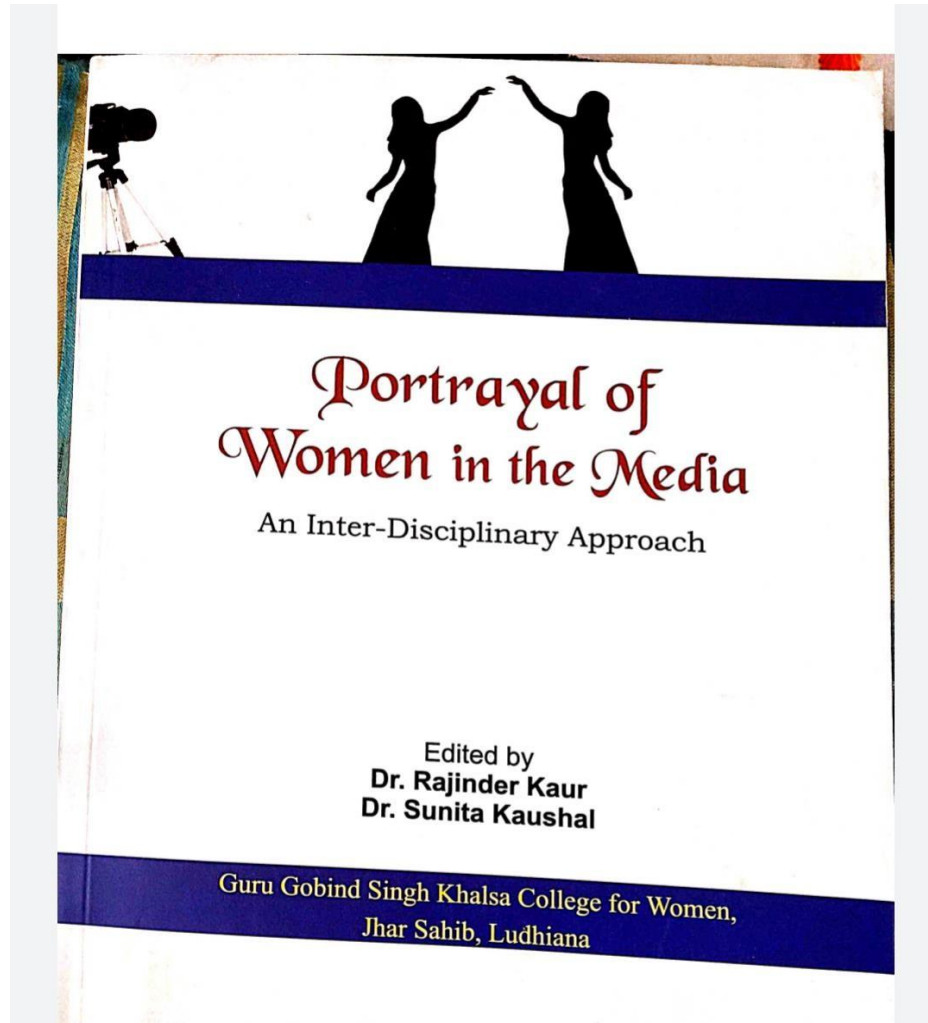
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36. Book Title: Portrayal of Women in the Media
Chapter: Misrepresentation: Portrayal of Women in Media



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Dr. Rajinder Kaur is present Principal of Guru Gobind Singh Khalsa College for Women, Jhar Sahib (Ludhiana). She has more than seventeen years of teaching experience to her credit. She has seventeen research papers published in Journals and Books. Besides the papers publication, she has published five books independently and another five with co-authors. Irrespective of her so young age, she is a very good administrator and mentor.



Dr. Sunita Kaushal is serving as Assistant Professor in Sociology at Guru Gobind Singh Khalsa College for Women, Jhar Sahib (Ludhiana). She is a head of the Sociology department, having around sixteen years of teaching experience. She has credited with twelve articles published in journal and books. She has also presented papers in International and National conferences and seminars. She is a very good organizer and always eager to do something better for the upliftment of students as well as society.



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Misrepresentation: Portrayal of Women in Media

Dr. Savneet Kaur &
Dr. Jaswinder Kaur Bhango

Introduction

"There is no chance of the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing."

- Swami Vivekananda

Media is responsible for influencing a major part of our daily life. Media contributes to a transformation in the cultural and social values of the masses. Media brings about a transformation in the attitudes and beliefs of the people.

The depiction of women in Indian media, be it films, television serials, news, media, visual advertisement, or modernized traditional media, is indeed an area of great concern for people having interest in social science research and society. Some recent studies of news stories show that sex and sensation is the primary motive behind the reportage.

The persuasive nature of the content presented over media influences the thoughts and behaviour of the general public. It helps in moulding ideas and attitudes. It influences lifestyle and culture.

There have been important identity transformations, sparked by the engagement in television. One concerns women. In recent years, viewers of Indian film and television have witnessed a shift from portrayals of females as innocent and subordinate in nature, into independent sexual beings.

The criticism of the advertising stems out of big business game, believing the advertisements, rising prices and creation of artificial needs. Serials are depicting women and young females involved in conspiracy, premarital, extra-marital, illicit affairs, perpetuating their religious fundamentalism, spending time in family feuds, suicidal love affairs, and lavish ugly display of materialism.

While India's strong traditional heritage has always been significantly characterised by the traditional roles of women as homemakers and mothers, the portrayal of women on television has challenged this ideal, and therefore cultivated a new perception of womanhood for the Indian woman.

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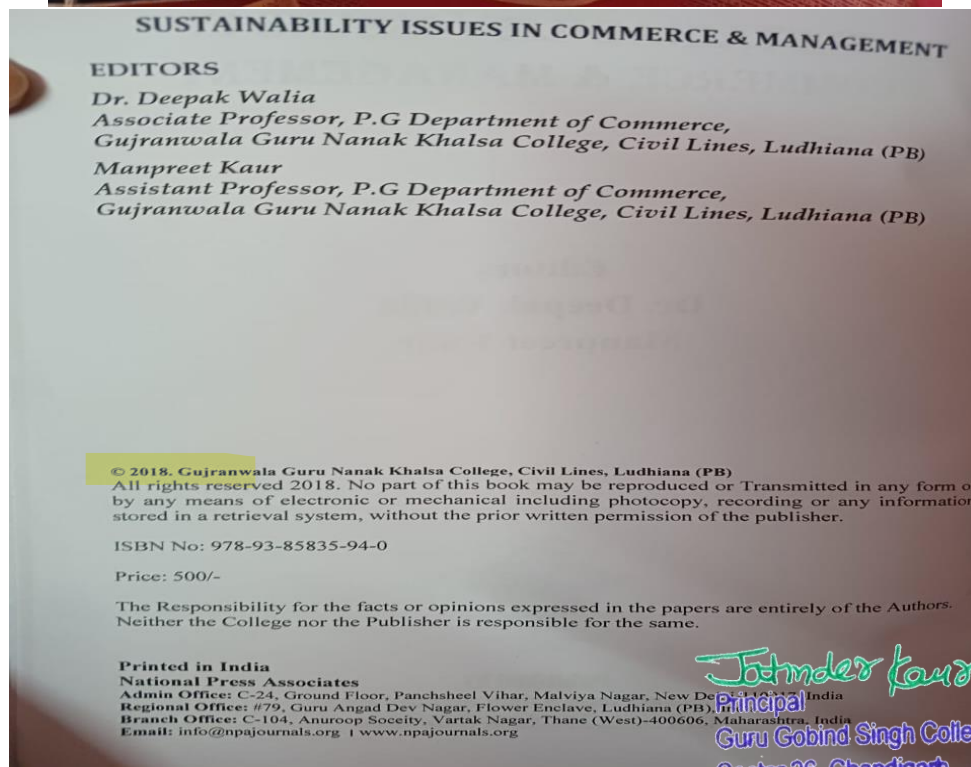
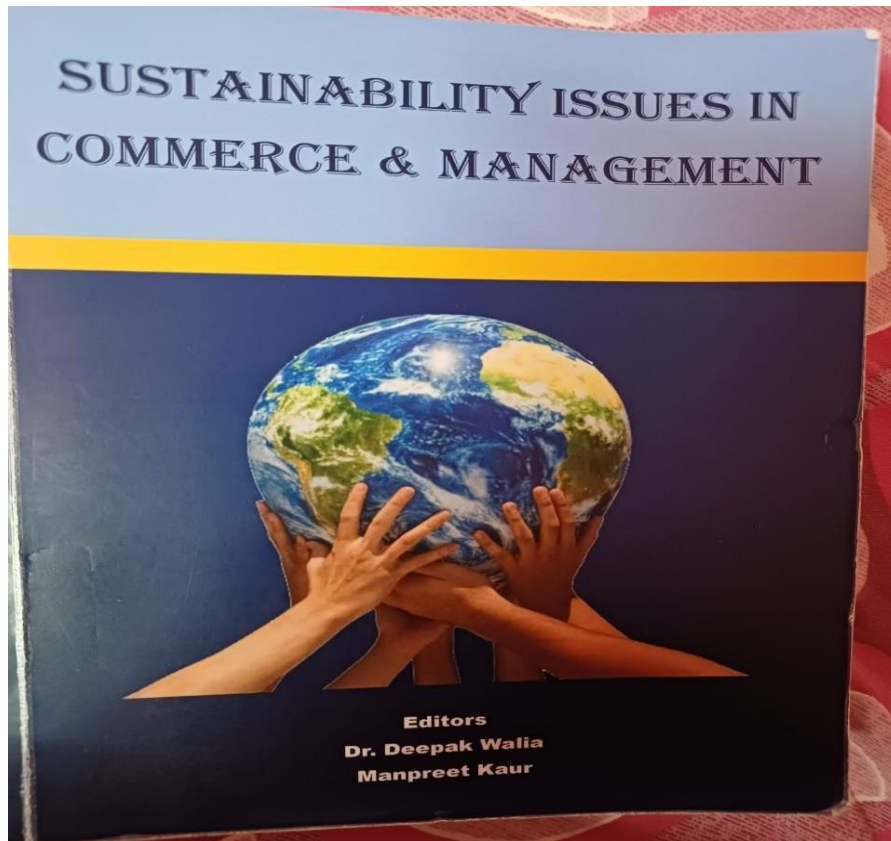
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Sustainability Issues in Commerce & Management

GRIEVANCE REDRESSAL SYSTEM OF MUTUAL FUNDS: INVESTORS' PROTECTION IN INDIA

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Abstract

Mutual fund refers to a pooling system in which savings of large number of investors is collected and managed by specialized team of individuals. Mutual fund industry works under the regulations of Securities and Exchange Board of India (SEBI) and needs to get registered with it. Further, Association of Mutual funds (AMFI) acts as a representative on behalf of SEBI that initiated the code of ethics for the protection of investors ensuring the high standards of integrity and fairness in all its dealings. In the present paper, an effort is made to study that how the problems (complaints) of investors' are solved through mutual fund redressal system in India. The study is based on secondary data and the data has been collected from official websites of Mutual Funds and SEBI official website. Top five AMCs have been selected and analyzed from April, 2014 to March, 2018. The complaints filed and resolved during the study period have been categorized into four types. It can be concluded from the study that selected mutual fund companies showed less than 1% of complaints against total number of folios and companies' redressal rate remained above 95% throughout the study period indicating good performance by the selected mutual funds.

Key words: Grievance Redressal, Mutual funds, Investors' Protection, Complaints, Dividend payments, Statement of Schemes, Switching of Schemes.

INTRODUCTION

Mutual fund refers to a pooling system in which savings of large number of investors is collected and managed by specialized team of individuals. The collected fund is called corpus and thus invested in the selected securities of the market after critical evaluation for the benefits of the investors. Mutual fund ensures high return, high liquidity and high safety to the investors who lack investment knowledge. Mutual fund industry works under the regulations of Securities and Exchange Board of India (SEBI) and needs to get register with it. Mutual fund is structured in such a manner that imposes in-built check as its four pillars i.e. Sponsor, Trustee, Asset Management Company (AMC) and Custodian operates independent to each other. The SEBI as a regulatory body ensures the stability of the financial markets through a preamble that it must "protect the interest of the investors in securities market and to promote the development of, and to regulate the securities market and matters connected there with or incidental there to". The SEBI guidelines cover the norms related to registration and management of mutual funds, investment pattern and valuation policies of mutual fund schemes, auditing and procedure for action in case of default. Further, Association of Mutual funds (AMFI) acts as a representative on behalf of SEBI and it brought code of ethics for the protection of investors ensuring the high standards of integrity and fairness in all its dealings. The AMFI cannot bind the industry on the basis of its recommendations until these are incorporated by SEBI.

To protect the investors from any kind of fraud, Offer Document is always given to every investor and is expected to thoroughly read the terms and conditions mentioned therein before making investment. In addition, the account statements of unit holders should be sent within 10 working days of their initial investment and in case of SIP/SWP/STP, the statements should be sent once in every quarter ending. Further, disclosures are made by AMC on daily basis (Net Asset Value), monthly basis (factsheets including details of scheme performance), half-yearly basis portfolio (details of each scheme) and yearly basis (financial statement of each scheme). In case of any default, investor can directly approach AMC Investor Relation Officer. The AMC is required to maintain track record of every complaint and disclose it with the time period taken to redress. However, in case of non-response or

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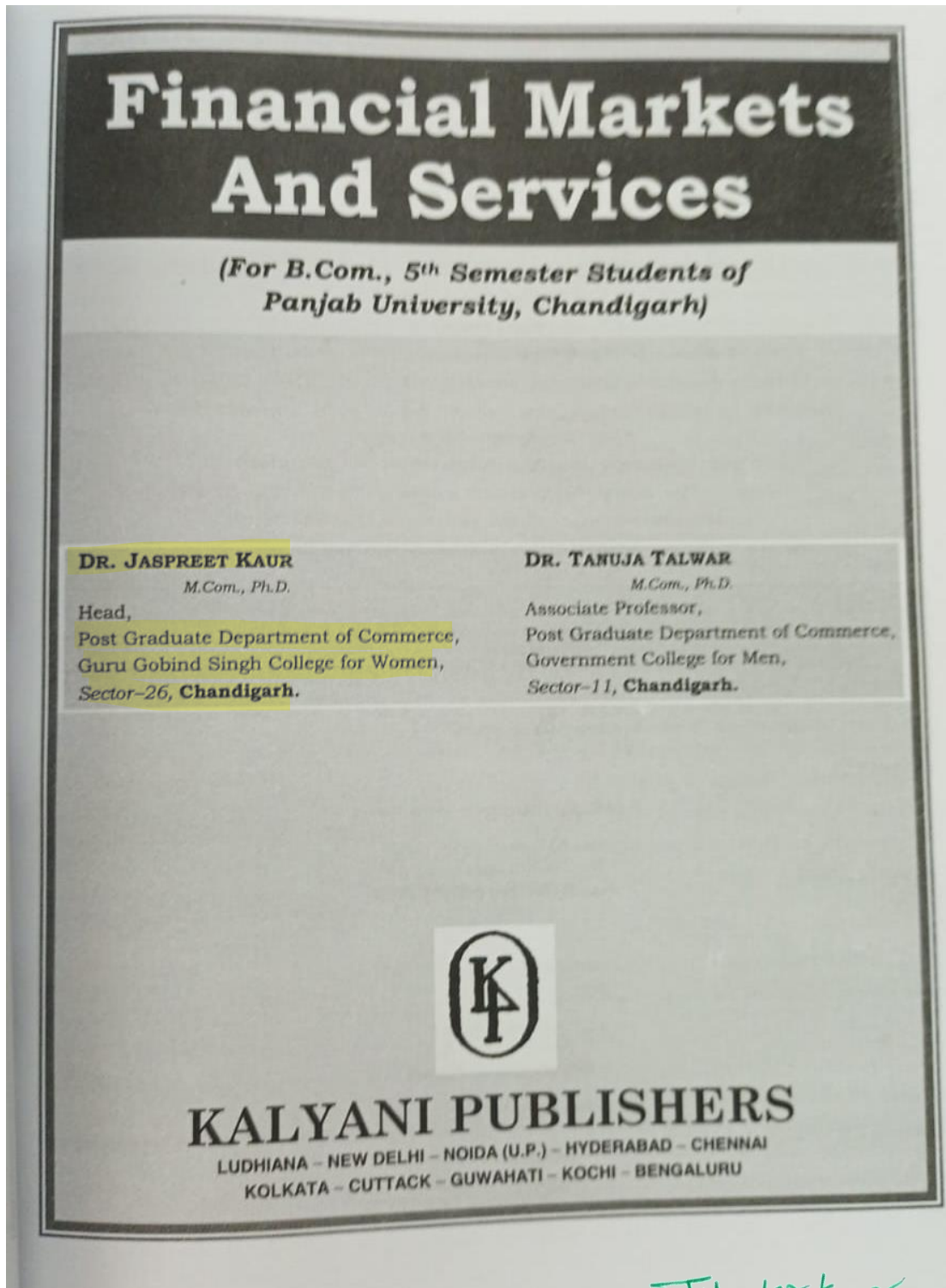
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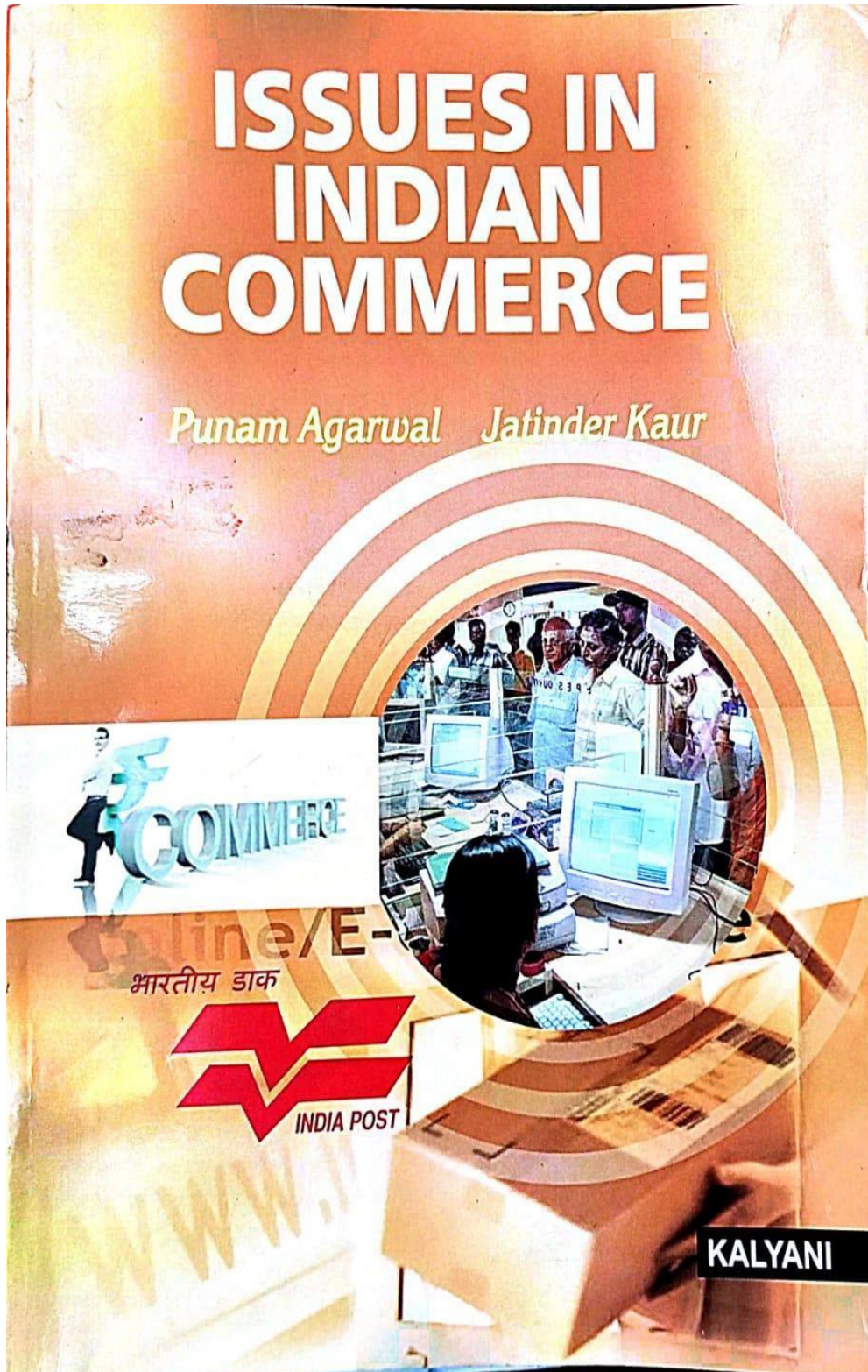
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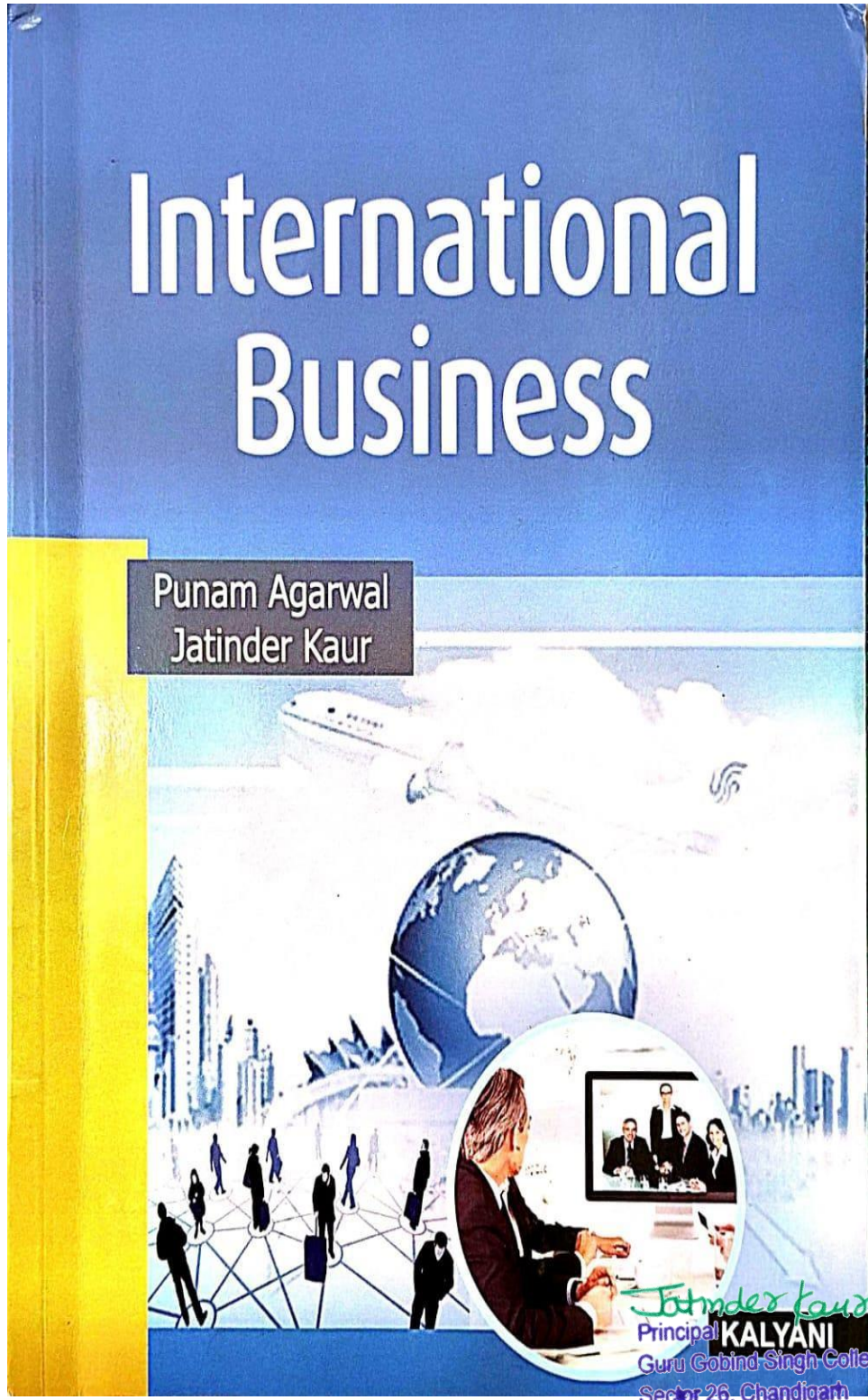
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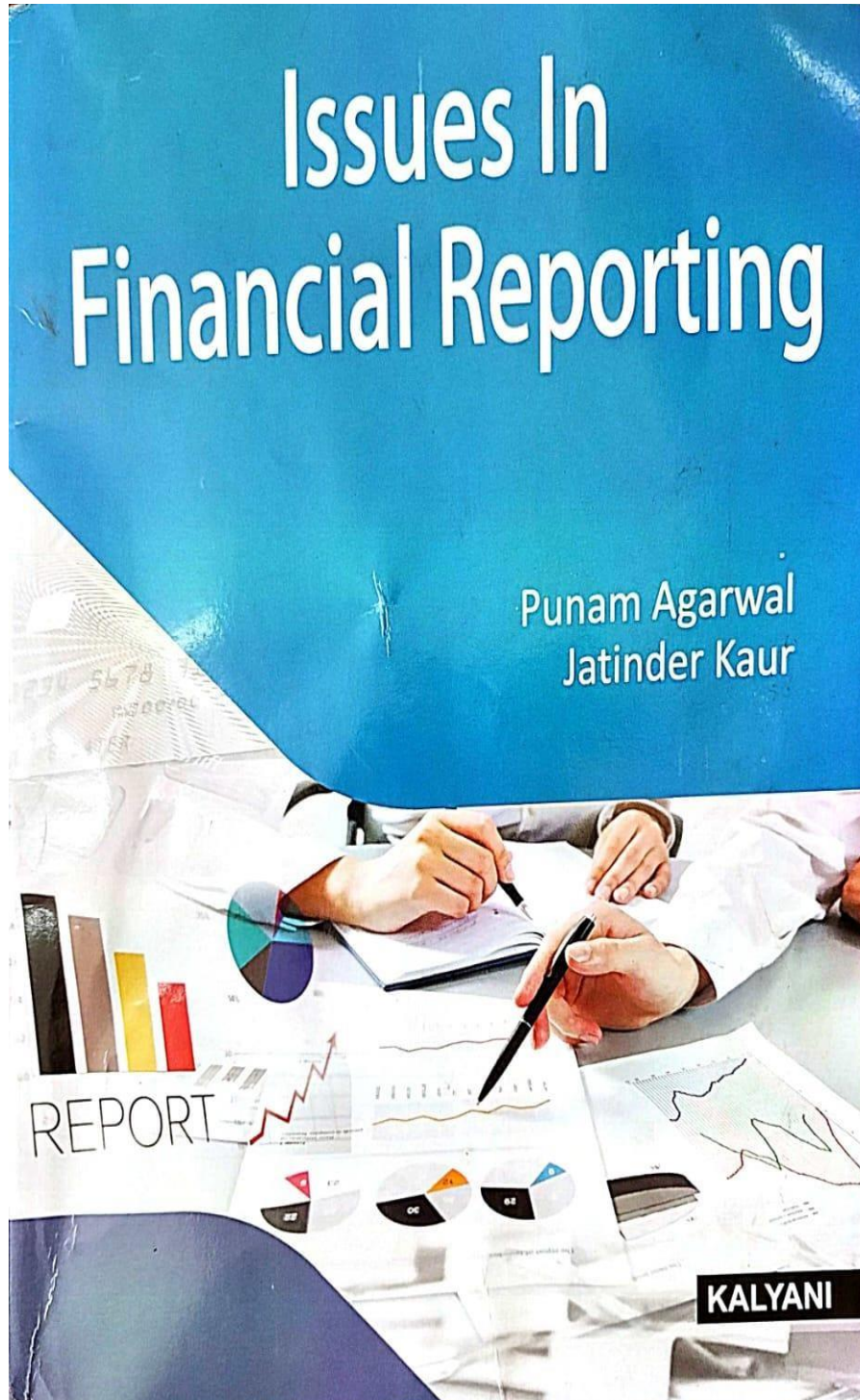
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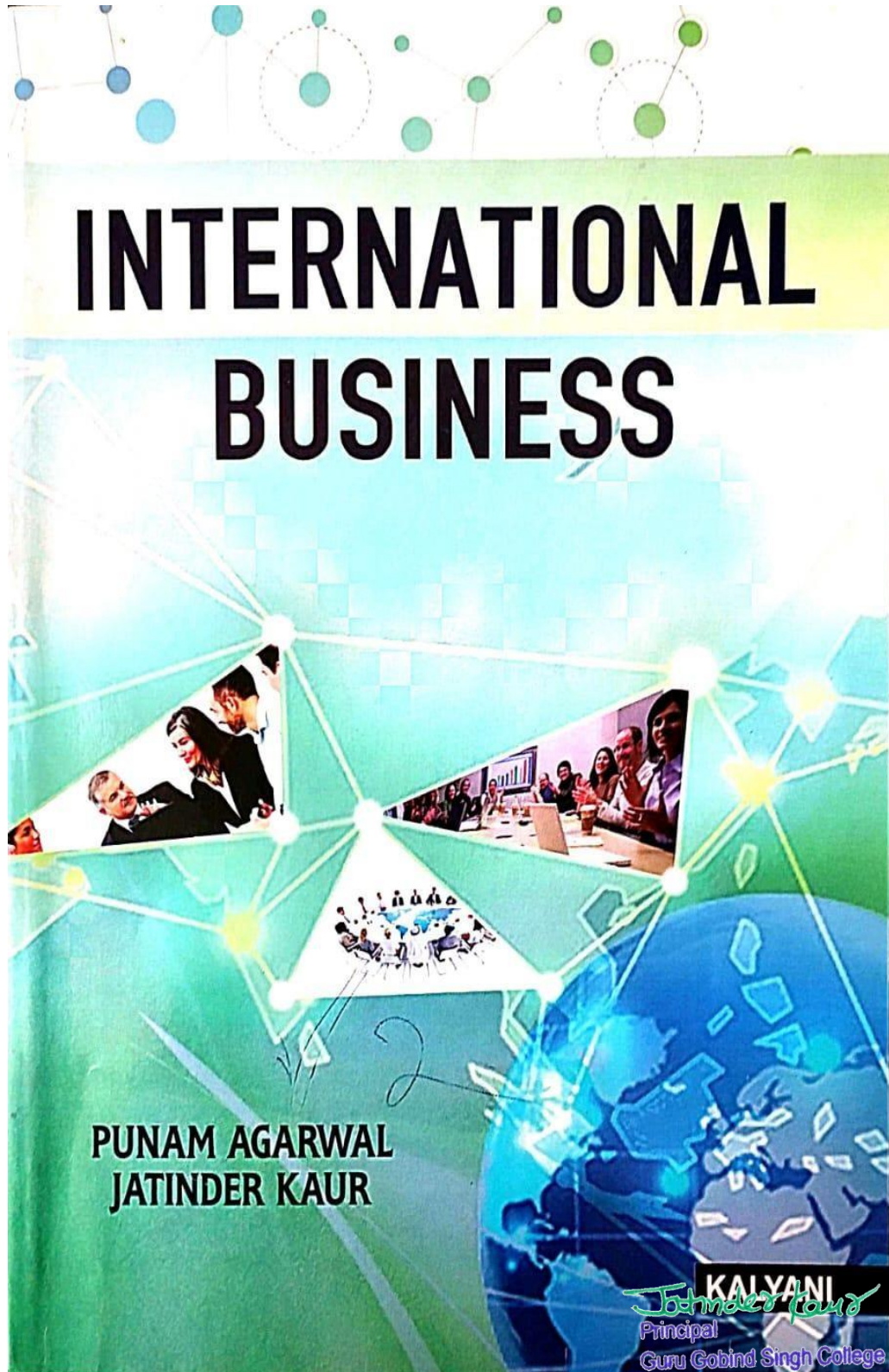
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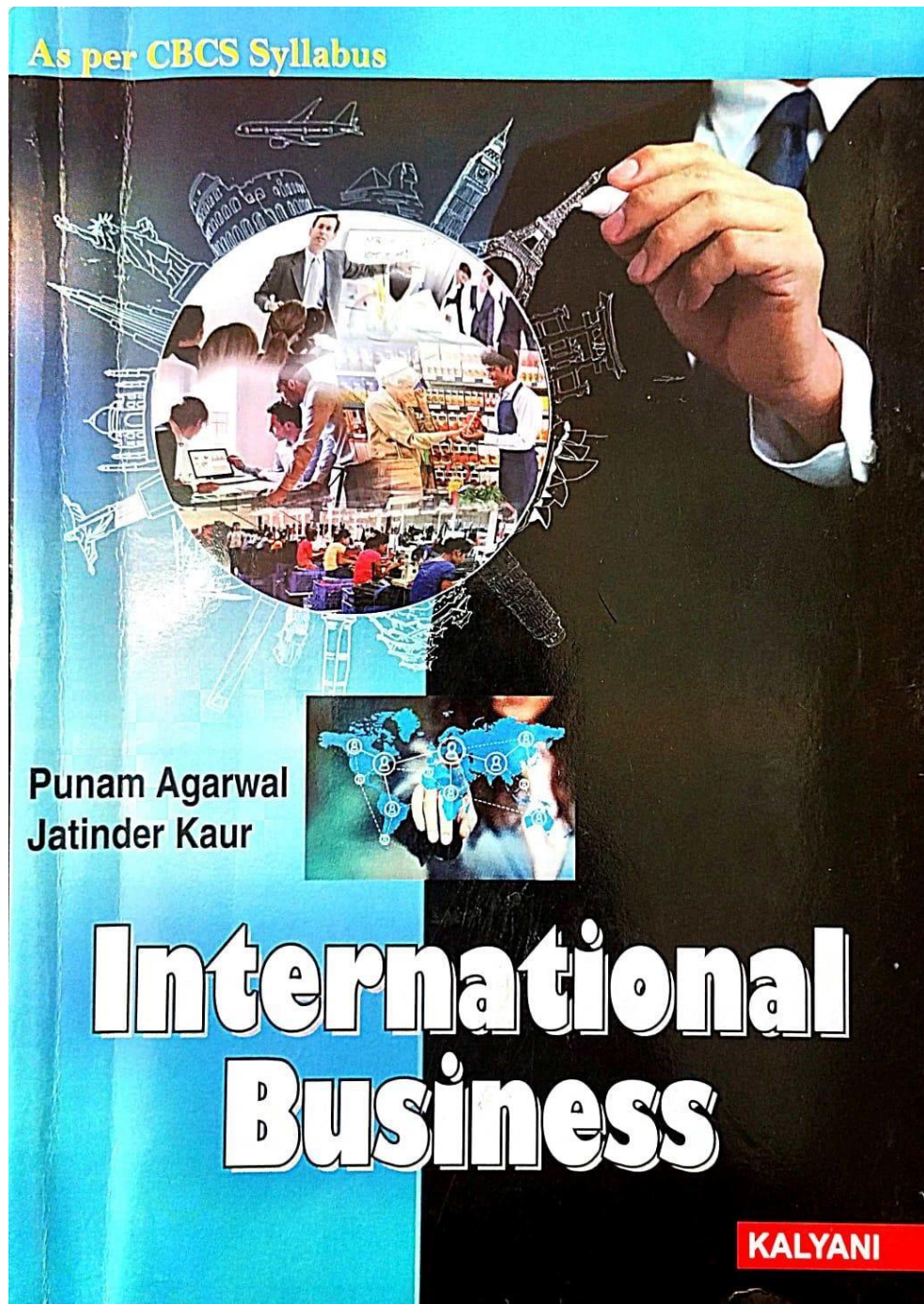
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