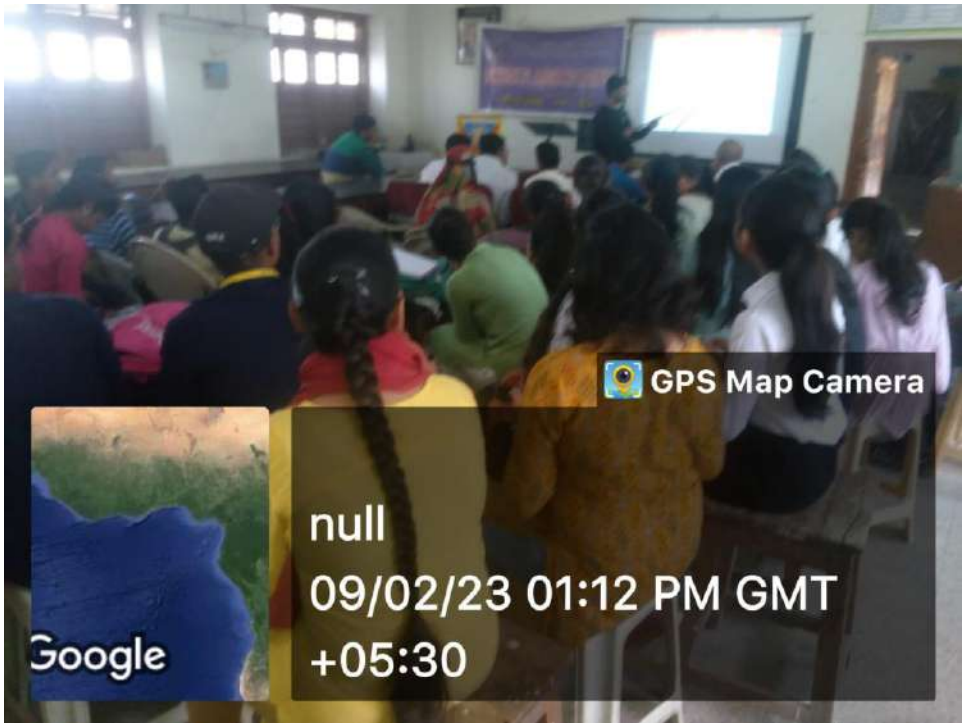
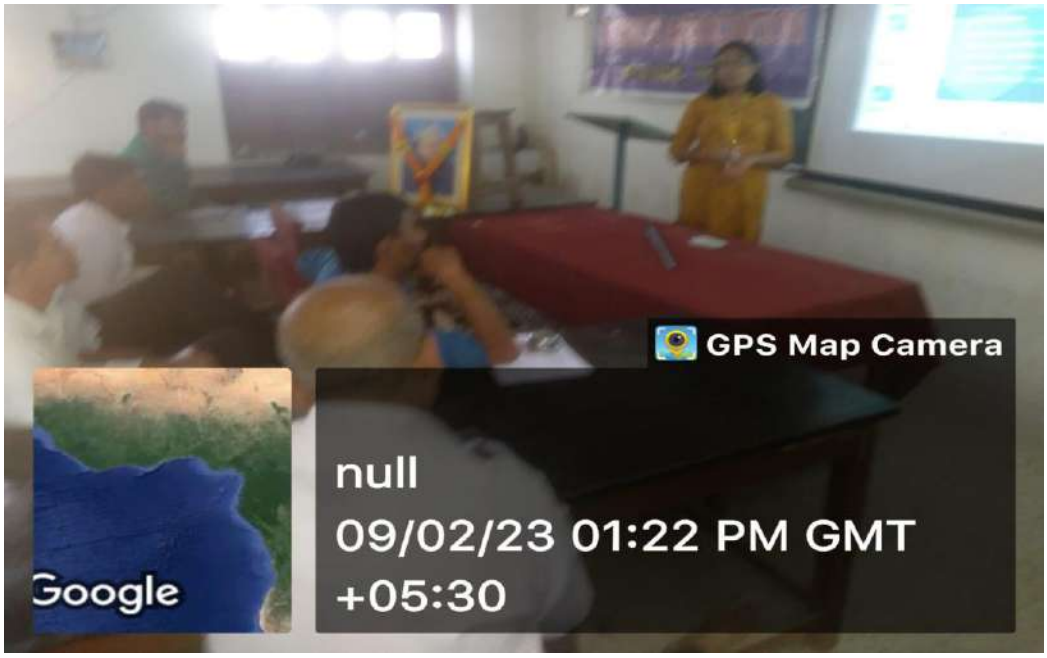
ICT BASED TEACHING





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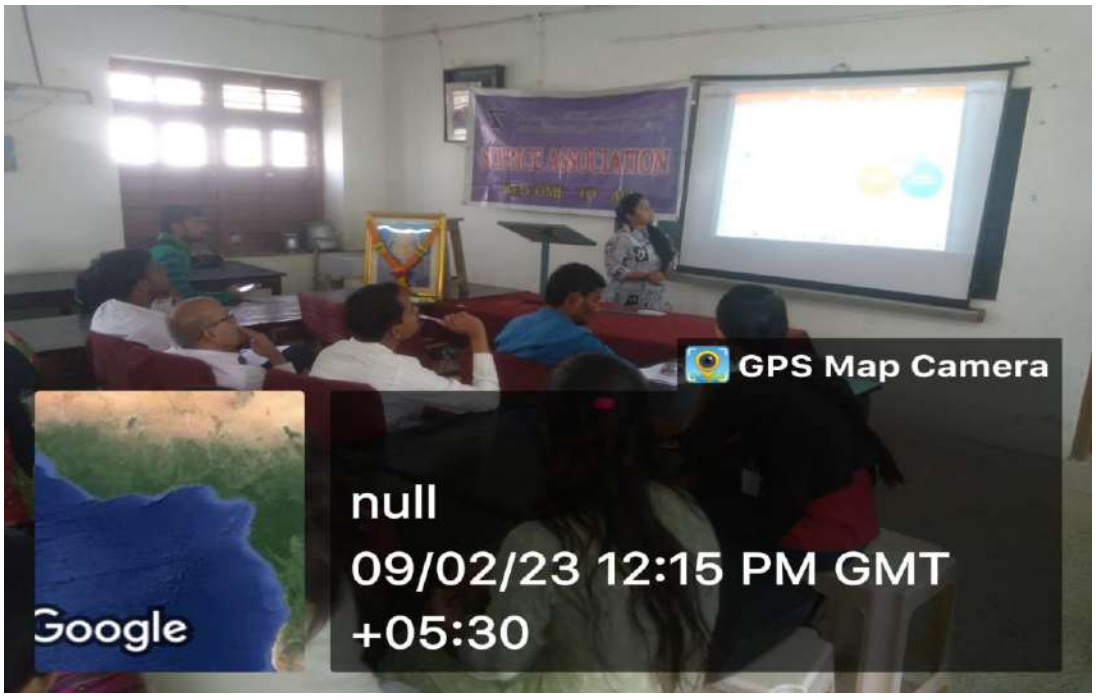
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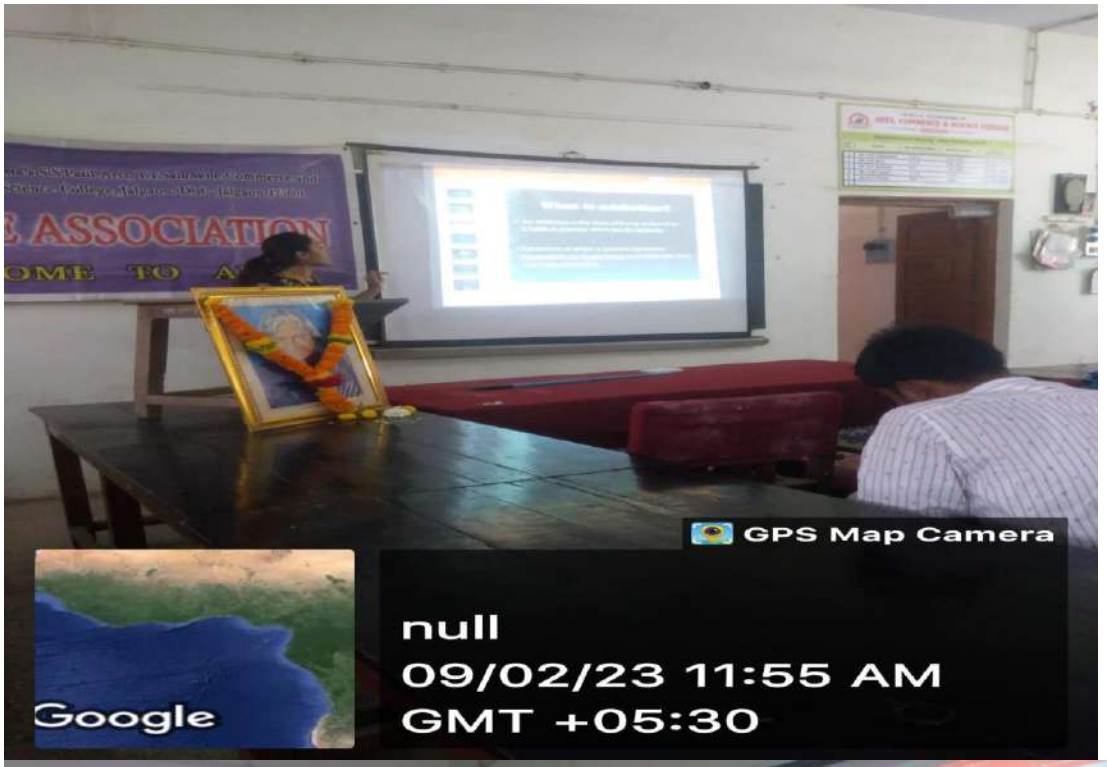
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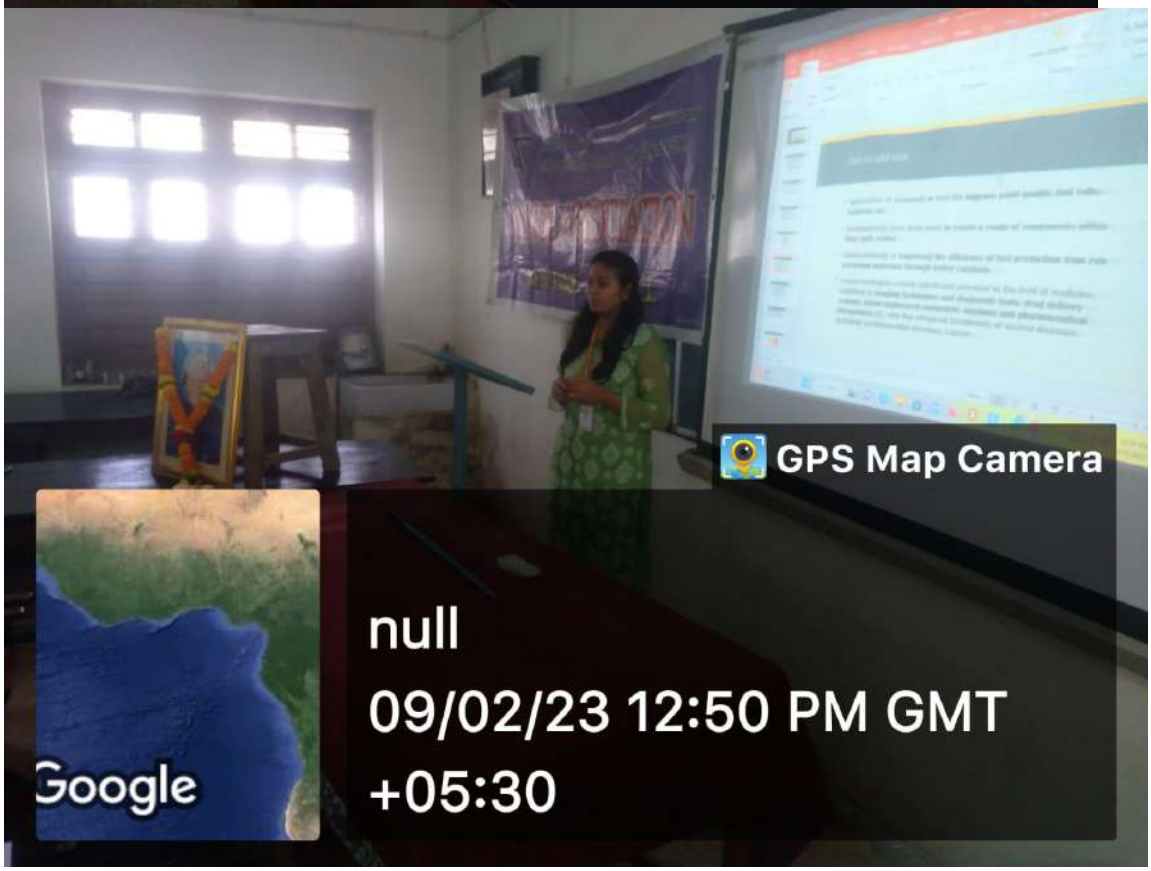
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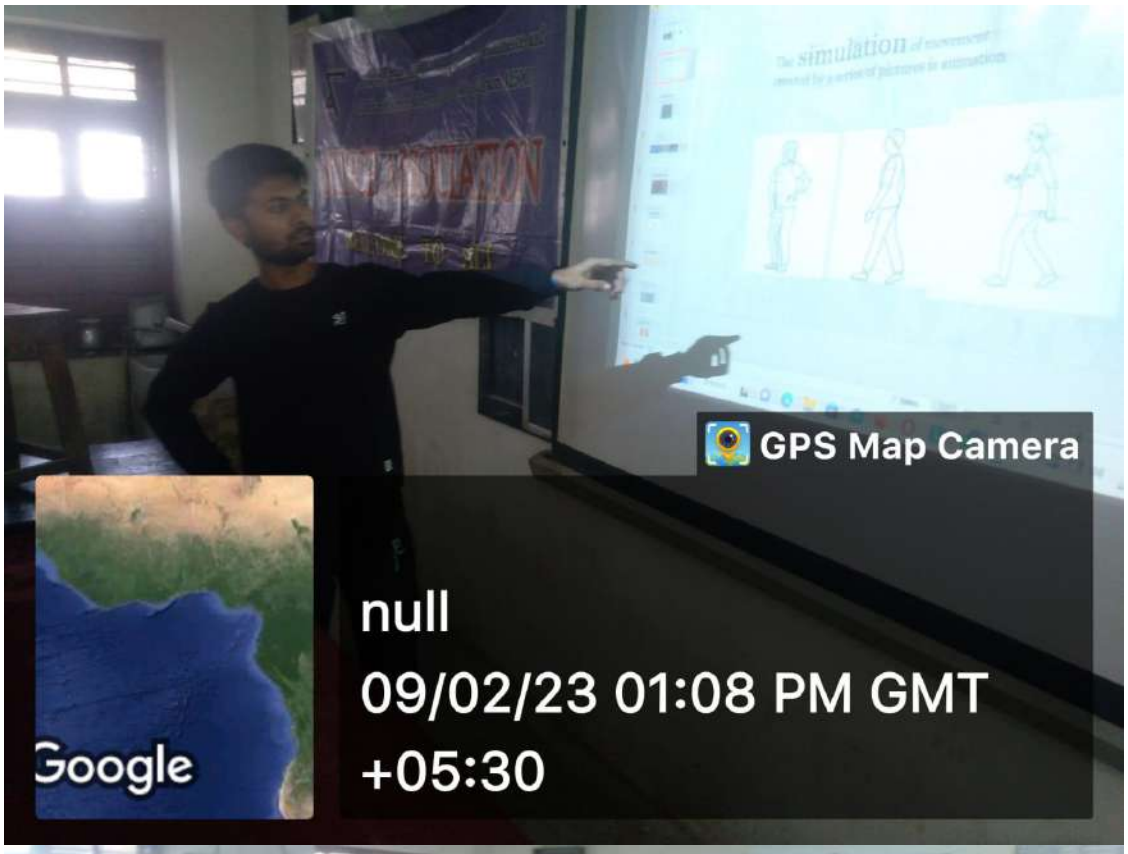
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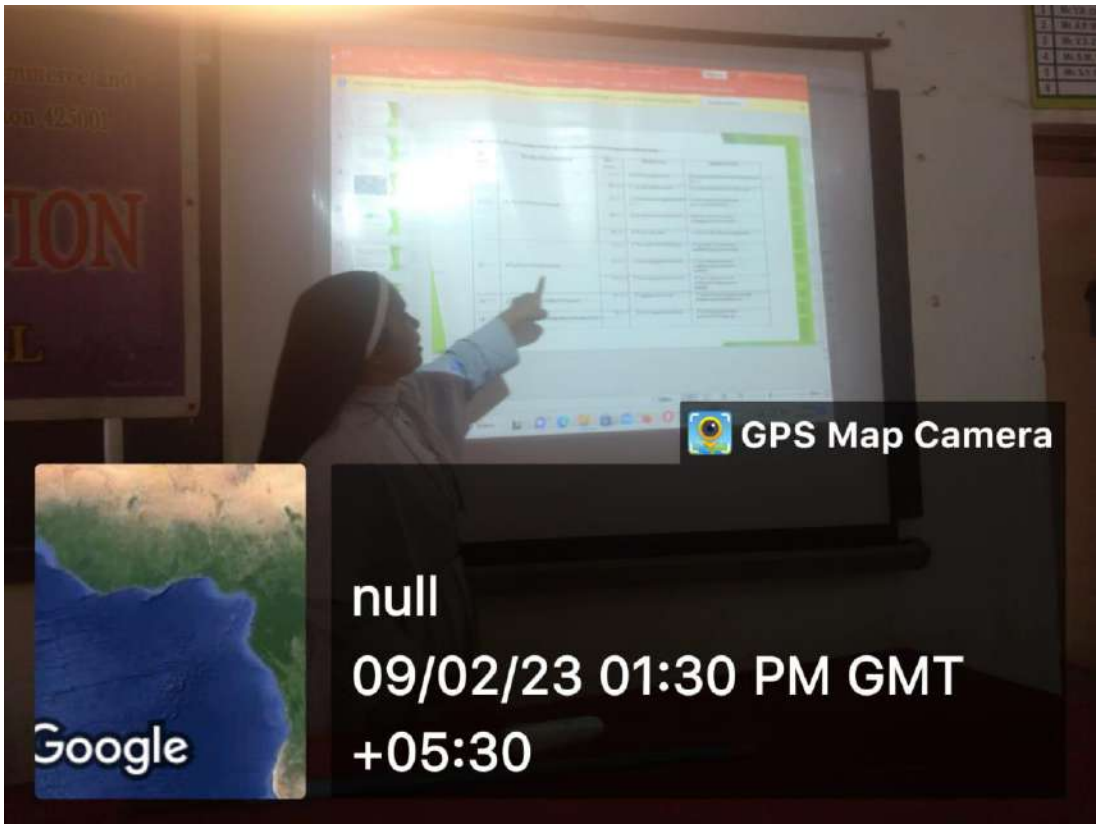
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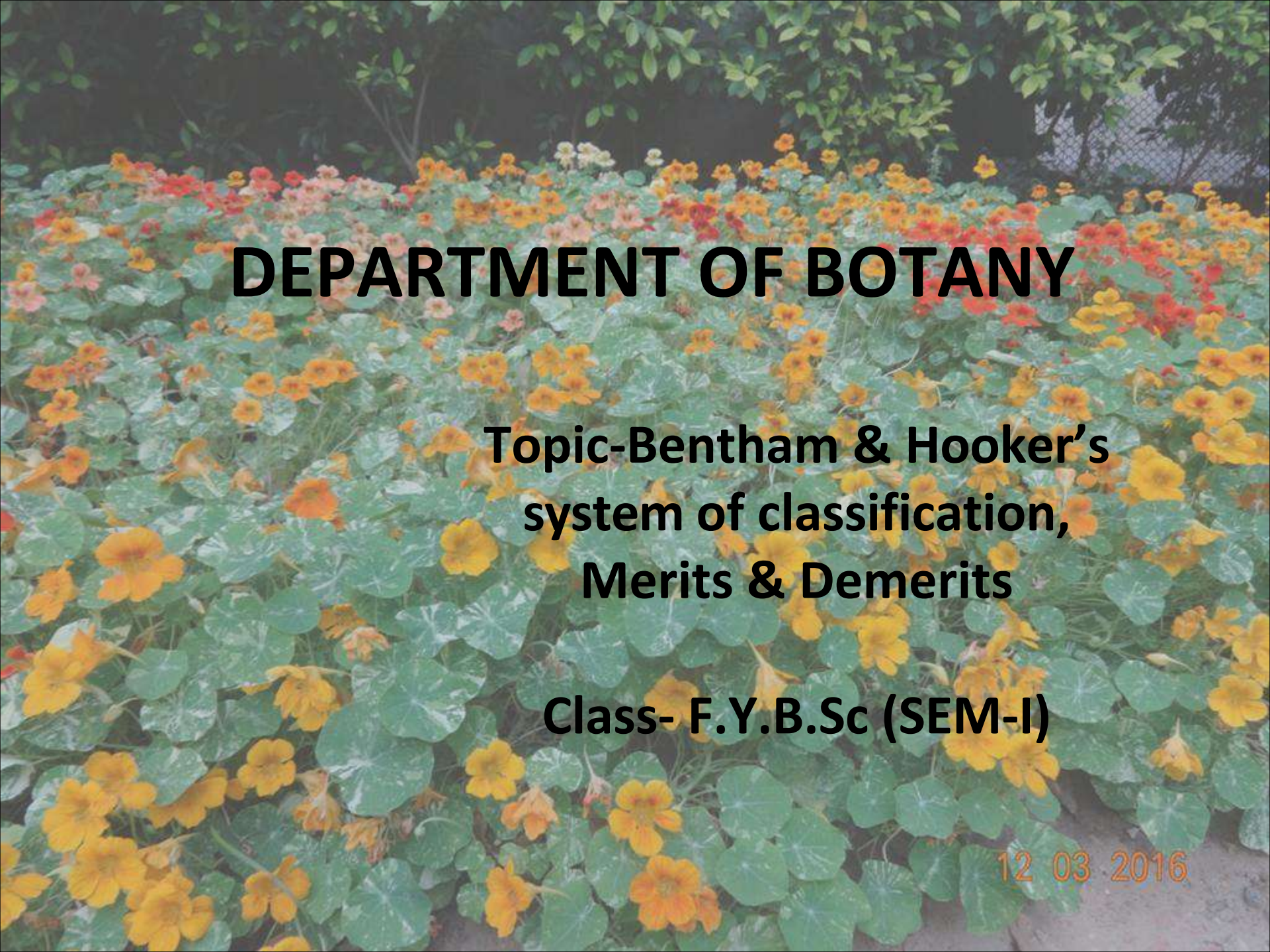
DEPARTMENT OF BOTANY

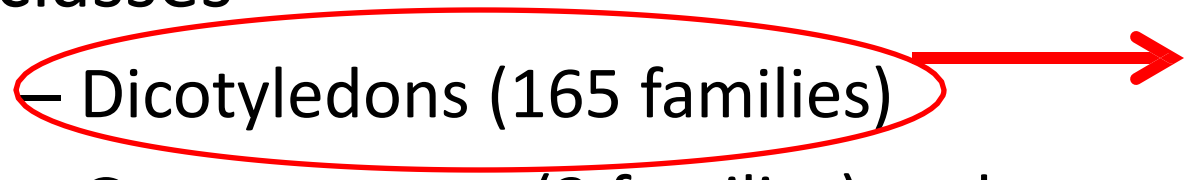
Topic-Bentham & Hooker's system of classification, Merits & Demerits

Class- F.Y.B.Sc (SEM-I)



Bentham & Hooker's system of classification

- The delimitation of genera was based on natural affinities and was pre-Darwinian in concept.
- The system divided all the seed plants into three classes
  - Dicotyledons (165 families)
  - Gymnosperms (3 families) and
  - Monocotyledons (34 families).



-Polypetalae
-Gamopetalae
-Monochlamydeae

Class 1: Dicotyledons

- Seed with 2 cotyledons
- Flowers with pentamerous or tetramerous
- Reticulate venation

Subclass 1: Polypetalae

- **Polypetalae:** sepals and petals distinct, petals free (14 series, 25 orders and 165 families)
  - **Thalamiflorae:** flowers hypogynous, stamens many, disc absent
    - **6 Orders:** *Ranales, Parietales, Polygalineae, Caryophyllineae, Guttiferales and Malvales*
  - **Disciflorae:** flowers hypogynous, disc present below the ovary
    - **4 Orders:** *Geraniales, Olacales, Celastrales and Sapindales*
  - **Calyciflorae:** flowers perigynous or epigynous
    - **5 Orders:** *Rosales, Myrtales, Passiflorales, Ficoidales and Umbellales*

Subclass 2: Gamopetalae

- **Gamopetalae:** Sepals and petals distinct, petals fused
  - **Inferae:** ovary inferior
    - **3 orders:** Rubiales, Asterales and Campanales
  - Heteromerae: Ovary superior, stamens in one or two whorls, carpels more than 2
    - **3 orders:** Ericales, Primulales and Ebenales
  - Bicarpellatae: Ovary superior, stamens in one whorls, carpels 2
    - **4 orders**: Gentianales, Polemoniales, Personales and Lamiales

Subclass 3: Monochlamydeae

- **Monochlamydeae:** flowers apetalous, perianth lacking or if present not differentiated into sepals and petals
  - Curvembryeae: embryo coiled, ovule usually 1
  - Multiovulate aquaticae: aquatic plants, ovules many
  - Multiovulate terrestress: terrestrial plants, ovules many
  - Microembryeae: embryo minute
  - Daphnales : carpel 1, ovule 1
  - Achlamydosporae: ovary inferior, unilocular, ovules 1-3
  - Unisexuales: flowers unisexual
  - Ordines anomali: relationship uncertain

Class 2: Gymnospermae

- Ovules naked
  - 3 families

Class 3: Monocotyledons

- Flowers trimerous, venation parallel
  - Microspermae : ovary inferior, seeds minute
  - Epigynae: ovary inferior, seeds large
  - Coronarieae : ovary superior, carpels united, perianth colored
  - Calycinae: ovary superior, carpels united, perianth green
  - Nudiflorae: ovary superior, perianth absent
  - Apocarpae: ovary superior, carpels more than 1, free
  - Glumaceae : ovary superior, perianth reduced, flowers enclosed in glumes

Merits of Bentham and Hooker's System

- Each plant has been described either from the actual specimen or preserved herbarium sheets so that the descriptions are detailed as well as quite accurate.
- The system is highly practical and is useful to students of systematic botany for easy identification of species.
- The flora describes geographical distribution of species and genera.
- The generic descriptions are complete, accurate and based on direct observations.

Merits of Bentham and Hooker's System

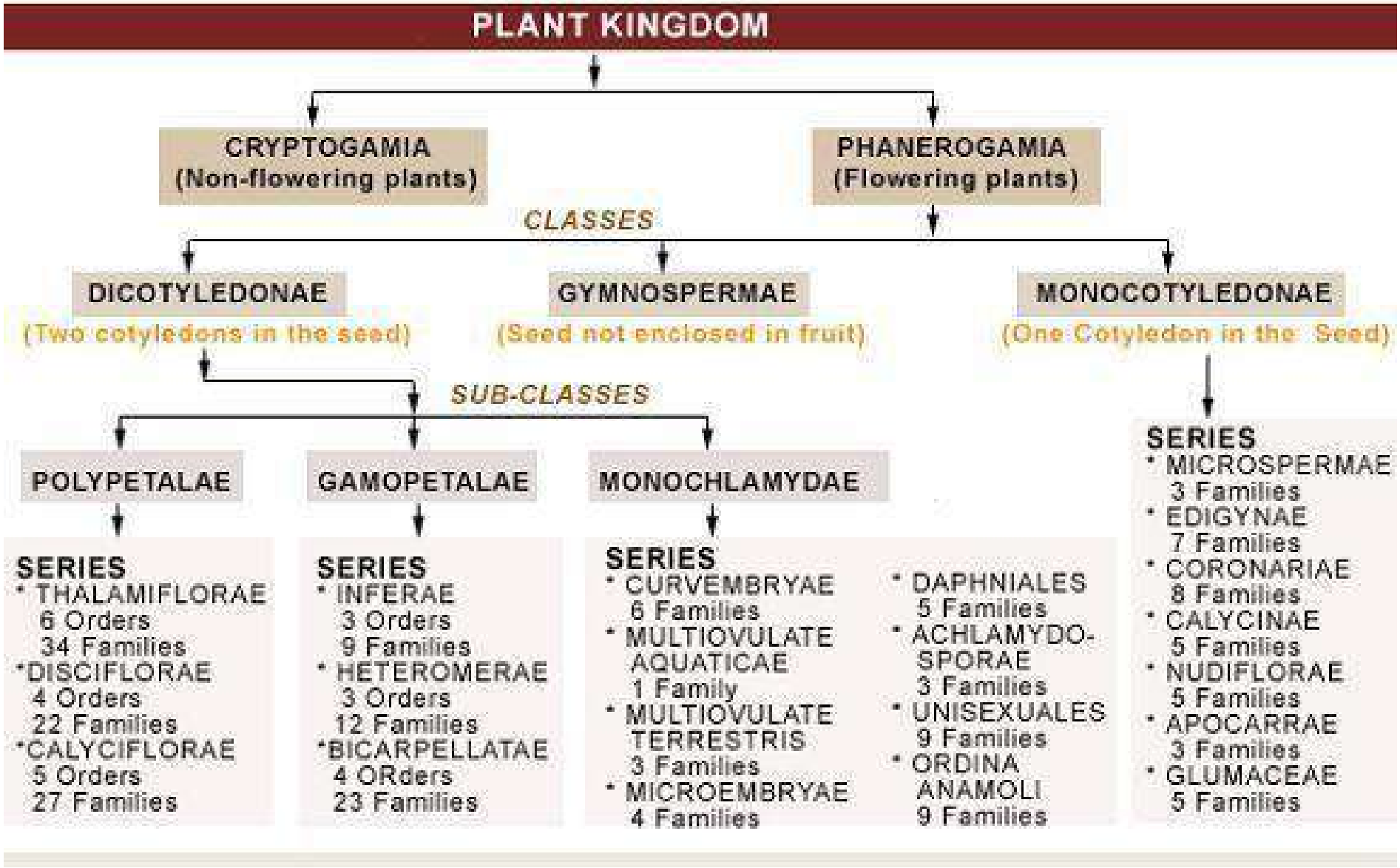
- Larger genera have been divided into sub genera, each with specific number of species.
- Dicots begin with the order Ranales which are now universally considered as to be the most primitive angiosperms.
- Placing of monocots after the dicot is again a natural one and according to evolutionary trends.
- The placing of series disciflorae in between thalami florae and calyciflorae is quite natural.
- The placing of gamopetalae after polypetalae is justified since union of petals is considered to be an advanced feature over the free condition

Demerits of Bentham and Hooker's System

- Keeping gymnosperms in between dicots and monocots is anomalous.
- Subclass monochlamydeae is quite artificial.
- Placing of monochlamydeae after gamopetalae does not seem to be natural.
- Some of the closely related species are placed distantly while distant species are placed close to each other.
- Certain families of monochlamydeae are closely related to families in polypetalae, e.g. Chenopodiaceae and Caryophyllaceae

Demerits of Bentham and Hooker's System

- Advanced families, such as Orchiadaceae have been considered primitive in this system by placing them in the beginning. Placing of Orchidaceae in the beginning of monocotyledons is unnatural as it is one of the most advanced families of monocots.
- Similarly, Compositae (Asteraceae) has been placed near the beginning of gamopetalae which is quite unnatural.
- Liliaceae and Amaryllidaceae were kept apart merely on the basis of characters of ovary though they are very closely related.
- There were no phylogenetic considerations


PLANT KINGDOM
CRYPTOGAMIA
(Non-flowering plants)
PHANEROGAMIA
(Flowering plants)
CLASSES
DICOTYLEDONAE
(Two cotyledons in the seed)
GYMNOSPERMAE
(Seed not enclosed in fruit)
MONOCOTYLEDONAE
(One Cotyledon in the Seed)
SUB-CLASSES
POLYPETALAE
GAMOPETALAE
MONOCHLAMYDAE
SERIES
* THALAMIFLORAE
6 Orders
34 Families
*DISCIFLORAE
4 Orders
22 Families
*CALYCIFLORAE
5 Orders
27 Families
SERIES
* INFERAE
3 Orders
9 Families
* HETEROMERAE
3 Orders
12 Families
*BICARPELLATAE
4 ORders
23 Families
SERIES
* CURVEMBRYAE
6 Families
* MULTIOVULATE AQUATICAE
1 Family
* MULTIOVULATE TERRESTRIS
3 Families
* MICROEMBRYAE
4 Families
* DAPHNIALES
5 Families
* ACHLAMYDO-SPORAE
3 Families
* UNISEXUALES
9 Families
* ORDINA ANAMOLI
9 Families
SERIES
* MICROSPERMAE
3 Families
* EDIGYNAE
7 Families
* CORONARIAE
8 Families
* CALYCINAE
5 Families
* NUDIFLORAE
5 Families
* APOCARRAE
3 Families
* GLUMACEAE
5 Families

प्रा. एस.व्ही पडुलवार
समाजशास्त्र विभाग
नुतन मराठा
महाविद्यालय जळगाव

प्रकरण क्रमांक 3
दहशतवाद

दहशतवाद

- सर्व जगालाभेडसावणारी समस्या आहे. 1960 नंतर आतंरराष्ट्रीय दहशतवादाची सुरवात झाली आहे. मात्र भारतामध्ये याची सुरूवात ही 1950 पासून झालेली आहे.नागालँड,मिझोरम, मणीपूर, त्रिपूरा या भागात या काळामध्ये दहशतवादी कारवाया सुरू झाल्या. एका नविन समस्येचा जन्म झाला.

दहशतवादाचा अर्थ

- **जॉन क्रेटम** – **“समुदाय किंवा समुदायाच्या बहुतांश भागामध्ये राजकीय उद्दिष्टासाठी भिती निर्माण करण्यासाठी केलेले हिंसांत्मक गुन्हेगारी वर्तन म्हणजे दहशतवाद”**

दहशतवादाचे प्रकार

- खलिस्तानप्रणित दहशतवाद
- लढाउ दहशतवाद
- नक्षलवादी दहशतवाद
- आसामधील दहशतवाद

दहशतवादाची कारणे

- राजकीय स्वातंत्र
- अन्याय व अत्याचार
- धर्मांधंता
- बेकारी आणि दारिद्र
- तस्करी
- परकीय शक्तीची मदत
- अंमलबजावणी यंत्रणेची संशयास्पद निष्ठा

दहशतवादाची कारणे

- परकीय शक्तीची मदत
- अंमलबजावणी यंत्रणेची संशयास्पद निष्ठा
- जटिल तंत्रशास्त्रीय समाज
- सर्वोच्च हत्यारे
- आधूनिक युध्द क्षमता
- अत्याधूनिक सोयीत झालेली वाढ.

दहशतवादाची कारणे

- आधूनिक युध्द क्षमता
- अत्याधूनिक सोयीत झालेली वाढ
- संदेशवहनातील क्रांती

JDMVPSS

Arts,Commerce,Science College Jalgaon.

Department of Defence & Strategic Studies
Class- FYBA

Naxalite And Maoist Movement In India

India’s Naxalite & Maoist Movement

- **Maoism** originated in **china** as a form of “communist theory” derived from the teaching of Chinese political leader “**Mao Zedong”**.
- **“Naxalism”** comes from “Naxalbari” village in state of West Bengal.
- **Naxalism** it was a workers (rural area) revolt against their masters and landlords against marginalization of the poor or rural areas.
- The **Naxalism**, also known as Maoists in India.

IIntroduction

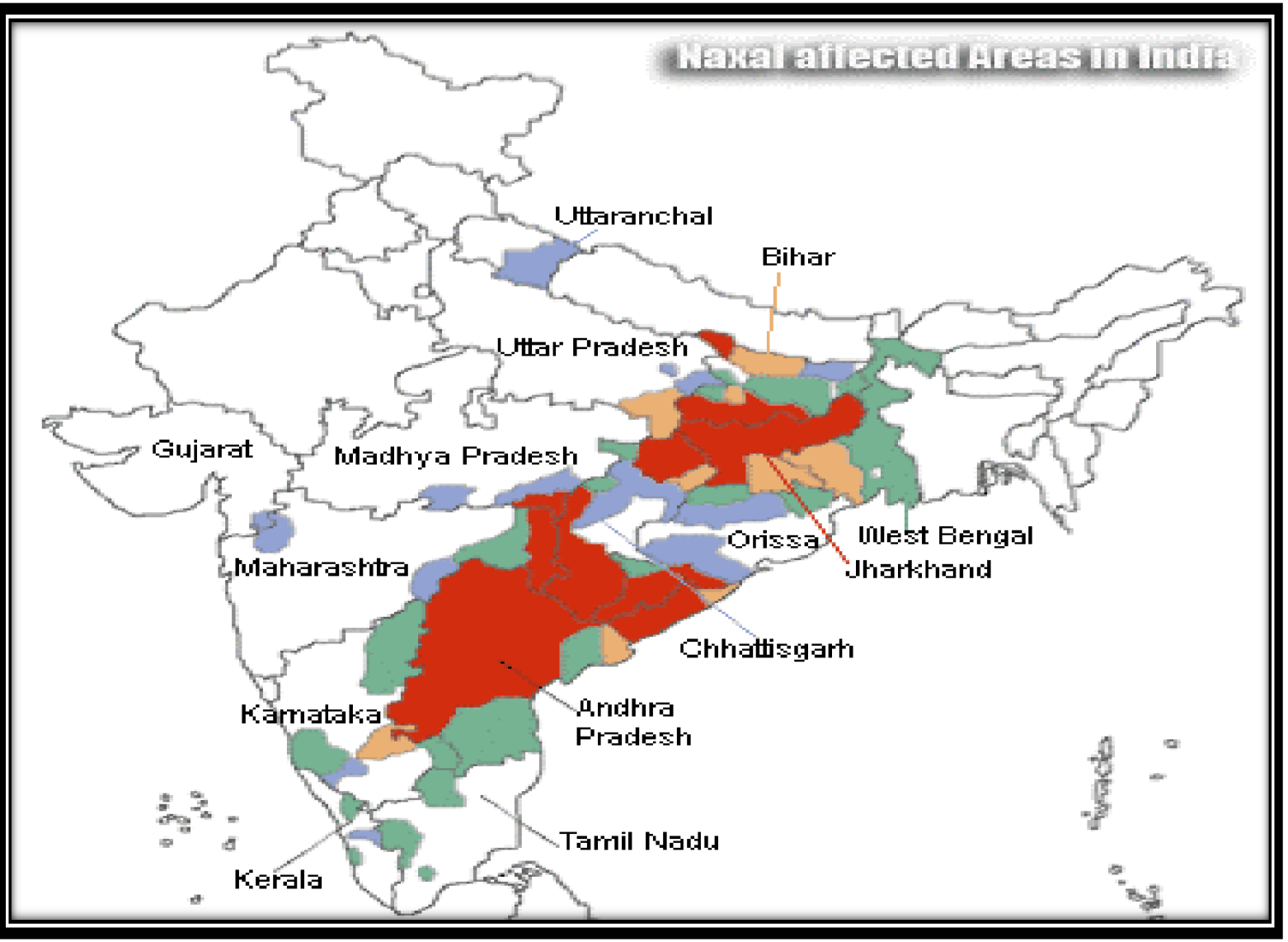
.History
.About
.Red Corridor
.Attack
.Fund
.Expenditure
.Govt. steps

History

 The revolt started in 1946 in the Nalgonda district in Andhra Pradesh. Peasant farmers and laborers revolted against the local feudal landlords who were ruling the villages known as samsthans.

 Liberating over 3000 villages from the feudal lords and 10,000 acres of agriculture land was distributed to landless peasants.

 Naxalbari Uprising - 1967 in Charu Mujumdar launch a peasants' uprising at Naxalbari of West Bengal after a tribal youth, who had a judicial order to plough his land, was attacked by "goons" of local landlords on March 2. Tribal retaliated and started forcefully capturing back their lands. The incident echoed throughout India and Naxalism was born.



Naxalites were active across approximately 180 districts in ten states of India. This include Chhattisgarh, Orissa, Andhra Pradesh, Maharashtra, Jharkhand, Bihar, Uttar Pradesh, and West Bengal.

Red corridor

•Eight districts in Chhattisgarh where a large number of violence took place in last three years are Bastar, Bijapur, Dantewada, Kanker, Kondagaon, Narayanpur, Rajnandgaon and Sukma.
•Jharkhand's eight districts which have been considered as badly affected are Garhwa, Giridih, Gumla, Khunti, Latehar, Palamu, Simdega and West Singhbhum.
•The three districts in Bihar which have been identified as highly violence-prone are Aurangabad, Gaya, and Jamui.
•Three Odisha districts are Koraput, Malkangiri and Bolangir.
•Andhra Pradesh's two districts - Khammam and Visakhapatnam.
•Maharashtra's Gadchiroli and West Bengal's West Midnapore have also been identified as Naxal-hit.

Attacks

- 2002 – The Peoples war group against politician, police officers and land & business in AP. 140 were killed.
- 2003- Guerrilla Attacks on police and govt. targets. 500 people were killed in the conflict this year.
- 2004- Fighting between the PWG and government forces. More than 500 people were killed in sporadic.
- 2005- Violent clashes between Maoist rebels and state security forces. Fighting was reported in 12 states and more than 700 people were killed.
- 2007-movements such as the Bhoomi Uchched Pratirodh Committee in Nandigram in West Bengal. 650 deaths.
- 2008- Fighting between Maoist rebels and government security forces.
- 2009- In 2009, Naxalites were active across approximately 180 districts in ten states of India.
- 2010-500 to 600 peoplewere killed in this year,366 were civilian, 188 were govt troops and 27 were naxalites.
- 2011- Maoist rebels in the central Indian state of Chhattisgarh blew up a bridge, killing four people and wounding five others.
- 2012- Maoist rebels kidnapped two Italians in Orissa. They later released one, while the government of Orissa negotiated for the release of the second.
- 2013- The 2013 Naxal attack in Darbha valley resulted in the deaths of around 24 Indian National Congress leaders including the former state minister Mahendra Karma and the Chhattisgarh Congress chief Nand Kumar Patel.
- 2014- Six police personnel, including a SHO, killed in Maoist attack in Chhattisgarh.
- 2015- 7 Special Task Force (STF) personals were killed in a Maoist ambush near Kankerlanka, Sukma, Chhatisgarh.

Government steps

1. Operation Peace Hunt

2. Operation Green Hunt

Thank You

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Class- SYBA

भारतातील दहशतवाद

भारतातील दहशतवाद

आज दहशतवाद हा राष्ट्रीय पातळीपुरता मर्यादित उरलेला नाही. राष्ट्रीय पातळीवरच्या दहशतवादी संघटनांनी आपली बांधिलकी मोठ्या आंतरराष्ट्रीय दहशतवादी संघटनांशी व्यक्त केलेली असल्याने, आता त्यांना मोठे पाठबळ मिळाले आहे. त्यामुळेच या दहशतवादाचा सामना करणे हे एका राष्ट्रापुरते मर्यादित राहिलेले नाही. परिणामी, या दहशतवादाचा सामना करण्यासाठी बहुराष्ट्रीय पातळीवर प्रयत्न करणे हे अपरिहार्य बनले आहे.

व्याख्या

- आपली राजकीय उद्दिष्टे साध्य करण्यासाठी सर्वसामान्य आणि निरपराधी नागरिकांना व्यवस्थेच्या विरोधात धमकी देणे किंवा समाजामध्ये भीती व दहशत निर्माण करण्याच्या उद्देशाने केलेली हिंसात्मक गुन्हेगारी म्हणजे 'दहशतवाद' होय.

आपल्या राजकीय मागण्या जबरदस्तीने मान्य करून घेण्यासाठी विशिष्ट समूहात आत्यंतिक भीती निर्माण करण्याच्या हेतूने एखादी व्यक्ती किंवा गट यांनी प्रस्थापित सत्तेच्या बाजूने किंवा विरोधात चालविलेला हिंसाचार किंवा निर्माण केलेला धाक म्हणजे दहशतवाद होय.

स्वरूप

1.संघटित, नियोजित, हिंसात्मक कृती.

2.राजकीय हेतूने प्रेरित

3.बळजबरी व धमक्या देण्यासाठी शस्त्रांचा वापर

4.लक्ष्य हे निवडक आणि निश्चित असते.

5.लोकशाहीविरोधी कृत्य, मानवीहक्कांचा भंग

6.स्थानिक ते वैश्विक स्वरूप

दहशतवादाची मूळ कारणे

1.राजनैतिक मार्गाने उद्दिष्टे साध्य होत नाहीत म्हणून शत्रू राष्ट्रावर मात करण्यासाठी दहतवाद अंगीकारला जातो.

2.मूलतत्त्ववादी व धार्मिक कट्टरवादी दशतवादाद्वारे आपल्या उद्दिष्टांचा व धार्मिक तत्त्वांचा अंगीकार करू इच्छितात.

3.दारिद्र्य, बेरोजगारी, उपासमार आणि कट्टर धार्मिक विचार ही दहशतवादाची मूळ कारणे आहेत. दहशतवादी कारवाया करून धार्मिक कट्टरपंथाला उत्तेजन दिले जाते.

4.याचा परिणाम म्हणजे हिंदू, मुस्लिम, हिंदू-शीख, मुस्लिम, ख्रिश्चन अशा धर्माच्या नावाखाली अनेक दंगली व घटना घडतात. अनेक फुटीरतावाद्यांनाही धर्माच्या नावाखाली स्वतंत्र देश हवा आहे.

5. अत्याधुनिक शस्त्रे व साधने यांची सहजी उपलब्धता व आधुनिक दळणवळण सुविधा व प्रगत संदेशवहन सहज शक्य.

6. लोकशाही व्यवस्थेचा अभाव,असहिष्णुता,धार्मिक व वंशिक विद्वेष

दुष्परिणाम

1.दहशतवादामुळे सामाजिक तसेच राष्ट्राच्या सुरक्षिततेची भावना धोक्यात येते.

2.संरक्षणावरील खर्च वाढून राष्ट्राच्या विकासाची गती मंद होते.

3.दहशतवादी कारवायांमुळे राष्ट्राच्या संपत्तीचे अतोनात नुकसान होते.

4.राष्ट्राच्या विकासाकडे दुर्लक्ष होते.

5.दहशतवादाची शिकार झालेल्या लोकांची कुटुंबे उद्ध्वस्त होतात.

6अनेक लोकांना प्राण गमवावे लागतात.

7.एकूण राष्ट्राची व शेवटी जागतिक सुरक्षितता भंग पावते.

दहशतवादाचे उपाय

१. मानवतावादी तत्त्वज्ञानामुळे जागतिक शांतता स्थापण्यासाठी प्रयत्न करणे.

२. जमातवाद कमी करणे.

३. काळ्या पैशाच्या निर्मितीवर प्रतिबंधक उपाययोजना करणे.

४. दहशतवाद संपविण्यासाठी सर्व राष्ट्रांनी एकत्र येऊन प्रयत्न करणे.

५. शस्त्रास्त्राचा खणखणाट अर्थपूर्ण राजकीय धोरणाला पर्याय ठरू शकत नाही ही समजूत आचरणात आणणे.

६. दशतवादाविरुद्ध कडक कायदे व नियम बनविणे व त्यांची कठोर अंमलबजावणी करणे.

७. दहशतवादास खतपाणी घालणारी देशांतर्गत व्यवस्था नष्ट करणे.

८. सरकाने व नागरिकांनी एकत्र येऊन लढा उभारणे.

THANK YOU

J.D.M.V.P.'S ARTS, COMMERCE & SCIENCE COLLEGE, JALGAON (NUTAN MARATHA COLLEGE)

DEPARTMENT OF ECONOMICS

Class: F.Y.B.COM

Subject : Principles and Practices of Banking

पैसा (MONEY)

- पैशाची उत्क्रांती (Evolution of Money)
- वस्तूरुपी पैसा (Commodity Money)
- धातूरूप पैसा (Metallic Money)
- कागदी पैसा (Paper Currency)
- पत पैसा (Credit Money)
- सदृश्य पैसा (Near Money)

पैसा : व्याख्या आणि अर्थ

- प्रा. क्राऊथर : विनिमयाचे माध्यम, मूल्यमापनाचे माध्यम, मूल्य संचयाचे माध्यम आणि विलंबित देणे देण्याचे माध्यम म्हणून ज्या वस्तूचा सर्वत्र स्वीकार केला जातो त्या वस्तूला पैसा असे म्हणतात

- पैसा म्हणजे अशी वस्तू की जी मूल्यमापन विलंबित देणे देण्याचे माध्यम आहेलेखांकनाचे माध्यम आहे, विनिमयाचे आणि सामान्यतः सर्वत्र स्वीकार्यता माध्यम आहे

- पैसा ही अशी वस्तू आहे की जिचा देशातील लोकांकडून वर्तमानकालीन आणि भविष्यकालीन व्यवहार पार पाडण्यासाठी नि :संकोचपणे स्वीकार केला जातो आणि जिला सरकारची मान्यता आहे.

पैशाची कार्य

- अ) प्राथमिक किंवा प्रमुख कार्य

1. विनिमयाचे साधन
2. मूल्यमापनाचे कार्य

ब) दुय्यम कार्ये

1. विलंबित देणी देण्याचे साधन
2. संपत्ती संचय किंवा मूल्य संचयाचे कार्य
3. संपत्ती हस्तांतरणाचे कार्य

क) आकस्मिक / अनुषंगिक कार्य

1. पत पैशाचा आधार
2. हिशेबाचे साधन
3. राष्ट्रीय उत्पन्नाचे विभाजन
4. संपत्तीला रोखता प्रदान करणे

आधुनिक अर्थव्यवस्थेतील पैशाची भूमिका आणि महत्त्व

- उपभोग क्षेत्रात महत्त्व
- उत्पादन क्षेत्रात महत्व
- विनिमय क्षेत्रात महत्व
- विभाजन क्षेत्रात महत्त्व
- व्यापार क्षेत्रात महत्व
- भांडवल निर्मितीचा आधार
- पत पैशाचा आधार
- आर्थिक विकासाचा निर्देशांक

पैशाचे प्रकार

- स्वरूपाच्या आधारावर पैशाचे प्रकार

1. वास्तव पैसा
2. वस्तू पैसा
3. प्रतिनिधी पैसा
4. हिशेबी पैसा

- विधिग्राह्य मान्यतेच्या आधारानुसार पैशाचे प्रकार

1. विधिग्राह्य पैसा
2. ऐच्छिक पैसा

पैशाचे प्रकार

- भौतिक पदार्थाच्या आधारानुसार पैशाचे प्रकार

1. धातू पैसा
2. कागदी पैसा

- पत पैसा

- सद्दश्य पैसा

पैशाचा चक्राकार प्रवाह

- अर्थव्यवस्थेतील पैशाचा चक्राकार प्रवाह

- कुटुंब संस्था
- व्यवसाय संस्था

- पैसा व्यवसाय संस्थांकडून कुटुंब संस्थांकडे आणि कुटुंब संस्थांकडून व्यवसाय संस्थांकडे सतत प्रवाहित होत राहतो. यातून पुरवठा = मागणी उत्पन्न = उत्पन्न = खर्च समान होत राहतात.

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S.Y.B.A. ECONOMICS

SPL 2 AGRICULTURAL ECONOMIC

प्रस्तावना

- जगातील कोणत्याही राष्ट्राच्या अर्थव्यवस्थेत शेतीला महत्वाचे स्थान आहे.
- 20 व्यक्ती शतकाच्या सुरवातीला अर्थाशास्त्राची एक स्वतंत्र शाखा म्हणून "कृषी अर्थशास्त्र" कार्यरत झाली आणि दुसऱ्या महायुद्धानंतर या शाखेला महत्व वाढले.
- भारत हा कृषी प्रधान देश म्हणून ओळखला जातो. तसेच ग्रामीण भागात शेती विस्तार मोठ्या प्रमाणात झालेला आहे.
- भारतातील 70 % लोकसंख्या शेतीक्षेत्रात गुंतलेली आहे.

कृषी अर्थाशास्त्र – व्याख्या

- जोझियर : शेती व्यवसायात महत्तम नफा मिळवण्याच्या उद्देशाने निरनिराळ्या संसाधनांशी संबंधित विविध घटकांच्या परस्पर संबंधाच्या नियमांचा अभ्यास ज्यात केला जातो ती कृषिशास्त्राची एक शाखा म्हणजे कृषी अर्थाशास्त्र होय.

- टेलर : व्यापक सामाजिक हिताच्या चौकटीत स्वतःसाठी महत्तम नफा मिळवितांना काय उत्पादन करावे कसे उत्पादन करावे, काय व कसे विकावे या सारख्या प्रश्नाबाबत मार्गदर्शन करणारी तत्त्व सांगणारे शास्त्र म्हणजे कृषी अर्थशास्त्र होय.

- हॉवर्ड : शेती व्यवसायाला वा कलेला सामान्य अर्थशास्त्र लागू करणे म्हणजे कृषी अर्थशास्त्र होय.

स्वरूप व व्याप्ती

- कृषी समस्यांचा अभ्यास
- जमीन सुधारणा कृषी उत्पादकता
- शेतमालाचे मूल्य
- कृषी वित्तपुरवठा
- कृषिमाल विपणन
- कृषी क्षेत्रातील अस्थिरता
- कृषी श्रमिकांच्या समस्या
- कृषीसंशोधन आणि शिक्षण – प्रशिक्षण

कृषी अर्थशास्त्राचे महत्व

- कामकर्ती लोकसंख्या व कृषी
- किमान व कमाल भू धारणेचे धोरण व लाभ
- कृषी आधारित उद्योगाच्या विकासाचे अध्ययन करण्यासाठी
- अन्नधान्याचे उत्पादन व मागणी पुरवठा यांचा अभ्यास करण्यासाठी
- कृषिक्षेत्रातील रोजगार व कृषीश्रमिकांचे प्रश्न अभ्यासण्यासाठी
- कृषी माल निर्यात आणि विदेशी चलन प्राप्ती

- राष्ट्रीय उत्पन्नातील सहभागाचे अध्ययन : योगदान – 1950-51 मध्ये 55%

  1980-81 मध्ये 38%, 2013-14 मध्ये 13.9 %

कृषी क्षेत्राची आर्थिक विकासातील भूमिका

- अन्नधान्याचा पुरवठा
- निर्यात
- उद्योगांना कच्चा माल
- भांडवल निर्मितीस उपयुक्त
- श्रमशक्तीचा इतर क्षेत्राना पुरवठा
- सामाजिक उपयुक्तता

भारताच्या आर्थिक विकासात कृषी क्षेत्राची भूमिका

कृषी भारतीय अर्थव्यवस्थेचा कणा मानला जातो.

भारताची 70% लोकसंख्या प्रत्यक्ष आणि अप्रत्यक्ष शेतीवर आधारित आहे. म्हणून ग्रामीण अर्थव्यवस्थेच्या विकासाचा प्रमुख स्रोत शेती आहे.

राष्ट्रीय उत्पन्नातील कृषी क्षेत्राची भागीदारी 1970 - 71 = 45.9%, 1990 – 91 = 34%, 2000 – 2001= 24.7%, 2007 – 08 = 18.51%, 2008 – 09 = 15.8 टक्के, 2011-12 = 13.9%, 2012-13 = 13.6%

कृषी क्षेत्रातील रोजगार

औद्योगिक विकासात कृषी क्षेत्राचे महत्व

कृषी क्षेत्राचा आंतरराष्ट्रीय व्यापारातील सहभाग

आर्थिक नियोजनात कृषीचे स्थान

आर्थिक असमानता निर्मूलनासाठी कृषीचे महत्व

भांडवल उत्पादन गुणोत्तर प्रमाण

कृषी व उद्योग क्षेत्राचे परस्परावलंबन

- भूमिती उपयुक्तता
- कृषी व उद्योगाच्या उत्पादनाचे स्वरूप
- उत्पादनातील धोके आणि अनिश्चितता
- नाशवंत कृषी मालाच्या बाबत सहयोगी भूमिका
-
- खर्च आणि उत्पादन यातील कालमर्यादा

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आंतरराष्ट्रीय अर्थशास्त्र आणि आंतरराष्ट्रीय व्यापार

आंतरराष्ट्रीय अर्थशास्त्र

- प्रा. हेरॉड : आंतरराष्ट्रीय अर्थशास्त्र संबंध अशा देवाण-घेवाणींशी येतो की ज्या देशाच्या सीमेबाहेर केल्या जातात ज्यात एका देशाच्या नागरिकांकडून दुसऱ्या देशाच्या नागरिकांना कर्जाचे आदान प्रदान आणि वस्तू व सेवांची खरेदी विक्री केली जाते.

- आंतरराष्ट्रीय अर्थशास्त्र हे अर्थशास्त्राची अशी शाखा आहे की ज्यात देशाची सीमारेषा ओलांडून वस्तू व सेवा, भांडवल आणि मौल्यवान धातूंची कायद्याच्या चौकटीत राहून देवाण-घेवाण केली जाते. यातून देशा देशांमध्ये जे आर्थिक संबंध निर्माण होतात आणि त्यातून ज्या समस्या निर्माण होतात त्यांचा अभ्यास केला जातो

आंतरराष्ट्रीय अर्थशास्त्राचे स्वरूप आणि व्याप्ती

आंतरराष्ट्रीय अर्थशास्त्र हे एक सामाजिक शास्त्र आहे. सामाजिक शास्त्राला नैतिकतेची जोड असते. या शास्त्रांचे नियम गृहीत परिस्थितीवर आधारित असतात. गृहीत परिस्थिती प्रत्यास आली तर ते नियमांचे सत्यता पडताळून पाहता येते.

आंतरराष्ट्रीय अर्थशास्त्राची आवश्यकता आणि सिद्धांत

- आंतरराष्ट्रीय व्यापाराचे धोरण
- आंतरराष्ट्रीय व्यापाराचे मौद्रिक पैलू
- आंतरराष्ट्रीय आर्थिक आणि मौद्रिक सहकार्य संस्था
- विदेश व्यापाराची संरचना आणि दिशा
- विकसनशील देशांच्या आर्थिक विकासाच्या समस्या

आंतरराष्ट्रीय अर्थशास्त्राच्या अभ्यासाचे महत्त्व

- मानसिक बाह्य दृष्टिकोनाचा विकास
- आंतरराष्ट्रीय सहकार्य
- विकसनशील देशांच्या समस्यांचे अध्ययन
- व्यवहारतोल संतुलनाचे अध्ययन

आंतरराष्ट्रीय व्यापार

- जेव्हा वस्तू किंवा सेवांची देवाण-घेवाण लाभ मिळवण्याच्या हेतूने केली जाते तेव्हा त्याला व्यापार असे म्हणतात
- अंतर्गत व्यापार : देशाच्या भौगोलिक सीमेच्या आत जे व्यापार चालतात त्यांना अंतर्गत व्यापार म्हणतात.
- आंतरराष्ट्रीय व्यापार : देशाची सीमा ओलांडून वस्तू व सेवांची जी देवाण-घेवाण केली जाते त्यालाच आंतरराष्ट्रीय वापर असे म्हणतात.

अंतर्गत आणि आंतरराष्ट्रीय व्यापारातील साम्य

- श्रम विभागणी आणि विशेषीकरण
- वस्तू आणि सेवांचा विनिमय
- ऐच्छिक देवाण-घेवाण
- दोन पक्ष असतात

अंतर्गत आणि आंतरराष्ट्रीय व्यापारातील साम्य

- श्रम विभागणी आणि विशेषीकरणावर भर
- वस्तू आणि सेवांचा विनिमय करतात
- ऐच्छिक देवाण-घेवाण होत असते
- दोन पक्ष असतात
- सामाजिक आणि राजकीय संबंध
- जाहिरात

अंतर्गत आणि आंतरराष्ट्रीय व्यापारातील भेद

- उत्पादन घटकांची गतिशीलता
- चलनात भिन्नता असते
- राष्ट्रीय धोरणात भिन्नता असते
- बाजारपेठांमधील भिन्नता
- राजकीय संस्थांमधील भिन्नता
- व्यापारी आणि आर्थिक जीवन मानातील भिन्नता
- नैसर्गिक व भौगोलिक परिस्थितीतील भिन्नता
- वाहतूक विषयक समस्यातील भिन्नता
- व्यवहारतोलाच्या समस्यातील भिन्नता

J.D.M.V.P.'S ARTS, COMMERCE & SCIENCE COLLEGE, JALGAON (NUTAN MARATHA COLLEGE)

DEPARTMENT OF ECONOMICS

S.Y.B.COM BANKING

SUBJECT : Modern Banking and Financial System

भारतातील व्यापारी बँका

- व्यापारी बँकांचे प्रकार
-

1. अनुसूचित व बिगर अनुसूचित बँका
2. सार्वजनिक बँका
3. आंतरराष्ट्रीय बँका
4. सहकारी बँका

अनुसूचित व बिगर अनुसूचित बँका

- अनुसूचित व्यापारी बँका म्हणजे ज्या बँकांचा समावेश रिझर्व बँक ऑफ इंडिया कायदा 1934 मधील दुसऱ्या सूचित केला जातो त्यांना अनुसूचित बँका म्हणतात.

- ज्या बँकांचा समावेश 1934 रिझर्व बँक ऑफ इंडिया कायद्यातील दुसऱ्या सूचित केला जात नाही अशा बँकांना बिगर अनुसूचित व्यापारी बँका म्हणतात

सार्वजनिक क्षेत्रातील आणि खाजगी क्षेत्रातील बँका

- ज्या बँकांची मालकी सरकारकडे असते अशा बँकांना सार्वजनिक क्षेत्रातील बँका असे म्हणतात.
- अशा बँकांचे मुख्य दोन प्रकार – 1. एसबीआय व तिच्या सहयोगी बँक 2. राष्ट्रीयकृत बँका
- ज्या बँकांची मालकी खाजगी व्यक्ती व संस्थेकडे असे त्यांना खाजगी बँका म्हणतात

भारतीय आंतरराष्ट्रीय बँक आणि परकीय बँका

- ज्या बँक भारताच्या मालकीच्या आहेत आणि ज्या बँकांचे मुख्यालय भारतात आहे परंतु त्या बँका जगातील इतर देशांमध्ये बँक व्यवसाय करतात अशा बँकांना भारतीय विदेशी बँका किंवा आंतरराष्ट्रीय बँका म्हणतात.

- ज्या बँका इतर देशातील लोक किंवा सरकार यांच्या मालकीच्या असतात. बँकांचे मुख्यालय इतर देशांमध्ये असते परंतु त्या बँका आपल्या देशात बँक व्यवसाय करतात अशा बँकांना परकीय किंवा विदेशी बँका म्हणतात.

सहकारी आणि प्रादेशिक ग्रामीण बँका

- समविचारी लोकांनी विशिष्ट हेतू साध्य करण्यासाठी सहकार कायदा व बँक कायद्याच्या आधारे स्थापन केलेल्या बँकेला सहकारी बँक असे म्हणतात.

राज्य सहकारी बँका, जिल्हा मध्यवर्ती सहकारी बँका, नागरी सहकारी बँका, प्राथमिक सहकारी पतसंस्था

भारतात ग्रामीण विभागातील लहान शेतकरी, व्यापारी, कारागीर, कामगार इत्यादींना कर्ज पुरवठा व्हावा या हेतूने 2 ऑक्टोबर 1975 रोजी राष्ट्रीयकृत व्यापारी बँकांच्या सहकार्याने भारत सरकारने प्रादेशिक ग्रामीण बँक स्थापन केल्या.

बँका आणि वित्तीय संस्था यातील फरक

- बँका आणि परस्पर निधी
- बँका आणि जीवन विमा कंपनी
- बँका आणि विकस वित्तीय संस्था

बँक विकासाच्या अवस्था 1951 ते 1990 आणि 1991 नंतर

- पायाभूत अवस्था 1950 ते 1968
- विस्ताराची अवस्था 1969 ते 1980
- विविधीकरणाची अवस्था 1980 ते 1990
- बँकिंग सुधारणांच्या अवस्था 1991 नंतर

प्रादेशिक ग्रामीण बँकांची उद्दिष्टे आणि कार्य

- स्थापना दोन ऑक्टोबर 1975 – 5 प्रादेशिक ग्रामीण बँका – मोरादाबाद (उ. प्र.), गोरखपूर (उ. प्र.), भिवानी (हरियाणा), जयपूर (राजस्थान), मालडा (पश्चिम बंगाल)

- प्रादेशिक ग्रामीण बँकांची उद्दिष्टे

1. ग्रामीण भागातील कर्जबाजारीपणा कमी करणे
2. कमकुवत घटकांना कर्ज पुरवठा करणे
3. ठेवी संकलित करणे
4. कर्जदारांचा आर्थिक विकास
5. बचतीची सवय लावणे

प्रादेशिक ग्रामीण बँकांची कार्य

- ग्रामीण विभागात विशिष्ट क्षेत्रांना व व्यक्तींना कर्ज देणे
- ग्रामीण उद्योगांना पतपुरवठा
- शाखा विस्तार
- कमकुवत घटकांना कर्ज पुरवठा
- पूरक कार्य
- स्थानिक पातळीवर सेवा पुरविणे

J.D.M.V.P.'S ARTS, COMMERCE & SCIENCE COLLEGE, JALGAON (NUTAN MARATHA COLLEGE)

DEPARTMENT OF ECONOMICS

T.Y.B.A. G 3

INDIAN ECONOMY SINCE 1980

भारतीय वित्तीय प्रणाली

- वित्तीय संस्था वित्तीय बाजार आणि वित्तीय सेवा इत्यादींना एकत्रितपणे देशातील वित्तीय पद्धती किंवा प्रणाली असे म्हणतात

- वित्तीय पद्धतीत वित्तीय बाजारपेठ वित्तीय संस्था आणि वित्तीय सेवा या परस्परांना जोडलेल्या असतात

वित्तीय प्रणालीचे कार्य

- निधीचे कार्यक्षमपणे रूपांतरण करणे
- बचत आणि गुंतवणुकीच्या नाविन्यपूर्ण योजना तयार करणे
- जागतिकीकरण
- विविधीकरण
- वित्तीय अभियांत्रिकी
- सुधारणा

वित्तीय प्रणालीची रचना

1. वित्तीय बाजार

- संघटित व असंघटित बाजार
- नाणे बाजार व भांडवल बाजार
- प्राथमिक बाजार आणि दुय्यम बाजार
- देशांतर्गत बाजार आणि आंतरराष्ट्रीय बाजार

2. वित्तीय संस्था – बचतींना गती देणे व त्यांचे रूपांतर गुंतवणुकीत करणे हे वित्तीय संस्थांचे महत्त्वाचे कार्य असते. - IFCI, NABARD, ICICI, LIC, GIC

वित्तीय प्रणालीची रचना

- 3. वित्तीय मालमत्ता वित्तीय संस्था नित्य साधनांच्या सहाय्याने बचती मिळवतात व मिळालेल्या बचतींची गुंतवणूक करतात. वित्तीय साधनांनाच वित्तीय मालमत्ता असेही म्हणतात.
- उदा. कर्जरोखे, बॉण्ड्स, ठेवी, mutual funds,

4. वित्तीय सेवा

वित्तीय बाजारात विविध संस्थांमार्फत वित्तीय सेवा पुरवल्या जातात वित्तीय संस्था वित्तीय सेवा पुरवून लोकांकडील बचती जमा करतात व त्या बचती गुंतवणूकदारांना कर्ज म्हणून उपलब्ध करून देतात

J.D.M.V.P. SAMAJ'S,
SHRI. S. S. PATIL ART'S, SHRI. BHAUSAHEB T. T. SALUNKHE COMMERCE AND SHRI. G. R. PANDIT SCIENCE COLLEGE, (NUTAN MARATHA COLLEGE), JALGAON

DEPRTMENT OF HISTORY

S.Y.B.A

हडप्पा संस्कृती

आज आपण प्राचीन भारताच्या इतिहासातील हडप्पा संस्कृती बद्दल संपूर्ण माहिती बघणार आहे.

त्यात आपण हडप्पा संस्कृतीची वैशिष्ट्ये, त्या काळातील घरे, नगररचना, लोकजीवन, धर्म, व्यापार आणि हडप्पा संस्कृतीची ऱ्हासाची कारणे या बद्दल आपण सविस्तर जाणून घेऊया, ही माहिती आपल्याला स्पर्धापरीक्षेसाठी अत्यंत उपयोगी ठरणार आहे.

➢ हडप्पा संस्कृती माहिती :

1) **हडप्पा संस्कृतीचे बहुतांश अवशेष सिंधू नदीच्या काठी** (किनाऱ्यावर) आढळून आल्यामुळे याला **'सिंधू संस्कृती'** म्हणून देखील ओळखले जाते.

2) हडप्पा संस्कृती मधील पूर्ण नागरीजीवन हे रावी नदी, सिंधू नदी, आणि सिंधू नदीच्या उपनद्या घागरा व सरस्वती या नद्यांच्या काठी वसलेले आढळून आले आहे.

3) तत्कालीन भारताच्या विविध ठिकाणी मिळालेल्या हडप्पा संस्कृतीची अवशेष, वस्तू व वास्तू व त्यांची वैशिष्ट्ये सर्वसाधारणपणे सारखीच आढळून येतात.

हडप्पा संस्कृतीची वैशिष्ट्ये

(१) घरे आणि नियोजनबद्ध नगररचना

(२) महास्नानगृहे

(३) मुद्रा, भांडी, हत्यारे, कला, व तंत्रज्ञान

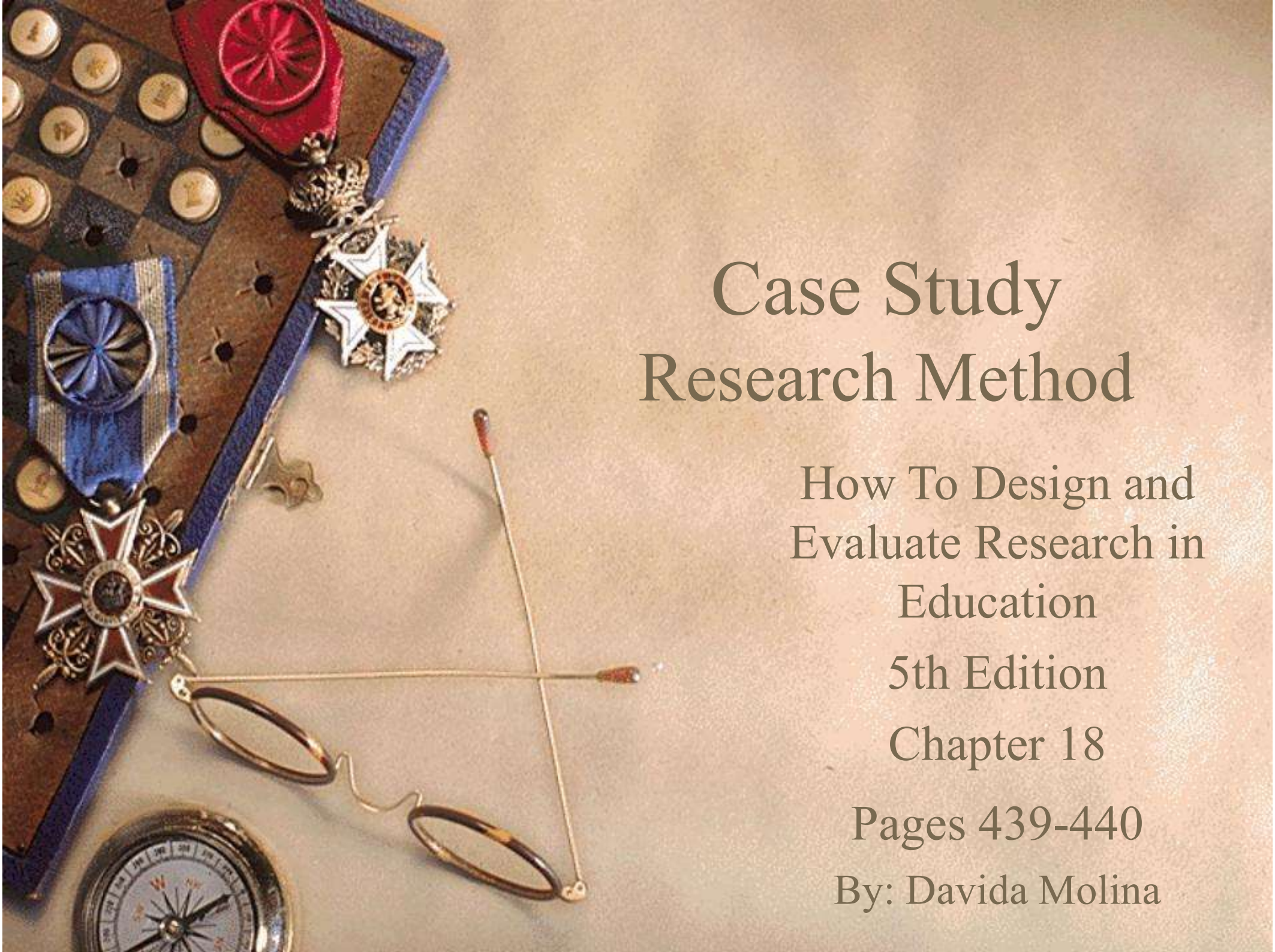
(४) शेती, व्यापार आणि लोकजीवन

(५) धर्म, संस्कृती आणि समाज

हडप्पा संस्कृतीची ऱ्हासाची कारणे

- नैसर्गिक संकटामुळे -
- नदीला आलेला पूर/अतिवृष्टी
- भूकंप
- हवामानात होणारा बदल
- जमिनीची सुपिकता घटली
- थर वाळवंट विस्तारल्याने सरस्वती नदी लुप्त होणे

- बाह्य आक्रमणे -
- आर्यांचे आक्रमण
- राजकीय विघटनामुळे नाश
- आर्थिक विघटनामुळे नाश
- कायदा व सुव्यवस्था नसावी



Case Study Research Method

How To Design and Evaluate Research in Education

5th Edition

Chapter 18

Pages 439-440

By: Davida Molina

Case Study

- Write, in one sentence, your own definition of a case study.

Case Study

- Qualitative research
- Single individual or example
- Extensive data collection

Case Examples

- Student who has trouble learning to read
- Agricultural Education classroom
- Private School
- Life Knowledge Curriculum project

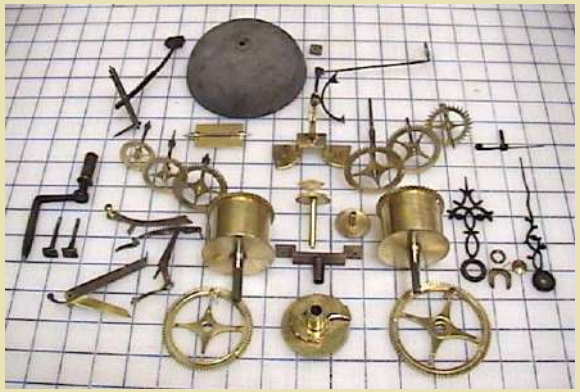
- May also be:
  - Event
    - National FFA Convention
  - Activity
    - Learning to use a computer
  - Ongoing Process
    - Student Teaching

3 Types of Case Studies

1. Intrinsic Case Study
2. Instrumental Case Study
3. Multiple or Collective Case Study

Intrinsic Case Study

- Researcher interested in understanding a specific individual or situation
- Why?
- Goal = understand the case in all its parts
- Exploratory Research



Instrumental Case Study

- Researcher interested in understanding something more than just a particular case
- Studies the case only as a means to some larger goal
- Goal = global
- Draws conclusions that apply beyond a particular case

Multiple or Collective Case Study

- Researcher studies multiple cases at the same time
- Overall study

Your Turn!

Identify which of the three types of case studies your article portrays. Write the appropriate answer at the top and discuss with your neighbor once identified.

Limitations

- One researcher
- Not all environments are identical
- Time
- Multiple or Collective
  - valid generalizations
  - require extensive research and time

Collection and Analysis

- The researcher is the observer and the analyzer
- Conclusion is generally used to develop a more intense study

Thank you!

Any questions!

प्रा. एस.व्ही पडुलवार
समाजशास्त्र विभाग
नुतन मराठा
महाविद्यालय जळगाव

प्रकरण क्रमांक 3
दहशतवाद

दहशतवाद

- सर्व जगालाभेडसावणारी समस्या आहे. 1960 नंतर आतंरराष्ट्रीय दहशतवादाची सुरवात झाली आहे. मात्र भारतामध्ये याची सुरूवात ही 1950 पासून झालेली आहे.नागालँड,मिझोरम, मणीपूर, त्रिपूरा या भागात या काळामध्ये दहशतवादी कारवाया सुरू झाल्या. एका नविन समस्येचा जन्म झाला.

दहशतवादाचा अर्थ

- **जॉन क्रेटम** – **“समुदाय किंवा समुदायाच्या बहुतांश भागामध्ये राजकीय उद्दिष्टासाठी भिती निर्माण करण्यासाठी केलेले हिंसांत्मक गुन्हेगारी वर्तन म्हणजे दहशतवाद”**

दहशतवादाचे प्रकार

- खलिस्तानप्रणित दहशतवाद
- लढाउ दहशतवाद
- नक्षलवादी दहशतवाद
- आसामधील दहशतवाद

दहशतवादाची कारणे

- राजकीय स्वातंत्र
- अन्याय व अत्याचार
- धर्मांधंता
- बेकारी आणि दारिद्र
- तस्करी
- परकीय शक्तीची मदत
- अंमलबजावणी यंत्रणेची संशयास्पद निष्ठा

दहशतवादाची कारणे

- परकीय शक्तीची मदत
- अंमलबजावणी यंत्रणेची संशयास्पद निष्ठा
- जटिल तंत्रशास्त्रीय समाज
- सर्वोच्च हत्यारे
- आधूनिक युध्द क्षमता
- अत्याधूनिक सोयीत झालेली वाढ.

दहशतवादाची कारणे

- आधूनिक युध्द क्षमता
- अत्याधूनिक सोयीत झालेली वाढ
- संदेशवहनातील क्रांती

सामाजिक चळवळी

सामाजिक चळवळीचा अर्थ

सामाजिक चळवळीचा अर्थ

- **एच.ए ब्लूमर** – रूढ सामाजिक संबंधामधिल एखाद्या क्षेत्रात परिवर्तन घडवून आणण्यासाठी करण्यात येणारे सांघिक प्रयत्न म्हणजे सामाजिक चळवळ होय.
- **रूडोल्फ हेबर्ले** –समाजाच्या संस्थात्मक ढाच्यात मूलगामी परिवर्तन घडवून आणण्यासाठी किंवा संपूर्ण नव्या समाजव्यवस्थेच्या निर्मितीसाठी विविध पातळीवर सांघिक प्रयत्न होत असतात.अशा विविध सांघिक उपक्रमांना सामाजिक चळवळी असे म्हणतात.

सामाजिक चळवळीची कारणे

- सांस्कृतिक
- सामाजिक विघटन
- सामाजिक असंतूष्टता
- सापेक्ष वंचितता
- सामाजिक अन्याय अकलन
- दर्जातील विसंगती

सामाजिक चळवळीचे प्रकार

- १ सूधारणावादी चळवळ
- २ क्रांतिकारी चळवळ

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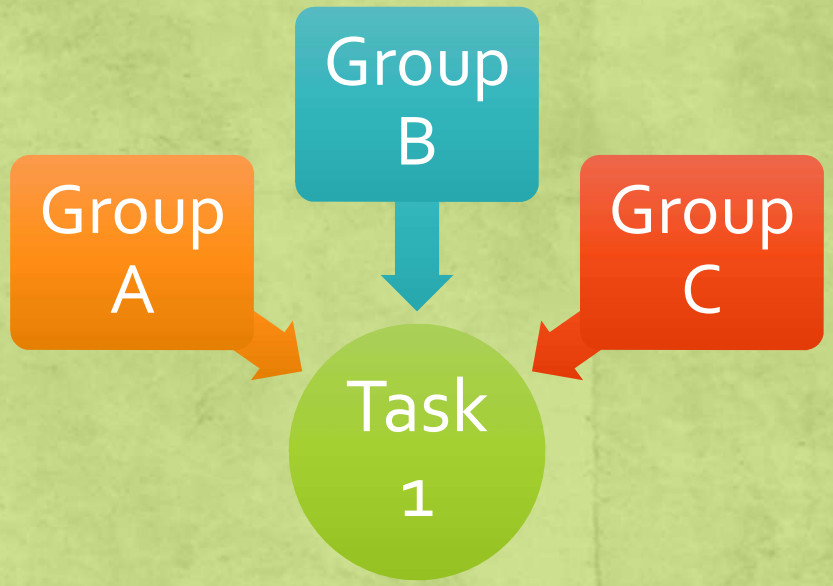

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J.D.M.V.P.'S ARTS, COMMERCE & SCIENCE COLLEGE, JALGAON (NUTAN MARATHA COLLEGE)

DEPARTMENT OF SOCIOLOGY

Class : S.Y.B.A.

Subject : भारतीय समाज - सामाजिक समस्या व प्रश्न (जनरल पेपर २

सायबर गुन्ह्याची कारणे

- १. पैसा मिळविण्यासाठी / कमी वेळात श्रीमंत होणे
- २. समाजात अस्वस्थता निर्माण करण्यासाठी
- ३. चिथावणी देण्यासाठी
- ४. पेटीएम / केवायसी करण्यासाठी
- ५. अँप अपडेट करणे
- ६. एखाद्या व्यक्तीची प्रतिष्ठा कमी करण्यासाठी
- ७. त्रास देण्यासाठी
- ८. सुरक्षा प्रणाली मिळवण्यासाठी
- ९. लापरवाही
- १० डेटा चोरने
- ११ दहशतवादी कारवाया करण्यासाठी

उपाय

- ID पासवर्ड शेयर न करणे
- ब्राउजिंग हिस्ट्री आणि कूकीस डिलीट करणे
- वेब कॅमेरा बंद करणे
- पासवर्ड बदलत राहणे
- स्क्रीन लॉकचा वापर करणे
- अँटी व्हायरस वापरावा

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भारतीय समाज - सामाजिक समस्या व प्रश्न

- मादक द्रव्याचे व्यसन

- आधुनिक, जटील आणि विकसित सामाजिक मादक द्रव्य / पदार्थाचे व्यसन हि एक अत्यंत प्रमुख आणि महत्वपूर्ण समस्या आहे.

- पाश्चात्य देशात मादक द्रव्य संस्कृती हि एक नवीन जीवन शैलीचा विकास झालेला आहे.

मादक पदार्थाचे सेवन

- गुंगी, वेगळ्या प्रकारचा शारीरिक व मानसिकतेवर विपरीत परिणाम व्यक्तीचे संपूर्ण जीवन उद्‌वस्त

• मादक द्रव्य सेवन प्रकार :-

- गांजा
- चरस
- भांग
- अफिम
- कोकिन
- मार्फिन
- ब्राऊन शुगर

सारांश

- Drug (ड्रग) या शब्दाला मराठीत औषधीद्रव्ये किंवा पदार्थ असे संबोधले जाते

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सायबर गुन्हा किंवा संगणकीय गुन्हा

- Cyber Crime : -
- संकल्पना

- स्वरूप :
- हॅकिंग,
- प्रताधिकार,
- बाल लैंगिक चित्रण,
- खाजगी गोपिनीय माहिती चोरणे किंवा फोडणे

सारांश

- संगणक / माहिती तंत्रज्ञानाचा वापर गैरप्रकरासाठी आणि गुन्हेगारीसाठी केला जातो
-
- त्यास सायबर गुन्हे म्हणतात.

- पांढरपेशीय गुन्हेगारी हा एक नवीन प्रकार आहे

सायबर गुन्ह्याचे प्रकार

- १. हॅकिंग
- २. बाल अश्लिलता आणि गैरवर्तन
- ३. डेटा थेस्ट
- ४. व्हायरस अटॅक
- ५. ई-मेल एस एम एस चॅटिंग याद्वारे फसवणूक
- ६. सायबर स्टोकिंग
- ७. सायबर दहशतवाद
- ९. मानहानी निंदा
- १०. Cracking
- ११. Carding
- १२. Cheating & Froud

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मादक द्रव्याच्या वेसनाची कारणे

- १. औषधीच्या रूपाने सुरवात
- २. मानसिक कारणे
- ३. वाईट मित्राची संगत / फॅशन
- ४. गैरसमज व अज्ञान
- ५. भौतिकवादी दृष्टीकोनाचा प्रभाव

मादक द्रव्याचे दुष्परिणाम

- मानसिक दुष्परिणाम
- शारीरिक परिणाम
- आर्थिक परिणाम
- कौटुंबिक परिणाम
- सामाजिक विघटन

J.D.M.V.P. Samaj's, Shri. S. S. Patil Art's, Shri. Bhausaheb T. T. Salunkhe Commerce and Shri. G. R. Pandit Science College, (Nutan Maratha College), Jalgaon

COMMERCE DEPARTMENT

class : S.Y.B.COM

SUB :-BUSINESS ENTREPRENEURSHIP

TOPIC NAME: MAKE IN INDIA

MAKE IN INDIA

- MAKE IN INDIA
- Make in India programme was launched by Mr. PM Modi in 2014to encourage the country to invest in the manufacturing sector in India .The slogan coined by PM Modi was ‘zero defect ,zero effect’,which means product which is created by manufacturing companies with zero or no effect and the process which is used for production and product is zero effect on the environment and ecological environment.The objective of this mega program is to ensure that the manufacturing countries which contributes around 15% if the country GDP is increased to 25% in next coming years.The government by their programme expects to generate jobs , attract much foreign direct investment transfer India to a manufacturing hub preferred by around the glode .It is natio0nwide campaign to boost domestic manufacturing.

____SECTOR IN FOCUS AUTOMOBILES AUTOMOBILES COMPONENTS AVIATION

- BIOTECHNOLOGY
- CHEMICALS
- DEFENCE MANUFACTURING
- OIL AND GAS
- ELECTRICAL MACHINERYEL
- ECTONIC SYSTEM
- FOOD PROCESSING
- INFORMATION TECHNOLOGY
- LEATHERMEDIA AND ENTERTAINMENT
- MINING

MAJOR OBJECTIVES

- The major objective behind this programmes is to focus upon the heavy industries , public enterprises which generating employment in India.The programme is launched to facilitate investment.To Foster innovation.
- To enhance skill development.
- To protect intlectual property.
- To build best in class manufacturing infrastructure.

STRENGTH OF INDIA MANUFACTURING

- NDIA HAS ALREADY MARKED ITS PRESENCE AS ONE OF THE FASTEST GROWING ECONOMICS OF THE WORLD.
- THE COUNTRY IS EXPECTED TO RANK AMONGST THE WORLD'S TOP THREE GROWTH ECONOMICS AND AMONGST THE TOP THREE MANUFACTURING DESTINATION BY 2020.
- THE COST OF MANPOWER IS RELATIVELY LOW AS COMPARED TO OTHER COUNTRIES.RESPONSIBLE BUSSINESS HOUSES ARE OPRATING WITH CREDIBILITY AND PROFESSIONALISM.
- THERE IS A PRESENCE OF STRONG CONSUMERISM IN THE DOMESTIC MARKET
- STRONG TECHNICAL AND ENGINEERING CAPABILITIES BACKED BY TOP NOTCH SCIENTIFIC AND TECHINICAL INSTITUTES ARE AVAILABLE
- THERE ARE WELL REGULATED AND STABLE FINANCIAL MARKET WHICH ARE AVAILABLE TO FOREIGNER INVESTOR

HOW IS INDIA PLACED ON MANUFACTURING FRONT?

- Though in the recent past year ,the growth of the manufacturing sector has generally outpaced the over all growth rate of the economy at just over 16 percent of the GDP, the contribution of manufacturing in india is much below its potncial development of indian manufacturing sector calls for depening and recalibratinh of economic forms that would strengths the sector and it grow faster.

SECTOR SUPPORTING MANUFACTURING IN INDIA

- **Power sector to provide constant supply to run manufacturing units.Road and transport infrastructure for a specific movement of raw materials and finished good.Research and development to innovate product design.Training and development to fuel a constant supply of skilled manpower.**

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T. Salunkhe Commerce and Shri. G. R. Pandit Science

College, (Nutan Maratha College), Jalgaon

COMMERCE DEPARTMENT

class : S.Y.B.COM

SUB :-BUSINESS ENTREPRENEURSHIP

TOPIC NAME: ***SUCCESSFUL ENTREPRENEURS***

SUCCESSFUL ENTREPRENEURS

- SRIDHAR VEMBU
- KARSANBHAI PATEL
- DHIRU BHAI AMBANI
- P C MUSTAFA

SRIDHAR VEMBU

- CEO of Zoho Corp. The company behind the Zoho suite of online applications. He co-founded AdventNet in 1996, and has been CEO since AdventNet has transformed itself from a modest beginning as a software company serving network equipment vendors to a be an innovative online applications provider.It has maintained growth and profitability, without needing outside capital. Prior to AdventNet, Sridhar worked as a wireless systems engineer at Qualcomm, Inc. where he was fortunate to work with some of the leading minds in wireless communications. Sridhar Vembu's Zoho competes successfully around the world with some core products of Microsoft, Google and Salesforce.com. Vembu shuns outside capital, but if Zoho were to be valued, it might be well over $1 billion.He grew up in a very modest middle class family in Chennai. His father was a stenographer in the High Court. Neither his father nor his mother went to college.He went to a Tamil-medium, government-aided school till Std 10, and then he did 11th and 12th in an English-medium government school. He did well at school and he obtained his Bachelor's degree in Electrical Engineering from Indian Institute of Technology, Madras, and PhD in Electrical Engineering from Princeton University.

KARSANBHAI PATEL

- It was in 1969 that Dr. Karsanbhai Patel started Nirma and went on to create a whole new segment in the Indian domestic detergent market. During that time the domestic detergent market only had the premium segment and there were very few companies.Karsanbhai Patel used to make detergent powder in the backyard of his house in Ahmedabad and then carry out door to door selling of his hand made product. He gave a money back guarantee with every pack that was sold. Karsanbhai Patel managed to offer his detergent powder for Rs. 3 per kg when the cheapest detergent at that time was Rs.13 per kg and so he was able to successfully target the middle and lower middle income segment.Sabki Pasand Nirma!Nirma became a huge success and all this was a result of Karsanbhai Patel's entrepreneurial skills.The best case of – Give your consumer what he wants, when he wants, where he wants and at the price he wants, selling will be done quite automatically. This is the marketing 'mantra' of Nirma.The company that was started in 1969 with just one man who used to deliver his product from one house to the other,today employs around 14 thousand people and has a turnover of more than $ 500 million.In 2004 Nirma's annual sales were as high as tonnes.According to Forbes in 2005 Karsanbhai Patel's net worth was $640 million and it's going to touch the $1000 million mark soon.

DHIRU BHAI AMBANI

- India’s largest private sector company. Created an equity cult in the Indian capital market. Reliance is the first Indian company to feature in Forbes 500 list Dhirubhai Ambani was the most enterprising Indian entrepreneur. His life journey is reminiscent of the rags to riches story. He is remembered as the one who rewrote Indian corporate history and built a truly global corporate group.Dhirubhai Ambani alias Dhirajlal Hirachand Ambani was born on December 28, 1932, at Chorwad, Gujarat, into a Modh family. His father was a school teacher. Dhirubhai Ambani started his entrepreneurial career by selling “bhajias” to pilgrims in Mount Girnar over the weekends.After doing his matriculation at the age of 16, Dhirubhai moved to Aden, Yemen. He worked there as a gas-station attendant, and as a clerk in an oil company. He returned to India in 1958 with Rs 50,000 and set up a textile trading company.In 1992, Reliance became the first Indian company to raise money in global markets, its high credit-taking in international markets limited only by India’s sovereign rating. Reliance also became the first Indian company to feature in Forbes 500 list.Dhirubhai Ambani was named the Indian Entrepreneur of the 20th Century by the Federation of Indian Chambers of Commerce and Industry (FICCI). A poll conducted by The Times of India in 2000 voted him “greatest creator of wealth in the century”.Dhirubhai Ambani died on July 6, 2002, at Mumbai.
  P C MUSTAFA (COOLIE’S SON WHO SET UP 100 CRORE COMPANY WITH JUST 25,000)This is the story of a man who failed in Class 6, but went on to join the Regional Engineering College (now the National Institute of Technology), Calicut and the Indian Institute of Management-Bangalore.This is the story of a man who decided to become an entrepreneur and employ people from rural India.Today, fresh idli and dosa batter made by P C Mustafa’s company ID Fresh reaches homes in Bengaluru, Chennai, Pune, Mumbai, Delhi, Hyderabad, Mangaluru and even Dubai.Today, we produce around 50,000 kg in our plant. The total investment must be around Rs 4 crore (Rs 40 million) and our revenue is Rs 100 crore (Rs 1 billion).

P C MUSTAFA

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COMMERCE DEPARTMENT
SUB:BUSSINESS ENTREPRENEURSHIP
TOPIC NAME: START UP INDIA

Content:

IntroductionDefinition of startup & Why Startup

- *Key points of startups india schemeStartups Eco system Fact & Figures:*
- *Startups India Challenges faces by Indian startups Startup finance :*
- *Biggest question facing new startups*
- *Startups that are changing the face of virtual reality in i Conclusion*

Why Startups india ?
To Boost up / Promote startup/Entrepreneurship:
Core objective is to generate maximum Employment
Encourage the people who have the potential to innovate and start their own business To boost up Banking & Finance Entrepreneur
Be a job creator (Then why remain a job seeker? Become a job provider

Key Points of Startup India :
scheme Self Certification Compliance demenchental de labour laws
Exemption: Tax cemption for a period of conveys and nations on gains & investments. Above FMV Startup patent Application and IPR protections: attrack & 80% reticle in filling patents EB
Support Goverment to bear fucose 500% radiate on Vademark RingPublic Procurement bioms Exemption Easy winding up within 90 days under PLA JO10.000 crore startup funding pool. Encourage entrepreneurship within the country. Promote India across the world as a start-up hut

Fund raising Questions
How much Fund should I raise ?
When should I raise money?
At what stage should I not?
What are the relevant sources of finance for me and how should I prioritize them?
How much equity should I give ?
How should I give equity when I am unable to value my startup?
How should I reach out to investors?
What is right structure / instrument?

Here are the ways for Funding to a startup .

1. *Bootstrapping: Self-funding is also known as bootstrapping, is an effective way startup financing, especially when you are starting your business. You can invest from your own saving or can get from family and friends.*
2. *Crowd funding: is "the practice of Funding a project or venture by raising many small amounts of money from a large number of people, typically over the internet. Some of the popular crowdfunding sites in india are Indiegogo, Wishberry, Ketto and Fundlined.*
3. *Angel Investors: Angel investors are individuals with surplus cash and a keen interest to invest in upcoming startups .They can also offers mentoring or advice along with capital. Angel investor have helped many indian startups (Unacademy Crown-it, Book Eventz, Witty Feed Some of top Angel investors are Mr. Ratan Tata Rajan Anandan, Vijay shekhar Sharma, Sachin Bansal*

4. Venture Capital: Venture capitals are professionally managed funds invest in companies that have huge potential to grow. Who They usually invest in a business against equity and exit when there is an IPO or an acquisition. Some of the well known Venture Capitalists in india are Helion Venture Partners, Accel Partners, Blume Ventures, Nexus Venture Partners.

5. Funding From Business Incubators & Accelerators: Early stage businesses can consider Incubator and Accelerator programs as a funding option. almost every major city, these programs assist hundreds of startup businesses every year.

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COMMERCE DEPARTMENT
SUB: BUSSINESS
ENTREPRENEURSHIP

WHAT IS ENTREPRENEURSHIP

One commonly used definition is "the process by which individuals pursue opportunities without regard to resources they currently control." A process means that is cam be repeatedanalyzed and improved.

WHO IS AN ENTREPRENEUR

Some of the common characteristics of entrepreneurs include:

1. A high level of achievement motivation

2. An internal locus of control .

3. A tolerance for ambiguity.

4. They are not necessarily experts in all areas of business.

5. They are very good at establishing networks of people who can help them in areas that are not their strengths.

LEARNING OBJECTIVES:

1 Define entrepreneurship.

2 Discuss characteristics and types of entrepreneurs.

3. Discuss the applicability of entrepreneurship principles in the profession of pharmacy.

4. Given an "opportunity concept," apply the process of entrepreneurship to evaluate, pursue, execute, and harvest the venture

Types of EntrepreneursPersonal Achievers

1. ***Need for feedback***
2. ***Need for achievement***
3. ***.Strong commitment***
4. ***Internal locus of controlExpert Idea Generators***
5. ***Build venture around new products Involved with high-tech companies***
6 ***Desire to innovate Intelligence as source of competitive advantage***

Super Sales People:

1. Capacity to understand others, empathize

2. Belief that social processes are important

3. Good at external relationship building

Belief in sales force Real Managers

4. Desire to take charge, compete, be decisive, stand out Desire to be corporate leader, desire for

5 power Positive attitude towards authority

THE ENTREPRENEURIAL PROCESS:

Learning entrepreneurship is important because it provides a structured approach that can be repeated, analyzed, and improved on.

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Small Business Development Center
Buseness Enterprenarship

So, what is an entrepreneur? Webster's dictionary describes it as one who organizes, manages, and assumes the risks of a business.

Why is business changing? During the past 100 years small, efficient, and manageable companies have become large unmanageable bureaucratic organizations.

Combine bureaucratic practices, with global competition from countries where labor costs were lower, work ethic remained, and hungry entrepreneurs sensed opportunity. The corporate crash was inevitable.

Industries are evolving and transforming at a puzzling pace.

It took radio 38 years to reach 50 million listeners.

It took television 13 years to reach 50 million viewers.

It took the Internet only 5 years to reach 50 million users.

Steve Jobs of Apple Computer toured Xerox in the late 70s and was introduced to graphical user interface. Xerox did not recognize the potential and Jobs did. Today, most PCs operate with an interface descending from this innovation.

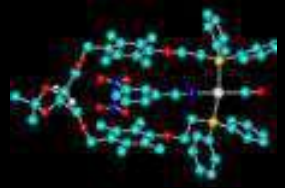
Computer technologies were first pioneered by IBM with patents, scientists, and the R&D to go to market, but the minicomputer market was created by entrepreneurs at Digital and the computer work station at Sun Microsystems. IBM had the lead in technology, but not the entrepreneurial mindset.

Innovation does not only involve technology. It can represent unique distribution strategies like Sears and Roebuck and Amazon.com, pricing strategies like Home Depot and Charles Schwab, or convenience like McDonalds and Starbucks.

Think of new industries that did not exist a generation ago; personal computing, voice mail, cellular phones, fast oil changes, internet shopping, convenience foods, super stores, and digital entertainment.

Since 1980, the United States has added more than 34 million new jobs, while Fortune 500 companies lost more than 5 million jobs. In the United States about 600,000 to 800,000 new businesses are started each year.

So where is our future in the new millennium? Is it nanotechnology? But, the practical applications of nano technology to manufacture consumer goods may be one to two decades away.



Today, consumer goods are made by pushing piles of atoms together in a bulky, imprecise manner. Nanotechnology could manipulate each individual atom of an object creating products that are cleaner, stronger, lighter, and more precise.

How can students prepare for careers in Nanotechnology? Nanotechnology is fundamentally a branch of engineering. To work as an engineer, one must learn to think as an engineer, which means studying the principles of system engineering.

Eventually, we will be able to replicate anything including diamonds, water, and food. Famine could be eliminated through fabrication of food.

Great business ideas are all around us. Opening your eyes to trends that will effect the future business environment. How do we recognize these trends?

Look at things around that bug you. What do you not have that you need?

Gillette was fed up with sharpening his straight edge razor, so the disposable razor industry was born.

Surfers in California were frustrated in the 70's with the weather and small waves. Sidewalk surfing was born.

An office secretary who took pride in her work invented “white out” using a kitchen blender. Artists paint over mistakes why couldn’t typists?

A quick trend spotting technique is to stroll to your local magazine rack. Look at the thickness and number of publications and the ones that have thinned from lose of advertisers.

What about the Internet? A recent Internet usage survey shows 72% of Americans have gone online at least once during a 30-day period.

What about e-Bay? The overwhelming success of one segment creates opportunities for related or aftermarket services and products.

Pay Pal, an on-line payment service, was launched in October of 1999. July 2002, eBay purchased Pay Pal for 1.5 billion dollars.

The recent high volume real estate trade offers incredible opportunity. The demand for home inspectors radon mediators, floor finishers, and electrical contactors grows proportionately.

Management consultants continue to be high in demand due to changing technology and a trend toward outsourcing of services.

E-learning and training is growing, since technology has improved the ability to deliver quality content to office workstations instead of the need to go off-site.

In twenty years baby boomers are not going to opt for expensive long-term hospital care. The home care industry will not be able to serve the surge in demand, so house bound senior check-in services and home meal replacement for those with dietary restrictions will flourish.

Do you see the pattern? Trends are nearly impossible to predict, but small businesses do not need to be trendsetters, but you can capitalize on following trends. There is usually a piece of business for everyone.

Peter Drucker –
“Entrepreneurial Revolution”

How important are small businesses to the U.S. economy?

Small firms…

- **Represent 99.7 percent of all employer firms.**
- **Employ half of all private sector employees.**
- **Pay 45 percent of total U.S. private payroll.**
- **Have generated 60 to 80 percent of net new jobs annually over the last decade.**

•How important are small businesses to the U.S. economy?

Small firms…

•Produce 13 to 14 times more patents per employee than large patenting firms. These patents are twice as likely as large firm patents to be among the one percent most cited

• Are employers of 41 percent of high tech workers (such as scientists, engineers, and computer workers).

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How Important is the Internet to Small Business?

- **According to eMarketer, online shoppers today closely resemble the US population as a whole**

- **U.S online retail sales will almost double from $172 billion in 2005 to $329 billion in 2010 according to Forrester Research**

- **Last year, online sales were $114.1B, an increase of 51% from the previous year. This year, online sales are expected to increase 27% to $144B1**

- **20% of people say checking e-mails first thing in the morning delayed them taking kids to school on time. 26% said they made it to work late and 15% stated they checked e-mails via PDA the bathroom3**

- **Source: Reachon.com, 2005How**

Fastest Growing Online Products

According to data from comScore Networks, What were the fastest growing product categories online for 2018

Apparel and Accessories (+36%)

Computer Software (+36%)

Home and Garden (+32%)

Toys and Hobbies (+32%)

Jewelry and Watches (+27%)

Event Tickets (+26%)

Furniture (+24%)

Flowers, Greetings & Gifts (+23%)

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Oral Communication Skills

Oral Communication

Oral communication implies communication through mouth or with the help of articulatory organs.

Oral communication plays a vital role in maintaining good relations in families, between friends, individuals, organizations and almost everywhere.

It includes face to face conversation, telephonic conversation, speeches, interviews, presentations, meetings, conferences, seminars, announcements.

There are several forms of oral communication but in this chapter following will be discussed.

Interviews

Presentations

Situational Dialogues

Personal Interviews

The word 'interview' is derived from the French word 'intrevue' (intrevoir) meaning to glimpse, sight between or to see each other.

It is a formal meeting or interaction between two or more persons for **specific purposes**.

In an interview specific questions are asked to an interviewees to assess his or her suitability for recruitment, admission, promotion etc.

It also reveals interviewees views, ideas, attitude and perceptions as well as the skills of interviewers.

Importance and Purposes of Interviews

To select the most suitable person for the requirement from available candidates.

To monitor performance and achievements over a given period.

To collect or exchange information about the candidate.

To get feedback.

To assess and evaluate views, ideas and attitudes.

To listen and solve the problems and issues, grievance and redressal.

For counselling.

To judge and identify or evaluate certain skills.

Preparation by a Candidate

A) Preparation Stage:

Self Assessment, Updating Resume, Collecting Information about Organization, Psychological preparation, Physical Preparation, Documents preparation

B) Performance Day:

Reach the interview place at least 15 minutes before, Report about your presence at reception, Politely enter into interview room, Maintain eye contact with interviewers, respond and give answers relevantly, if one is not sure about answer or do not know the answer admit politely, thank and wish the interviewers at the end of interview.

C) Review Stage:

Selected candidates are officially and formally informed about their selection.

Probable Questions

Direct Questions: These types of questions are generally asked at the initial Stage, and expect specific information from the candidate.

eg: What's your name?, How old are you?, In which organization/company did you work last? etc.

Open-ended questions: These types of questions are not straight. The interviewer refers to the topic on which information is required and the interview/candidate is expected to elaborate.

eg: What is your educational background? How did you find your experience of working on this plant in ABC company/organization?

Closed/Bipolar Questions: Closed questions demand replies from a limited or specific area. Sometimes options are provided and the interviewee/candidate is expected to select one.

eg: Would you like to be posted in Maharashtra?

Loaded questions: These types of questions expect a response, normally expected by the interviewer. They are suggestive in nature and encourage the interviewee to agree with interviewer. Sometimes these may be used to discover whether the interviewee is clear about his/her notions and ideas.

Techniques of Effective performance

Be prepared

Know yourself better

Know the organization properly

Physical preparation

Mental preparation

Body language

Good manners

Types of interview

Job Interview

Campus Interview

Grievance Interview

Exit Interview

FYBA Compulsory English

THE TENSES

Based on Time frame

The verb tenses may be categorized according to the time frame:

•Present Tense

Present tense expresses an unchanging, repeated, or reoccurring action or situation that exists only now. It can also represent a widespread truth.

•Past Tense

Past tense expresses an action or situation that was started and finished in the past.

•Future Tense

Future tense expresses an action or situation that will occur in the future.

Based on Aspect

Verb tenses may also be categorized according to aspect. Aspect refers to the nature of the action described by the verb.

There are four aspects:

•Indefinite or Simple

The three indefinite tenses, or simple tenses, describe an action but do not state whether the action is finished.

•Continuous or Progressive

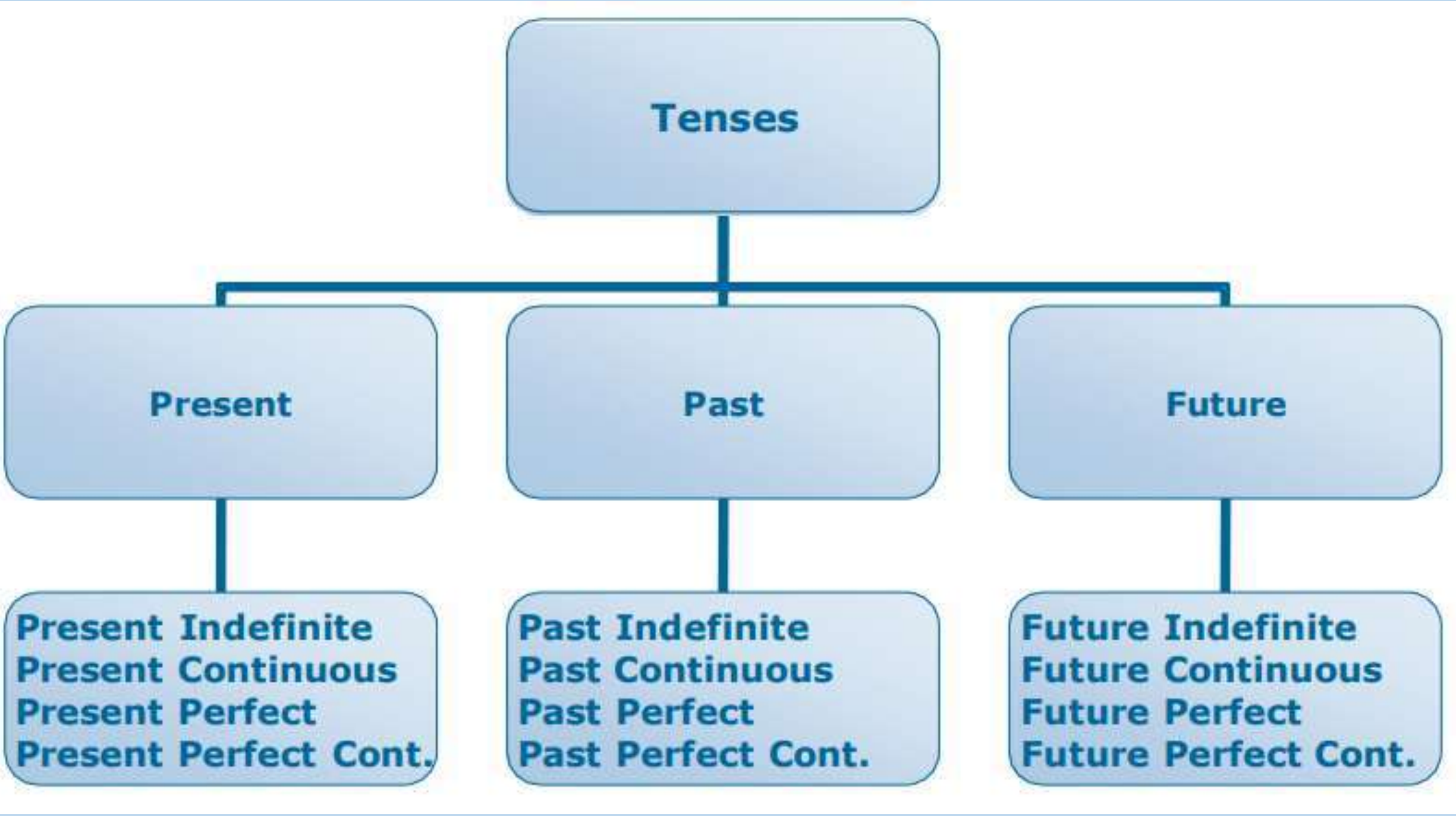
The three continuous tenses, incomplete tenses, or progressive tenses, describe an unfinished action.

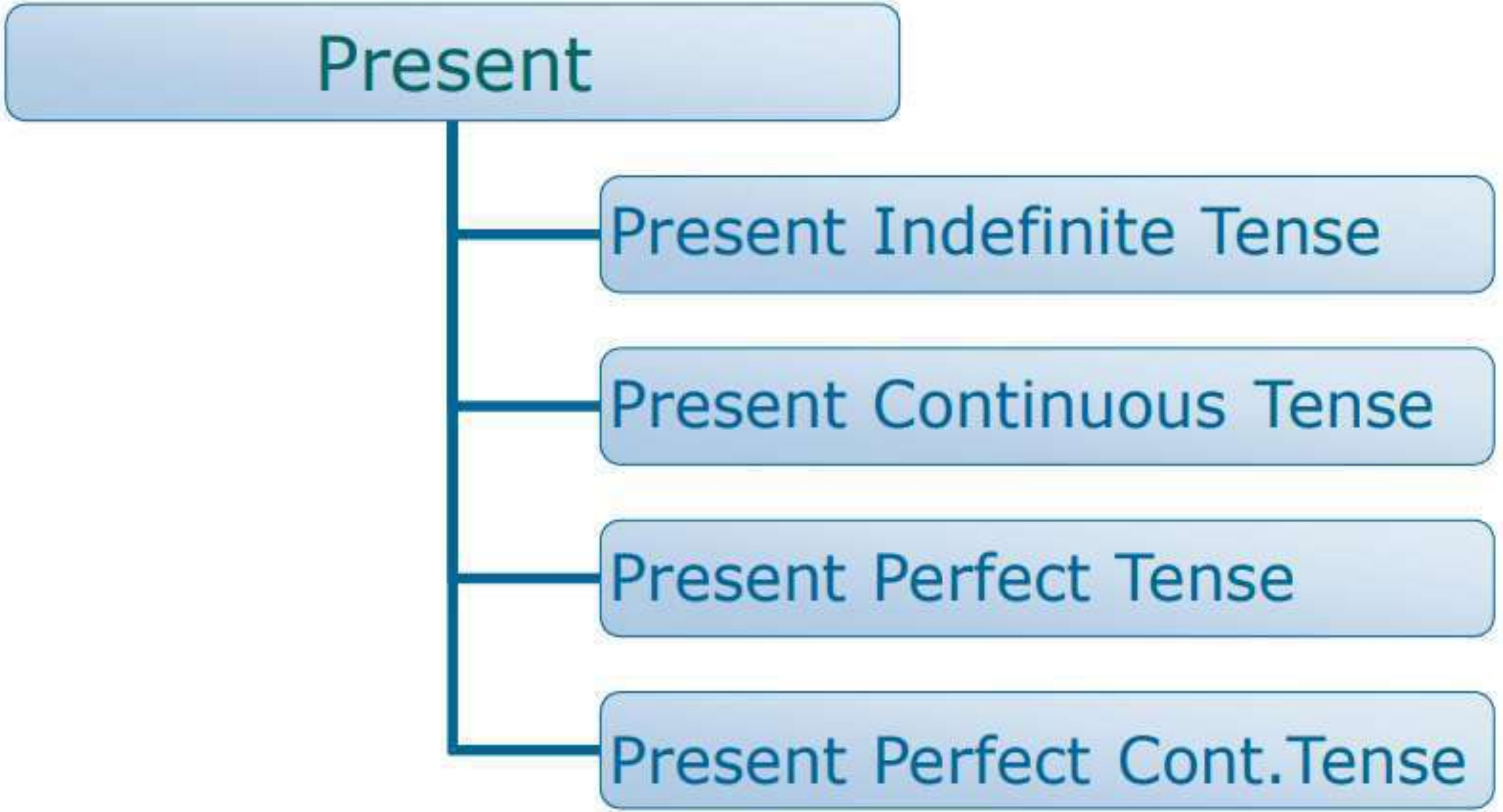
•Perfect or Complete

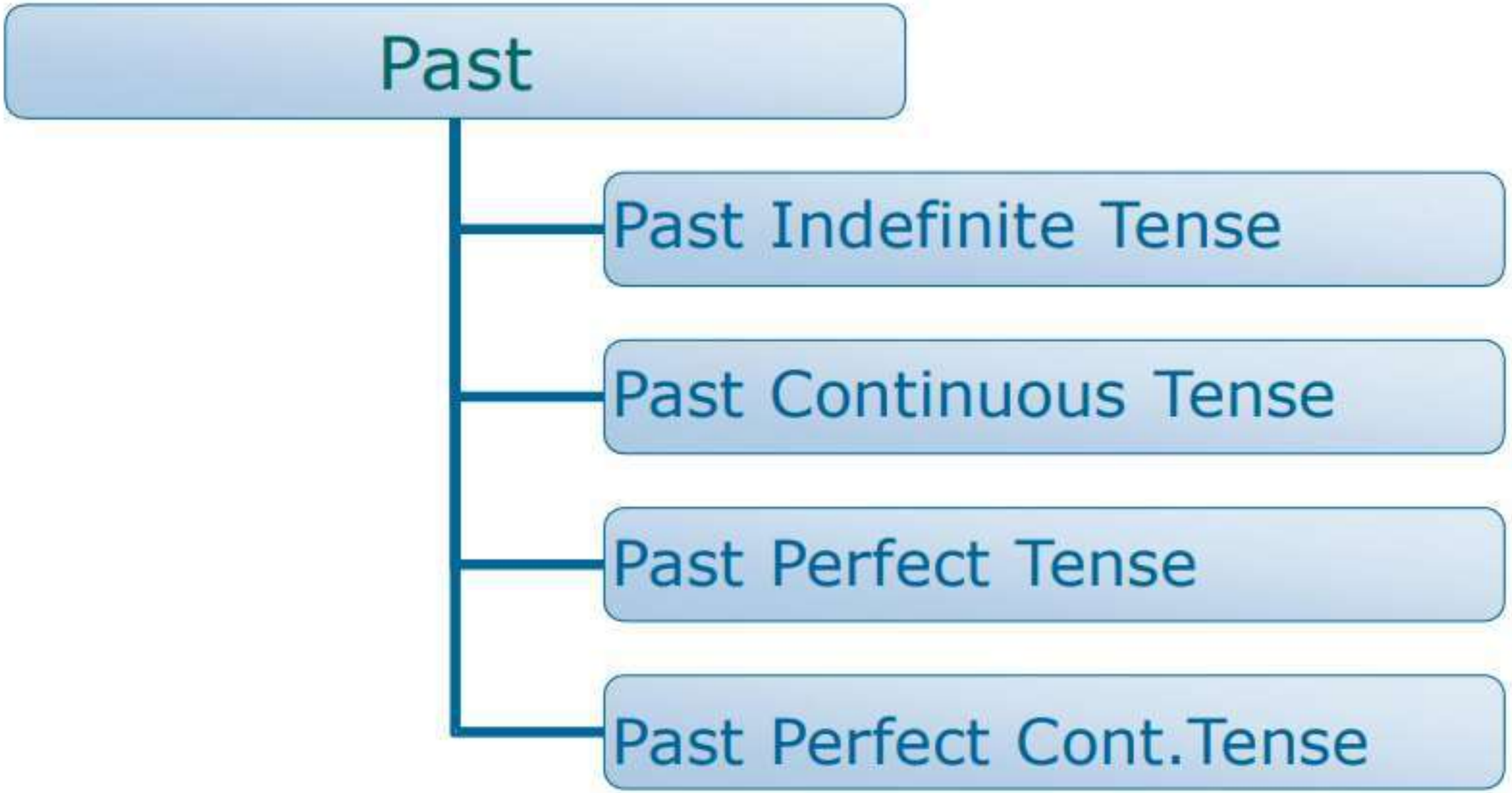
The three complete tenses, or perfect tenses, describe a finished action.

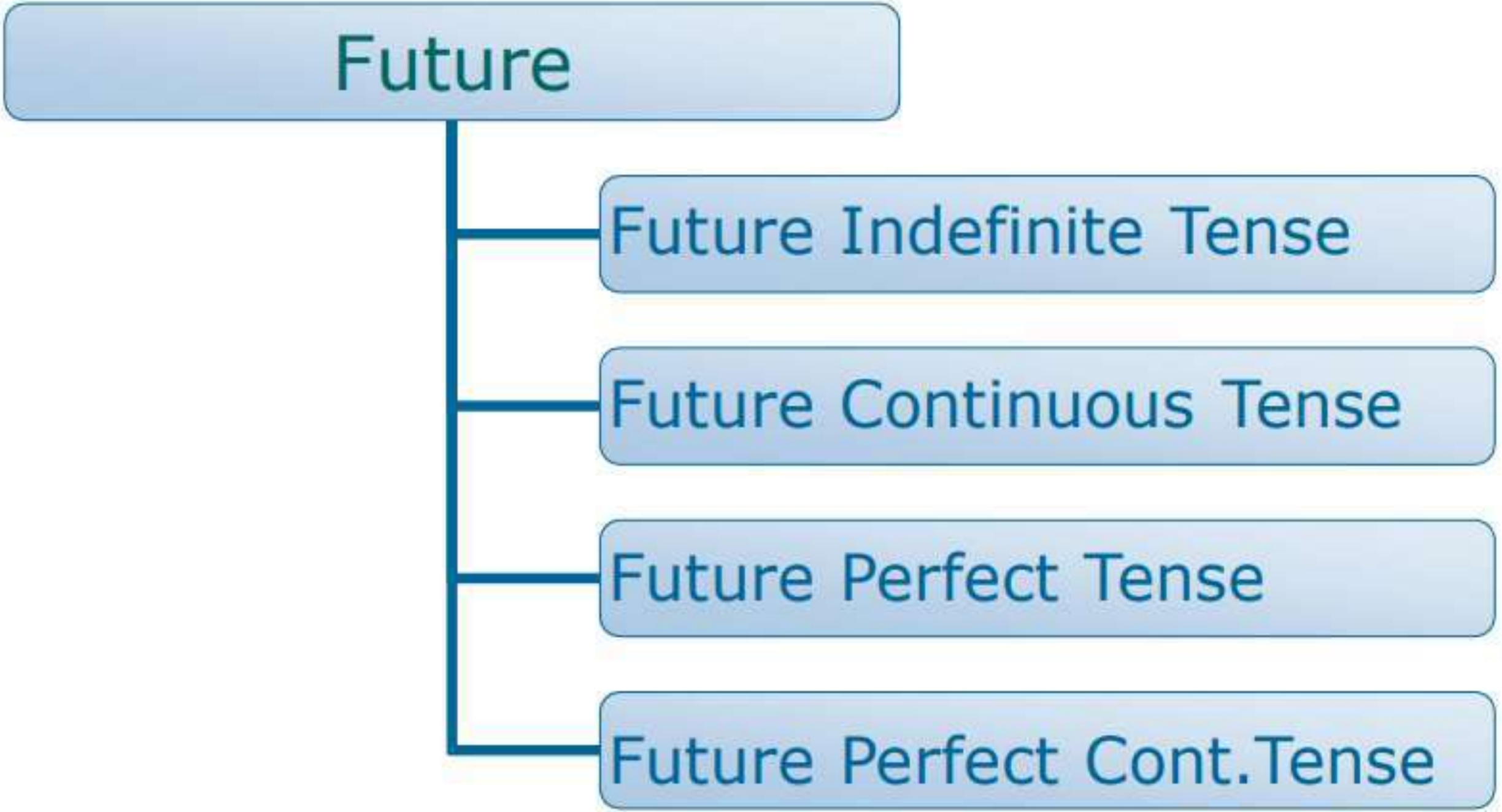
•Perfect Continuous

To combine the complete tenses and the incomplete tenses, to describe an action which was in progress and then finished


Tenses
Present
Past
Future
Present Indefinite
Present Continuous
Present Perfect
Present Perfect Cont.
Past Indefinite
Past Continuous
Past Perfect
Past Perfect Cont.
Future Indefinite
Future Continuous
Future Perfect
Future Perfect Cont.


Present
Present Indefinite Tense
Present Continuous Tense
Present Perfect Tense
Present Perfect Cont.Tense


Past
Past Indefinite Tense
Past Continuous Tense
Past Perfect Tense
Past Perfect Cont.Tense


Future
Future Indefinite Tense
Future Continuous Tense
Future Perfect Tense
Future Perfect Cont.Tense

	Simple Forms	Progressive Forms	Perfect Forms	Perfect Progressive Forms
Present	Ist form + s / es	am/is/are + Ist form + ing	have/has + IIIrd form	have/has been + Ist form + ing
Past	IInd form	was/were + Ist form + ing	had + IIIrd form	had been + Ist form + ing
Future	will/shall + Ist form	will be + Ist form + ing	will have + IIIrd form	will have been + Ist form + ing

	Simple Forms	Progressive Forms	Perfect Forms	Perfect Progressive Forms
Present	I play	I am playing	I have played	I have been playing
Past	I played	I was playing	I had played	I had been playing
Future	I shall play	I shall be playing	I shall have played	I shall have been playing

TYBA Compulsory English Group Discussion

Group Discussion

Group Discussion is a method used to measure certain personality traits and/or skills that an organization may look for in the candidates. It allows a group to exchange thoughts and ideas among themselves. GD helps the organization get an idea about candidates in a short time and assess those skills, which normally cannot be evaluated in an interview. A group discussion generally follows a written test. In this method, a group of candidates is given a topic or a situation and asked to discuss it among themselves for not more than half an hour. An ideal group for GD consists of 8-10 candidates, though figures may vary depending on the situation. Companies conduct group discussions after the written test to check the candidate‘s interactive and interpersonal skills.

The GD attempts to assess candidate’s behaviour, teamwork, leadership skills, initiative, confidence, listening skills, and open-mindedness in accepting contrary opinions, and participation and contribution in a group. The focus of a GD is thus on

- verbal communicative ability
- non-verbal cues
- leadership skills
- persuasive skills

Verbal Communicative Ability :

This includes good knowledge of the subject at hand and the power to communicate it in an effective manner. Nothing can compensate for in-depth knowledge of the subject, though it is a herculean task to keep oneself up-todate on all possible topics. A good reading habit with focus on various areas like finance, management, politics, society, science, technology, sports, entertainment, etc. can help in building confidence to express one‘s views on a particular topic. While a positive impact can be created by talking forcefully and convincingly on a subject, this is possible only when the candidate has enough knowledge of the subject under discussion. Clarity of thought and precision of expression are preferred to verbosity and irrelevant talk. One should speak as much as is necessary, neither more nor less. The language must be formal, plain and simple; pedantry and jargon must be avoided. Slang, informal expressions, etc. should also be avoided.

Appraisers also look for the ability to listen: the candidate‘s ability to react to the opinions of other participants. Hence, it is necessary to listen carefully to others and then react or proceed to add some more points.

Non-Verbal Cues :

Non-verbal cues are equally important. The importance of non-verbal cues has already been discussed in the previous chapter on non-verbal communication. The evaluator will scrutinize body language, eye contact, etc. of the candidates. It is therefore essential to maintain a good rapport with fellow participants.

Non-verbal gestures, such as listening intently or nodding while appreciating someone‘s viewpoint, send across a positive message. Listening carefully can be a way of encouraging other speakers and exhibiting leadership skills as well. Participants must communicate with each and every candidate present. While speaking one must not look at only a single member, and especially not at the evaluator. Body language says a lot about the individual - one‘s gestures and mannerisms are more likely to reflect one‘s attitude than what one says.

Leadership Skills:
The aim of a group discussion is also to judge a candidate‘s leadership qualities. The evaluator recedes into the background once the discussion starts. The evaluator‘s attention is on the candidates and the manner in which they display tact, skill, and understanding and leadership qualities to motivate and influence other candidates.

Persuasive Skills:
The evaluator also looks at the manner in which a candidate convinces the other members of the group, and the clarity with which the candidate expresses his/her point of view. The candidate should therefore be articulate, generate ideas, not sound boring, allow others to speak, and have the ability to adopt a stand on a given subject. During the GD this stand can be altered slightly to accommodate others‘ viewpoints. Even when disagreeing with another candidate, the disagreement must be expressed politely.

The GD Process:

A GD generally consists of three parts: the initiation, the body of the GD, and summarization/conclusion.

Initiation :

The candidate initiating a GD not only gets the opportunity to speak first but also grabs the attention of the evaluator and his/her fellow candidates. It helps if the candidate can make a favourable first impression with his/her content and communication skills in initiating a GD. However, if a candidate initiates a GD and falters, it might dent his/her chances of making a favourable impression on the evaluator.

If the candidate initiates the GD clearly but remains quiet after that, s/he will end up giving the impression that s/he started the GD only for the sake of starting it or getting those initial brownie points awarded to an initiator.

It is the initiator‘s responsibility to put the topic into the right perspective or framework. So it is better to initiate a GD only if one has in-depth knowledge about the topic being discussed. If one is not sure of the topic at hand, it is better to listen carefully to the views being expressed by others and then speak. One should not be in a hurry to express one‘s opinion.

The Body of Discussion:

This is the main part of the GD where all the members of the group express their opinions on the topic. Candidates must restrict themselves to conveying their viewpoints and not use the GD as a contest to run down other arguments. Candidates can politely agree, disagree or choose to remain neutral. A speaker should never be interrupted while speaking. Speaking out of turn and cutting others short create a negative impression. Too much aggression can put off prospective employers.

While speaking, the entire group must be addressed so that everyone is attentive towards what is being said. The focus should never be on the evaluator. To emphasize the content, relevant proverbs, quotes, definitions, facts and figures, statistics, etc. may be used. While using figures or statistics, it must be remembered that macro figures may be generalized, while micro figures must be specific.

Summarization / Conclusion:

A conclusion is where the whole group decides in favor of against the topic. Generally, a GD does not have a conclusion. But the discussion is always summarized. One of the candidates is invited to summarize the discussion. This signals the end of the GD. The candidate must summarize all that the group has discussed. The following can be kept in mind while summarizing a GD:

- The summary must be brief and succinct.
- All important points discussed must be included.
- The focus must not be on the points made by the presenter, alone.
- No new points must be stated here.

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Written Communication Skills

Written Communication

In written communication sender of the message, a writer, encodes the message in written form with the signs and symbols of that language, on the other end the receiver of the message, a reader, decodes the message.

Written communication may be handwritten with pen or pencil, typed on typewriter, printed on printing machine.

Written communication is permanent so one must be careful while using written communication. It should be clear, purposeful and essentially in correct words.

There are various types of written communication as follows.

Letters, reports, articles applications, memo, agenda, minutes of meeting, advertisement, newspaper, notice, manual, catalogue, books, etc.

Report Writing

Concept, Importance:

A report is a logical presentation of facts and information. Writing a report means preparing and presenting systematic information to the person who needs it.

According to the **American Marketing Society**, the major purpose of report is to convey to the interested persons the whole results of a study in sufficient details so arranged to enable each reader to comprehend the data and so determined for himself the validity of conclusions.

The British Association for Commercial and Industrial Education defines report as, a document in which a given problem is examined for the purpose of conveying information and findings, putting forward ideas first and making sometimes recommendations.

Reports are an extremely important means of communication within an organization, industry profession and business.

The ideas expressed in reports are often used as a basis for an action or to make a decision of some sort.

The person working with business organization must be skilled in report writing.

Qualities:

A good report must have the qualities of accuracy, orderliness, precision, clarity, objectivity and persuasion.

Preparing a Report

1. Consider the aim of the report and who will read it: consider the reason of writing report and the readers of the report
2. Plan research approach: decide how one will collect information, survey, interview, questionnaire, newspaper etc
3. Gather information: Primary sources and Secondary sources.
4. Organise the information gathered: arrange the material one has gathered
5. Analyse the draft: interpret the result of the research
6. Decide on conclusions: summarise the main ideas based on ones findings
7. Decide on recommendations: suggestions after your research
8. Plan the writing: plan all the topics one will cover.
9. **Writing the draft: title page, table of contents, synopsis, introduction, description, findings, conclusions, recommendations, references, appendices.**
10. Edit and prepare the final copy

Types of Reports

1. News Report:

Parts of the news report:

Headline: Title of the new, typed in bold,
having no article and adjectives

Dateline: place, date and reporting agency

Lead or intro : instant information of what, when,
where, how, why action or event took place

Body of the news: provides a detail course of the actions of the events.

2 . Survey Report:

Parts of the survey report:

Title:
Terms and references:
Procedure:
Findings:
Conclusions:
Recommendation:
Signature and name:
Reference and date:

3 . Project Report:

Parts of the project report:

Title:
Introduction:
Infrastructure and resources:
Process:
Marketing:
Finance:
Summing up:

Thank you

Presentation Skills

Subject Teacher – Dr. Indira S. Patil

T. Y. B. A. COMPULSORY ENGLISH

F. Y B. Sc. ABILITY ENHANCEMENT COURSE

F. Y. B. Com. English for Business

- Effective communication has been the need of human being since origin.
- Roman scholars like Aristotle, Cicero and Quintilian were the practitioners.
- In this world of globalization, it is an important skill.
- The terms ‘speech’ and ‘presentation’ are often used interchangeably. ‘Presentations’ are speeches usually given in business, technical, professional or scientific fields.
- The audience is more specific.
- It is a live mode of sharing factual information with selected or particular audience.
- In business, presentation is used to inform, to explain, to illustrate, to justify, to persuade and to present a point of view to the audience.

Reasons to master presentation skills

- To Sell More Products
- To Influence the Team
- To Enhance Career Prospects
- To Become More Confident
- To Business Success
- To Stress Reduction
- Time Management

Principles of Effective Presentation

- It has an explicit set of objectives.
- Effective presentations are also marked by the quality visuals and by smooth, practiced delivery.
- The content should be relevant to the audience.

A) Develop the Objectives

- Purpose of the presentation:
  What is the key point?

- The results of the presentation:
  What do I want the audience to understand or apply after attending?

B) Analyze the Audience

Since the purpose and the desired results of the presentation are already clear at this point, the next thing to understand is the audience.

- Who is the primary audience for the presentation?
- What do they know already?
- What do they need to know?
- Why do they need this knowledge?
- How can I tailor a presentation to meet the needs of the audience?

C) Develop Content

- Once the objectives of the presentation are established and the background of the audience is understood, the next task is to decide the content.
- The content should be relevant according the subject.
- It should go with the taste of the audience.

Thank You !

J.D.M.V.P. Co-Op Samaj's Shri S. S. Patil Arts, Shri Bhausaheb T. T. Salunkhe Commerce and Shri G. R. Pandit Science College, Jalgaon

Department Of Psychology

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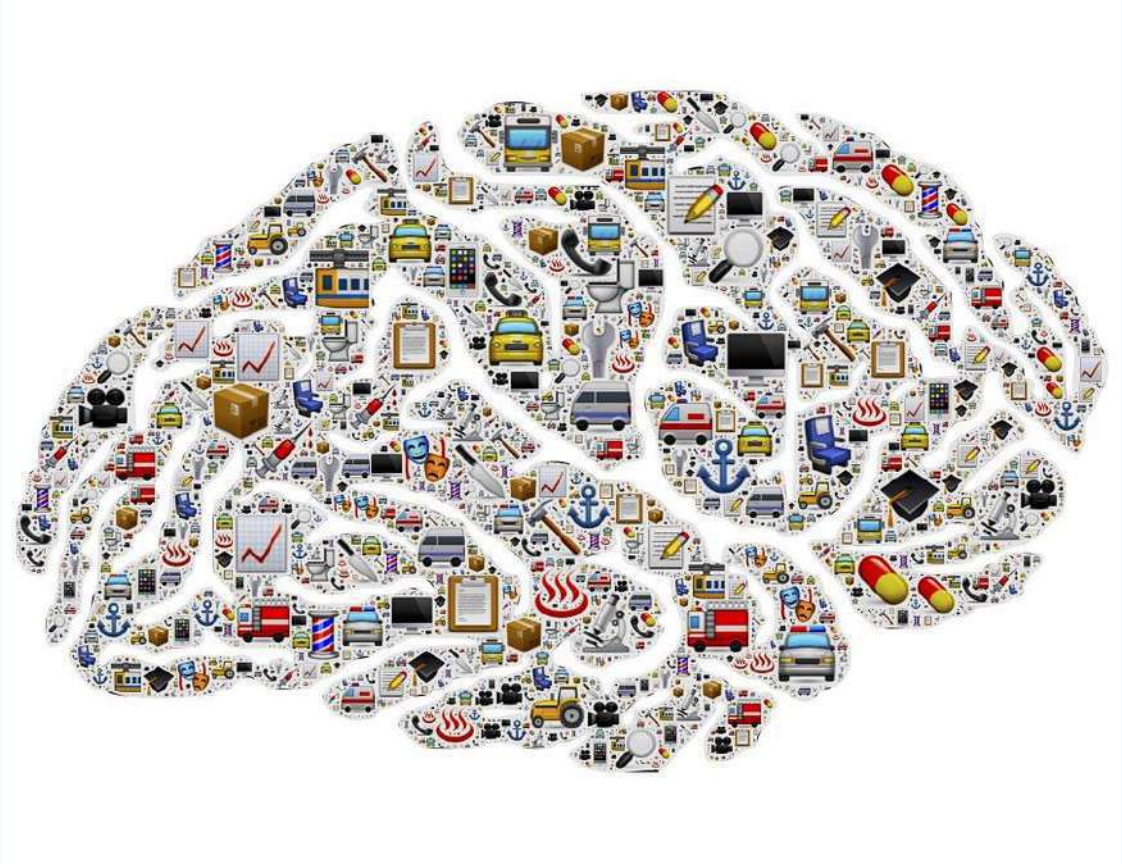
MEMORY

Memory

Memory is the set of processes used to encode, store, and retrieve information over time



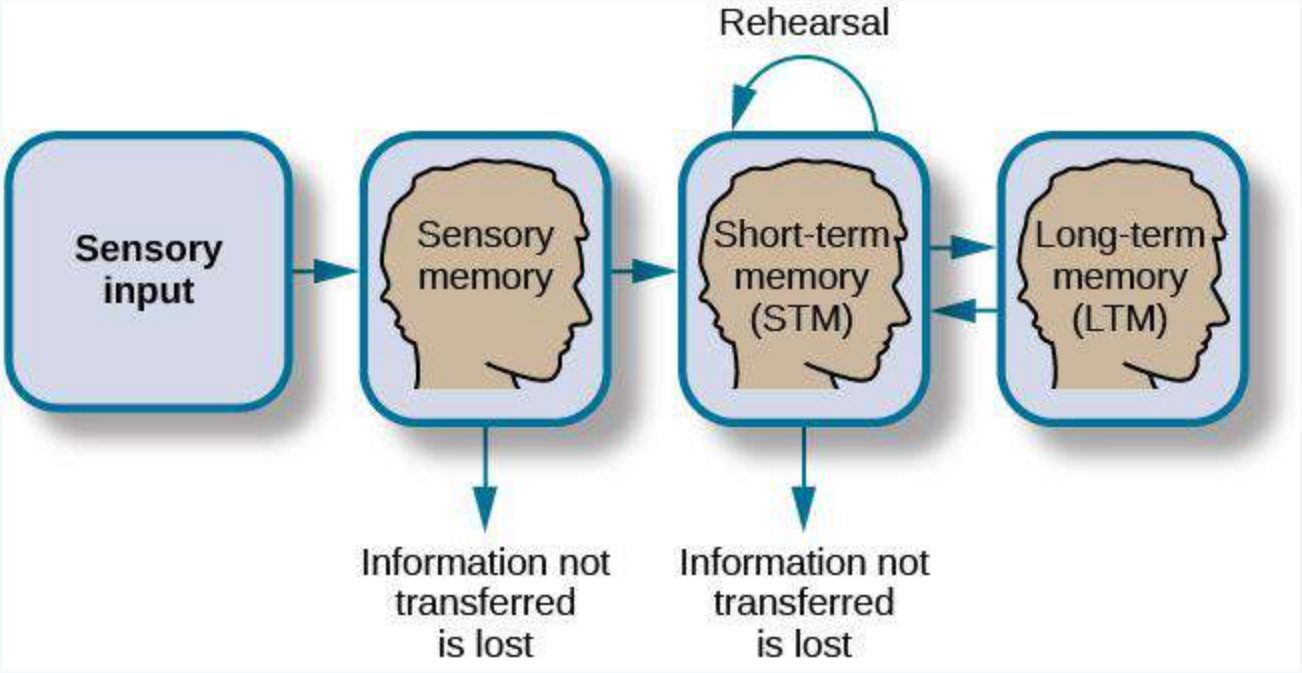
Memory: Encoding, Storage, Retrieval

- Encoding inputs information into the memory system
- Storage is the retention of the encoded information
- Retrieval is getting the information out of memory and back into awareness

Three Types of Encoding

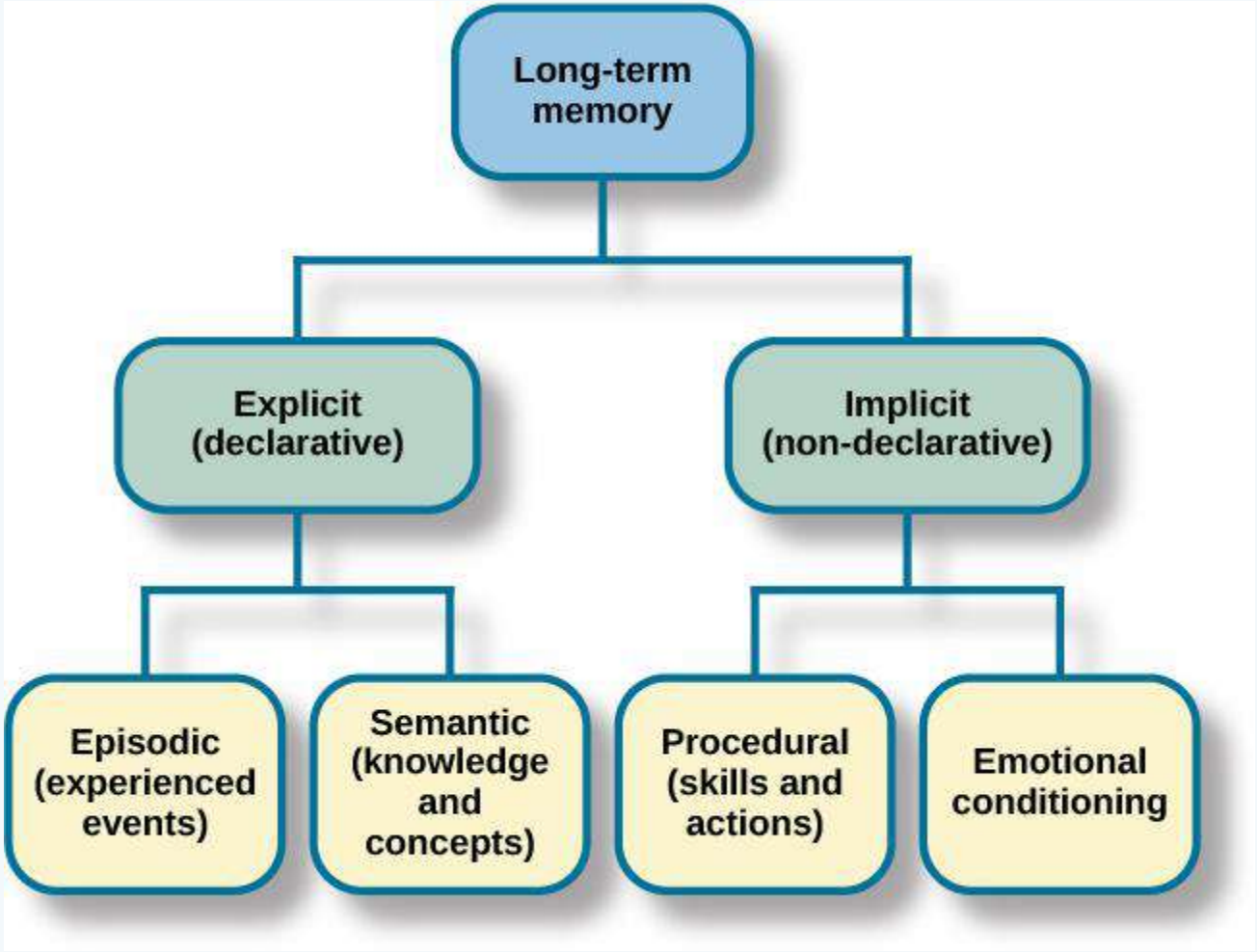
- **Acoustic encoding:** input of sounds, words, and music
- **Semantic encoding:** input of words and their meaning
- **Visual encoding:** input of images
- **Recoding:** taking the information from the form it is delivered to us and then converting it in a way that we can make sense of it

Three Stages of Storage



Information passes through three distinct stages in order for it to be stored in long-term memory.

Components of Long-term Memory



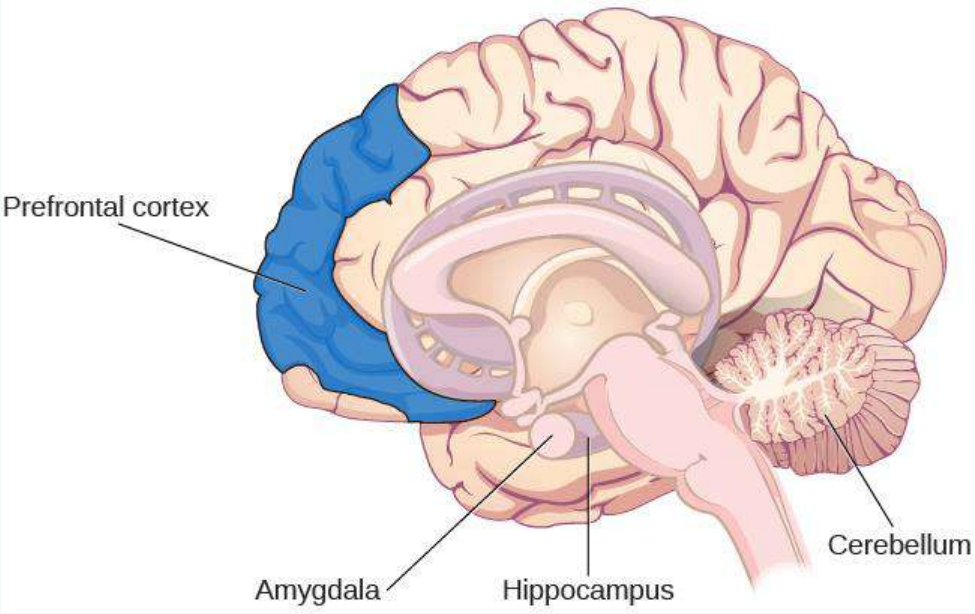
Retrieval

- **Recall:** accessing information without cues
- **Recognition:** identifying previously learned information after encountering it again, usually in response to a cue
- **Encoding specificity principle:** the hypothesis that a retrieval cue will be effective to the extent that information encoded from the cue overlaps or matches information in the engram or memory trace.
- **Relearning:** learning information that was previously learned

Memory in the Brain

The **amygdala** is involved in emotional memories. The **hippocampus** is associated with declarative and episodic memory as well as recognition memory

The **cerebellum** plays a role in processing procedural memories, such as how to play the piano. The **prefrontal cortex** appears to be involved in remembering semantic tasks



Memory Problems: Amnesia

- **Amnesia:** loss of long-term memory that occurs as the result of disease, physical trauma, or psychological trauma
  - **Anterograde Amnesia:** Inability to form new memories
  - **Retrograde Amnesia:** loss of memory for events that occurred prior to brain trauma

Why We Forget

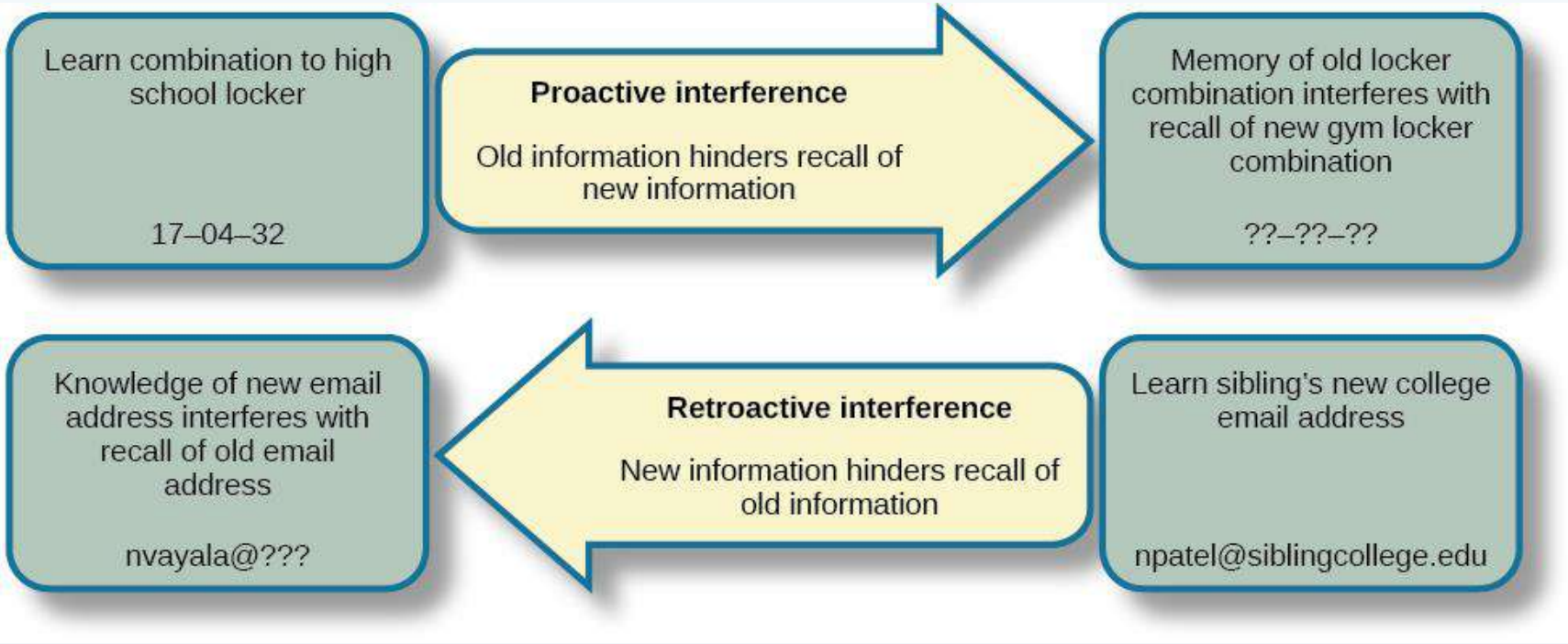
Box 1. Five Impediments to Remembering

1. Encoding failures - we don't learn the information in the first place
2. Decay - memories fade over time
3. Inadequate retrieval cues - we lack sufficient reminders
4. Interference - other memories get in the way
5. Trying not to remember - we deliberately attempt to keep things out of mind

Memory Errors

Sin	Type	Description	Example
Transience	Forgetting	Accessibility of memory decreases over time	Forget events that occurred long ago
Absentmindedness	Forgetting	Forgetting caused by lapses in attention	Forget where your phone is
Blocking	Forgetting	Accessibility of information is temporarily blocked	Tip of the tongue
Misattribution	Distortion	Source of memory is confused	Recalling a dream memory as a waking memory
Suggestibility	Distortion	False memories	Result from leading questions
Bias	Distortion	Memories distorted by current belief system	Align memories to current beliefs
Persistence	Intrusion	Inability to forget undesirable memories	Traumatic events

Forgetting: Interference

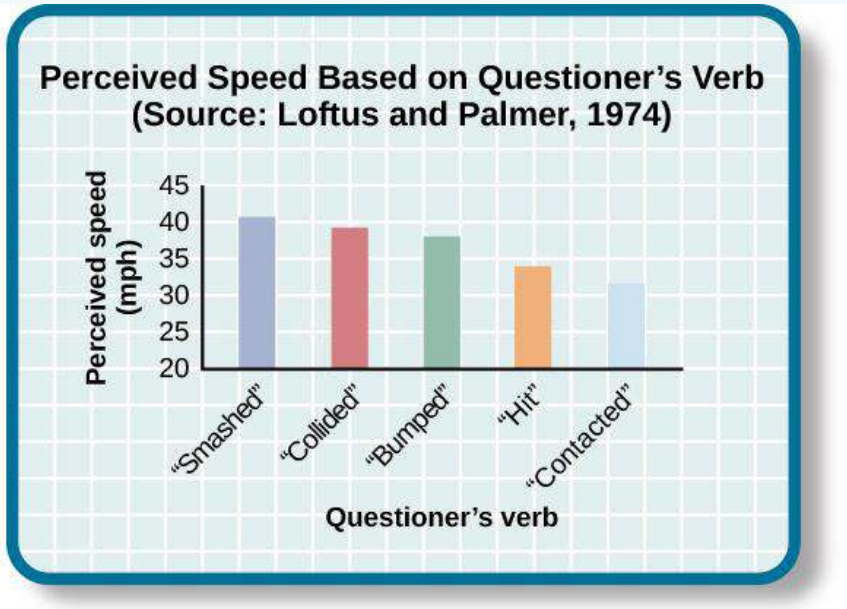


Forgetting may be caused by failure to retrieve information
This can be due to interference, either retroactive or proactive

Why is Eyewitness Testimony Unreliable?

- **Suggestibility:** Effects of misinformation from external sources lead to the creation of false memories
- **Misinformation effect:** Given incorrect information, witnesses may misremember the original event

(a)

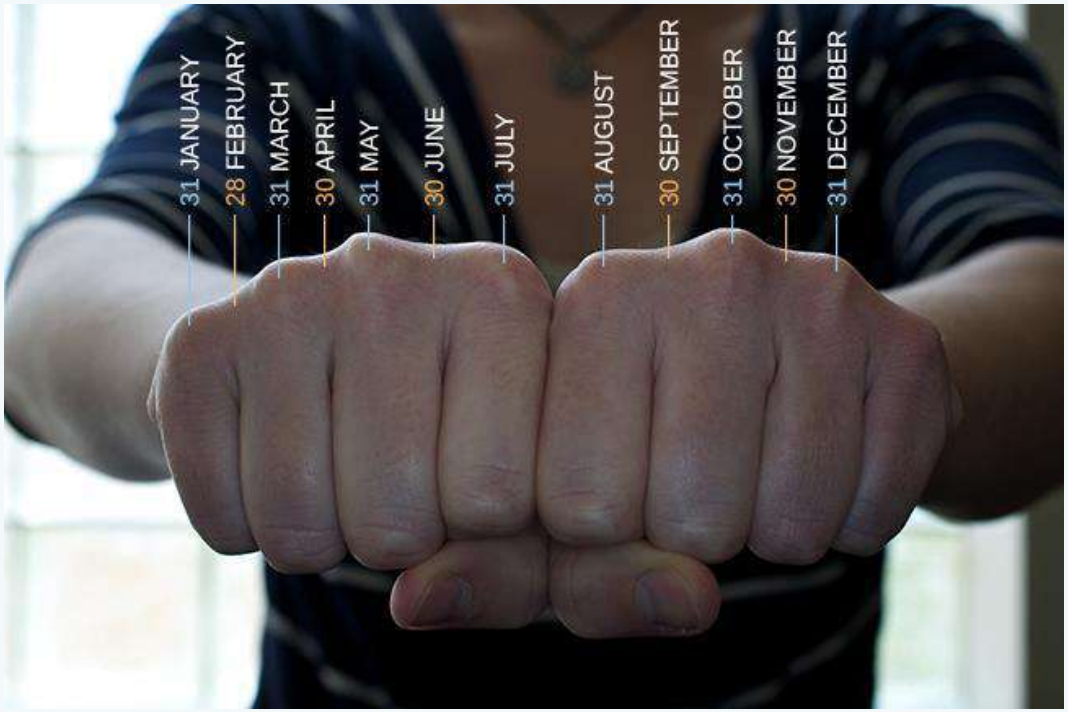


(b)

Memory Enhancing Strategies

Techniques to help make sure information goes from short-term memory to long-term memory include:

- Rehearsal
- Chunking
- Elaborative rehearsal
- Mnemonic device



How to Study

- Use elaborative rehearsal
- Apply the self-reference effect
- Don’t forget the forgetting curve
- Rehearse, rehearse, rehearse
- Be aware of interference
- Keep moving
- Get enough sleep
- Make use of mnemonic devices

Practice Problem

Use a memory enhancing strategy presented in this section to remember the different types of amnesia and the different types of interference

Quick Review

- Explain the three types of encoding
- Describe the three stages of memory storage
- Describe and distinguish between procedural and declarative memory and semantic and episodic memory
- Explain retrieval cues and define recall, recognition, and relearning
- Explain the brain functions involved in memory; recognize the roles of the hippocampus, amygdala, and cerebellum in memory

More Quick Review

- Compare and contrast anterograde and retrograde amnesia
- Explain encoding failure and give examples of common memory errors
- Describe the unreliability of eyewitness testimony
- Explain the misinformation effect
- Recognize and apply memory-enhancing strategies, including mnemonics, rehearsal, chunking, and peg-words

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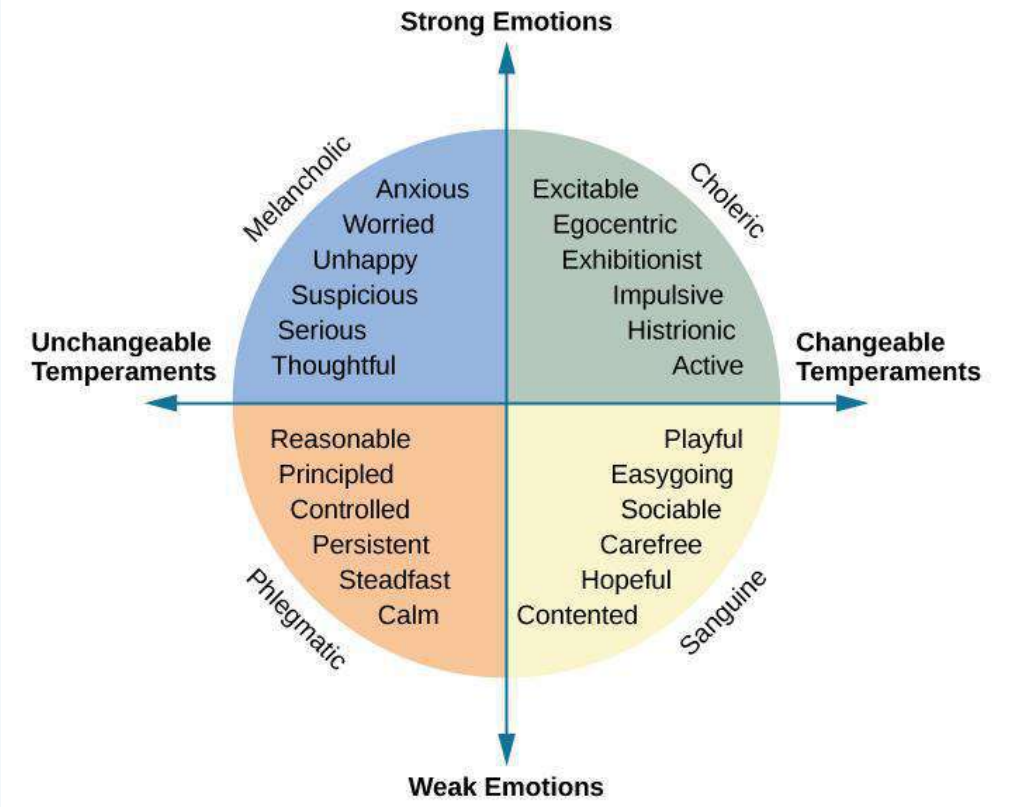
Personality

What is Personality?

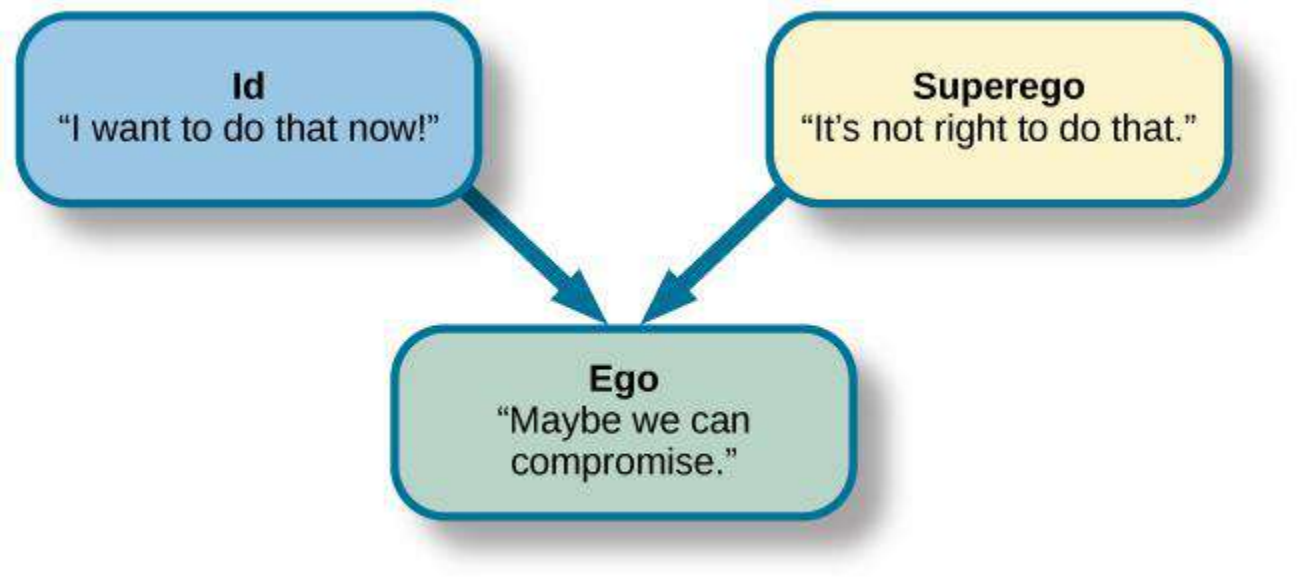
Long-standing traits and patterns that propel individuals to consistently think, feel, and behave in specific ways

Kant's adaptation of Galen's four temperaments, arranged on two axes as suggested by Wundt (left)

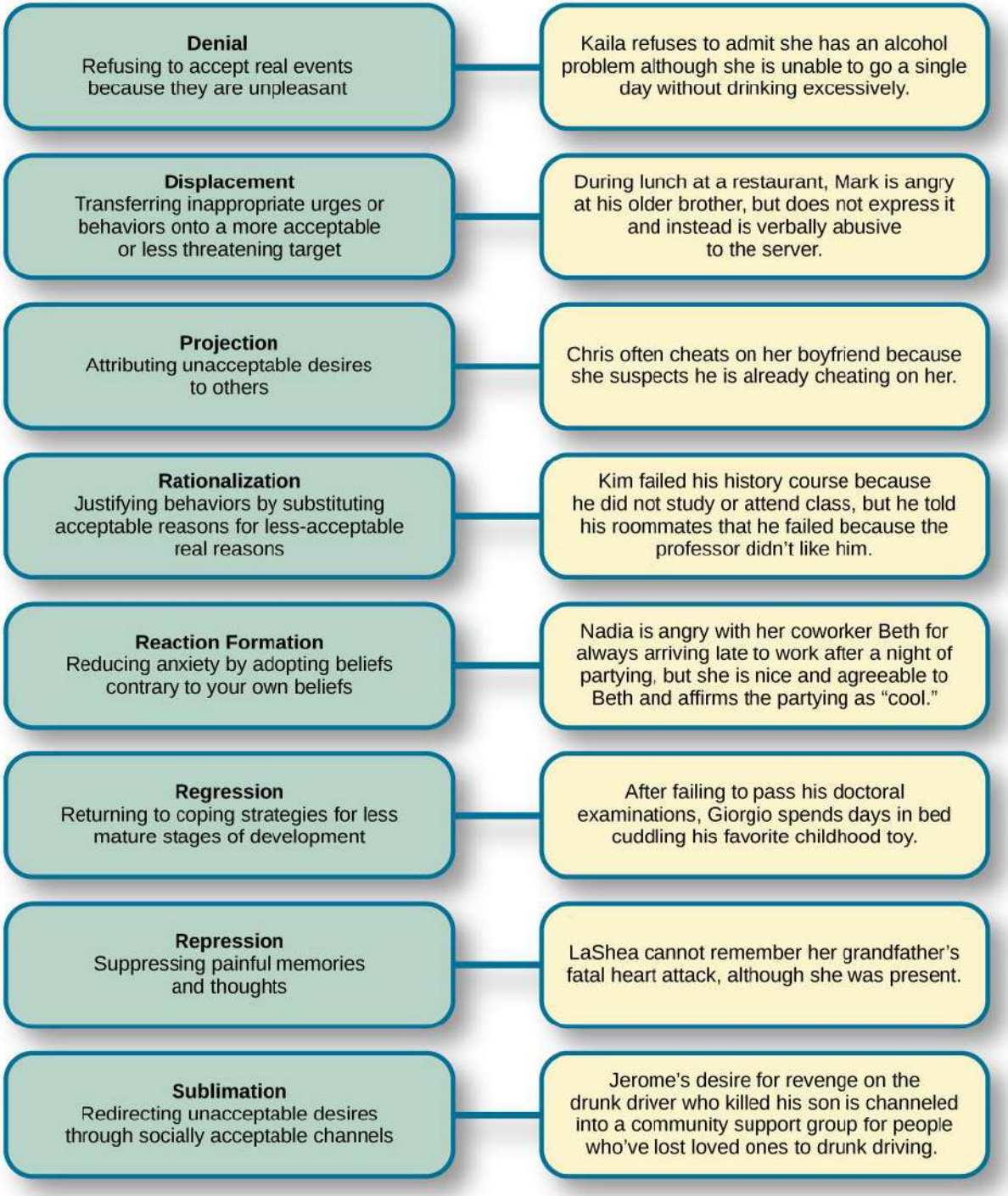


Freudian Explanation of Personality

Personality develops from a conflict between two forces: our biological aggressive and pleasure-seeking drives versus our internal socialized control over these drives



Defense mechanisms: unconscious protective behaviors that reduce anxiety.



Freud's Stages of Psychosexual Development

Stage	Age (years)	Erogenous Zone	Major Conflict	Adult Fixation Example
Oral	0–1	Mouth	Weaning off breast or bottle	Smoking, overeating
Anal	1–3	Anus	Toilet training	Neatness, messiness
Phallic	3–6	Genitals	Oedipus/Electra complex	Vanity, overambition
Latency	6–12	None	None	None
Genital	12+	Genitals	None	None

Inferiority Complex

Proposed by Adler, it refers to a person's feelings that they lack worth and don't measure up to others' or to society's standard

Erikson's Psychosocial Stages of Development

Stage	Age (years)	Developmental Task	Description
1	0–1	Trust vs. mistrust	Trust that basic needs, such as nourishment and affection, will be met
2	1–3	Autonomy vs. shame/doubt	Sense of independence develops
3	3–6	Initiative vs. guilt	Take initiative on some activities, may develop guilt if boundaries overstepped
4	7–11	Industry vs. inferiority	Develop self-confidence in abilities when competent or sense of inferiority
5	12–18	Identity vs. confusion	Develop identity and roles
6	19–29	Intimacy vs. isolation	Establish intimacy and relationships
7	30–64	Generativity vs. stagnation	Contribute to society and family
8	65–	Integrity vs. despair	Assess and make sense of life and meaning of contributions

Jung's Ideas about Personality

Collective unconscious: common psychological tendencies that have been passed down from one generation to the next

Archetype: pattern that exists in our collective unconscious across cultures and societies

Introverts and Extroverts

Introvert	**Extrovert**
Energized by being alone	Energized by being with others
Avoids attention	Seeks attention
Speaks slowly and softly	Speaks quickly and loudly
Thinks before speaking	Thinks out loud
Stays on one topic	Jumps from topic to topic
Prefers written communication	Prefers verbal communication
Pays attention easily	Distractible
Cautious	Acts first, thinks later

Horney's Coping Styles

Coping Style	Description	Example
Moving toward people	Affiliation and dependence	Child seeking positive attention and affection from parent; adult needing love
Moving against people	Aggression and manipulation	Child fighting or bullying other children; adult who is abrasive and verbally hurtful, or who exploits others
Moving away from people	Detachment and isolation	Child withdrawn from the world and isolated; adult loner

Learning Approaches to Personality

Behaviorist

Personality is shaped by reinforcements and consequences.

People behave in a consistent manner based on prior learning.

Social-Cognitive

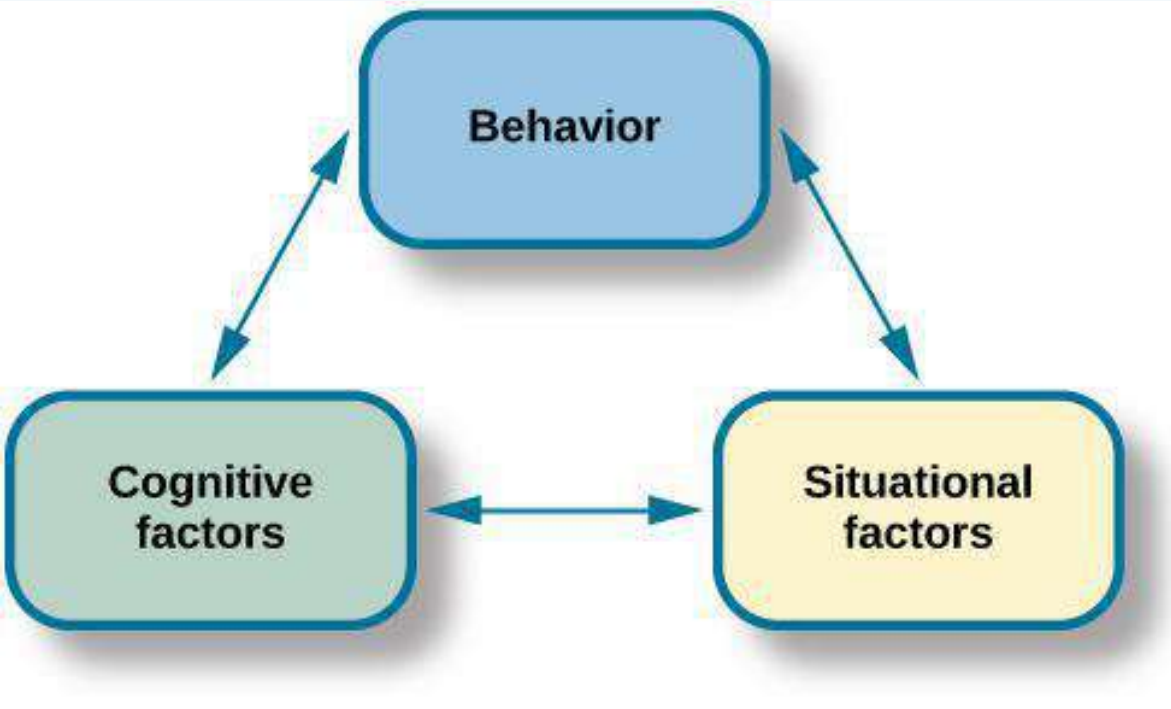
Personality is developed through learning, which may be observational.

Both learning and cognition are sources of individual differences in personality.

Reciprocal determinism

Self-efficacy

Social-Cognitive Theory: Reciprocal Determinism



Bandura proposed the idea of reciprocal determinism: Our behavior, cognitive processes, and situational context all influence each other.

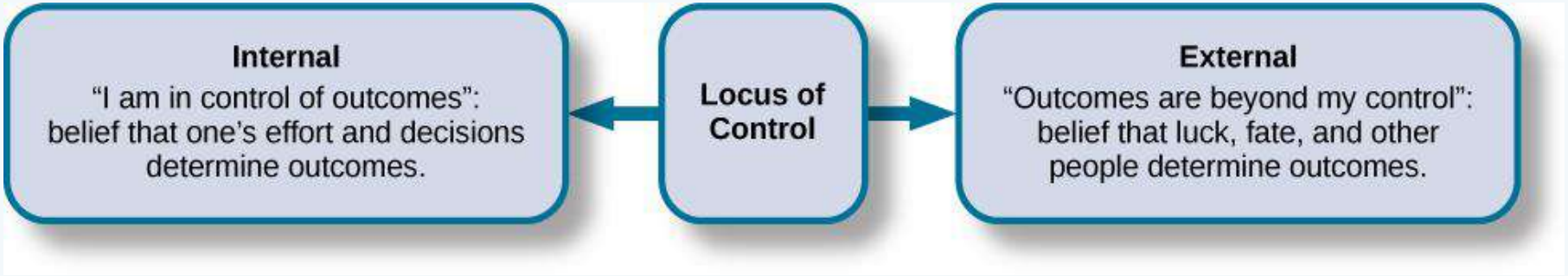
Social-Cognitive Theory: Self-Efficacy

Self-efficacy: someone's level of confidence in their own abilities

People with high self-efficacy believe that their goals are within reach, have a positive view of challenges, develop strong commitment to the activities in which they are involved, and quickly recover from setbacks

Social-Cognitive Theory: Locus of Control

Locus of control refers to our beliefs about the power we have over our lives. It occurs on a continuum (below) from internal to external.



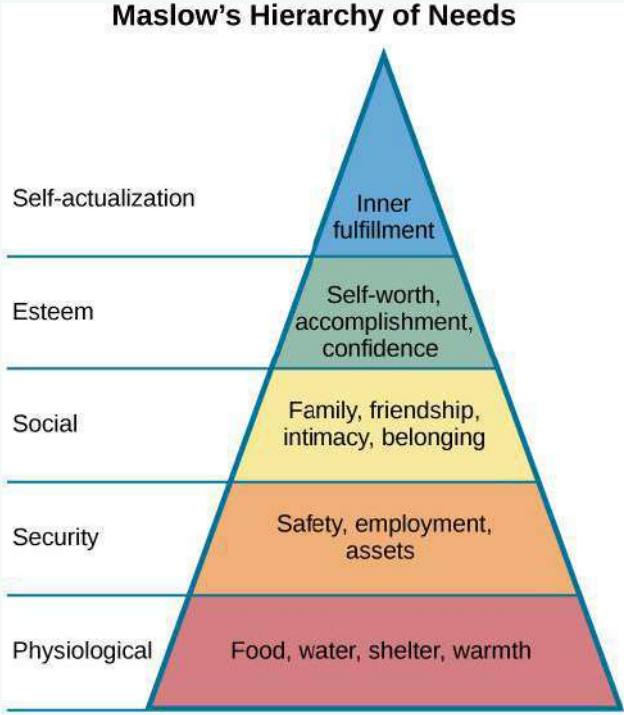
Mischel and the Person-Situation Debate

- People are situation processors
- They behave differently in different situations
- A person's behavior in one situation would likely be repeated in a similar one
- Mischel studied self-regulation or will power in the marshmallow test

Humanistic Approaches: Maslow's Hierarchy of Needs

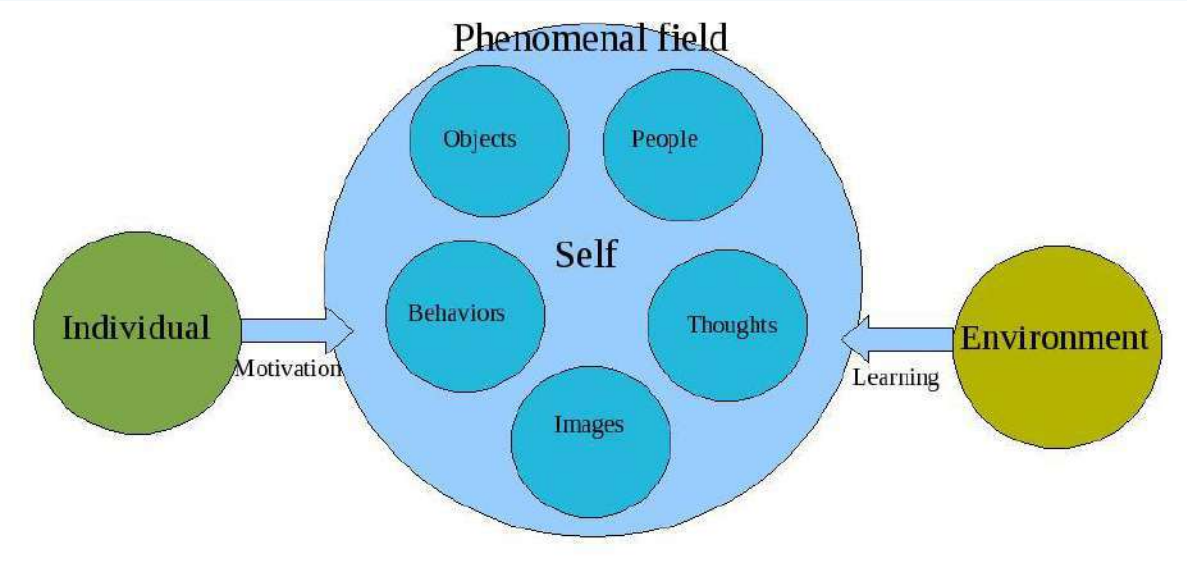
Maslow proposed that human beings have certain needs in common and that these needs must be met in a certain order

The highest need is the need for self-actualization, which is the achievement of our fullest potential



Humanistic Approaches: Self Concept

- Self-concept is illustrated below
- When our ideal self is similar to the person we are, our real self, we experience congruence
- Children raised with unconditional positive regard have the opportunity to self-actualize



Humanistic Approaches: The Good Life

1. A growing openness to experience
2. An increasingly existential lifestyle
3. Increasing organismic trust
4. Freedom of choice
5. Higher levels of creativity
6. Reliability and constructiveness
7. A rich full life

Biological Approaches: Heritability of Personality and Temperament

Heritability refers to the proportion of difference among people that is attributed to genetics

The Minnesota Twin Study found a 0.50 or greater heritability ratio for personality traits including: leadership, obedience to authority, a sense of well-being, alienation, resistance to stress, and fearfulness

Traits are determined by a combination of many genes, as well as by epigenetic factors that control whether the genes are expressed

Most contemporary psychologists believe temperament has a biological basis due to its appearance very early in our lives

- Reactivity refers to how we respond to new or challenging environmental stimuli
- Self-regulation refers to our ability to control that response

Early Trait Theorists: Cattell

- Traits are characteristic ways of behaving
- 16 factors or dimensions of personality

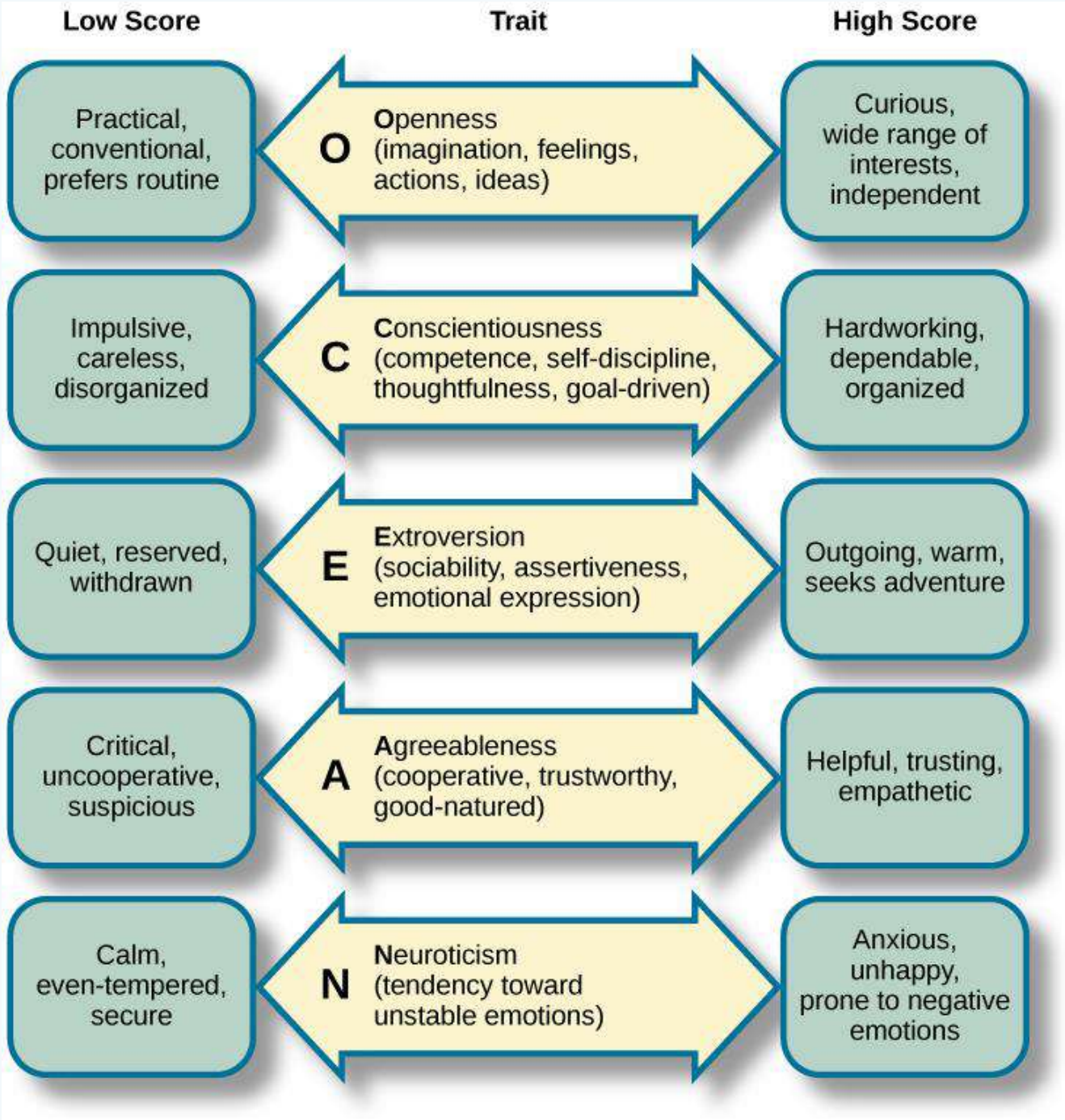
1. Warmth
2. Reasoning
3. Emotional Stability
4. Dominance
5. Liveliness
6. Rule-consciousness
7. Social boldness
8. Sensitivity
9. Vigilance
10. Abstractedness
11. Privateness
12. Apprehension,
13. Openness to change
14. Self-reliance
15. Perfectionism
16. Tension

Early Trait Theorists: The Eysencks

The Eysencks viewed people as having three specific personality dimensions:

1. Extroversion/introversion
2. Neuroticism/stability
3. Psychoticism/superego control

Trait Theory Today: The Five Factor Model



Culture and Personality

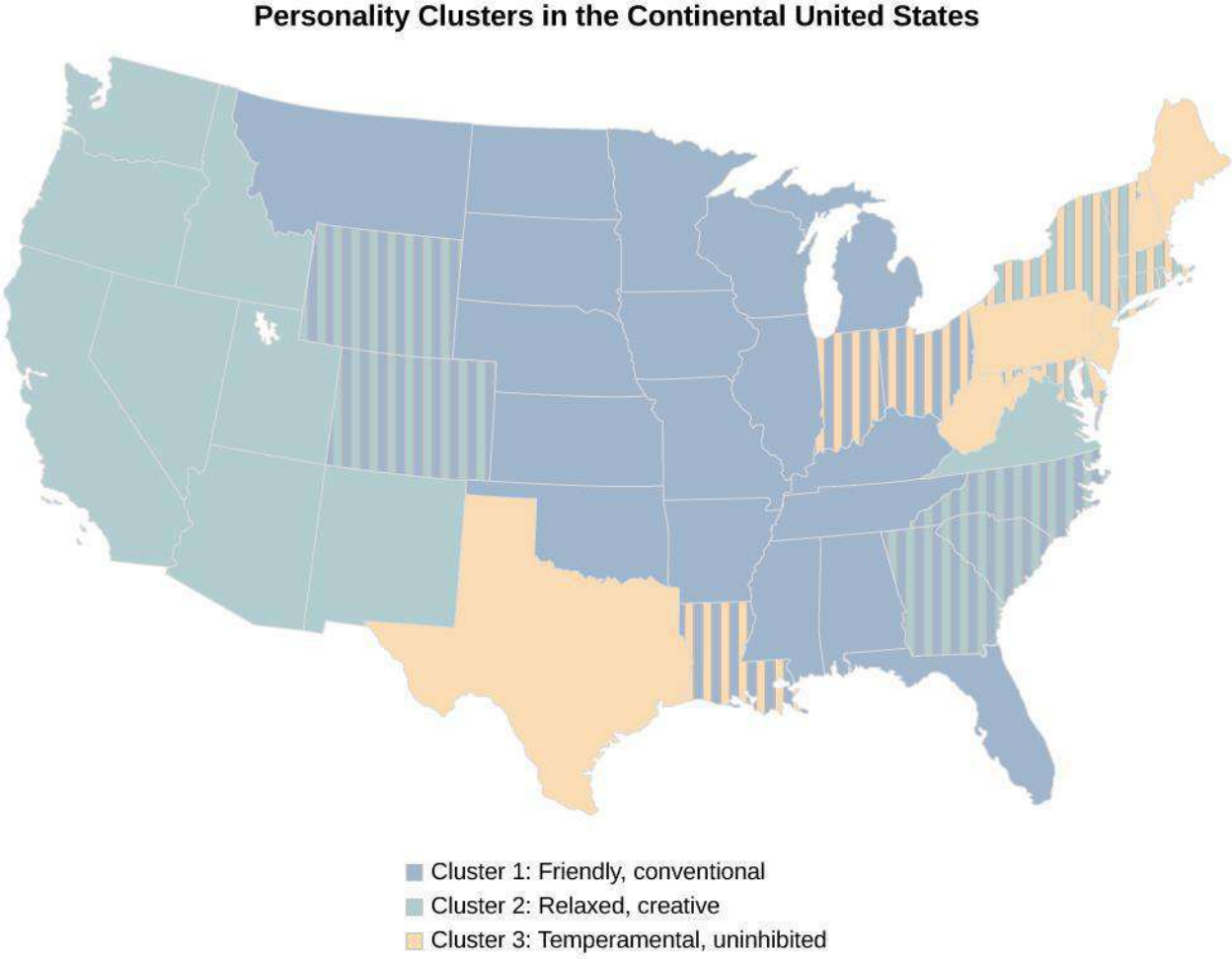
The culture in which you live is one of the most important environmental factors that shapes your personality

The term **culture** refers to all of the beliefs, customs, art, and traditions of a particular society.

Three approaches to study personality in a cultural context:

1. *Cultural-comparative approach*
2. I*ndigenous approach*
3. *Combined approach*

Regional Personality Clusters Suggest Cultural Influence



Tests of Personality

Self-Report Inventories

Minnesota Multiphasic Personality Inventory (MMPI): personality test composed of a series of true/false questions in order to establish a clinical profile of an individual

	True	False
1. I like gardening magazines.	O	O
2. I am unhappy with my sex life.	O	O
3. I feel like no one understands me.	O	O
4. I think I would enjoy the work of a teacher.	O	O
5. I am not easily awakened by noise.	O	O

Projective Tests

Personality assessment in which a person responds to ambiguous stimuli, revealing hidden feelings, impulses, and desires

- **Rorschach Inkblot Test**
- **Rotter Incomplete Sentence Blank (RISB)**
- **Thematic Apperception Test (TAT)**
- **TEMAS Multicultural Thematic Apperception Test** and the **Contemporized-Themes Concerning Blacks Test (C-TCB)**

Practice Question

What evidence suggests that culture plays a role in personality?

What evidence suggests that genes play a role?

Quick Review

- What are early theories about personality development?
- What is the psychodynamic perspective on personality development, including the id, ego, and superego, defense mechanisms, and the psychosexual stages of personality development?
- What are the contributions of Neo-Freudians to personality theory, including Adler's inferiority complex, Erikson's psychosocial stages, Jung's ideas of the collective unconscious and archetypes, and Horney's coping styles?

Quick Review Continued

- What is the learning perspective on personality, including the concepts of reciprocal determinism, self-efficacy, locus of control, and the person-situation debate?
- What are the contributions of humanists Abraham Maslow and Carl Rogers to personality development?
- What are biological approaches to understanding personality, including the findings of the Minnesota Study of Twins Reared Apart, heritability, and temperament?

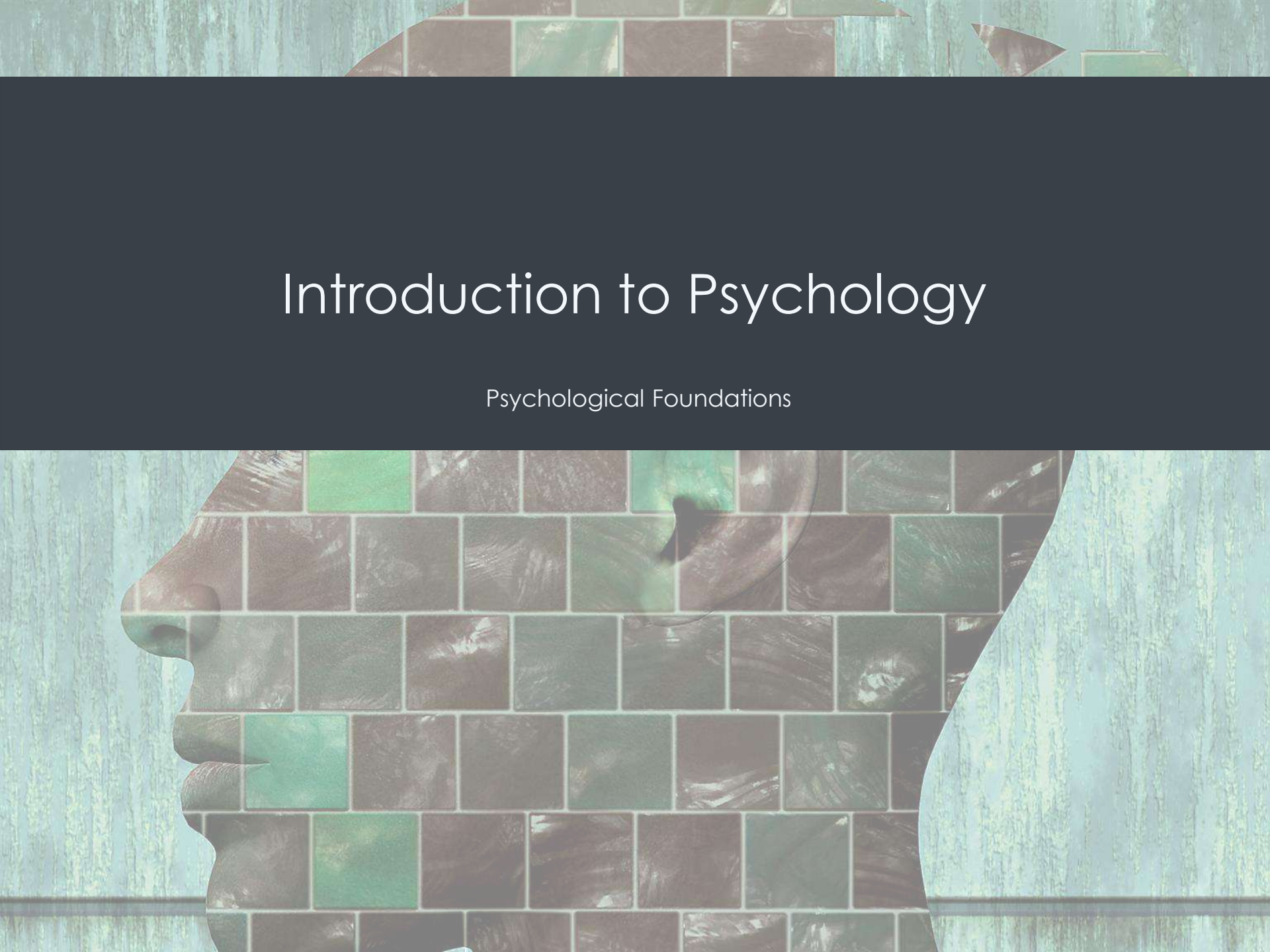
More Quick Review

- What are the early trait theories of Cattell and Eysenck?
- What are the Big Five factors? How do you categorize someone who is high and low on each of the five traits?
- What are personality differences of people from collectivist and individualist cultures? What are the approaches to studying culture and personality?
- What are different types of personality tests, including the Minnesota Multiphasic Personality Inventory and common projective tests?

J.D.M.V.P. Co-Op Samaj's Shri S. S. Patil Arts, Shri Bhausaheb T. T. Salunkhe Commerce and Shri G. R. Pandit Science College, Jalgaon

Department Of Psychology

Dr. J. P. Sontakke

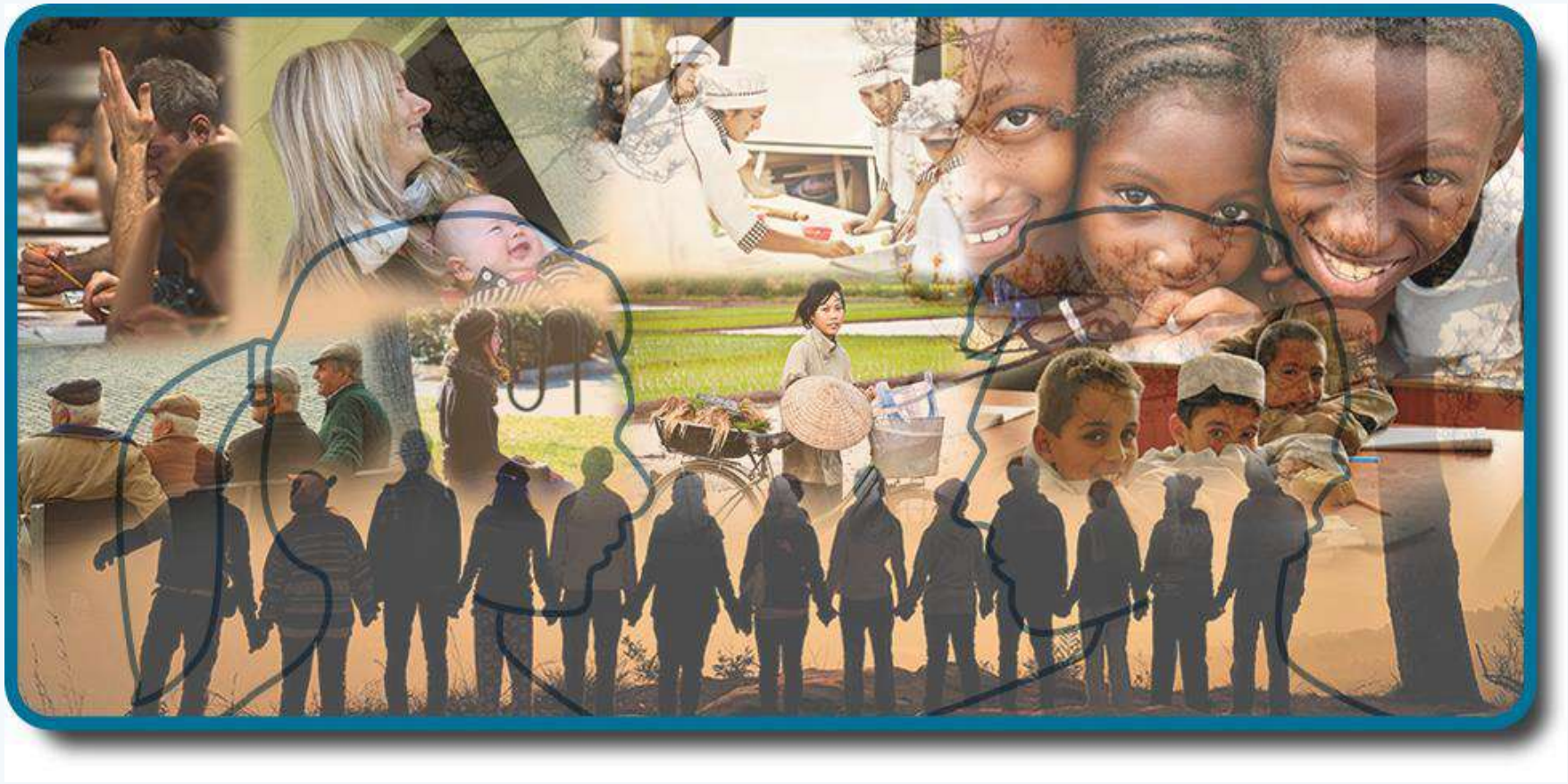


Introduction to Psychology

Psychological Foundations

What is Psychology?

Psychology is the scientific study of mind and behavior

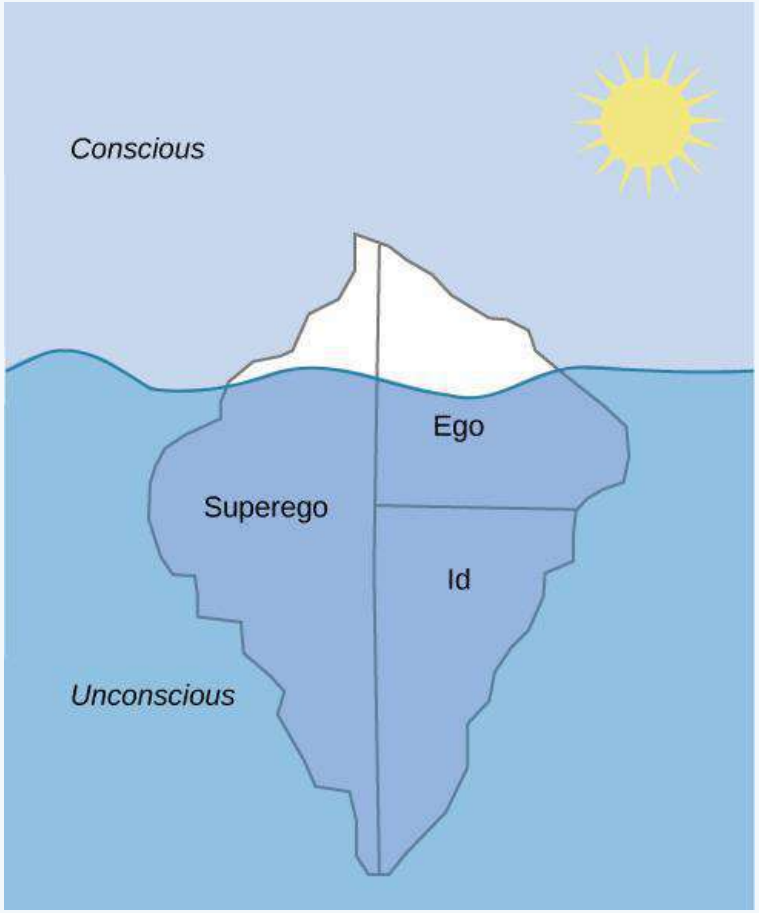


The Earliest Schools of Psychology

School of Psychology	**Description**	**Historically Important People**
Structuralism	Focused on understanding the conscious experience through introspection	Wilhelm Wundt
Functionalism	Emphasized how mental activities helped an organism adapt to its environment	William James

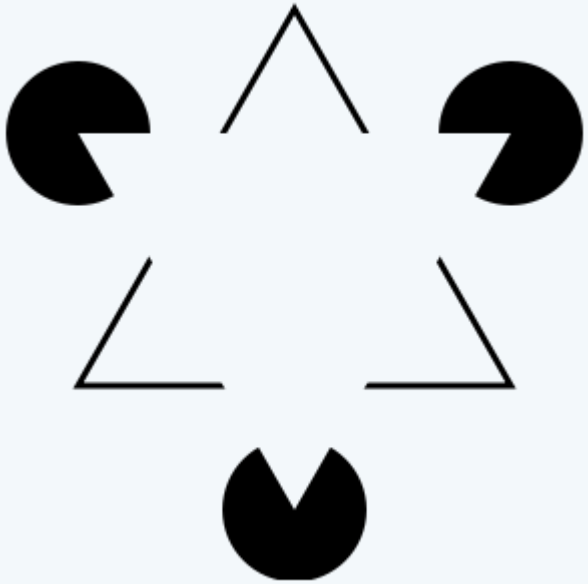
The History of Psychology: Freud and Psychoanalytic Theory

- Late 1800s, early 1900s
- Focus on the unconscious and on childhood experiences
- Theory of personality
  - Interaction between id, ego, superego
- Theory of development
  - Oral, anal, phallic, latency, genital stages
- Today, controversial but still influential



The History of Psychology: Gestalt Theory

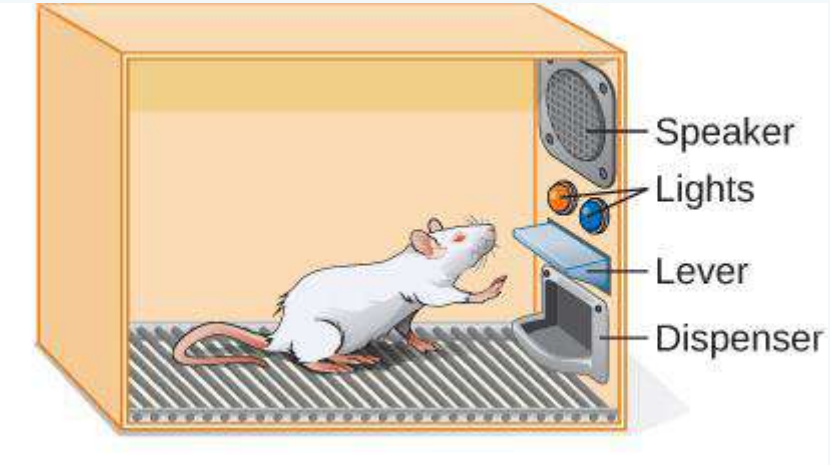
- Early 1900s
- Examined perception
- Explores the idea that although a sensory experience can be broken down into individual parts, how those parts relate to each other as a whole is often what the individual responds to in perception



The “invisible” triangle you see here is an example of gestalt perception.

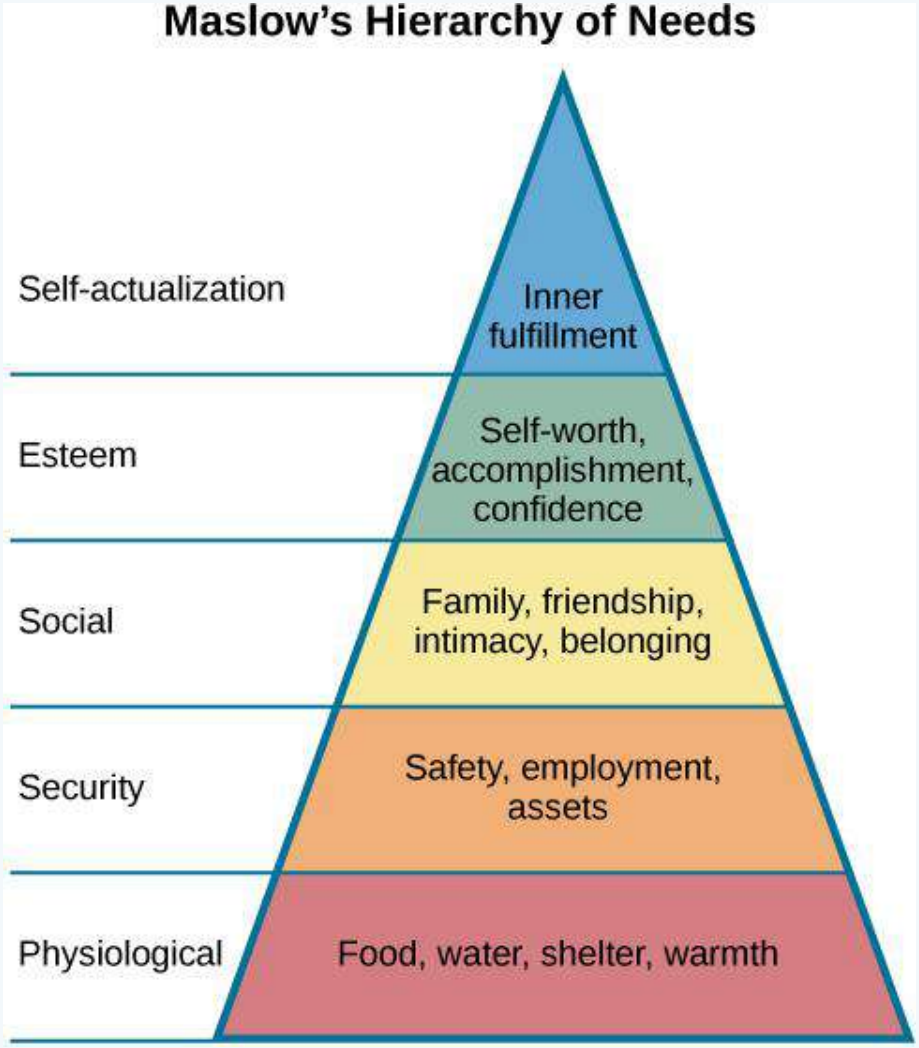
The History of Psychology: Behaviorism

- Early to mid-1900s
- Focuses on observing and controlling behavior
  - Conditioning
  - Reinforcement and punishment
- Modified versions of the operant conditioning chamber, or Skinner box, are still widely used in research settings today



The History of Psychology: Humanism

- 1950s
- Focuses on the potential for good that is innate to all humans
- Emphasizes the whole person and views people as able to take the lead in their own therapy
- Abraham Maslow and Carl Rogers



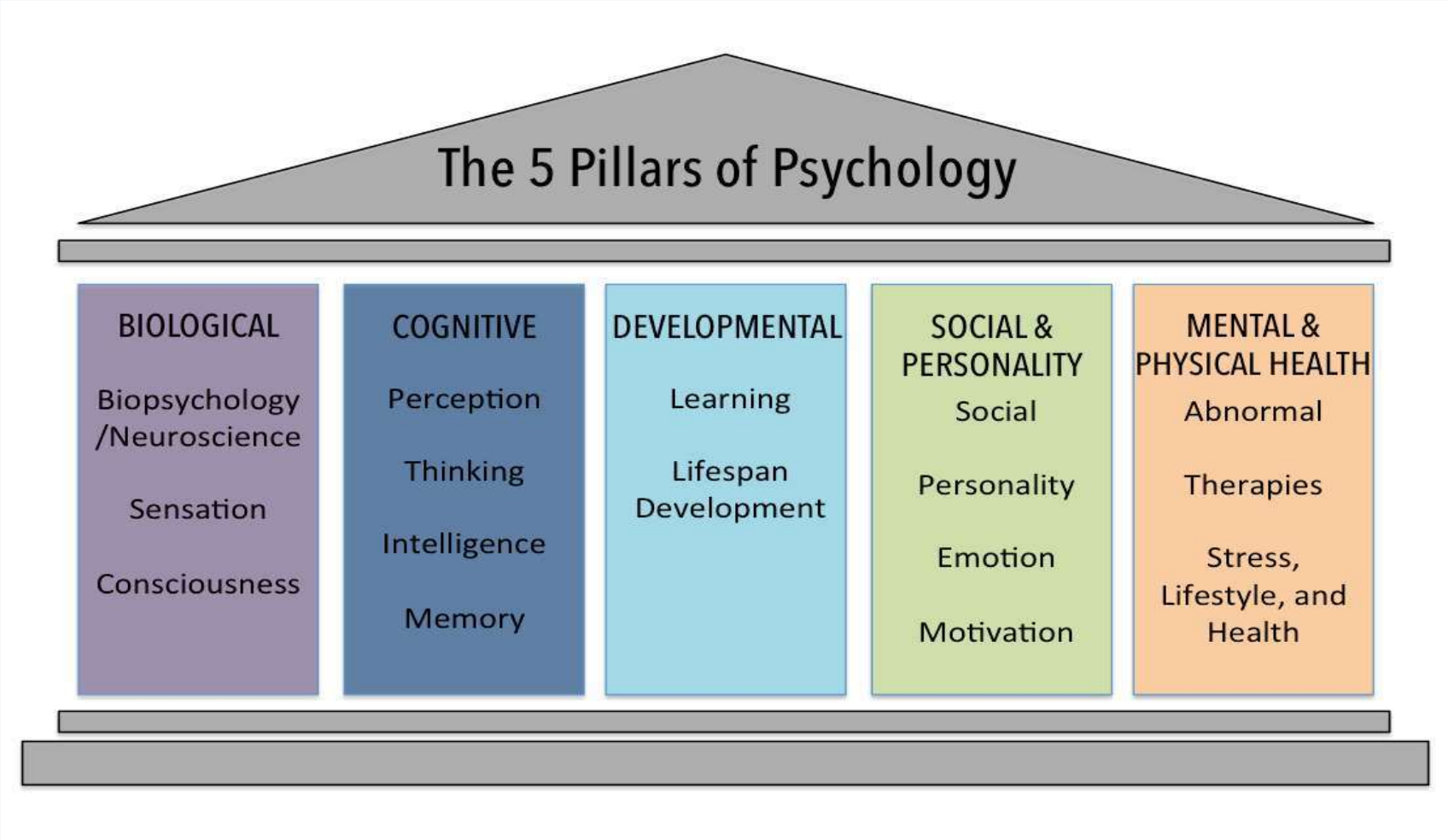
The History of Psychology: Cognitive Psychology

- Mid-1900s
- Accepts the use of the scientific method and generally rejects introspection as a valid method of investigation
- Acknowledges the existence of internal mental states, unlike behaviorist psychology
- Major areas of research include perception, memory, categorization, knowledge representation, numerical cognition, language, and thinking

Early Schools of Psychology: Still Active and Advanced Beyond Early Ideas

School of Psychology	Description	Earliest Period	Historically Important People
Psychodynamic Psychology	Focuses on the role of the unconscious and childhood experiences in affecting conscious behavior.	Very late 19th to Early 20th Century	Sigmund Freud, Erik Erikson
Behaviorism	Focuses on observing and controlling behavior through what is observable. Puts an emphasis on learning and conditioning.	Early 20th Century	Ivan Pavlov, John B. Watson, B. F. Skinner
Cognitive Psychology	Focuses not just on behavior, but on on mental processes and internal mental states.	1920s	Ulric Neisser, Noam Chomsky, Jean Piaget, Lev Vygotsky
Humanistic Psychology	Emphasizes the potential for good that is innate to all humans and rejects that psychology should focus on problems and disorders.	1950s	Abraham Maslow, Carl Rogers

The Five Psychological Domains

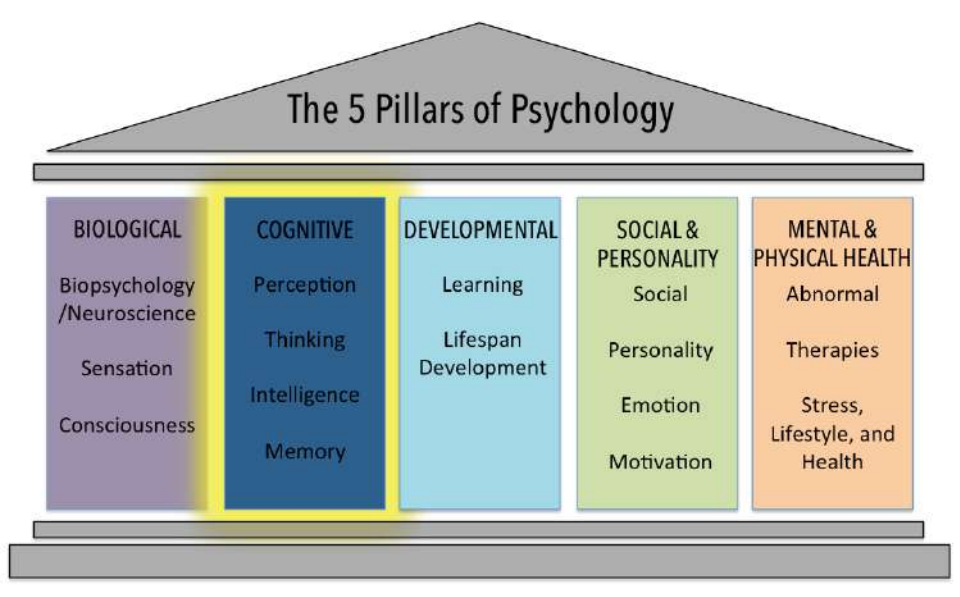


The Biological Domain

- **Biopsychology:** Explores how our biology influences behavior. The fields of behavioral neuroscience, cognitive neuroscience, and neuropsychology are all subfields of biological psychology.
- **Evolutionary psychology:** Explores how human behavior evolved.
- **Sensation and perception:** Research is interdisciplinary, but there is a focus on the physiological aspects of sensory systems, as well as in the psychological experience of sensory information.

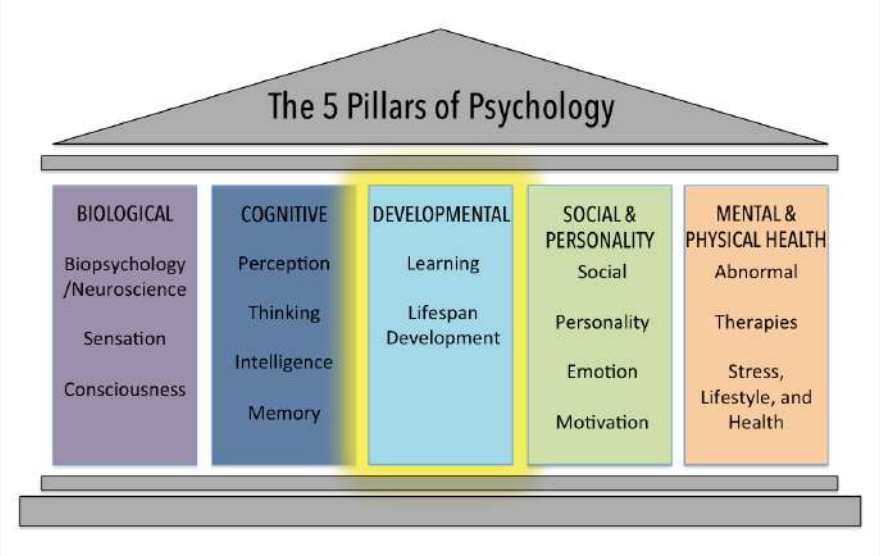
The Cognitive Domain

- Focuses on thoughts, and their relationship to experiences and actions
- Studies language, cognition, memory, intelligence, and more



The Developmental Domain

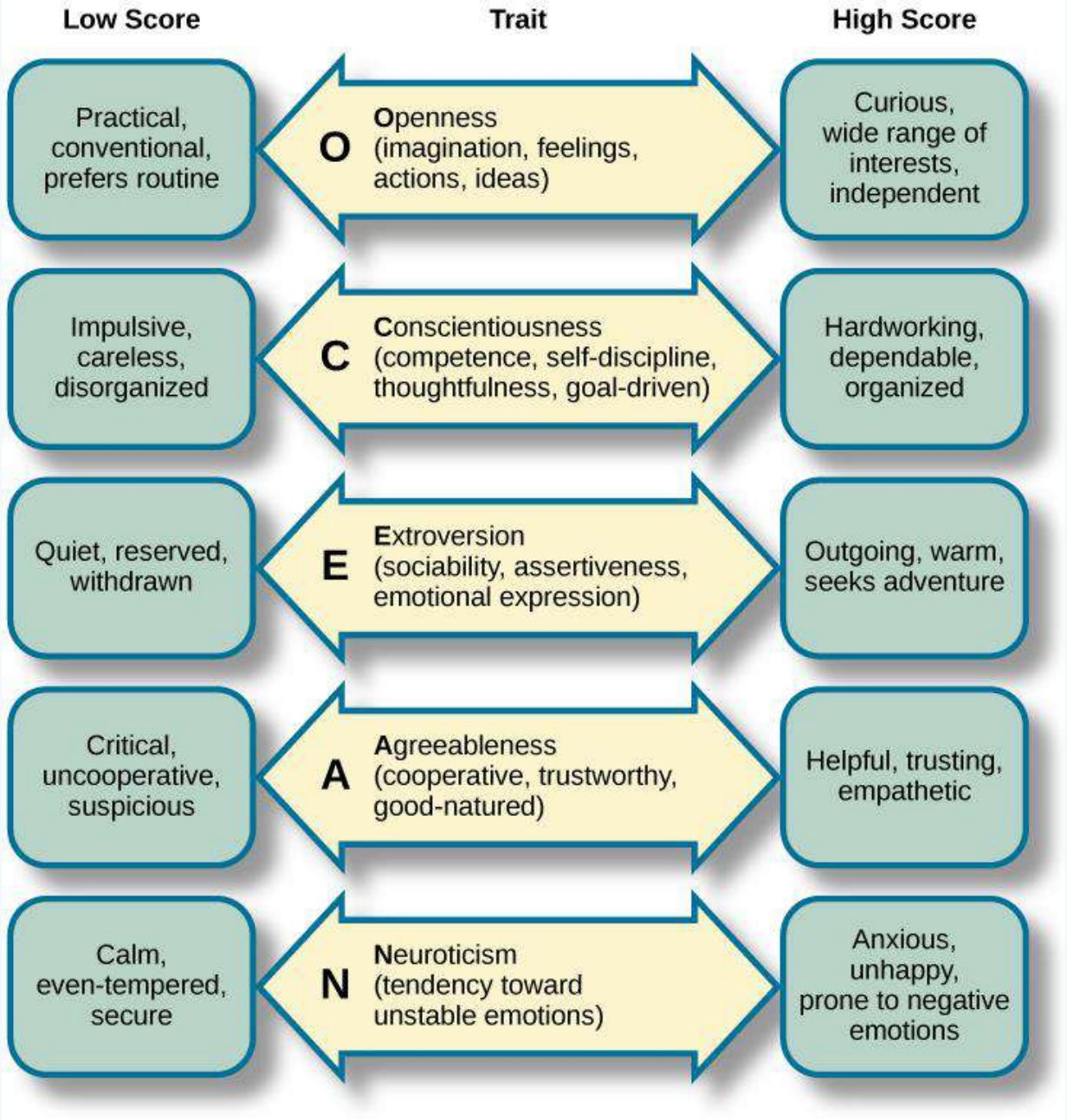
- Includes behavioral psychology and learning/conditioning
  - Classical and operant conditioning
- Developmental Psychology is the scientific study of development across a lifespan
  - Stages and milestones of development



The Social and Personality Psychology Domain

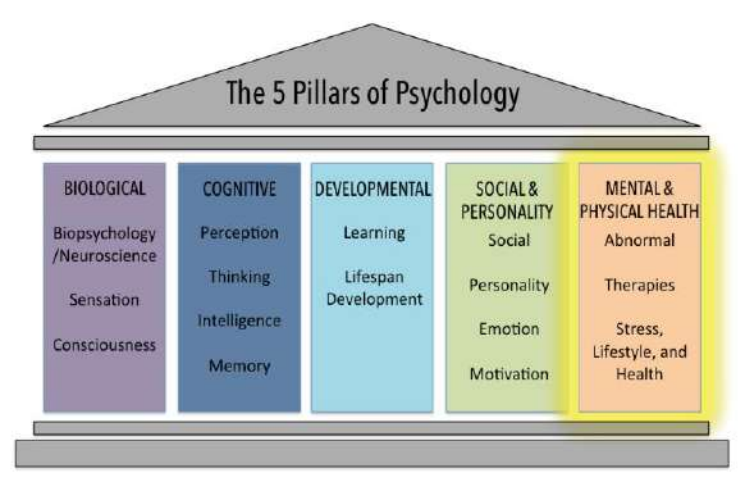
- **Social psychology** is the scientific study of how people's thoughts, feelings, and behaviors are influenced by the actual, imagined, or implied presence of others
- **Personality psychology** is the study of patterns of thoughts and behaviors that make each individual unique
  - A **personality trait** is a consistent pattern of thought and behavior

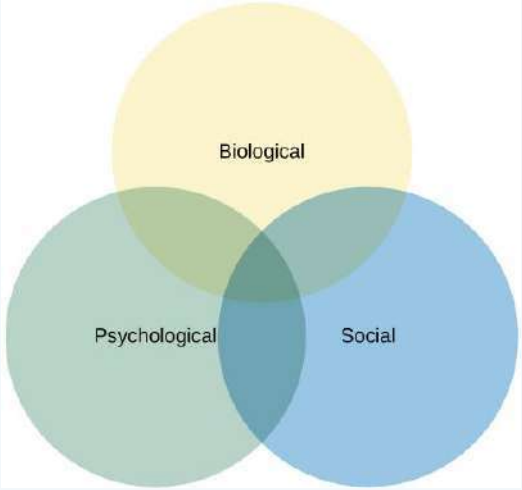
Five Factor Model of Personality



The Mental and Physical Health Domain

- **Abnormal psychology** focuses on abnormal thoughts and behaviors
- **Clinical psychology** focuses on the diagnosis and treatment of psychological disorders and other problematic patterns of behavior
- **Health psychology** focuses on how health is affected by the interaction of biological, psychological, and sociocultural factors





Other Sub-fields in Psychology

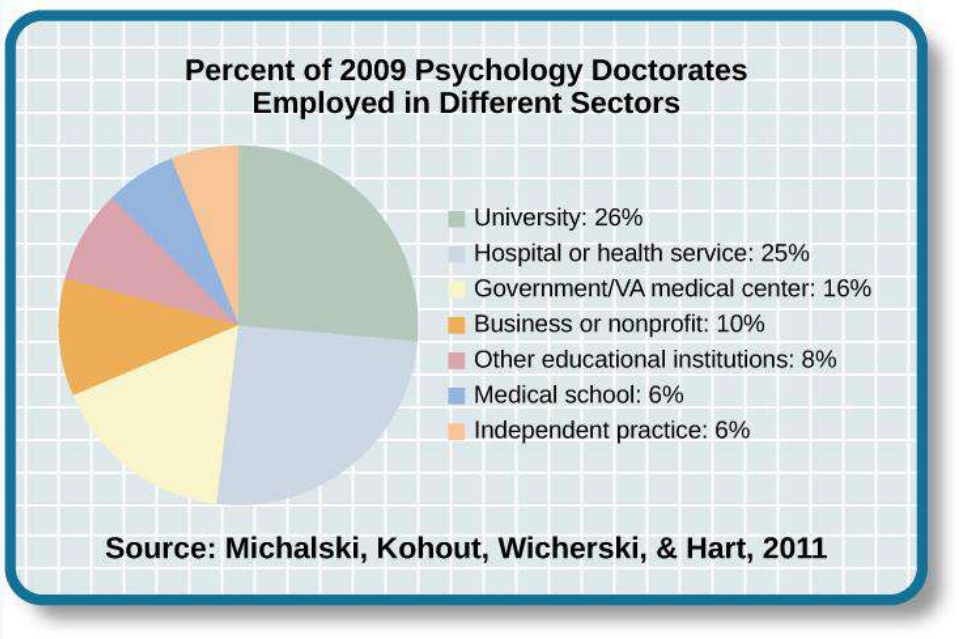
Industrial-Organizational psychology applies psychological theories, principles, and research findings in industrial and organizational settings.

Forensic psychology applies the science and practice of psychology to the justice system.

Sport and exercise psychology focuses on the interactions between mental and emotional factors and physical performance in sports, exercise, and other activities

Why Study Psychology?

- Learn critical thinking and communication skills
- Develop an understanding of the complex factors that shape human behavior
- Useful in all fields of work
- Opens doors to a variety of career paths



How would psychology be helpful in each of these careers?

Table 1. Top Occupations Employing Graduates with a BA in Psychology (Fogg, Harrington, Harrington, & Shatkin, 2012)

Ranking	Occupation
1	Mid- and top-level management (executive, administrator)
2	Sales
3	Social work
4	Other management positions
5	Human resources (personnel, training)
6	Other administrative positions
7	Insurance, real estate, business
8	Marketing and sales
9	Healthcare (nurse, pharmacist, therapist)
10	Finance (accountant, auditor)

Quick Review

- What is psychology?
- Summarize the history of psychology
- Describe the early schools of psychology
- What are the approaches, fields, and subfields of contemporary psychology?
- What major concepts are part of each field?
- Why is studying psychology valuable?
- What possible career paths are there in psychology?

नुतन मराठा महाविद्यालय जळगाव

मराठी विभाग

वर्ग – टी. वाय. बी. ए.

विषय – मध्ययुगीन मराठी वाड.मयाचा इतिहास

महानुभाव संप्रदायाची वाड.मय निर्मिती

- महानुभाव संप्रदाय : तत्वज्ञान व आचारधर्म
- महानुभाव संप्रदायाच्या गद्य व पद्य वाड्मयाचा परिचय
- महानुभाव संप्रदायाच्या वाड्मयाची वैशिष्ट्ये

शाहिरांची वाङ्मय निर्मिती

- शाहिरी काव्य : प्रेरणा व भूमिका
- शाहिरांच्या पोवाडा व लावणी वाङ्मयाचा परिचय
- शाहिरी काव्याची ठळक वैशिष्ट्ये

निवडक ग्रंथकार

- म्हाइभट
- दृष्टांत पाठ
- सुंदरा मनामध्ये भरली
- अनंत फंदी

वारकरी संप्रदायाची वाड.मय निर्मिती

- वारकरी संप्रदाय:तत्त्वज्ञान व आचारधर्म
- वारकरी संप्रदायातील प्रमुख संत कवी
- वारकरी संप्रदायाच्या वाडमय निर्मितीची वैशिष्ट्ये

बखर वाडमय निर्मिती

- बखर लेखन प्रेरणा व भूमिका
- शिवपूर्वकालीन, शिवकालीन व पेशवेकालीन बखरी
- बखर लेखनाची वैशिष्ट्ये

निवडक ग्रंथकार

- ज्ञानेश्वर
- तुकाराम गाथा
- मल्हार रामराव चिटणीस
- भाऊसाहेबांची बखर

धन्यवाद

नूतन मराठा महाविद्यालय जळगाव

मराठी विभाग

वर्ग - एस . वाय .बी .ए

विषय - मध्ययुगीन गद्य-पद्य वाङ्मयप्रकाराचा अभ्यास

शिवकाळ

- शिवकालीन स्वराजनीती सूत्रांचा परिचय
- सुराज्यासाठी आज्ञापत्रातील महत्वाचे विचार
- लोककल्याणकारी योजनांची माहिती
- मध्ययुगीन कालखंडातील राज्यकर्त्यांच्या नीती आचरण यांचा परिचय

आज्ञापत्र

- आज्ञापत्राची वैशिष्ट्ये व महत्व
- आज्ञापत्रातील शिवाजी महाराजांचे व्यक्तिमत्व
- आज्ञापत्राची भाषाशैली
- आज्ञापत्रातील प्रसंगवर्णन
- आज्ञापत्रातील दुर्ग व्यवस्था
- आज्ञापत्रातील राजनीती

मध्ययुगीन पद्य वाङ्मय

- मध्ययुगीन पद्य वाङ्मयाचा परिचय
- संतांच्या वाङ्मयाची प्रेरणा
- मध्ययुगीन संत वाङ्मयाचे स्वरूप
- निवडक संतांच्या अभंग रचनांचा अभ्यास

संत कवयित्रीं

- संत कवयित्रींच्या काव्य प्रेरणा
- संत कवयित्रींची भाषाशैली
- संत कवयित्रींची अध्यात्माची जाण
- संत कवयित्रींच्या प्रेरणा व त्या काळची परिस्थिती
- संतांची अध्यात्मिक लोकशाही

संतांचे अभंग

- संत जनाबाई यांचे निवडक अभंग
- संत कान्होपात्रा यांचे निवडक अभंग
- संत सोयराबाई यांचे निवडक अभंग
- संत गोराकुंभार यांचे निवडक अभंग
- संत सावतामाळी यांचे निवडक अभंग
- संत चोखामेळा यांचे निवडक अभंग
- संत सेना महाराज यांचे निवडक अभंग
- संत नरहरी सोनार यांचे निवडक अभंग

धन्यवाद

DEPARTMENT OF BOTANY

CLASS- F.Y.B.Sc.(SEM-I)

TOPIC- R.H.Whittaker’s (1969) Five Kingdom

R.H.Whittaker’s (1969) five kingdom system

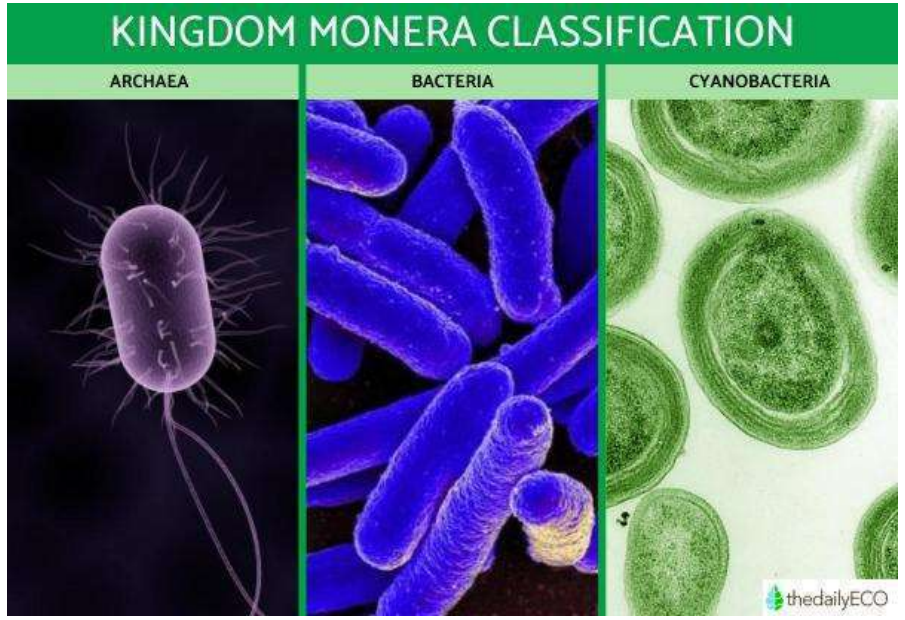
- R.H. Whittaker proposed the five-kingdom classification in 1969. Living things are divided into five kingdoms: animal, plant, fungi, protist and monera.
- The five kingdom classification of Whittaker was based on 3 characters:
- (a) Complexity of cell:- Cell is prokaryote or eukaryote, on this basis, kingdom Monera is formed. And all the prokaryotes are grouped into it.
- (b) Complexity of organism:- Organism is unicellular or multicellular, on this basis kingdom Protista was formed, and all the unicellular eukaryotes are grouped into it.
- (c) Nutrition:- Organism is autotrophic or heterotrophic, on this basis kingdom Fungi, Plantae and Animalia were formed.

- The five kingdoms classified by Whittaker are divided into five kingdoms: animal, plant, fungi, protist and monera.

1) Kingdom Monera:-

• Typically unicellular organisms
• genetic material is naked circular DNA, not enclosed by nuclear envelop.
• Ribosomes are 70S.
The predominant mode of nutrition is absorptive. But some groups are photosynthetic and chemosynthetic.
• The organisms are non-motile or move by beating of simple flagella or by gliding.
• Flagella composed of many interwined chains of a protein flagellin.
• Moneran cells are microscopic.
• Most organisms bear a rigid cell wall (peptidoglycan).

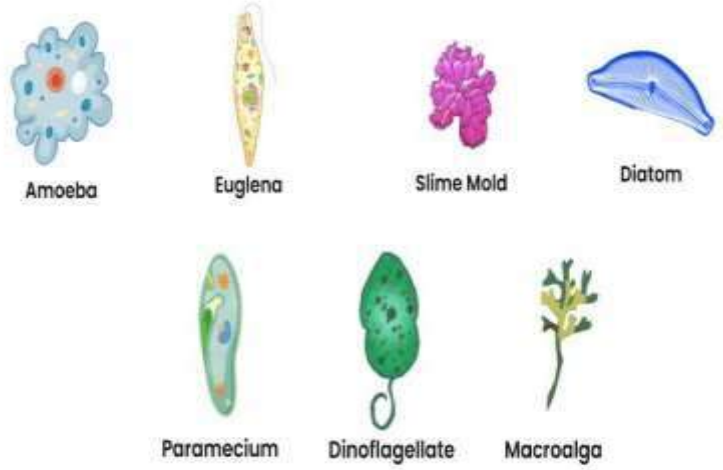
• Reproduction is primarily asexual by binary fission or budding.
• Examples:bacteria, actinomycetes, mycoplasma and cyanobacteria.
• Smallest and most abundant organism on Earth.



2) Kingdom Protista:-

• All are unicellular and eukaryotic. • Primarily aquatic, can live in moist places.
• Forms a link with the others dealing with plants, animals and fungi.

• The cell body contains a well defined nucleus and membrane bound organelles.
• Some have cilia or flagella.
• Reproduce asexually and sexually by a process involving cell fusion and zygote formation.
Exmple- *Amoeba*, *Euglena*, *Paramecium* etc.

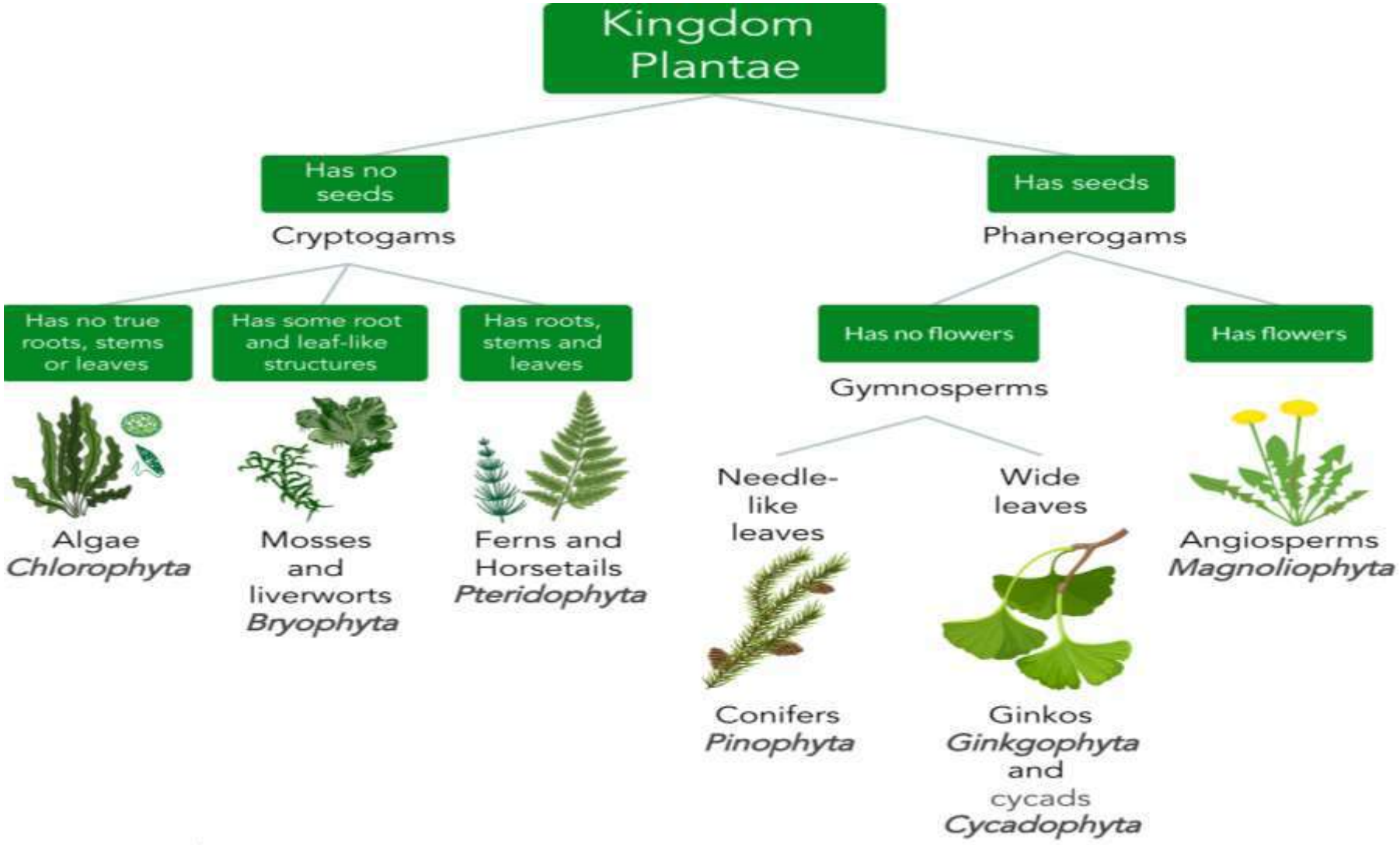


3) Kingdom Fungi-

- Fungi are eukaryotic organisms.
- They reproduce by means of spores called conidia or sporangiospores or zoospores.
- Depending on the species and conditions both sexual and asexual spores may be produced.
- They are non-motile.
- The vegetative body of the fungi may be unicellular or composed of microscopic threads called hyphae. The network of hyphae is known as mycelium.
- The structure of cell wall is similar to plants but chemically the fungi cell wall is composed of chitin.
- Fungi are heterotrophic organisms.
- The nucleus of the fungi..
- Nutrition in fungi is saprophytic, or parasitic or symbiotic.

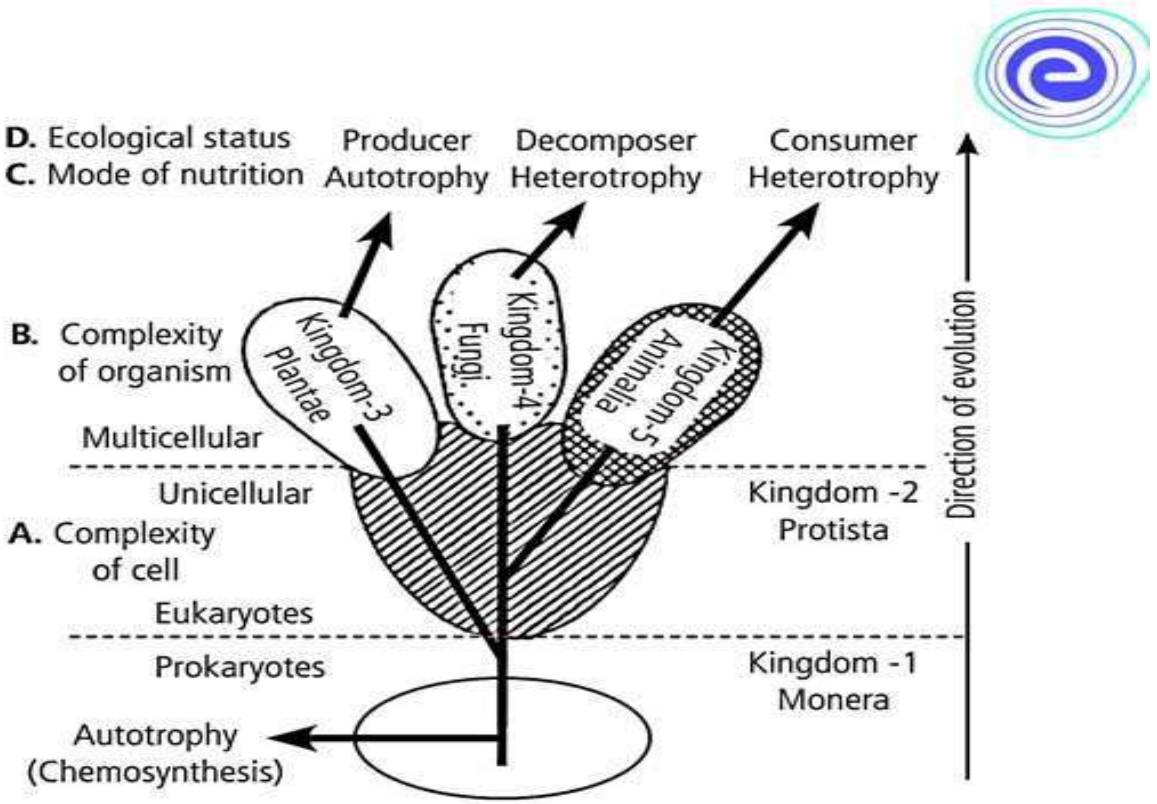
4)Kingdom Plantae:-

- Most of the plants are eukaryotic.
- They contain chlorophyll.
- Cells are surrounded by cell wall.
- Cell walls of plant cells are comprised of cellulose.
- They have an ability to grow by cell division. Growth occurs due to the presence of definite growing points or cells. In higher forms, growing areas are called meristems.
- In life cycle of plant cells, the interchanges occur from the embryos and are supported by other tissues and self produce.
- Plants have tissue and organ.
- They obtain their energy from sun through photosynthesis.
- Plants reproduce both sexually and asexually. Alternation of generation is found in plants.
- They lack motility


Kingdom Plantae
Has no seeds
Cryptogams
Has seeds
Phanerogams
Has no true roots, stems or leaves
Has some root and leaf-like structures
Has roots, stems and leaves
Has no flowers
Has flowers
Gymnosperms
Needle-like leaves
Wide leaves
Algae
Chlorophyta
Mosses and liverworts
Bryophyta
Ferns and Horsetails
Pteridophyta
Conifers
Pinophyta
Ginkos
Ginkgophyta
and
cycads
Cycadophyta
Angiosperms
Magnoliophyta

5)Kingdom Animalia:-

- Animals are eukaryotic, multicellular and heterotrophic organisms.
- They have multiple cells with mitochondria
- They depend on other organisms for food.
- The animal cell contains organelles like the nucleus, mitochondria, Golgi complex, endoplasmic reticulum, ribosomes, lysosomes, vacuoles, centrioles, and cytoskeleton.
- They have tissue,organ,organ system.
- Organ systems are skeletal system, muscular system, digestive system, respiratory system, circulatory system, excretory system, reproductive system, immune system and the endocrine system.
- Most animals have the ability to move, they show rapid movement as compared to other organisms.



Five kingdom system Flowchart

DEPARTMENT OF BOTANY

CLASS- F.Y.B.Sc.(SEM-I)

TOPIC- R.H.Whittaker’s (1969) Five Kingdom

R.H.Whittaker’s (1969) five kingdom system

- R.H. Whittaker proposed the five-kingdom classification in 1969. Living things are divided into five kingdoms: animal, plant, fungi, protist and monera.
- The five kingdom classification of Whittaker was based on 3 characters:
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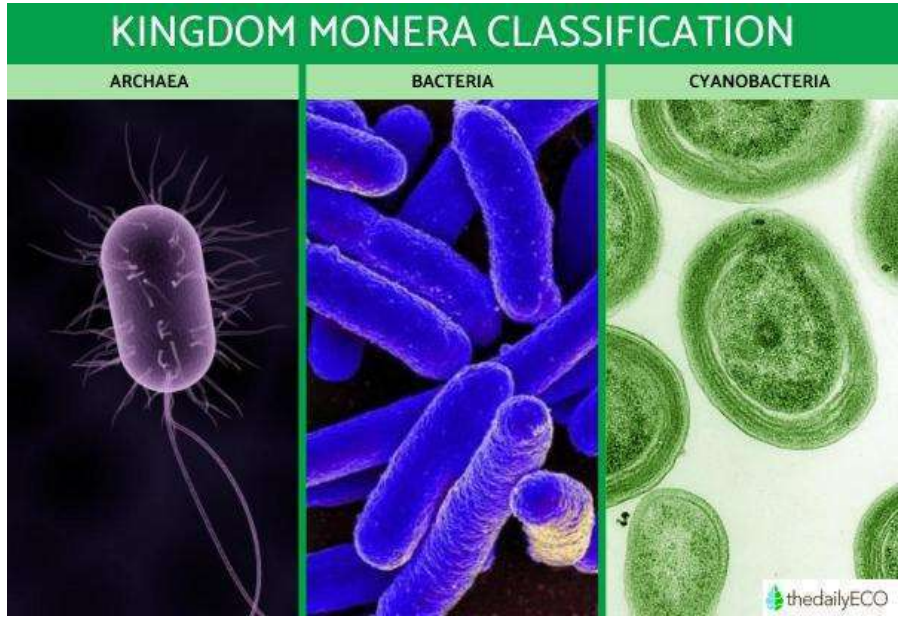

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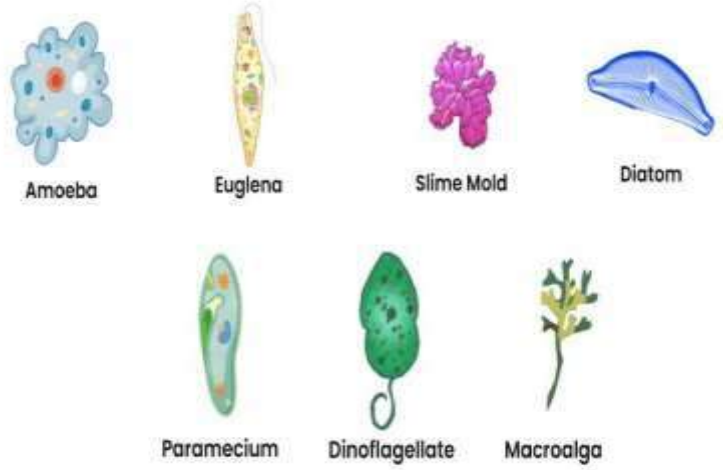

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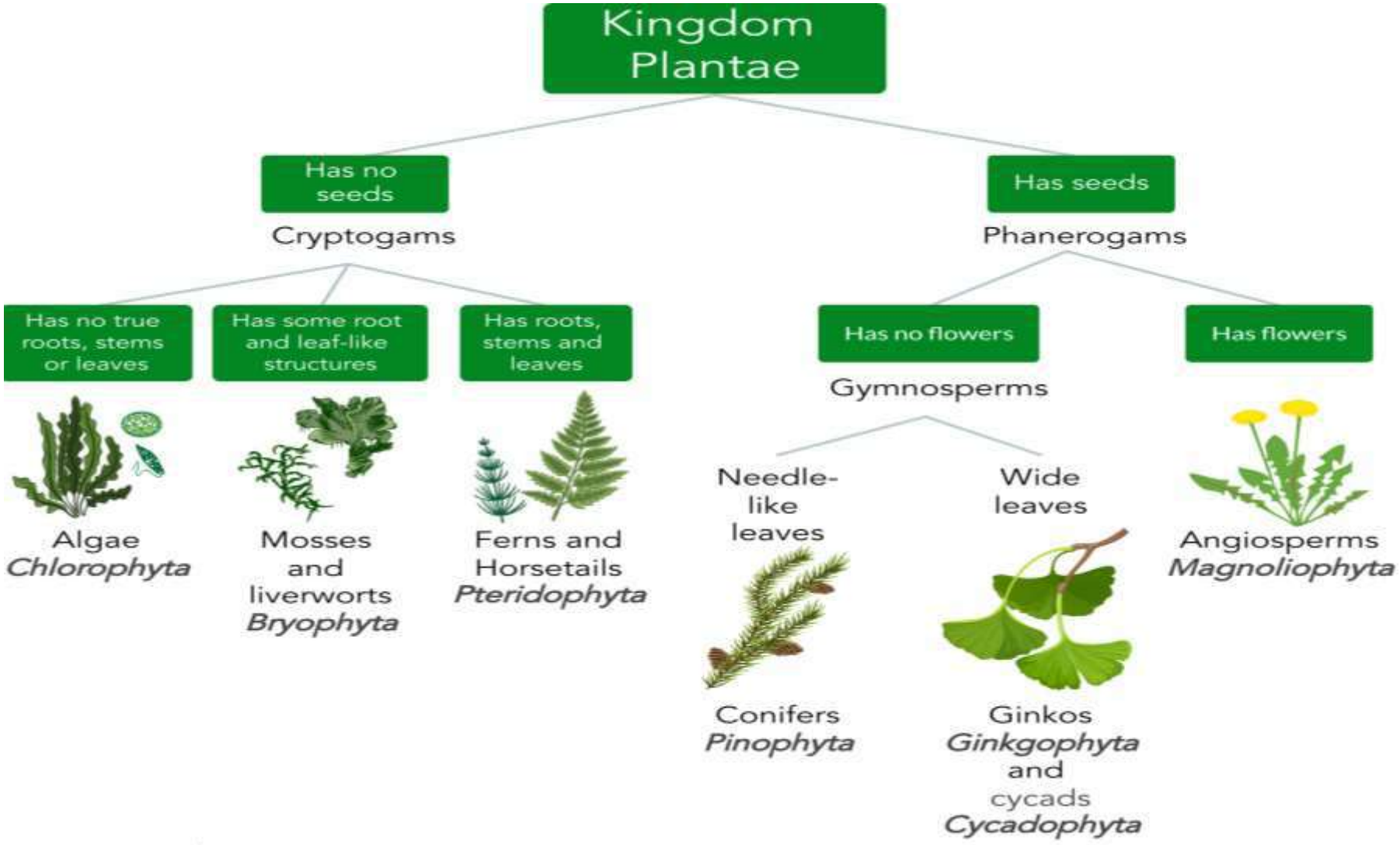
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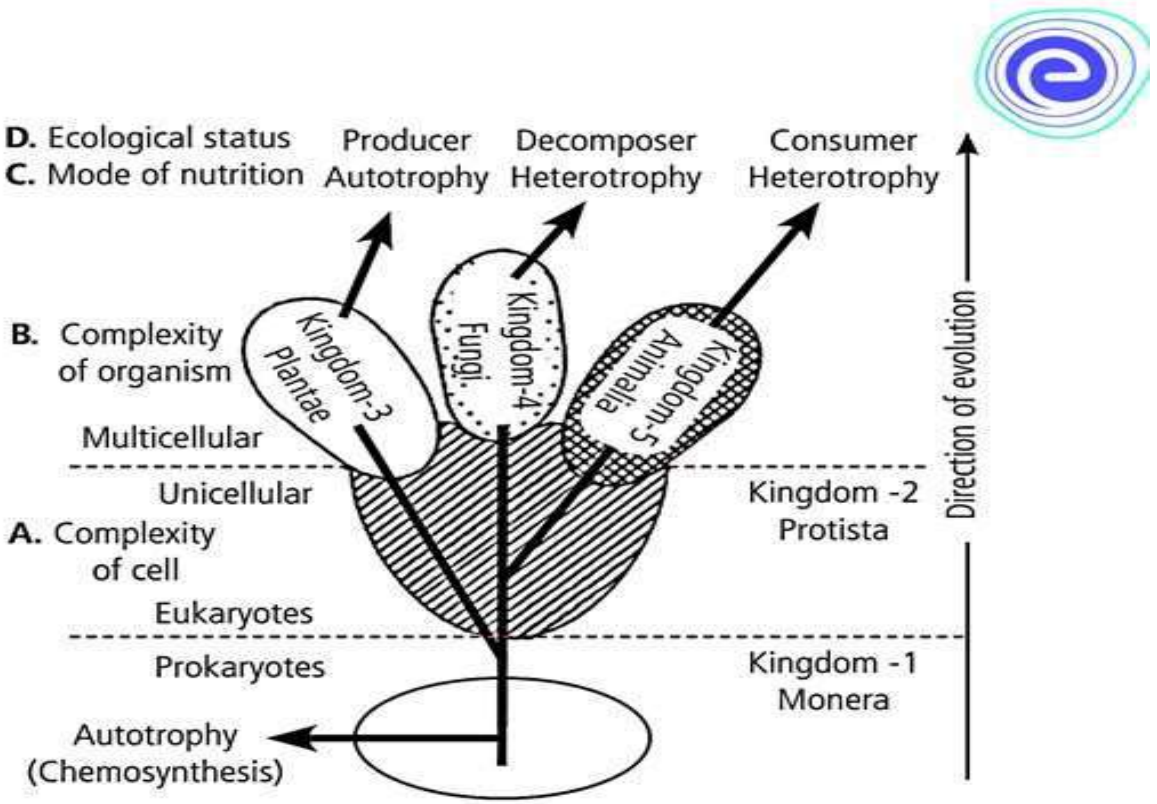

Five kingdom system Flowchart

J.D.M.V.P.'S ARTS, COMMERCE & SCIENCE COLLEGE, JALGAON (NUTAN MARATHA COLLEGE)

DEPARTMENT OF ENGLISH

F.Y.B.A. ENGLISH

SUBJECT : COMPULSORY ENGLISH

POEM 3.1 - IF

- TITLE : The Title of the is ‘ IF ’
- Poet : Rudyard Kipling

CENTRAL IDEA

- The central idea of the poem is certain valuable pieces of advice imparted by a father to his son. Several of the lines in the poem begin with the conjuction ‘ If ’ the son fulfils certain conditions he can be rest assured of certain favorable results. Both the conditions and the results have a direct bearing upon the lives of all young people.

RHYME SCHEME

- For the first stanza ‘aaaa’.

- All the other five stanzs have the rhyme scheme ‘abab’

FIGURE OF SPEECH

- Figure of speech used in the poem is Personification, Tutology, Anti thesis.
- Special Features : One special feature of the poem is repetition of the group of words ‘if u can’ at the beginning of several lines. This is a structural figure of speech called ‘anaphora’
- The poet uses this figure to drive home his point very strongly

J.D.M.V.P.'S ARTS, COMMERCE & SCIENCE COLLEGE, JALGAON (NUTAN MARATHA COLLEGE)

DEPARTMENT OF ENGLISH

F.Y.B.A. Sem II

Subject : Compulsory English

A CUP OF THE – KATHERINE MANSFILED

- Itroduction : Katherine Mansfiled born on 1888 was a prominent modernist writer of short fiction from New Zealend. She was educated from London. She greatly admired the famous Russian play wright and short story writer and Anton Chekhov and in corporated sum his themes and techniques into her writing.

A CUP OF TEA SHORT STORY

- Published in 1922 written by Katherine Mansfield
- Characters :
- 1. Rosemary Fell
- 2. Philip Fell
- 3. Ms. Smith
- 4. The Shopkeeper

THEMES

- Appearance versus reality
- Jealousy and Insecurity
- Materialism
- Class Distinction

SETTING

- The time frame of this story is set in the 1920's.
- Location shifts twice Curzon street and Mr. Philip Fells house.

SYMBOLISM

- Symbolism used in this story
- Box
- Cup of tea
- Hat

LITERARY DEVICES

- Literary devices used in this story –
- Metaphors
- Personification
- Similes
- Hyperbole

J.D.M.V.P. Samaj's, Shri. S. S. Patil Art's, Shri. Bhausaheb T. T. Salunkhe Commerce and Shri. G. R. Pandit Science College, (Nutan Maratha College), Jalgaon

COMMERCE DEPARTMENT

class : S.Y.B.COM

SUB :-BUSINESS ENTREPRENEURSHIP

TOPIC NAME: MAKE IN INDIA

MAKE IN INDIA

- MAKE IN INDIA
- Make in India programme was launched by Mr. PM Modi in 2014to encourage the country to invest in the manufacturing sector in India .The slogan coined by PM Modi was ‘zero defect ,zero effect’,which means product which is created by manufacturing companies with zero or no effect and the process which is used for production and product is zero effect on the environment and ecological environment.The objective of this mega program is to ensure that the manufacturing countries which contributes around 15% if the country GDP is increased to 25% in next coming years.The government by their programme expects to generate jobs , attract much foreign direct investment transfer India to a manufacturing hub preferred by around the glode .It is natio0nwide campaign to boost domestic manufacturing.

____SECTOR IN FOCUS AUTOMOBILES AUTOMOBILES COMPONENTS AVIATION

- BIOTECHNOLOGY
- CHEMICALS
- DEFENCE MANUFACTURING
- OIL AND GAS
- ELECTRICAL MACHINERYEL
- ECTONIC SYSTEM
- FOOD PROCESSING
- INFORMATION TECHNOLOGY
- LEATHERMEDIA AND ENTERTAINMENT
- MINING

MAJOR OBJECTIVES

- The major objective behind this programmes is to focus upon the heavy industries , public enterprises which generating employment in India.The programme is launched to facilitate investment.To Foster innovation.
- To enhance skill development.
- To protect intlectual property.
- To build best in class manufacturing infrastructure.

STRENGTH OF INDIA MANUFACTURING

- NDIA HAS ALREADY MARKED ITS PRESENCE AS ONE OF THE FASTEST GROWING ECONOMICS OF THE WORLD.
- THE COUNTRY IS EXPECTED TO RANK AMONGST THE WORLD'S TOP THREE GROWTH ECONOMICS AND AMONGST THE TOP THREE MANUFACTURING DESTINATION BY 2020.
- THE COST OF MANPOWER IS RELATIVELY LOW AS COMPARED TO OTHER COUNTRIES.RESPONSIBLE BUSSINESS HOUSES ARE OPRATING WITH CREDIBILITY AND PROFESSIONALISM.
- THERE IS A PRESENCE OF STRONG CONSUMERISM IN THE DOMESTIC MARKET
- STRONG TECHNICAL AND ENGINEERING CAPABILITIES BACKED BY TOP NOTCH SCIENTIFIC AND TECHINICAL INSTITUTES ARE AVAILABLE
- THERE ARE WELL REGULATED AND STABLE FINANCIAL MARKET WHICH ARE AVAILABLE TO FOREIGNER INVESTOR

HOW IS INDIA PLACED ON MANUFACTURING FRONT?

- Though in the recent past year ,the growth of the manufacturing sector has generally outpaced the over all growth rate of the economy at just over 16 percent of the GDP, the contribution of manufacturing in india is much below its potncial development of indian manufacturing sector calls for depening and recalibratinh of economic forms that would strengths the sector and it grow faster.

SECTOR SUPPORTING MANUFACTURING IN INDIA

- **Power sector to provide constant supply to run manufacturing units.Road and transport infrastructure for a specific movement of raw materials and finished good.Research and development to innovate product design.Training and development to fuel a constant supply of skilled manpower.**

J.D.M.V.P. Samaj's, Shri. S. S. Patil Art's, Shri. Bhausaheb T.

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College, (Nutan Maratha College), Jalgaon

COMMERCE DEPARTMENT

class : S.Y.B.COM

SUB :-BUSINESS ENTREPRENEURSHIP

TOPIC NAME: ***SUCCESSFUL ENTREPRENEURS***

SUCCESSFUL ENTREPRENEURS

- SRIDHAR VEMBU
- KARSANBHAI PATEL
- DHIRU BHAI AMBANI
- P C MUSTAFA

SRIDHAR VEMBU

- CEO of Zoho Corp. The company behind the Zoho suite of online applications. He co-founded AdventNet in 1996, and has been CEO since AdventNet has transformed itself from a modest beginning as a software company serving network equipment vendors to a be an innovative online applications provider.It has maintained growth and profitability, without needing outside capital. Prior to AdventNet, Sridhar worked as a wireless systems engineer at Qualcomm, Inc. where he was fortunate to work with some of the leading minds in wireless communications. Sridhar Vembu's Zoho competes successfully around the world with some core products of Microsoft, Google and Salesforce.com. Vembu shuns outside capital, but if Zoho were to be valued, it might be well over $1 billion.He grew up in a very modest middle class family in Chennai. His father was a stenographer in the High Court. Neither his father nor his mother went to college.He went to a Tamil-medium, government-aided school till Std 10, and then he did 11th and 12th in an English-medium government school. He did well at school and he obtained his Bachelor's degree in Electrical Engineering from Indian Institute of Technology, Madras, and PhD in Electrical Engineering from Princeton University.

KARSANBHAI PATEL

- It was in 1969 that Dr. Karsanbhai Patel started Nirma and went on to create a whole new segment in the Indian domestic detergent market. During that time the domestic detergent market only had the premium segment and there were very few companies.Karsanbhai Patel used to make detergent powder in the backyard of his house in Ahmedabad and then carry out door to door selling of his hand made product. He gave a money back guarantee with every pack that was sold. Karsanbhai Patel managed to offer his detergent powder for Rs. 3 per kg when the cheapest detergent at that time was Rs.13 per kg and so he was able to successfully target the middle and lower middle income segment.Sabki Pasand Nirma!Nirma became a huge success and all this was a result of Karsanbhai Patel's entrepreneurial skills.The best case of – Give your consumer what he wants, when he wants, where he wants and at the price he wants, selling will be done quite automatically. This is the marketing 'mantra' of Nirma.The company that was started in 1969 with just one man who used to deliver his product from one house to the other,today employs around 14 thousand people and has a turnover of more than $ 500 million.In 2004 Nirma's annual sales were as high as tonnes.According to Forbes in 2005 Karsanbhai Patel's net worth was $640 million and it's going to touch the $1000 million mark soon.

DHIRU BHAI AMBANI

- India’s largest private sector company. Created an equity cult in the Indian capital market. Reliance is the first Indian company to feature in Forbes 500 list Dhirubhai Ambani was the most enterprising Indian entrepreneur. His life journey is reminiscent of the rags to riches story. He is remembered as the one who rewrote Indian corporate history and built a truly global corporate group.Dhirubhai Ambani alias Dhirajlal Hirachand Ambani was born on December 28, 1932, at Chorwad, Gujarat, into a Modh family. His father was a school teacher. Dhirubhai Ambani started his entrepreneurial career by selling “bhajias” to pilgrims in Mount Girnar over the weekends.After doing his matriculation at the age of 16, Dhirubhai moved to Aden, Yemen. He worked there as a gas-station attendant, and as a clerk in an oil company. He returned to India in 1958 with Rs 50,000 and set up a textile trading company.In 1992, Reliance became the first Indian company to raise money in global markets, its high credit-taking in international markets limited only by India’s sovereign rating. Reliance also became the first Indian company to feature in Forbes 500 list.Dhirubhai Ambani was named the Indian Entrepreneur of the 20th Century by the Federation of Indian Chambers of Commerce and Industry (FICCI). A poll conducted by The Times of India in 2000 voted him “greatest creator of wealth in the century”.Dhirubhai Ambani died on July 6, 2002, at Mumbai.
  P C MUSTAFA (COOLIE’S SON WHO SET UP 100 CRORE COMPANY WITH JUST 25,000)This is the story of a man who failed in Class 6, but went on to join the Regional Engineering College (now the National Institute of Technology), Calicut and the Indian Institute of Management-Bangalore.This is the story of a man who decided to become an entrepreneur and employ people from rural India.Today, fresh idli and dosa batter made by P C Mustafa’s company ID Fresh reaches homes in Bengaluru, Chennai, Pune, Mumbai, Delhi, Hyderabad, Mangaluru and even Dubai.Today, we produce around 50,000 kg in our plant. The total investment must be around Rs 4 crore (Rs 40 million) and our revenue is Rs 100 crore (Rs 1 billion).

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JDMVPS.ASC.COLLEGE, JALGAON
COMMERCE DEPARTMENT
SUB:BUSSINESS ENTREPRENEURSHIP
TOPIC NAME: START UP INDIA

Content:

IntroductionDefinition of startup & Why Startup

- *Key points of startups india schemeStartups Eco system Fact & Figures:*
- *Startups India Challenges faces by Indian startups Startup finance :*
- *Biggest question facing new startups*
- *Startups that are changing the face of virtual reality in i Conclusion*

Why Startups india ?
To Boost up / Promote startup/Entrepreneurship:
Core objective is to generate maximum Employment
Encourage the people who have the potential to innovate and start their own business To boost up Banking & Finance Entrepreneur
Be a job creator (Then why remain a job seeker? Become a job provider

Key Points of Startup India :
scheme Self Certification Compliance demenchental de labour laws
Exemption: Tax cemption for a period of conveys and nations on gains & investments. Above FMV Startup patent Application and IPR protections: attrack & 80% reticle in filling patents EB
Support Goverment to bear fucose 500% radiate on Vademark RingPublic Procurement bioms Exemption Easy winding up within 90 days under PLA JO10.000 crore startup funding pool. Encourage entrepreneurship within the country. Promote India across the world as a start-up hut

Fund raising Questions
How much Fund should I raise ?
When should I raise money?
At what stage should I not?
What are the relevant sources of finance for me and how should I prioritize them?
How much equity should I give ?
How should I give equity when I am unable to value my startup?
How should I reach out to investors?
What is right structure / instrument?

Here are the ways for Funding to a startup .

1. *Bootstrapping: Self-funding is also known as bootstrapping, is an effective way startup financing, especially when you are starting your business. You can invest from your own saving or can get from family and friends.*
2. *Crowd funding: is "the practice of Funding a project or venture by raising many small amounts of money from a large number of people, typically over the internet. Some of the popular crowdfunding sites in india are Indiegogo, Wishberry, Ketto and Fundlined.*
3. *Angel Investors: Angel investors are individuals with surplus cash and a keen interest to invest in upcoming startups .They can also offers mentoring or advice along with capital. Angel investor have helped many indian startups (Unacademy Crown-it, Book Eventz, Witty Feed Some of top Angel investors are Mr. Ratan Tata Rajan Anandan, Vijay shekhar Sharma, Sachin Bansal*

4. Venture Capital: Venture capitals are professionally managed funds invest in companies that have huge potential to grow. Who They usually invest in a business against equity and exit when there is an IPO or an acquisition. Some of the well known Venture Capitalists in india are Helion Venture Partners, Accel Partners, Blume Ventures, Nexus Venture Partners.

5. Funding From Business Incubators & Accelerators: Early stage businesses can consider Incubator and Accelerator programs as a funding option. almost every major city, these programs assist hundreds of startup businesses every year.

JDMVPS.ASC.COLLEGE, JALGAON
COMMERCE DEPARTMENT
SUB: BUSSINESS
ENTREPRENEURSHIP

WHAT IS ENTREPRENEURSHIP

One commonly used definition is "the process by which individuals pursue opportunities without regard to resources they currently control." A process means that is cam be repeatedanalyzed and improved.

WHO IS AN ENTREPRENEUR

Some of the common characteristics of entrepreneurs include:

1. A high level of achievement motivation

2. An internal locus of control .

3. A tolerance for ambiguity.

4. They are not necessarily experts in all areas of business.

5. They are very good at establishing networks of people who can help them in areas that are not their strengths.

LEARNING OBJECTIVES:

1 Define entrepreneurship.

2 Discuss characteristics and types of entrepreneurs.

3. Discuss the applicability of entrepreneurship principles in the profession of pharmacy.

4. Given an "opportunity concept," apply the process of entrepreneurship to evaluate, pursue, execute, and harvest the venture

Types of EntrepreneursPersonal Achievers

1. ***Need for feedback***
2. ***Need for achievement***
3. ***.Strong commitment***
4. ***Internal locus of controlExpert Idea Generators***
5. ***Build venture around new products Involved with high-tech companies***
6 ***Desire to innovate Intelligence as source of competitive advantage***

Super Sales People:

1. Capacity to understand others, empathize

2. Belief that social processes are important

3. Good at external relationship building

Belief in sales force Real Managers

4. Desire to take charge, compete, be decisive, stand out Desire to be corporate leader, desire for

5 power Positive attitude towards authority

THE ENTREPRENEURIAL PROCESS:

Learning entrepreneurship is important because it provides a structured approach that can be repeated, analyzed, and improved on.

J.D.M.V.P.S.ACS COLLEGE JALGAON
COMMERCE DEPARTMENT

Small Business Development Center
Buseness Enterprenarship

So, what is an entrepreneur? Webster's dictionary describes it as one who organizes, manages, and assumes the risks of a business.

Why is business changing? During the past 100 years small, efficient, and manageable companies have become large unmanageable bureaucratic organizations.

Combine bureaucratic practices, with global competition from countries where labor costs were lower, work ethic remained, and hungry entrepreneurs sensed opportunity. The corporate crash was inevitable.

Industries are evolving and transforming at a puzzling pace.

It took radio 38 years to reach 50 million listeners.

It took television 13 years to reach 50 million viewers.

It took the Internet only 5 years to reach 50 million users.

Steve Jobs of Apple Computer toured Xerox in the late 70s and was introduced to graphical user interface. Xerox did not recognize the potential and Jobs did. Today, most PCs operate with an interface descending from this innovation.

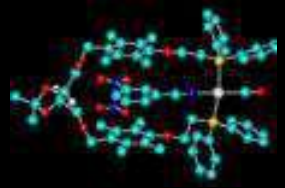
Computer technologies were first pioneered by IBM with patents, scientists, and the R&D to go to market, but the minicomputer market was created by entrepreneurs at Digital and the computer work station at Sun Microsystems. IBM had the lead in technology, but not the entrepreneurial mindset.

Innovation does not only involve technology. It can represent unique distribution strategies like Sears and Roebuck and Amazon.com, pricing strategies like Home Depot and Charles Schwab, or convenience like McDonalds and Starbucks.

Think of new industries that did not exist a generation ago; personal computing, voice mail, cellular phones, fast oil changes, internet shopping, convenience foods, super stores, and digital entertainment.

Since 1980, the United States has added more than 34 million new jobs, while Fortune 500 companies lost more than 5 million jobs. In the United States about 600,000 to 800,000 new businesses are started each year.

So where is our future in the new millennium? Is it nanotechnology? But, the practical applications of nano technology to manufacture consumer goods may be one to two decades away.



Today, consumer goods are made by pushing piles of atoms together in a bulky, imprecise manner. Nanotechnology could manipulate each individual atom of an object creating products that are cleaner, stronger, lighter, and more precise.

How can students prepare for careers in Nanotechnology? Nanotechnology is fundamentally a branch of engineering. To work as an engineer, one must learn to think as an engineer, which means studying the principles of system engineering.

Eventually, we will be able to replicate anything including diamonds, water, and food. Famine could be eliminated through fabrication of food.

Great business ideas are all around us. Opening your eyes to trends that will effect the future business environment. How do we recognize these trends?

Look at things around that bug you. What do you not have that you need?

Gillette was fed up with sharpening his straight edge razor, so the disposable razor industry was born.

Surfers in California were frustrated in the 70's with the weather and small waves. Sidewalk surfing was born.

An office secretary who took pride in her work invented “white out” using a kitchen blender. Artists paint over mistakes why couldn’t typists?

A quick trend spotting technique is to stroll to your local magazine rack. Look at the thickness and number of publications and the ones that have thinned from lose of advertisers.

What about the Internet? A recent Internet usage survey shows 72% of Americans have gone online at least once during a 30-day period.

What about e-Bay? The overwhelming success of one segment creates opportunities for related or aftermarket services and products.

Pay Pal, an on-line payment service, was launched in October of 1999. July 2002, eBay purchased Pay Pal for 1.5 billion dollars.

The recent high volume real estate trade offers incredible opportunity. The demand for home inspectors radon mediators, floor finishers, and electrical contactors grows proportionately.

Management consultants continue to be high in demand due to changing technology and a trend toward outsourcing of services.

E-learning and training is growing, since technology has improved the ability to deliver quality content to office workstations instead of the need to go off-site.

In twenty years baby boomers are not going to opt for expensive long-term hospital care. The home care industry will not be able to serve the surge in demand, so house bound senior check-in services and home meal replacement for those with dietary restrictions will flourish.

Do you see the pattern? Trends are nearly impossible to predict, but small businesses do not need to be trendsetters, but you can capitalize on following trends. There is usually a piece of business for everyone.

Peter Drucker –
“Entrepreneurial Revolution”

How important are small businesses to the U.S. economy?

Small firms…

- **Represent 99.7 percent of all employer firms.**
- **Employ half of all private sector employees.**
- **Pay 45 percent of total U.S. private payroll.**
- **Have generated 60 to 80 percent of net new jobs annually over the last decade.**

•How important are small businesses to the U.S. economy?

Small firms…

•Produce 13 to 14 times more patents per employee than large patenting firms. These patents are twice as likely as large firm patents to be among the one percent most cited

• Are employers of 41 percent of high tech workers (such as scientists, engineers, and computer workers).

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How Important is the Internet to Small Business?

- **According to eMarketer, online shoppers today closely resemble the US population as a whole**

- **U.S online retail sales will almost double from $172 billion in 2005 to $329 billion in 2010 according to Forrester Research**

- **Last year, online sales were $114.1B, an increase of 51% from the previous year. This year, online sales are expected to increase 27% to $144B1**

- **20% of people say checking e-mails first thing in the morning delayed them taking kids to school on time. 26% said they made it to work late and 15% stated they checked e-mails via PDA the bathroom3**

- **Source: Reachon.com, 2005How**

Fastest Growing Online Products

According to data from comScore Networks, What were the fastest growing product categories online for 2018

Apparel and Accessories (+36%)

Computer Software (+36%)

Home and Garden (+32%)

Toys and Hobbies (+32%)

Jewelry and Watches (+27%)

Event Tickets (+26%)

Furniture (+24%)

Flowers, Greetings & Gifts (+23%)

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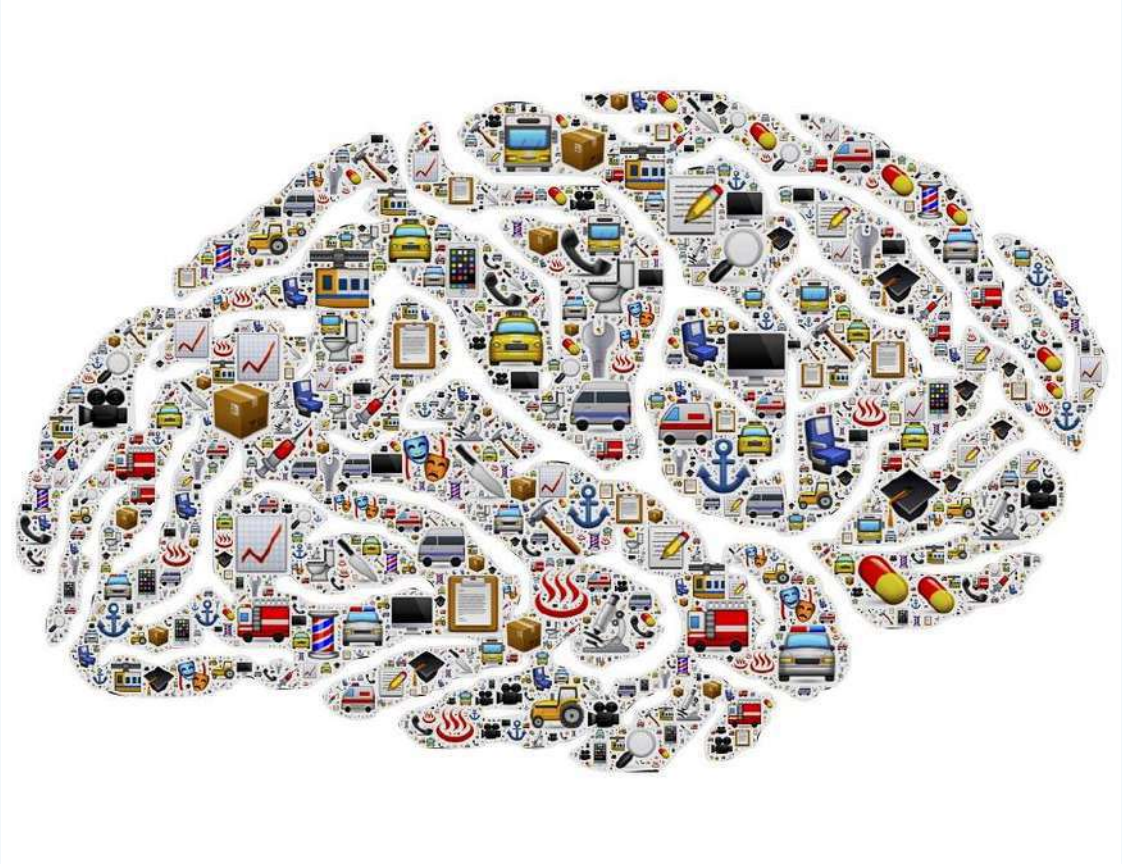
MEMORY

Memory

Memory is the set of processes used to encode, store, and retrieve information over time



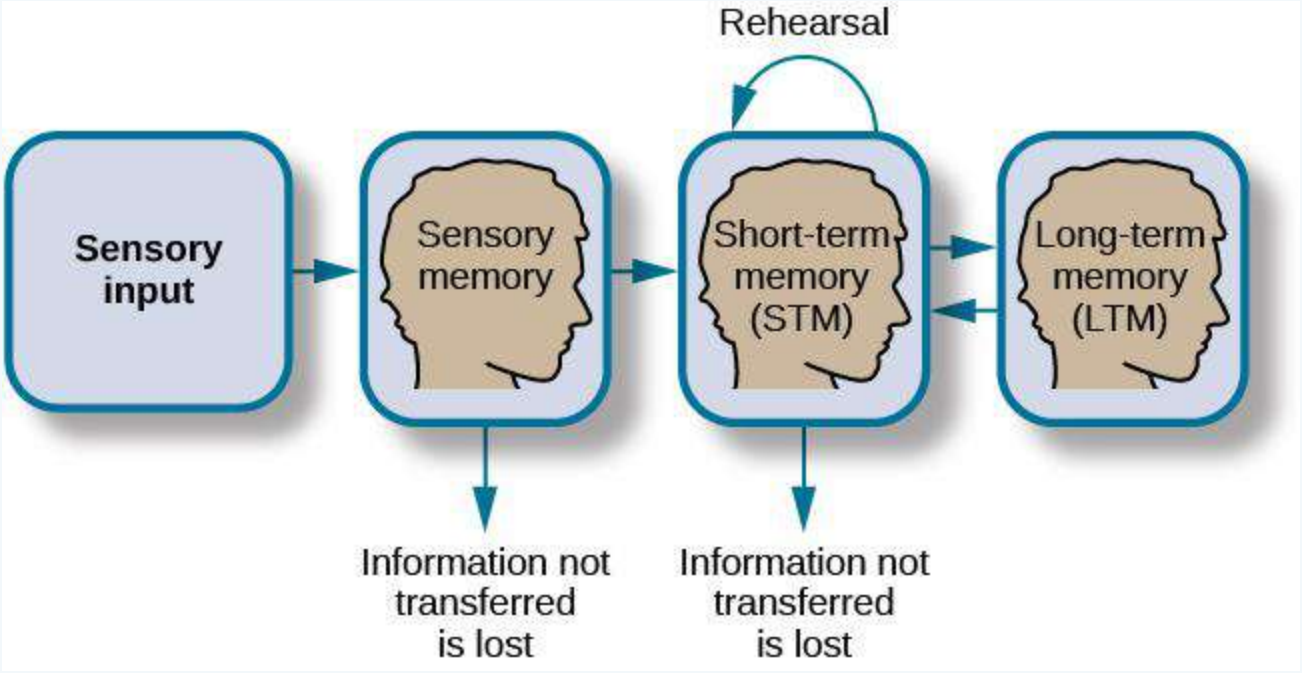
Memory: Encoding, Storage, Retrieval

- Encoding inputs information into the memory system
- Storage is the retention of the encoded information
- Retrieval is getting the information out of memory and back into awareness

Three Types of Encoding

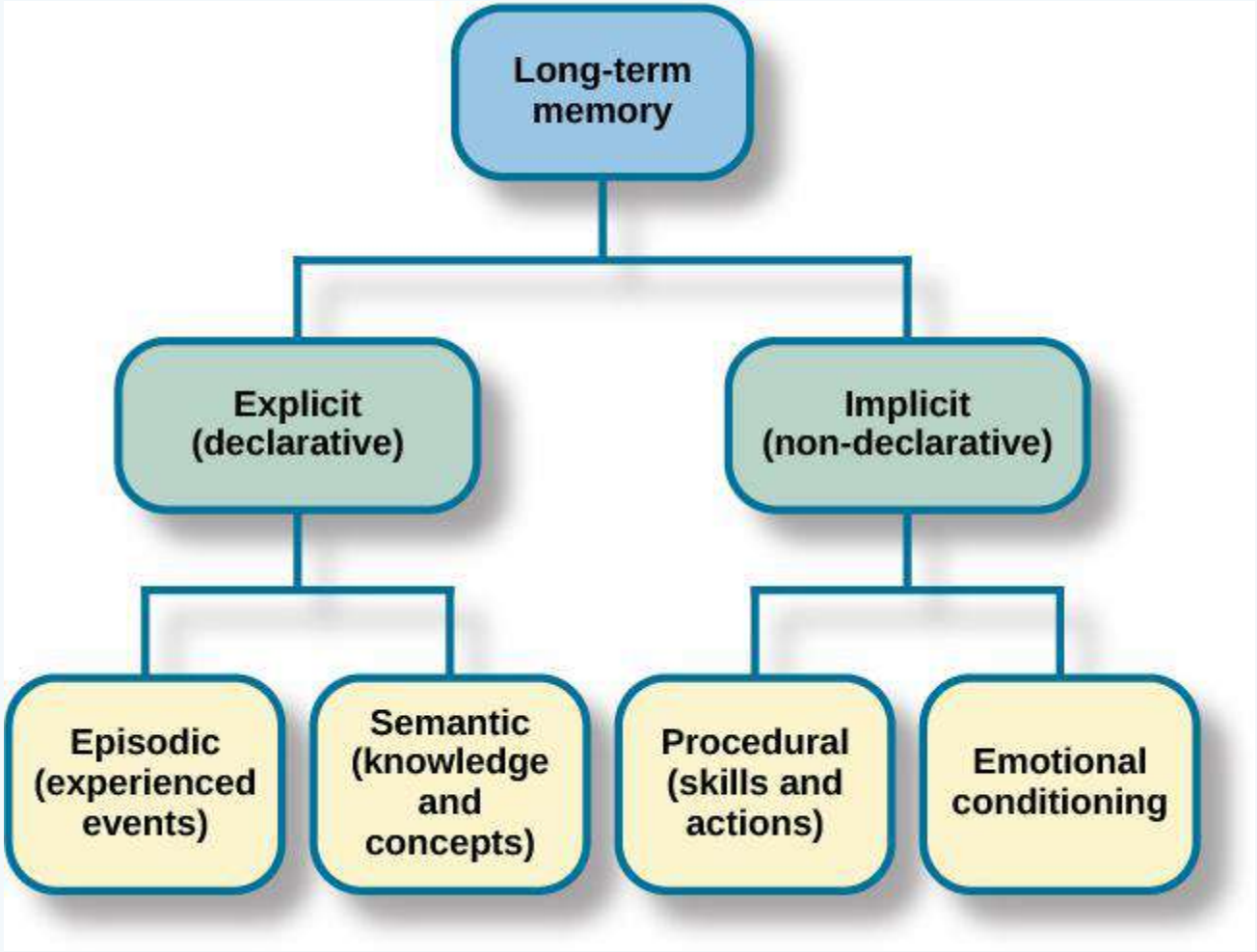
- **Acoustic encoding:** input of sounds, words, and music
- **Semantic encoding:** input of words and their meaning
- **Visual encoding:** input of images
- **Recoding:** taking the information from the form it is delivered to us and then converting it in a way that we can make sense of it

Three Stages of Storage



Information passes through three distinct stages in order for it to be stored in long-term memory.

Components of Long-term Memory



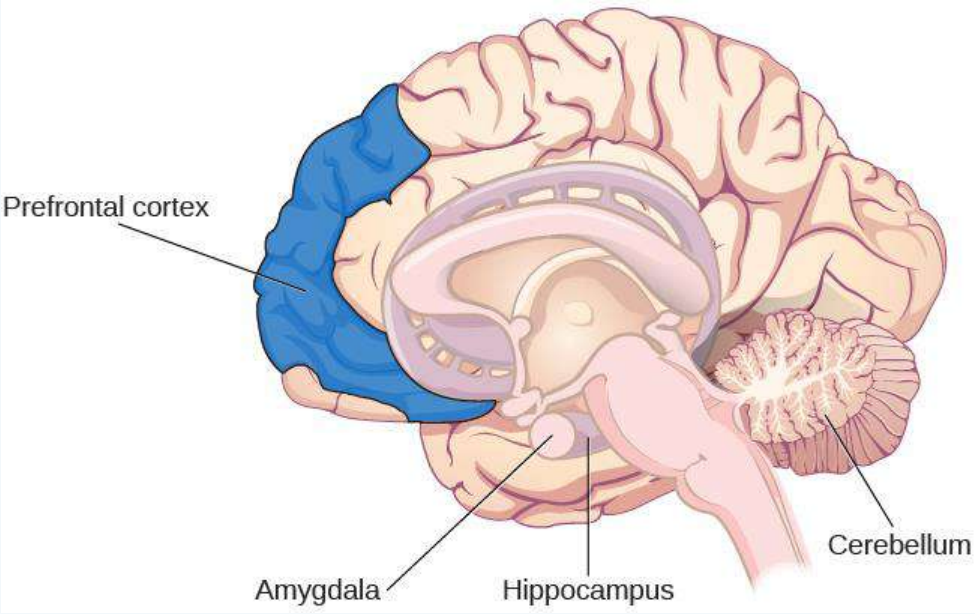
Retrieval

- **Recall:** accessing information without cues
- **Recognition:** identifying previously learned information after encountering it again, usually in response to a cue
- **Encoding specificity principle:** the hypothesis that a retrieval cue will be effective to the extent that information encoded from the cue overlaps or matches information in the engram or memory trace.
- **Relearning:** learning information that was previously learned

Memory in the Brain

The **amygdala** is involved in emotional memories. The **hippocampus** is associated with declarative and episodic memory as well as recognition memory

The **cerebellum** plays a role in processing procedural memories, such as how to play the piano. The **prefrontal cortex** appears to be involved in remembering semantic tasks



Memory Problems: Amnesia

- **Amnesia:** loss of long-term memory that occurs as the result of disease, physical trauma, or psychological trauma
  - **Anterograde Amnesia:** Inability to form new memories
  - **Retrograde Amnesia:** loss of memory for events that occurred prior to brain trauma

Why We Forget

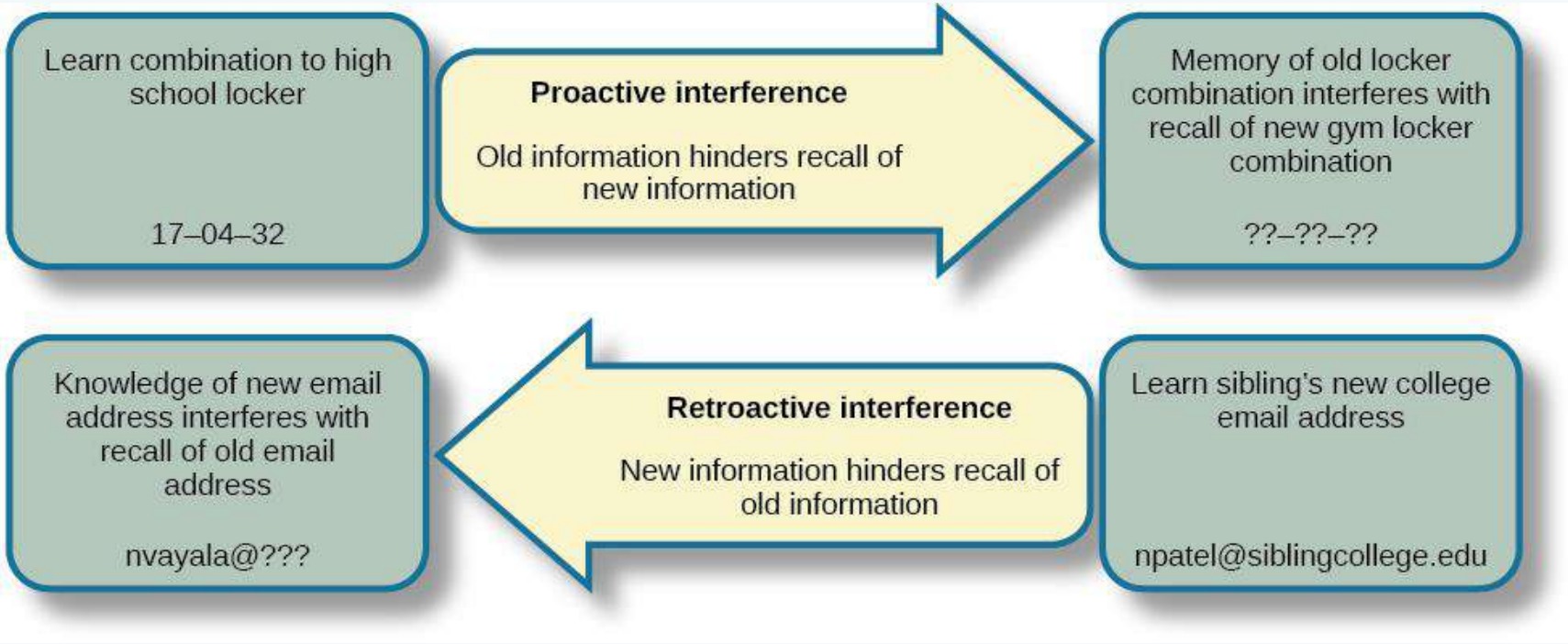
Box 1. Five Impediments to Remembering

1. Encoding failures - we don't learn the information in the first place
2. Decay - memories fade over time
3. Inadequate retrieval cues - we lack sufficient reminders
4. Interference - other memories get in the way
5. Trying not to remember - we deliberately attempt to keep things out of mind

Memory Errors

Sin	Type	Description	Example
Transience	Forgetting	Accessibility of memory decreases over time	Forget events that occurred long ago
Absentmindedness	Forgetting	Forgetting caused by lapses in attention	Forget where your phone is
Blocking	Forgetting	Accessibility of information is temporarily blocked	Tip of the tongue
Misattribution	Distortion	Source of memory is confused	Recalling a dream memory as a waking memory
Suggestibility	Distortion	False memories	Result from leading questions
Bias	Distortion	Memories distorted by current belief system	Align memories to current beliefs
Persistence	Intrusion	Inability to forget undesirable memories	Traumatic events

Forgetting: Interference

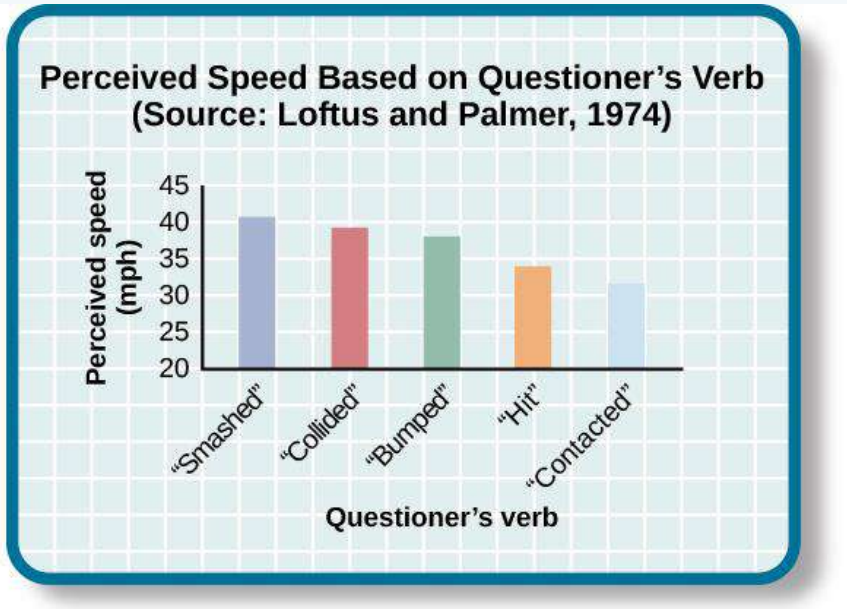


Forgetting may be caused by failure to retrieve information
This can be due to interference, either retroactive or proactive

Why is Eyewitness Testimony Unreliable?

- **Suggestibility:** Effects of misinformation from external sources lead to the creation of false memories
- **Misinformation effect:** Given incorrect information, witnesses may misremember the original event

(a)

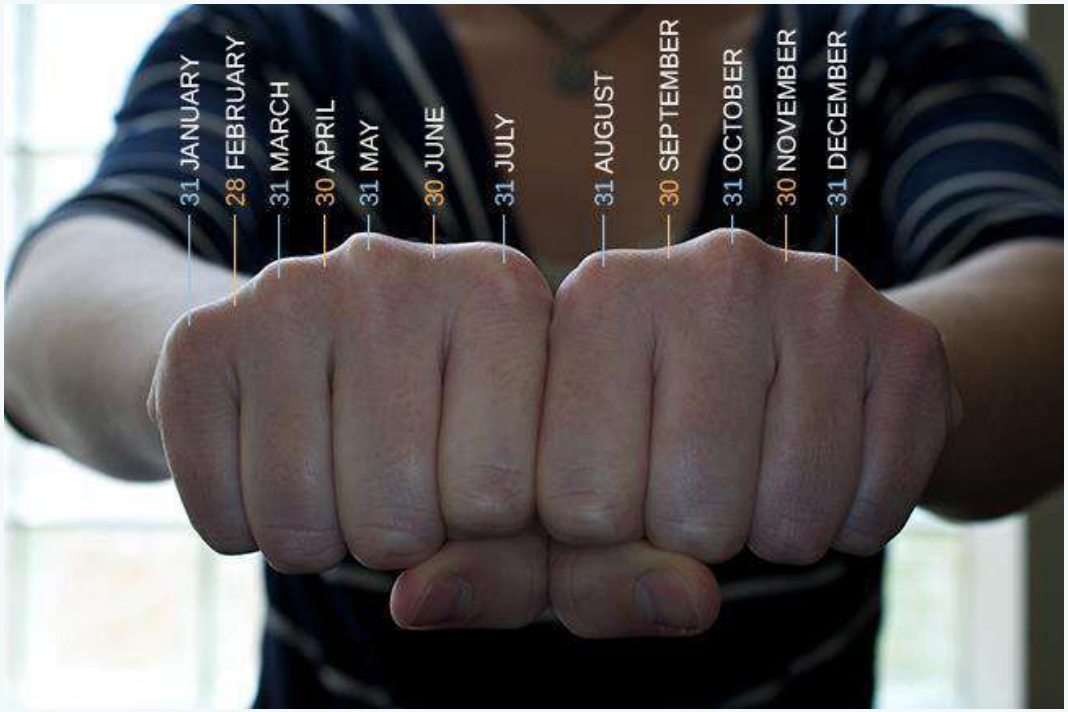


(b)

Memory Enhancing Strategies

Techniques to help make sure information goes from short-term memory to long-term memory include:

- Rehearsal
- Chunking
- Elaborative rehearsal
- Mnemonic device



How to Study

- Use elaborative rehearsal
- Apply the self-reference effect
- Don’t forget the forgetting curve
- Rehearse, rehearse, rehearse
- Be aware of interference
- Keep moving
- Get enough sleep
- Make use of mnemonic devices

Practice Problem

Use a memory enhancing strategy presented in this section to remember the different types of amnesia and the different types of interference

Quick Review

- Explain the three types of encoding
- Describe the three stages of memory storage
- Describe and distinguish between procedural and declarative memory and semantic and episodic memory
- Explain retrieval cues and define recall, recognition, and relearning
- Explain the brain functions involved in memory; recognize the roles of the hippocampus, amygdala, and cerebellum in memory

More Quick Review

- Compare and contrast anterograde and retrograde amnesia
- Explain encoding failure and give examples of common memory errors
- Describe the unreliability of eyewitness testimony
- Explain the misinformation effect
- Recognize and apply memory-enhancing strategies, including mnemonics, rehearsal, chunking, and peg-words

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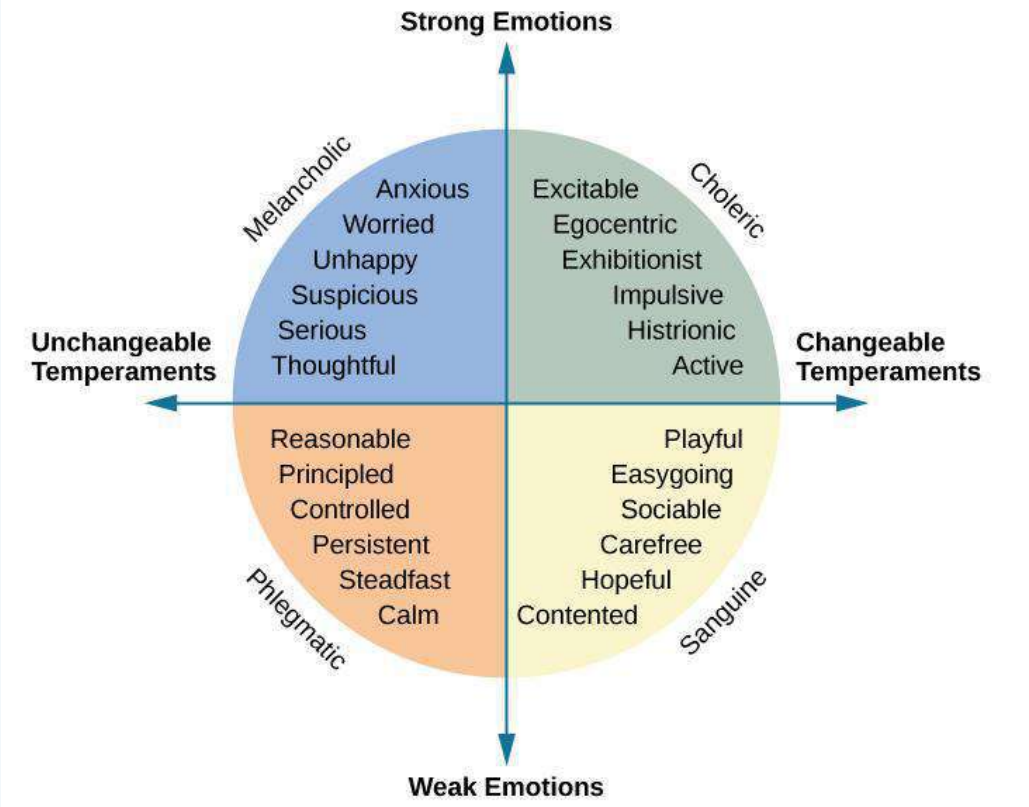
Personality

What is Personality?

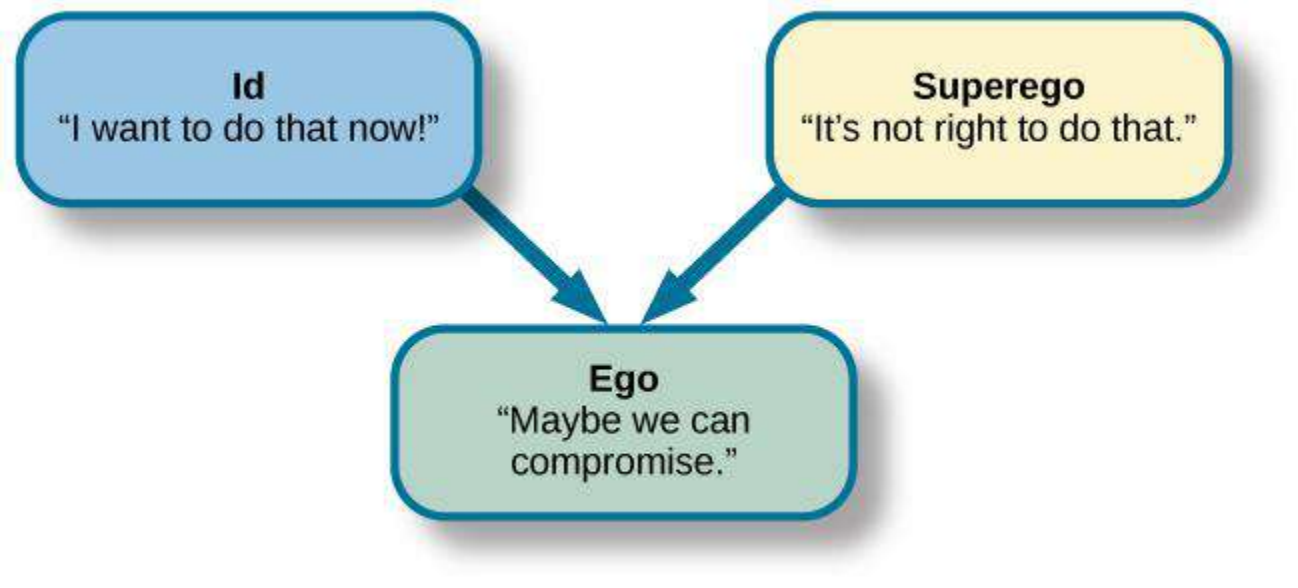
Long-standing traits and patterns that propel individuals to consistently think, feel, and behave in specific ways

Kant's adaptation of Galen's four temperaments, arranged on two axes as suggested by Wundt (left)

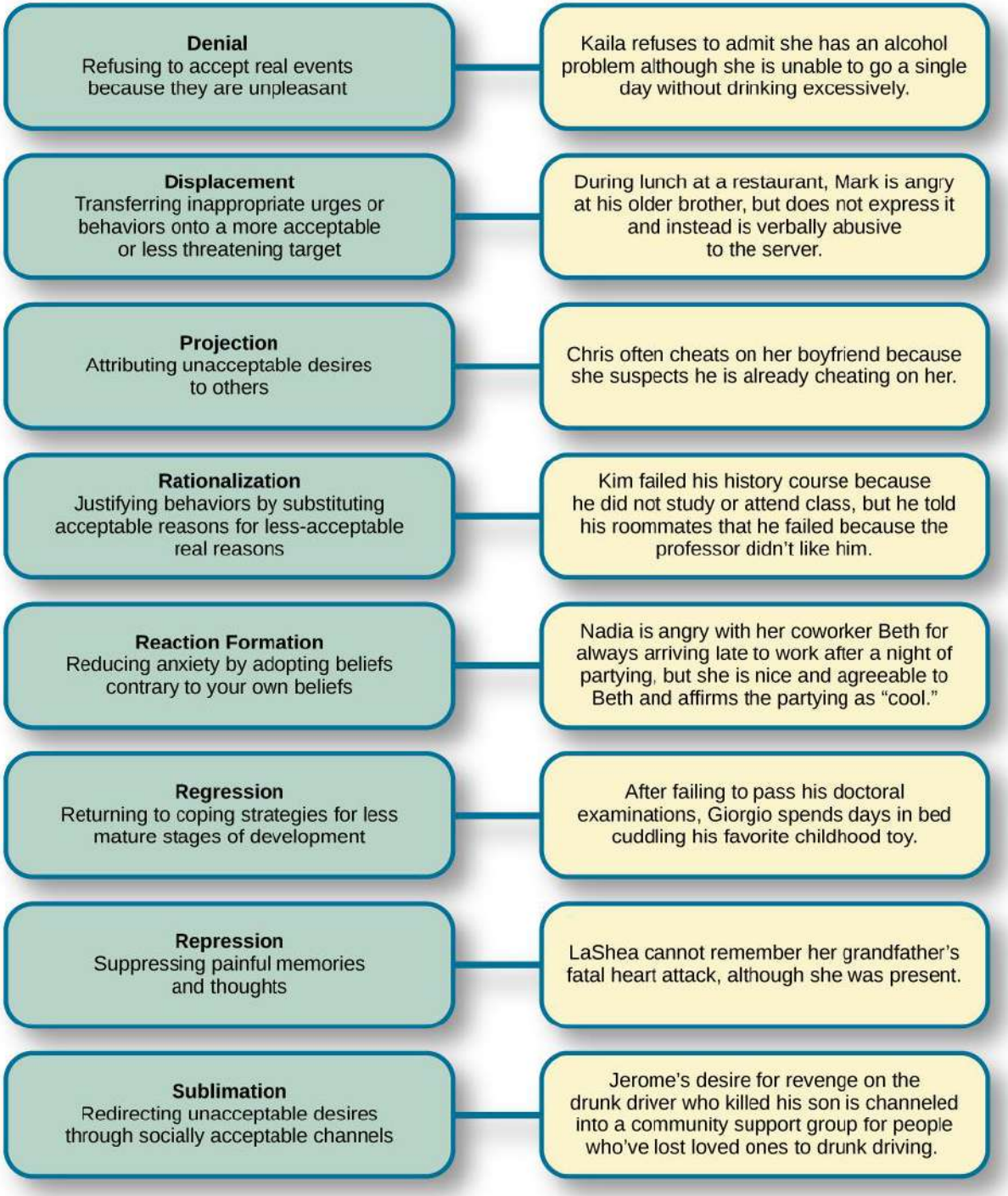


Freudian Explanation of Personality

Personality develops from a conflict between two forces: our biological aggressive and pleasure-seeking drives versus our internal socialized control over these drives



Defense mechanisms: unconscious protective behaviors that reduce anxiety.



Freud's Stages of Psychosexual Development

Stage	Age (years)	Erogenous Zone	Major Conflict	Adult Fixation Example
Oral	0–1	Mouth	Weaning off breast or bottle	Smoking, overeating
Anal	1–3	Anus	Toilet training	Neatness, messiness
Phallic	3–6	Genitals	Oedipus/Electra complex	Vanity, overambition
Latency	6–12	None	None	None
Genital	12+	Genitals	None	None

Inferiority Complex

Proposed by Adler, it refers to a person's feelings that they lack worth and don't measure up to others' or to society's standard

Erikson's Psychosocial Stages of Development

Stage	Age (years)	Developmental Task	Description
1	0–1	Trust vs. mistrust	Trust that basic needs, such as nourishment and affection, will be met
2	1–3	Autonomy vs. shame/doubt	Sense of independence develops
3	3–6	Initiative vs. guilt	Take initiative on some activities, may develop guilt if boundaries overstepped
4	7–11	Industry vs. inferiority	Develop self-confidence in abilities when competent or sense of inferiority
5	12–18	Identity vs. confusion	Develop identity and roles
6	19–29	Intimacy vs. isolation	Establish intimacy and relationships
7	30–64	Generativity vs. stagnation	Contribute to society and family
8	65–	Integrity vs. despair	Assess and make sense of life and meaning of contributions

Jung's Ideas about Personality

Collective unconscious: common psychological tendencies that have been passed down from one generation to the next

Archetype: pattern that exists in our collective unconscious across cultures and societies

Introverts and Extroverts

Introvert	**Extrovert**
Energized by being alone	Energized by being with others
Avoids attention	Seeks attention
Speaks slowly and softly	Speaks quickly and loudly
Thinks before speaking	Thinks out loud
Stays on one topic	Jumps from topic to topic
Prefers written communication	Prefers verbal communication
Pays attention easily	Distractible
Cautious	Acts first, thinks later

Horney's Coping Styles

Coping Style	Description	Example
Moving toward people	Affiliation and dependence	Child seeking positive attention and affection from parent; adult needing love
Moving against people	Aggression and manipulation	Child fighting or bullying other children; adult who is abrasive and verbally hurtful, or who exploits others
Moving away from people	Detachment and isolation	Child withdrawn from the world and isolated; adult loner

Learning Approaches to Personality

Behaviorist

Personality is shaped by reinforcements and consequences.

People behave in a consistent manner based on prior learning.

Social-Cognitive

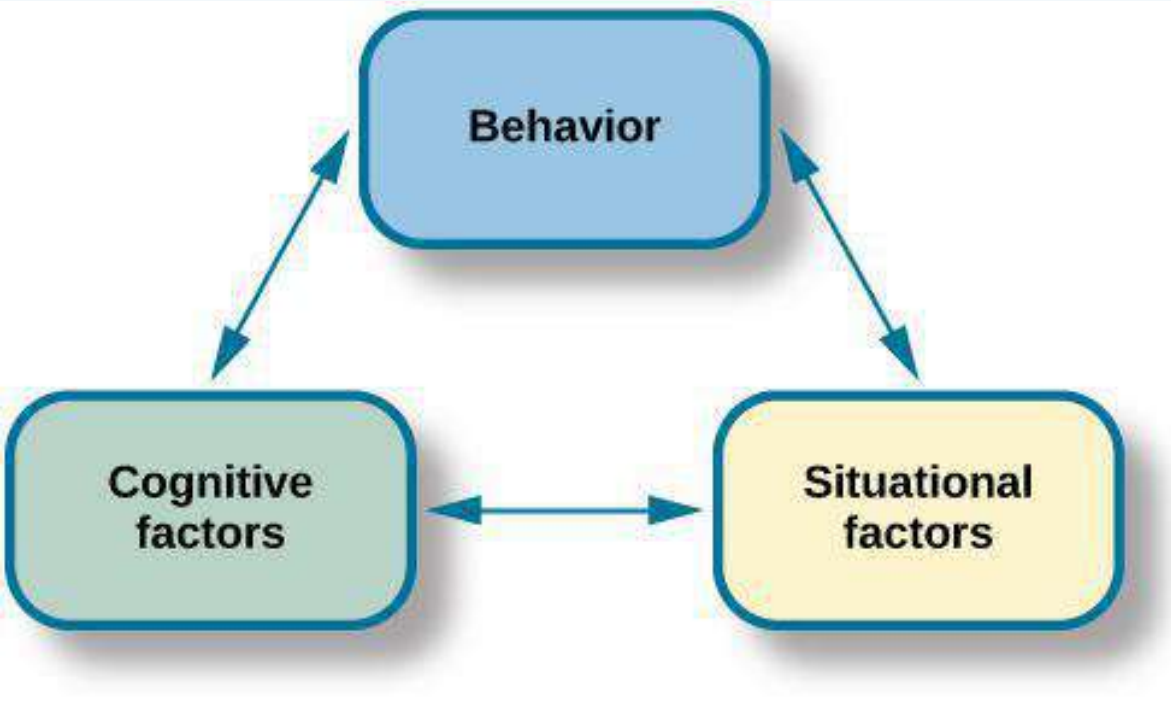
Personality is developed through learning, which may be observational.

Both learning and cognition are sources of individual differences in personality.

Reciprocal determinism

Self-efficacy

Social-Cognitive Theory: Reciprocal Determinism



Bandura proposed the idea of reciprocal determinism: Our behavior, cognitive processes, and situational context all influence each other.

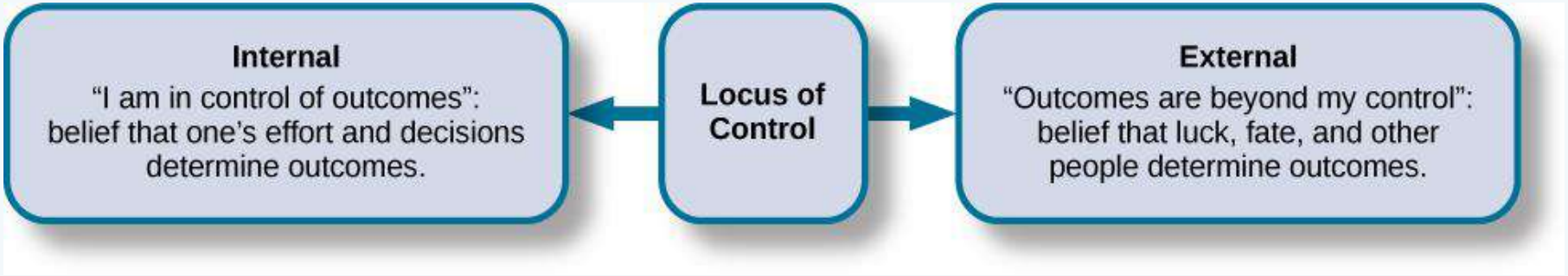
Social-Cognitive Theory: Self-Efficacy

Self-efficacy: someone's level of confidence in their own abilities

People with high self-efficacy believe that their goals are within reach, have a positive view of challenges, develop strong commitment to the activities in which they are involved, and quickly recover from setbacks

Social-Cognitive Theory: Locus of Control

Locus of control refers to our beliefs about the power we have over our lives. It occurs on a continuum (below) from internal to external.



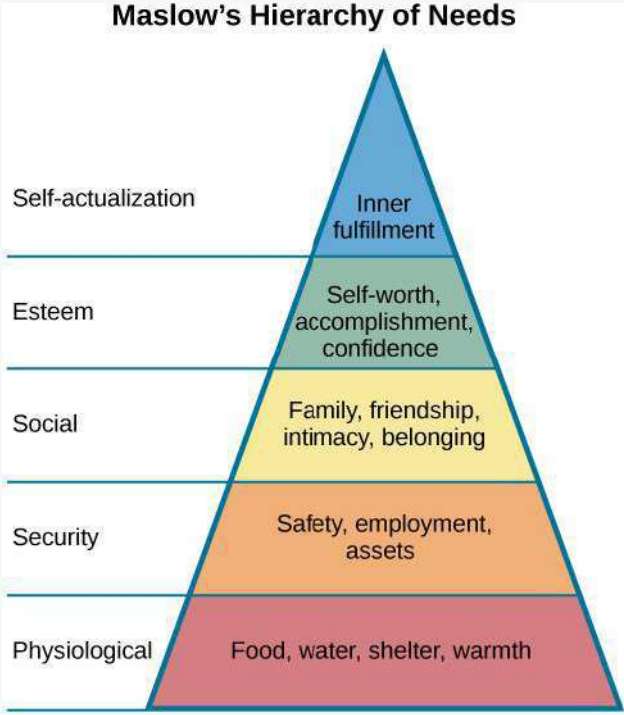
Mischel and the Person-Situation Debate

- People are situation processors
- They behave differently in different situations
- A person's behavior in one situation would likely be repeated in a similar one
- Mischel studied self-regulation or will power in the marshmallow test

Humanistic Approaches: Maslow's Hierarchy of Needs

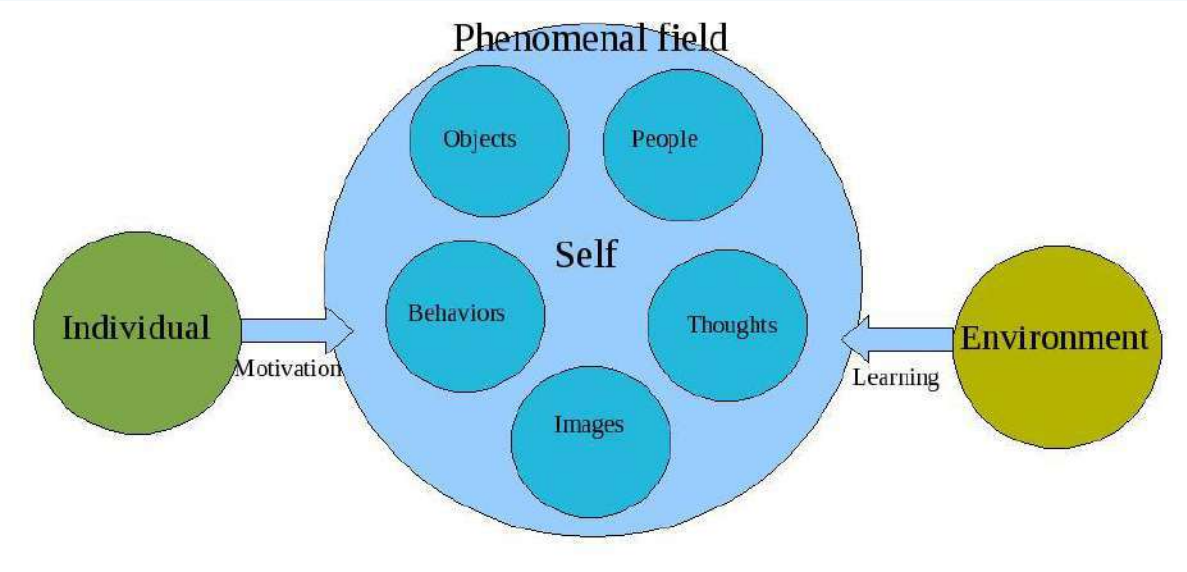
Maslow proposed that human beings have certain needs in common and that these needs must be met in a certain order

The highest need is the need for self-actualization, which is the achievement of our fullest potential



Humanistic Approaches: Self Concept

- Self-concept is illustrated below
- When our ideal self is similar to the person we are, our real self, we experience congruence
- Children raised with unconditional positive regard have the opportunity to self-actualize



Humanistic Approaches: The Good Life

1. A growing openness to experience
2. An increasingly existential lifestyle
3. Increasing organismic trust
4. Freedom of choice
5. Higher levels of creativity
6. Reliability and constructiveness
7. A rich full life

Biological Approaches: Heritability of Personality and Temperament

Heritability refers to the proportion of difference among people that is attributed to genetics

The Minnesota Twin Study found a 0.50 or greater heritability ratio for personality traits including: leadership, obedience to authority, a sense of well-being, alienation, resistance to stress, and fearfulness

Traits are determined by a combination of many genes, as well as by epigenetic factors that control whether the genes are expressed

Most contemporary psychologists believe temperament has a biological basis due to its appearance very early in our lives

- Reactivity refers to how we respond to new or challenging environmental stimuli
- Self-regulation refers to our ability to control that response

Early Trait Theorists: Cattell

- Traits are characteristic ways of behaving
- 16 factors or dimensions of personality

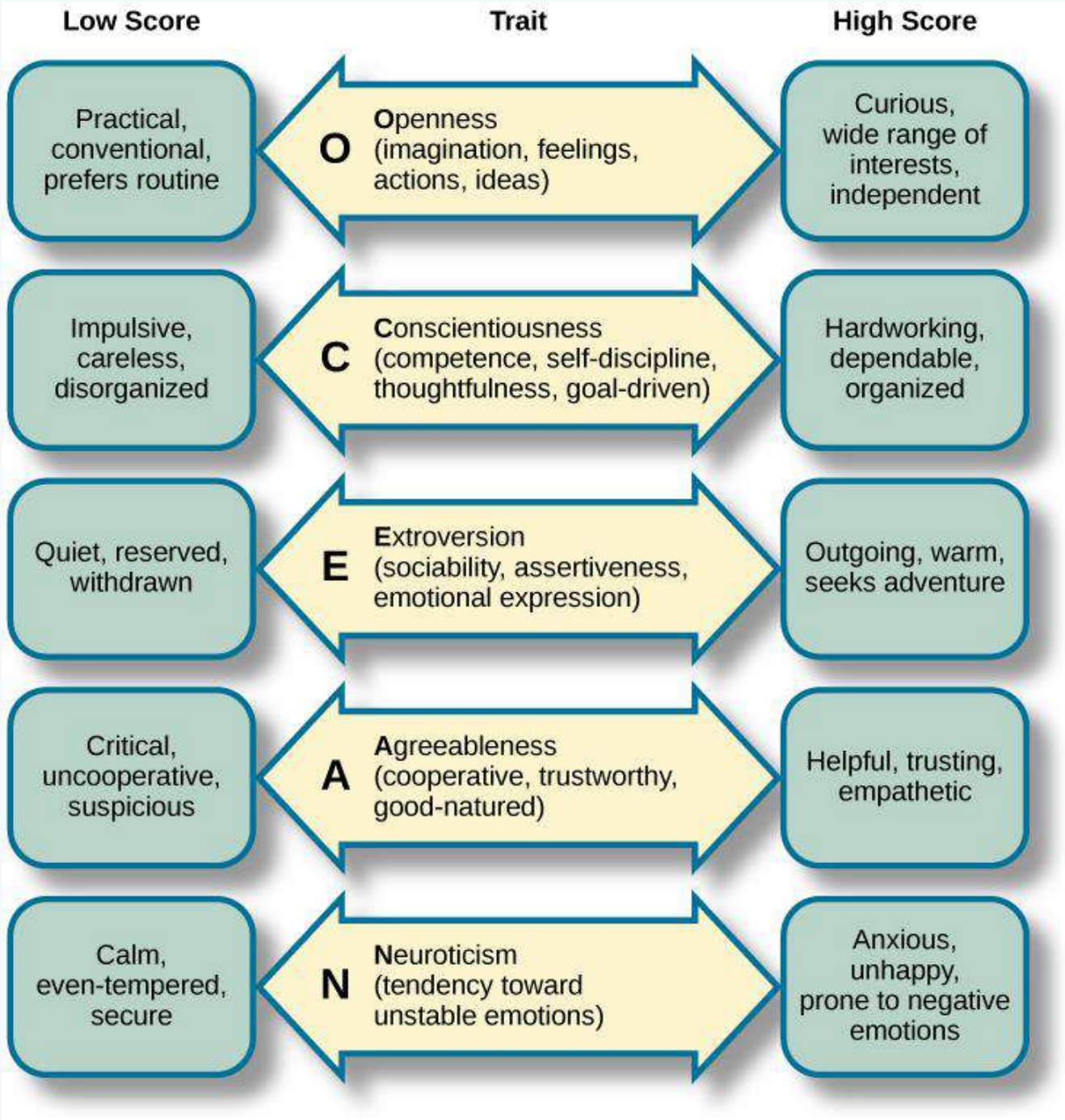
1. Warmth
2. Reasoning
3. Emotional Stability
4. Dominance
5. Liveliness
6. Rule-consciousness
7. Social boldness
8. Sensitivity
9. Vigilance
10. Abstractedness
11. Privateness
12. Apprehension,
13. Openness to change
14. Self-reliance
15. Perfectionism
16. Tension

Early Trait Theorists: The Eysencks

The Eysencks viewed people as having three specific personality dimensions:

1. Extroversion/introversion
2. Neuroticism/stability
3. Psychoticism/superego control

Trait Theory Today: The Five Factor Model



Culture and Personality

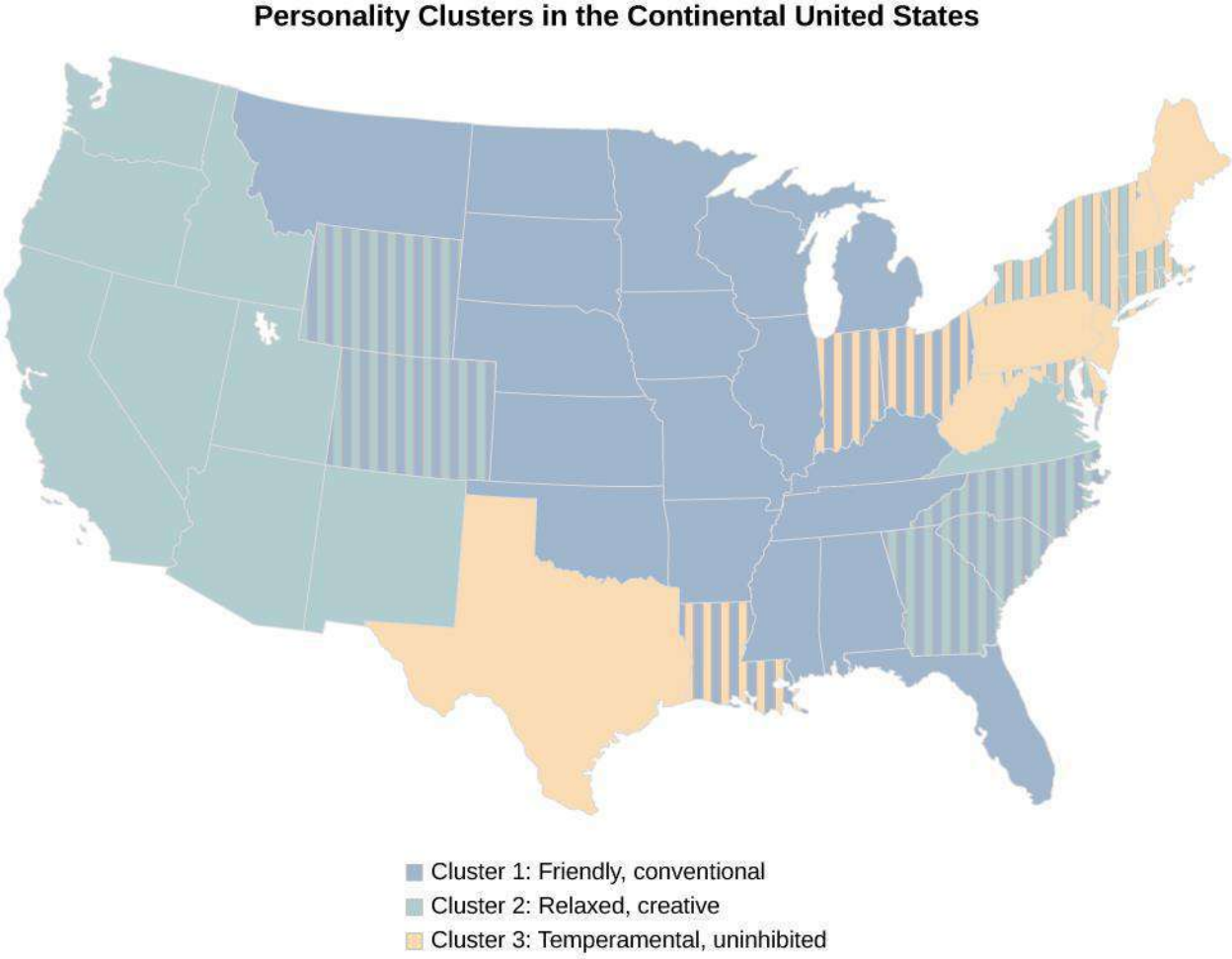
The culture in which you live is one of the most important environmental factors that shapes your personality

The term **culture** refers to all of the beliefs, customs, art, and traditions of a particular society.

Three approaches to study personality in a cultural context:

1. *Cultural-comparative approach*
2. I*ndigenous approach*
3. *Combined approach*

Regional Personality Clusters Suggest Cultural Influence



Tests of Personality

Self-Report Inventories

Minnesota Multiphasic Personality Inventory (MMPI): personality test composed of a series of true/false questions in order to establish a clinical profile of an individual

	True	False
1. I like gardening magazines.	O	O
2. I am unhappy with my sex life.	O	O
3. I feel like no one understands me.	O	O
4. I think I would enjoy the work of a teacher.	O	O
5. I am not easily awakened by noise.	O	O

Projective Tests

Personality assessment in which a person responds to ambiguous stimuli, revealing hidden feelings, impulses, and desires

- **Rorschach Inkblot Test**
- **Rotter Incomplete Sentence Blank (RISB)**
- **Thematic Apperception Test (TAT)**
- **TEMAS Multicultural Thematic Apperception Test** and the **Contemporized-Themes Concerning Blacks Test (C-TCB)**

Practice Question

What evidence suggests that culture plays a role in personality?

What evidence suggests that genes play a role?

Quick Review

- What are early theories about personality development?
- What is the psychodynamic perspective on personality development, including the id, ego, and superego, defense mechanisms, and the psychosexual stages of personality development?
- What are the contributions of Neo-Freudians to personality theory, including Adler's inferiority complex, Erikson's psychosocial stages, Jung's ideas of the collective unconscious and archetypes, and Horney's coping styles?

Quick Review Continued

- What is the learning perspective on personality, including the concepts of reciprocal determinism, self-efficacy, locus of control, and the person-situation debate?
- What are the contributions of humanists Abraham Maslow and Carl Rogers to personality development?
- What are biological approaches to understanding personality, including the findings of the Minnesota Study of Twins Reared Apart, heritability, and temperament?

More Quick Review

- What are the early trait theories of Cattell and Eysenck?
- What are the Big Five factors? How do you categorize someone who is high and low on each of the five traits?
- What are personality differences of people from collectivist and individualist cultures? What are the approaches to studying culture and personality?
- What are different types of personality tests, including the Minnesota Multiphasic Personality Inventory and common projective tests?

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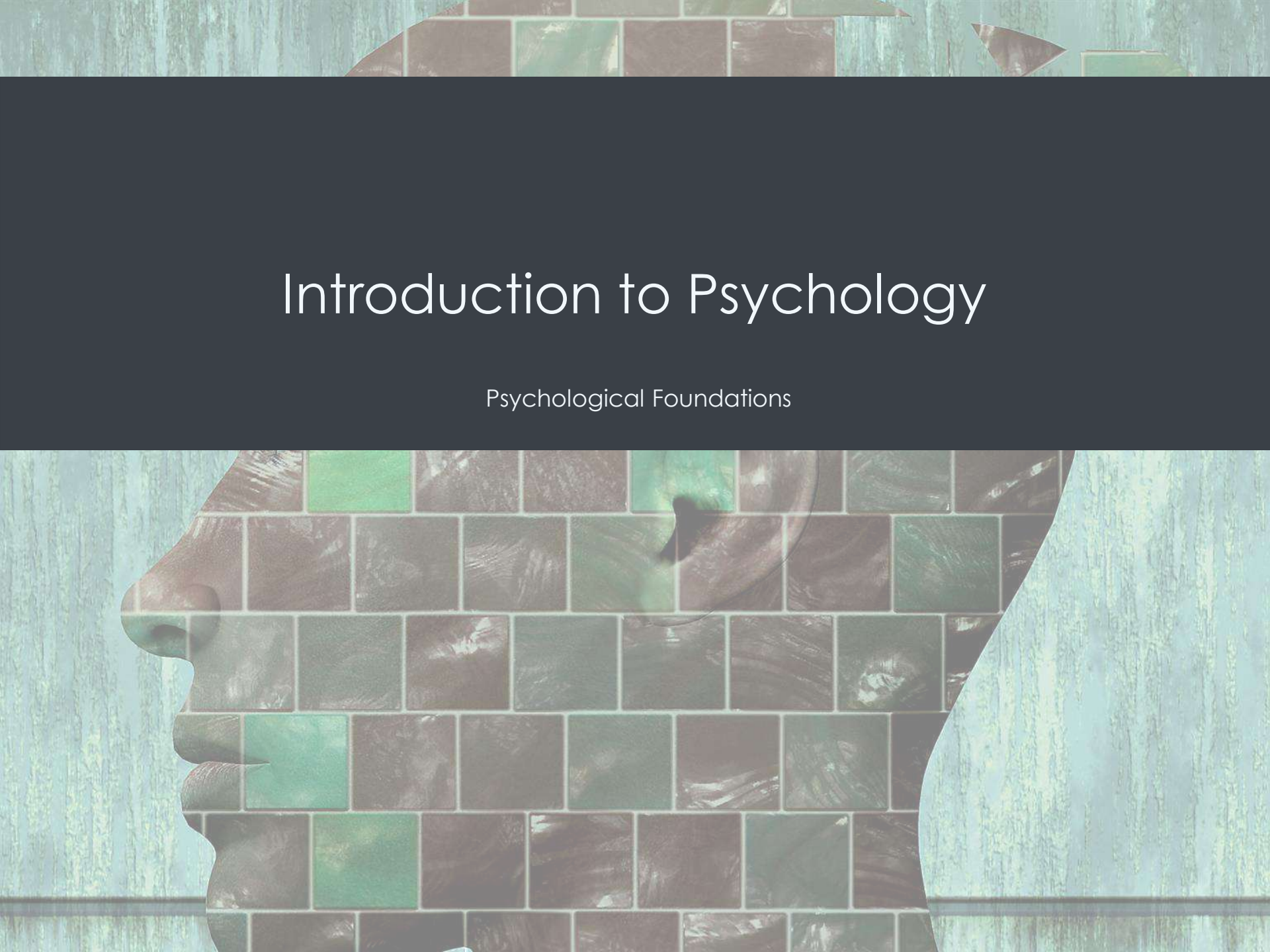
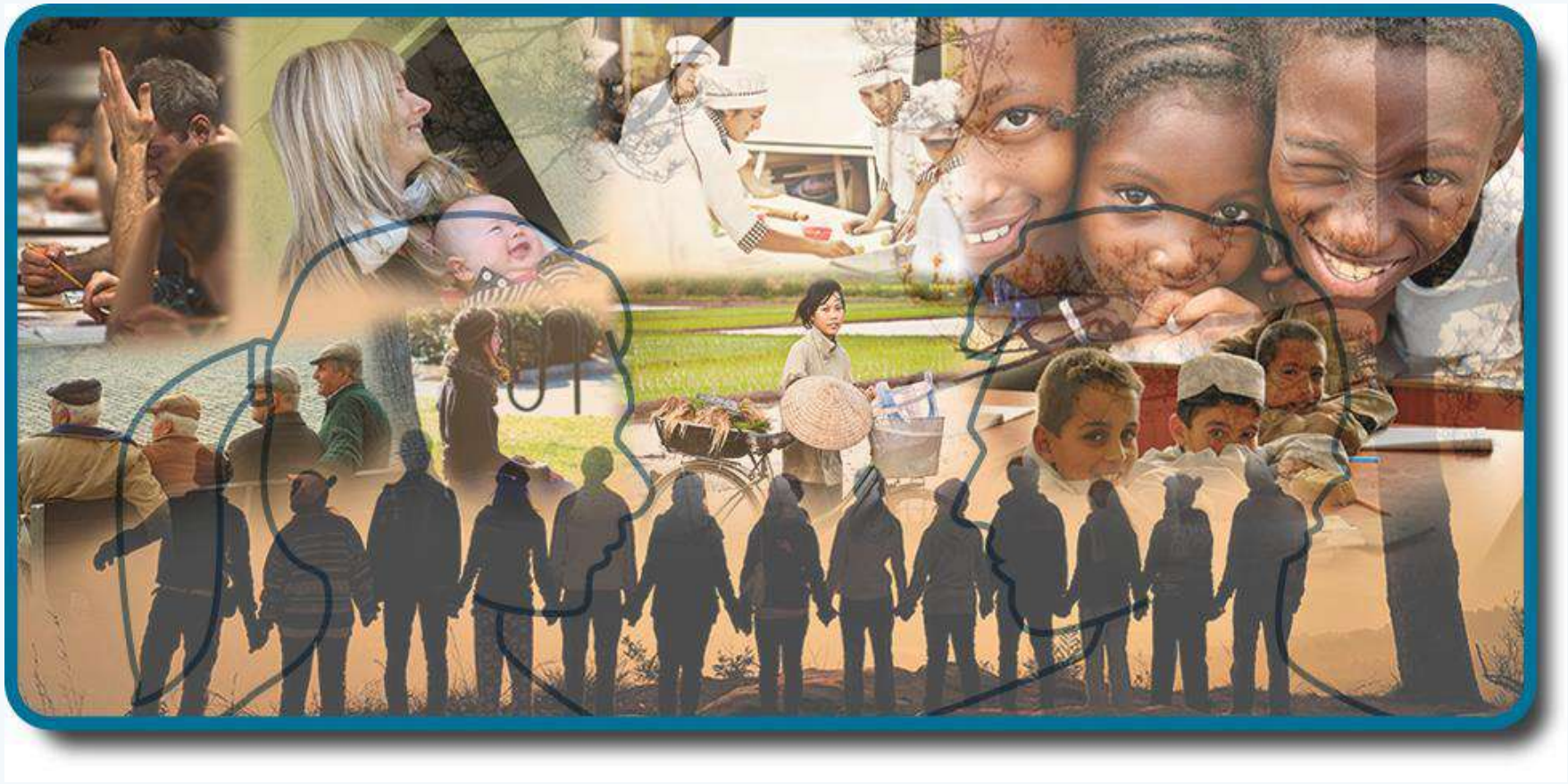


Introduction to Psychology

Psychological Foundations

What is Psychology?

Psychology is the scientific study of mind and behavior

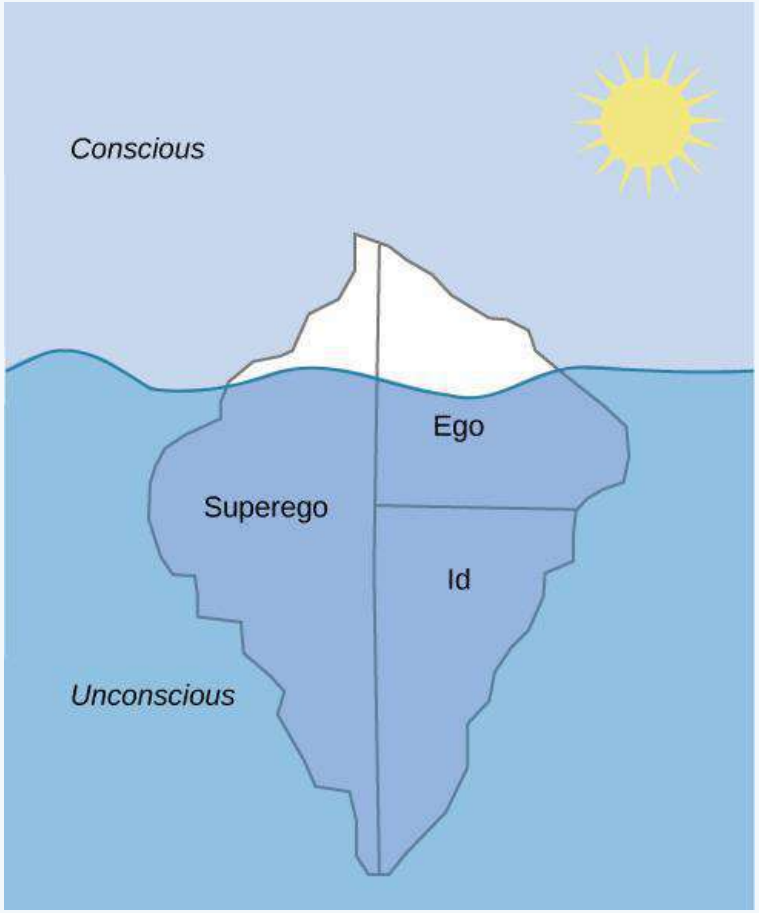


The Earliest Schools of Psychology

School of Psychology	**Description**	**Historically Important People**
Structuralism	Focused on understanding the conscious experience through introspection	Wilhelm Wundt
Functionalism	Emphasized how mental activities helped an organism adapt to its environment	William James

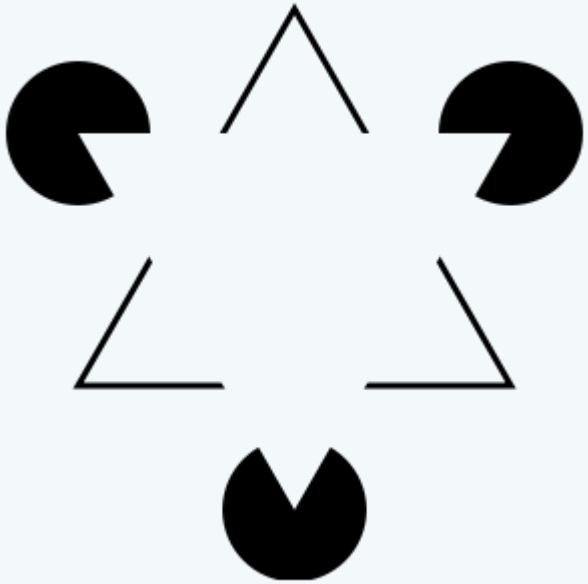
The History of Psychology: Freud and Psychoanalytic Theory

- Late 1800s, early 1900s
- Focus on the unconscious and on childhood experiences
- Theory of personality
  - Interaction between id, ego, superego
- Theory of development
  - Oral, anal, phallic, latency, genital stages
- Today, controversial but still influential



The History of Psychology: Gestalt Theory

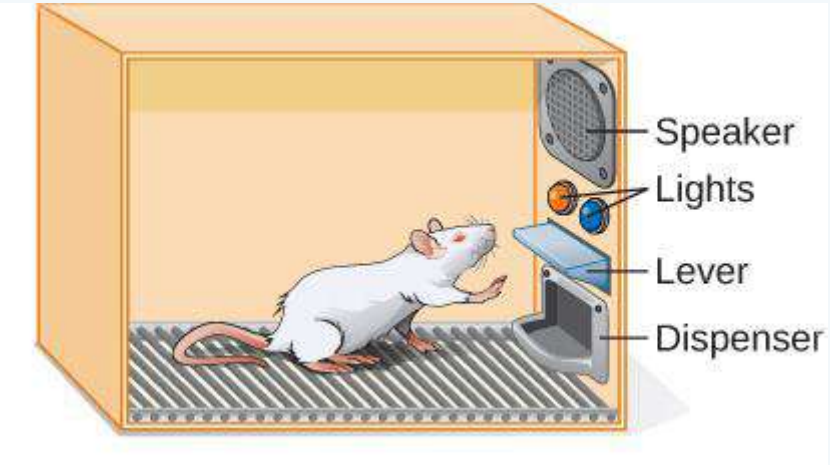
- Early 1900s
- Examined perception
- Explores the idea that although a sensory experience can be broken down into individual parts, how those parts relate to each other as a whole is often what the individual responds to in perception



The “invisible” triangle you see here is an example of gestalt perception.

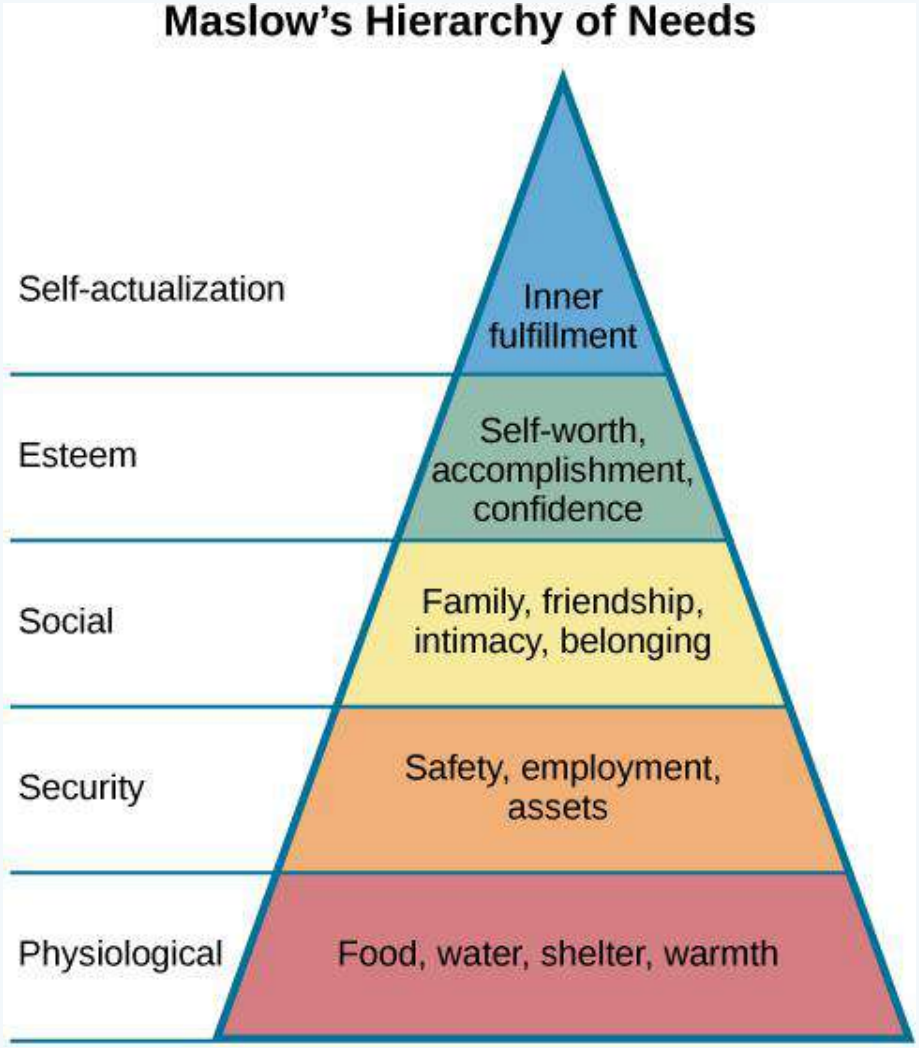
The History of Psychology: Behaviorism

- Early to mid-1900s
- Focuses on observing and controlling behavior
  - Conditioning
  - Reinforcement and punishment
- Modified versions of the operant conditioning chamber, or Skinner box, are still widely used in research settings today



The History of Psychology: Humanism

- 1950s
- Focuses on the potential for good that is innate to all humans
- Emphasizes the whole person and views people as able to take the lead in their own therapy
- Abraham Maslow and Carl Rogers



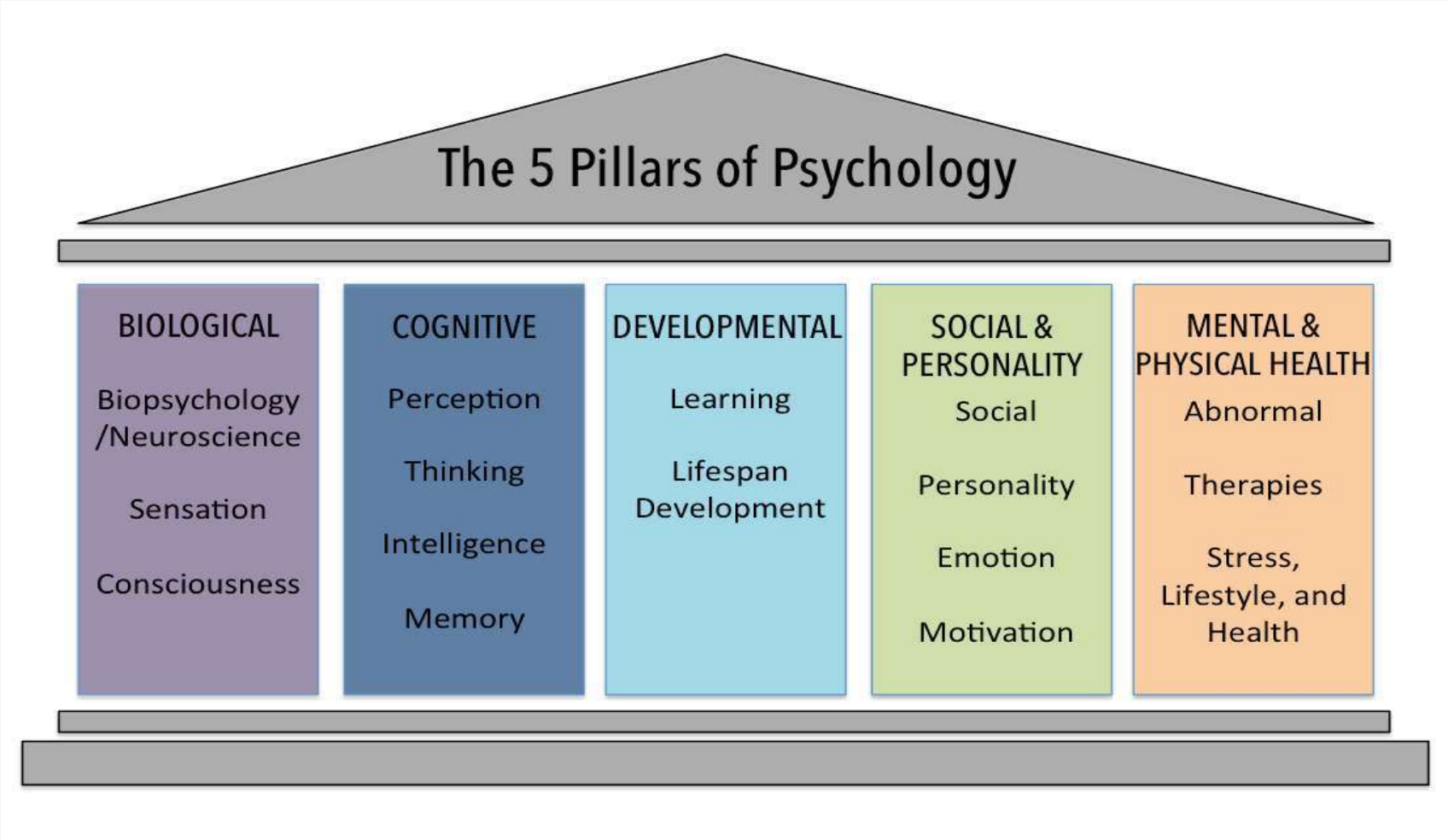
The History of Psychology: Cognitive Psychology

- Mid-1900s
- Accepts the use of the scientific method and generally rejects introspection as a valid method of investigation
- Acknowledges the existence of internal mental states, unlike behaviorist psychology
- Major areas of research include perception, memory, categorization, knowledge representation, numerical cognition, language, and thinking

Early Schools of Psychology: Still Active and Advanced Beyond Early Ideas

School of Psychology	Description	Earliest Period	Historically Important People
Psychodynamic Psychology	Focuses on the role of the unconscious and childhood experiences in affecting conscious behavior.	Very late 19th to Early 20th Century	Sigmund Freud, Erik Erikson
Behaviorism	Focuses on observing and controlling behavior through what is observable. Puts an emphasis on learning and conditioning.	Early 20th Century	Ivan Pavlov, John B. Watson, B. F. Skinner
Cognitive Psychology	Focuses not just on behavior, but on on mental processes and internal mental states.	1920s	Ulric Neisser, Noam Chomsky, Jean Piaget, Lev Vygotsky
Humanistic Psychology	Emphasizes the potential for good that is innate to all humans and rejects that psychology should focus on problems and disorders.	1950s	Abraham Maslow, Carl Rogers

The Five Psychological Domains

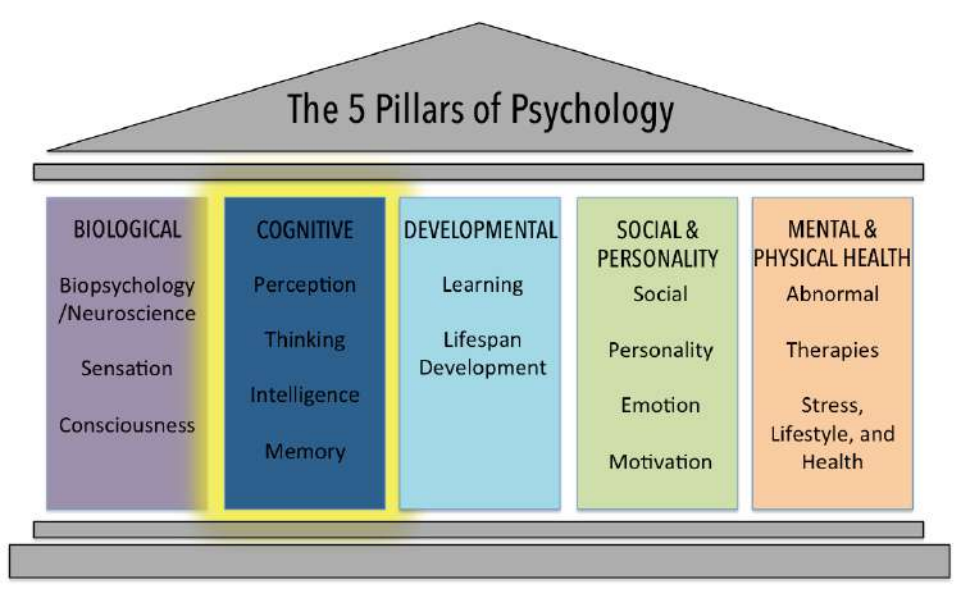


The Biological Domain

- **Biopsychology:** Explores how our biology influences behavior. The fields of behavioral neuroscience, cognitive neuroscience, and neuropsychology are all subfields of biological psychology.
- **Evolutionary psychology:** Explores how human behavior evolved.
- **Sensation and perception:** Research is interdisciplinary, but there is a focus on the physiological aspects of sensory systems, as well as in the psychological experience of sensory information.

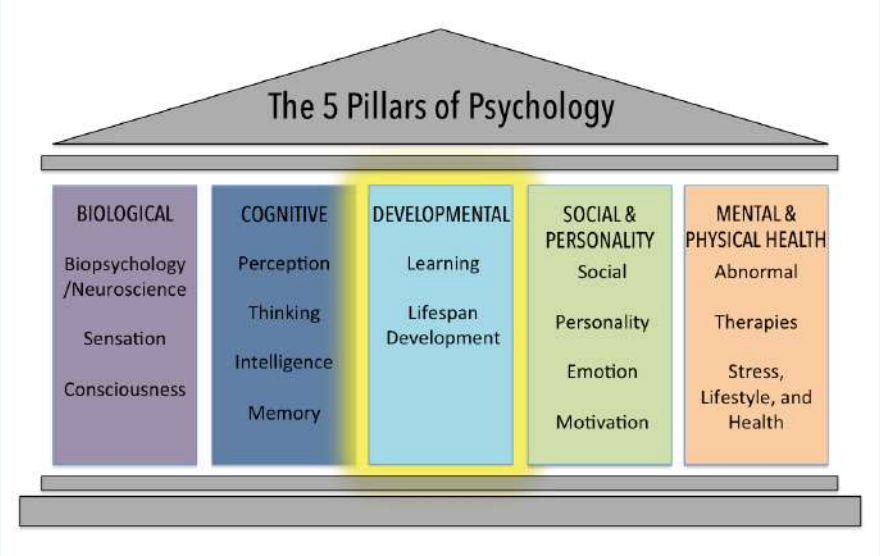
The Cognitive Domain

- Focuses on thoughts, and their relationship to experiences and actions
- Studies language, cognition, memory, intelligence, and more



The Developmental Domain

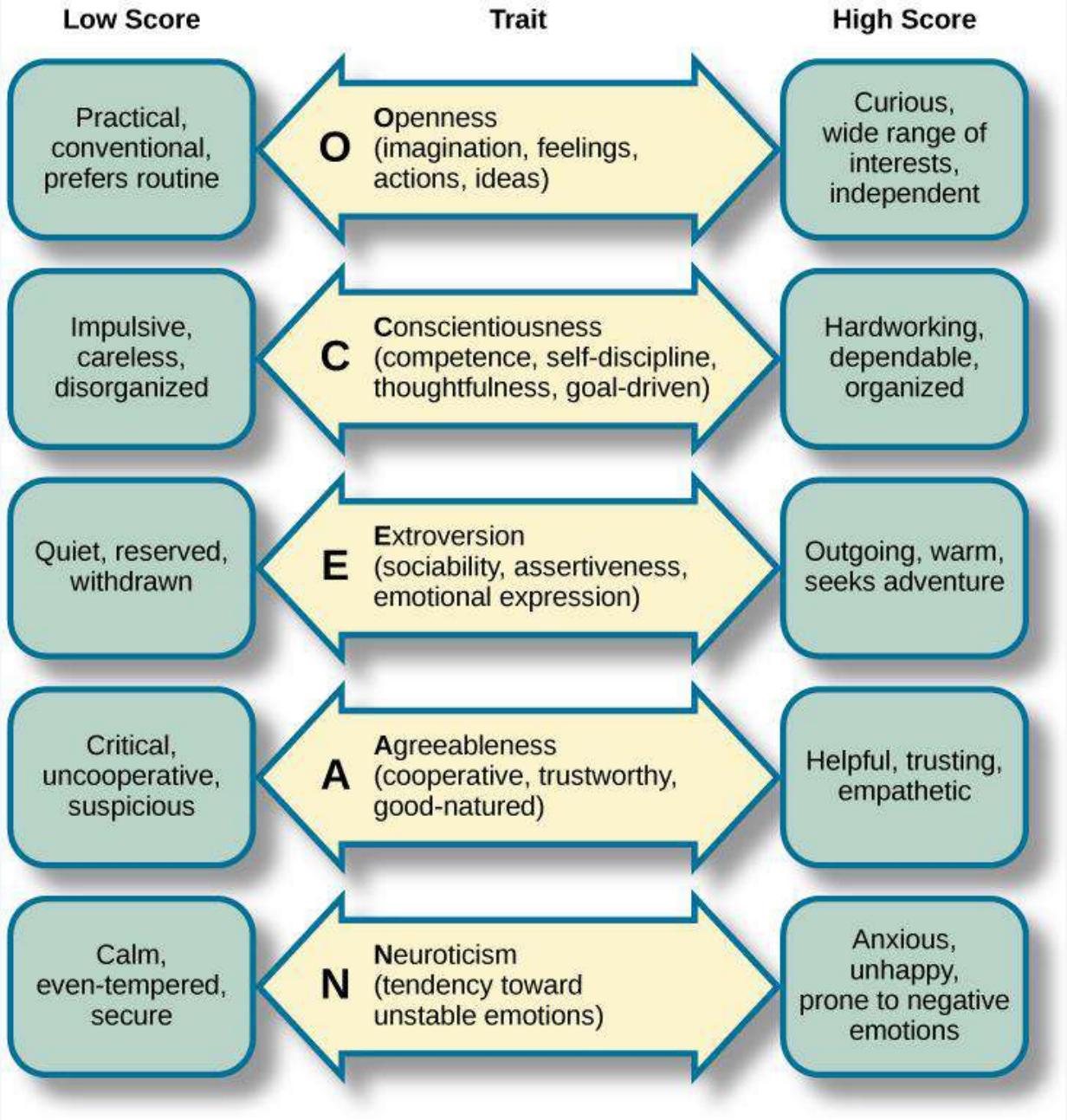
- Includes behavioral psychology and learning/conditioning
  - Classical and operant conditioning
- Developmental Psychology is the scientific study of development across a lifespan
  - Stages and milestones of development



The Social and Personality Psychology Domain

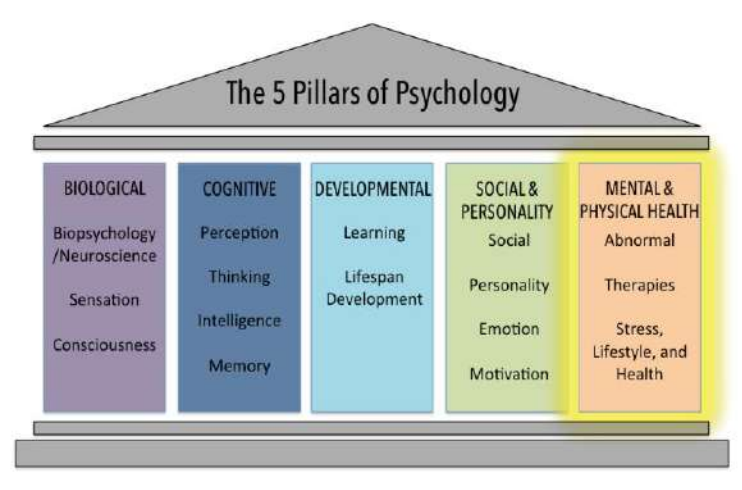
- **Social psychology** is the scientific study of how people's thoughts, feelings, and behaviors are influenced by the actual, imagined, or implied presence of others
- **Personality psychology** is the study of patterns of thoughts and behaviors that make each individual unique
  - A **personality trait** is a consistent pattern of thought and behavior

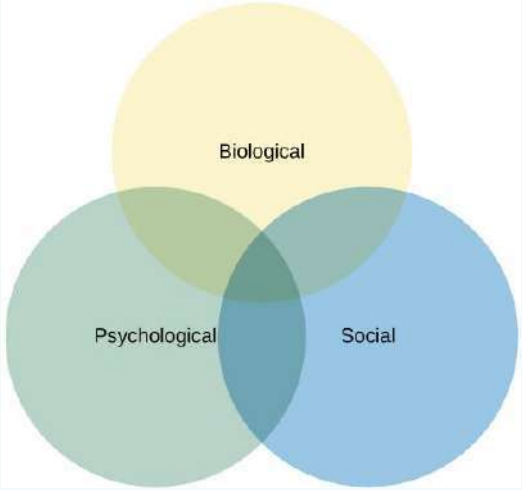
Five Factor Model of Personality



The Mental and Physical Health Domain

- **Abnormal psychology** focuses on abnormal thoughts and behaviors
- **Clinical psychology** focuses on the diagnosis and treatment of psychological disorders and other problematic patterns of behavior
- **Health psychology** focuses on how health is affected by the interaction of biological, psychological, and sociocultural factors





Other Sub-fields in Psychology

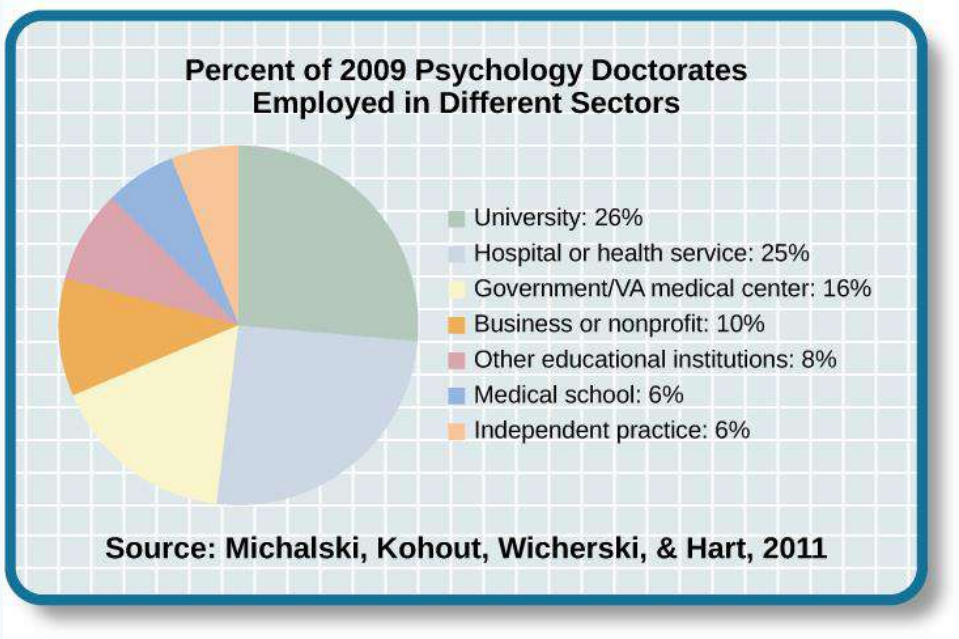
Industrial-Organizational psychology applies psychological theories, principles, and research findings in industrial and organizational settings.

Forensic psychology applies the science and practice of psychology to the justice system.

Sport and exercise psychology focuses on the interactions between mental and emotional factors and physical performance in sports, exercise, and other activities

Why Study Psychology?

- Learn critical thinking and communication skills
- Develop an understanding of the complex factors that shape human behavior
- Useful in all fields of work
- Opens doors to a variety of career paths



How would psychology be helpful in each of these careers?

Table 1. Top Occupations Employing Graduates with a BA in Psychology (Fogg, Harrington, Harrington, & Shatkin, 2012)

Ranking	Occupation
1	Mid- and top-level management (executive, administrator)
2	Sales
3	Social work
4	Other management positions
5	Human resources (personnel, training)
6	Other administrative positions
7	Insurance, real estate, business
8	Marketing and sales
9	Healthcare (nurse, pharmacist, therapist)
10	Finance (accountant, auditor)

Quick Review

- What is psychology?
- Summarize the history of psychology
- Describe the early schools of psychology
- What are the approaches, fields, and subfields of contemporary psychology?
- What major concepts are part of each field?
- Why is studying psychology valuable?
- What possible career paths are there in psychology?

सामाजिक चळवळी

सामाजिक चळवळीचा अर्थ

सामाजिक चळवळीचा अर्थ

- **एच.ए ब्लूमर** – रूढ सामाजिक संबंधामधिल एखाद्या क्षेत्रात परिवर्तन घडवून आणण्यासाठी करण्यात येणारे सांघिक प्रयत्न म्हणजे सामाजिक चळवळ होय.
- **रूडोल्फ हेबर्ले** –समाजाच्या संस्थात्मक ढाच्यात मूलगामी परिवर्तन घडवून आणण्यासाठी किंवा संपूर्ण नव्या समाजव्यवस्थेच्या निर्मितीसाठी विविध पातळीवर सांघिक प्रयत्न होत असतात.अशा विविध सांघिक उपक्रमांना सामाजिक चळवळी असे म्हणतात.

सामाजिक चळवळीची कारणे

- सांस्कृतिक
- सामाजिक विघटन
- सामाजिक असंतूष्टता
- सापेक्ष वंचितता
- सामाजिक अन्याय अकलन
- दर्जातील विसंगती

सामाजिक चळवळीचे प्रकार

- १ सूधारणावादी चळवळ
- २ क्रांतिकारी चळवळ

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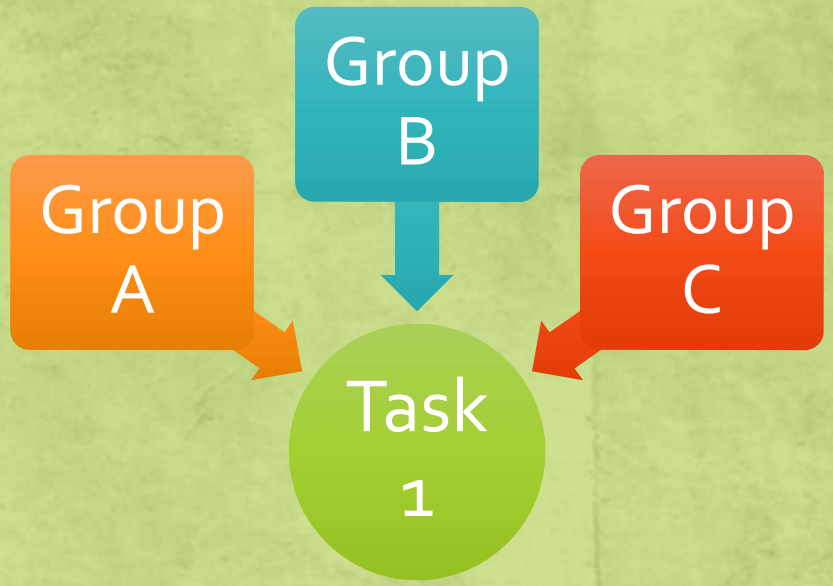

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DEPARTMENT OF ECONOMICS

S.Y.B.A. ECONOMICS

SPL 2 AGRICULTURAL ECONOMIC

प्रस्तावना

- जगातील कोणत्याही राष्ट्राच्या अर्थव्यवस्थेत शेतीला महत्वाचे स्थान आहे.
- 20 व्यक्ती शतकाच्या सुरवातीला अर्थाशास्त्राची एक स्वतंत्र शाखा म्हणून "कृषी अर्थशास्त्र" कार्यरत झाली आणि दुसऱ्या महायुद्धानंतर या शाखेला महत्व वाढले.
- भारत हा कृषी प्रधान देश म्हणून ओळखला जातो. तसेच ग्रामीण भागात शेती विस्तार मोठ्या प्रमाणात झालेला आहे.
- भारतातील 70 % लोकसंख्या शेतीक्षेत्रात गुंतलेली आहे.

कृषी अर्थाशास्त्र – व्याख्या

- जोझियर : शेती व्यवसायात महत्तम नफा मिळवण्याच्या उद्देशाने निरनिराळ्या संसाधनांशी संबंधित विविध घटकांच्या परस्पर संबंधाच्या नियमांचा अभ्यास ज्यात केला जातो ती कृषिशास्त्राची एक शाखा म्हणजे कृषी अर्थाशास्त्र होय.

- टेलर : व्यापक सामाजिक हिताच्या चौकटीत स्वतःसाठी महत्तम नफा मिळवितांना काय उत्पादन करावे कसे उत्पादन करावे, काय व कसे विकावे या सारख्या प्रश्नाबाबत मार्गदर्शन करणारी तत्त्व सांगणारे शास्त्र म्हणजे कृषी अर्थशास्त्र होय.

- हॉवर्ड : शेती व्यवसायाला वा कलेला सामान्य अर्थशास्त्र लागू करणे म्हणजे कृषी अर्थशास्त्र होय.

स्वरूप व व्याप्ती

- कृषी समस्यांचा अभ्यास
- जमीन सुधारणा कृषी उत्पादकता
- शेतमालाचे मूल्य
- कृषी वित्तपुरवठा
- कृषिमाल विपणन
- कृषी क्षेत्रातील अस्थिरता
- कृषी श्रमिकांच्या समस्या
- कृषीसंशोधन आणि शिक्षण – प्रशिक्षण

कृषी अर्थशास्त्राचे महत्व

- कामकर्ती लोकसंख्या व कृषी
- किमान व कमाल भू धारणेचे धोरण व लाभ
- कृषी आधारित उद्योगाच्या विकासाचे अध्ययन करण्यासाठी
- अन्नधान्याचे उत्पादन व मागणी पुरवठा यांचा अभ्यास करण्यासाठी
- कृषिक्षेत्रातील रोजगार व कृषीश्रमिकांचे प्रश्न अभ्यासण्यासाठी
- कृषी माल निर्यात आणि विदेशी चलन प्राप्ती

- राष्ट्रीय उत्पन्नातील सहभागाचे अध्ययन : योगदान – 1950-51 मध्ये 55%

  1980-81 मध्ये 38%, 2013-14 मध्ये 13.9 %

कृषी क्षेत्राची आर्थिक विकासातील भूमिका

- अन्नधान्याचा पुरवठा
- निर्यात
- उद्योगांना कच्चा माल
- भांडवल निर्मितीस उपयुक्त
- श्रमशक्तीचा इतर क्षेत्राना पुरवठा
- सामाजिक उपयुक्तता

भारताच्या आर्थिक विकासात कृषी क्षेत्राची भूमिका

कृषी भारतीय अर्थव्यवस्थेचा कणा मानला जातो.

भारताची 70% लोकसंख्या प्रत्यक्ष आणि अप्रत्यक्ष शेतीवर आधारित आहे. म्हणून ग्रामीण अर्थव्यवस्थेच्या विकासाचा प्रमुख स्रोत शेती आहे.

राष्ट्रीय उत्पन्नातील कृषी क्षेत्राची भागीदारी 1970 - 71 = 45.9%, 1990 – 91 = 34%, 2000 – 2001= 24.7%, 2007 – 08 = 18.51%, 2008 – 09 = 15.8 टक्के, 2011-12 = 13.9%, 2012-13 = 13.6%

कृषी क्षेत्रातील रोजगार

औद्योगिक विकासात कृषी क्षेत्राचे महत्व

कृषी क्षेत्राचा आंतरराष्ट्रीय व्यापारातील सहभाग

आर्थिक नियोजनात कृषीचे स्थान

आर्थिक असमानता निर्मूलनासाठी कृषीचे महत्व

भांडवल उत्पादन गुणोत्तर प्रमाण

कृषी व उद्योग क्षेत्राचे परस्परावलंबन

- भूमिती उपयुक्तता
- कृषी व उद्योगाच्या उत्पादनाचे स्वरूप
- उत्पादनातील धोके आणि अनिश्चितता
- नाशवंत कृषी मालाच्या बाबत सहयोगी भूमिका
-
- खर्च आणि उत्पादन यातील कालमर्यादा

J.D.M.V.P.'S ARTS, COMMERCE & SCIENCE COLLEGE, JALGAON (NUTAN MARATHA COLLEGE)

DEPARTMENT OF ECONOMICS

S.Y.B.COM BANKING

SUBJECT : Modern Banking and Financial System

भारतातील व्यापारी बँका

- व्यापारी बँकांचे प्रकार
-

1. अनुसूचित व बिगर अनुसूचित बँका
2. सार्वजनिक बँका
3. आंतरराष्ट्रीय बँका
4. सहकारी बँका

अनुसूचित व बिगर अनुसूचित बँका

- अनुसूचित व्यापारी बँका म्हणजे ज्या बँकांचा समावेश रिझर्व बँक ऑफ इंडिया कायदा 1934 मधील दुसऱ्या सूचित केला जातो त्यांना अनुसूचित बँका म्हणतात.

- ज्या बँकांचा समावेश 1934 रिझर्व बँक ऑफ इंडिया कायद्यातील दुसऱ्या सूचित केला जात नाही अशा बँकांना बिगर अनुसूचित व्यापारी बँका म्हणतात

सार्वजनिक क्षेत्रातील आणि खाजगी क्षेत्रातील बँका

- ज्या बँकांची मालकी सरकारकडे असते अशा बँकांना सार्वजनिक क्षेत्रातील बँका असे म्हणतात.
- अशा बँकांचे मुख्य दोन प्रकार – 1. एसबीआय व तिच्या सहयोगी बँक 2. राष्ट्रीयकृत बँका
- ज्या बँकांची मालकी खाजगी व्यक्ती व संस्थेकडे असे त्यांना खाजगी बँका म्हणतात

भारतीय आंतरराष्ट्रीय बँक आणि परकीय बँका

- ज्या बँक भारताच्या मालकीच्या आहेत आणि ज्या बँकांचे मुख्यालय भारतात आहे परंतु त्या बँका जगातील इतर देशांमध्ये बँक व्यवसाय करतात अशा बँकांना भारतीय विदेशी बँका किंवा आंतरराष्ट्रीय बँका म्हणतात.

- ज्या बँका इतर देशातील लोक किंवा सरकार यांच्या मालकीच्या असतात. बँकांचे मुख्यालय इतर देशांमध्ये असते परंतु त्या बँका आपल्या देशात बँक व्यवसाय करतात अशा बँकांना परकीय किंवा विदेशी बँका म्हणतात.

सहकारी आणि प्रादेशिक ग्रामीण बँका

- समविचारी लोकांनी विशिष्ट हेतू साध्य करण्यासाठी सहकार कायदा व बँक कायद्याच्या आधारे स्थापन केलेल्या बँकेला सहकारी बँक असे म्हणतात.

राज्य सहकारी बँका, जिल्हा मध्यवर्ती सहकारी बँका, नागरी सहकारी बँका, प्राथमिक सहकारी पतसंस्था

भारतात ग्रामीण विभागातील लहान शेतकरी, व्यापारी, कारागीर, कामगार इत्यादींना कर्ज पुरवठा व्हावा या हेतूने 2 ऑक्टोबर 1975 रोजी राष्ट्रीयकृत व्यापारी बँकांच्या सहकार्याने भारत सरकारने प्रादेशिक ग्रामीण बँक स्थापन केल्या.

बँका आणि वित्तीय संस्था यातील फरक

- बँका आणि परस्पर निधी
- बँका आणि जीवन विमा कंपनी
- बँका आणि विकस वित्तीय संस्था

बँक विकासाच्या अवस्था 1951 ते 1990 आणि 1991 नंतर

- पायाभूत अवस्था 1950 ते 1968
- विस्ताराची अवस्था 1969 ते 1980
- विविधीकरणाची अवस्था 1980 ते 1990
- बँकिंग सुधारणांच्या अवस्था 1991 नंतर

प्रादेशिक ग्रामीण बँकांची उद्दिष्टे आणि कार्य

- स्थापना दोन ऑक्टोबर 1975 – 5 प्रादेशिक ग्रामीण बँका – मोरादाबाद (उ. प्र.), गोरखपूर (उ. प्र.), भिवानी (हरियाणा), जयपूर (राजस्थान), मालडा (पश्चिम बंगाल)

- प्रादेशिक ग्रामीण बँकांची उद्दिष्टे

1. ग्रामीण भागातील कर्जबाजारीपणा कमी करणे
2. कमकुवत घटकांना कर्ज पुरवठा करणे
3. ठेवी संकलित करणे
4. कर्जदारांचा आर्थिक विकास
5. बचतीची सवय लावणे

प्रादेशिक ग्रामीण बँकांची कार्य

- ग्रामीण विभागात विशिष्ट क्षेत्रांना व व्यक्तींना कर्ज देणे
- ग्रामीण उद्योगांना पतपुरवठा
- शाखा विस्तार
- कमकुवत घटकांना कर्ज पुरवठा
- पूरक कार्य
- स्थानिक पातळीवर सेवा पुरविणे

J.D.M.V.P.'S ARTS, COMMERCE & SCIENCE COLLEGE, JALGAON (NUTAN MARATHA COLLEGE)

DEPARTMENT OF ECONOMICS

T.Y.B.A. DSE SPL 4

आंतरराष्ट्रीय अर्थशास्त्र आणि आंतरराष्ट्रीय व्यापार

आंतरराष्ट्रीय अर्थशास्त्र

- प्रा. हेरॉड : आंतरराष्ट्रीय अर्थशास्त्र संबंध अशा देवाण-घेवाणींशी येतो की ज्या देशाच्या सीमेबाहेर केल्या जातात ज्यात एका देशाच्या नागरिकांकडून दुसऱ्या देशाच्या नागरिकांना कर्जाचे आदान प्रदान आणि वस्तू व सेवांची खरेदी विक्री केली जाते.

- आंतरराष्ट्रीय अर्थशास्त्र हे अर्थशास्त्राची अशी शाखा आहे की ज्यात देशाची सीमारेषा ओलांडून वस्तू व सेवा, भांडवल आणि मौल्यवान धातूंची कायद्याच्या चौकटीत राहून देवाण-घेवाण केली जाते. यातून देशा देशांमध्ये जे आर्थिक संबंध निर्माण होतात आणि त्यातून ज्या समस्या निर्माण होतात त्यांचा अभ्यास केला जातो

आंतरराष्ट्रीय अर्थशास्त्राचे स्वरूप आणि व्याप्ती

आंतरराष्ट्रीय अर्थशास्त्र हे एक सामाजिक शास्त्र आहे. सामाजिक शास्त्राला नैतिकतेची जोड असते. या शास्त्रांचे नियम गृहीत परिस्थितीवर आधारित असतात. गृहीत परिस्थिती प्रत्यास आली तर ते नियमांचे सत्यता पडताळून पाहता येते.

आंतरराष्ट्रीय अर्थशास्त्राची आवश्यकता आणि सिद्धांत

- आंतरराष्ट्रीय व्यापाराचे धोरण
- आंतरराष्ट्रीय व्यापाराचे मौद्रिक पैलू
- आंतरराष्ट्रीय आर्थिक आणि मौद्रिक सहकार्य संस्था
- विदेश व्यापाराची संरचना आणि दिशा
- विकसनशील देशांच्या आर्थिक विकासाच्या समस्या

आंतरराष्ट्रीय अर्थशास्त्राच्या अभ्यासाचे महत्त्व

- मानसिक बाह्य दृष्टिकोनाचा विकास
- आंतरराष्ट्रीय सहकार्य
- विकसनशील देशांच्या समस्यांचे अध्ययन
- व्यवहारतोल संतुलनाचे अध्ययन

आंतरराष्ट्रीय व्यापार

- जेव्हा वस्तू किंवा सेवांची देवाण-घेवाण लाभ मिळवण्याच्या हेतूने केली जाते तेव्हा त्याला व्यापार असे म्हणतात
- अंतर्गत व्यापार : देशाच्या भौगोलिक सीमेच्या आत जे व्यापार चालतात त्यांना अंतर्गत व्यापार म्हणतात.
- आंतरराष्ट्रीय व्यापार : देशाची सीमा ओलांडून वस्तू व सेवांची जी देवाण-घेवाण केली जाते त्यालाच आंतरराष्ट्रीय वापर असे म्हणतात.

अंतर्गत आणि आंतरराष्ट्रीय व्यापारातील साम्य

- श्रम विभागणी आणि विशेषीकरण
- वस्तू आणि सेवांचा विनिमय
- ऐच्छिक देवाण-घेवाण
- दोन पक्ष असतात

अंतर्गत आणि आंतरराष्ट्रीय व्यापारातील साम्य

- श्रम विभागणी आणि विशेषीकरणावर भर
- वस्तू आणि सेवांचा विनिमय करतात
- ऐच्छिक देवाण-घेवाण होत असते
- दोन पक्ष असतात
- सामाजिक आणि राजकीय संबंध
- जाहिरात

अंतर्गत आणि आंतरराष्ट्रीय व्यापारातील भेद

- उत्पादन घटकांची गतिशीलता
- चलनात भिन्नता असते
- राष्ट्रीय धोरणात भिन्नता असते
- बाजारपेठांमधील भिन्नता
- राजकीय संस्थांमधील भिन्नता
- व्यापारी आणि आर्थिक जीवन मानातील भिन्नता
- नैसर्गिक व भौगोलिक परिस्थितीतील भिन्नता
- वाहतूक विषयक समस्यातील भिन्नता
- व्यवहारतोलाच्या समस्यातील भिन्नता

Sociology of Development

M.A II (Semistar III)

I- Concept and Facter

- Meaning Of Development And Underdevelopment
- Economic Development And Economic Growth
- Social Development,Humandevelopment Index Sustainable Development Social Development
- Evolution,Progress Transformation
- Factors Of Development:

  1)Demographic 2)Economic 3)Religious

II-Social change in contemporary india

- Westernization
- Modernation
- Sankritinazation
- Secularization

III- Theories of Development

- Liberal- Max Web,Gunnar Myrdal
- Dependency-Centre ,Periphery (Frank),
- Uneren Development (Samir Amin)
- World Systems Theory

IV-Agencies of Development

- Government
- Ngo’s

V-Approaches to Development

- Social Justice Approach
- Community Based Approach
- Modernazation Approach
- Dependency Approach

VI-Path of Development

- Modernisation
- Globalization
- Socialist
- Mixed
- Gandhian

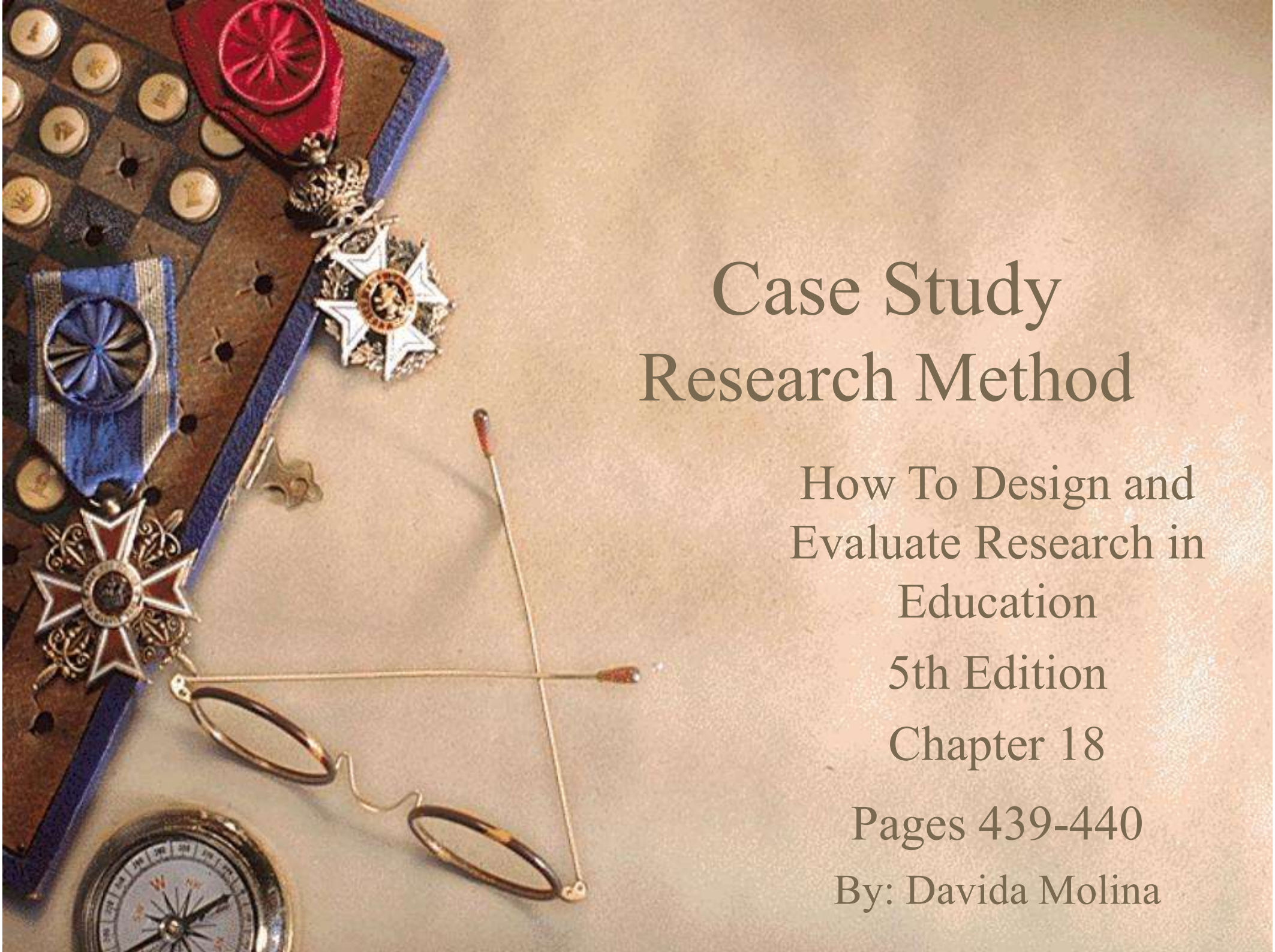
VII-Social strecture & Development

- Strecture As A Facilitator / Inhibitor Of Development
- Culture As An Aid Or Impediment To Development
- Development & Displacement

VIII - Issues in Development

- Displacement & Rehabilitation
- Agriculture & Sustainable Development
- Regional Inbalance In Development
- Problem Of Elderly
- Micro Credit & Self Help Groups
- Disparities In Development –Class,Caste,Gender Tribe,Region & Religion

Thank You



Case Study Research Method

How To Design and Evaluate Research in Education

5th Edition

Chapter 18

Pages 439-440

By: Davida Molina

Case Study

- Write, in one sentence, your own definition of a case study.

Case Study

- Qualitative research
- Single individual or example
- Extensive data collection

Case Examples

- Student who has trouble learning to read
- Agricultural Education classroom
- Private School
- Life Knowledge Curriculum project

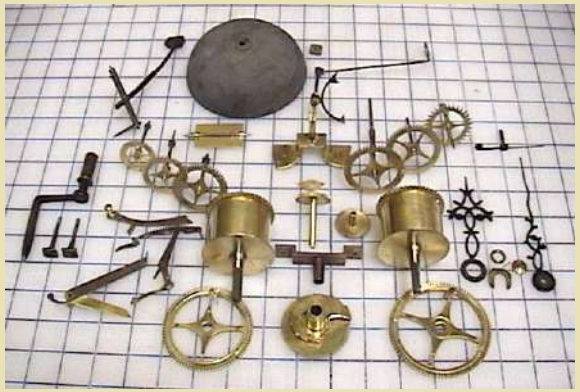
- May also be:
  - Event
    - National FFA Convention
  - Activity
    - Learning to use a computer
  - Ongoing Process
    - Student Teaching

3 Types of Case Studies

1. Intrinsic Case Study
2. Instrumental Case Study
3. Multiple or Collective Case Study

Intrinsic Case Study

- Researcher interested in understanding a specific individual or situation
- Why?
- Goal = understand the case in all its parts
- Exploratory Research



Instrumental Case Study

- Researcher interested in understanding something more than just a particular case
- Studies the case only as a means to some larger goal
- Goal = global
- Draws conclusions that apply beyond a particular case

Multiple or Collective Case Study

- Researcher studies multiple cases at the same time
- Overall study

Your Turn!

Identify which of the three types of case studies your article portrays. Write the appropriate answer at the top and discuss with your neighbor once identified.

Limitations

- One researcher
- Not all environments are identical
- Time
- Multiple or Collective
  - valid generalizations
  - require extensive research and time

Collection and Analysis

- The researcher is the observer and the analyzer
- Conclusion is generally used to develop a more intense study

Thank you!

Any questions!