

THE STUDENT PRESS

QUOTE OF THE MONTH-

PEOPLE MAY HEAR YOUR WORDS, BUT THEY FEEL YOUR ATTITUDE.

TEAM-

CHIEF EDITOR

SHARVI SAWANT

CO-EDITORS

OMKAR REDKAR

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WHY TSP?

DEAR READERS,

TSP SHORT FOR THE STUDENT PRESS NOW YOU MIGHT BE WONDERING WHAT'S THIS? THIS IS A MONTHLY MAGAZINE WHEREIN WE BRING YOUR WORDS IN FORM OF ARTICLES TO THE READERS. TSP WORKS WITH THE MOTIVE TO CREATE A PLATFORM FOR ALL THOSE ASPIRING WRITERS AND STUDENTS WHO HOLD A PASSION FOR WORDS. IF YOU FIND WORDS AS A MEDIUM OF VOICING OUT YOUR VIEWS BECAUSE WORDS HOLD THE POWER TO CHANGE THE WAY THE WORLD THINKS TSP PROVIDES YOU THE PLATFORM TO DO SO. WE BELIEVE YOUR WORDS ARE A WAY TO COMMUNICATE WITH THE READERS. WE ALWAYS WELCOME YOUR IDEAS AND REVIEWS TO HELP US IMPROVE. AND DON'T WORRY ABOUT YOUR ARTICLES BEING NOT ENOUGH OR UP TO MARK AFTERALL THE FIRST DRAFT OF EVERYTHING IS NEVER PERFECT IT'S THE PROGRESS THAT WE DO IS WHAT MATTERS.

- SHARVI SAWANT



WORDS FROM THE PRINCIPAL

DEAR STUDENTS,

I AM VERY HAPPY AND GLAD TO ANNOUNCE THAT OUR STUDENTS UNDER THE GUIDANCE OF DR. (Smt.) KANCHAN FULMALI HAVE STARTED A MAGAZINE 'THE STUDENT PRESS' A VERY INNOVATIVE PROGRAM WHICH THEY HAVE TAKEN UP WITH THE HELP OF THE STUDENTS. IN THIS PANDEMIC TIMES WITH STUDENTS WORKING THROUGH ONLINE MODE THESE STUDENTS HAVE STARTED THIS E-MAGAZINE WHICH EVERYONE CAN READ ON THE COLLEGE WEBSITE. I WISH THEM ALL THE BEST AND CONGRATULATE THE TEAM LEADER AND THE STUDENT MEMBERS. AND ONCE AGAIN ALL THE BEST FOR YOUR FUTURE SUCCESS.

- DR. DNYANESHWAR. M. DOKE

CO-ORDINATOR'S WORDS

I AM SUPPORTING THE STUDENT PRESS FOR THEIR IDEA THAT THEY HAVE BROUGHT FORWARD BECAUSE EVERYONE HERE IS APPRECIATED FOR THEIR WORK. THE STUDENT PRESS IS A PLACE WHERE STUDENTS CAN WRITE WITH A OPEN MIND AND HEART THROUGH THE MAGAZINE WORDS.. THIS INITIATIVE IS NOT ONLY FOR THE DAHANUKARITES BUT FOR STUDENTS ALL OVER MUMBAI. I ASSURE YOU OF THE QUALITY FROM THE BEGINING AND WOULD PRODIVE WHATEVER YOU REQUIRE.

-DR. KANCHAN FULMALI



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- * PhD & MPhil Guide in Accountancy, University of Mumbai.
- * Resource Person for UGC-HRDC, ICSSR, YASHADA....
- * Excellent legal expertise in RTI, Court Matter, UGC rules and teachers service issues

Q1 You succeeded in reaching such a pinnacle in your life. Looking back what struggles do you face in your early years?

I was born in Rajasthan in a very small village known as Dola, in the district of Marwar, in the year 1975. Being in a village there we don't observe a consent for education. Till my seventh standard I did my studies in Rajasthan. Later, I came to Mumbai. So, my actual problem started when I came to Mumbai. When I started studying over here, I faced many difficulties. When I reached in Mumbai, I didn't know Hindi and definitely not Marathi and also not English. I started learning the basics of English in eighth standard. The next three years till my SSC, I was learning basics of languages. I decided to discontinue my education because my base was very weak in terms of language, in terms of the difference, in terms of the reason, because I was not having knowledge at my disposal. Getting various subjects seems like a herculean task. But I had to go on as no options were available for me. There is saying in Hindi "Aage khai piche kua" this phrase I was experiencing. As going back was not an option, I moved forward gradually I passed my SSC in the year 1991. Then my family decided that now I should not continue my education. I was made to continue with the profession of my father that is to be a carpenter. But I didn't want to do the job of carpenter. Now here my mother's role came into the picture. My father didn't want me to pursue higher education. But anyhow I convinced my mother and my mother was ready. But again, because my schooling was not proper, in my college education, I struggle a lot. Today, I am a Chairman of Board of studies of accountancy in University of Mumbai. But this accountancy subject troubled me a lot in my 11th and 12th. Here was the thing that my 5 years were gone to understand Mumbai, how it works, how people think, what is the language, culture and other things associated with the city. Then from FYBcom, I started to learn many things. I have done my FYBcom from Mittal College, Malad and there luckily I was blessed with very good teachers who explain me the things in language in which I was comfortable. Since we were not financially sound, I haven't taken any tuition classes for study related things. So, because I was very regular in my college because my attendance was almost 100% in my graduation years. After my lectures get over till 4 o'clock I used to read in library. I used to read a variety of books suppose for accountancy; see nowadays student even don't read the entire textbook also. That time I used to solve every problems, I also used to read different reference books. The most important thing which I made a habit was reading newspaper from 11th standard. So, there were many students who scored very good marks than me, but then they may not be having the habit of reading newspaper. So I used to visit college from 7 to 4. In library I used to read Times Of India, Indian Express, etc. As, I constantly read these newspaper for five years along with my studies; I noticed newspaper is such a resource that the syllabus that we are studying is might have been printed five or six years ago. But newspaper is teaching us things which are going on in the industry today, in the economy, in banking, in politics, in education sector today, what is going on as the international front today? So, all latest information is available to us. Since my schooling was very poor so I totally devoted myself on a self study and reading newspaper. This reading newspaper played a very important role in my mind and in my life also. When you read the newspaper you get the variety of words, your vocabulary increases, then you know how to frame and construct the sentences and how to draw the paragraph, etc. If you want to write good or speak good, then you have to read good.

Reading newspaper which includes a variety of news regarding market, economy, politics, etc. So what happened, the newspaper culture helped me a lot further because when you read newspaper, you have information and then naturally you gain confidence. By reading newspaper you will be having information which convert into knowledge then that knowledge will convert to wisdom which will ultimately make one's life stable. So this newspaper habit helped me in every ways like cracking my mpSC exam. I cleared my Maharashtra Public Service Commission exam in 2005, okay, I have cleared my exam of MES i.e Maharashtra Educational Services Group A Class-1 Gazetted Officer. In order to become the lecturer in the government college, we have to clear the MPSC okay and I did. So when you are having so much of information at your disposal, then you start sharing with the people, then your context gets develop, hence your PRO gets enhanced. One more thing which played a crucial role in my life is around nine years back that I started the research methodology, patience of teachers and students, DTSS College, Malad. We organized free sessions for the teacher because by reading the newspaper, by interacting with the people, teachers, higher level, lower level then I feel what is the lacuna in the teaching profession, so that lacuna we have filled by organizing the voluntary sessions at DTSS college and we have taken the very good help of the social media like whatsapp group, email group, and we used to reach to the number of teachers even on some occasions at DTSS college, we have around 500 teachers organizing and for that purpose, the management, the principal Dr. Puradekar, he helped us a lot. Even they were not charging anything, but they were providing free IT and they were providing free snacks. After, these activities for six to seven years, I have the board of study, the election of Academy council, then what happened the people seeing that this person is working for the benefit of teachers for last seven to eight years, for the upliftment of the teachers so they have taken it very positively and have stood in my favor. And then I got elected as the chairman of the board of study University of Mumbai. In this, 22 years of experience. I have come across the 1000s and lakhs of people. In spite of I was having village background, my majority of primary and most of the education was from the village, as my schooling was not so proper. I do feel that Mumbai is a city of opportunity. It is a city of dream. Whether you have money or not, it gives opportunity to all, it always comes in trouble. You have to understand which opportunity you have to take and which not.

Q2 Many students are now resorting to term “Earn With Learn”. What do you think of this idea of Earning while Learning?

I believe that it is the need of the hour. Its because if we see past six to seven years, the inflation rate is very high and due to COVID also, the earnings of the parents is not sufficient. Then naturally students have to go ahead and they have to support their families. Earning with learning will help them in two ways. Suppose one student is doing the graduation also and parallelly he is also doing a job. So, once he will graduate he will have a experience of three year of job. Because when you do a job you interact with the people and when you interact with the people then your learning increases, your self confidence gets enhanced. When you work in your office then you will come to know that the friends cannot be colleague and colleague cannot be friends. So when you are practising this concept in your graduation years then these mistakes you will not repeat. This will help to improve your sustainability. Then you will not have frequent change of job because the stability has came. You start understanding the people. You started understanding the demand and supply of the market you understand what is the undercurrent to sustain your job because you get your job by your qualification but you sustain your job by your soft skill and when you give your soft skills when you interact more people. So I believe that this earning and learning concept is good and the student must not take studies lightly. They should concentrate on the studies and they should also work because this are the new challenges before the youth in this era.

Q3 Will you be eager to conduct education in online mode after this pandemic is over as this has a great range of boosters to “Distant Learning”

Yes it is a very good question. After this pandemic is over whether we will be going for online teaching learning or not. I believe that the effects of the COVID are not over and if people will not take proper care then we may invite the third wave. Then the impact on the youth, on the society and on the system will be drastic. You might have seen in Delhi due to the rising pollution that cars were allowed on odd and even number. Now coming to the point whether the online teaching and learning. In colleges there is regular mode of learning to Distant Learning, this online mode will be definitely a boon but those who are the regular students I believe that face to face concept lectures are also appreciable along with the online. You should not eradicate online totally, but we should not ignore the offline also.



Because just like accountancy, subjects like mathematics, subjects like theory, where the more explanation is there that that could be hosted with the online but where more practical is required like in science where you have to visit the laboratory to do the practical things experiments like chemical reaction physical practical is required and the subject like economics where you have to draw the diagrams and all in mathematics some different problems, in accountancy where difficult sums are needed to be solved, it requires the physical mode. Because even today the connectivity, the internet issues are there because many students they are at the native places where the network is 2G and even though we are in Mumbai, there is also India and there is also Bharat. For India, the online may be a good but for Bharat, face to face learning is the need of the hour.

Q4 Mumbai is now ranked as A++ University. How do you think such institutions help society to be better place?

The University of Mumbai is one of the fourth oldest university of India. Today we have got A++ from the NAAC which is really a matter of pride for the teachers, for the students, for the entire Mumbai to reach such a height. It will definitely help the society to be better place. So, the PhDs received from these universities, the students will be taken by a welcome gesture. So, when your university gets high ranking, when you go to the industry, when you go to the foreign country, then definitely you get very distinct recognition at the international front. This high ranking will definitely give the employment and it gives boosting to the society as a whole. University that we are from is A++ increases the goodwill. It also attract the fundings when a student is from such University, then many more scholarships of the central government, state government and the foreign countries come to their disposal on their way

Q5 So now finally, what piece of advice would you give to the teachers to make this online more interesting and interactive?

Teachers, they should understand now that technology is a part and parcel of the teaching profession. And I believe that whatever is your is your age, if you have a learning attitude, then you're always young. So I will request teacher that they should be always the young, energetic in terms of adopting that technology. See, even they may not afford higher technology or the higher brand or the higher value of gadgets but at least they can visit the YouTube. They can understand the review of any gadget which is being coming in the market to enhance, to uplift the Online Teaching, Learning evaluation and understand the nitty gritty, understand the system, understand the function and teachers have to be on their toes because it is a time and era of technology. And now time is changing very fast, era is changing very fast. Earlier changes were taking place after 10 years but now changes are taking place very rapidly.” Jaise ek mobile main update ata hai ek cheej ka ant ho jata hai aur dusri cheej ki shuruat ho jati hai”. We are living in a very fast moving society. So, one cannot ignore the importance of the latest technology. We do not have the scarcity of jobs I'm repeating it again we do not have a scarcity of jobs, we have scarcity of skill. Skill what is required today for any skill, for any job, high earning job, accommodation job on the technology related jobs. “Teacher wohi khada rahega lekin wo apne bacho ko ek road map dega aur wo road bina hurdles ka jab hi ho sakta hai tab teacher ek great reader ho.” Teacher can change the entire generation.

“Agar tank main hi paani nahi hoga toh nal se bhi paani nahi ayega.” If teachers are resourceful then only they can impart value education to their students. So teachers they have to enhance themselves. They have to read, write, research and must attend orientation, literature programs, they must interact with the fellow teachers on what is been going on in the society and accordingly gave a new path to the students.

What “GURU MANTRA” would you like to give to the students to make most of this pandemic situation?

In this world the biggest knowledge is understanding people. You may have graduate degree, your postgraduate degree, your law degree until and unless you don't have that skill of understanding people. Understanding people is very important. To achieve this skill, I would like to give my Guru Mantra to students

“ Is duniya main do hi samaj hai, only two societies are there in this world. One there is society of jungle and another is the society of people. Ek insaano ki society ek jaanwaro ki society. There is basic distinction between them. In one there lives people and in another there lives animals. Aap agar jungle main jaaoge, then you can identify different animals. Immediately you will get alert. You will never go too close to a lion because you know he will eat you but likewise there are many animals and you can identify them by their attire or characteristic but “Insano main bhi utne hi jaanwar chupe hue hai but we cannot see them. Humans are similar in every aspect but there is hidden characteristic of animals in every human. So if you can understand which animal is hidden in that person, If this skill you have no one can stop your progress. This recognition skills you can achieve by interaction. I will also say to my students that they should be away from short term benefits. There is no substitute for hardwork along with smartwork. 20 years earlier people will focus on hardwork but now I will say hardwork along with smartwork. There is no substitute for this. Develop a habit to understand the people and their nature.

EK BAAT GURU KE SAATH

Hello Guys, Today we are here with another Interview. In this issue we are here with Smt. Archana Talekar who is the co-ordinator of the I.T department of M.L. Dahanukar college.

- **This 2000's era is celebrated as an Information Technology era. So how do you think IT changed the mentality of students towards learning?**

--> Even if 2000 is the era of Information Technology, Information Technology has been playing a major role since a long time. Gradually over a period of time, its impact has been increasing in every sector, be it in the industry or academics. We can see an inclination of students towards technology-oriented modes of learning. Even the teachers are implementing novel methods revolving around technology in the teaching-learning process. Especially during the pandemic, where the entire scenario has gone online, Information Technology has played a major role in the academic sector not just for the IT students, but overall, for all the students as well as teachers.

- **Ma'am, as it is said, that with every blessing, there comes a curse. So how we students can surpass this curse that comes with the technology.**

--> Technology is not a curse at all. Infact I would say technology is the most helpful tool. Certain things which were not possible in the past, which probably took a longer time in the past; have been made easier by technology. I would definitely not look at technology as a curse, it is a boon for all who have been using it. There are some obstacles in coping up with technology; but everybody from students to senior citizens are willing to overcome these obstacles. Users from non-IT background are also trying to learn and imbibe technology AND are enjoying the process where they are adapting to the evolving technology.

- **So then now out of the blue moon, as we know, due to COVID we have adopted the Online medium for education. So, what challenges did you face as an IT person while dealing with the various issues?**

--> In normal classroom teaching, we have the students in front of us, so it becomes easier to understand how the students are grasping a particular topic that we are teaching. But when it comes to online teaching, a major drawback that we faced was lack of face-to-face communication. It is not feasible to ask students to keep their video enabled during the entire lecture. Students are reluctant in responding in online mode. Some students do not have a conducive environment at home required for online learning. So, the impact of teaching-learning process was affected to some extent by these factors. Another drawback especially for IT students was with respect to the technical aspect, as they have a lot of practical work to be performed and many students do not have the necessary resources required for practical implementation. However, teachers have worked on online tools to overcome this obstacle. Change brings in challenges and teachers and students are collectively working to overcome these challenges.

- **Ma'am you're the coordinator in the IT department. What hurdles you came through in your early years, when you started as a career?**

--> I have graduated from the commerce stream and developed keen interest in Information Technology after my graduation. So, I upgraded myself with the developments in the field of Information Technology and completed my Masters in this field. One major hurdle that I faced in the early years of my career was acceptance of a Commerce Graduate in the field of Information Technology. Over the years, I have learnt a lot in this field and along with teaching concepts to students, I have also been implementing it through freelancing projects. There are some IT projects which I handled independently. I strongly believe that hurdles make us a stronger individual in personal and professional life.

- **What message would you like to give to your fellow teachers who are getting on with this online medium as this is new to them?**

--> The online mode was a drastic change for the teaching fraternity. We did face some challenges in the beginning in adapting to the new medium. It wasn't technology related issues, but the sudden change from classroom environment to online environment was a challenge to adapt to for students as well as teachers. We all are looking forward to getting back to the classroom environment and interact face-to-face. There is no message as such that I would like to give to my colleagues. All of them have adapted very well to the online mode of teaching.

- **What piece of advice would you give to the students on how can we take care of this blessing that is the IT sector with greater good?**

--> When we talk about technology, it has its pros and cons. People have been using technology productively as well as misusing it. I would like to tell my students that they should overcome any technological challenges they face rather than using it as an excuse. Every obstacle has a solution, if one has the determination to overcome it. Do not misuse technology. Technology is a blessing, with which you can develop innovative applications for the betterment of the society. I would like to take this opportunity to give best wishes to all my students.



-Sharvi Sawant (S.Y Bcom)
Omkar Redkar (S.Y. Bcom))

THANK YOU

GANESH CHATURTHI - THE FESTIVAL YOU KNOW, THE HISTORY YOU DON'T!!

Lord Ganesha, the god of new beginnings and a fresh start. Lord Ganesha is considered to be a symbol of wisdom, writing, travel, commerce and good fortune.

And to mark the birth of lord Ganesha Ganesh Chaturthi is celebrated annually.

But before going on....do you know How and Why people started celebrating Ganesh Chaturthi?

And to answer that...Chhatrapati Shivaji Maharaj, the founder of Maratha empire started the celebration of Ganesh Chaturthi in great fervour. The practice continued till the fall of Peshwas. Centuries later, the festival was reinvented as a symbol of nationalistic movement by Lokmanya Bal Gangadhar Tilak, famously known as "Father of Indian unrest". He popularized Ganesh Chaturthi as a national festival to bridge the gap between the Brahmins and the non- Brahmins.



(https://media.webdunia.com/_media/hi/img/article/2019-07/31/full/1564568846-0044.jpg)

Lokmanya Tilak was the first person to install large clay idol of Lord Ganesha in a public place and started the 10 day long affair. He used the celebration as a means to bind all the fragmented Hindu community and oppose the British government ban on Hindu gatherings through its 1892 Anti-public assembly legislation. This festival served as a meeting place for common people of all castes and communities. It slowly became a religious and social function. The function was embedded with cultural programmes and nationalistic speeches. The festive fervour instilled a feeling of patriotism among the people and it slowly spread across the country and became a nationwide festival. Now thousands of Sarvajanik pandals are made with crores of rupees.

In 1893, Lokmanya Tilak set up the first and the oldest Mandal- KESHAVJI NAIK CHAWL SARVAJANIK GANESHOTSAV MANDAL at Girgaum. Mumbai's first Ganpati sits in one quiet corner surrounded by 150 tenants of the Keshavji Naik Chawl in Girgaum. The Sanstha claims to be the first Sarvajanik Ganesh Mandal in the city. It also boasts of having played host to Lokmanya Tilak who began Ganeshotsav celebrations in Maharashtra from the year 1901. This Sarvajanik Sanstha celebrates the festival in a very traditional manner. Tilak's idea behind introducing Sarvajanik Ganeshotsav was to get people together.



The 128 year old, small Ganesh idol is placed with fresh flowers within a temple like structure. Lokmanya Tilak in the year 1901 chose this place to render an enthralling speech making this the only pandal in the pages of history that can boast of an event of such significance.

Mumbaikars wait throughout the year for the Grand Ganesh Chaturthi celebrations in and around the city. Mumbaikars, or the so called "Chakarmanis" visit all over Mumbai, Konkan region in large number every year. Konkan is famous for Home Ganpati. Specific districts of Konkan such as Raigad, Ratnagiri and Sindhudurg are crowded these days with Chakarmanis (Mumbaikars) for 11 days to enjoy this marvellous festival.

Due to Covid-19 pandemic, the enthusiasm to bring our bappa got a little bit reduced. People are dejected because a lot of restrictions to celebrate Ganesh Chaturthi are affecting their enjoyment.

Let's pray to Lord Ganesha, the remover of obstacles to remove this obstacle also named ' Covid-19 ' so that people will get organise and will celebrate this festival with joy and happiness once again!!!

NSS unit: The gift of blood is the gift of life.

- TEJASWINI PAWAR (S. Y. Bcom- C)

On 23rd September 2021 a blood donation camp was organized by the NSS unit of M.L. Dahanukar college of commerce, Mumbai. It was held in the college library from 9:00 AM to 2:00 PM. The camp was conducted in association with the blood bank of Nair Hospital, Mumbai. The programme officers of NSS unit, Mr. Samrat Gangurde and Mr. Shuddhodhan Athawale, with their foolproof plan, organized this camp taking help of the student leaders Ms. Siddhi Gurav and Mst. Nishant Patil. And of-course another hardworking crew of 18 volunteers.

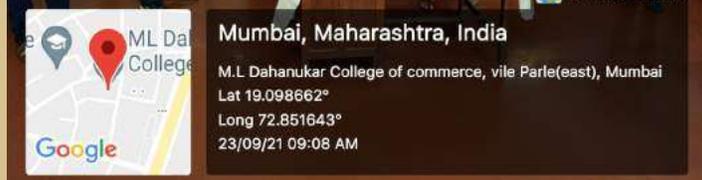
The program was inaugurated by the respected Principal Dr. D. M. Doke and Mr. Mandar Talekar, a regular donor at the college blood donation camp. Nair hospital joined with their enormous team of 20 medical staff along with Dr. Varsha Dhume and Mr. Kantilal Pawar, the incharge of blood donation in Nair hospital.

Now speaking about the donors, they basically include the citizens from the vicinity of the college, the faculty members, ex-volunteers, present volunteers and other students. The donors were awarded with the certificate of appreciation and the donor card.

Moreover, the refreshments provided to the donors, volunteers as well as doctors at this camp were sponsored by the Lions Club of Millennium.

At the end, it can be concluded that this camp turned to be a great success with the collection of 57 units of blood bags.

“Blood cannot be manufactured - it only comes from generous donors to save the society, the mankind”



PARALYMPICS 2021-22 A GREAT SUCCESS



“Without continual growth and progress such words as improvement, achievement, and success have no meaning....”

As rightly said by Benjamin Franklin, without continuous efforts and growth, there is no other way to achieve success. This year, even in the eve of Covid-19 pandemic, Tokyo successfully hosted the Summer Olympics 2021. India achieved great success with the multiple medal along with countries like America, People’s Republic of China, Japan, Great Britain, etc. The Summer Paralympics 2021 were also conducted in a successful manner. The 2020 Summer Paralympics branded as Tokyo 2020 Paralympic Games, were a major international multi sport para sports event governed by the International Paralympic Committee. It was the 16th Summer Paralympic game and was held in Tokyo, Japan between 24th August and 5th September, 2021. The event was formerly planned to take place on 25th August to 6th September 2020, but postponed to 2021 along with 2020 Summer Olympics in March 2020 due to the Covid-19 pandemic. Talking about the event and it’s history, the Paralympics developed after Sir Ludwig Guttman organized sports competition for British World War II veterans with spinal chord injuries in England in 1948. A follow-up competition took place in the Netherlands joining the British competitors. In 1960, the first quadrennial Olympic- style games for disabled athletes were held in Rome, the quadrennial Winter Games were added in 1976, in Sweden. In 2001, the International Olympics Committee and the International Paralympic Committee agreed on the practice of “ one bid, one city”, in which every city that bids to host the Olympics also bids to hold the related Paralympics .There are total of 54 Indian athletes in Tokyo Paralympics 2021 who played these nine international sports. In total there are 4,5372 players participating in Paralympics 2020. Many countries won medals such as United States of America, Great Britain, China, Ukraine, etc. India won 19 medals at the Paralympics. The haul comfortable eclipsed India’s previous best medal tallies four each at the Stoke Mandeville and New York games in 1984 & Rio 2016. Shooting emerged the biggest contributor with five medals, followed by high jump and badminton with four each. There were several historic firsts to relate as well, with Bhavina Patel becoming the first Indian table tennis player to win a Paralympic medal and Harvinder Singh mirroring the feat in archery. Shooter Avani lekhara, however, was the stand out name as she became the first Indian woman to win a Paralympic gold medal. China topped the medal table for the fifth consecutive games, with 96 golds and 207 total medals. Great Britain finished second for the ninth time, with 41 golds and 124 total medals. The United States finished third, with 37 golds, their best finish since 2008 games, and 104 total medals. India ranked 24th with 5 golds and 19 total medals. This was the second Summer Paralympics hosted by Tokyo since the 1964 games, and the third time the paralympics were held so far in Japan since the 1998 Winter Paralympics. Tokyo was the first city to host the paralympics more than once. The paralympics was a great success for all the countries an the outcome is worth remembering!!

Usung Heroes Of India

Field Marshal Sam Manekshaw - Led the victorious Indo-Pak war of 1971

Sam Manekshaw Born on 3rd April, 1914 was awarded with highest gallantry awards like Padma Vibhushan, Padma Bhushan and Military Cross. He was the 7th Army Chief of the army staff from 8th June 1969 to 15th January 1973 under the Rule of Prime Minister Indira Gandhi and President V.V. Giri Muhammad Hidayatullah.

Prior to which he was 9th General Officer Commanding-in-chief. Western Command from 4th December 1963 to 16th November 1964 Eastern Command from 16 November 1964 to 8th June 1969. Sam Manekshaw stood against Prime Minister Indira Gandhi's decision to go to war when the army wasn't ready. His Words Were, "If we go to war right now, I can guarantee you 100% defeat. Shall I send in my resignation?" But orders are orders and a few months later, Manekshaw led the attack to capture ports in Karachi and Lahore, and this later came to be known as the Indo-Pak war of 1971. He became commander of 167 Infantry Brigade in 1952 and served in this position until 1954 when he took over as the Director of Military Training at Army Headquarters. He fought in battles like, World War II, Indo-Pak War of 1947, Sino-Indian war, Indo-Pak War of 1965, Indo-Pak War of 1971 and Bangladesh Liberation War.

Manekshaw died of complications from pneumonia at the Military Hospital in Wellington, Tamil Nadu, at 12:30 a.m. on 27 June 2008 at the age of 94.

Annually, on 16 December, Vijay Diwas is celebrated in memory of the victory achieved under Manekshaw's leadership in 1971.

Manekshaw's heroics cannot be captured in words. A fearless leader, Manekshaw's heroics deserve to be the subject of a film.

On his life, Meghna Gulzar is directing a movie, Sam Bahadur, starring Vicky Kaushal, which is expected to release in late 2021.

- Abhishek Shukla (S.Y. Bcom- C)

DEVELOPING OR UNDER-DEVELOPED?

- Abhishek Shukla (S.Y. Bcom- C)

In the late 2000s, Zimbabwe experienced one of the worst cases of Hyperinflation in history, which ruined the country in a matter of months. To understand how, let's first look at what hyperinflation really is,

Hyperinflation

It occurs when the supply of goods isn't enough to satisfy an exponential increase in demand. This in turn leads to an exponential increase in the prices of goods. The rise in demand is usually because people suddenly have an excess amount of money. How? You guessed it, because the govt. started printing it like madmen!

Zimbabwe's Case

This is exactly what happened in Zimbabwe. The govt. started printing money to finance a war in the Congo and also to increase the salaries of officials and soldiers. Immediately, the amount of money in circulation increased and the prices started skyrocketing. After a year, people needed a wheelbarrow of cash to buy just one loaf of bread

The govt. responded by printing more money of higher denominations, like the Z\$ 1B, the Z\$ 1T and finally the Z\$ 100T note. But this further devalued the currency and caused even more inflation. At its peak, the monthly inflation rate reached 79,600,000,000%. This means biscuits costing Z\$1 one day, would've costed Z\$130 in a week, and Z\$800 million in one month.

Zimbabwe is the perfect example of what happens when a govt. chooses to ignore basic principles of economics. Remember, if money grew on trees, it would be as valuable as the leaves

RESEARCH WORLD

Determinants of Organizational Effectiveness: An Empirical Study of Selected Public and Private Sector Bank in India

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I. INTRODUCTION

The survival and long term performance of the organization depends upon its ability to establish effective relations with its environment. Effectiveness thus means continuous improvement in the internal capability system to be responsive to ever changing opportunities and threats in various facets of the environment. Organizational effectiveness is an indicator of how effectively an organization is in achieving the outcomes that it intends to produce. Organizational Effectiveness concerns itself with several key areas ranging from talent management, leadership development, organization design and structure, design of measurements and scorecards, implementation of change and transformation to the deployment of smart processes and technology to manage the firms' human capital. Organizational Effectiveness concerns itself with examining the alignment between the key areas and improving them, nullifying the trade-offs between reliability, speed and quality in those areas, designing of effective strategies in those core areas and facilitating capability building, redesigning structure, modifying processes. Effectiveness is thus a broad concept that takes into consideration a range of variables at various levels. It evaluates the extent to which the multiple goals are attained. Organizational effectiveness is a perception of how effective an organization is as far as the achievement of its pre determined objectives are concerned. An effective organization is one in which all constituents of the organization are satisfied. Such organization is in a better position to transform the inputs into output. Thus effectiveness shows the capacity of resource utilization of an organization.

The organizational effectiveness indicates ability to obtain and use the resources efficiently to realize the stated objectives. Three levels of effectiveness can be identified. At the basic level is the individual effectiveness which emphasizes on task performance of the employees. The job descriptions spell out the different tasks to be performed. Managers assess the effectiveness of the same through performance appraisals. Individuals seldom work alone. Mostly they work in groups which necessitate the other level i.e. group effectiveness. Group effectiveness is the sum of combination of all its members. The third level is the organizational effectiveness which is a sum of both. Through synergistic efforts the organizations are able to achieve higher levels of performance than the sum of their parts.

There are many ways to measure the success, a number of factors consistently show up in effectiveness metrics. There are some factors which influencing the organizational effectiveness. clarity of mission, supportive policies, appropriate organizational design, working conditions, pay and benefits, positive supervisory practices, workforce loyalty, operational efficiency and customer oriented behavior were found to be important indicators of effectiveness. (Gilbert & Ali, 2000). A significant relationship between organizational learning and Organizational effectiveness exists. (Yang, 2007).

Environment of organization is a combination of culture, rules, regulations, work related freedom etc. the organizational environment is that forces that make an impact on organizational effectiveness (Malik, et. al., 2011). Sense of achievement, recognition, promotion opportunities, responsibility, growth prospects were found to be important indicators of effectiveness. (Kamery, 2004).

Many researchers have explained the concept, framework and structure of banking worldwide. For effective banking it is necessary to understand different factors responsible for effective banking process. The previous literature on organizational effectiveness of public and private sector banks in India was found but that lacked the focus on the attributes, as stated above, that lead to effectiveness of banks. To address this gap, the study is carried out.

II. LITERATURE REVIEW

The review of literature involved two approaches. Firstly, the literature on organization effectiveness belonging any domain or organizations was accessed. Secondly, the literature on Indian banking system including public and private banks was accessed. Annual reports of the banks, official website of regulatory bodies of banks and the other secondary sources were accessed.

The literature, there is strong relationship between value systems and organizational effectiveness. Factors like imaginativeness broad mindedness, sense of accomplishment, social recognition, ambitious nature of employees, ability to shoulder responsibility and courage were found to be the important predictors of organizational effectiveness . (Kashefi Z. , 1972).

Priyadarshini, R and Venkatapathy (2003) studied the factors contributing organizational effectiveness in terms of financial performances and compared it with ownership of the banks. It was found that there is significant difference between types of ownership of banks with respect to the components of organizational effectiveness.

Nigerian researchers Aman and Ahiauzu (2014) studied the relationship between shared values and dimensions of organizational effectiveness in terms of profitability, productivity and market shares in Nigerian banking industry. A significant positive relationship was found between shared values and various dimensions of organizational effectiveness. The study also concluded that banks with more shared values have more committed employees and are more profitable, productive, and have large share of market.

In another study, Verma and Jain (1996) investigated the relationship between leadership styles and levels of management on organizational effectiveness. The study also highlighted the influence variables like age, education and length of experience on organizational efficiency. The results of the research revealed participative style was not correlated with organizational effectiveness at both the levels. At middle level, bureaucratic and nurturing leadership style were not found to be conducive to organizational effectiveness.

However at the higher levels, bureaucratic leadership style was highly correlated with effectiveness. Watana Vinitwatanakhun (1998) explored the factors affecting the organizational effectiveness of nursing institutes in Thailand. Environment, technology, , culture, strategic planning, human resource development, leadership style structural design, strategic planning and power control were some of the important factors found to affect the organizational effectiveness. Leadership style was closely related to effectiveness.

In one of study by Rodsutti and Swierczek (2002) researcher emphasized that it is the leadership and the culture that play an important role in deciding effectiveness of organization. It was identified that various dimensions of organizational effectiveness like return on assets, job satisfaction and personal satisfaction are related with management style and organizational culture.

rganizational culture and management style were concluded to be the major determinants of organizational effectiveness

Rahmawati SitiHaerani, Muh. IdrusTaba, Nurjannah Hamid (2016) investigated the influence of leadership, competence and organizational citizenship behaviour on the employee performance and organizational effectiveness. The study revealed that leadership and employee competencies did not contribute to the organizational effectiveness. However employees with good organization citizenship behaviour and management performance had a positive impact on the effectiveness of the organization

The skills possessed by the employees like communication, interpersonal skill, problem solving, and work ethics can improve the workers effectiveness and in turn affect the organizational effectiveness.((Kumar, 2007).

Vimba M. et al (2017) presented article exploring the relationship between work ethics and organizational performance in the public sector with special emphasis on Government Funded Organization (GFO). The application of Leadership Work Ethics in managerial decision-making processes helps to accelerate organizational effectiveness.. A qualitative research methodology was used to explore how the relationship between individuals and power dimensions of work ethic and o organizational efficacy. The study concluded that leadership, leadership work ethic, organizational strategy, organizational structure plays an important bearing on the organizational effectiveness.

In another research, Patrick Nwinyokpugi (2014) examined the effects of managerial ethics on organizational effectiveness and found significant relationship between both the variables.

Perception of organizational support (POS), which reflects how the organization values the individual; work contributions and cares for their well-being, provides increased the performance level and decreased the absenteeism amongst workers .(Robert Eisenberger, 2016).

Mishra (1982) in his study identified Organizational objectives, structure and process variables as a predictor of organizational effectiveness. The data was gathered from three public sector corporations. The study revealed a positive correlation between organizational objectives; centralization, autonomy, supportiveness, control, participation, decision making, fair appointment, promotion criteria and free communication all affect the organizational effectiveness. Bureaucracy was negatively correlated with organizational effectiveness.

Kimberly and Rottman (1987) suggested that structure of an organization directly affects organizational effectiveness. On the study on indicators of organizational effectiveness that supported service quality

Gilbert and Ali (2000),researcher found that effective organizational structures and processes enable the employees to carry out their work smoothly and better serve the customers which added to the organizational effectiveness.

Madhoushi, M.(2003) used the constituency approach to measure the organizational effectiveness of virtual organizations. The organizational effectiveness was measured as the satisfaction level of the stakeholders. It was suggested that, higher the level of satisfaction of customers, employees, contractors and owners the more effective is the organization.

Hariharan & Ganeshan (1994) job satisfaction, morale, quality of work life, industrial relation, organizational climate were related to organizational effectiveness, and motivated the employees. The positive perception was related to effective participation. Job satisfaction, morale, industrial relations and work life were significantly related to with organizational effectiveness.

Most of the earlier studies have attempted to measure organizational effectiveness in terms of profitability, productivity, growth rate, return on investment etc. All these variables are affected by various internal and external factors operating within the organization. However effectiveness is an operative function and hence outcome of behavioral intervening variables. Hence effectiveness in the present study has been studied with reference to leadership styles, value systems, employee roles and responsibility etc.

With reference to the above variables studies have been found in the education sector, pharmaceutical sector, logistics, hospitals, Information technology sector. However, very few studies have been found with reference to the banking sector.

III.OBJECTIVES

1. To explore the determinants of organizational effectiveness of selected public and private sectors banks in India.
2. To make suggestions for improving organizational effectiveness of banks.

IV.RESEARCH METHODOLOGY

Type of research Design : Exploratory study as it focuses on finding the important parameters of effectiveness.

Sample size :Data was collected from total of 400 respondents . The bank employees comprising the middle and junior levels. The ratio of 1:1 was maintained between Canara Bank and AXIS Bank

Sampling Method : Convenience sampling method was used for selection of branches. Within the branches respondents were selected on basis of random sampling method.

Tool : Self Constructed Organizational

Effectiveness five-point scale ranging from `strongly agree (5)' to `strongly disagree (1).

Data Analysis : Descriptive statistics (i.e., frequencies and percentages) and factor analysis technique was used.

Software : A statistical software SPSS Version 21.0 was used to analyze the data.

V. DATA ANALYSIS

To find out the factors related to the Organizational effectiveness of employees of the Indian public and private sector banks, in total, 32 variables were used to identify the major factors related to the Organizational effectiveness of customers of the Indian public and private sector banks. The researcher in this step examines the dimensionality of the developed scale from the original list of 32 variables. This was done by performing Exploratory Factor Analysis (EFA).

The item scale was subjected to factor analysis using principal component method with Varimax rotation. The principal component analysis was conducted using the SPSS version 21.0 Statistical package. The commonly used procedure of Varimax orthogonal rotation for factors whose eigenvalues were greater than 1.0, was employed in the analysis. Entries that had loadings of 0.50 or greater and loaded clearly on only one factor were retained. To assess the factorability of the data two statistical measures are used viz.: Bartlett's test of Sphericity (Bartlett, 1954) and the Kaiser- Meyer- Olkin (KMO) measure of sampling adequacy (Kaiser 1970, 1974). The value of Kaiser- Meyer- Olkin (KMO) which is a measure of sample adequacy is found to be 0.684. This indicates that Factor Analysis test has proceeded correctly and the sample used is adequate as the value of KMO is more than 0.50 (Kaiser et al., 1983). The result of Bartlett Test of Sphericity shows that it is highly significant (p value = 0.000) with an approximate Chi-Square of 4070.693 with 325 degree of freedom. This test indicates that the Factor Analysis process is correct and suitable for testing multidimensionality. The value of the overall Cronbach's alpha is 0.8400 which indicates that all the factors in the study have adequate reliability. The Anti-Image Correlation Matrix was performed for each individual item and it was found that most of the Measures of Sampling Adequacy (MSA) values are above the acceptable level of 0.50. In all 26 variables (statements) left out of 32 variables in the final exploratory factor model.

Description of the scale items developed.

The result of EFA showed nine-factor solution was extracted, accounting for 70.357% of the total variance. Five to two items of each parameter formed one dimension each. In order to examine the internal consistency of the factors extracted in this study, Cronbach's alpha was computed. All the Cronbach's alpha values were ranging from 0.648 to 0.755 which is greater than the acceptable range 0.60. The result of Factor Analysis of perception of respondents is summarized with factors extracted, communalities (h^2), alpha values, and factor loadings of each variable, Eigen value and Cumulative Variance in the Table

F1: Responsibility

It refers to the duty or the obligation to be performed satisfactorily and has a penalty in case of failure of performance.

Table No. 1
Factor1: Responsibility

Item	Factor Loadings
I responsibly undertake the tasks and duties allocated to me.	0.735
My bank provides me the infrastructure for exhibiting my talent and potential.	0.705
The strategies of our bank are consistent with the core values.	0.694
My superior clearly conveys his expectations from me.	0.637
I am accountable for the decisions I take.	0.623

Eigen Values = 20.225; %
Variance=0.745 ; Cronbach's Alpha =9.980

Note: Prepared by researcher using primary data
This factor is most important as it accounts for 9.980 % of the total variance. In total, five variables viz. responsibilities and duties (0.735); infrastructure facilities for exhibiting talent and potential (0.705); consistent bank strategies with core values (0.694); superiors expectations (0.634) and accountability (0.623) have been loaded on this factor. Cronbach's Alpha value for this factor is 0.745 (>0.60) shows good reliability of this factor. In banks, it is extremely important that the bank employees undertake the tasks assigned to them seriously so that they can be held accountable for the performance of the same. Like the employees, the management of the organization must fulfill its obligation towards the employees but providing them the necessary infrastructure and must be very clear about their expectations about the employee's performance. Such effective discharge of their respective responsibilities would definitely have positive impact on bank performance (businessdictionary, 2018). The results show that, responsibly of bank employees and bank management is most important for effective banking.

F2: Values

They refer to the principles or standards of behavior of to be followed for good behaviour. Values refer to the basic principles that need to be adhered to while making the important business decisions.

Table No. 2
Factor2: Values

Item	Factor Loadings
Deadlines are pre decided and conveyed well in advance.	0.807
We focus on building strong interpersonal relationships in the bank.	0.728
Proper safety measures are implemented in this bank.	0.690
Promotions and transfers are done in a fair, unjust and transparent manner.	0.549
Eigen Value =10.396; % variance = 8.617; Cronbach's Alpha = 0.730	

Note: Prepared by researcher using primary data

This factor is second important as it accounts for 8.617 % of the total variance. In total, four variables viz. Pre-decided Deadlines (0.807); Strong interpersonal relationships (0.728); Safety measures (0.690) and unbiased Promotions and transfers (0.549) have been loaded on this factor. Cronbach's Alpha value for this factor is 0.730 (>0.60) shows good reliability of this factor. Values are required to create a common focus for the organization like bank so as to increase the effectiveness and strengthen its image and reputation in the eyes of the shareholders (Schoolmattazz, n.d). Hence both types of banks must focus on human values in banks for effective banking.

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F3: Leadership Styles

It is the ability to direct, to guide, control and manage a particular situation. The leadership styles vary from one situation to other

Item	Factor Loadings
My Superiors are always approachable to discuss significant business issues.	0.798
The successful achievement of my bank is due to effective leadership qualities of my boss.	0.789
Eigen Value =7.862; % variance = 8.539; Cronbach's Alpha = 0.729	

Table No. 3
Factor 3: Leadership Styles

This factor is third important as it accounts for 8.539 % of the total variance. In total, two variables namely approachable Superiors (0.798) and effective leadership qualities of boss (0.789) have been loaded on this factor. Cronbach's Alpha value for this factor is 0.729 (>0.60) shows good reliability of this factor. Without leadership an organisation simply cannot be effective. The approachability of the leaders, their trust on the employees, timely guidance, and motivation and due acknowledgement of the work done by the employees can transform the potential into reality (businessdictionary, 2018).The results show good leadership styles is required for good banking.

F4: Work Ethics

“Work ethics include not only how one feels about their job, but also how one does his/her job. Work ethics involve characteristics as honesty and accountability.”

Table No. 4
Factor 4: Work Ethics

Item	Factor Loadings
Planning and time management are given the top most priority in my organization.	0.838
Employees of this organization very prudently maintain the records of supplies and stocks in this organization.	0.821
Eigen Value =6.675; % variance = 8.049; Cronbach's Alpha = 0.755	

Note: Prepared by researcher using primary data

This factor is fourth important as it accounts for 8.049% of the total variance. In total, two variables namely, Planning and time management (0.838) and record maintenance (0.821) have been loaded on this factor. Cronbach's Alpha value for this factor is 0.755 (>0.60) shows good reliability of this factor. Essentially, work ethics refers to what should be done and what should not be done. “The begging question in a situation involves what is right and acceptable, and above board, versus what is wrong, underhanded, and under the table” merriam-webster., (2018). The results show that Indian public and private banks employees must follow work ethics for effective banking.

F5: Organizational Philosophy

It refers to the basic ideals or principles that set an ethical tone for the organization. This philosophy is reflected through the mission and vision statements.

Table No. 5
Factor 5: Organizational Philosophy

Item	Factor Loadings
We are trained with respect to the ways of dealing with customers.	0.839
Our management always stresses on satisfying the customers varying needs	0.755
The management of the bank is very transparent in its dealings.	0.661
Eigen Value =6.202; % variance = 7.758 ; Cronbach's Alpha = 0.707	

This factor is fifth important as it accounts for 7.758 % of the total variance. In total, three variables viz. Training (0.839); Customer satisfaction (0.755) and transparency in banking (0.661) have been loaded on this factor. Cronbach's Alpha value for this factor is 0.707 (>0.60) shows good reliability of this factor. Organizational philosophy is required for the banking organization to seek its goals and pursue its activities (sheilamargolis, 2018). The results show that Indian public and private banks must follow organizational philosophy for banking effectiveness.

F6: Organizational Support

“It is the degree to which employees believe that their organization values their contributions and cares about their well-being and fulfills their socio emotional needs.”

Table No. 6

Factor 6: Organizational Support

Item	Factor Loadings
My superiors give me the necessary clarification and guidance required to carry out the tasks.	0.847
My superior acknowledges my efforts and contribution to the organization.	0.693
My superiors fully trust on my ability to succeed.	0.672
Eigen Value = 5.445; % variance = 7.526 ; Cronbach's Alpha = 0.698	

Note: Prepared by researcher using primary data

This factor is sixth important as it accounts for 7.526 % of the total variance. In total, three variables viz. superiors guidance (0.847); work acknowledgement (0.693) and trust (0.672) have been loaded on this factor. Cronbach's Alpha value for this factor is 0.698 (>0.60) shows good reliability of this factor. For banking organizations to be effective not only providing employees with physical support is important but also providing them mental and emotional support is equally important. The superiors must provide necessary guidance to the employees from time to time. More over the due acknowledgement given to their efforts and trust on employees' capabilities can also add up to the effectiveness of the organizations (wikipedia, 2018). The results show that Indian public and private banks employees should get organizational support from their superiors.

F7: Organizational Structure

An organizational structure defines the hierarchical relationship between the organization.

Table No. 7

Factor 7: Organizational Structure

Item	Factor Loadings
Rules and regulations are given more importance in my bank than the results	0.856
The hierarchical structure is well defined in the bank	0.688
I have to report to multiple authorities.	0.613
Eigen Value = 5.107; % variance = 7.436 ; Cronbach's Alpha = 0.648	

Note: Prepared by researcher using primary data

This factor is seventh important as it accounts for 7.436 % of the total variance. In total, three variables viz. Rules and regulations (0.856); Hierarchical structure (0.688) and reporting(0.613) have been loaded on this factor. Cronbach's Alpha value for this factor is 0.648 (>0.60) shows good reliability of this factor. Organization structure can also have a direct impact on the effectiveness of the organization. A clear and well defined structure is required for better understanding of the roles and responsibilities but also the having a clarity of the reporting authorities (wikipedia., 2018). The results show that banks should support good organizational structure.

F8: Customer Experience:

Creating loyal customers by understanding their needs through proper customer feedback systems is extremely important to raise the effectiveness of the organizations. Organizations like banks must be environmentally responsible and must support the community.

Table No. 8
Factor 8: Customer Experience

Item	Factor Loadings
Front line employees of our bank are trained with soft skills to enhance customer interface.	0.782
We regularly collect feedback from our customer in order to improvise our systems.	0.752
Eigen Value = 4.420; % variance = 6.238 ; Cronbach's Alpha = 0.673	

Note: Prepared by researcher using primary data

This factor is eighth important as it accounts for 6.238 % of the total variance. In total, two variables namely soft skills training (0.782) and customer feed mechanism (0.752) have been loaded on this factor. Cronbach's Alpha value for this factor is 0.673 (>0.60) shows good reliability of this factor. Businesses are driven by digital transformation in every industry. In this challenging situations businesses can survive by paying attention to the diverse needs and demands of its customers (quantisoft, 2018). The results show that Indian public and private banks are focusing on customer feedback.

F9: People Management Systems

Appropriate systems are required to share and pass necessary information to people and make well-informed decisions across the business. Organizational processes and systems are an extension of leadership, creating consistency and trust.

Table No. 9
Factor 9: People Management Systems

Item	Factor Loadings
The weaknesses of the employees are communicated in a non-threatening manner.	0.798
Important information is shared with everyone in this bank.	0.764
Eigen Value = 4.026; % variance = 6.215; Cronbach's Alpha = 0.680	

Note: Prepared by researcher using primary data

This factor is ninth important as it accounts for 6.215% of the total variance. In total, two variables namely employees weakness management (0.798) and information shearing (0.764) have been loaded on this factor. Cronbach's Alpha value for this factor is 0.680 (>0.60) shows good reliability of this factor. Over the years there has been increasing recognition of the manager's responsibility for a wide range of people management activities including effective employee engagement, talent management, absence management etc. (quantisoft, 2018). The results show that Indian public and private banks are effective people management system.

VI . FINDINGS &CONCLUSION

1)Organizational effectiveness of bank is the proximity of the bank towards the desired goals .

2)Although there are different parameters to judge the effectiveness the dimensions of effectiveness were felt to be more comprehensive by the researcher.

3)Employees must shoulder responsibility and accountability of jobs assigned.

4 Values like effective time management, transparency in dealings, building strong interpersonal relationships, justice to employees should be nurtured and practiced from time to time.

5. Leadership qualities and approachability add to the effectiveness

6 Ethical dealings coupled with integrity is necessary for effective banking

VII RECOMMENDATIONS

1)Climate surveys and employee engagement surveys must be a regular activity so as to develop high performance culture and raise the effectiveness of banks.

2)Similarly customer is an important stakeholder.

Understanding the diverse needs through customer satisfaction surveys is also recommended.

3)Training needs analysis must be done to identify the gaps and accordingly train the employees.

4)Complete transparency, through understanding of code of ethics and stress on governance practices is also advised for effective functioning.

5)Employees spend majority of the time at their work place and hence ensuring them occupational health and safety is also an important aspect of people management systems. Timely feedback, mentoring, coaching etc would a play an important role in this regards

VIII. ACKNOWLEDGEMENT

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SPORTS PRESS

CORONAVIRUS : A REAL PANDEMIC TO FOOTBALL

People have different opinions about coronavirus but if you ask those who run a football club they will have the same opinion which is covid has ruined football. The poor financial state of Europe's top football clubs do not surprise anyone as the revenue generated by football has gone way down. So many weeks without football it felt weird as Serie A (Italian football league) was postponed on 9 th March 2020. On 12 th March, La Liga and the Segunda División (Spanish football leagues) were suspended for at least two weeks. The Eredivisie (Netherlands football league) was also suspended (it was officially declared abandoned on 24 th April with no champion awarded), while Ligue 1 (French football league) and the Bundesliga (German football league) were suspended as well. Shortly afterwards Ligue 1 ended on 27 th April after the French Prime Minister ordered all sporting events to be cancelled until 1 st September, with Paris Saint-Germain being declared champions. The Bundesliga eventually returned on 16 th May following the suspension of play. Slowly but surely football started after few months of the pandemic as teams played behind closed doors with no fans but still the financial downfall continued. The main reason of this downfall being 'Gate Receipts'. Top European clubs earn a majority of their revenue through gate receipts i.e ticket sales. Clubs had to cut down their costs. Making their players take salary cuts and even firing some of their staff members were few steps taken by the top management of many football clubs but even after this some clubs are still in a bad financial state. An example would be of Inter Milan as they had to sell their key players even after winning the Serie A last season. Another example would be of FC Barcelona, recently their president stated that barca is in a debt of about \$1.6 billion and they even had to let Lionel Messi go. That just shows how a poor management can ruin things. On the contrary their fierce rivals Real Madrid CF are in a good position as many of the football pundits are throwing praises at their president Florentino Perez for his excellent management. Personally I feel things will only improve from here onwards as governments of various countries have started allowing a percentage of fans to attend matches for example in Spain 60% of the stadium's capacity has been given a green signal. This is a good news and a blessing in disguise for the top European football clubs as they will be able to Mcapitalize on the major part of their revenue i.e gate receipts once again.

-Shantanu Parulekar FYBMS B

INDIA ANNOUNCES T20 WORLD CUP SQUAD

India is well likely to be favourites in the upcoming T20 Worldcup. India is placed in Grp B and it's first match is scheduled on 24 of October with the eternal rivals Pakistan. The Group consist of New Zeland and Afghanistan along with India and Pakistan.

India announced its squad and its look like this :

Virat Kohli (c), Rohit Sharma, KL Rahul, Suryakumar Yadav, Rishabh Pant (wk), Ishan Kishan (wk), Hardik Pandya, Ravindra Jadeja, Rahul Chahar, Ravichandran Ashwin, Axar Patel, Varun Chakravarthy, Jasprit Bumrah, Bhuvneshwar Kumar, Mohammed Shami.

Most highlighted news is the return of Mahendra Singh Dhoni as a mentor of Indian cricket team along with coach Ravi Shastri. BCCI secretary Jay Shah said, "As far as MS is concerned, I spoke to him when I was in Dubai. He agreed to be a mentor for T20 WC only. I also discussed the issue with my colleagues and they are all on the same page. I spoke to captain and vice-captain and as well as Ravi Shastri and they are all on the same page"

The controversial exclusion of Shikhar Dhawan along with Yuzi Chahal is discussed by the Indian cricket fans.

The player to watch is Varun Chakraborty.

Varun Chakravarthy picked up 17 wickets at 20.94 in the 2020 edition of the IPL while he has seven wickets in as many matches in the 2021 season, the remainder of which will be played in the UAE in September-October. He made his international debut against Sri Lanka in July, picking up two wickets in the three T20Is, with an economy of 5.30.

This Indian squad is well balanced and Virat would be eager to have a Trophy in his case as he will be captaining the Indian T20 team for the last time.

- Omkar Redkar (S Y Bcom-C)

INDIA'S GREATEST SPORTING EVENT RETURNS

Knockknock.....

IPL HERE.... What IPL returned? Am I dreaming?

No. It's a comeback time.

The whole scene of Shahrukh comes in mind saying "Picture abhi baaki hai Mere dost picture abhi baaki hai" And it apt for the situtaion.



The 14th installment of India's Gretaest sporting event "Indian Premier league" returned to India from Dubai due to unbearable covid crisis. The tournament started on 9th of April 2021 where definding champions locked horn with Virat's Royal Challengers Banglore. Virat's boys were good and got better Mumbai winning the match comfortably.

The tournament was progressing as it was intended by the Sporting fans. Insipite of Covid crisis, the event was entertaing people all over the World. Bashing Sixes, Crushing Yorkers, and then fan favourite "Nail biting finshes". The event was hit.

Then came the " El Classico of IPL"

Mighty Mumbai going on Dhoni's cool Chennai. Match was upto the Expectation of fans. Flying sixes, dashing boundaries by Chennai put the total of 219 before the defending Champions. After trembling start of Mumbai, here come Lord Pollard. There is saying here in Mumbai " Whenever it's Chennai call Pollard." His stats against are tremendous and he played on his reputation. He bashed Chennai bowlers all over the place and took the team out of the line.

This was great and fans loved it.

But the inevitable came. Many players around the franchises contacted Covid 19 and the future of IPL seems dark. Cancelling the tournament was the only option and the decision was taken by the BCCI to indefinitely postpone the IPL. The news broke the internet. Fans all over the world felt heart broken as the world's greatest T20 league fall into pieces in front of the eyes.

But it is said " The sun always shines even in the darkest time.

The IPL was rescheduled to happen. And now it came back with same hope, same shine but different land. The second league of the tournament is scheduled to be start on 19th of September 2021 in Dubai. Dubai will host the second league of the Tournament. Players all over world cannot wait to be part of world's difficult T20 league. In this Covid crisis and more importantly the supposedly Third wave of Covid, IPL as an entertainment would be great. People keep aside all their hectic workload and watch the matches with great enthusiasm.

One cannot have all and we fans also ought to loose some great players.

World's best Bowler Patrick Cummins would not be available for the rest of the league. Many cricketing nations pulled their players out of the league as World T20 is round the corner. But this players are replaced by more entertaining and enthralling ones.

So as a fans we hope that this second league will be success and we get winner at the end of the tournament. The events says abide on 15th of October in Dubai.

And to all fans out there, this is not an end

T20 World Cup is also scheduled to begin on 18th of October.

So it's Omkar Redkar signing off..Meet you in the next month with more entertaing and sporting events. Till then Enjoy The Ipl with friends, family and Student press

WANDERLUST

The Travel Article

Wanderlust' a strong desire or impulse to travel and explore the world. Have you ever felt homesick for a place you have never been too? I have, for places I've never been, places I dream to visit which is why I am writing this travelling article. The world consists of so many intoxicating places one can venture to and these articles contains some of them. Travelling to places doesn't just mean visiting there, travelling is a passion where one finds himself, it's a soul search which we crave. It is when we take a break from our monotonous life and wander to discover the beauty mother Earth has. The treasure she has, to adore and be amazed by the wonders of the earth.

They say Travelling leaves you speechless and then turns you into a story teller. And this is my story to tell.

Imagine you're travelling with your friends and it's almost late evening so you decide to settle for the night there. You stop by a small ruin so you can rest while your friends set up the fires and the tents you decide to explore the area. Walking through the ruins you find a few broken walls so you step closer to examine them. You trace the rough patterns by your fingers on the walls checking out the weird writings carved on the wall when you hear someone's faint voice. Thinking it's one of your friends you turn to greet them but instead find nothing but cold air. The weather starts getting cooler by the minutes as the sun starts to set you feel a shiver pass through you as you continue to walk by those walls you can hear your friends chattering happily in the background but they start fading as you walk away from them. You finally decide to head back when you hear the same voice speak again this time it feels a lot closer than before. Curious to find who it is who call out but find no answer it's when you feel the hair on the back of your neck rise you realize that you feel like you are being watched turning around to find whoever is there you call out to them again but receive only one word. 'Come'. It's such a pleasant voice than you can't help but trail towards it. The voice calls you again as you feel a smile grow on yourself as you walk towards it when suddenly someone taps on your shoulder. Surprised by the touch you yell as you turn around to find your friend looking confused as they raise an eyebrow at you, sighing you shake your head as you follow them back but not before giving a last glimpse to the dark room where you were heading before. Hola! I'm back again with another travel article and Welcome to Wanderlust! In this issue we'll be going through Five such places which are so mysterious that one might even call it borderline haunted. Let's discover them.



(<https://blog.thomascook.in/wp-content/uploads/2018/05/img-2-5-e1527133057856.jpg>)

2. Dow Hill – Kurseong, Darjeeling – (West Bengal)

Darjeeling, the tourist favorite hill station with cold fresh air, green tea plantations and a full package adventure. But what no many know are the stories of Dow Hills that haunt the locals. According to the local woodcutters many of them have seen a headless boy walking through the thick forests then suddenly disappearing. There is even a story of a young woman draped in a white saree walking through the woods. But the one which actually causes goosebumps to rise is the story of the boy's hostel. Story follows as during the winter vacations several of the staffs and local have heard a lot of whisperings and footsteps along with crying and screaming noises even though the hostel is empty.



(<https://d27k8xmh3cuzik.cloudfront.net/wp-content/uploads/2015/10/Ramoji-Film-City.jpg>)

1. Bhangarh Fort - (Rajasthan)

Being one of the top haunted places in India the fort of Bhangarh has its own shares of different tales, some age old passed through time while others newly formed based on assumptions. Among the many versions of the cause one of its tales states that the princess of Bhangarh was an elegant and a true beauty her charm pleasing everyone who saw her. Out of the many who were enchanted with her grace was a magician who fell in love with her but knowing he'd have no chance to woo the princess the magician cast a spell on one of the princess's oils with the help of dark magic by which they princess would fall in love with him but the princess found about his tricks and spilled the whole bottle over a rock which then rolled towards him crushing him to death. But before the magician died, he cursed the land to death and doom. Even today there are tales that whoever visits the fort after dark never returns back.



(<https://im.whatshot.in/img/2019/Jun/640x400-4-1560165461.jpg>)

3. Ramoji Film city – (Hyderabad)

This place is considered to be haunted in a real movie like way with lights going off to seeing figures in mirrors. The Ramoji Film city gives the pure haunted feel with its mysterious activities which no one can explain. According to the stories the film studios were built on a Nizams battle field which had seen several deaths through the time. Several people state that they have seen lights go off suddenly to light men fall from heights when they were working, film equipment getting ruined, film actresses feeling as if they are being watched when they are alone in their green rooms. Some say that the air feels weird.



(https://imgstaticcontent.lbb.in/lbbnew/wp-content/uploads/sites/1/2015/05/140716_HauntedPlaces_TunnelNo33.jpg)

5. Shaniwar Wada – Pune (Maharashtra)

Yes, this may come as a shock to many but among the many haunted places Shaniwar Wada is one of them. The fort witnessed a lot of history in the times built by Bajirao-I it's a story place for the Peshwas. The structure is very strong and well-formed but what includes Shaniwar Wada in this article isn't the structure or the armory but the haunted past which carries on. On every full moon the fort witnesses' activity which cause shivers to rise on the locals living near the fort. Behind the words lies a story filled with greed, betrayal and the horror of the actions for power. Narayan Rao who was the heir to the seat of Peshwas at the age of sixteen looked after the state with the help of his uncle Raghunath Rao who was in charge until the prince was old enough to rule. But Raghunath Rao's wife wanting the title of the wife Peshwas to herself became jealous of the little prince. Conspiracies to the next throne rose as the prince realized them and arrested his uncle. Anandibai the wife of Raghunath Rao sent a letter stamped by Raghunath Rao himself to the Gardi's who were the enemies to capture the prince. But instead of capture she changed the words to kill the prince. When the assassins of the Gardi's arrived in the night after killing the guards the prince ran to his uncle's chambers yelling for his uncle to save him unknown to the truth. But before he could reach his uncle he was caught and murdered brutally and his body dumped in the river. Even today on the full moons the locals living near the fort hear the cries of 'Kaka Mala Vachva' in the middle of the night as the spirit of the little prince tries to save himself before getting captured.

4. Tunnel 33, Barog - (Shimla)

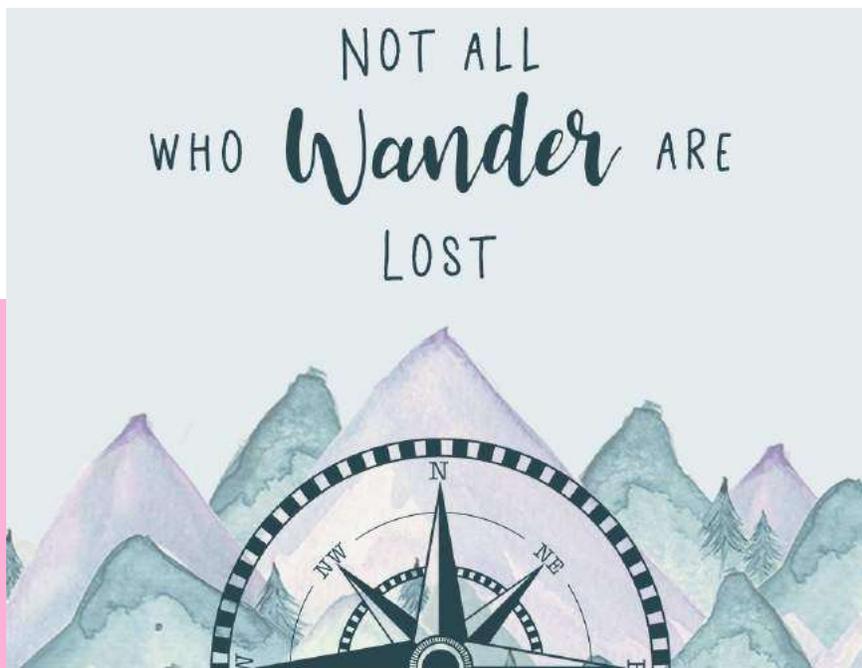
Shimla is truly a beauty when it comes to the chilling air to snows and many activities. But in Shimla there's a small hill station named Barog in the Solan district of Himachal Pradesh. What attracts tourists here is the Barog tunnel or Tunnel 33 as one can say but there lies a story behind the making of the tunnel. Tunnel No 33 is named after Colonel Barog who is also believed to haunt the place. In 1898, Colonel Barog who was a railway engineer was given the task of constructing a tunnel in this region and get the job done in a stipulated time. He did several calculations and ordered the workers to start boring holes in the mountain from both the ends so that they could meet in the middle and finish the job in time. But the Colonel miscalculated the area and even though the workers had dug to the centre the two ends did not meet. Due to the colonel's mistake, he was fired from the job and also fined by the government. The workers too were furious with him for his mistake. This really depressed him and he felt absolutely humiliated. The story follows that the Colonel humiliated walked towards the tunnel with his dog where he shot himself dead. After the incident the British hired another man to complete the project but they say that the spirit of the Colonel still haunts the place where he died.



(<https://new-img.patrika.com/upload/2020/01/04/vada.jpg>)

The above stories are based on the words and sayings of the locals and travelers who visited. Whether or not a place is haunted or even the existence of spirits is real or not are deeper questions. This article is meant for fun and people who want to experience the travel to places which hold an air of mystery or even scary-ish. There are many more different places than the ones mentioned.

The concept of a place being haunted creates a thrill among the tourists who are eager to travel to places which excite them. And such was the purpose of this article.



**- SHARVI SAWANT
'WANDERLUST'**

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