

3.3.2 Number of books and chapters in edited volumes/books published and papers published in national/ international conference proceedings per teacher during last

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	Title of the proceedings of the conference	Name of the conference	National / International	Year of publication
1	Ms. Shweta Shirode	Computers Multimedia-I	NIL	NIL	NIL	NIL	June 2021
2	Mr. Reetesh Singh	NIL	A LESSON OF FEAR FROM COVID-19 TO DEVELOP SUSTAINABLY	POST COVID REVIVAL OF THE INDIAN ECONOMY	ONE DAY NATIONAL MULTI-DISCIPLINARY E-CONFERENCE	NATIONAL	2022
3	Dr. Babita A. Kanojia and Pratik Bipin Shah	NIL	A STUDY OF RETURN ON MUTUAL FUND BY INVESTOR IN LAST 5 YEARS	POST COVID REVIVAL OF THE INDIAN ECONOMY	ONE DAY NATIONAL MULTI-DISCIPLINARY E-CONFERENCE	NATIONAL	2022
4	CMA. Sameer Shashikant Gandhi, Prof. Mr. Vijaykumar Makwana and Prof. Mrs. Ruchita Pandhare	NIL	THE EDUCATION OF STUDENTS GET AFFECTED DUE TO COVID 19 AND REVIVAL OF THE EDUCATION AFTER THE EFFECT OF COVID 19	POST COVID REVIVAL OF THE INDIAN ECONOMY	ONE DAY NATIONAL MULTI-DISCIPLINARY E-CONFERENCE	NATIONAL	2022
5	Shripad Joshi	NIL	THE STUDY OF IMPACT OF COVID-19 ON INDIAN FILM INDUSTRY AND STEPS FOR ITS REVIVAL	POST COVID REVIVAL OF THE INDIAN ECONOMY	ONE DAY NATIONAL MULTI-DISCIPLINARY E-CONFERENCE	NATIONAL	2022
6	Ms. Prabhavati Bhupendra Manjrekar	NIL	POST COVID REVIVAL OF THE MICRO, SMALL AND MEDIUM ENTERPRISES (MSME'S) SECTOR	POST COVID REVIVAL OF THE INDIAN ECONOMY	ONE DAY NATIONAL MULTI-DISCIPLINARY E-CONFERENCE	NATIONAL	2022

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A LESSON OF FEAR FROM COVID-19 TO DEVELOP SUSTAINABLY

Singh Reetesh Rajesh Usha

Assistant Professor, Department of Commerce, Clara's College of Commerce-Andheri, University of Mumbai, India

ABSTRACT

Motivating factors are very much important in developing a set of behavior in an individual. During fight and flight situation both nervous and hormonal system work in synchronization to choose a better way to come out. Fear makes us more attentive in general. This study is undertaken to find out if fear can become more important motivating factor for making people ready for sustainable development.

Keywords: Fear, Motivating factor, synchronization, sustainable development

1. INTRODUCTION

The lockdown period of Covid-19 pandemic was a fearful situation where almost all of us had gone through a tough life but we must learn from our past experiences and should try to make our life and environment better than the past. One of the important aspect in developing sustainably is self-initiation and for that people must understand the motivating factor behind their behaviour. Fear can be one of the important factor for this, as people generally underestimate the importance of fundamental duties like saving environment. Lack of fear may lead to negligence in understanding the impact of human activities on environment.

2. REVIEW OF LITERATURE

Environmental pollutions such as air pollution, water pollution, soil contamination, etc. are common nowadays. These pollutions will cause devastating impacts on environment and human activities (Parizanganeh, Lakhan, Yazdani, & Ahmad, 2011)

Personality is outcome of what an individual develops through his/her environment.

Studies of environmental concern were mostly related to green products and cleaner productions (Kieckhäfer, Wachter, & Spengler, 2016; Kirmani & Khan, 2016). People behave in certain way towards environment and the root cause behind that need to be find out.

Barr (2007) has identified situational variables, environmental attitudes, and psychological traits as important factors in environmental concern. Characteristics are associated to conscientiousness included (a) orderliness, responsibility, and perseverance (MacCann, Duckworth, & Roberts, 2009); (b) self-discipline, perfectionism, and punctuality (Lee & Ashton, 2005); and (c) thrift, efficiency, and achievement striving (Gudmunson & Beutler, 2012; Roberts, Chernyshenko, Stark, & Goldberg, 2005).

The sense of responsibility can be a prerequisite for developing the environmental conscientiousness. This study tries to find out if people learned a lesson of fear from Covid-19 and is their perception towards saving environment has changed or not. Personality differs from individual to individual. There exist a significant and direct association between conscientiousness and environmental concern due to the fact that conscientious individuals would obey the social guidelines and norms of environmental protection (Swami et al., 2011).

3. OBJECTIVE OF THE STUDY

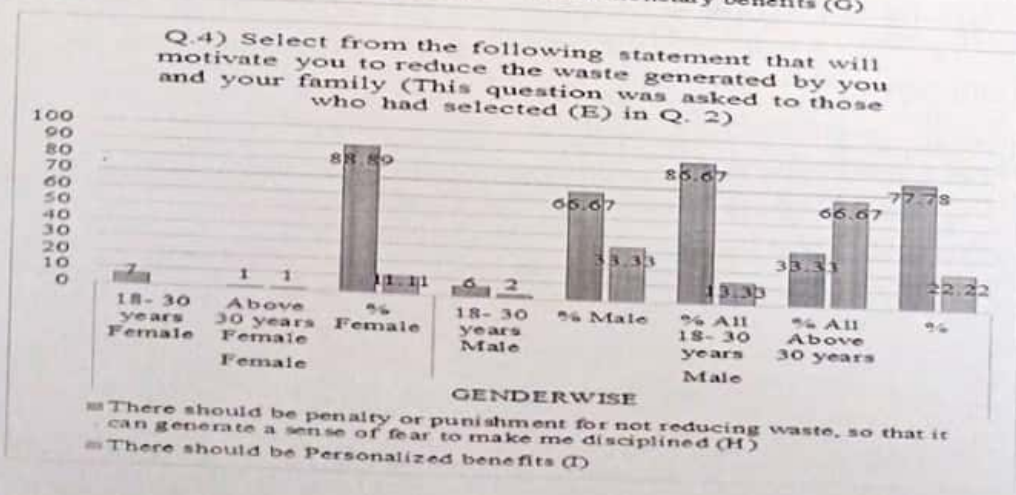
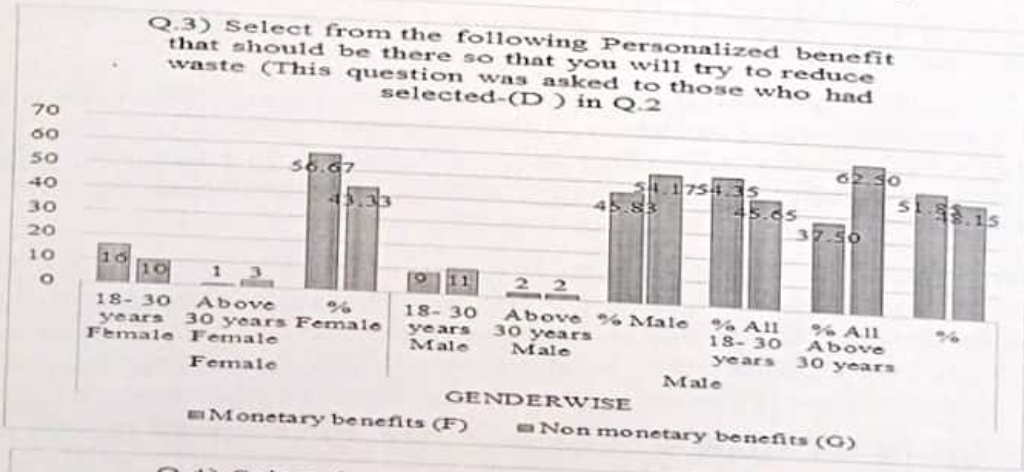
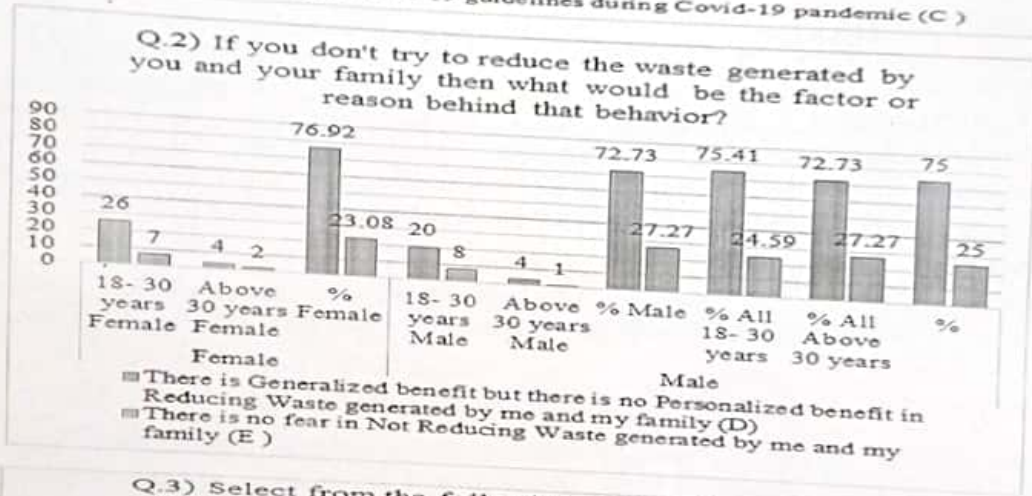
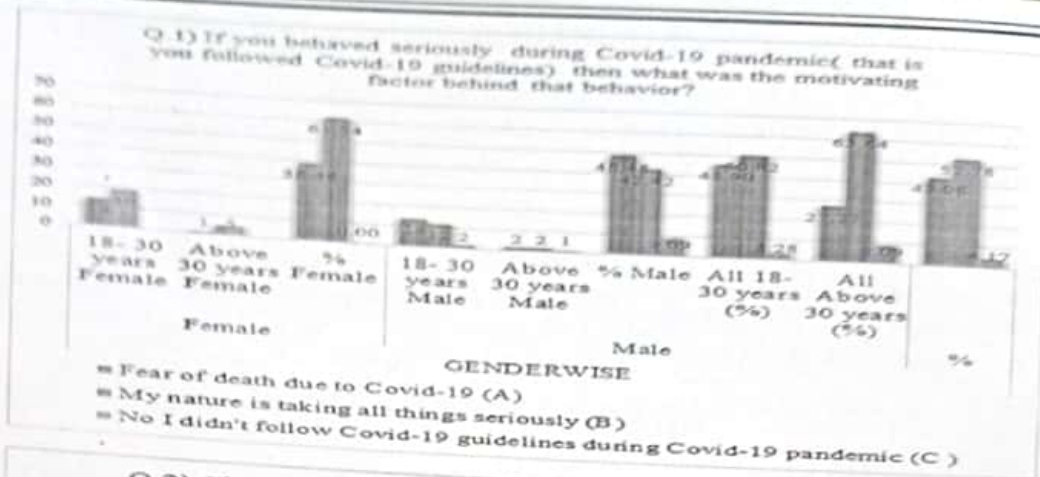
1) To analyse the difference in acceptance of fear as motivating factor among different gender and age groups.

4. METHODOLOGY

4.1 Data Collection

The study is based on primary data. Taking Covid-19 Pandemic situation a Google form having a questionnaire is circulated to various groups and responses collected. Total 72 responses came.

4.2 Data Processing and Tools of Analysis



5. RESEARCH FINDINGS

	% Female	% Male	All 18-30 years (%)	All Above 30 years (%)
Fear of death due to Covid-19 (A)	38.46	48.48	45.90	27.27
My nature is taking all things seriously (B)	61.54	42.42	50.82	63.64
No I didn't follow Covid-19 guidelines during Covid-19 pandemic (C)	0.00	9.09	3.28	9.09
There is Generalized benefit but there is no Personalized benefit in Reducing Waste generated by me and my family (D)	76.92	72.73	75.41	72.73
There is no fear in Not Reducing Waste generated by me and my family (E)	23.08	27.27	24.59	27.27
Monetary benefits (F)	56.67	45.83	54.35	37.50
Non-monetary benefits (G)	43.33	54.17	45.65	62.50
There should be penalty or punishment for not reducing waste, so that it can generate a sense of fear to make me disciplined (H)	88.89	66.67	86.67	33.33
There should be Personalized benefits (I)	11.11	33.33	13.33	66.67

The Study Findings are as Follows:

- Reason behind serious behaviour during Covid-19 pandemic:** 43.06% of individuals from total sample are not accepting fear of death as motivating factor behind their serious behaviour during Covid-19 pandemic. Males are comparatively more inclined to fear as motivating factor than females.
- Waste reduction:**
 - 75% of individuals from total sample are accepting that there is generalized benefit but there is no personalized benefit in reducing waste generated by them and 51.85 % from these individuals are desiring monetary benefits as personalised benefits for reducing waste.
 - 25% of individuals are accepting that there is no fear in not reducing waste generated by them and 77.78% from these individuals are accepting that there should be penalty or punishment for not reducing waste, so that it can generate a sense of fear to make them disciplined.

6. COCLUSION

The research findings reveal that people are not accepting a lesson of fear from Covid-19 pandemic and same kind of perception is seen while choosing fear as motivating factor for reducing waste. But interestingly 77.78% individuals from sample of those who accepted that there is no fear in not reducing waste, are preferring fear to make themselves disciplined over personalized benefits and this opens a hope that

7. LIMITATIONS

As the number of respondent is low the findings may not be leading to generalization and hence it gives scope for further study in terms of selecting large population size and including different zones, and different age groups.

8. SCOPE FOR FURTHER STUDIES

Further research can be done for other than fear as a motivating factor behind developing environmental conscientiousness.

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A STUDY OF RETURN ON MUTUAL FUND BY INVESTOR IN LAST 5 YEARS

¹Dr. Babita A. Kanojia and ²Pratik Bipin Shah¹HOD of Commerce Department, Clara's College of Commerce²Research Scholar, DTSS College of Commerce, Malad**ABSTRACT**

Indian investor has different avenue option for investment in the market. Currently in investment option Mutual Fund as an option so they can have the better Returns. The study provides analysis of return-on-investment salaried investor who invest regularly in mutual fund from last 5 year were up and down came into the mutual fund market as per Volatility how much investor got return annually and how perception of investors change for Mutual Fund.

Keywords: Mutual Funds, Return on Investment, Savings.

MUTUAL FUND AN OVERVIEW

The concept of mutual fund is multiple investor's invest their money in Asset Management Company in that a fund manager get the money and Decide where to invest as per the best of his knowledge they invest in multiple security And make a Portfolio which can give a better return An investor. There are total 44 AMC in India. Mutual Fund is an emerging investment option for the investor nowadays in India. It is very popular as they are providing different kind of a scheme as it has minimum investment of 500 per month for Systematic Investment Plan and 5000 for lumpsum investment. Any Small investor can also opt for Mutual fund it has the best advantage it can create a saving habit for the investors.

RESEARCH METHODOLOGY

The current study made an attempt to check the performance of mutual fund from last 5 years for salaried investor so as to complete the objective. The investors are separated on the basis of age, income group and portion of mutual fund in their portfolio. Current investigation depends on the information which are gathered from different sources like Published annual report, online Bulletins, journal book, magazine, brochures, newspaper and other online material. The Returns and feedback of the investors are taken from them in questionnaire method to draw a conclusion of semi urban area by taking 50 sample.

Tools and techniques for analysis: percentage analysis.

OBJECTIVES

- To Study concept of Mutual Fund.
- To study the ROI made through Mutual funds.
- To study the risk analysis done by investors.
- To study the awareness of emerging funds in Mutual funds.

Limitation of the Study

This study is limited to who are investing in Mutual Fund investment and investing in NFO the limitation of the geographical area is various salaried income group people in Thane District.

REVIEW OF LITERATURE

There are lot of study has been made on evaluating performance of mutual funds in India as well as in foreign countries as it is emerging in trends.

1. Y. Maheshwari. (June 2020) Researcher had done study on Comparative study on performance of selected Mutual Funds in India in which they had shown the growth of mutual fund in particular period by comparing mutual funds in between Birla, UTI and Reliance.
2. Sharad Panwar and R. Madhumathi 2006 had done study on Characteristics and performance evaluation of selected mutual funds in India" where they had described study about mutual fund performance in that time. In 2006 that decade how mutual funds as new in market how they were performing to gain public interest.
3. Mr. Vincent Glode 2011 had published paper on why mutual funds underperform" in Journal of Financial Economics from university of Pennsylvania shown the study of that particular area and as per their economic condition how and why mutual funds under perform.

MUTUAL FUND INTRODUCTION

Mutual Funds are not like top they are the different part of a particular share are divided into units which have the net asset value and it is always to be purchased by its a NAV by investing in mutual fund investor need not worry about concentration on this is a good option for diversifying that portfolio in a different segment as a salaried investor or consider they have a limited amount of money Limited amount of income to they can only have a certain amount of money out of income always look for a better option so they can invest into it for example if they have thousand rupees only in hand cannot buy gold out of it but in the way of mutual fund they can buy gold even though in 0.13 percentage of proportion at least we can occupy gold and real estate like assets by investing only 500 rupees minimum.

TYPES OF MUTUAL FUND

Types of mutual funds in India are broadly classified into equity debt and balanced mutual funds depending on the Asset allocation, therefore, the risks and return provided depend on the type and the management.

Equity fund As name describe it almost invest the amount in equity shares of the company as of its capitalization mutual fund is categorized under equity in approx. 65 to 70% in equity instrument the return provided by then depend on market movement which is influenced by several political and economic factors.

Equity funds are further classified as mostly into small-cap funds are the point those equity funds are rank after 251 in market capitalization are the funds which are range in between 101 and 250 in market capitalization and the large-cap funds are those which invest mostly in equity and equality in an instrument of the companies with last market capitalization are defined in between 1 and 100 in market capitalization apart of this it has multi-cap funds invest. Potentially in equity and equity-linked instrument of companies across the market capitalization fund manager for change asset allocation depending on the condition. Sector thematic funds are the funds which are depending upon the theme for the sector like information technology, FMCG, banking, travel, and tourism, Etc... Index funds are the funds which are having the intention of tracking and emulating the performance of index S&P BSE Sensex and NSE Nifty 50. An equity-linked savings scheme is the only kind of mutual fund covered under section 80c of the Income Tax Act 1961 investor can claim tax deduction up to 150000 in a year by investing in ELSS.

Debt Mutual Funds invest monthly interest money market or fixed income instruments purchased government Bond certificate of deposit and other highly rated securities mutual fund is considered as debt fund if they invest 65% of a portfolio in debt securities their types are as follows first dynamic Bond fund which modified depending on the fluctuation of the interest and compound based on security come along with maturity period but provide all over the time short term and ultra short term debt fund these are for risk-averse it mature in One To Three years.

Liquid funds are that funds that invest surplus fund and provide higher returns than a regular savings bank account, gilt fund high rated government it causes a lower level of best access credit opportunities fund and fixed maturity plans these are class of fund they provide locking period and after a certain period it gives a better return.

Balance or hybrid Mutual Funds combination of both equity and debt instrument the mean of the two of the hybrid fund is to balance the risk and reward ratio by managing the portfolio a fund manager would modify the Asset allocation based on market condition to benefit the investors it has four different types for the equity-oriented hybrid fund were major portion is oriented toward equity second is debt-oriented hybrid funds were the major part is oriented.

Monthly income plans where the debt instrument aims to provide the steady return over the time and last is arbitrage fund these are the fund which maximizing the returned by purchasing security test in one market at lower prices and selling them in another market at a premium price the arbitrage opportunities are not available then the fund manager may choose to go for another option.

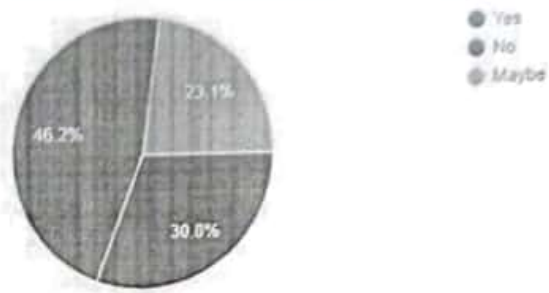
DATA INTERPRETATION AND ANALYSIS

For the data, collection purpose the researcher had selected 50 respondents investors selected from the area of Kalyan Dombivli.

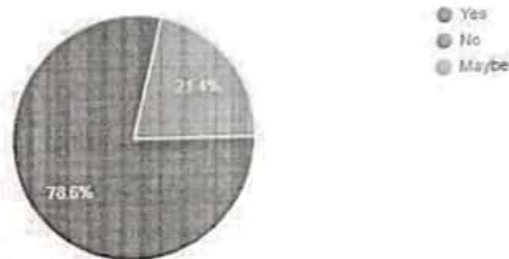
After analysis of 50 respondent what is 43% are investing regularly in mutual fund from overall 85% people are investing from last 2 years they are investing overall 50000 from which 60% are investing for systematic investment plan. As of overall result 85% people invest around 20% in mutual funds from the total portfolio and around 50% only evaluate their investment where 30% does not evaluate. But it was found that maximum people having positive return in between 5 to 20% return on their investment and they suggest to invest in

mutual fund as they consider it is average risk bearing investments. But maximum people does not aware about recent Trend and major people recommend Tata ICICI and Reliance for their investment.

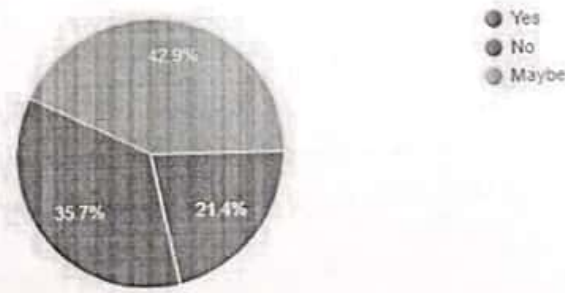
Are you aware about recent trends in Mutual Funds?



Do you suggest or recommend investing in Mutual Funds?



Do you think Mutual Funds are risky Investments?



FINDING AND SUGGESTION

As of recommendation and suggestion I would suggest that investor has to search for another types of investment like Mirae a set company, Aditya Birla Group as well as Parag Parekh as they also provide good return on investment. A part of this I would rather that investors helps to regulate investment regularly so they can switch it and have better return.

CONCLUSION

With my study I can draw a conclusion as salaried people depend on mutual fund as asset manager good take care of their money many investors due to their busy schedule cannot analyze the risk or they cannot diversify the risk assessment, they are sometimes not aware about new funds in market. So if investors are more aware about emerging Mutual Fund they can diversify the risk and can increase the return on investment.

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4. <https://www.investopedia.com/ask/answers/10/mutual-funds-advantages-disadvantages.asp>
5. <https://cleartax.in/s/advantages-disadvantages-mutual-funds>
6. <https://groww.in/blog/advantages-disadvantages-mutual-funds-india/>
7. <https://investdunia.com/top-8-best-books-on-mutual-funds-in-india/>
8. <https://www.wallstreetmojo.com/top-best-mutual-fund-books/>
9. <https://www.sbimf.com/en-us/what-are-debt-mutual-funds>

QUESTIONNAIRE

1. https://docs.google.com/forms/d/e/1FAIpQLSe4dmEL5XpMN6-uMv4Z0h4kHNK-XvPHIPR8OMi6obcW9NGmQ/viewform?usp=sf_link

THE EDUCATION OF STUDENTS GET AFFECTED DUE TO COVID 19 AND REVIVAL OF THE EDUCATION AFTER THE EFFECT OF COVID 19

¹CMA. Sameer Shashikant Gandhi, ²Prof. Mr. Vijaykumar Makwana and ³Prof. Mrs. Ruchita Pandhare

ABSTRACT

The entire world's social, economic life is disturbed due to the Covid-19 pandemic has disturbed the entire world's social, economic life. It is a global crisis. We knew that Covid-19 has many negative effects and few positive effects, but the post-Covid period is just beginning and we already faced two waves and are going to face the third wave as other nations are facing it presently. Due to Covid-19 Pandemic, the government has taken various health measures like prolonged closure of schools, which leads to triple shock to education sectors especially students. There is a massive shock for parents and on students' social and intellectual growth due to online teaching.

Keywords: Education, Online Teaching, Covid-19

INTRODUCTION

The pandemic of covid 19 has impacted every sector of the economy all over the world. The education sector is not an exception to this. It has disturbed education sectors drastically, which is the important determinant of a country's economic and social future. Due to this global crisis, all educational universities have been compelled to adopt an online teaching model. Due to the closure of the schools approximately 290 million students across 22 countries have been affected. This health crisis has weakened students' foundation, which will become a hurdle in their future growth. In this paper, we are going to examine the effect of covid-19 on the education of the student and the revival of the education after Covid-19.

METHODOLOGY

The research is based on both primary as well as secondary data. A review of literature has been collected from secondary data. Primary data have been used for collecting data and forming a conclusion and getting a clear view of the students regarding the effect of covid-19 on education and revival of education. To find the above data following hypotheses are framed. We used the Chi-square method to prove the first two hypotheses and the general conclusion for the third hypothesis.

1. H01-Null Hypothesis-The covid-19 does not affect the education of the students.
2. H02- Gender and attendance during the online lectures are independent.
3. H03- Gender and attentiveness of students during online lectures are independent.

LIMITATION

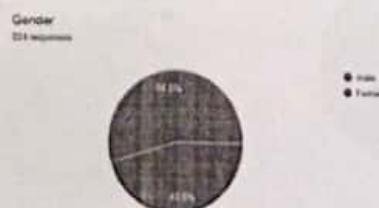
Due to covid conditions, personal contacts and observations of the respondents will not be possible, whether they understand the questionnaire and purpose of the research or they are providing bogus responses. Only students are considered and not the teachers for convenience purposes.

REVIEW OF LITERATURE

1. New methods or means are required for providing education. (Nayak, psychology and Education journal Vol. 58 No. 5 (2021): Vol. 58 No. 5 (2021))
2. (Philani, March 18, 2020) Education should not be ignored as it plays a very important role in the development of the country.
3. (Sintema) There is a negative (Nayak, psychology and Education journal Vol. 58 No. 5 (2021): Vol. 58 No. 5 (2021)) effect of STEM subjects on the performance in the National Examination of Grade 12 Students.

ANALYSIS OF DATA: -

Out of total despondence, 54.5% are males and 45.5 are females.



Class
 221 responses



- Undergraduates
- Post-graduates

82.6% are undergraduates and the remaining are post-graduate.

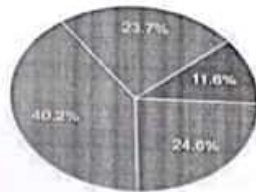
Which mode of teaching and learning process would you like most?

	Results				Row Totals
	online	offline			
female	61 (70.80) [1.36]	61 (51.20) [1.88]			122
male	69 (59.20) [1.62]	33 (42.80) [2.25]			102
Column Totals	130	94			224 (Grand Total)

The chi-square statistic is 7.1036. The p-value is .007693. It was significant at $p < .05$.

Out of 122 females, 60 like online learning and the remaining are not, similarly for males, out of 102, 69 like online learning, and the remaining are not.

You prefer online teaching -learning process because
 224 responses

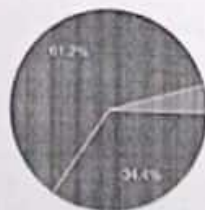


- Multiple uses of technology
- Save time
- Multiple task can be undertaken
- Frequent availability of faculty and learning resources
- Multiple takes can be undertaken

24.6% prefer online learning because it involved multiple uses of technology. 40.2% say it saves time. 23.7% say they prefer it because it involved frequent availability of faculty and learning resources. 11.6% say they prefer it due to multiple tasks that can be undertaken.

61.20% of the response say that they regularly interact. 34.4% of response say they interact sometimes. The remaining say that they never interact with the teacher.

How frequently you interact/ reply during the online lecture
 224 responses



- Regularly
- Sometime
- Never

Are you attentive during the online lectures always?

Results						
	attentiveness	no attentiveness				Row Totals
female	86 (90.41) [0.22]	36 (31.59) [0.62]				122
male	80 (75.59) [0.26]	22 (26.41) [0.74]				102
Column Totals	166	58				224 (Grand Total)

The chi-square statistic is 1.825. The p -value is .176718. It was *not* significant at $p < .05$.

Out of 122 females, 86 are attentive and the remaining are not, similarly for males out of 102, 80 responded that they are attentive and the remaining are not.

You are not able to pay attention due to ---? 224 responses



- Technical issue
- Not having physical interaction
- Not motivated
- Getting bored
- not having physical activities

55.4% of respondents are not able to pay attention due to technical issues. 17.4% are due to not having physical interaction. 4.5% are due to not being motivated. 5.4% are due to getting bored and 17.4% say aren't having physical activity.

65.6% say that it is positively changed during the covid. 12.9% say that it is negatively changing during the covid. 21.4% say it's the same as earlier.

Your perception about online learning is 224 responses

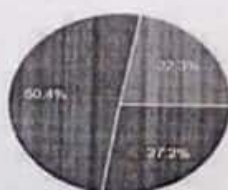


- Positively change during the covid
- Negatively change during the covid
- Same as earlier

Are you satisfied with online learning?

37.10% say that is highly satisfied. 47.8% say that is moderately satisfying and 15.1% say that they are not satisfied at all.

Online platform affected the study 224 responses



- Highly affected
- Moderate affected
- Less affected

50.4% say that online platforms highly affected their study. 27.2% say that online platforms moderately affected their study. 22.40% say that online platforms less affected their study.

Can Education Sector recover after the covid 19 effect?

24.80% of respondents say it recovered fast as compared to other sectors.

38.5% of respondents say it recovered slowly as compared to other sectors. 9.40% say that very slowly compared to other sectors. 27.4% say that no chance of recovery as we are used to the online method.

CONCLUSION

From the research made it was concluded that gender has independence in the mode of learning. (The tabular value of Chi-Square is less than 0.5). Therefore, we accept the H01. Dependence of gender on attentiveness during the lecture. (The tabular value of Chi-Square is more than 0.5, hence we reject the H02. Most of them say that studies get affected due to online mode and say that education recovery is slow as compared to other sectors.

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THE STUDY OF IMPACT OF COVID-19 ON INDIAN FILM INDUSTRY AND STEPS FOR ITS REVIVAL

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ABSTRACT

The present paper aims to discuss adverse impact of Covid-19 on Indian Film Industry. The paper also tries to take a helicopter view of the steps for its revival. The Corona Virus Pandemic had an adverse effect on art fraternity. Many of the actors and co-workers and people rely on the film industry had to start new jobs in order to survive. It was very difficult to switch the jobs for daily livelihood and compromise with the passion. Many had to lose their lives because of hunger and many committed suicide because of depression. The mental effects and economical effects cannot be compared as it has changed the course of film industry. However, understanding the losses in film industry and the process of reviving it needs to be discussed.

Keywords: Corona Virus, Sustainability, Revival, Film Industry, Media, OTT, Indian Economy

INTRODUCTION

The largest Industry in the world which produces maximum number of films is Indian film Industry. However, the glamorous and happening industry stand still during pandemic from March 2020. It resulted in losing jobs of thousands of workers who rely on film industry. To mention a few, cameraman, spot boy, make-up artists, technicians, managers had to suffer big economical loss. Along with technical fraternity of the industry, the artists such as, lyricists, music directors, film directors, creative department team had to stop their work as the films were not in progress. It is estimated that almost 1 billion tickets were sold every year before the pandemic. Moreover, the statistical data available also reports that almost 600-1800 films get produced in different languages in India. The Hindi film industry almost produces 200-250 Hindi films in a year. It is a fact that smaller single screens are not counted in earnings and for Hindi films almost 70% of the box office considers big budget movies comes from multiplexes. Film Producers and Directors had to suffer from a huge loss as many of the films which were about to complete were put on hold. Many block buster films could not get released even in South Film Industry known as 'Tollywood'. Consequently, the industry had to bear a loss of 9 billion rupees (102.5 million euros) for the Kerala film industry. As mentioned earlier, according to the actor Tamannah Bhatia, many daily wage workers had to switch to odd jobs to earn meager amount for livelihood. Apart from this, other stake holders relied on film industry such as multiplexes, their workers, exhibitors and cinema owners also went through difficult time. As per the Ernst and Young 2020 report, Indian cinema has 9,527 screens out of which 6,327 are single-screened and 3,200 are multiplexes. The report-states that almost 1,000 screens had shut stores permanently. Actor Taapasee Pannu argued that almost all sectors are going too affected because of pandemic along with film industry. She further argued that the rich people also will have to suffer in the pandemic. It is observed that many of the theater owners planned for permanent closer of theaters. Gautam Dutta, CEO PVR Cinemas told RFI in his interview:

"Thousands of screens countrywide are forced to close down. Even their supply chains and other stakeholders facing personal hardship, it is a tough state of affairs."

Thus, the present research takes a helicopter view of the adverse scenario of film industry during Corona virus which eventually will help to find solutions to it.

OBJECTIVES OF THE RESEARCH

1. To study the effects of Corona Virus on Film Industry
2. To understand ways to come out of drained economy of Film Industry
3. To study mental and economical effects on the people related to Film industry

METHODOLOGY OF THE RESEARCH

The present study takes into account secondary data for the research. The data collected is analyzed for the sake of interpreting economical and mental situations of the people concerned to the Film industry. The data is used to describe the situation of the film industry during Corona Virus.

It is observed statistically that the Indian cinema exhibition industry could not generate theatrical revenues of close to 120 billion rupees in 2020-21. Moreover, it has affected on revenues in connection with lost concession sales, and screen advertising sales and so on. The corona virus time could gain positive thing to the film industry and that is the increasing demand of Over the Top (OTT) platforms like Netflix and Amazon Prime.

Many of the citizens subscribed OTT platform and relied on it during lockdown as a source of entertainment when there was access to better networks, digital connectivity and smart phones. However, this applies to the middle class and upper class citizens whereas the poor people who could not afford their daily bread and butter didn't subscribed OTT platforms. As a result of this, OTT platforms got limited audience. It has a challenge before it to make it accessible to everyone in minimum price.

The fact goes with the statistics that the over 45 OTT services in India, there is a fight for consumers. The rural and urban populations have got an opportunity to explore OTT as it has low cost and efficient mobile recharge packages along with good internet connectivity. The pandemic has separated people from each other and as a result people are trying to find sources which will entertain them. The major-scale disturbances in the life of people have led down burden over art as well. As far artists are concerned, the art fraternity has suffered because many livelihoods are depending on the performing and visual arts. It is just not the fraternity of artists but their support staff, co-workers and an entire ecosystem has stopped functioning. The film industry recruits many people but during the pandemic job offerings have stopped.

The overabundance of entertainment options for people in the house cannot be denied. Therefore, the importance of OTT's cannot be ignored as it is providing effective content. Many of the filmmakers are courageously taking a chance to release films on OTT. During the pandemic, two big Hindi films, one Tamil and Telugu film, amongst others, are being released on a digital platform. However, the aura and catering to large audience in the theater has stopped and has severely affected the environment of film industry. The film industries sense of community and its merit cannot be ignored. One of the fine examples of the creativity is Malayalam film *Virus*. The film has caught attention of the people as it is available on OTT platforms. The Kerala Government has come forward to tackle the COVID-19 pandemic successfully. One important thing has resolved the issue of getting censored certificate for the films when a producer wants to release a film on OTT's. Moreover, many film festivals are happening online and giving solace to the film makers. Ken Loach is so generous in making his films available for free on YouTube. Moreover documentary cinema is now available at a nominal fee for a limited time span. However, the problem of internet connection and its urban centric influence determines its limitations. Therefore how to increase the film-viewing population is a big challenge before fraternity. It is a welcoming step that the in June 2021, Netflix announced its plan to open its first live-action. Moreover they are planning to come up with post-production facility in Mumbai. Amazon India has initiated miniTV, which is a new video streaming service for people which in turn is going to boost its position in the country. Furthermore, HOTOTT Entertainment also has proclaimed its plan to open 'HOTOTT', a streaming service app.

The positive gestures by The Telecom Regulatory Authority of India (TRAI) cannot be denied. The Ministry of Information and Broadcasting, Government of India is attempting to boost reforms in the broadcasting sector. The emergence of National Centre of Excellence for Animation, Gaming, Visual Effects and Comics industry in Mumbai will defiantly pave the way to the film industry. Moreover, The Indian and Canadian Government through exchange programme have signed an audio-visual co-production project. It will enhance cultural exchange and creativity, respectively. The government is also said to set up three-layer statutory system for citizens to raise grievances. They also have announced renaming the Indian Broadcasting Foundation (IBF) as the Indian Broadcasting and Digital Foundation (IBDF) which will help to being OTT's less than one roof. The Government has made the codes and conduct easy for self-regulation code for OTT content. It is authorized by 17 OTT platforms including Netflix, Amazon Prime Video, Disney+ Hotstar, ZEE5 and Voot and so on.

Many of the important steps were taken by NGO's, Government and society for its revival and survival. To mention, IPRS, Indian performing Rights Society who helps artists to register their creative work and protects the copyrights and creativity of them came forward to donate amount during lockdown to its members and rendered a service of artists. Therefore, it is noticed that the COVID-19 pandemic has had a considerable impact on the film industry in 2020 and 2021. It led cinemas and movie theaters, festivals have been to get cancelled or postponed. Many of the films could not release or delayed for a long time. The stock of film exhibitors has also dropped noticeably.

CONCLUSION

The Covid-19 pandemic had left devastating effects on films, entertainment events. However, the emergence of OTT's has somehow made the artist and art survive. The question of reaching OTT's in the rural areas at affordable prices and accessible remains as it is. The workers rely on film industry had to suffer a lot. Many of them had to face mental and economical trauma during pandemic. The Government and NGO's have come forward for its revival and many steps by them will definitely bring good days to the industry in coming days.

The sustainable growth is required in the industry and for that government has to take more steps to prevent the more hazards.

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POST COVID REVIVAL OF THE MICRO, SMALL AND MEDIUM ENTERPRISES (MSME'S)
SECTOR

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ABSTRACT

This study explored the post COVID revival of the Micro, Small and Medium Enterprises (MSME's) sector. The nationwide lockdown inspired by the deadly pandemic has almost suspended business operations, supply chain disruptions crippled the MSME sector, loss of business, massive reverse migration by workers, cash flow crisis etc. As a result, the government stepped forward to assist the MSME sector's revitalization through a variety of measures. Although the relief package for the MSME sector was declared by the government for lack of sensitivity to the specific needs of Micro and Small Enterprises. MSMEs are extending their sphere of influence in several areas of the economy, generating a diverse range of products and services to suit domestic market demands. It is quite clear that enterprises in the MSME sector are most vulnerable in the era of COVID-19 pandemic due to their size, scale of operations, limited financial managerial resources and more importantly, they do not have the capacity to deal with it. Here, an effort has been made to spot the issues within the way of relief measures to the MSME sector and also evaluate the relief measures for MSMEs announced by the Finance Minister of India as part of the Atmanirbhar Bharat Abhiyan. As part of the study, a plan for the revival of MSMEs has been developed.

Keywords: COVID-19, MSMEs, Revival strategies, Employment, lockdown, workforce

INTRODUCTION

The Micro, Small and Medium Enterprises (MSME) sector is currently on the receiving end due to nationwide lockdown from 24th March 2020 in view of COVID-19. Both entrepreneurs and the sudden closure of the MSME sector has caused so much loss to the workers. According to a survey conducted by Federation of Indian Chambers Commerce and Industry (FICCI), 60% MSMEs are deeply affected. The MSME sector is struggling for survival as there are substantial unpaid bills lying in various sectors of Government of India Departments, State Governments, Public Sector Undertakings as well as large private establishments. Since small businesses are more vulnerable to credit crunch and weaker consumer demand, they are often the hardest hit. Lack of money is not the only obstacle in the way of the revival of MSMEs. Given the widespread COVID-19 chaos, the government needs to set up a continuous monitoring system and announce immediate relief steps to improve the confidence of the MSMEs sector. 'Make in India' and 'Digital India' will be more encouraging.

OBJECTIVES

1. Contribution of MSME Sector to Indian Economy in terms of production, income, investment, employment and exports.
2. Challenges faced by the MSMEs sector before and during the COVID-19 pandemic.
3. Policy Initiatives by Government to Revive MSME Sector.
4. To suggest a revival strategy for MSMEs to survive after a pandemic.

REVIEW OF LITERATURE

According to **The Hindu**, a recent survey of 5000 MSMEs done by the All India Manufacturers' Organisation revealed that 71% of them were unable to pay their staff salaries in March. Similar reports from across the country show how these enterprises are unable to meet their immediate financial and capital requirements.

Srinivas, K. T. (2013) concluded in his article titled Role of micro, small, and medium companies in inclusive growth that MSMEs have been termed the country's growth engine. In the last few years, tremendous changes have taken place at the national and state level to strengthen this sector. The major reasons for the poor growth of MSMEs in India are poor infrastructure and lack of marketing linkages. The support offered by the state and central governments is insufficient for the upliftment of India's MSMEs. As a result, Indian entrepreneurs and the government should take steps to advance the development of these MSMEs in India.

RESEARCH METHODOLOGY

The data in this regard has been collected mainly from secondary sources including published sources such as magazines, annual Reports of Ministry of MSME, Central Statistics Office, RBI and Press Information Bureau (PIB), various other published reports etc.

Negative Impact of Covid-19 on MSMEs:

The MSMEs sector plays an important role in stimulating the growth of the Indian economy. Before the COVID-19 upheaval, the sector has been experiencing sluggish growth due to several challenges like lack of financial support, lack of proper infrastructure, non-availability of advanced technology, etc. Since most of the MSMEs have a rural unskilled labor base, small problems have a big impact on these units, and such a health crisis further jeopardizes their capacity and sustainability.

COVID-19 has changed the operating environment for MSMEs. The strict lockdown to mitigate the spread of the COVID-19 crisis resulted in the biggest blow to the MSMEs sector, especially small firms. The sudden announcement of carrying forward all protocols of COVID-19 emergency in the process of production has led to cross-state and cross country border imports of raw materials, panic migration of labors to their native places, purchase of perishable products, monetary crisis, unemployment, demand side problems, consumer fear element, price rise, malfunction, low profit, etc.

In the Indian economy, cash plays an important role in the transaction system. However, because most payments in small enterprises are made in cash, such as payments to workers, purchases of raw materials, and so on, the lockout has had a tremendous impact on the Indian MSME sector. They are not comfortable with adopting digital payments in their business. This can exacerbate the problem of liquidity crisis and without adequate liquidity, MSMEs can be shut down. Due to the coronavirus and the lockdown about 55% of electronic parts imports from China have come down to 20%. To overcome this difficult situation, India makes products at home by reducing its dependence on China.

Due to a shortage of imported raw material in the time of lockdown, the production of textile industries is falling day by day, which shows that they may stop production. COVID-19 has unnatural consequences for communities, businesses, organisations, financial markets and the global economy. In this situation, the unorganized government lockdown has led to supply chain problems. This means less labor and it means less production, less production leads to less supply which will create inflationary conditions in the whole economy.

Positive Impact of Covid-19 on MSMEs:

COVID-19 has also had some positive impact on MSMEs. The movement of goods has been stopped during the time of lockdown. MSMEs strive to be self-sufficient and create items within the country. There is a great opportunity for MSME to produce hand sanitizers, face masks etc. Some businesses are positively affected, which deal with essential commodities for livelihood. People demand more essential goods than they need, which ultimately increases the price due to short supply. In containment zones, movement of persons has been banned and in this difficult situation, some businesses deal with packaged products which provide opportunity by making home delivery and building a healthy society.

Government Initiative to Support MSMEs Revival:

The Government of India has taken serious steps to revive MSMEs during the COVID-19 pandemic. In May, the government announced the Emergency Credit Line Guarantee Program, which is the largest financial component of the 200,000 rupee Atmanirbhar Bharat Abhiyan package.

The Main Objective of the Package is to Grow Businesses with a Major Focus on the MSME Sector. The Initiatives are as Follows:

RBI also took some initiatives like reduction in repo rate. As a result, the bank can lend at a cheaper rate by giving some help to the MSME sector. In Mumbai, State Bank of India has set a target of allocating ₹700 crore to MSMEs. The government announced collateral-free automatic loans worth ₹3 lakh crore and unpaid for 12 months to support the struggling MSME sector. This will help 45 lakh MSME units across the country to resume business activity and protect jobs. For stressed MSMEs, the government will provide subordinate debt of 20,000 crores. A fund has been created for the MSME sector which will inject 50,000 crore equity.

To relieve the financial stress on enterprises, the government has decided to provide PF and EPF help for both businesses and workers by granting liquidity relief of Rs 6,750 crore.

Revival Strategies in Post-Epidemic Situation for Policymakers:

Given that most of the firms are facing financial difficulties, the government should consider extending loans to these businesses to help them tide over the current crisis. Low-interest loans may be offered with longer repayment tenures. In addition, the credit limit for MSMEs should be increased. Loan repayment can also be deferred to reduce the burden. Entrepreneurs should expect consistent good cash flow from the government. Reliable and accurate information about government financial relief packages and assistance provided by trade organizations is essential before formulating and implementing a financial strategy. MSMEs have to rethink

their strategy for goods, differentiators, distribution model, quality of products etc. MSMEs should oversee their operations to develop a strategy for post-COVID-19 operations. There is a need to incorporate new age technological developments in MSMEs. Adoption of technology can help MSMEs to improve process efficiency, reduce costs, increase information visibility and worker safety. Partnership can be another opportunity for MSMEs. It may collaborate with existing foreign players to enter the Indian market or develop a low-cost production base. Learning from current crises, it is important to devise an appropriate crisis management strategy that can address both immediate and long-term consequences.

CONCLUSION

MSMEs are facing an unusual crisis in the wake of COVID-19 in terms of suspended operations, labor shortage, supply-chain disruption, low demand for goods and services, lack of cash flow, among many other recurrent problems plaguing the field. Most of the MSMEs are facing the problem of access to finance and marketing of their products during COVID-19. They struggle to cover expenses such as salaries, electricity bills, rent, property and water taxes, telephone and internet charges and bank loans. The Government of India should take various measures to improve the Indian MSMEs and achieve the vision of a self-reliant India. Most of the companies are facing financial difficulties, the government should consider extending loans to these businesses to help them tide over the current crisis. Low interest loans can be offered with longer repayment periods. Also, the credit limit for MSMEs should be increased. There is a need to incorporate new age technological developments in MSMEs. MSMEs can benefit from technology adoption by improving process efficiency, lowering costs, increasing information visibility, and increasing worker safety.

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