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Criteria VI

6.2 Strategy Development and Deployment

6.2.1 The institutional Strategic/ Perspective plan has been clearly articulated and implemented

2021-2022



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	SCIENCE		

NAAC Accreditation in New Paradigm: A Key to Quality Enhancement in Higher Education

A STUDY ON DIGITILIZATION ON HIGHER EDUCATION TO PROMOTE QUALITY AND DIVERSITY

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Abstract

This chapter focuses on social justice relating to scholar education for diverse and under -represented students. Wilhin mass higher education, contribution and equity are increasingly critical; including the knowledge students have whilst at university. We argue that the pervasiveness of digital media offers possible for supporting diversity and belonging through informal networks and peer support. The building concept of digital diversity is explored before conceptualizing this as both the propagation of digitally-mediated opportunities and the potential for more diverse communities to engage in digital potential that might be distinct or for different reason. Drawing on a recent study, chapter argues the digital technologies have a role behind communal networks and developing identities within the academic spaces as well as affording alternatives spaces and discourses. Yet such network can also be elite for students whose identities may be more firmly recognized elsewhere. We deduce that digital diversity can help appreciate the dynamics of underrepresented student experiences in a digital humankind. Keywords: diversity, digital, university.

Introduction

Today's society is filled with skill and different digital tools. According to PricewaterhouseCoopers "Many universities are developing specific digital strategies in reaction to the massive shift towards using new technology, yet lack of vision, capability or commitment to implement them effectively". The digitalization or the digital revolution is affecting the entire education system, from using technology to maintain information or to communicate, to introduce students to digital resources, notes or films. In this study the authors would like to research how different groups of students think about using digital tools in higher education, and to compare students' views with teachers experience on using digital tools in different courses.

Objective of the Study:

- 1. To know digital strategies for HE delivers in India.
- To Examine implementation of digital strategies in select countries
- To select some of the short and long-term measure for effective implementation of digital strategies.

Internal Quality Assurance Cell, Holy Cross Home Science College

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NAAC Accreditation in New Paradigm: A Key to Quality Enhancement in Higher Education

ROLE OF ICT IN QUALITY ENHANCEMENT OF HIGHER EDUCATION

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Abstract

Education is a very socially oriented activity and quality education has typically been associated with strong teachers having high degrees of personal contact with students.ICT has become an essential part of today's teaching learning process. Effective use of technology can motivate students, make our classes more active and interesting and renew teacher interest as they learn new skills and methods. The role of ICT in higher education is becoming more and more important and will continue to produce and develop. The use of ICT in education not only increases classroom teaching learning process, but also provides the facility of learning. Teaching, learning, and research all benefit from the adoption and use of ICTs in education. ICT will not only improve the learning environment, but will also help students prepare for their future lives and jobs. The different implications of ICT on higher education are highlighted in this article, as well as numerous prospective future advancements.

Keywords Information and Communication Technology, ICT enterprises, Higher Education

Introduction

The integration of ICTs in teaching in general and teacher education in specific is the need of the day. ICTs can have a significant impact on both teaching and training in two ways. First, the rich image of information transforms the learner's perception and comprehension of the situation. Second, the massive delivery of knowledge and the ease with which it may be accessed might alter teacher-trainee interactions. ICT can also help educators design new ways to teach. We have observed an increase in the number of young people receiving access to higher education during the previous few decades. This experience reflects a global trend, which is partly related to democratisation and development of societies, as well as improved living conditions and structures. We have, therefore witnessed a change both in terms of quality as well as quality in the student population reflected in the steady loss of the elitist and formal character of higher education.

Internal Quality Assurance Cell, Holy Cross Home Science College

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NAAC Accreditation in New Paradigm: A Key to Quality Enhancement in Higher Education

A STUDY ON IMPACT OF DIGITALIZATION OF HIGHER EDUCATION TO PROMOTE QUALITY WITH REFERENCE TO TIRUNELVELI DISTRICT

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Abstract

This article examines that impact of digitalization of higher education to promote quality. The Government of India introduces new schemes and policy in higher education system. In COVID 19 pandemic students and teacher are use the e – learning basis. It improves the student's skills and learning capability. The article focuses on Tirunelveli district. Throughout this study 138 respondents are taken. Statistical tools like percentage analysis, chi-square test. The result indicates that the online class quality and age wise classification is different under the age wise.

Keywords: Higher Education, Digitalization, Quality, Learning, Skills, Online Class.

Introduction

In recent days higher education is to make quality and digitalization. The Government introduce lots of digital technology for learning that is DIKSHA, SWAYAM, SWAYAM PRABHA, e-vidyan etc., The Government of India introduce Digital Infrastructure for Knowledge Sharing (DIKSHA). It is national platform for education. It is an open access and it is an web portal, mobile applications. The DIKSHA was released on Sep 5 2017. DIKSHA works both offline and online mode. In recent days COVID 19 situation all the education process are done under the digitalization that is online class by using the smart phone, computer, Tablet, you tube channels and videos. The Government introduce new channels for education. For eg: KalviTholaikachi. Some mobile application were also introduce for education i.evedantu, byju's app etc.,

Objectives of the Study

- To know the digitalization of higher education to promote quality.
- To analysis the socio- economic profile of the study.
- To identify the merits of digitalization.
- To recognize the higher education system.

Internal Quality Assurance Cell, Holy Cross Home Science College

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ENTREPRENEURSHIP AND INNOVATION

Editor

Dr. T. Priyanka, Ms. P. Maria Sahaya Rossiyana, Dr. B. Geetha Maheswari & Ms. D. Saranya



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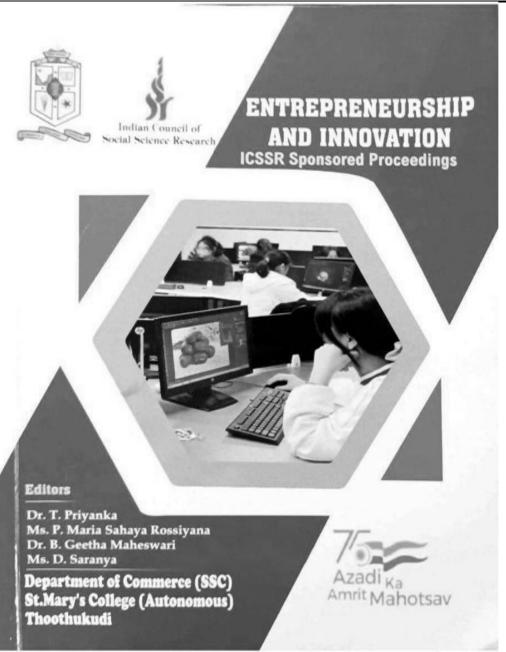




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Entrepreneurship and Innovation

A STUDY ON HRM IN RELATION TO EMPLOYEE MOTIVATION AND PERFORMANCE IN AN ORGANIZATION IN TIRUNELVELI DISTRICT

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The purpose of this study was to find out the effect of employee motivation on the organisation. It also gains an understanding of what motivates an employee to work Better for the overall benefit of the organization, the thesis also provides an opportunity for the organization to collect information about what employees think about their jobs or how employees perceive their current jobs. The study also analyzes various reward systems and how they can be used by the company, also looks at organizational culture and how it files company behavior. effects employee behavior.

KeyWords: Incentives, Motivation, Performance, Reward.

Employee motivation is the level of energy, commitment, and creativity that company employees bring to their jobs.. Whether the economy is increasing or shrinking, result ways to encourage employees is always a management concern. Competitive theories emphasize either incentives or employee participation (empowerment). Employee motivation can be defined as the attitude of the employees towards their work. It is the desire and energy that makes people constantly interested and committed to the job. It is what motivates them, pushes them, or "motivates" them to arrive or even show up at work every day. To a large extent, employees are motivated by the work they do and the context of these jobs. If there 8 inspiration, performance is possible. Motivation and performance lead to individual results for each employee. When aggregated, employee results lead to organizational outcomes such as turnover and profit.

Reward System For Employees

Employee rewards systems include an organization's corporate policies, procedures, and practices to reward its employees with their contributions, skills and abilities, and

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A STUDY ON ONLINE ADVERTISING IN TIRUNELVELI DISTRICT

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The research on effectiveness of online advertising shows the absence of agreed factors of effectiveness. Focus has been placed on the click-through ranks rather than on attitudinal responses, and it is necessary to evaluate the effectiveness of online advertising from a more comprehensive respective. Online advertising has large effects on brand loyalty and attitudes that can't be replicated in click-through. Online advertising features force consumers to make connection with company's brand which leads to bigger brand image in consumer's attention. Goal is to analyze the effect of the type of online advertising format as well as precise advertisement features on user's reply and on the success of online advertising in general. The key objectives of the study are to know and analyze the role of efficiency of online advertising in the study area.

Introduction:

The development of the Internet has provided a new communicationIt is a tool for people around the world to access massive amounts of dataand resources from any geographic location. Internet is experienced widespread adoption advent of new technology and the Internet has presented new and interactive opportunities for Integrated Marketing Communications in Company Customer Relations. Traditional advertising agencieswere forced to adopt interactive marketing strategies to meetOnline marketing

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Prospects & Challenges Of Social Media Advertising

Volume I

Editors:

Mr. J.S. Syed Mohamed Sadath

Dr. S.Shanmugasundaram



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Prospects & Challenges of Social Media Advertising

A Study on the Impact of Social Media Marketing Towards Online Shopping in Thoothukudi

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Abstract

In today's competitive environment, online firms are battling it out to sell their products online and make an impression to consumers. Social networking sites help to generate interest in a brand and to establish consumer trust, both of which contribute to effective brand building. Online companies use social blogs, networking sites like Facebook, LinkedIn, Twitter, Youtube etc. for marketing their products in online consumer markets. Day by day, significance of social media has been increasing which has an influence on online marketing. The goal of this research was to look into the effects of social media and explore how they affect consumer purchasing behavior. According to the study, social media has an impact on customer behaviour, and a comparison between traditional marketing and social media marketing may be established.

Key words: Social Media Marketing, Online Advertising, Consumer Behaviour

I. Introduction

Instant access to information has given birth to new tools for communication, one of which is social media, as a result of changes in communication technology, innovation, and dynamics in diverse modes of communication. The rise in popularity of social networking sites has made it easier for users to meet new people while also allowing them to converse, connect, exchange information, and be active and visible on these sites. Individuals and corporations can engage more easily as a result of this. The gap between these two can be bridged with the help of social media.

Social media allows online companies to sell their products in local market through broadcasting their features, quality, offers etc. and by providing interesting and relevant content for keeping customers engaged. It allows e-commerce businesses to focus on product development, branding, and customer support. The focus of social media is on disseminating

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A Study on Issued Faced by Media Advertisement in Tirunelveli District

Dr.(smt) A. Aruna Devi1

S.Selvakumari²

Media advertisement faced lot of issues in advertise a product. In recent days social media advertisement were introduce in their social media faced lot of problems when the product familiarize because fake products were also announce. So the Government announce the lot of rules and regulation to advertise their own products in social media. The article focuses the issues faced by media advertisement in Tirunelveli district. Throughout this study 184 respondents are taken. Statistical analysis tools like percentage analysis, chi-square test, ANOVA. The result indicates that issues faced by media advertisements are different when compared to age wise classification.

Keywords: Media advertisement, Issues, Government, Social media, Products.

INTRODUCTION

Promotional is amazing which we are bare to from a young age and which can contain us in many changed ways. Publicize is a promotional measure for marketing a merchandise. In a current day world of frame manufacture and supply, publicity attends as influential tool in the marketing machinery. Different producers creation alike kinds of properties. They face hardstruggle in the marketplace. Each producer is annoying to generate demand for his merchandise. Promotion supports the producer to raise his sales or maintaining his market. It is only finished appropriate advertising a new invention can be presented in the market.

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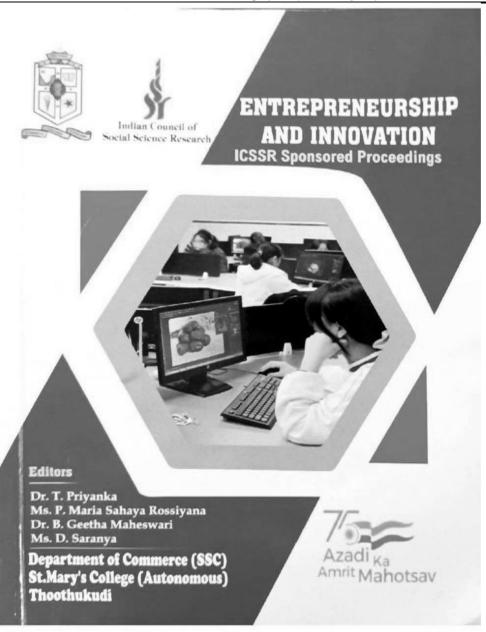
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ENTREPRENEURSHIP AND INNOVATION

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The purpose of this study was to find out the effect of employee motivation on the organisation. It also gains an understanding of what motivates an employee to work. Better for the overall benefit of the organization, the thesis also provides an opportunity for the organization to collect information about what employees think about their jobs or how employees perceive their current jobs. The study also analyzes various reward systems and how they can be used by the company, also looks at organizational culture and how it affects employee behavior.

KeyWords: Incentives, Motivation, Performance, Reward.

Employee motivation is the level of energy, commitment, and creativity that company employees bring to their jobs.. Whether the economy is increasing or shrinking, result ways to encourage employees is always a management concern. Competitive theories emphasize either incentives or employee participation (empowerment). Employee motivation can be defined as the attitude of the employees towards their work. It is the desire and energy that makes people constantly interested and committed to the job. It is what motivates them, pushes them, or "motivates" them to arrive or even show up at work every day. To a large extent, employees are motivated by the work they do and the context of these jobs. If there is inspiration, performance is possible. Motivation and performance lead to individual results for each employee. When aggregated, employee results lead to organizational outcomes such as turnover and profit.

Employee rewards systems include an organization's corporate policies, procedures, and practices to reward its employees with their contributions, skills and abilities, and

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NAAC Accreditation in New Paradigm: A Key to Quality Enhancement in Higher Education

A STUDY ON DIGITALIZATION OF HIGHER EDUCATION TO PROMOTE QUALITY & DIVERSITY AMONG COLLEGE STUDENTS IN TIRUNELVELI DISTRICT

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Smt. S. Arumuga Selvi

Research Scholar, Sri Savada College for Women, (Autonomous) PG and Research Department of Commerce Sri Savada College For Women (Autonomous) Tinaelveli

Abstract

Nowadays in the Covid – 19 period people in India have no chance to go to their educational institutions to carry on their studies. So automatically all of us changed to the way of teaching and learning. They have no choice but to use these technologies for their children's learning processes, whether they feel confortable or not. This paper includes the advantages and disadvantages of digitalisation in higher education. Various statistical tools like likert scale analysis, paired T test and chi square test used to analyse the data collected from college students. In this paper the researcher analyses various opinion towards using digitalised products in the point of view of college students and also it concludes with how students make their time in a valuable manner by using such technologies.

Key words: Education, technology, digitalisation, government policy, standard, safety

Introduction:

This is the right time to know about digitalisation in higher education. Nowadays all of us have an idea about digitalisation in higher education. Digitalisation means using computer, laptop, mobile or tab with internet facilities or with some other software applications for teaching and learning process. E- Book, study materials sent through online are some few examples of digitalisation in education. Following are the major objectives in digitalisation of higher education.

- To develop students experiences
 - This emphasizes the need for students to graduate and achieve success.
- To develop students experiences

This objective focuses on by differentiating their educational institution by various digital technologies. This will help them to stand them with individuality in front of their competitors.

Internal Quality Assurance Cell, Holy Cross Home Science College

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A Study on Advertising on Electronic Media in Tuticorin District

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NAAC Accreditation in New Paradigm: A Key to Quality Enhancement in Higher Education

ROLE OF ICT IN QUALITY ENHANCEMENT OF HIGHER EDUCATION

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Abstract

Education is a very socially oriented activity and quality education has typically been associated with strong teachers having high degrees of personal contact with students.ICT has become an essential part of today's teaching learning process. Effective use of technology can motivate students, make our classes more active and interesting and renew teacher interest as they learn new skills and methods. The role of ICT in higher education is becoming more and more important and will continue to produce and develop. The use of ICT in education not only increases classroom teaching learning process, but also provides the facility of learning. Teaching, learning, and research all benefit from the adoption and use of ICTs in education. ICT will not only improve the learning environment, but will also help students prepare for their future lives and jobs. The different implications of ICT on higher education are highlighted in this article, as well as numerous prospective future advancements.

Keywords Information and Communication Technology, ICT enterprises, Higher Education

Introduction

The integration of ICTs in teaching in general and teacher education in specific is the need of the day. ICTs can have a significant impact on both teaching and training in two ways. First, the rich image of information transforms the learner's perception and comprehension of the situation. Second, the massive delivery of knowledge and the ease with which it may be accessed might alter teacher-trainee interactions. ICT can also help educators design new ways to teach. We have observed an increase in the number of young people receiving access to higher education during the previous few decades. This experience reflects a global trend, which is partly related to democratisation and development of societies, as well as improved living conditions and structures. We have, therefore witnessed a change both in terms of quality as well as quality in the student population reflected in the steady loss of the elitist and formal character of higher education.

Internal Quality Assurance Cell, Holy Cross Home Science College

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Prospects & Challenges of Social Media Advertising

A Study on Social Media Challenges for Advertising Business In Tirunelveli District

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Abstract

Social media is a new technology with various communication networks. Using these media business people can share their information all over world with in a fraction of second. No one can say that we are unable to talk or share anything with my friend or someone else. Everything is possible with the help of social media. Nowadays everyone spend time on such social media. Advertisements given in these sites automatically reach everyone. This study analyses the challenges in social media and factors influencing social media.

Key words: Social media, Technology, Communication, Advertising, Twitter

I. Introduction

Social media is a network based technique used for communication; it is a quick electronic communication transformation. In other words social media is a computer based technology to share ideas, thoughts, videos and chats through virtual network. Initially social media was used as a way to contact with friends and family members but nowadays it is popular communication method in business to reach their customers. The main advantage of social media is the ability to connect anyone in the world in few seconds or with number of people to connect.

The most popular social media are

- · Social networking (Face book, LinkedIn, Google+)
- Micro blogging (Twitter, Tumblr)
- Photo sharing (Instagram, Snap chat, Pinterest)
- · Video sharing (YouTube, Face book Live, Periscope, Vimeo)

Challenges of social media

The following are the major challenges of social media.

· Searching time for everything

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Prospects & Challenges of Social Media Advertising

A Study on Influences and Buying Behaviour of Social Media Advertisement with Reference to Consumer Products in Tirunelveli District

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Abstract

In recent day's social media advertisements highly influences to buy for the consumer merchandise. Currently varied apps are introduced for advertising and shopping for the merchandise easily and quickly for eg: Amazon, Flipkart, Snapdeal etc., and the article focuses the influences and buying behaviour of social media advertising with relevant to consumer products in Tirunelveli district. Throughout this study 233 respondents are taken. Statistical analysis tools like percentage analysis, chi-square test, Anova are used. The results indicate that online buying behaviour is increased in grocery items, and social media user level satisfaction is lower within the rural areas when put next to urban areas.

Key words: Social Media, Advertisements, Satisfaction, Consumer Products, Buying behaviour

I. Introduction

An advertisement is incredibly essential one to introduce the products within the market. Now a day's social media is extremely popularly in advertisements and spreads any information in speedily. In recent days people use the social media like facebook, twitter, whatsapp, instagram etc., so people know any details and knowledge in social media, therein information people wants to shop for the patron products like food, cloth, electronic materials etc., the Social media in influence to shop for the buyer products and that they were change the buying behaviour of the buyer products.

II. Objectives of Study

- To study the influences of social media advertisement.
- To know the buying behaviour of social media advertisements with relevance to consumer products.
- To examine the user level satisfaction of social media.
- · To know the socio economic profile of the study.

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Key words: Social media, Technology, Communication, Advertising, Twitter

I. Introduction

Social media is a network based technique used for communication; it is a quick electronic communication transformation. In other words social media is a computer based technology to share ideas, thoughts, videos and chats through virtual network. Initially social media was used as a way to contact with friends and family members but nowadays it is popular communication method in business to reach their customers. The main advantage of social media is the ability to connect anyone in the world in few seconds or with number of people to connect.

The most popular social media are

- Social networking (Face book, LinkedIn, Google+)
- Micro blogging (Twitter, Tumblr)
- Photo sharing (Instagram, Snap chat, Pinterest)
- · Video sharing (YouTube, Face book Live, Periscope, Vimeo)

Challenges of social media

The following are the major challenges of social media.

· Searching time for everything

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Prospects & Challenges of Social Media Advertising

A Study on Influences and Buying Behaviour of Social Media Advertisement with Reference to Consumer Products in Tirunelyeli District

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Abstract

In recent day's social media advertisements highly influences to buy for the consumer merchandise. Currently varied apps are introduced for advertising and shopping for the merchandise easily and quickly for eg. Amazon, Flipkart, Snapdeal etc., and the article focuses the influences and buying behaviour of social media advertising with relevant to consumer products in Tirunelveli district. Throughout this study 233 respondents are taken. Statistical analysis tools like percentage analysis, chi-square test, Anova are used. The results indicate that online buying behaviour is increased in grocery items, and social media user level satisfaction is lower within the rural areas when put next to urban areas.

Key words: Social Media, Advertisements, Satisfaction, Consumer Products, Buying behaviour

I. Introduction

An advertisement is incredibly essential one to introduce the products within the market. Now a day's social media is extremely popularly in advertisements and spreads any information in speedily. In recent days people use the social media like facebook, twitter, whatsapp, instagram etc., so people know any details and knowledge in social media, therein information people wants to shop for the patron products like food, cloth, electronic materials etc., the Social media in influence to shop for the buyer products and that they were change the buying behaviour of the buyer products.

II. Objectives of Study

- To study the influences of social media advertisement.
- To know the buying behaviour of social media advertisements with relevance to consumer products.
- To examine the user level satisfaction of social media.
- · To know the socio economic profile of the study.

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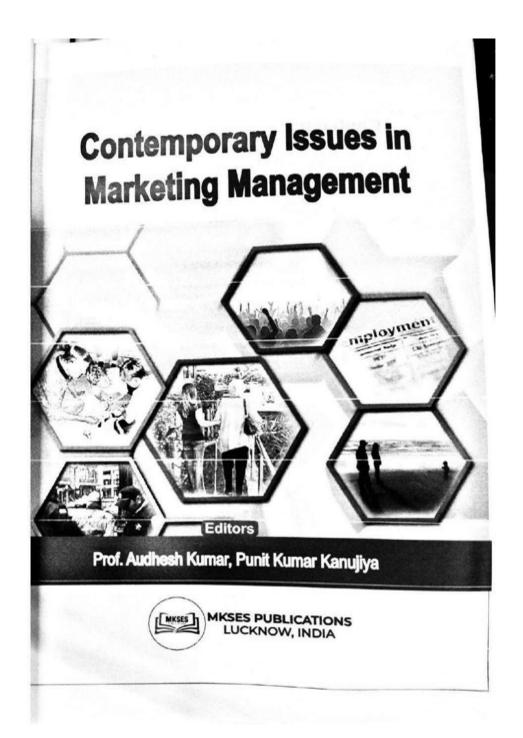
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A Study on the Impact of Groon Marketing in Phonehubioti

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³Dr. V. Sangertha, Assistant Professor, Department of Commerce(Corporate Secretaryship) 56 Sarada College for Women, Tirunelveli (Affiliated to Manonmuniam Sundarmar University, Tirunelveli)

Abstract:

Concerns about the environment have been raised in many sectors of life in recent years. Our scarce resources are depleted, and the future of human life threatens the planet's stability. Green marketing is a phenomenon that has gained a lot of traction in the current market. This approach has made it possible to re-market and package existing products that already follow these rules. Furthermore, the rise of green marketing has provided companies with the chance to co-brand their products into various lines. This study identifies that the majority of the retailers motivate the customers to use green products through awareness programme. The results show that there is no relationship between Age of the respondents and purchase decision of green marketing practices. Consumers are becoming more aware of climate change and environmental issues as a result of media and advertising. This gives a chance for new and established firms to invest in environmentally friendly products.

Keywords: Marketing, recycle, globalisation, survival, sustainable.

Introduction:

Environmentalism has quickly become a global phenomenon. Marketing businesses have also risen to the occasion and begun implementing green marketing techniques in response to environmental challenges. Consumer awareness of green marketing has grown among Indian

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Volume I

Editors:

Mr. J.S. Syed Mohamed Sadath

Dr. S.Shanmugasundaram



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A Study on the Impact of Social Media Marketing Towards Online Shopping in Thoothukudi

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Abstract

In today's competitive environment, online firms are battling it out to sell the products online and make an impression to consumers. Social networking sites help a generate interest in a brand and to establish consumer trust, both of which contribute a effective brand building. Online companies use social blogs, networking sites like Facebook s LinkedIn, Twitter, Youtube etc. for marketing their products in online consumer market Day by day, significance of social media has been increasing which has an influence of online marketing. The goal of this research was to look into the effects of social media and explore how they affect consumer purchasing behavior. According to the study, social media has an impact on customer behaviour, and a comparison between traditional marketing and social media marketing may be established.

Key words: Social Media Marketing, Online Advertising, Consumer Behaviour

I. Introduction

Instant access to information has given birth to new tools for communication, one of which is social media, as a result of changes in communication technology, innovation, and dynamics in diverse modes of communication. The rise in popularity of social networking sites has made it easier for users to meet new people while also allowing them to converse, connect, exchange information, and be active and visible on these sites. Individuals and corporations can engage more easily as a result of this. The gap between these two can be bridged with the help of social media.

Social media allows online companies to sell their products in local market through broadcasting their features, quality, offers etc. and by providing interesting and relevant content for keeping customers engaged. It allows e-commerce businesses to focus on product development, branding, and customer support. The focus of social media is on disseminating









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A STUDY ON PROBLEMS FACED BY WOMEN POLICE IN THOOTHUKUDI

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Abstract:

Police is generally defined as the civil force responsible for maintain law and order without which there can be no development of civilization. Policing is generally viewed as suitable for men. Entry women to police force therefore have been a "favoured entry-entry favoured by the government". The problems of working women are multidimensional and differ from women to women. The problems are different for different sections of women such as rural and urban women is joint family, nuclear or eatended family, of orthoder and modern atmosphere in the place of work attitudes of the fellow workers and the authority, age of the women, and kind of work, are the important factors in the lives of working women data was collected through a questionnaire and data was analysed with the help of chi-square analysis. Studies relating to the various measures taken, women police adopt to handle problems among themselves were also analysed suggestions were also given.

Keywords: problems, women police, Demographic profile.

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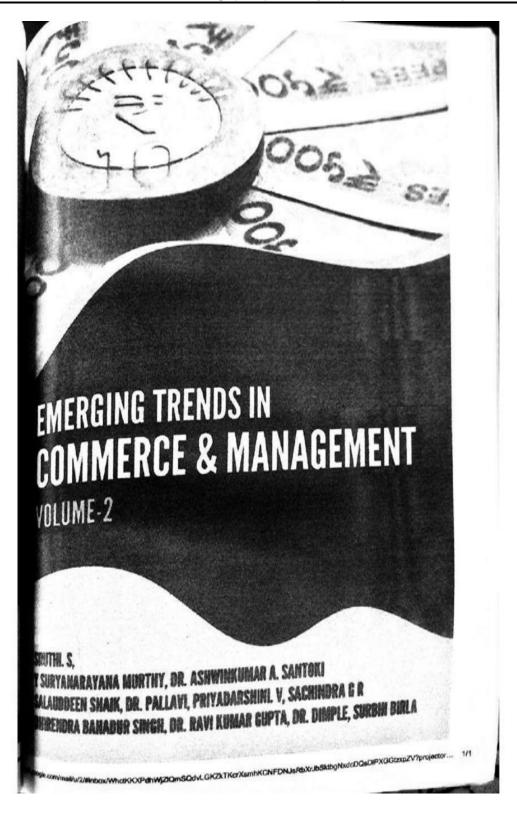
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A STUDY ON AWARENESS, FACILITY, AND ABILITY OF PRIMARY HEALTH CARE SERVICES IN SEBATHAIYAPURAM WITH SPECIAL REFERENCE TO THOOTHUKUDI DISTRICT

Dr. V. Sangeetha65

ABSTRACT

This study examines the awareness, facility and ability of primary health care services in Sebathaiyapuram with special reference to the Thoothukudi District. The data will be collected from about 450 respondents selected using a random sampling method. Both primary and secondary data will be collected. Primary data will be collected through interview schedules and secondary data will be collected through published articles, journals, magazines, books, newspapers, and websites. Version 21.0 of Statistical Package for Social Science (SPSS) was used to analyze the data. The collected data was analyzed by using appropriate statistical tools like percentage analysis and chi-square test for arriving at conclusions. The findings of the study is most of the staff has rendered their service in urban areas for above 4 years of the PHC staff members expressed their willingness to serve in rural areas which shows a good sign for rural mass. The PHC staff felt discomfort when they face over-crowd of patients in the centres at a time. The PHCs staff renders pleasant service to the patients even when the PHCs are crowded.

Keywords: Ability, Awareness, Primary Health Centres and Skill.

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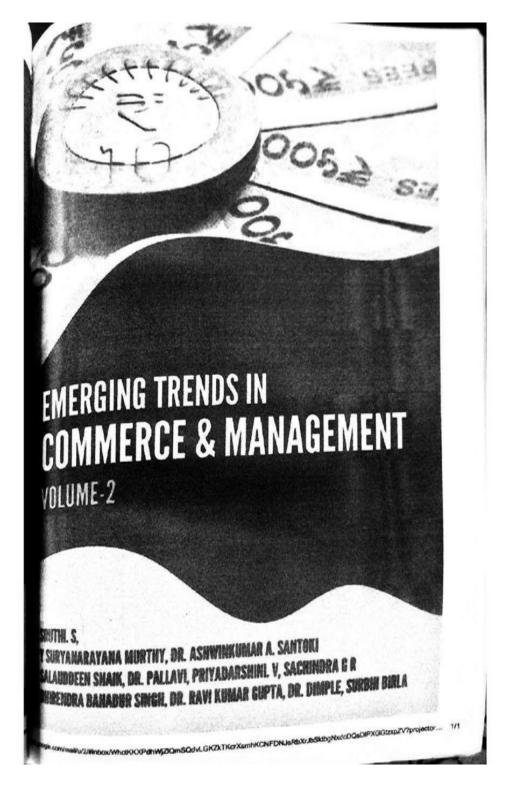
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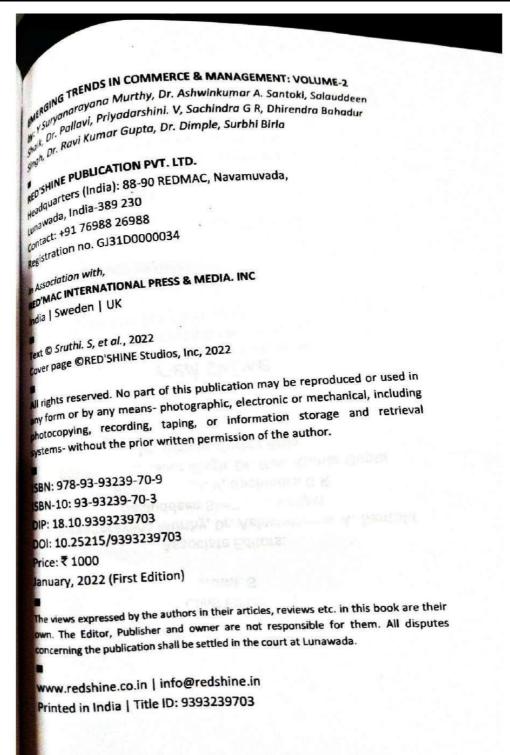




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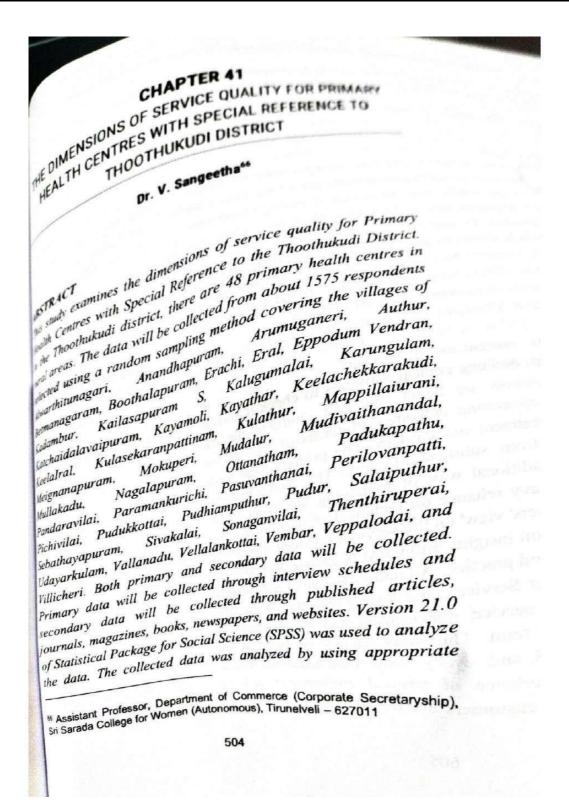




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A STUDY ON TEACHING AND LEARNING PRACTICES IN HIGHER EDUCATION FOR SUSTAINING QUALITY

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Abstract

Education for sustainable development (ESD) is regarded as a key element of high-quality education. Hence, the United Nations proposed the Sustainable Development Goals (SDGs) in achieve the harmony and shared prosperity between humans and the Earth, and advocate for fair quality education. With the aim of exploring "high-quality sustainable teaching", this study into the idea and meaning of the high-quality design education for sustainable development and elaborate
the teaching effectiveness and sustainable teaching activities by the teachers of higher design the teaching effectiveness and search results, the effectiveness of high-quality teaching is education. According to the research results, the effectiveness of high-quality teaching is introduced as follows: Faith in sustainability in teaching, the trend of talent demand, the teaching value of as follows: Faith in sustainability, curriculum mapping, teaching approach, teaching evaluation, the sustainable of management development. The factors of high-quality teaching include: The teacher has passion for teaching, the pays attention to the students independent learning ability, the teacher intrigues student's interest the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on furnishing the student with the teacher places emphasis on the teacher places emphasis empha pays attention to the students on furnishing the student with professionalism and in learning, the teacher places emphasis on furnishing the student with professionalism and NAAC Accreditation in New Paradigm: A Key to Quality Enhancement in Higher Education

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A STUDY ON TEACHING AND LEARNING PRACTICES IN HIGHER EDUCATION FOR SUSTAINING QUALITY

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Abstract

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A STUDY ON KNOWLEDGE AND ATTITUDE OF HEALTH CARE STAFF FROM PRIMARY HEALTH CENTRE IN PUDUKOTTAI

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ABSTRACT

This study examines the knowledge and attitude of health care staff from primary health centres in Pudukottai. It aims to analyze the demographic profile of the staff in primary health centres and to study the knowledge and attitude of the staff working at primary health centres. Both primary and secondary data are used. The primary data collected from 110 respondents covering the rural area in Thoothukudi District. The secondary data collected from articles, journals, magazines, books, newspapers, and websites. The study finds that the respondents' profiles, namely age, occupation, marital status, and family size of the respondents did not influence patients' behaviour with primary health centre staff. The doctors and other staff members have to give advice repeatedly to the patients on nutritious food is also necessary for good health. Their role in this way will certainly improve the health condition of a rural mass.

Keywords: Auxiliary Nurse Midwife, Doctors, Nurses, Pharmacists, Village Health Nurse

INTRODUCTION

Primary Health Centre (PHC), sometimes referred to as public health centres, is state-owned rural health care facilities in India. They are basically clinics with facilities for minor surgeries. The government-funded open health system in India and are the most essential units of this scheme. As of 31 March 2019 there are 30,045 PHC in India of which 24,855 are located in rural areas and 5,190 are in urban areas.

Primary Health Centres programs are listed below:

- Provision of medical care
- Maternal-child health including family planning
- Safe water supply and basic sanitation
- Prevention and power of locally common diseases
- · Collection and reporting of vital statistics
- Education about health
- · National health programmes, as relevant
- · Referral services
- · Knowledge of health guide, health workers, and health assistants
- · Basic laboratory workers

MATERIALS AND METHODS

The research is basically focused on the knowledge and attitude of health care staff from the primary health centre in Pudukottai. It encompasses both primary and secondary data. The primary data were collected through a well through interview schedule. The secondary data relating to health care services was obtained from articles, journals, magazines, textbooks, newspapers and

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NEIGHBORHOOD PRIME LABELING IN SOME PRODUCT DIGRAPHS - I

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Abstract: Let D(p,q) be a digraph. A function $f:V \to \{1,2,...,n\}$ is said to a neighborhood prime labeling of D if it is both in and out degree neighborhood prime labeling. In this paper, we investigate the existence of neighborhood prime labeling in Cartesian product of various digraphs.

Keywords: Neighborhood prime labeling, Digraphs, Crown.

AMS Subject Classification: 05C78.

1 Introduction

A graph labeling is an assignment of integers to the vertices or edges or both subject to certain conditions. The concept of graph labeling was introduced by Rosa in 1967 [10]. A useful survey on graph labeling by J.A. Gallian (2014) can be found in [2]. Patel S K and Shrimali N P [7] have introduced the neighborhood prime labeling of graphs. A directed graph or digraph D consists of a finite set V of vertices and a collection of ordered pairs of distinct vertices. K. Palani et.al. introduced the concept of neighborhood prime digraphs in [9]. In this paper, we investigate some digraphs for neighborhood prime labeling.

2 Preliminaries

The following definitions are from [1, 4, 5, 6, 7, 8 & 9]

Definition: 2.1 Let D(p,q) be a digraph. A function $f:V(D) \to \{1,2,...,n\}$ is said to a *neighborhood prime labeling of D* if it is both in and out degree neighborhood prime labeling. Observations: 2.2

- 1. If D is a digraph such that $N^+(u)$ or $N^-(u)$ are either \emptyset or singleton set, then D admits neighborhood prime labeling.
- 2. A neighborhood prime digraph D in which every vertex of in-degree or out-degree at most 1, is neighborhood prime.

Definition: 2.3 The *Cartesian product* of a family of digraphs D_1, D_2, \dots, D_n denoted by $D_1 \times D_2 \times \dots \times D_n$ or $\prod_{i=1}^n D_i$ where $n \geq 2$ is the digraph D having $V(D) = V(D_1) \times V(D_2) \times \dots \times V(D_n) = \{(w_1, w_2, \dots, w_n) \colon w_i \in V(D_i), i = 1, 2, \dots, n\} \quad \text{and} \quad \text{a} \quad \text{vertex} \\ (u_1, u_2, \dots, u_n) \quad \text{dominates} \quad \text{a vertex} \quad (v_1, v_2, \dots, v_n) \quad \text{of} \quad D \quad \text{if and only if there exists an } r \in \{1, 2, \dots, n\} \quad \text{such that } u_r v_r \in A(D_r) \text{ and } u_i = v_i \text{ for all } i \in \{1, 2, \dots, n\} - \{r\}.$

Definition: 2.4 A crown graph $C_n \odot K_1$ in which the edges of the cycle are directed clockwise or anti-clockwise and the pendant edges are directed away from the cycle is called an *outcrown* and it is denoted as $o\overline{C_n} \odot \overline{K_1}$.

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Neighborhood Prime Labeling in Some Product Digraphs - II

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Abstract

Let D(p,q) be a digraph. A function $f: V \to \{1,2,...,n\}$ is said to a neighborhood prime labeling of D if it is both in and out degree neighborhood prime labeling. In this paper, we proved the existence of neighborhood prime labeling in Cartesian product of $\overline{K_2}$ and wheel digraphs.

Keywords: Neighborhood; prime; labeling; Cartesian; Digraphs; wheel.

2010 Mathematics Subject Classification: 05C78

1 Introduction

A graph labeling is an assignment of integers to the vertices or edges or both subject to certain conditions. The concept of graph labeling was introduced by Rosa in 1967 [10]. A useful survey on graph labeling by J.A. Gallian (2014) can be found in [2]. Patel S K and Shrimali N P [7] have introduced the neighborhood prime labeling of graphs. A directed graph or digraph D consists of a finite set V of vertices and a collection of ordered pairs of distinct vertices. K. Palani et.al. introduced the concept of neighborhood prime digraphs in [9]. In this paper, we investigate the existence of neighborhood labeling in Cartesian product of $\overline{K_2}$ and wheel digraphs.

2 Preliminaries

The following definitions are from [1, 4, 5, 6, 7, 8 & 9]

2.1 Definition: Let D(p,q) be a digraph. A function $f:V(D) \to \{1,2,...,n\}$ is said to a *neighborhood prime labeling of* D if it is both in and out degree neighborhood prime labeling.

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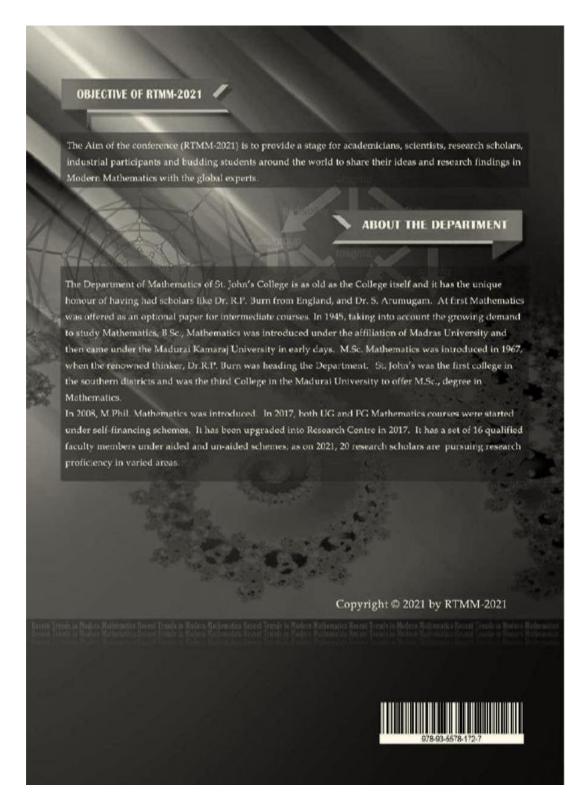
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SOME RESULTS ON COMPATIBLE OF TYPE (R) IN L - FUZZY METRIC SPACE

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Abstract:

In this paper, we introduce the notion of compatible of type (R) in L fuzzy metric space and prove some results of compatible mapping and compatible mappings of type (A), type (P) in L fuzzy metric space.

Keywords: compatible of type(R), L fuzzy metric space, compatible mapping, compatible mappings of type (A),type(P)

AMS Subject Classification: 54H25, 47H10

1. Introduction

In 1986,the concept of fuzzy set was introduced by Zadeh[13]. Then fuzzy metric space was initiated by Kramosil and Michalek[6].George and Veeramani[3] modified the notion of fuzzy metric space with the help of continuous tnorm. Using to idea of L-fuzzy set Saadatietal[8], introduced the notion of L fuzzy metric spaces with the help of continuous t-norms as a generalization of fuzzy metric space due to George and Veeramani. In 2004, Rohen, Singh and Shambhu [9]introduced the concept of compatible mappings of (R) by combining the definitions of compatible mappings and compatible mapping of type (P).

The aim of this paper, we introduce the notion of compatible of type (R) in L fuzzy metric space and prove some results of compatible mapping and compatible mappings of type (A), type(P) in L fuzzy metric space.

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Common Fixed Point Theorem on Semi-Compatible of Type (P) Mappings in L - Fuzzy Metric Space

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Abstract

In this paper, we introduce the notion of semi-compatible of type (P) in L fuzzy metric space and prove some results, common fixed point theorem of semi-compatible of type (P) in complete L fuzzy metric space.

AMS Subject Classification: Keywords: semi-compatible of type (P), L fuzzy metric space, fixed point, complete

2010 Mathematics Subject Classification: 54H25, 47H10

1 Introduction

In 1986, the concept of fuzzy set was introduced by Zadeh[14]. Then fuzzy metric space was initiated by Kramosil and Michalek[9]. George and Veeramani[6] modified the notion of fuzzy metric space with the help of continuous t-norm. Using to idea of L-fuzzy set[7] Saadatietal introduced the notion of L fuzzy metric spaces with the help of continuous t-norms as a generalization of fuzzy metric space due to George and Veeramani. Singh and Jain defined the concept of semicompatible maps in fuzzy metric space. In 1996, H.K.Pathak, Y.J.Cho, S.S.Chang and S.M.Kang introduced the concept of compatible mappings of type (P).

2 Preliminaries

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A COMMON FIXED POINT THEOREM ON SEMICOMPATIBLE OF TYPE (A) IN L - FUZZY METRIC SPACE

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Abstract: In this paper, we introduce the notion of semicompatible of type (A), S - semicompatible of type (A) and T- semicompatible of type (A) in L fuzzy metric space and prove common fixed point theorem of semicompatible of type (A) in complete L fuzzy metric space. **Example 2.** Semicompatible of type (A) S - semicompatible of type (A). The semicompatible of type (A) $= \frac{1}{2} \left(\frac{1}{$

Keywords: semicompatible of type (A), S - semicompatible of type (A), T- semicompatible of type (A), fixed point, L fuzzy metric space.

AMS Subject Classification: 54H25, 47H10

1 Introduction

In 1986, the concept of fuzzy set was introduced by Zadeh[15]. Then fuzzy metric space was initiated by Kramosil and Michalek[11]. George and Veeramani[6] modified the notion of fuzzy metric space with the help of continuous t-norm. Using to idea of L-fuzzy set [7] Saadatietal introduced the notion of L fuzzy metric spaces with the help of continuous t-norms as a generalization of fuzzy metric space due to George and Veeramani. Singh and Jain defined the concept of semicompatible maps in fuzzy metric space. In 1993 G. Jungck, P.P. Murthy and Y.J. Cho gave a generalization of compatible mappings called compatible mappings of type(A) which is equivalent to the concept of compatible mappings under some conditions.

The aim of this paper, we introduce the notion of semicompatible of type (A), S-semicompatible of type (A) and T-semicompatible of type (A) in L fuzzy metric space and prove common fixed point theorem of semicompatible of type (A) in complete L fuzzy metric space.

2 Preliminaries

Definition: 2.1 Let $\mathcal{L} = (L, \leq_L)$ be a complete lattice and U be a non empty set is called universe .An \mathcal{L} -fuzzy set \mathcal{A} on U is defined as a mapping $\mathcal{A}: U \rightarrow L$. For each u in U, $\mathcal{A}(u)$ represents the degree to which u satisfies \mathcal{A}

Definition: 2.2 A triangular norm (t-norm) on \mathcal{L} is a mapping T: $L^2 \rightarrow L$ satisfying the following conditions:

i) $T(x, 1_{\mathcal{L}}) = x$ for all $x \in L$ (boundary condition)

ii) T(x, y) = T(y, x) for all $x, y \in L^2$ (commutativity)

iii) T(x, T(y, z)) = T(T(x, y), z) for all $x, y, z \in L^3$ (associativity)

iv) $x \leq_L x'$ and $y \leq_L y' \Rightarrow T(x, y) \leq_L T(x', y')$ (monotonicity)

Definition: 2.3 A *t*-norm T on \mathcal{L} is said to be **continuous** if for any $x, y \in \mathcal{L}$ and any sequences $\{x_n\}$ and $\{y_n\}$ which converges to x and y. We have $\lim_{n \to \infty} T(x_n, y_n) = T(x, y)$

Definition: 2.4 The 3-tuple (X, \mathcal{M}, T) is said to be an \mathcal{L} - fuzzy metric space if X is an arbitrary (nonempty) set, T is a continuous t-norm on \mathcal{L} and \mathcal{M} is an

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A STUDY ON COTTAGE INDUSTRIES IN TIRUNELVELI CITY

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Abstract - Economic development generally refers to the quantitative and qualitative changes in the economy to promote the standard of living and economic health of a specific area. This article focuses on the study of cottage industries in Tirunelveli city. A Cottage Industry may be a small-scale industry, wherever the creation of merchandise and services is home-based, instead of factory-based. Cottage industry is generally in the production of goods takes place in the houses of laborers' using convenient methods. The cottage industry in rural areas they are unemploymentand underemployment. Cottage Industry also improves economic growth. For that, the government is trying to solve the problems of this sector because the government knows that the sector holds a lot of potential in various areas if supported properly. Then Government initiates a cottage industry and provides job opportunities to young generations. To explain it we have collected primary data through structured questionnaire. This paper also discusses the problems associated with cottage industry. Five sectors of cottage industry have been included into this study. This paper focuses on the contribution of each sector to the economic development of our country. Finally, some recommendations are put forth for the development of cottage industry so that this industry can thrive and contribute more to the economic development of India.

Keywords: Cottage industries, Women Entrepreneurs, Opportunities, Challenges, Economic growth.

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OPPORTUNITIES & CHALLENGES: ROLE OF ICT IN HIGHER EDUCATIONAL INSTITUTIONS

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Abstract – Education system plays an important role in edifice the society. Education is considered as one of the booming sectors in the country. Education has its impact in delivering a economical advantage in epoch of global competition among the countries. In the upcoming years, the advancement in ICT has initiated its worth in improving the quality among higher education institutions. The implementation of various ICT (Information & Communication Technologies) initiatives and equipments not only improved the suppleness in delivering education but also helped in other areas like developing the community engagement, administration and teaching experience. This study investigates the various opportunities and challenges faced by ICT in delivering quality education among various institutions. The findings of this study disclose, how ICT can be used for the growth of interactive learning among the students and what the major challenges are the institutions facing while implementing ICT to improve the quality of education.

Keywords: ICT, Higher Education Institutions, Quality, Competition, Challenges

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ANALYSIS OF MARKET PARTICIPANTS THROUGH SELF-MONITORING BEHAVIOR WITH REFERENCE TO MAJOR CITIES IN TAMIL NADU

Dr.R.Kavitha, Assistant Professor, Department of Commerce Sri Sarada College for Women (Autonomous), Tirunelveli

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Abstract – Equities contribute a sizable portion towards global investment universe and thus often represent a primary component of investors' portfolios. Rationales for investing in equities include potential participation in the growth and earnings prospects of an economy's corporate sector as well as an ownership interest in a range of business entities by size, economic activity, and geographical scope. This study is based on the attitude behavior of the equity participants in the major cites of Tamil Nadu by selecting equity portfolio. In this study, the equity participants are influenced by self monitoring behavior in selecting their portfolios. High self monitors are active participants in the market. Findings and suggestions will be useful for the investor who is actively traded in the market and various tools are used for the analysis.

Keywords: self monitoring behavior, portfolio, economic activity

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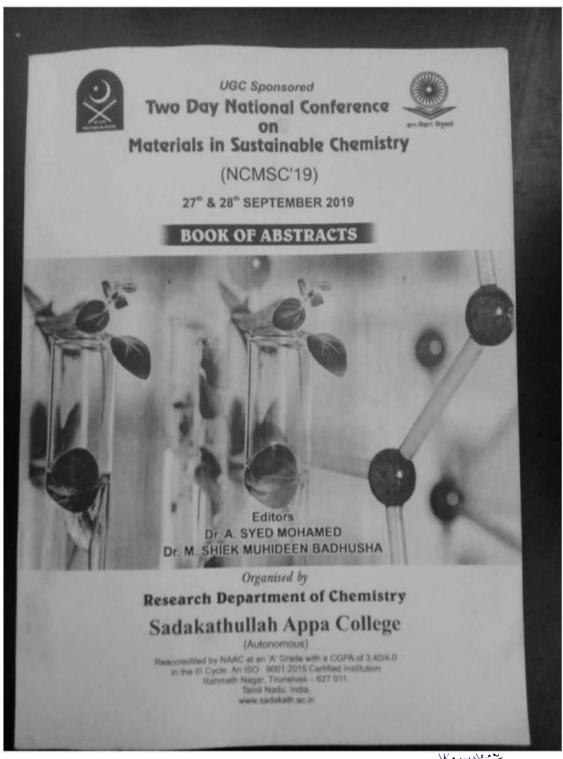
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TWO DAY NATIONAL CONFERENCE ON MATERIALS IN SUSTAINABLE CHEMISTRY (NGMSC 19) GREEN SYNTHESIS OF IRON OXIDE NANOPARTICLES USING Justica Adatoda LEAF EXTRACT FOR ITS ANTIMICROBIAL ACTIVITIES K.Lakshmi¹, V.RajaRajeswari², R.R.MuthuChudarkodi³ [1][2] Department of Chemistry, Sri Sarada College for Women, Tirunelveli [9] PG and Research Department of Chemistry, V.O. Chidambaram College, Thoothukudi Affiliated to ManonmaniamSundaranarUniversity,Tirunelveli,Tamiluadu,India -627012 Abstract The Justica Adatoda leaf extract acts as an effective oxidising, stabilising and capping agent for the synthesis of Iron oxide nanoparticles. Iron oxide nanoparticles were characterised by UV - Visible spectrophotometer, FTIR, XRD and SEM. The UV - Visible spectrum showed a characteristic absorption peak at 330nm. The X-ray diffraction pattern and SEM analysis suggested the formation of spherical FeO nanoparticles with an average particle size of 96nm The synthesised plant mediated FeO nanoparticles showed significant antimicrobial activities against water borne pathogens. Keywords: FeO nanoparticles, Justica Adatoda, XRD, SEM, antimicrobial activities, water bome pathogens. [25] THE RESEARCH DEPARTMENT OF CHEMISTRY





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TWO DAY NATIONAL CONFERENCE ON MATERIALS IN SUSTAINABLE CHEMISTRY (NCMSC*19)

SYNTHESIS OF PLANT-MEDIATED CDS NANOARTICLES USING Catharanthus Roseus LEAF EXTRACT FOR ITS BIOLOGICAL APPLICATIONS

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PG and Research Department of Chemistry, Vo.Chidambaram College, Thoothukudi
Affiliated to ManonmaniamSundaranarUniversity, Tirunelveli, Tamilnadu, India-627012

Abstract

A low-cost green mediated biosynthesis of CdS nanoparticles is reported by using the capping agent as Catharanthus Roseus leaf extract. The synthesis procedure was performed close to room temperature in the laboratory ambience, and XRD analysis and SEM were performed on the product to ascertain the formation of CdS particles which were determined to be in nanometre range of 22 nm with cubic crystal structure. Also, FTIR analysis was performed to verify the presence of polysaccharides, proteins and sulphide compositions. Moreover, UV–Vis spectroscopy confirmed the synthesis of CdS nanoparticles along with the biological molecules. Further, the antimicrobial activity of synthesized Cadmium sulphide nanoparticles showed effective inhibitory activities against water borne pathogens.

Keywords: CdS nanoparticles, Catharanthus Roseus, XRD, SEM, antimicrobial activity.

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TWO DAY NATIONAL CONFERENCE ON MATERIALS IN SUSTAINABLE CHEMISTRY (HCMSC'18) SYNTHESIS OF COLLOIDAL GOLD NANOPARTICLES AND ITS APPLICATIONS - A REVIEW M.Arun Lakshmi, B.Bavanya & S.Rajeswari Department of Chemistry, Sri Sarada College for Women, Tirunelveli-627011 Affiliated to Manonmaniam Sundaranar University, Tirunelveli -627012, Tamil Nadu, India Abstract Metal nanoparticles, in general, and gold nanoparticles, in particular, are very attractive because of their size and shape-dependent properties. For example, gold nanospheres have a characteristic red colour, but anisotropic gold nanorods have a dramatically changed colour. More recent treatments have shown that the colour is due to the collective oscillation of the electrons in the conduction band. known as the surface plasmon oscillation. Gold is being used therapeutically since 2500 BC in Chinese medical history. Red colloidal gold is still used in the Indian Ayurvedic medicine for rejuvenation and revitalization during old age under the name of Swarna Bhasma. This paper concentrates more on colloidal gold, its synthetic methods like Turkevich method, Martin method, Perrault method, its properties, its medical researches like drug delivery, tumor detection, gene therapy, its health effects and toxic nature, its use as biosensors, the future scope of nano Keywords: Metal nanoparticles, colloidal gold, conduction band, biosensors. THE RESEARCH DEPARTMENT OF CHEMISTRY









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IECRTIAP 07- GREEN SYNTHESIS OF NANOPARTICLES USING PLANT ROOT EXTRACT

M. Bhayatharania and S. Bagayathia*

aDepartment of Physics, Sri Sarada College for Women, Tirunelveli – 627011, Tamilnadu, India.
*Corresponding author: ms.bagavathi1972@gmail.com
Abstract

Green synthesis of nanoparticles has many potential applications in environmental and biomedical fields. Green synthesis aims in particular at decreasing the usage of toxic chemicals. For instance, the use of biological materials such as plants is usually safe. Plants also contain reducing and capping agents. Here we present the synthesis of nanoparticles using plant root extract by Green synthesis. The synthesized silver nanoparticles will be characterized for structural, optical, yibrational and morphology analyses.

Key words: Nanoparticles, Morphology, Green synthesis







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IECRTIAP 06- A STUDY ON THE GROWTH AND CHARACTERIZATION OF A SEMI-ORGANIC NON-LINEAR OPTICAL G. LYCINE ZINC CHLORIDE SINGLE CRYSTAL

A. Drisyaa and N. Boomadevia

^a Department of Physics, Sri Sarada College for Women, Tirunelveli 627011 *Corresponding author: nbdevisankar@gmail.com

Abstract

The single crystal of glycine doped zinc chloride, a semi organic non linear optical material has been grown from solution (pH = 6) by slow evaporation at room temperature. The colour of the crystal is white. The crystalline nature and its various planes of reflections were observed by the powder XRD.

Key words: Non linear optical material, semi-organic, XRD









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IECRTIAP 10- A REVIEW OF EVOLUTION IN THE FIELD OF QUANTUM ENTANGLEMENT AND HIGG'S BOSON

P. Sharukesi, and *K. Nicanjana Devi

Department of Physics, Sri Sarada College for Women (Autonomous), Tirunelveli, 627011, Tamilnadu, India "Corresponding author: niranjanamariyammal@gmail.com Abstract

This Project is about the Quantum Entanglement and the Higg's Boson. Quantum Entanglement is a fascinating concept which explains the Dependence of a group of particles even over a large distance. This Quantum Entanglement is considered to be an important disparity between Quantum Physics, the Physics that deals with microscopic particles and Classical Physics, the Physics that deals with the macroscopic particles. This anonymous character of Quantum Physics is considered to be the working mechanism of God Particles i.e., Higg's Boson. The importance in the study of Quantum Entanglement is that they reveal the microscopic particle's nature, which applies in the Quantum Cryptography and Quantum Computing .Quantum Entanglement also explains the Quantum Teleportation experimentally. The Higg's Boson is one of the elementary scalar Boson particles which acts as a key to explain the Universe and provided the evidence to the presence of Higg's field which is said to be present in every region of the universe and provides mass to the elementary particles, like Quarks, Electrons. This work explains various Scientists and their contributions to the Quantum Physics along with their theories which lead to the formation and development of Quantum Entanglement and Higg's Boson. The Evolution of Quantum Physics from Formation to its applications are studied below.

Key Words: Quantum, Duality, Orientation, Boson, Wave









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IECRTIAP 12- A STUDY ON THE FORMATION OF AURORA

P.A. Thana Rubene and *R.Sathya.

Department of Physics, Sri Sarada College for Women (Autonomous), Tirunelveli, 627011, Tamilnadu, India "Corresponding author: thanarubene05@gmail.com

Abstract

Nature shows us lots of beautiful view one among those beautiful view is Aurora borealis. These Arctic northern light and Antarctic southern lights are beauty to behold. It is believed these most commonly seen in pale green and pink golog. This phenomenon has its beginning from the core of the sun. At the core of the sun temperature is approximately 14 million degree Celsius with extremely high pressure, so hydrogen atom present in the core of the sun will fuse together to form helium atom. Energy released during this nuclear reaction will reach the surface of the sun. In the outer layer of the sun the heat moves in form of eddies called convectional cells. These electrical current of charged gas create magnetic field in the sun. These strong magnetic fields push their way out through the surface to slow down eddies of the hot gas. The surface cools and produce darker spots called sun spots. The electrically charged gas splits out from the surface of the sun in called plasma. The plasma drags the magnetic field further outward, the band breaks and got separated from the corona of the sun is called solar wind. The solar wind carries plasma along with magnetic field. The plasma contains Protons, Electrons and alpha particles with kinetic energy between 0.5 and 10kev.

Solar wind reaches the earth's magnetosphere and reaction occurs between magnetic field present in the solar wind and earth's magnetic field. So solar particle reaches the earth's atmosphere and react with the atom present in atmosphere to produce light. This is the phenomenon behind the Aurora borealis.

Keywords: Introduction, plasma, coronal mass ejection (CME), solar cycle, solar wind, solar storm, aurora, colour of aurora, history of aurora.







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IECRTIAP 13- STUDY OF THE DESIGN AND FUNCTIONS OF ROCKER BOGIE

A. Geeth Vaishnavi, R. Ashma, U. Bharathi, M. Baby Shalini,

C. Indirapriyadharshini and .*N. Booma Devi

Department of Physics, Sri Sarada College for Women (Autonomous), Tirunelveli - 627011, Tamilnadu, India *Corresponding author: nbdevisankar@gmail.com Abstract

The aim of the rocker bogie suspension system project is to develop a surveillance robot for defence which is capable of moving in all surfaces and is capable of driving in rough terrains (uneven surfaces where human can't pass) and live video streaming with help of a camera. The robot has a special mechanical structure which is capable in driving rock terrains which is only possible with chain robot, but chain robot has some bugs and to overcome those bugs we designed a mechanical structure as a figure. The bogie part of the suspension refers to the smaller linkage that pivots to the rocker in the middle and which has a drive wheel at each end. Bogie were commonly used as load wheels. Another main drawback is monitoring mode -when operated under Artificial Intelligence, it can't be controlled in desired direction; when it is remote controlled, human less monitoring is impossible. We should be well equipped with webpage controlling or by using sensors coated with biomaterials. Without any mechanical modification to existing designs, we alter in its control strategy to gather maximum driving method—and

Keywords: Surveillance, live streaming, rock terrains, load wheels, webpage controlling, sensor coated with biomaterials.







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IECRTIAP 15- MORPHOLOGY BASED APPLICATIONS OF COBALT OXIDE (CO₃O₄) NANO PARTICLES

V. Archana*, S. Preethika, S. Renuka and T. Pushpaneela

Department of Physics, Sri Sarada College for Women (Autonomous), Tirunelveli-627011, Tamilnadu, India *Corresponding author: c.v.archanavenkat@gmail.com Abstract

Novel self-assembled cobalt oxide nanoparticles were synthesized using a different method. Cobalt oxide has been synthesized via different methods bottom-up and top-down approaches and chemical solution methods. Different morphologies have been formed via different synthesis methods. Cubic, rod, sphere, hexagonal, sea urchin like different morphologies has been formed. Each morphology (or) shape of the Co O have which range of applications on textiles, medical, pollutant removal, water cleaning, super capacities, catalyst, Bio-medical application food industries, and so on. Here we have given which range of applications Co₃O₄ based on their unique morphology.

Keywords: Morphologies, nanoparticles, super capacities, catalyst









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IECRTIAP 19- AN EVALUATION ON THE EFFICIENCY OF WIND ENERGY BASED ON NANO COMPOSITE MATERIALS

P. Santhiya, M. Sangeetha, and K. Niranjana Devi

Department of Physics, Sri Sarada College for Women (Autonomous), Tirunelveli -627011, Tamilnadu, India Corresponding author:niranjanamariyammal@gmail.com

This work is explained and analysis of the nano composite materials used in wind mill turbine blades. Over the past decades the nano composite materials play an important role in different fields like Electronics, Energy storage devices, Bio medicine applications, Food, Textile and Automobile industry etc. In recent years the increasing of cost, availability and environmental consequences greenhouse gas emissions of fossil fuels has renewed the interest in the development of alternative energy resources. Wind energy is the one of the most promising and demanding energy along with environmental pollution prevention, which is tapped by installing windmills in the open areas of land. The presentation of turbine has differed by changing of turbine edges nano composite based material, then at that point, the productivity and advancement of turbine sharp edges are explore of pliable and hardness test results. The nature of materials, turbine edges are made in various ways and their properties have been discussed later.

Key words: Nano composite, Wind mill, Hardness test, Turbine blade.









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IECRTIAP 25- INVESTIGATION ON THE STRUCTURAL AND OPTICAL PROPERTIES OF BIRNESSITE-TYPE MnO₂ ELECTRODE MATERIAL FOR HIGH PERFORMACE SUPER CAPACITORS

"S.R. Vinisha and *"K. Niranjana Devi

"Department of Physics, Sri Sarada College for Women (Autonomous),
Tirunelveli . 627011. Tamilnadu, India.
"Research Scholar (PT), Women's Christian College,
Nagercoil : 629011. Tamilnadu, India.
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Abstract

Due to fast consumption of fossil fuels and energy scarcity in recent times, designing and developing high-performance energy conversion and storage devices has been the prime goal of the research community to fulfill the energy requirements. The super capacitors are promising components of energy storage devices and have attracted extensive attention due to their rapid charge and discharge rates, high power density, low cost, less toxicity, abundant availability and their environmental friendly nature. It has wide applications in electronic devices, aerospace vehicles, electrical vehicles, storage devices and digital communication systems.

Among higgssite type MnO₂ is one of the most prominent materials exhibiting superior electrochemical property tends to serve in various applications. From the literature survey, MnO₂ is synthesized using several techniques such as Sol-Gel, Hydrothermal, in situ method, facile chemical method, Green synthesis method etc. In the present work, manganese oxide pangogaggicles, were synthesized using co-precipitation technique. The samples were identified by powder X-Ray Diffraction spectroscopy, Raman Spectroscopy, UV-Vis diffuse reflectance spectroscopy and Fourier Transform Infrared Spectroscopy. From the powder X-Ray Diffraction and Raman spectroscopy results, the body centered tetragonal crystal structure of Birnessite-MnO2 was confirmed and the estimated crystallite size is 53 nm using Debye's Scherer formula. From Raman Spectroscopy Raman shift and vibration active modes of bond in the sample were noted. From the UV-visible reflectance spectrum, a low band width of 2.1 feV was determined utilizing Tauc's plot.

Keywords: MnO2, Co-Precipitation, XRD, UV-Vis, Super Capacitor.







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Smart Search Engine

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ABSTRACT

Machine learning algorithms based on expert knowledge are used to categorize web pages into three predetermined categories depending on the degree of content modification to the search engine optimization (SEO) suggestions. We used classifiers to categorize an unknown sample (web page) into one of three predetermined groups and to find crucial elements that influence the degree of page modification in this research. In the training data set, the data is manually labeled by experts in the field. Using machine learning, it is possible to forecast the level of conformity of web pages to SEO guidelines. Building software agents and expert systems that can automatically identify web pages that require change in order to comply with SEO criteria and, therefore, possibly obtain better search engine ranks is the practical importance of the suggested technique. Measuring the semantic similarity search between words is an important component in various tasks on the web such as relation extraction, community mining, clustering and automatic metadata extraction. In addition, the findings of this study contribute to the research area of determining the best values for ranking variables used by search engines to rank websites. According to the conclusions of prior study, page titles, meta descriptions, H1 tags, and body content are all crucial aspects to consider when creating a web page. As a byproduct of our investigation, a new collection of manually labeled web pages has been created. Web service discovery has received considerable attention in the literature, and academics are continually working to improve the process. Using machine learning methods such as KNN (K-Nearest Neighbor) and OCR (Optical Character Recognition), this study examines the work of a number of prominent researchers in this field (Optical Character Reorganization). Researchers have a lot to look forward to in machine learning as a way to consistently deliver correct estimations. From completed project training sets, a machine learning system "learns" how to accurately predict future work. It is an aim that this publication will serve as a springboard for future research and provide researchers a sense of the direction in which they should be heading.

INDEX TERMS: Natural Language Processing, Machine Learning, K Nearest Neighbor, Optical character recognition, Lexical Pattern Extraction, Ranking, Search Engine Optimization, Semantic relations, Targeted traffic SEO, Snippets.

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Real-Time Facial Emotion Recognition Using Machine Learning

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ABSTRACT

Face detection has been around for ages. Taking a step forward, human emotion displayed by face and felt by the brain, captured in either video, electric signal (EEG) or image form can be approximated. Human emotion detection is the need of the hour so that modern artificial intelligent systems can emulate and gauge reactions from the face. This can be helpful to make informed decisions, be it regarding identification of intent, promotion of offers or security related threats. Recognizing emotions from images or video is a trivial task for the human eye, but proves to be very challenging for machines and requires many image processing techniques for feature extraction. Several machine learning algorithms are suitable for this job. Any detection or recognition by machine learning requires training algorithms and then testing them on a suitable dataset. This paper explores a couple of machine learning algorithms as well as feature extraction techniques which would help us in accurate identification of the human emotion. Facial recognition is a technology that is capable of recognizing a person based on their face. It employs machine learning algorithms which find, capture, store and analyze facial features in order to match them with images of individuals in a pre-existing database.

INDEX TERMS: Facial recognition, expression recognition, machine learning, image recognition, Facial technology, emotion recognition, image classification.

I. INTRODUCTION

Human emotion detection is implemented in many areas requiring additional security or information about the person. It can be seen as a second step to face detection where we may be required to set up a second layer of security, where along with the face, the emotion is also detected. This can be useful to verify that the person standing in front of the camera is not just a 2-dimensional representation. Another important domain where we see the importance of emotion detection is for business promotions[1]. Most of the businesses thrive on customer responses to all their products and offers. If an artificial intelligent system can capture and identify real time emotions based on user image or video, they can make a decision on whether the customer liked or disliked the product or offer. We have seen that security is the main reason for identifying any person. Human

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Twitter Post Approach for Feature Extraction and Communicating Metadata K. Amutha MCA, M.Phil., R. Janaki Rama

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ABSTRACT

Because of the enormous use of social networking, Twitter has become a popular medium for disseminating information. According to existing studies, Twitter can be utilized for successful post-incident measures since it has a considerably greater reach than conventional media. On Twitter, people employ colloquial language such as acronyms, misspelling words, synonyms, transliteration, and unclear terminology. As a result, extracting incident-related data is a difficult undertaking. This information, on the other hand, may be useful to public safety groups in the event of an emergency. This study presents a framework for extracting and reporting early event-related information from Twitter streams, which monitors and synthesizes event-specific information, such as a terrorist attack, and warns law enforcement, emergency services, and media sources. Tweet-to-Act (T2A) is a suggested system that uses word embedding to convert tweets into a vector space model and then uses the Word Mover's Distance (WMD) to cluster tweets for event detection. The proposed system uses sequence labelling with random forest to extract trustworthy and relevant information from a huge dataset of short and informal tweets

INDEX TERMS: Random forest, machine learning, Sentiment analysis, Natural Language processing, opinion mining

I. INTRODUCTION

Microblogging has been a major study field for sentiment analysis. In platforms like Twitter, people submit messages about their everyday lives, and these tweets are often linked to a wide range of themes. Prior to and throughout the feature selection process, pre-processing is critical to the success of many research on sentiment analysis classification algorithms. Texts are cleaned and prepared for classification as part of the pre-processing process.

On the Internet and in particular on Twitter, there is a large quantity of noise. Data that does not provide any helpful information for our study, such as sentiment analysis, is referred to as "noise."

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M-Learners' Performance Using Deep Learning Techniques with Intelligent and Adaptive Web Data Extraction

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ABSTRACT

Educational institutions are one of a kind and play a crucial part in the development of every nation. People, communities, nations, and perhaps the planet will be transformed as a result of education's impact. This is the reason why we are so content in our present circumstances. Today's education does not stop at classroom instruction; it also includes things like online education, web-based education, seminars, workshops, and massive open online courses (aka MOOCs). Data recorded in educational databases and learning management databases makes it more difficult to predict student success. There are several methods for assessing student achievement. Educational data mining is the most common method of evaluating student performance and is utilized widely in the educational industry.

Classification, prediction, and feature selection are just a few of the strategies used in this growing field of research. It is used to forecast students' performance and learning behaviour by extracting the hidden information from learning records or educational data. Electronic Data Mining (EDM) may be used to extract relevant information from a large educational database. The student's performance is then projected based on the valuable information and patterns that have been gathered. The primary goal of our research is to identify the categorization strategy that produces the greatest performance outcomes for pupils.

INDEX TERMS: Deep neural networks, Deep learning, Machine learning, Learners' classification, Adaptive M-learning, Feature weights.

I. INTRODUCTION

Educational data mining tends to focus on developing new tools for discovering patterns in data. These patterns are generally about the micro concepts involved in learning: one digit multiplication, subtraction with carries, and so on [3]. Learning analytics—at least as it is currently contrasted with data mining focuses on applying tools and techniques at larger scales, such as in courses and at schools and postsecondary institutions. But both disciplines work with patterns and prediction: If we can design the pattern in the data and make sense of what

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Improving The Security of Internet Banking System Using Three Level Security Implementation

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ABSTRACT

Bank server is an innovative technology that can be used for processing and sharing data in a safe manner. Data may be processed and shared securely across an inconsistent network using a bank server, This project proposes with a brief history of the security system and explain some of the most important aspects of this new technology. When it comes to identify the potentially harmful transactions on an untrusted network, machine learning may be an effective tool for deciphering massive datasets. Using these clever strategies in conjunction with each other is critical in banking and finance. The public Elliptic dataset from many banks is utilized as a baseline for our proposal, which is then implemented to Secure this system. SHA Secure Hash Algorithm is used as a trustworthy gateway to the internet banking since the latter is not completely labeled. The data is then classified using four machine learning approaches. When CNN Convolutional Neural Network and random forest classifier are combined, the suggested method displays promising results

Indexed terms: Machine Learning, Secure Hash Algorithm, Convolutional Neural Network, Principal Component Analysis (PCN).

I. INTRODUCTION

Online banking is now the subject of a great deal of study, and a large number of financial institutions provide their services over the internet. However, there are some limitations to this method, such as the fact that if a family has many members, visiting various websites and memorizing numerous login passwords is necessary in order to get information about each member's transactions and accounts. A single login ID and password is all that is required for the customer to access the integrated system in this suggested solution. It is possible for the user to conduct many bank transactions with a single identification number[1]. The system administrator and the bank administrator are the other two users of this suggested system.

New banks and branches may be added by system administrators who can also see information on branch managers and approve or reject registrations for these institutions. They may register themselves and if the

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Ai Techniques for Efficient Multiuser Computation for Edge Network Optimization

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ABSTRACT

The goal of the network edge is to move computation from cloud servers to the edge of the network devices. All is a key component in many edge devices, including cars, drones, robots, and smart devices. The project explains the role of AI in a network edge. Moreover, the paper describes the optimization methods for an edge network based on AI techniques. By 2009, Google Apps and Microsoft's Windows Azure also started to provide cloud computing enterprise applications. Secure hash algorithm is used for encryption of data. Load balancing algorithm is to improve the speed and performance of each single device, and the other is to protect each devices from exceeding their limits by reducing the performance. Globus is a online hosted service which allows a browser to transfer files between two sites known as endpoints. To use the Globus software must be downloaded on both systems at the booth ends of the data transfer. Globus will make file transfers, monitor performance, retry failures, recover from faults automatically when possible, and report the status of your data transfer. Grid FTP is used in globus for more reliable and high-performance file transfer. The remote access is possible because of service providers, host applications and their associated data at their location.

INDEX TERMS: Mobile Edge Computing, Edge devices, AI techniques, Cloud computing, Cloud storage, Cryptographic functions. Secure hash algorithm, Load balancing algorithm, Internet of Things.

I. INTRODUCTION

Moving data into the cloud offers great convenience to users since they don't have to care about the complexities of direct hardware management. The pioneer of Cloud Computing vendors, Amazon Simple Storage Service (S3) and Amazon Elastic Compute Cloud (EC2) are both well-known examples[5]. While these Storage Service (S3) and Amazon Elastic Compute Gloud (EC2) are both well-known examples[5]. While these Storage Service (S3) and Amazon Elastic Compute Gloud (EC2) are both well-known examples[5]. While these Storage Service passed and customizable computing resources, internet-based online services provide huge amount of storage space and customizable computing resources, internet-based online services provide huge amount of storage space and customizable computing resources, this computing platform shift and eliminating the responsibility of local machines for data maintenance at the same time. As a result, users of their cloud service needs for the availability and integrity of their data.

Same time. As a result, users of their cloud service needs for the availability and integrity of their data.

Cloud Computing has been viewed as the next-generation information technology (IT) architecture for Cloud Computing has been viewed as the next-generation information technology (IT) architecture for Cloud Computing has been viewed as the next-generation information technology (IT) architecture for Cloud Computing has been viewed as the next-generation information technology (IT) architecture for Cloud Computing has been viewed as the next-generation information technology (IT) architecture for Cloud Computing has been viewed as the next-generation information technology (IT) architecture for Cloud Computing has been viewed as the next-generation information technology (IT) architecture for Cloud Computing has been viewed as the next-generation information technology (IT) architecture for Cloud Computing has been viewed as the next-generation information technology (IT) architecture for Cloud Computing has been vie

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Automated Detection of Age Macular Degeneration and Retinal Abnormalities Based on Age

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ABSTRACT

Performance of an algorithm that automatically identifies DR and Age related macular degeneration (AMD) pictures based on their pathological properties. Age related macular degeneration (AMD) is the subject of this research, which proposes an automated categorization system for telemedicine purposes. The analyzing fundus photos, the most important elements for AMD characterization were identified using texture, color and visual context analysis. The Age-Related Eye Disease (ARED) protocol and the Support Vector Machine (SVM) and Random Forest (RF) algorithms were used to categorize pictures according to the various AMD phases, and the FCN method was utilized to assess the features importance. According to the findings, independent of the classifier utilized (DCNN) or the feature selection method (PDA), local binary patterns in multiresolution are the most significant for AMD classification. In addition, the suggested automated DCNN classification system using FCN is resilient to picture quality changes.

INDEX TERMS: Drusen, Constant False Alarm Rate, Support Vector Machine, Oculus Dextrux, Region of Interest, Fluorescien Angiography.

I. INTRODUCTION

A new method for detecting anomalies in retinal images. An age-related macular degeneration (AMD) pathology is the topic of this research, and it is a pathology that frequently goes unnoticed in the early or middle stages and may end in blindness if left untreated. In order to identify retinal anomalies, we use fundus imaging and a single class classifier. A multiresolution, locally-adaptive approach is used to identify both normal and abnormal retinal areas[1]. A hybrid parametric/non-parametric representation of the support for normal retinal tissue's probability distribution in color and intensity feature space is used to accomplish this. Patients may be automatically screened for retinal problems using this method. In this study, AMD is the primary emphasis because of its prevalence and clinical significance: Many countries in Western Europe and North America have a high prevalence of AMD, which is a primary cause of blindness. Central vision may be

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A Novel Approach for Examination of Visually Challenged Candidates By E-**Evaluation Techniques**

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ABSTRACT

The evaluation of physically challenged is always a challenging task as any evaluation of them is compared with that of normal candidates. The case of visually challenged is still more difficult as vision is a nunerono sensor in the field of study and knowledge enhancement and evaluation of them on pair with another candidate is very difficult. The aim of this paper is to present an approach for E-evaluation model for the visually challenged students/candidates for the screening tests conducted by the different examination authorities.

The major attempt is made to use the personal computer and avoid the use of a scriber by the candidate so that candidate can take the exam independently with the help of voice recognition using Google Text To Speech Algorithm (GTTS). A portion of the PC keyboard is slightly modified in its software functionality to help them in undergoing the test using GTTS. Also described is the functioning of this model of E-Evaluation and its relative advantages.

Index terms: GTTS,PC,E-Evaluation, nunerouno sensor.

I. INTRODUCTION

Online Examination for visually challenged is a software solution, which allows a particular company or institute to arrange, conduct and manage examinations via online environment. This can be done through the Internet or Local Area Network Environment. Candidate can answer his/her examination paper on the computer and submit answers. The Examination Software evaluates the submitted answers and the results will be available immediately after completion of the examination.

The online examinations system provides the facility for the visually challenged students to interact with the system comfortably. Writing an online exam would be a big task for anybody if there is no proper Internet connection and when it comes to visually challenged students there would be a lot of issues for them to face while writing any exam. In order to avoid such issues and this project has come up with new features to facilitate the visually challenged with an ease. With the help of packages in python, the facility of text-to-

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Credit Card Fraud Detection Using Deep Learning

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ABSTRACT

There is a rising issue in today's financial sector with credit card fraud. An rise in the number of fraudulent operations is generating a significant financial loss for numerous organizations, corporations, and government bodies. Many academics in this sector are focusing on identifying fraudulent conduct early using powerful Deep learning approaches since the numbers are projected to grow in the future. However, detecting credit card fraud is not an easy process due to two primary reasons: I the fraudulent conduct is generally different for each attempt and (ii) the dataset is highly skewed, i.e. the frequency of the majority samples (genuine instances) outnumbers the minority samples (fraudulent cases).

A new fraud detection algorithm for streaming transaction data will be developed in order to evaluate prior client transaction information and extract behavioural patterns. Transaction amount is used to categorize cardholders into various groupings For each set of cardholders, a sliding window method is used to aggregate their transactions so that the corresponding behavioural patterns may be identified. After that, several classifiers are trained on the various subsets of data. Then, the classifier with the highest rating score may be selected as one of the best approaches for predicting fraud. Convolutional Neural Networks (CNNs) and K Nearest Neighbour (KNN) and naive bayes may be used to overcome this challenge and forecast frauds using K Nearest Neighbour (KNN)). As a result, a feedback system was implemented to address the issue of notion drift. This article used Convolutional Neural Networks (CNN) and fuzzy logic(FL) to analyze a dataset of European credit card fraud

INDEX TERMS. Deep learning, fraud detection, Convolutional Neural Networks, K Nearest Neighbour

I. INTRODUCTION

Nowadays People throughout the globe are increasingly using credit cards to make purchases, as they believe in being cashless and relying only on the internet for their transactions, credit card has made online transactions more convenient and accessible. Criminal usage of credit cards results in enormous monetary losses every year, There are an infinite number of ways to commit fraud, and it's been around since the dawn of time. According

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Insurance Literacy - Tool to Save Our Life Mrs. A. Maria Bharathi Dr. (Smt) R. Muthu Lakshmi²

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Abstract: All parents want their children to be taken care of even when they are not around. Life insurance makes sure your loved ones won't suffer financially in your absence. There is no way to replace a loved one, but planning with life insurance does help in taking care of the financial needs of the family's. Life insurance help you achieve those goals by helping you build a financial corpus with the protection of a life cover. Life insurance plans inculcate a habit of disciplined saving. Paying a little amount as an insurance premium each month will help you accumulate funds. An insurance policy is one of the most valuable instruments that allow us to enjoy such benefits. It is crucial to realize the importance of insurance and understand how they can positively impact our lives. The chapter attempts to measure the Insurance literacy leads to development of awareness among scheduled community people in Tuticorin District. Primary data collected through structured interview scheduled has been used for analysis and presented in the study. The result of the study that Insurance literacy is low among the scheduled community people in Tuticorin district.

Introduction

Insurance awareness plays a key role in ensuring policyholders' protection and also in development of insurance sector. Lack of policyholders' insurance awareness has proved to be one of the hurdles in penetration of insurance across the country. Insurance occupies an important place in the complex modern world since risk, which can be insured, has increased enormously in every walk of life. Insurance being complex and a subject matter of solicitation is relatively not easy for a common person to understand. The Consumer education is an important prerequisite for promotion on insurance inclusion and enhancing public awareness on key local risks and insurance policy available that suits their needs. Managing finances through different stages in life can be challenging in various ways. It is necessary to chart a plan that evaluates how Statement of the Problem

While the importance of insurance is widely recognised, for individuals as well as for society as a whole, the number of individuals actually buying insurance is dramatically low. After stressing this concept in this paper we focus on the critical comparison between three strands of research: financial literacy, insurance literacy, and behavioural insurance literacy and decision-making. Financial literacy has assumed greater significance in recent years. It is popularly believed that people need to become more self-dependent in the upcoming years. Growing competition has forced financial service providers to offer hybrid products with composite features. Many users have left these ill- equipped products to cope with the

income needs to be distributed to have a beneficial financial portfolio. Through the different short and long-term life goals, the need for financial protection remains constant. Financial literacy advocates making financially -responsible decisions to avoid economically vulnerable or to face any financial adversity. Trusted Since 1906 Page 3 of 6 In India the need for financial literacy is getting greater because of the low level of literacy and large section of population which remains out of the formal financial set up. India still has large sections of people who are resource poor and who operate on the margin. These groups are really vulnerable towards persistent downward financial pressures. Moreover with no Established banking relationships, the poor sections are pushed towards expensive alternatives without adequate financial literacy. complicated choices which they need to make due to insufficient awareness and improper

awareness level. With the changes in working life globally, the income stream of individuals has all become more incoherent. The income level of an individual fluctuates at different timelines such as the periods of high income followed by low level of income or no income at all. This pattern may be reversed. With the increase in mortality age; people need to make greater provisions for their retirement, health care and insurances to cover uncertain eventualities. Social security schemes offered by the government are also shrinking gradually. Thus with the changing socio-economic environment of personal finance one must have necessary financial skills to make







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CHAPTER 26

BANKING LITERACY - A TOOL FOR ECONOMIC DEVELOPMENT

Mrs. A. Maria Bharathi 1, Dr. (Smt) R. Muthu Lakshmi 2

Abstract

The World Bank Group considers Banking Literacy a key enabler to reduce extreme poverty and boost shared prosperity. Having a bank account is widely regarded as the first step toward financial inclusion of the poor. Funds deposited in a bank account are also observed to lead to higher savings. As accountholders, people are more likely to use other financial services, such as savings, credit and insurance, start and expand businesses, invest in education or health, manage risk, and weather financial shocks, all of which can improve the overall quality of their lives. The chapter attempts to measure the banking literacy leads to economic development among scheduled community in Tuticorin District. Primary data collected through structured interview scheduled has been used for analysis and presented in the study. The result of the study that banking literacy is low among the scheduled community people in Tuticorin district.

Introduction

The banking sector is an integral part of the economy. Hence this sector plays a key role in the wellbeing of the economy. A weak banking sector not only jeopardizes the long-term sustainability of an economy, it can also be a trigger for a financial crisis which can lead to economic crises. The role of banks in an economy has received attention since the 18th century.

Banking Literacy is a building block for both poverty reduction and opportunities for economic growth, with access to digital financial services critical for joining the new digital economy.

Financial inclusion is a key element of social inclusion, particularly useful in combating poverty and income inequality by opening blocked advancement opportunities for disadvantaged segments of the population. This study intends to investigate the impact of banking literacy in economic development. The findings are in favour of further promoting access to and usage of formal financial services by marginalized segments of the population in order to maximize society's overall welfare. Savings mobilization is critical for individual and societal welfare. At the individual level, savings help household's smooth consumption and finance productive investments in human and business capital. At the macroeconomic level, savings rates are strongly predictive of future economic growth.

Statement of the Problem

Poverty is a well-known problem in most of the developing and underdeveloped countries. The inadequate educational status, poor literacy and unawareness about the financial stream have been a reason for it. Members of scheduled communities are poor in literacy, which makes them further away from others. Hence they do not use formal financial sources for their requirements.

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