

through GCCs and Recyclers. During the reporting period, an average of 1.56 lakhs transactions were through GRC daily. Green Pins This service allows customers to generate their PINS through channels such as ATM, SMS, IVR, INB and it out the consumer consumers to the consumer consumers to the consumers of Quick mobile application. Implementing this initiative has resulted in significant reduction in paper consuland, thereby, costs. During EV 2017 12 tract and, thereby, costs. During FY 2017-18, more than 5.15 crore PINs were generated through this channel. porate socia is ethical, s ning of CSI The current study has revealed that the banking sector has become extremely conscious of the need to province the Public environment. The Private Parking of the Public environment of the Public environment. rent phases environment. The Private Banks are as much involved in the caring environment approach as the Public Banks. All the banks are making effects and involved in the caring environment approach by technological states are making effects. uments. Th Banks. All the banks are making efforts to make banking paperless. This has been fully supported by technologies of electronic fund transferr. terms of electronic fund transfers, ATMs, internet and mobile banking. Banks are in search of alternative sources for running facilities like ATMs. surement ar fired by CSF sources for running facilities like ATM's etc. The adoption of Green Banking not only enhances the image words: Cor bank, but also protects the environment and makes the overall growth sustainable. tegy. REFERENCES roduction Annual Report of State Bank of India for FY 2017-18 re is growin State Bank of India website - http://www.sbi.co.in omers, com 2. others. It is Economic Times Website- http://articles.economictimes.indiatimes.com letal wealth ! Financial Express Website - http://www.financialexpress.com / AboutUs, HDFCBank, http://www.hdfcbank.com/aboutus Business.Responsibility Report, HDFC Bank iness opinio onsible bus Moneycontrol.com vities that it agement. In Annual Report of HDFC for FY 2017-18 tomers and e their shareh rporate Soc porate soci ponsibility, repreneursl modern corporate s key point finition. ncerns int nner and stainable coming portan ie most

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E mail: sgpublisher@hotmail.com; sgpublishers@hotmail.com

Bremeh Offices in India

Delhi: Sunil Gupta, SG Publishers, A 26, Luxmi Kunj, Plot No.6, Sector 13, Near Bhagwati Hospital, Rohini, Delhi 110085.

Chandigarh: Sunil Gupta, SG Publishers, SCO 209, Sector 36 D, Chandigarh.

Kullu: Sunil Gupta, SG Publishers, Dev Bhoomi, Plot No 18, Industrial Area, Shamshi, Distt.Kullu, Himachal Pradesh.

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Ragging in Educational Institutions

Chief Editor: Dr. Vijay Laxmi

Editors: Mrs. Anjali Arora Soni, Dr. Daljeet Kaur & Mrs. Puneet Kaur

ISBN: 978-93-83911-89-9

Price: ₹ 400/-

Published By

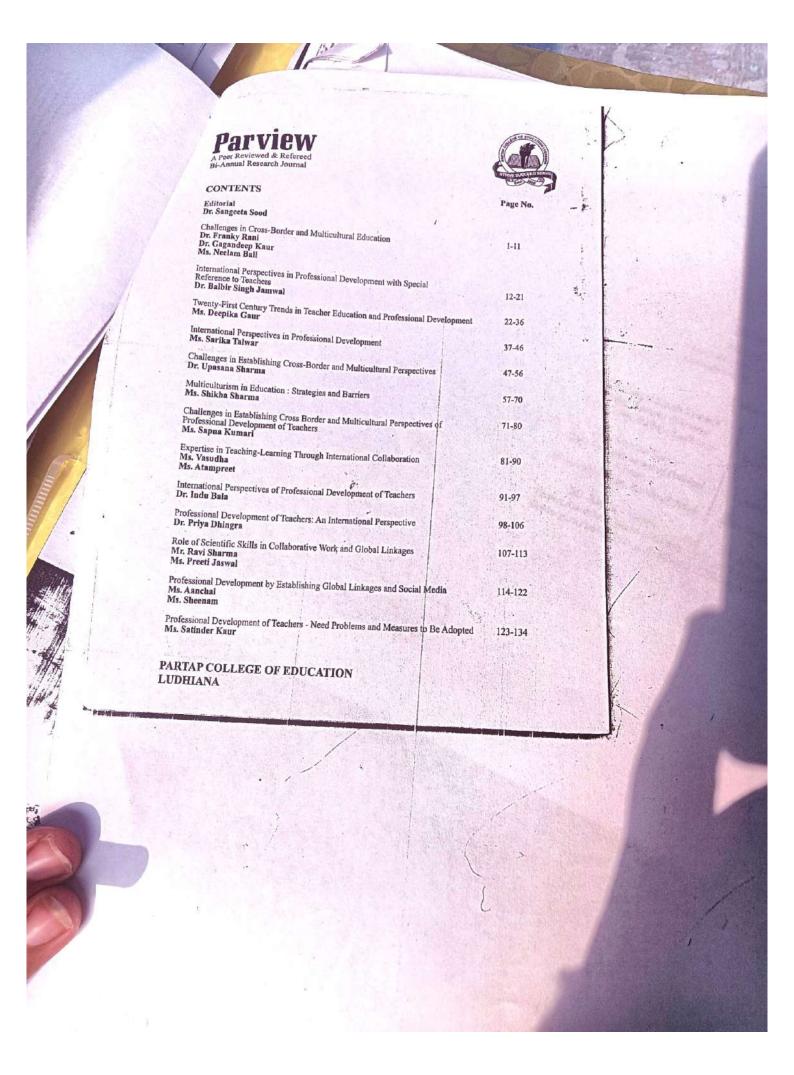
SG Publishers

SCO First Floor, Ravinder Nagar

Adjoining Urban Estate II

Jalandhar City (Pb.) -144022 Prop.Sunil Gupta, 076960-70246, 098880-15859

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between the educators about what should be done and what not. It would estimatedly produce better outcomes.

engagement would produce the desired outcomes. Therefore, it will help in Peer Engagement:-Nobody knows more than the teachers about the level and requirement of the students. Thus, instead of imposing instruction upon them, It should be left to the teachers who by interacting with each other and peer imparting better education and classroom environment to the students.

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practical knowledge. Teachers must be taught to use teaching learning methods advanced methods and technology for teaching which is above the students' level of understanding, it will yield no results. Teachers must opt-the advanced-Must be according to the Grade Level and Type of Student - Every student doesn't have the same mindset and same level of intelligence. If teachers use the methods of teaching which provide their students the advanced as well best suited to the students' level of understanding.

should be given to the educators so that they can execute the same in their that the desired goals are achieved at least if nothing more. The quality education and money. Teachers themselves will have to take interest in these seminars so Throwing cash for Professional Development Programmes is not enough-Professional Development Programmesshould focus on quality work and implementable outcomes. Throwing cash merely is nothing but a wastage of time classroom.

The process of Professional Development is completed only when the acquired knowledge and skills are implemented effectively. Spending huge amounts of money is not the only requisite, but it requires the complete process from setting the goal to the implementation of the knowledge in the classrooms. Following the professional development process given above, we can definitely achieve the aim of quality education to the teachers as well as students.

programmes should be given by an expert, who has thorough knowledge of the learning about how to use digital tools. Education is learning how digital tools can enhance learning and development is selecting the appropriate digital tool to Settong term Goals - Setting the goals should be primarily based on the only Expert Support - The knowledge and information in professional development subjects as well as advanced methodology. The process of professional Development - all it can be" has shown how training, education and development work differently and produce different outcomes for the collective professional development of a teacher. According to her "training imparts us development must be followed in a systematic way. Boas in her achieve a learning outcome and reflect on its effectiveness."

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ਗੁਰੂ ਗੋਬਿੰਦ ਸਿੰਘ ਜੀ ਦੀ ਵਿਚਾਰ ਧਾਰਾ: ਸਮਕਾਲੀ ਸੰਦਰਭ प्रतिभाशाली एवं प्रतापशाली था। वे सब धर्मी था, वह गुरू जी का विशेष भक्त था गुरू जी ण है जिसमें चारो वर्णों को समान दर्जा प्राप्त एक ही जाति मानी है चाहे वह कोई भी धर्म

मानव का समुचित सम्मान करते थे। मानव ह एक ही है। गुरू जी ने कर्मकांड, संकीर्णता, न किया। वे प्रत्येक श्रेणी के मनुष्य को एक कार की समानता का सिद्धान्त सिख गुरूओं ही पंक्ति में बौठकर भोजन खाते हैं। मानव गुरू जी सच्चे रूप से उदार और तत्वज्ञानी

। उन्होने अपने चार पुत्रों को राष्ट्रहित बलि र्जुन देव जी की वाणी को सार्थक किया-

5 तथा धर्म के लिए आपने अपने पिता, प्यारी सिखों को कुरबान कर दिया।

निर्माता थे। उनमें राष्ट्र सेवा और राष्ट्रीय सफलता के लिए तीन तत्त्व आवश्यक हैं-के माध्यम से जातीय दृष्टिकोण की सबल नें मानव का विभेद न हो। गुरू जी ने इन ता माने जाते हैं।

थे। धर्म-रक्षा की वेदी पर उन्होंने अपने ारियों द्वारा दीवार में चिनवा दिए गए तथा को गौरवान्वित किया। गुरू जी का जन्म थे। उन्होंने अत्याचारियों का संहार करने वयं 'विचित्र नाटक' में अपने जन्म धारण

के थे। इन दोनों का समन्वय उनके

गुरू गोबिन्द सिंह : व्यक्तित्व और कृतित्व

व्यक्तित्व में था। गुरू जी प्रातः उठ कर स्नान करके अकालपुरूष की भक्ति में लीन हो जाते थे। आसा दी वार अवण कर वे अति प्रसन्न होते थे। दिन निकलने पर वे अपने सिखों का युद्धाम्यास करने की आजा देते थे। दोपहर के पश्चात् उन सिखों को मिलते थे जो शिकार तथा घुड़सवारी करके आते थे। रहिरास' पाठ का आयोजन कर सन्ध्या की समाप्ति होती थी। आनन्दपुर साहब में हर रोज सभाएं होती थी जिसमें चारों वर्णी के लोग उपस्थित रहते थे। बड़ा नियमित था। वे नित्य प्रति अपना जीवन एक सैनिक एवं संत की भांति व्यतीत

गुरू जी का जीवनः

करते थे। उत्सवों का आयोजन हमेशा होता रहता था।

कवि व्यक्तित्वः गुरू गोबिन्द सिंह जी केवल धर्म गुरू, समाज सुधारक, वीर योद्धा तथा राष्ट्र निर्माता ही नहीं, अपितु एक महान कवि भी थे। उन्होंने जो भी साहित्य रचा वह श्रेष्ठ होने के साथ-साथ कालजयी भी है। उनकी रचनाओं से उनकी प्रतिभा का पता चलता हैं। कई भाषाओं पर उनका अधिकार था। हिन्दी के अतिरिक्त उन्होंने पंजाबी तथा फारसी में भी अनेक रचनाएं रची। इनकी रचनाएं सिखों के दशम ग्रंथ में संग्रहीत हैं। इसमें 1428 पृष्ठ हैं। 'दशम ग्रंथ' की रचनाओं का क्रम इस प्रकार हैं:

1. जापु साहबः यह सम्पादित कृति दशम ग्रंथ की पहली रचना है। इसमें निर्गुण ईश्वर-अकाल पुरुष की विशेषताओं का वर्णन करते हुए अकाल पुरूष के नाम-जाप पर बल दिया है। इसमें 199 छंद है। पृष्ठ संख्या 1 से लेकर पृष्ठ संख्या 10 तक यह रचना है। इसमें समस्त पदों में परमात्मा की निर्ग्रणात्मकता की ओर संकेत करते हुए उसके सर्वगुणात्मकता का यशोगान किया गया। है। यह एक उच्च कोटि की भिक्त भाव प्रधान रचना

अकाल स्तुतिः 'अकाल स्तुति' गुरू गोबिन्द सिंह जी की एक महत्त्वपर्ण रचना है। जो गुरूमुखी लिपि में लिखी गई हैं। इसमें ब्रह्म के स्वरूप का निरूपण करते हुए उसके प्रति भिवत भावना प्रकट की गई है। उन्होने इसमें अकाल पुरूष का स्मरण सर्वलोह के रूप में किया है। ..

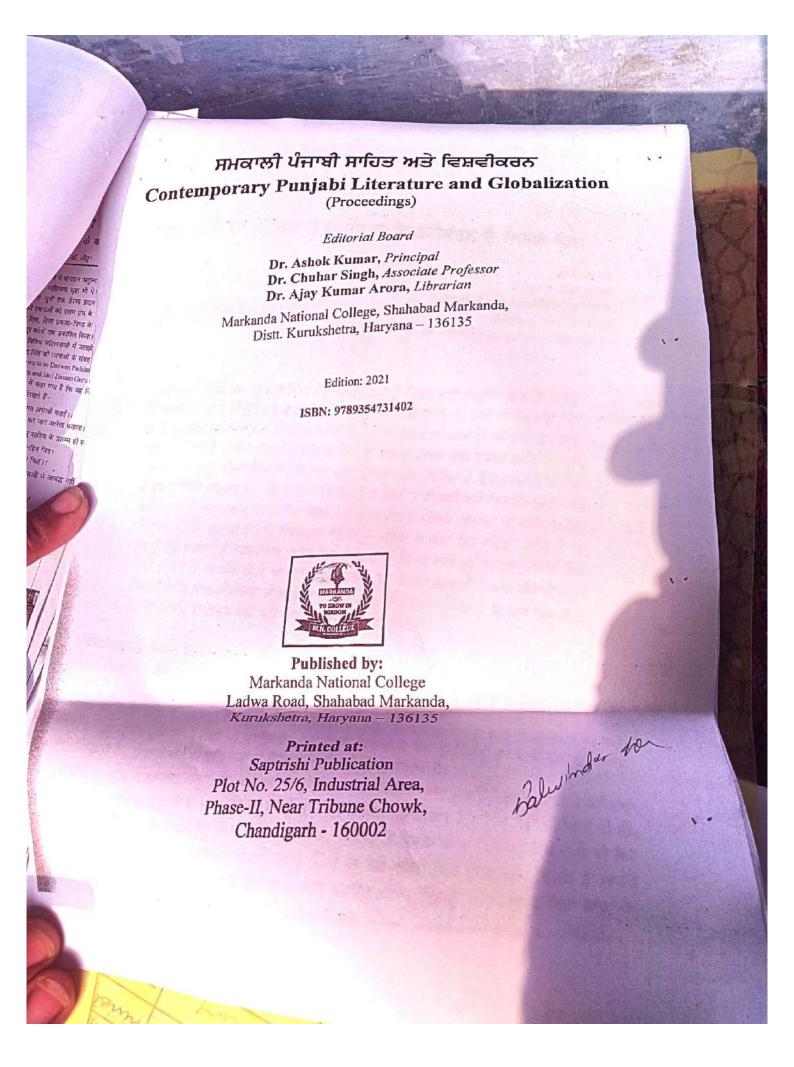
> अकाल पुरख की इच्छा हमने सरव लोह की इच्छिया हमने-2 सर्वलोह जी दी रिधया हमने।

इसमें गुरू जी ने निर्गुण ईश्वर की वीर रस पूर्ण शब्दावली में स्तुति की है तथा साथ ही चण्डी की भी स्तुति की है। इसमें कुल छंद 271 हैं। यह रचना पृष्ठ संख्या 11 से पृष्ठ संख्या अंक 38 तक है।

3. विचित्र नाटकः इसमें दशम गुरू ने अपने पूर्वजन्म की कथा बताई है और वर्तमान जीवन का उद्धेश्य स्पष्ट किया है। इसके दो मुख्य खण्ड कहे जा सकते हैं। प्रथम खण्ड को विचित्र नाटक (अपनी कथा) की संज्ञा दी जाती है और दूसरे खण्ड में अवतार कथाएँ दी गई हैं। अवतार कथाएँ 33 हैं- 24 विष्णु के अवतार. 7 ब्रह्मा के तथा 2 रूद्र के अवतार पद्मबद्ध किए गए हैं। अंत में मीर महिंदी का उल्लेख है। यह रचना पृष्ठ संख्या 39 से पृष्ठ संखया 73 तक है। अकाल पुरूष के वृहद स्वरूप को जो आदिकाल से विविध रूप— आकारों में प्रकट हो रहा है, शब्दबद्ध करने का प्रयास किया है:

सूछम रूप न बरना जाई। विरध सरूपहि कहो बनाई।।

पहले खण्ड को गुरू जी ने 14 अध्यायों में लिखा है, आरंभ में काल स्तुति, प्रभु नाम स्मरण के बाद वैदियों-सोढ़ियों- की पौराणिक पद्धति पर वंश परम्परा प्रस्तुत की है। इसके पश्चात् अपने अवतरित होने, पिता



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Web. : www.grngo.org Impact Factor: 1.984

Robal Shodh Manjusha ISSN: 2395-71

AN INTERNATIONAL MULTIDISCIPLINARY & MULTIPLE LANGUAGES QUARTERLY RESEARCH JOURN राजभाषा के रूप में हिन्दी का प्रयोग

राजभाषा का सामान्य अर्थ है - 'राज की भाषा' अर्थात् केन्द्रोय एवम् राज्य प्रशासन के कार्यों को निष्णा सार्वजनिक गतिविध्ययों के लिए जिस भाषा का प्रयोग किया जाता है वह राजभाषा कहलाती है। संसर हु सू करने वाली भाषा ही राजभाषा है। केन्द्रीय तथा राज्य सरकारों द्वारा प्रशासनिक कार्यवाहो, पत्र व्यवहार

में संविधान लागू होने के 15 वर्ष बाद सन् 1965 में हिन्दी को पूरी तरह लागू करने का प्रावधान था। तब तक अंग्रेषों 📲 ॥र देवनागरी लिपि से युक्त हिन्दी भारत की राजभाषा घोषित की गई। सदियों पूर्व हिन्दी हमारे देश में राजभाषा के रूप देशों में कई प्रकार की भाषाएं प्रचलित हैं। परनु प्रत्येक देश की अपनी एक राज भाषा होती है। उस राज भाषा माध्यम से ही उस देश की सरकार के सभी कामकाज सम्पन होते हैं। ब्रिटेन के लिए अंग्रेजी, फ्रांस के लिए क्रे तीन और भाषाएं जोड़ दी गई। अधिकांश लोगों द्वारा बोली तथा समझी जाने वाली भाषा हिन्दी को 26 जनवरी 1950 में स्ह्रै रही है। राजपूत, मराठा तथा मुसलमान शासकों तथा ईस्ट इंडिया कम्पनी आदि के शासनकाल में हिन्दी का प्रयोग होता र जता के पश्चात् भारतीय संविधान में 15 बारतीय भाषाओं को मान्यता प्रदान की गई जिन में हिन्दी भी एक भाषा है। बाद की राजभाषा बनाने की गरिमा प्रदान की गई। 14 दिसम्बर, 1949 को डॉ. राजेन्द्र प्रसाद की अध्यक्षता में हिन्दी को राजभा जर्मन के लिए जर्मनी, चीन के लिए चीनी, रूस के लिए रूसी भाषाएँ राज भाषाएँ हैं। संविधान के 343 अकु थि ही हिन्दी को विकसित करने की दिश में निर्देश दिए गए। सन् 1936 में संसद द्वारा राजभाषा अधिनियम पारित हुआ राजभाषा कानून बनाकर राज्य को 'क' हिन्दी भाषी, 'ख' (अर्थ हिन्दी भाषी) 'ग' (हिन्दीतर भाषी) श्रेणियों में विभाषि के प्रयोग की दिशा में कदम उठाए। तकन्नेकी शब्दावली निर्माण के लिए वैज्ञानिक और तकनीकी आयोग गरित किया गर्या विध क्षेत्रों में हिन्दी का प्रयोग बढ़ाने के दूतर राजभाषा आयोग की स्थापना की गई। राजभाषा विभाग हिन्दी के प्रयोग लिए संविधान सभा में निर्णय लिया गवा। अनुच्छेंद्र 343(1) के अनुसार उसे राजभाषा का दर्जा दिया गया। अनुन (संशोधन) अधिनियम 1967 भी पारित हुआ। इस प्रकार यह व्यवस्या हुई कि हिन्दी ही संघ की राजभाषा होगी। सरक प्रायोजनों के लिए जारी रखने का प्रावधन था। जिनके लिए उसका प्रयोग संविधान लागू होने से पहले किया जात भनुवाद ब्यूरो की स्थापना की। केन्द्रीय हिदी निदेशालय एवं हिन्दी संस्थान बनाए। सलाहकार सिमितयों का गठन किया।

MARKET OF LONDED नेश कार्य हिन्दी में होने लगा है। न्यायलय, व्यक्तिगत संस्थानें तथा बैंजों में भी पजाचार राजभावा हिन्दी में होने लगे हैं। केंग्रह्म 4. हिभाषी फार्म, कार्यालय मोहरें, पत्रशीर्ध, लेफाफों तथा स्टेशनरी की अन्य मुद्दों पर लिखे या मुक्ति लेख हिन्दो और अंग्रेबी न्तित्यां भी आयोजित की जरी है। हिन्दी कोत्रों, व्याकरण प्रत्यों तया जोय प्रयों का प्रणयन हो रहा है। जिन्ह देए जाते हैं। भारत सरकार के गृह मंत्रालय राजभाषा के आदेशों, हिन्दी के प्रचोग का प्रोत्साहन देने के लिए पुरस्कार, वैयक्तिक के प्रत्येक विभाग में हिन्दी कस तथा हिन्दी बनुभागों की स्थापना की गई है। केन्द्र तरकार ने विभिन मंत्रालय में हिन्दी लिवा ि की सुविधाओं से सरकारी कामकान में हेन्दी में टिप्पणी/आलेखन का प्रयोग किया बड़ रहा है। आव खड़ी बोली का प्रयोह भी चला रखी है। इन चीजनाओं के अन्तर्त हिन्दी प्राध्वापक अहिन्दी भाषियों को हिन्दी तिज्ञति है। सनय-समय प्र हिन्ही राजभाषा के रूप में हो रहा है। अंग्रेजी सह बजभाषा के रूप में प्रयोग में लाई जा रही है। केन्द्र तथा राज्य सरकारों के कार्यात्ये ं के' अन्तर्गत हिन्दी के पत्रों का उत्तर हिंदी में देने की व्यवस्था से हिन्दी के प्रयोग को प्रोत्साहन मिला है। आजकल सबै इसमें कोई अतिशयोक्ति नहीं कि आज हिंदी कई हिन्दी भाषी राज्यों में शिक्षा का माध्यप बनी हुई है। कुछ राज्यों में अतिब हिन्दी भाषी राज्यों के कार्यालयों एवं विक्षा संस्थाओं में हिन्दी का महत्व स्वीकृत है। भरत सरकार की राजभाषा नीति छक विषय के रूप में हिन्दी का अध्ययन और अध्यापन किया जा रहा है। दूरदर्शन, आकाशवाणी, सिनेमा, संघ सरकार मुद्ध के लिए कई वर्षों से काफी सक्रिब रहा है।

इस समय हिन्दी भाषा जानने याले विश्व में 90 करोड़ लोग हैं। आज संयुक्त राष्य अमेरिका, जर्मनी, जापान, रूस आदि देशों गभग 150 विश्व विद्यालयों में हिन्दी अध्ययन व अध्यापन का आधार है। आज हिन्दी में लगभग 12 लाख वेंसानिक तथा तकनीको ंका स्उन हो चुका है। हिन्दी सॉफ्टवेयरों के निर्माण ने हिन्दों के क्षेत्र में क्रान्तिकारी परिवर्तन हा दिया है। व्यापर, साहत्य, गार का साधन, जनसंचार आदि के रूप में हिन्दी महत्वपूर्ण भूमिका निमा रही है। यदाप हमने काफी उपलिखयाँ हासित की हैं, ु आज राजभाषां कार्यान्वयन को स्थिति संतोषजनक नहीं है। यदि हमें हिन्दों को प्रशासन, व्यापार, वाणिष्य, मोडिया, बूरसंचार, गिक आदि की भाषा बनाना है तो सबसे पहले हिन्दी को ठच्च शिक्षा का माध्यम बनाना होगा। सन विहान और औद्योगिक को । जब तक हिन्दी भाषा से नहीं दी जाएगी, तब तक हिन्दी एक सम्पूर्ण पाषा नहीं बन सकती। आज बालार में अंग्रजो के टाइपिस्ट मिलेंगे किन्तु हिन्दी टंकण ढूढ़ने से हो कहीं मिले। हम बाहने पर भी आपने सदेश, आवेदन पत्र हिन्दों की बबाए अंग्रेज में देने पर ब्हु हो जाते हैं। हिन्दी के हर लेखक, साहत्यकार और अध्यापक को कृष्युटर का प्रयोग अनिवार्य रूप से करान चाहिए। अब मेल, ई-कामसे, ई-टैंडर, ई-फार्म आदि का युग है। रेल टिकट, हवाई टिकटें, बीक्रंग, आवेदन, गिवरा, फार्म की प्रविष्टमै आदि लिए इलैक्ट्रानिकी का सहारा लेना पड़ता है। किर हिन्दी ही इससे पोछ क्यों रहे? हिन्दी में आज सब सुविधाएँ उपलब्ध है।

यह प्रसनता का विषय है कि भारत सरकार के राजभाषा विभाग ने दिनौंक 17 फरवरी 2012 के अपने एक आदेश में भारत (कार के सभी मन्त्रालयों और कार्यालयों को ''यूनिकोड'' कमलाएंस फॉटस एवं यूनिकोड के अनुरूप सॉम्प्वेय, तय इनीक्किट नीपटल का प्रयोग करने की हिदायत दी है कि एक भाषा में इनिक्किट की-बोर्ड सीख लेने पर सभी भारतीय भाषाओं में असानी को और ग्राहा, सरल तथा समृद्ध बनाएं।। वर्तमान में पारिमधित तकनीकी शब्दावली आवेग व जन्य संयाओं हुछ अनुबाद के माजम से किया जा रहे प्रयास सराहनीय हैं। निश्चय ही हिन्दो राजभाषा सिद्ध होगी। आक्श्यकता है तो केवत अपनी मानींचकता वृदस्ते हिन्दी के क्षेत्र में अपार संभावनाएं हैं आवश्यकता है तो केवल इसके प्रयोग को। सभी व्यावहारिक क्षेत्रों में हिन्दी के प्रयोग को हिन्दी में अपनी हिन्दी का प्रयोग अपने कामकाल में करेगा। उसकी माथा में उस क्षेत्र को क्षेत्रिय भाषा के शब्द आएं। और यह हिन्दी टंकण किया जा सकता है। नई भतियों के लिए टाईपिंग परोक्ष केवल इनस्क्रिट की-बोर्ड पर ही लो जाएगे। इस प्रकार स्पट है का वहां अभाव होता है। प्रशासन में प्रयोग को जाने चली हिन्दी उस दिन साधारण व्यक्ति के करीब आएपी जब अहारिक्त कमंचारी गवना है। जाहे आज हिन्दी के पास पर्याप तकनीकी तथा पारिभाषिक शब्द हैं, किन्तु उनका प्रचलन नहीं है। प्रचलन ब्यवहार में लाने जुड़ा है। किसी भी भाषा का विकास उसके प्रयोग से हो रहा है। हिन्दी के सामने एक बड़ी बाधा यह है कि राष्ट्र की राजभाषा हिन्दी उसमें और साधारण आदमी द्वारा प्रयुक्त हिन्दी में बहुत अन्तर हैं। जो राजभाषा सम्बन्धी काम देखने बले कर्मचारी हैं वे हिन्दों में एम र, एम.फिल. या पी.एच.डी. हैं। उनकी शिक्षा ने उन्हें भारी भरकम हिन्दी शब्दों का इस्तेमाल सिखाया। जन साधारण से बुड़े शब्दों भी भी हिन्दी भाषा राज्यों के सभी उच्च न्यायालयों और देश के उच्चतम न्यायालयों की भाषा नहीं बन गई को कि सबसे वहां सका मूल कारण यह है कि जो रुप जन भाषा हिन्दी का है वह राज भाषा हिन्दी का नहीं। प्रशासन में जिस हिन्दी का प्रयोग किया जात वस तेजो से होना चाहिए नहीं हो पा रहा। न तो प्रशासनिक मामलों में हिन्दी का प्रयोग उस रस्तार से हो रहा है कैसा होना चाहिए। इसे वश्यकता है। केन्द्र सरकार तथा विभिन्न हिन्दी भाषी राज्य सरकारों के निरन्तर प्रयत्न के परिणाम स्वरुप राजभाषा हिन्दी का प्रयोग डम्बना ही मानिए कि आम आदमी के लिए राजभाषा हिन्दी भी उतनी ही कठिन और अपरिचित है जितनी कि विदेशी माय अंग्रेजं

S.D.P. College for Women

: प्रणव कुमार वंद्योपाध्याव, रमांकात अमिनहोत्री, अन्छा साहेत्य सरन, रिल्ली - 2013 : प्रातिकता एवं परिदृश्य हा.सु.मागतक्षी,प्रवाहर पुरतकालय, मधुरा - 2003 कला मन्दिर, गई दिल्ली, 2002

हिन्दुस्तानी एकेडनी, इलाहानाद। जुलाई - सितन्तर 2013

-2. भाषा बहुपाषिता और हिन्दी

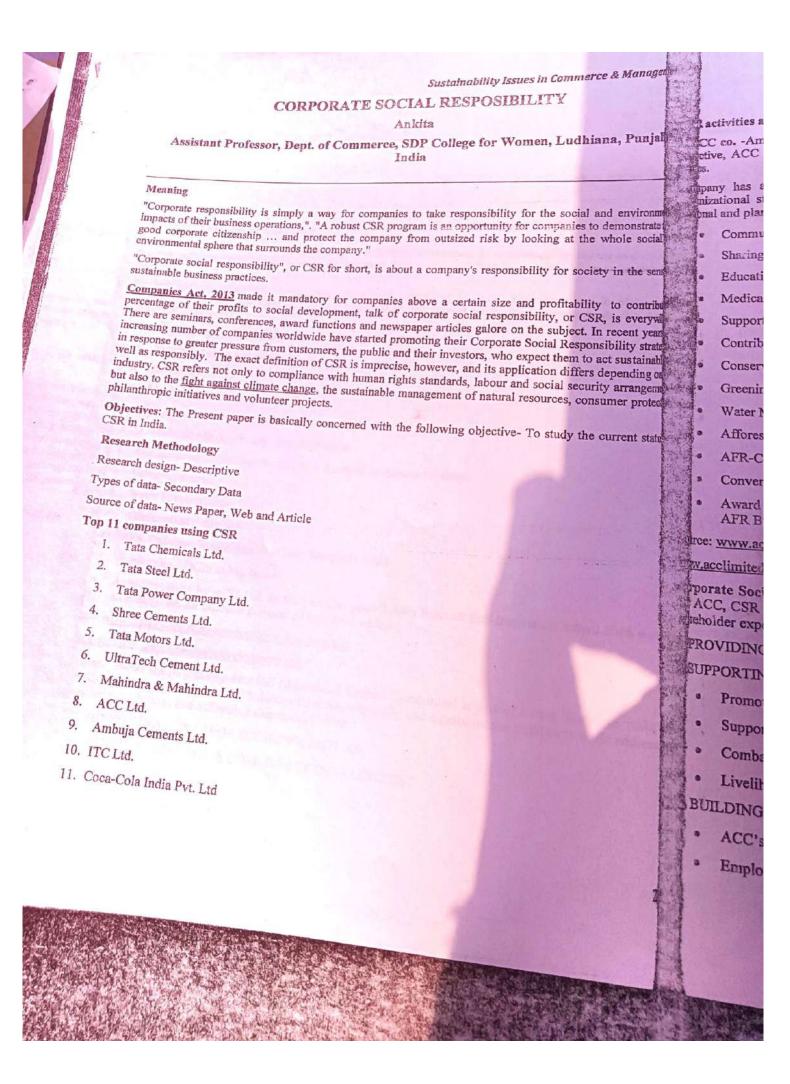
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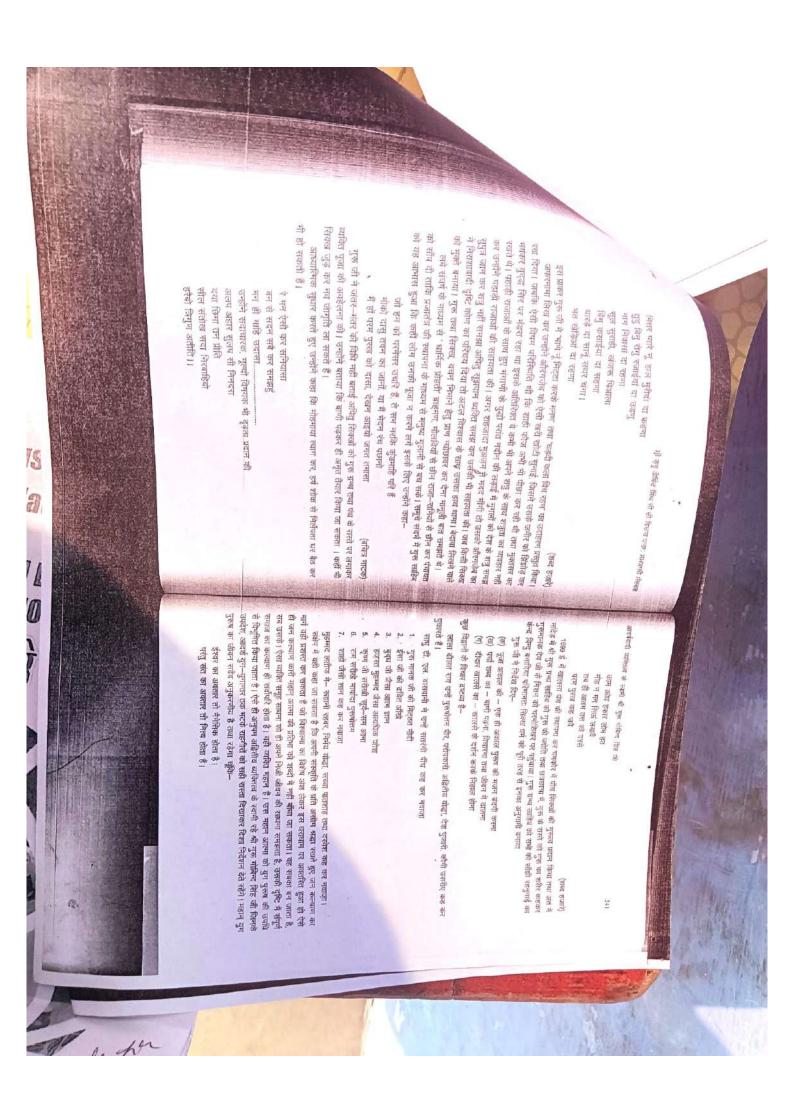
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1. हिन्दी साहित्य चिन्तन

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- Sharing of amenities and facilities-
- Education-
- Medical assistance-
- Support to national health initiatives-
- Contribution to help in any national disaster-
- Conservation of Heritage Sectors and Waste Management Services-
- Greening areas-
- Water Management-
- Afforestation Activities -.
- AFR-Company's Alternate Fuel Raw Material (AFR)
- Conversion of Kiln to bag house
- Award received by ACC Ltd. In the past few year-Golden Peacock Eco-Innovation Award 2008 won by AFR Business for efficient disposal of industrial wastes

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UILDING INFRASTRUCTURE FOR LIVEABLE NEIGHBORHOODS

ACC's Disaster Response Initiatives

Employee volunteering

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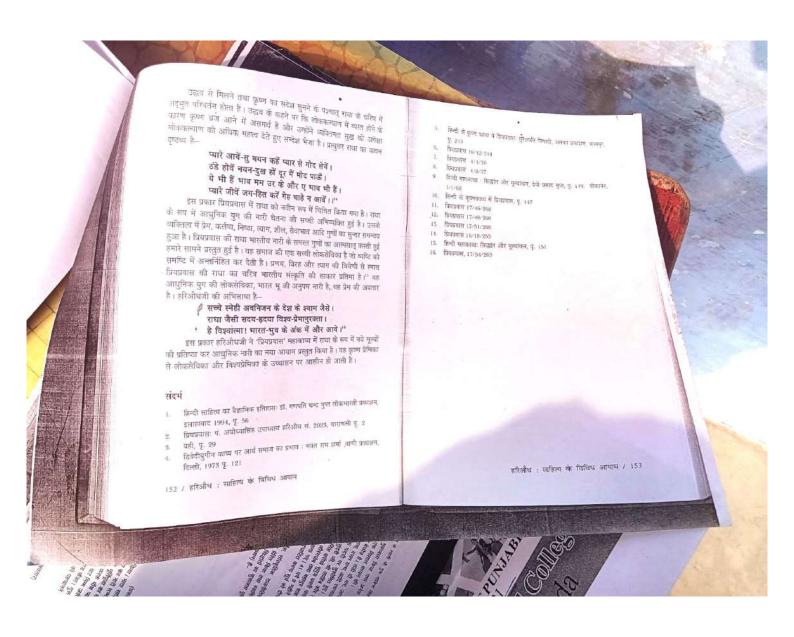
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Sustainability Issues in Commerce & Manag

DIGITAL ECONOMY AND SUSTAINABILITY

Assistant Professor, Dept. of Commerce, SDP College For Women, Ludhiana, Punj

Digitalization - the increased use of information and communication technologies (ICT) - is affecting all as our lives. Rapid progress in the development of hardware and software is steadily moving us towards a fully society. The ways how and devices it society. The ways how we learn, communicate, and consume are cases in point. Applications and devices it easier to do routine work or to stay in contact with each other. Many of them have already become so embed our daily experiences that it is hard to imagine living without them. Instant e-mail delivery, navigating with maps, and an internet at our fingertips, available 24/7, has become second nature to us. The impact of digital on our lives is professed. A trained on the control of on our lives is profound. A typical day in the internet today comprises 2.3 billion GB of web traffic, 152 to 152 Skype calls, 207 billion emails sent, 36 million purchases on Amazon, 8.8 billion videos watched on YouTu 4.2 billion Google searches. The speed with which digital technologies continue to make inroads into soci constantly on the rise. And the lines between the old economy and a new digital one are becoming incre blurred.

Introduction

As shown by the experience of leading countries, digital technologies can be transformational for devel generating economic and social benefits for people, businesses and governments. Digital technologies now p opportunities for inclusive and sustainable economic growth, in all sectors of the economy. It is imported countries to undertake structured efforts to create and harness the benefits of digital economy in order to greater job creation, increase country competitiveness, allow for greater diversification and catalyze innovally service delivery to improve the lives of their citizen. Russian Federation has made good progress on leverag digital revolution to meet its development challenges. The country is already well positioned to take full adve of opportunities offered by advanced digital technologies. By adapting and defining the digital economy context specific to the Russian Federation and by leveraging it's already strong technology foundations, Russ create a unique niche for itself and position itself as an emerging global leader in Digital Economy.

Meaning

The digital economy refers to a broad range of economic activities that use digitized information and knowled key factors of production. The internet, cloud computing, big data, fintech, and other new digital technological used to collect, store, analyze, and share information digitally and transform social interactions. The digitizat the economy creates benefits and efficiencies as digital technologies drive innovation and fuel job opportunities economic growth. The digital economy also permeates all aspects of society, influencing the way people in and bringing about broad sociological changes.

Asia's digital transformation is already having a massive impact on the region's economies. Asia's e-common and the region's economies are already having a massive impact on the region's economies. transactions account for 25% of the business to consumer (B2C) market in the world, led by the People's Registransactions of China (PRC), where companies like Alibaba and Tencent have grown at a break-neck pace. The transaction volume of the PRC's retail e-commerce market has increased from CNY1.32 trillion in 2013 to CNY5.33 trillion 2016, with an estimated CNY7.57 trillion in 2017.

Economic and Social benefits of Digital Economy Development

Today, people around the world rely on mobile communication, internet access and social media for interaction with each other, sharing information and obtaining new knowledge and services, while governments and busing increasingly prefer the internet for disseminating information, delivering services, communications, marketing doing business in general. According to the World Development Report 2016: Digital Dividends12 reco released by the World Bank, digital technologies in many instances have boosted growth, expanded opportunity

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Women were always considered weak, vulnerable and in a position to be exploited.4 In society which is tradition bound and male dominated, woman is still a second class citizen. Domestic violence in all its forms has increasingly over the last three decades been recognized the allover India which is a serious problem today. Among the many manifestations of the violations of fundamental rights of women, domestic violence is one of the most vicious. It takes place behind closed doors, the very doors which are meant to protect from hazards of outside world. It must come out of the closet and be addressed.5

Although Punjab is the most flourishing state in the country but at the some time there is an alarming increase in female foeticide, infanticide, child molestation, incest, rape, domestic violence and dowry deaths. The drastically falling female ratio despite of Punjab's prosperity and technological advancement is the attribute of socio-cultural, environment. Statistics reveal the relatively high education and socio-economic status increases the risk of violence against women. The lowest rung in socioeconomic order reported the lowest rate of sexual violence at 35% whereas, the percentage mounted to 61% amongst the higher income groups.

Domestic violence knows no age, socio-economic, religious, social gender or educational barriers. It is a myth that only the poor or the illiterate are victims of domestic abuse. Most studies indicate that there is also a high incidences of spousal abuse in the more affluent neighbourhoods. Domestic violence can take a number of forms, including.

- Physical behaviour (slapping, punching, pulling hair or
- Forced or coerced sexual acts or behaviour;
- Threats (threatening to hit, harm or use a weapon)
- Psychological abuse (attack on self esteem, repeated insults or interrogation)
- Stalking (following a person etc.)
- Cyber stalking (repeated online action or e-mail)

 Sacrifice of liking, interest and skills.⁷ There are certain other form of violence also like emotional abuse, sexual abuse, child abuse, elder abuse, Mutual violence, Dating violence and Economic violence etc. We see that even in the present society, position of women is not better. Despite the feminist movement gaining ground, women continue to be battered, bruised and humiliated in our patriarchal society. However it is not legislation that is lacking but the will to interpret it in favour of women.

Crime against women like molestation, bride burning, dowry deaths

have become so common that a news paper can't such news. The life of a girl is not secured. Even at h law, brother, brother-in-law, Uncle and neighbour in life of a girl a nightmare. The male community has that an infant also cannot be assured security.

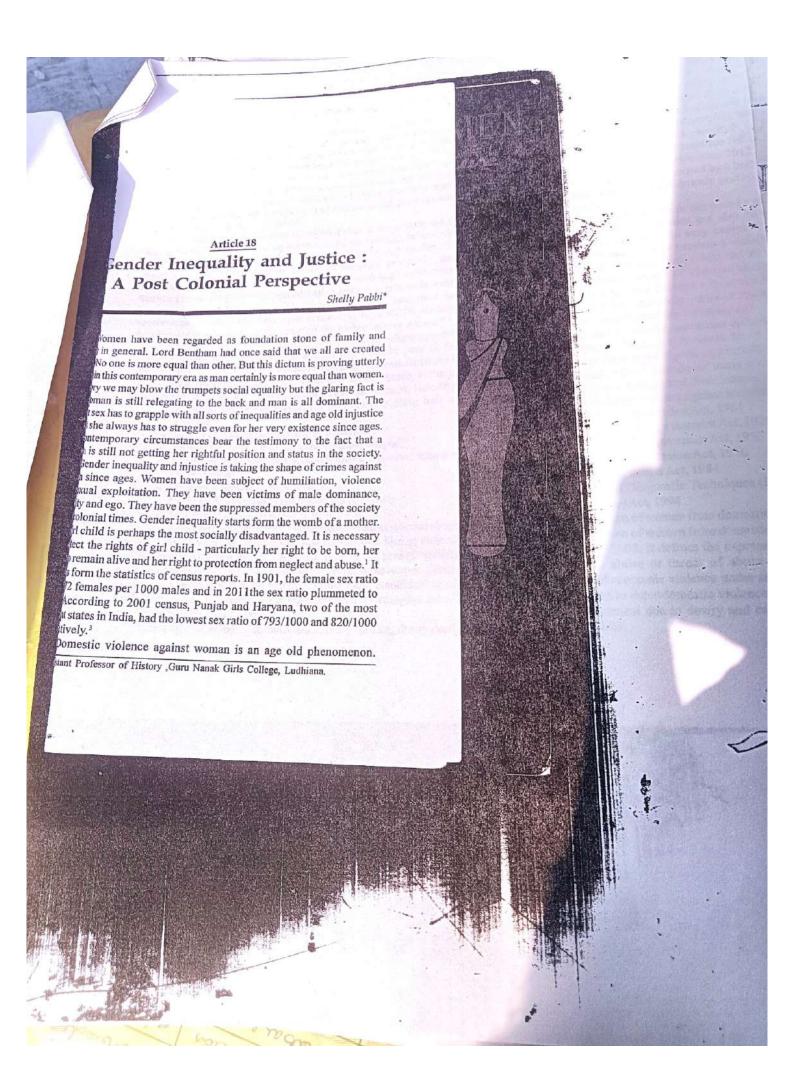
It is true that newspapers and news are full c can forget Delhi's shame on 16th December, 2012 Girl was brutally gang raped and tortured by 6 barb pitiable that after a mass and nationwide protest, such recent repeats.

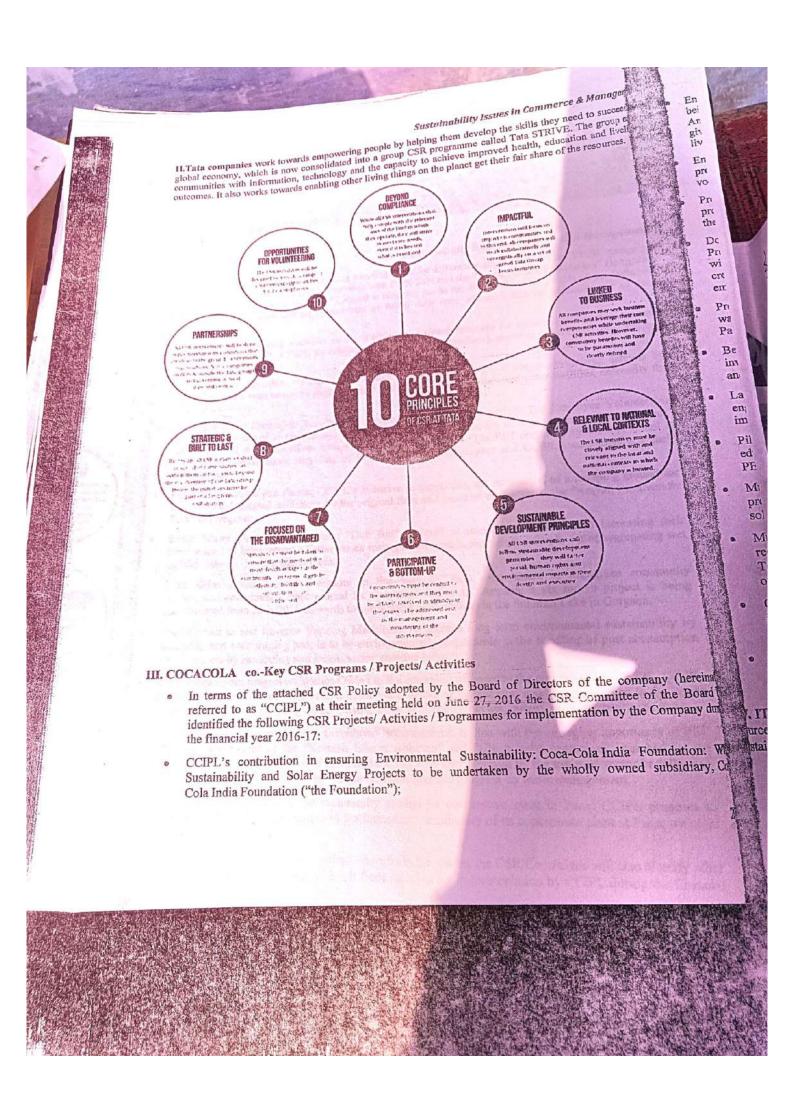
Repeatition of such incidences has posed a q on respect and reverence of women but also on women in society. Such news iss very common Violence against women is most pervasive violati the world today. Its forms are both subtle and its i development profound. Report of violence against well as psychological have become a common th strong held to sensitize not only common mass, members at the judiciary and the bureaucracy.9

The constitution of India guarantees democra liberty and equality. Women constitutes about ha They should get their equal rights, opportunities counter parts. Indian Govt. introduced many special in place to safeguard women and their interests. V constitutes another set of crimes against women in

- 1. The Dowry prohibition Act, 1961
- 2. The Child marriage restraint Act, 1929
- 3. Immoral traffic prevention Act, 1956
- 4. The Hindu Succession Act, 1956
- 5. The family courts Act, 1984
- 6. Pre-Natal Diagnostic Techniques (Regul of misuse) Act, 1994
- 7. Protection of women from domestic viole The protection of women from domestic viole 13th September, 2005. It defines the expression "d include actual abuse or threat of abuse-physic educational and economic violence under section legislation seeks to deter domestic violence in all including harassment due to dowry and causes like child or male child.









mployment and livelihood enhancing vocation skills for differently abled people: The "VEER" campaign eing undertaken by CCIPL in partnership with CNN IBN and the "Being Human Foundation" along with American India Foundation ("AIF"), aimed at reaching out to the differently abled people across India and giving them a voice and a second of their giving them a voice and an opportunity to fulfill their own ambition and for enhancement of their livelihood;

Employment enhancing vocation skills: 'Parivartan' training program for retailers: 'Parivartan' training program conducted by CCIPL for retailers (including women retailers), aimed at and focused on enhancing vocation skills

Promotion of Education: 'Support My School' ("SMS") campaign, aimed at revitalizing schools by providing them with adequate sanitation and basic amenities like toilets and other facilities, especially for

- Donation under Employee Volunteering Programme and PET re-cycling: The Employee Volunteering Programme is aimed at facilitating, systematization and quantification of engagement of the employees' with CSR and social initiatives both within and outside CCIPL. The PET recycling initiative is aimed at creating awareness about recycling of PET amongst the employees and CCIPL's customers and their
- Protection of Fiora and Fauna: CCIPL's initiative in supporting the conversion of a dumping ground for waste into a dedicated repository for the original flora and fauna of the Aravalis- the "Aravali Biodiversity
- Better Waste Management System: "Doh Bin" aimed at sensitizing residents and increasing their involvement to bring about a better waste management system through the simple act of segregating wet and dry waste in homes, offices, etc.
- Lake Rejuvenation Project- Gurgaon: In line with CCIPL's commitment to strengthen community engagement and development around its Corporate Office in Gurgaon, a six month project is being implemented from June 2016 onwards towards water rejuvenation in the Sukhrali Lake in Gurgaon.
- Pilot Project to test Reverse Vending Machines: To achieve long term environmental sustainability by educating and encouraging people to be environmentally responsible in the handling of post consumption PET products by rewarding and incentivizing positive behavior.
- Multi Stakeholder Project on Water: Owing to the centrality of water to the country and to CCIPL, CCIPL proposes to take a leadership position in the water sector at the national level and contribute to the larger solutions the country is facing on addressing water availability, access, quality and affordability of water.
- Multi Stakeholder Programme on Livelihood Enhancement: In line with the emerging importance of PET recycling in the light of the "Swaach Bharat Abhiyan" and "Clean India campaign" launched by the Tourism Ministry, Government of India and the key role that is played by the informal sector in collection of recyclable waste, CCIPL has decided to design a scalable program on waste management.
- CSR initiative of CCIPL in the community around its concentrate plant in Pune: CCIPL proposes to initiate a substantial CSR initiative in the immediate community of its concentrate plant at Pune, which is also its Registered Office.
- Other Projects / Programmes / Activities: Apart from the above, the CSR Committee will also identify other projects /Programmes /activities which it finds suitable for implementation by CCIPL during the financial year 2016-17.

TTC has crafted innovative business models that create larger and enduring value by not only generating new arces of competitive advantage for its businesses, but also in the process augmenting natural capital and sainable livelihoods for the nation

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idation: Water bsidiary,



Sustainability Issues in Commerce & Management

INVIRONMENT CARING PRACTICES-A COMPARATIVE STUDY OF HDFC BANK AND STATE BANK OF INDIA

sistant Professor, Dept. of Commerce, SDP College for women, Ludhiana, Punjab, India

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present study is an attempt to understand and appreciate the importance of environment caring practices for the fament of goals of sustainable banking and determine the various attempts that have been made by the top The methodology consists of a case study based broach of secondary sources like Bank websites, RBI reports, etc. The findings are that the banks have taken on green initiatives in a big way. Banks have gone beyond just paperless banking to solar energy sources for hars.

WIRODUCTION

sainable development, as interpreted generally, implies achieving economic development in such a way that it continue and is not a onetime phenomenon. It, thus, suggests the use of current resources in such a way that resources are replenished for future requirements and future is not compromised in the process of meeting the is of the present. The financial sector of the economy has a significant role in the economic development of a bry and in India, the banking sector being a significant part of the financial system of the country, its role in salinable development becomes very obvious. With increasing concerns regarding the environmental protection, the banking sector that can play a significant role in the direction.

Banking is an umbrella term referring to practices and guidelines that make banks sustainable in economic, sines in pronuent, and social dimensions. It aims to make banking processes and the use of IT and physical infrastructure by fine efficient and effective as possible, with zero or minimal impact on the environment .It is being observed that the all over the world are adopting such practices (apart from financial concerns) that would have positive cations for the environment. Hence, the banks are attempting to be environmentally as well as socially cious and thus, giving emphasis to the ethical aspects of doing business.

RESEARCH OBJECTIVES AND HYPOTHESES

geurrent study is based upon the following objectives:

- To understand the meaning and importance of green initiatives for the attainment of goals of sustainable
- To identify the Environment caring practices in India

doption of green banking practices seems more of a social nature than economic, the study begins with the thesis that it is the Public Sector Banks only which are adopting Environment Caring practices at a significant in India.

RESEARCH METHODOLOGY

methodology consists of identifying the top most banks, both public and private, as per the market dalization of the banks. The use of market capitalization gives an indication of the how the market values a deular bank and a comparison of the environment caring practices by such a bank. After identification of the s, the next step is the Study of reports of the individual banks, Reserve bank of India, various websites for the ection of the required secondary data.

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SUSTAINABILITY ISSUES IN COMMERCE & MANAGEMENT



Professional Development of Teachers

objective, sustained duration. The implementation of new methods and skills should yield long term results. Because the organization of Professional development programmes and implementation of the updated skills and knowledge requires huge amounts of money and labour. It becomes useful only when it yields long lasting results.

Team Work - It has been rightly said that 'United we stand' divided we fall.' If teachers and administration work unitedly to provide quality education to the students, nothing in this world can stop the professional development programmes from becoming a success. It is definitely going to produce the desired outcomes.

Be Ready to face Challenges - There are no shortcuts to success. If we are to attain the goal of long term results, we shall have to face so many challenges and hardships on the way. It is not an easy task to obtain knowledge and implement the same in a short period of time. It requires a lot of hardwork and challenges to meet, if we are to succeed.

Access to Resources - Only the acquiring of knowledge and skills is not enough, We have to use it well practically, only then the success or failure of development programmes can be determined. Implementation of new and updated skills requires access to sufficient resources like finance, technology (ICT), administrative support etc. All these collectively ensure the success of professional development programmes.

Page 133 (1.15. 1.1.10 Ph. 170 combined with specialized training for teachers can surely help in imparting education is an ever changing and ever growing process. But technology Technology can help but is a tool not more. Neither the specialized training in an Institute can completely prepare a teacher for professional service because

rofessional Development of Teacher

quality education to students. The development of teachers through the training is possible only when they intend to develop themselves. Anyhow, the professional development programmes help us to pave the way for better education to students. The success or failure of these trainings depends on how effectively it has been executed. The professional development of teachers has nowadays become a top priority. Educators themselves need to have a good command of these skills and the knowledge about their subject so that they can impart quality education and skills to the students.

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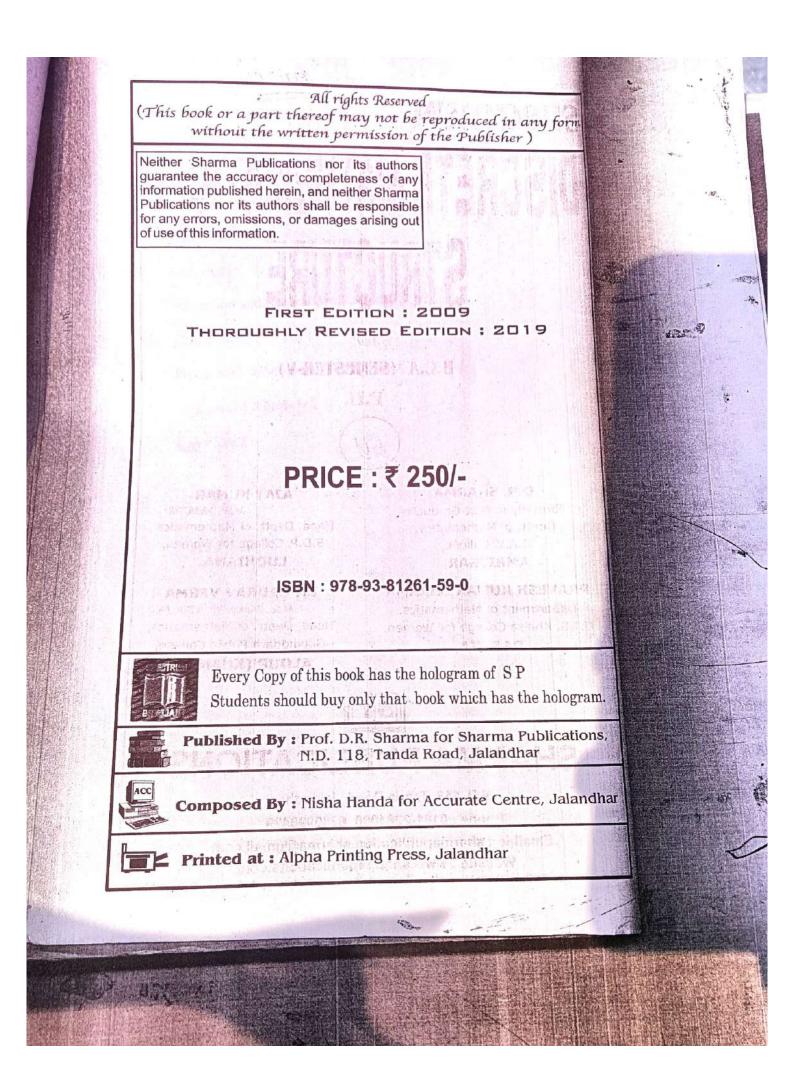
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Empowering Women: The Indian Perspective

This is really unfortunate that despite of many enactments and provision for upliftment of women, still her condition is precarious. There is judicial response to every problem but the impleIT1entation of these laws is inevitable. For this purpose certain remedial actions are required:

 There should be a change in the socialization process. The male and female should be brought up in a similar manner only then the attitude of men will change towards women In future. It

There should be drastic changes in legal system and implementation of these laws. It should be promoted by civil society and community.

Women are also responsible for her victimization. A woman is the enemy of women. Most of these crimes like of female foeticide, female infanticide and dowry harassment are mostly committed by women. Attitude on women towards women needs to be changed.

Measures to prevent and punish sexual harassment at the place of work, women workers in the organized sector and strict enforcement of relevant laws.

The social, structural and prevalent patriarchal ideology is antiwomen and it needs to be changed at every level. The status quo within the family needs to be questioned and changed. The situation of all woman in public ypat the general societal level needs to be improved so that some women do not become victims of violence in private an individual level.11

Women's cells in Police Stations, Family Courts, Mahila Courts, CounselingCenters, legal aid centre and Nyaya Panchayats must be strengthened and expanded to eliminate violence against women.

Hence, we can conclude that strong and stringent laws and speedy justice must bring a positive change in our unequal society, All we need to do is to blow the 'Siren of Awareness' among the society in general and women in particular.

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