



CITY COLLEGE

A Unit of Jayanagar Education Society @ Jayanagar, Bengaluru-70
27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

DEBIT VOUCHER

Voucher No:

Date: 12/5/2024

Debit Head: Staff welfare.		
Paid to M/s / Mr / Ms Bhavyakhala H.V.		
Rupees (Words): One thousand six hundred only.		
On account of: UGC Net exam of Conveyance.		
Cheque/Cash/UTR:	Bank	Date
A/c No.		Branch:

₹ 1600/-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

Prepared by

Checked by

Principal
CITY COLLEGE
Jayanagar, Bangalore

Receiver's
Signature
Name:

Mobile:

UGC - NET June 2024 Admit Card

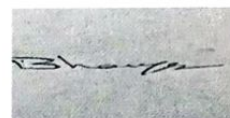
Roll Number:	2702005902	Application Number:	240510963675
Candidate's Name:	BHAVYA KALA HV	Father's Name:	VIJAYA SIMHA HB
Gender:	Female	Date of Birth:	11-03-1988
Person with Disability (PwD):	No	Scribe required*:	NA

*Subject to the conditions stipulated in the Guidelines dated 29.08.2018 for conducting written examination for Persons with Benchmark Disabilities (as amended from time to time), scribe shall be given, if so desired by a person with benchmark disabilities in the category of blindness, locomotor disability (both arm affected BA) and cerebral palsy.
#All the candidates with benchmark disability not availing the facility of scribe will be allowed compensatory/extra time of 20 minutes per hour of the examination.



2702005902

Candidate's
Signature



Test Details

Applied For	ASSISTANT PROFESSOR, PH.D. ONLY
Subject Opted	COMMERCE
Date of Examination	03-09-2024
Shift	Shift-2
Reporting / Entry Time at Centre	01:00 PM
Gate Closing Time of Centre	02:30 PM
Timing of Test	03.00PM to 06.00PM (IST)
Test Centre No.	9372728
Name of Test Centre	eMerit
Address of Test Centre	Maruthi Complex No 1, 2nd floor, 7th main, opposite to RT nagar post office, Bengaluru, Karnataka, India, 560032 -
City of Test Centre	Bengaluru
State of Test Centre	Karnataka

Ravi

Director (Exams), NTA

Note:

- The candidate must reach the Centre at the time as indicated against Reporting/Entry time at the Centre, in the Admit Card.
- The candidate should ensure that the Question Paper is as per his/her opted subject indicated in the Admit Card. In case the subject of the Question Paper is other than his/her opted subject, the same may be brought to the notice of the Invigilator concerned.
- No Candidate should adopt any unfair means or indulge in any unfair examination practices. If any candidate is found indulging in any unfair means/unfair examination practices at any stage of examination, his/her candidature will be cancelled, and legal action will be taken including debarring in all future examinations conducted by NTA.
- No candidate shall be permitted to enter after the Gate Closing Time.
- No candidate shall be permitted to leave the Examination Room/ Hall before the end of the examination.

SELF DECLARATION (UNDERTAKING)

I, _____, resident of _____, do hereby, declare the following:

- I have read the instructions, Guidelines. I have read Information Bulletin, Instructions, and Notices related to this examination available on the website ugcnet.nta.ac.in and www.nta.ac.in.
- I have read the detailed "IMPORTANT INSTRUCTIONS for CANDIDATES" as given on Page - 2 and I undertake to abide by the same.

Candidate's Photo (Same as uploaded on Application Form to be affixed before reaching the Centre)	Candidate's left-hand thumb Impression (To be affixed before reaching the Centre)	Candidate's Signature (To be signed on the Day of Examination in presence of the Invigilator only)
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The above undertaking has to be filled in advance before reaching the Centre, except for the candidate's signature which has to be affixed in the presence of the Invigilator.



CITY COLLEGE

A Unit of Jayanagar Education Society @ Jayanagar, Bengaluru-70
27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

Voucher No:

DEBIT VOUCHER

Date: 12/05/2024

Debit Head:	Staff welfare.		
Paid to M/s / Mr / Ms	Sunil B. M		
Rupees (Words):	One thousand one hundred only		
On account of:	UGC & net name of Jayanagar.		
Cheque/Cash/UTR:	Date		Branch:
A/c No.	Bank	TDS	

₹ 1600/-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

Prepared by

Checked by

Principal
CITY COLLEGE
Jayanagar, Bangalore 70

Sanctioned by

Receiver's
Signature
Name:

Mobile:






राष्ट्रीय परीक्षा एजेंसी
National Testing Agency
Excellence in Assessment



UGC - NET June 2024 Admit Card



विश्वविद्यालय अनुदान आयोग
University Grants Commission
Quality higher education for all

Roll Number:	2702030397	Application Number:	240511056837
Candidate's Name:	Sunil B M	Father's Name:	Mahabala bm
Gender:	Male	Date of Birth:	23-10-1997
Person with Disability (PwD):	No	Scribe required*:	NA
<p>*Subject to the conditions stipulated in the Guidelines dated 29.08.2018 for conducting written examination for Persons with Benchmark Disabilities (as amended from time to time), scribe shall be given, if so desired by a person with benchmark disabilities in the category of blindness, locomotor disability (both arm affected BA) and cerebral palsy. #All the candidates with benchmark disability not availing the facility of scribe will be allowed compensatory/extra time of 20 minutes per hour of the examination.</p>			
 2702030397		Candidate's Signature	
			

Test Details

Applied For	Assistant Professor, JRF(Junior Research Fellowship), Ph.D. Only
NET Subject	Commerce
Date of Examination	18.06.2024
Shift	Shift-1
Reporting / Entry Time at Centre	07.30AM (IST)
Gate Closing Time of Centre	09.00AM Sharp (IST)
Timing of Test	09.30AM to 12.30PM (IST)
Test Centre No.	270203
Name of Test Centre	SHANTHINIKETAN PUBLIC SCHOOL
Address of Test Centre	B.M ROAD - BENGALURU
City of Test Centre	KARNATAKA
State of Test Centre	VIVEKANANDANAGAR RAMANAGARA



Director (Exams), NTA

Note:

1. The candidate must reach the Centre at the time as indicated against Reporting/Entry time at the Centre, in the Admit Card.
2. The candidate should ensure that the Question Paper is as per his/her opted subject indicated in the Admit Card. In case the subject of the Question Paper is other than his/her opted subject, the same may be brought to the notice of the Invigilator concerned.
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4. No candidate shall be permitted to enter after the Gate Closing Time.
5. No candidate shall be permitted to leave the Examination Room/ Hall before the end of the examination.

SELF DECLARATION (UNDERTAKING)

- I, _____, resident of _____, do hereby, declare the following:
1. I have read the instructions, Guidelines. I have read Information Bulletin, Instructions, and Notices related to this examination available on the website ugcnet.nta.ac.in and www.nta.ac.in.
 2. I have read the detailed "IMPORTANT INSTRUCTIONS for CANDIDATES" as given on Page - 2 and I undertake to abide by the same.

<p>Candidate's Photo (Same as uploaded on Application Form to be affixed before reaching the Centre)</p>	<p>Candidate's left-hand thumb Impression (To be affixed before reaching the Centre)</p>	<p>Candidate's Signature (To be signed on the Day of Examination in presence of the Invigilator only)</p>
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CITY COLLEGE

A Unit of Jayanagar Education Society @ Jayanagar, Bengaluru-70
27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

Voucher No:

DEBIT VOUCHER

Date: 14/05/24.

Debit Head:	Staff welfare.		
Paid to M/s / Mr / Ms	Dnya Jayaram		
Rupees (Words):	One thousand two hundred only.		
On account of:	UGC & net exam & conveyance		
Cheque/Cash/UTR:	Bank	Date	Branch:
A/c No.			

₹ 1600/-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.


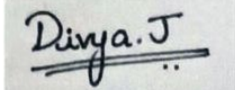

Prepared by

Checked by *[Signature]*
Sanctioned by
Principal
CITY COLLEGE
Jayanagar, Bangalore 70

[Signature]
Receiver's
Signature
Name:

Mobile:

UGC – NET June 2024 Admit Card

Roll Number:	2702010588	Application Number:	240510597270
Candidate's Name:	Divya J	Father's Name:	Late Jairam
Gender:	Female	Date of Birth:	19-03-1999
Person with Disability (PwD):	No	Scribe required*:	NA
<p>*Subject to the conditions stipulated in the Guidelines dated 29.08.2018 for conducting written examination for Persons with Benchmark Disabilities (as amended from time to time), scribe shall be given, if so desired by a person with benchmark disabilities in the category of blindness, locomotor disability (both arm affected BA) and cerebral palsy. #All the candidates with benchmark disability not availing the facility of scribe will be allowed compensatory/extra time of 20 minutes per hour of the examination.</p>			
 2702010588		Candidate's Signature 	
			

Test Details

Applied For	Assistant Professor, JRF(Junior Research Fellowship), Ph.D. Only
NET Subject	Commerce
Date of Examination	18.06.2024
Shift	Shift-1
Reporting / Entry Time at Centre	07.30AM (IST)
Gate Closing Time of Centre	09.00AM Sharp (IST)
Timing of Test	09.30AM to 12.30PM (IST)
Test Centre No.	270201
Name of Test Centre	BGS INTERNATIONAL RESIDENTIAL SCHOOL
Address of Test Centre	NITHYANANDA NAGAR K GOLLAHALLI KUMBALGODU BANGALORE - 560074
City of Test Centre	BENGALURU
State of Test Centre	KARNATAKA



Director (Exams), NTA

Note:

1. The candidate must reach the Centre at the time as indicated against Reporting/Entry time at the Centre, in the Admit Card.
2. The candidate should ensure that the Question Paper is as per his/her opted subject indicated in the Admit Card. In case the subject of the Question Paper is other than his/her opted subject, the same may be brought to the notice of the Invigilator concerned.
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5. No candidate shall be permitted to leave the Examination Room/ Hall before the end of the examination.

SELF DECLARATION (UNDERTAKING)

- I, _____, resident of _____, do hereby, declare the following:
1. I have read the instructions, Guidelines. I have read Information Bulletin, Instructions, and Notices related to this examination available on the website ugcnet.nta.ac.in and www.nta.ac.in.
 2. I have read the detailed "IMPORTANT INSTRUCTIONS for CANDIDATES" as given on Page – 2 and I undertake to abide by the same.



CITY COLLEGE

A Unit of Jayanagar Education Society @ Jayanagar, Bengaluru-70
27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

DEBIT VOUCHER

Voucher No:

Date: 14/5/24

Debit Head: Staff Welfare		
Paid to M/s / Mr / Ms Deepashree B R.		
Rupees (Words): One thousand six hundred only		
On account of: Ugc Net exam & Conveyance.		
Cheque/Cash/UTR:	Bank	Date
A/c No.		Branch:

₹ 1600/-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

Prepared by

Checked by

[Signature]
Principal
CITY COLLEGE
Jayanagar, Bengaluru - 70

Sanctioned by

[Signature]
Receiver's
Signature
Name:

Mobile:



CITY COLLEGE

A Unit of Jayanagar Education Society @ Jayanagar, Bengaluru-70
27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

DEBIT VOUCHER

Voucher No:

Date: 12/05/24

Debit Head:	Staff welfare	
Paid to M/s / Mr / Ms	Divya Jayaram	
Rupees (Words):	Three thousand	
On account of:	PHD course work mandator	
Cheque/Cash/UTR:	Date	
A/c No.	Bank	Branch:

₹ 3000/-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

Prepared by

Checked by

Principal
CITY COLLEGE
Jayanagar, Bangalore

Receiver's
Signature
Name:

Mobile:

CHRIST (Deemed to be University)

Centre for Research

PhD Coursework Examination Time Table : December 2023 Batch

Day/ Date	Time	Course Code	Course Name
Tuesday, 02 July 2024	9.30 am to 12.30 pm	RES131	Foundations of Research
Thursday, 04 July 2024	9.30 am to 12.30 pm	RHM131	Methods in Research
		RSC131	
		RSS131	
Saturday, 06 July 2024	VIVA VOCE		

N.B.: Scholars are required to report to the venue at least 15 minutes in advance. Late comers will not be allowed inside the examination hall.

Candidates are requested to download the Hall Ticket from the Kp login

Candidates who fulfill the minimum attendance requirement of 85 percent will be permitted to appear for the End of Course Examination

The conduct of the examinations will be as per the policy of the office of examinations.



CITY COLLEGE

A Unit of Jayanagar Education Society @ Jayanagar, Bengaluru-70
27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

Voucher No:

DEBIT VOUCHER

Date: 08/05/2024

Debit Head:	Staffware		
Paid to M/s / Mr / Ms	Dr. Sanganna Gowda.		
Rupees (Words):	Thousand five hundred.		
On account of:	Attended Kannada work shop.		
Cheque/Cash/UTR:	Date		
A/c No.	Bank	Branch:	

₹ 1600/-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

Prepared by

Checked by

Principal
CITY COLLEGE
Jayanagar, Bangalore 70

Receiver's

Signature

Mobile:

Name:



ಕರ್ನಾಟಕ ಗಾಂಧಿ ಸ್ಮಾರಕ ನಿಧಿ

Karnataka Gandhi Smaraka Nidhi

GANDHI SMARAK NIDHI



ATTENDANCE CERTIFICATE

This is to certify that *Dr. Sanganigouda Shivanagi*

Working as *ASSISTANT PROFESSOR*

In the Institution *City College, Jayanagara*

Has participated in the **One Day Workshop on "Human Values through Gandhian Thoughts"** Held on 18/05/2024 at Karnataka Gandhi Smaraka Nidhi, Bangalore-01

M.C. NARENDRA
Hon: Secretary
Karnataka Gandhi Smaraka Nidhi
Gandhi Bhavan, Bengaluru-560001.



CITY COLLEGE

A Unit of Jayanagar Education Society @ Jayanagar, Bengaluru-70
27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

Voucher No:

DEBIT VOUCHER

Date: 16/04/24.

Debit Head: Staff wage		
Paid to M/s / Mr / Ms Anusha		
Rupees (Words): Two thousand Five hundred Thirty two		
On account of: Attended workshop.		
Cheque/Cash/UTR:	Bank	Date
A/c No.		Branch:

₹ 2532/-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

Prepared by

Checked by

Sanctioned by

CITY COLLEGE
Jayanagar, Bangalore-70

Receiver's

Signature

Name:

Mobile:



BANGALORE UNIVERSITY
DEPARTMENT OF COMPUTER SCIENCE AND
APPLICATIONS

This Certificate has been awarded to
~~Mr./Ms./Dr.~~ **Anusha..U**.....
for Participating in One Day Workshop on “Machine Learning, and its
Applications” organised by the
Department of Computer Science and Applications,
Bangalore University on April 15, 2024.

Dr. Muralidhara B.L

CO-ORDINATOR

Dr. S.M. Jayakara

VICE CHANCELLOR



CITY COLLEGE

A Unit of Jayanagar Education Society @ Jayanagar, Bengaluru-70
27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

DEBIT VOUCHER

Voucher No:

Date: 21/05/2024

Debit Head:	staff welfare		
Paid to M/s / Mr / Ms	Neshchetha		
Rupees (Words):	Two thousand two hundred only.		
On account of:	Attended FDP on Mobile App development.		
Cheque/Cash/UTR:	Bank	Date	Branch:
A/c No.			

₹ 2200

In words:

TDS	
Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

Prepared by

Checked by

[Signature]
Principal
CITY COLLEGE
Jayanagar, Bengaluru 70

Sanctioned by

Receiver's

Signature

Name:

Mobile:



Dayananda Sagar College of Arts, Science and Commerce
Shavige Malleshwara Hills, Kumaraswamy Layout, Bangalore -560111

Department of Computer Applications

Faculty Development Programme on "Mobile App Development"

19th April 2024

Attendance Certificate

This is to certify that Prof. / Dr. / Mr. / Mrs. NISCHITHA.V
of City College Jayanagar college has attended the One day Faculty
Development Programme on "Mobile App Development" [6th Semester BCA – NEP
Syllabus] on 19th April 2024 Organized by Department of Computer Applications,
DSCASC.

Vice -Principal
DSCASC

K. Suresh

Handwritten text, likely a stamp or signature, partially obscured and illegible.



CITY COLLEGE

A Unit of Jayanagar Education Society @ Jayanagar, Bengaluru-70
27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

DEBIT VOUCHER

Voucher No:

Date: 15/12/23.

Debit Head: Staff welfare.		
Paid to M/s / Mr / Ms Nagaraja V		
Rupees (Words): Two thousand only		
On account of: Attended NADP on Dec 5 th & 6 th 2023.		
Cheque/Cash/UTR:	Bank	Date
A/c No.		Branch:

₹ 2000

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

Prepared by

Checked by

[Signature]
CITY COLLEGE
Jayanagar, Bangalore-70

Sanctioned by

[Signature]
Receiver's
Signature
Name:

Mobile:



SCHOOL OF MANAGEMENT

in collaboration with



Retailers Association of India



Certificate
Number:
21RAJ006007

National Level Management Development Programme (MDP)

ONDC - Digital Business for New India

December 5 & 6, 2023

CERTIFICATE

This to certify that Mr. NAGARAJA V of City college ,
jayanagar BENGALURU has participated in the National Level Management Development
Programme (MDP) organized by the School of Management, Kristu Jayanti College, Autonomous,
Bengaluru between December 05th & 06th, 2023

Dr. M K Baby
Head

School of Management

Dr. Aloysius Edward J
Dean

Faculty of Commerce & Management

Fr. Dr. Augustine George
Principal

Principal
CITY COLLEGE
Jayanagar, Bangalore-70



CITY COLLEGE

A Unit of Jayanagar Education Society @ Jayanagar, Bengaluru-70
27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

DEBIT VOUCHER

Voucher No:

Date: 15/12/2023

Debit Head: Staff welfare.		
Paid to M/s / Mr / Ms Kumar R.		
Rupees (Words): One thousand nine hundred.		
On account of: Attended MPP on Nov 22 nd & 24 th 2023.		
Cheque/Cash/UTR:	Bank	Date
A/c No.		Branch:

₹ 1900 /-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

Prepared by

Checked by

Principal
CITY COLLEGE
Jayanagar, Bangalore-70

Sanctioned by

Receiver's
Signature
Name:

Mobile:



CHRIST
(DEEMED TO BE UNIVERSITY)
BANGALORE - INDIA

CERTIFICATE

Of Participation

This certificate is presented to

Mr. KUMAR R of City college, jayanagar

For her active participation in the Fifth Edition of '**Management Development Program on HR Analytics**' organized by **Christ University, Bangalore** held on **22 - 24 Nov, 2023**. We are thankful for your valuable time and efforts.

Sathyan
24/11/2023

DR SATHIYASEELAN B.
HEAD OF SPECIALIZATION
HR SPECIALIZATION



S. Jeevananda S

DR. JEEVANANDA S
ASSOCIATE DEAN
KENGERI CAMPUS, BANGALORE

[Signature]
Principal
CITY COLLEGE
Jayanagar, Bangalore-70



CITY COLLEGE

A Unit of Jayanagar Education Society @ Jayanagar, Bengaluru-70
27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

DEBIT VOUCHER

Date: 15/12/2023

Voucher No:

Debit Head:

Staff welfare.

Paid to M/s / Mr / Ms

Gangadhar.

Rupees (Words):

Two Thousand only

On account of:

Attended MDP on Dec 5th & 6th 2023.

Cheque/Cash/UTR:

Date

A/c No.

Bank

Branch:

TDS

₹

2000

Bill Amount: Rs.

TDS Amount: Rs.

In words:

Net Paid Rs.

Prepared by

Checked by

Jayanagar, Bangalore 70

Sanctioned by

Receiver's

Signature

Name:

Mobile:

[Signature]
Principal
CITY COLLEGE

[Signature]
Gangadhar



SCHOOL OF MANAGEMENT
in collaboration with



Retailers Association of India



Certificate
Number
23RA30504267

National Level Management Development Programme (MDP)
ONDC - Digital Business for New India
December 5 & 6, 2023

CERTIFICATE

This to certify that Mr. GANGADHARA C of City college ,
jayanagar BENGALURU has participated in the National Level Management Development
Programme (MDP) organized by the School of Management, Kristu Jayanti College, Autonomous,
Bengaluru between December 05th & 06th, 2023

Dr. M K Baby
Head
School of Management

Dr. Aloysius Edward J
Dean
Faculty of Commerce & Management

Fr. Dr. Augustine George
Principal

Principal
CITY COLLEGE
Jayanagar, Bangalore-70



CITY COLLEGE

A Unit of Jayanagar Education Society @ Jayanagar, Bengaluru-70

27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

DEBIT VOUCHER

Voucher No:

Date: 15/12/2023

Debit Head: Staff wages/fare		
Paid to M/s / Mr / Ms Mangunath S.G.		
Rupees (Words): One thousand nine hundred fifty only.		
On account of: Attended MOP on Nov 22 nd & 24 th 2023.		
Cheque/Cash/UTR:	Bank	Date
A/c No.		Branch:

₹ 1950/-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

Prepared by

Checked by

[Signature]
Principal
CITY COLLEGE
Jayanagar, Bangalore 70

Sanctioned by

[Signature]
Receiver's
Signature
Name:

Mobile:



CHRIST
(DEEMED TO BE UNIVERSITY)
BANGALORE - INDIA

CERTIFICATE

Of Participation

This certificate is presented to

Mr.MANJUNATHA S G of City college, jayanagar

For her active participation in the Fifth Edition of '**Management Development Program on HR Analytics**' organized by **Christ University, Bangalore** held on **22 - 24 Nov, 2023**. We are thankful for your valuable time and efforts.

Sathyan
24/11/2023

DR SATHIYASEELAN B.
HEAD OF SPECIALIZATION
HR SPECIALIZATION



S Jeevananda

DR. JEEVANANDA S
ASSOCIATE DEAN
KENGERI CAMPUS, BANGALORE

Principal
Principal
CITY COLLEGE

Jayanagar, Bangalore-70



CITY COLLEGE

A Unit of Jayanagar Education Society @ Jayanagar, Bengaluru-70
27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

Voucher No:

DEBIT VOUCHER

Date: 15/12/2023

Debit Head:	Staff welfare		
Paid to M/s / Mr / Ms	Kumar R		
Rupees (Words):	Two thousand only.		
On account of:	Attended MDP on Dec 5 th & 6 th 2023.		
Cheque/Cash/UTR:	Bank	Date	Branch:
A/c No.			

₹ 2000.

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

Prepared by

Checked by

[Signature]
CITY COLLEGE
Jayanagar, Bangalore-70

Sanctioned by

[Signature]
Receiver's
Signature
Name:

Mobile:



SCHOOL OF MANAGEMENT
in collaboration with



Retailers Association of India



Certificate
Number:
23RA30506207

National Level Management Development Programme (MDP)
ONDC - Digital Business for New India
December 5 & 6, 2023

CERTIFICATE

This to certify that Mr. KUMAR R of City college ,
jayanagar BENGALURU has participated in the National Level Management Development
Programme (MDP) organized by the School of Management, Kristu Jayanti College, Autonomous,
Bengaluru between December 05th & 06th, 2023

Dr. M K Baby

Head

School of Management

Dr. Aloysius Edward J

Dean

Faculty of Commerce & Management

Fr. Dr. Augustine George

Principal

Principal
CITY COLLEGE
Jayanagar, Bangalore-70



DR. N.S.A.M. FIRST GRADE COLLEGE

(A unit of Nitte Education Trust (R), Mangalore)

No. 21, Krishnarajapura Village, Shilvakote Post, Hesarghatta Hobli, Yelahanka, Bengaluru-560 089

Website: www.nsam.ac.in, E-mail ID: nsamfge@nitte.edu.in, Ph: 080-2217 8403

Affiliated to Bengaluru City University

CERTIFICATE OF PARTICIPATION

This is to certify that Prof. / Dr. / Mr. / Ms.

Bhargava BR, Assistant Professor

of City College Jayanagar Bangalore-82

has participated in 6 Days Virtual National Level FDP on

"National Education Policy: 2020 and Higher Education in India"

conducted from 24th - 29th May, 2021, organised by IQAC of the college.

Prof. J B Janardana
Head, Department of Languages
Coordinator, FDP

Ms. Bhavya K R
Asst. Professor, Dept. of Commerce & Mgt.
Coordinator, IQAC

Dr. R Shanti Iyer
Principal

Mr. Chiranjeevi
Asst. Professor, Dept. of Commerce & Mgt.
Asst. Coordinator, FDP

Mr. Shekhar M
Asst. Professor, Dept. of Commerce & Mgt.
Asst. Coordinator, FDP

Principal
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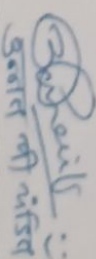
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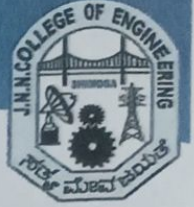


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December 2023 at the Department of Management Studies, J.N.N, College of
Engineering, Shivamogga and presented a paper on: Work-Life Balance
of Teaching Professionals.

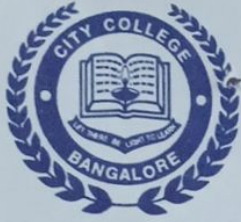
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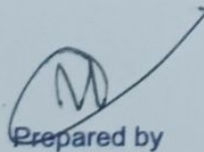
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“A Study on Recent Tendency in Pooling the Finance for Start-up Business”

Chethan VK

Assistant Professor

City college,

Jayanagar, Bangalore

Abstract:

Pooling funds for startups have become an increasingly popular way to finance startups in recent years. With the emergence of crowd-funding platforms such as Kick starter and Indie go-go, as well as angel investors, venture capitalists, and other private investors, there are now more options than ever before for entrepreneurs to get the capital they need to launch their businesses. Pooling funds for startups have become a viable option for many entrepreneurs, as it allows them to pool resources from multiple sources to finance their startups. This can be beneficial for startups as it encourages collaboration between investors, encourages a diversity of input and opinion, and can reduce the risk of failure for a new venture. Pooling funds for startups have allowed more entrepreneurs to get the capital they need to launch their businesses, and is an increasingly popular way to finance startups.

Startup businesses face the problem of restricted access to get funds which becomes the main barrier to the growth of startups. Start-ups often face the problems in commercializing the products and services, because of their limited capital and experience, startup business may not qualify for institutional equity investments at the start. The purpose of this research is to identify the different types of finance or funds available for the startups and initiation taken by the government of India to facilitate the startups to find their funds. This paper explains the sources of finance, types of finance, advantages and disadvantages of finance for the startups and also, we included the stages or cycles of the start-ups, it will give you the information about the contribution of the finance at each stage of start-up business life cycle.

Key Words: - Sources of finance - Equity Crowd funding, Equity Crowd funding, Angel Investors, Angel Investors, Initial Public Offering (IPO), Debt Financing, Start-up business Life cycle, Finance, Pooling.

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E-Commerce and Consumer Behaviour: The Influence of Online Reviews and Ratings on Purchase Decisions

Chethan V K¹, Namrata², Sudarshan V³, Divya J⁴

Assistant Professors, Department of Computer Applications, City College, Bengaluru, India

ABSTRACT: This article explores the impact of online reviews and ratings on consumer behaviour within the e-commerce environment. As online shopping continues to grow, consumers increasingly rely on the experiences and opinions of others when making purchasing decisions. The study examines how different aspects of online reviews such as review quality, rating scores, and the credibility of reviewers affect consumer trust and willingness to buy. Through a combination of surveys and data analysis from popular e-commerce platforms, the research provides insights into the psychological processes behind consumer decision-making in the digital marketplace. Additionally, the article discusses the implications for e-commerce businesses, highlighting the importance of managing customer feedback and maintaining a positive online reputation. The findings suggest that well-managed online reviews can significantly enhance consumer trust, leading to increased sales and customer loyalty. This research contributes to the understanding of e-commerce dynamics and offers practical strategies for businesses to optimize their online presence and customer engagement.

KEYWORDS: E-commerce, Consumer Behavior, Online Reviews, Purchase Decisions, Digital Marketing

1. INTRODUCTION

The rapid growth of e-commerce has transformed the way consumers shop and make purchasing decisions. As digital technologies and internet access become more widespread, an increasing number of consumers are turning to online platforms to fulfil their shopping needs. This shift from traditional brick-and-mortar stores to online shopping has introduced new dynamics in consumer behaviour, with online reviews and ratings playing a pivotal role in shaping purchase decisions. The influence of these reviews and ratings on consumer behaviour has become a critical area of study for businesses and researchers alike, as understanding this relationship is essential for optimizing e-commerce strategies and enhancing customer satisfaction. E-commerce platforms such as Amazon, eBay, and Alibaba have revolutionized the retail landscape by offering consumers unprecedented access to a wide range of products and services from the comfort of their homes. However, the absence of physical interaction with products and sales personnel in online shopping presents a unique challenge for consumers: the inability to directly assess product quality before making a purchase. In this context, online reviews and ratings have emerged as vital sources of information that help consumers make informed decisions. These reviews, often written by previous customers, provide insights into the quality, functionality, and overall satisfaction associated with a product or service.

Online reviews and ratings serve multiple functions in the e-commerce environment. They act as digital word-of-mouth, influencing consumer perceptions and trust in products and brands. Research has shown that consumers are more likely to trust and rely on the opinions of fellow consumers than on traditional advertising or marketing messages. As a result, positive reviews and high ratings can significantly boost a product's appeal, while negative feedback can deter potential buyers. This phenomenon underscores the importance of managing online reputation and the power of user-generated content in shaping consumer behaviour. The impact of online reviews and ratings on consumer behaviour is multifaceted. First, the quantity of reviews can affect consumer confidence in a product. Products with a large number of reviews are often perceived as more popular and trustworthy, which can lead to higher sales. Second, the quality of reviews, including the level of detail and the perceived credibility of the reviewer, also plays a crucial role. Consumers tend to favor well-written, informative reviews that provide specific insights into the product's performance. Third, the overall rating score is a critical factor that can quickly convey the general satisfaction level of previous customers. High ratings are typically associated with superior quality, encouraging more purchases, whereas low ratings can raise doubts about the product's reliability.



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INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

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“Current Strategies To Develop The Contribution Of Smes For Economy”

Chethan V K

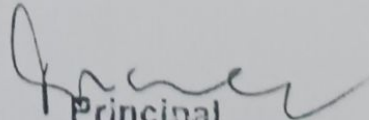
(Assistant Professor) MBA Department

CITY COLLEGE, JAYANAGAR, BANGALORE, INDIA - 560070

Abstract:

Small and medium-sized enterprises (SMEs) are key drivers of economic growth, providing employment opportunities, increasing competition and productivity, and facilitating innovation. To ensure their continued success and contribution to the economy, governments and other stakeholders need to implement effective strategies that address the challenges faced by SMEs. This paper will discuss some of the current strategies being used to develop the contribution of SMEs to the economy, including the promotion of access to finance, the improvement of business infrastructure and the provision of targeted education and training programs. The paper will also outline the potential benefits of these strategies and discuss the challenges that must be addressed to ensure their success. One of the main obstacles faced by small and medium-sized enterprises is the difficulty of obtaining financing. Governments can support SMEs by introducing economic reforms that increase access to finance for SMEs. This could include providing government-backed loans and guarantees, creating venture capital funds, and reducing the regulatory burden. Governments and other stakeholders should provide training and education programs to help SMEs develop their capacity and skills. This could include providing tailored business advice, training on digital technologies, and access to markets. Governments should create an environment where innovation is encouraged. This could include setting up incubators and accelerators, providing grants and tax incentives, and developing regulations that support the development of innovative SMEs. Governments can help SMEs to access domestic and international markets. This could include providing trade finance, creating marketplaces, and reducing tariffs and other barriers to trade.

Key Words: - 1.Business Incubation 2.Financial Incentives 3.Tax Reliefs 4.Access to Credit 5.Access to Markets 6.Export Promotion 7.Training and Education 8.Networking and Mentoring 9.Technology Innovation 10.Regulatory Reforms


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A Study of Public-Private Collaborations in India's E - Governance Infrastructure for Public Goods Provision

Sarita Vittal¹, Roopa L C², Nischitha V³

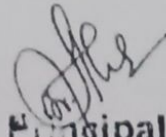
Assistant Professors, Department of Master of Computer Applications, City College, Bengaluru, India

ABSTRACT: This article explores the dynamics of public-private partnerships (PPPs) in the context of infrastructure investment and the provision of public goods in India, highlighting the institutional challenges that hinder effectiveness. It leverages concepts from institutional economics, particularly focusing on transaction costs and information asymmetry. The aim is to identify the conditions that contribute to the success or failure of PPPs. The discussion introduces PPPs as a novel governance framework that offers advantages over traditional structures, particularly regarding contractual standards, uncertainty in transaction costs, asset specificity, and information asymmetry, facilitated by effective monitoring and incentive systems. Additionally, the article addresses certain technological challenges associated with integrating transaction cost and information economic theories into the PPP framework, specifically analyzing the application of the PPP model within the realm of ICT development projects initiated by the Indian government, particularly in the area of e-governance.

KEYWORDS: Public-Private Partnership, incomplete contracts, monitoring, incentives, information asymmetry and costs, e-governance

1. INTRODUCTION

India stands out as the country with the highest number of Public and Private Partnerships (PPPs) at both the central and state government levels, particularly in the realm of infrastructure and public services. Reports from the Department of Economic Affairs, Government of India, indicate that the primary sectors benefiting from PPP initiatives include Energy, Social and Commercial Infrastructure, Transport, and Water Sanitation. As illustrated in Figure 1, the distribution of PPP projects across these sectors as of 2015 reveals that a significant majority, approximately 69%, are concentrated in the transport sector, which encompasses airports, inland waterways, railways, and roads. The remaining sectors exhibit a relatively balanced distribution of the total number of projects.



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Assessing Financial Accessibility and Barriers for Micro, Small, and Medium-Sized Enterprises (MSMEs) in India: An Analysis of Funding Sources and Challenges

Divya Jairam¹, Vijay Kumar B², Bhavya Kala¹

Assistant Professors, Department of Bachelor of Business Administration, City College, Bengaluru, India

ABSTRACT: The financing of micro, small, and medium-sized enterprises (MSMEs) has emerged as a significant issue for various stakeholders, including entrepreneurs, financial institutions, and governmental bodies. This study aims to identify the diverse challenges that MSMEs encounter in securing financial resources throughout different phases of their operational life cycle. It represents a pioneering effort to delve into these specific concerns. Additionally, the research investigates whether the financial literacy of MSME entrepreneurs serves as a critical barrier to recognizing and accessing available financing options. Data were gathered through structured interviews with a sample of 85 MSMEs, primarily located in Bangalore, encompassing a broad range of sectors such as precision tools, weaving, jewellery, food retail, metalworking, textiles, and bookstores. The findings corroborate previous research indicating that the reliance on formal financial sources, such as banks, is markedly lower than that on informal sources, including personal and familial funds. The study identifies key obstacles to the underutilization of formal financing, notably the insufficiency of collateral and the entrepreneurs' limited financial knowledge. In light of the conclusion that financing needs vary according to the life-cycle stage of MSMEs, the study offers targeted recommendations for entrepreneurs, financial institutions, and policymakers.

I. INTRODUCTION

In recent years, micro, small, and medium-sized enterprises (MSMEs) have garnered significant attention in India due to their critical role in the national economy. These enterprises are vital for employment generation, with approximately 48.8 million MSMEs providing jobs for around 111.4 million individuals. The manufacturing segment of MSMEs is particularly noteworthy, as it produces over 6,000 distinct products and accounts for 7.7% of the nation's GDP. In addition, MSMEs operating within the services sector contribute a substantial 27.4% to the overall GDP of India. Despite their substantial contributions, MSMEs in India encounter numerous obstacles that hinder their growth and sustainability. They often struggle to adapt to the rapid pace of technological advancements, which poses a risk of obsolescence. Furthermore, these enterprises face high borrowing costs and frequently lack the ability to pinpoint their competitive advantages, which is essential for maintaining product quality and standards. Additionally, issues surrounding the protection of intellectual property and a shortage of skilled labour further complicate their operational landscape. Research has highlighted that access to financial resources and the availability of funding are critical for the growth of MSMEs in developing economies. In India, these challenges are exacerbated by a general lack of awareness among MSME entrepreneurs regarding funding opportunities, coupled with the limited involvement of venture capitalists, non-banking financial companies (NBFCs), foreign banks, angel investors, and initial public offerings in supporting MSME financing.

Given that banks serve as the primary financial institutions in India, the Reserve Bank of India has designated micro and small enterprises as a priority lending sector. Consequently, banks are encouraged to achieve a 20% year-on-year increase in credit extended to these enterprises, alongside a 10% annual growth in the number of microenterprise accounts. In light of these policies, this study seeks to ascertain whether such incentives and initiatives have effectively reached micro, small, and medium enterprises (MSMEs) and whether entrepreneurs are cognizant of them. Preliminary interviews conducted with entrepreneurs revealed that MSMEs possess varying financial needs at different phases of their development. This observation prompted the authors to gain a deeper insight into the diverse financing options utilized by MSMEs throughout their life cycle, as well as to investigate the obstacles encountered in accessing these financial resources. As existing literature has not adequately addressed the financial requirements of MSMEs at various



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IPOS PERFORMANCE: A STUDY ON POST PANDEMIC IN INDIAN CAPITAL MARKET

Deepashree B R, Assistant professor, City College, Jayanagar, Bangalore

Abstract:

Pandemic and lockdown adversely affected business operations and the economic system worldwide. India also experienced instability and massive fall in capital market in the year 2019 and 2020 and it reflected in major stock indices values which slowed down by 40%. In the recent years many companies are going public through IPOs to meet their financial needs and it has brought tremendous growth in the number of IPOs in the Indian capital market. The pandemic has created uncertainty among companies and investors across the world's financial markets. The present study attempts to evaluate the impact of pandemic on performance of IPOs in the Indian capital market. The study made an attempt to evaluate the short and long term performance of IPOs and also the information of under and overpriced IPOs. The study has considered the top 10 IPOs in each year and listed them in NSE for the period of 2019 to 2022 to measure the performance of IPOs. The study also highlighted top 10 performers and 10 biggest failure IPOs. The results of the study shows that the number of IPOs has increased after the pandemic and results also show mixed performance of IPOs in short and long term. The study has observed that the market is not extremely over or underpriced. Some IPOs received more attention but couldn't perform as expected. This study will help investors in analyzing and to predicate their equity portfolios.

Keywords: IPOs, Short Term, Long Term, Under Pricing, Over Pricing.

INTRODUCTION:

Over 20 years, the Indian capital stock market has shown immense growth in terms of market capitalization. An important component of the Indian financial system is the Stock market. India's exchanges equate to less than 3% of global market capitalization as of 2020 (Investopedia). SEBI is the regulatory board for Indian stock market. Pandemic caused instabilities in the functioning of the financial system. It slowed down companies productivity, increased operating costs and reduced profits and directly influenced company's cash flow (De la Torre and Hartmann 2000). (Risk Financial Manag. 2021) Nifty rapidly slowed down 40% compared to the beginning of the year. However, the retail investors utilized this opportunity to make money and earned returns immensely with low cost trading, as a result worldwide 10 million new demat accounts were opened in the year 2020. Pandemic influenced price and performance of shares in secondary and primary markets. Initial Public Offers (IPO) play a vital role to raise capital for the companies by issuing shares to public. Companies issue IPOs for the purpose of expansion, diversification, acquisition or to convert private companies into public companies and investors will act as a partial owners of the company. First day of listing IPOs perform positively, during long term investors might incur huge losses. (Sahoo & Rajib, 2012) IPOs performance is based on the price issued to the public by underpricing or overpricing. (Purnanandam & Swaminathan, 2004) IPOs with over pricing leads to short term losses and under-pricing IPOs gain small profit on listing day.

LITERATURE REVIEW:

Ozili and Arun (2020) Pandemic generated many uncertainties, risks and economic disturbances all over the world. **Al-Awadhi et al. (2020)** used a panel regression approach to analyze the impact of pandemic on the different sectors globally, and found that high market capitalisation stocks were affected negatively. **Singh & Sehgal (2008)** investigated the possible determinants of underpricing and the long-run performance of 438 IPOs listed on the Bombay Stock Exchange (BSE) from June 1992 to March 2001. They found that underpricing in Indian IPOs has been 99.20%. Likewise, the level of underpricing is exceedingly high compared with the international evidence. The study also found that some factors determining the under-pricing are the demand for the IPO, delay of the IPO listing, and firm age. It was also found that the Indian IPOs do not tend to underperform (Babu & Dsouza, 2021). Positive performances were examined in information technology

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A Systematic Review on Indian Education System & NEP 2020

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ABSTRACT

Purpose:

The Indian education system is a blend of tradition and modernization, grappling with challenges while evolving to meet the demands of a rapidly changing world, as well as it stands as a combination of diverse learning methodologies, mirroring the country's rich cultural heritage. One of its pillars is the prevalence of a competitive environment, fostering academic rigor. However, this often leads to immense pressure on students, compromising their mental health. The emphasis on grades sometimes overshadows practical skills and holistic development. Despite its challenges, the Indian education system boasts a robust structure. Additionally, initiatives like the National Education Policy (NEP) 2020 attempt to renovate the system, focusing on skill-based education, multidisciplinary learning, and flexibility in curriculum and marks a pivotal moment in India's educational landscape. Its implementation stems from a multitude of reasons, each reflecting the nation's aspirations for a more inclusive and globally competitive education system. The study attempts to highlight the role and importance of National education policy in framing the India's education system.

Methodology/Approach: This study relies on secondary sources gathered from a variety of sources, including case studies, journal articles, magazines, books, and internet searches.

Findings/Result: this paper focus on recent developments in higher education policy. The advantages of NEP 2020 and the various advances it would bring to the Indian higher education system are outlined. The policy's primary focus is on enhancing the caliber of educational results. The introduction of comprehensive adjustments to the evaluation system is another area of concentration. Importantly, through fostering lifelong learning opportunity for all in the next decade, NEP 2020 is predicted to put India on pace to meet goals of the 2030 agenda for sustainable development. Hence, the Indian higher education system is moving from teacher centre to student centre, information centre to knowledge centre, marks centre to skills centre, examination centre to experimental centre, learning centre to research centre, and choice centre to competency centre.

Type of Paper: Literature Review

Keywords: competitive environment, skill-based education, sustainable development

Introduction

Knowledge becomes very important factor of production in the countries' economies. Higher education is an important aspect in deciding the economy, social status, technology adoption, and healthy human behavior in every country. India's higher education sector is the world's third largest, after China and the United States.

India has developed and planned to implement a new education policy during the next decade of the 21st century called Indian National Education Policy (NEP-2020). NEP-2020 is an advanced and revolutionary outline with both positive and negative phases, framed with the objective to provide a quality higher education to everyone with an expectation of holistic & research-oriented progress. As the world transitioned to the Sustainable Development Goals (SDGs), India continued its march towards progress, leveraging the lessons learned from the MDG era. The SDG provided a more comprehensive framework, encompassing broader aspects of development and sustainability, urging nations to collaborate and innovate for a better future.

National Educational Policy (NEP-2020) India has a challenge and hence goal to lift the country as a developed country by supporting developmental imperatives according to 4th goal of United Nations Sustainable Development Goals (SDGs), which aims to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all" by 2030 (P. S. Aithal & Shubhrajyotsna Aithal, 2020).



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The Role of Artificial Intelligence and Education Systems- A Conceptual Study

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Abstract

Artificial Intelligence (AI) has emerged as a transformative force in various aspects of our lives, reshaping industries and revolutionizing the way we interact with technology. Among its numerous applications, the integration of AI in education stands as a remarkable development with the potential to redefine the background of learning. Education, is an essential pillar of human evolution, has constantly evolved over the centuries, adapting to the changing needs of society. Now, with the advent of AI, education is on the cusp of another profound transformation that promises to enhance personalized learning, streamline administrative tasks, and pave the way for a more inclusive and accessible educational experience. Each student is not smart enough to grasp all the things at once, and they need additional supports from someone to help them in the understanding study material. This additional support can be provided by the AI. With the above backdrop, the present paper tries to study the applications of artificial intelligence in education system and its relationship between.

Key Words: Artificial Intelligence, Education, System, Transformation, Learning.

1 Introduction

Technology has always played an important role in education, but its current use is more prevalent than ever thanks to the increased availability of smart devices and web-based curriculum. There are constantly many changes taking place in the world in order to better the educational system. Artificial Intelligence is a booming technology which is used in almost every field and is changing the

world. Education is one area where artificial intelligence has the potential to make significant improvement. New methodologies to teaching and learning are being developed using artificial intelligence in education for various circumstances. AI is now being functional in a variety of colleges and universities around the world. Teachers, students, parents, and of course educational institutions themselves now have an



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The Influence of E-shopping and Brand Loyalty on Purchase Intention of Skincare Products: A Case Study in North Karnataka Region During COVID-19

Varun Jewargi*, Veerendrakumar Narasalagi**, Shivashankar K.***,
P. M. Kulkarni**** and Veena Angadi*****

ABSTRACT

This paper provides abundant information on the province of brand loyalty for skin care products towards E-shopping during COVID-19 Pandemic among customers in North Karnataka region, India. There are five major factors of brand loyalty during pandemic which have been verified in this study. Those factors are frequency, necessity, mode of payment, price & accessibility of product/service. Five hypotheses were proposed and verified by using SPSS software. A sample data set of 427 was drawn. The five-point Likert scale has been applied in gathering the data. The researchers intended standard deviation and statistically examined the distinction evaluations factors which affect purchase of skin care products, where p value in Chi-square was used for testing the hypotheses. It was witnessed that nearby 68% of customers spent less than ₹1000 on skin cares during COVID-19 pandemic and around 56% of customers preferred to buy Himalaya brand when compared to other brands.

Keywords: COVID-19 pandemic; Brand loyalty; E-shopping; Skin care.

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Application of Artificial Intelligence in Indian Banking-Opportunities and Challenges

Mr. Praveen B¹, Mr. Sunil B M²

¹Assistant Professor, City College, Jayanagar, Bangalore

²Assistant Professor, City College, Jayanagar, Bangalore

ABSTRACT

Banking is the most important sector of any economy because it connects the most with government and public at large and also it protects the economy from any crises. Technology has brought tremendous change, it has made both positive and negative impact on every sector and banking sector is the most dynamic in technological transformation. Information technology is one of the most important facilitator for transformation of Indian banking industry in terms of its transactions processing as well as for various other internal systems and processes. Banks are actively adopting new age technologies for better growth prospect and ensure customer satisfaction in next generation banking.

Among the various technological transformations of last decade, the birth of Artificial intelligence is particularly remarkable. AI is fast evolving as the go-to technology for banking sectors across the world to personalize experience for individuals. With data analytics, block chain and machine learning, banks are advancing their services and offerings. The technology itself is getting better and smarter day by day, allowing more and newer banks to adopt the AI for various applications. Banking sector is becoming one of the first adopters of AI. And just like other segments, banks are exploring and implementing the technology in various ways. AI refers to computers having cognitive skills similar to humans, which could result in immense efficiency gains for banks and their clients alike. It is important to understand how AI can influence the Banking sector hence this paper is an attempt to understand the opportunities and challenges of Artificial intelligence in banking sector.

Key words: Technology, Indian Banking, Interbank, efficiency, machine learning, data analytics.

Introduction

The world has witnessed tremendous technological changes in the recent times and Artificial intelligence is one such which has brought dynamic changes in every sector. AI is the branch of computer science and it can pursues creating the computers and machines as intelligent as human beings. AI is a new technical discipline that researches and develops theories, methods, technologies, and application systems for simulating the extension and expansion of human intelligence. The objective of artificial intelligence is that machines can perform some complex tasks that require intelligent humans to complete. The machine can replace human to solve some complicated tasks.

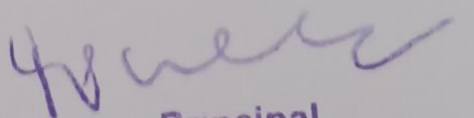
Artificial Intelligence is an approach to make a computer, a robot, or a product to think how smart human think. AI is a study of how human brain think, learn, decide and work, when it tries to solve problems. The aim of AI is to improve computer functions which are related to human knowledge.

Artificial intelligence (AI) refers to the simulation of human intelligence in machines that are programmed to think like humans and mimic their actions. The term may also be applied to any machine that exhibits traits associated with a human mind such as learning and problem- solving.

John McCarthy regarded as father of Artificial Intelligence defines AI as "The science and engineering of making intelligent machines, especially intelligent computer programs".

Andreas Kaplan and Michael Haenlein define AI as a system's ability to correctly interpret external data, to learn from such data, and to use those learning to achieve specific goals and tasks through flexible adaptation.

Artificial Intelligence is becoming more wide spread in the current market. It is used in every sector and banking sector is one of the early applied sectors as it has began to understand the need of automated decision making processes in order to reduce the margin of error. Banking sector is using AI in a very innovative way to save time and cost. The banks are using algorithms to generate an accurate result which enhances better customer services and improves sales and profit. Along with this AI ensures functional efficiencies and creates process driven operation.


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Application of Artificial Intelligence in Indian Banking-Opportunities and Challenges

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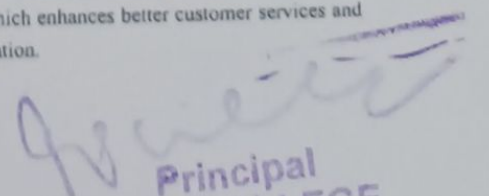
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A STUDY ON FACTORS RELATING TO CONSUMER ATTITUDE AND CONSUMER PURCHASE INTENTION IN REAL ESTATE SECTOR: AN EMPIRICAL APPROACH

Mr. Jayanth H

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Mr. Sunil BM

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Ms. Anusha Kalburgikar

Assistant Professor, KLE Society's S. Nijalingappa College, Bengaluru

Abstract

Consumers are dynamic when it comes to their preferences and demanding concerning choices. The overall situation can be truly represented by VUCA – Volatile, Uncertain, Ambiguous and Complex. That said, research is essential to understand renewed intentions of consumers with reference to high ticket purchases such as automobiles, real estate and so forth. Variables such as trust, message process involvement, word of mouth, and traditional media were largely significant in measuring consumer attitude. In this study we attempt to include social media as an additional factor in determining consumer attitude. Social media marketing and social media by its own is becoming a great influencer. In fact, word of mouth construct is getting subsumed into the broader phenomenon brought about by social media. Convenience sampling was adopted to collect 68 responses from prospective purchasers and those who have recently purchased property in and around Bangalore City. The findings reveal a significant relationship between social media, trust, word of mouth and message process involvement with consumer attitude and purchase intention. It is further suggested companies and organizations both profit and non profit must stay invested on social media in order to bring a positive and favourable awareness among people who consume their product, goods and services. And also, the social media management is critical to maintaining favourable perception with the public.

Key Words: Consumer Attitude, Word of Mouth, Purchase Intention, Social Media



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“Empirical Study on Financial Planning for Salaried Employees and Strategies for Tax”

Prof. Usha. N¹, Dr. Nila A Chotai², Prof. Rajesh G³, Dr. Anand Agrawal⁴, Prof. Leonard L⁵

1. Assistant Professor, ISBR Business School

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3. Assistant Professor, City College

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5. Assistant Professor, ISBR Business School

Abstract:

This paper intends to give a general overview of tax planning and tax-saving measures for Bengaluru's salaried workforce. Beginning with Bengaluru, where the cost of living is high and the tax burden can be large, the study discusses the value of financial planning for salaried workers. The paper then provides an overview of various tax saving options available to salaried employees in Bengaluru, including Section 80C investments, Housing loan interest deductions, and medical insurance. The study also provides insights into the most tax-efficient investment options for salaried workforce in Bengaluru and methods for maximizing tax benefits. Overall, the paper aims to provide practical and actionable advice for salaried employees in Bengaluru to help them better plan for their financial future and minimize their tax burden.

Keywords: Finance, planning, tax, investment

INTRODUCTION

Financial Planning:

Setting and accomplishing financial goals is the process of financial planning. It is a comprehensive approach to managing one's money that involves analysing current financial status, forecasting future requirements, and building a plan to meet the requirements. Financial planning is essential for achieving financial security and independence. It helps individuals and families to make informed decisions about spending, saving, and investing, and to manage their financial risks. It also helps to ensure that they have enough money to meet their short-term and long-term requirements, as buying a house, building retirement fund, or fulfilling parental duties. Financial planning is an ongoing process that requires regular review and adjustment to adapt to changes in one's personal and financial circumstances. By regularly monitoring and managing their finances, individuals can make the most of their money and achieve financial success.

The need for financial planning is given below:

- **Manage cash flow:** The first important need is that, it aids an individual or an organization maintain proper and accurate cash flow management that would help them at the time of crisis.
- **Manage debts:** Having a financial planning helps an individual well as the organisation to manage debts and fulfil them as and when required or the time elapses.
- **Improves the standard of living:** Having a long-term financial plan helps individual to maintain proper cash flow management that intern helps them improve living standards.
- **Provides the required financial security:** Knowing the fund availability and the planning of these finances, will provide better financial security as investments are made through proper planning.
- **Right asset allocation:** Financial planning also helps a company to allocate funds accurately to asset management which would further help is proper asset allocation.
 - **Helps in achieving long term goals:** Timely financial planning helps the organisation and individuals to achieve long term goals.



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Date: 25-04-2023

Debit Head: Workshop Expenses Alc		
Paid to M/s / Mr / Ms D. Lavanya Rasin		
Rupees (Words): Six Hundred only.		
On account of: Being of orientation 19 th April 2023 for TA & DA		
Cheque/Cash/UTR:	Bank	Date
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₹ 600/-

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Bill Amount:	Rs.
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Dr. B.A. Karunakar Reddy

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Dr. R. Sarvamangala

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Voucher No:

Date: 22-04-2023

Debit Head:	Workshop Expenses Alc		
Paid to Ms+Mr / Ms	Namrata Sathur		
Rupees (Words):	Five Hundred only.		
On account of:	Being of orientation B.com, BBA & BBACAV of organisation on 19-4-23 TA & DA		
Cheque/Cash/UTR:	Bank	Date	Branch:
A/c No.			

₹ 500/-

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Bill Amount:	Rs.
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Net Paid	Rs.

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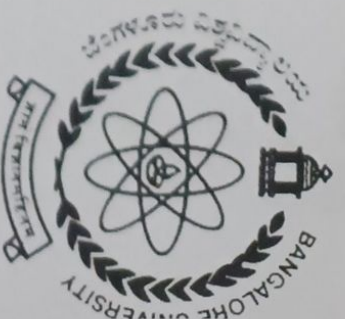


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Principal
KLE Society's Degree College

Principal
GTY COLLEGE

Dr. B.A. Karunakar Reddy
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Department of Commerce
Bangalore University



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27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

Voucher No:

DEBIT VOUCHER

Date: 12-04-23

Debit Head: *Work shop Expenses A/c*

Paid to ~~Mrs/Mr~~ / Ms *Yamuna.k*,

Rupees (Words): *Four hundred only.*

On account of: *Being of Orientation fees for TA & DA*

Cheque/Cash/UTR:

A/c No.

Bank

Date

Branch:

TDS

₹ *400/-*

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

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Yamuna.k

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Name:



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ON 6 APRIL 2023

Ravikiran
PROF. RAVIKIRAN TN

Principal TGI

[Signature]
Dr. B.A. KARUNAKAR REDDY

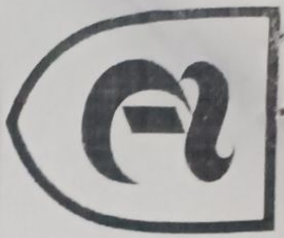
President, BUTCCM

[Signature]
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Dean & Chairperson
Department of Commerce
Bangalore University

[Signature]
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Gyanganagar, Bangalore - 70



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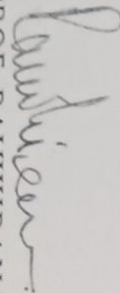


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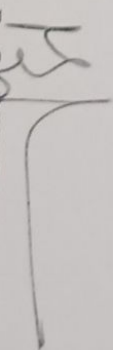
ON 6 APRIL 2023


PROF. RAVIKIRAN TN

Principal TGI


Dr. B.A. KARUNAKAR REDDY

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CITY COLLEGE
Bangalore - 70


Dr. R SARVAMANGALA

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2712, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

Voucher No:

DEBIT VOUCHER

Date: 10-04-2023

Debit Head: Workshop Expenses A/c

Paid to M/s / Mr / Ms Nitha Sunleep

Rupees (Words): Four Hundred only.

On account of: Being of orientation of B-Com, BBA, Organised by ICAAC & Group of Institutions on 6th April 2023 TA & DA

Cheque/Cash/UTR:

Date

A/c No.

Bank

Branch:

TDS

₹ 400/-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.
Net Paid	Rs.

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Receiver's

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Nitha

Mobile:

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27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

DEBIT VOUCHER

Voucher No:

Date: 21-11-2022

Debit Head: Workshop Expenses Alc		
Paid to Ms/Mr/Ms Sindhu's		
Rupees (Words): Four Hundred only.		
On account of: Being orientation fees for Hadripuram Academy on TA & DA		
Cheque/Cash/UTR:	Bank	Date
A/c No.		Branch:

₹ 400/-

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Bill Amount:	Rs.
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[Handwritten signature]

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PRESIDENT
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PROF. JAYARAMA
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Voucher No:

DEBIT VOUCHER

Date: 10-11-22

Debit Head:	Workshop Expenses Alc		
Paid to M/s / Mr / Ms	Namarata Satter		
Rupees (Words):	Five hundred only		
On account of:	Orientation of fees & TA		
Cheque/Cash/UTR:	Date		
A/c No.	Bank	Branch:	

₹ 500/-

In words:

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Net Paid	Rs.

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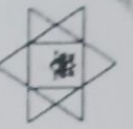
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Mobile:

Namarata



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on 05 Nov 2022.

Dr. Nirjala.K

Chairperson, Dept. of Commerce,

Bangalore University

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Dr. Sailaja. M

Principal, SAC



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DEBIT VOUCHER

Voucher No:

Date: 10-11-22

Debit Head:	Work Shop Exp Ale.		
Paid to M/s / Mr / Ms	Niitha Sandeep		
Rupees (Words):	Five hundred only.		
On account of:	orientation fees TA & DA		
Cheque/Cash/UTR:	Date		
A/c No.	Bank	Branch:	

₹ 500/-

In words:

TDS	
Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

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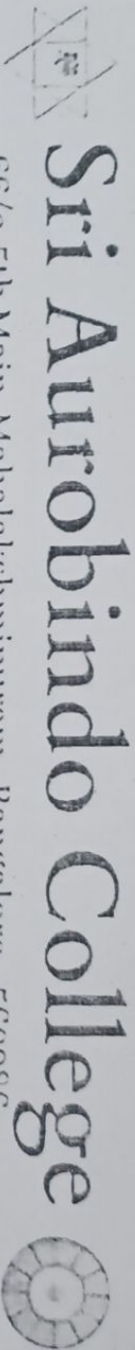
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Name:

Mobile:

Niitha S



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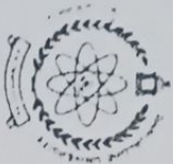
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N. Nirmala

Dr. Nirmala.K

Chairperson, Dept. of Commerce,

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Dr. Sailaja M

Dr. Sailaja. M

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DEBIT VOUCHER

Date: 08-11-2022

Debit Head:	Workshop Expenses A/c		
Paid to M/s+Mr / Ms	D. Lavanya Ravi		
Rupees (Words):	Five Hundred only.		
On account of:	Being the Orientation of TA & DA		
Cheque/Cash/UTR:	Date		
A/c No.	Bank	Branch:	

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In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

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Name: Lavanya

Mobile:



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DEBIT VOUCHER

Voucher No:

Date: 25-10-22

Debit Head: Work Shop Expenses Ak		
Paid to M/s/ Mr./Ms Pooethi Manishakar		
Rupees (Words): Six hundred only.		
On account of: Being Registration fees & TA		
Cheque/Cash/UTR:	Date	
A/c No.	Bank	Branch:

₹ 600/-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

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Kengeri Satellite Town, Bangalore - 60



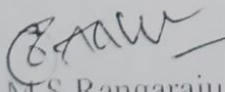
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October 21, 2022

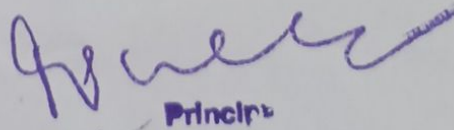
ATTENDANCE CERTIFICATE

This is to certify that, Preethi Manishekar
from City college

has participated in One Day Workshop "On Management Research Methods
& Business Analytics" held on 21st October 2022 at the Department of MBA &
Research Centre, Surana College, Bengaluru.


Dr. M S Rangaraju

Director, Department of MBA & Research Centre
DIRECTOR
SURANA COLLEGE
M.B.A. PROGRAMME
CA-17, Kengeri Satellite Town,
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Date: 29-8-22


Debit Head: Workshop Expenses A/c		
Paid to M/s / Mr / Ms Sanganna Gowda		
Rupees (Words): One thousand one hundred only.		
On account of: Being of Workshop and New Education policy		
Cheque/Cash/UTR:		Date
A/c No.	Bank	Branch:

₹ 1100

In words:


TDS	
Bill Amount: Rs.	
TDS Amount: Rs.	

Net Paid Rs.	


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Signature
Name:

Mobile:



ತಳಸಮುದಾಯಗಳ ಅಧ್ಯಯನ ಕೇಂದ್ರ
(ಪರಿಶಿಷ್ಟ ಜಾತಿ-ಪರಿಶಿಷ್ಟ ಪಂಗಡ-ಅಲಿಮಾರಿ-ಹಿಂದೂಳಿನ
ಮಗಳಗಳು-ಅಲ್ಪಸಂಖ್ಯಾತರು)
ರಾಷ್ಟ್ರೀಯ ಕಾನೂನು ಶಾಲೆ, ಭಾರತದ ವಿಶ್ವವಿದ್ಯಾಲಯ



ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆ
ಡಾ. ಬಾಬು ಜಗಜೀವನ್ ರಾಮ್
ಸಂಶೋಧನಾ ಸಂಸ್ಥೆ, ಬೆಂಗಳೂರು



ಸಹಯೋಗದಲ್ಲಿ

ಮಾದಿಗ ಮತ್ತು ಅದರ ಉಪ ಸಮುದಾಯಗಳ ಸಮಾಜೋ-ಆರ್ಥಿಕ ಹಾಗೂ
ಸಾಂಸ್ಕೃತಿಕ ಸ್ಥಿತಿಗತಿಗಳ ಮುಕ್ತ ಅವಲೋಕನ

ಎರಡು ದಿನಗಳ ರಾಜ್ಯ ಮಟ್ಟದ ಕಾರ್ಯಾಗಾರ

ದಿನಾಂಕ 23.08.2022 ರಿಂದ 24.08.2022ವರೆಗೆ

ಅಂತರರಾಷ್ಟ್ರೀಯ ತರಬೇತಿ ಕೇಂದ್ರ, ರಾಷ್ಟ್ರೀಯ ಕಾನೂನು ಶಾಲೆ, ಭಾರತ ವಿಶ್ವವಿದ್ಯಾಲಯ, ನಾಗರಭಾವಿ, ಬೆಂಗಳೂರು

ಪ್ರಮಾಣ ಪತ್ರ

ಶ್ರೀ/ಶ್ರೀಮತಿ/ಕುಮಾರಿ ಶ್ರೀ. ಶ್ವೇತಾ ನಂದಿ ಶರಣ್ ರವರು

ಮಾದಿಗ ಮತ್ತು ಅದರ ಉಪ ಸಮುದಾಯಗಳ ಸಮಾಜೋ-ಆರ್ಥಿಕ ಮತ್ತು ಸಾಂಸ್ಕೃತಿಕ ಸ್ಥಿತಿಗತಿಗಳ ಮುಕ್ತ ಅವಲೋಕನ ಎಂಬ 2 ದಿನಗಳ
ರಾಜ್ಯ ಮಟ್ಟದ ಕಾರ್ಯಾಗಾರದಲ್ಲಿ ದಿನಾಂಕ 23 ಮತ್ತು 24 ಆಗಸ್ಟ್ 2022ರಂದು ರಾಷ್ಟ್ರೀಯ ಕಾನೂನು ಶಾಲೆ ಭಾರತ ವಿಶ್ವವಿದ್ಯಾಲಯ
ನಾಗರಭಾವಿ, ಬೆಂಗಳೂರಿನಲ್ಲಿ ಹಮ್ಮಿಕೊಂಡಿದ್ದ ಕಾರ್ಯಕ್ರಮದಲ್ಲಿ ದಿನಾಂಕ 23/08/2022 ರಂದು ಸಂಪನ್ಮೂಲ ವ್ಯಕ್ತಿಯಾಗಿ ಭಾಗವಹಿಸಿ
ಕಾರ್ಯಾಗಾರವನ್ನು ಯಶಸ್ವಿಗೊಳಿಸಿದಕ್ಕೆ ಧನ್ಯವಾದಗಳು

R V H

ಡಾ. ಆರ್.ವಿ.ಚಂದ್ರಶೇಖರ್
ಕಾರ್ಯಾಗಾರದ ಸಂಯೋಜಕರು

[Signature]
Principal
GTR COI
Balegowda, Bangalore

ಶ್ರೀ ಅರುಣ್ ಪುಟಾರ್ಡೊ
ನಿರ್ದೇಶಕರು

ಸಹಾಯಕ ಪ್ರಾಧ್ಯಾಪಕರು, ತಳಸಮುದಾಯಗಳ ಅಧ್ಯಯನ ಕೇಂದ್ರ,
ರಾಷ್ಟ್ರೀಯ ಕಾನೂನು ಶಾಲೆ, ಬೆಂಗಳೂರು

ಡಾ. ಬಾಬು ಜಗಜೀವನ್ ರಾಮ್ ಸಂಶೋಧನಾ ಸಂಸ್ಥೆ
ಬೆಂಗಳೂರು



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DEBIT VOUCHER

Voucher No:

Date: 23-8-22

Debit Head: Work Shop Expenses. Alc

Paid to M/s/Mr/Ms Sindhusa's,

Rupees (Words): Five hundred and fifty only.

On account of: Registration fees for & TA

Cheque/Cash/UTR:

Date

A/c No.

Bank

Branch:

TDS

₹ 550/-

Bill Amount: Rs.

TDS Amount: Rs.

Net Paid Rs.

In words:

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Checked by

Sanctioned by

Receiver's

Signature

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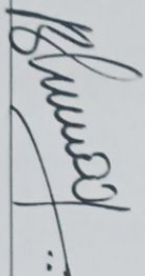
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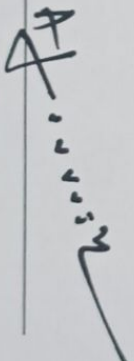
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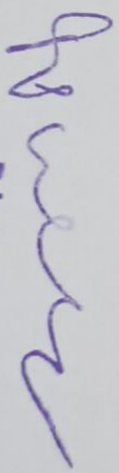
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ನಾಡೋಜ ಡಾ. ರಾಜ್‌ಕುಮಾರ್ ಅಧ್ಯಯನ ಪೀಠ, ಕವಿಕಂ.
ಡಾ. ರಾಜ್‌ಕುಮಾರ್ ಕನ್ನಡ ಅಧ್ಯಯನ ಕೇಂದ್ರ, ಬೆಂಗಳೂರು
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ಬೆಂಗಳೂರು ಉತ್ತರ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಕೋಲಾರ
ಶ್ರೀ ರಾಮಕೃಷ್ಣ ಸಮಗ್ರ ಶಿಕ್ಷಣ ಕೇಂದ್ರ, ಬೆಂಗಳೂರು

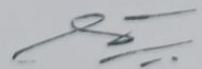
ಸಿನಿಮಾ ಅಧ್ಯಯನ ತರಬೇತಿ ಶಿಬಿರ


ಪ್ರಮಾಣ ಪತ್ರ


ಶ್ರೀ/ಶ್ರೀಮತಿ ಸಂಸಾರ್ಗಿಣಿ ಶಿವಣಿ ಇವರು

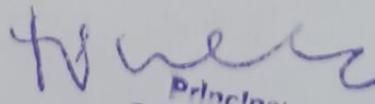
ಕನ್ನಡ ವಿಶ್ವವಿದ್ಯಾಲಯ ಹಂಪಿಯ ನಾಡೋಜ ಡಾ. ರಾಜ್‌ಕುಮಾರ್ ಅಧ್ಯಯನ ಪೀಠ, ಡಾ. ರಾಜ್‌ಕುಮಾರ್ ಕನ್ನಡ
ಅಧ್ಯಯನ ಕೇಂದ್ರ, ಬೆಂಗಳೂರು ಹಾಗೂ ಬೆಂಗಳೂರು ಉತ್ತರ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಕೋಲಾರ ಮತ್ತು
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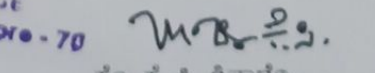

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Amrit Mahotsav


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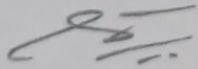
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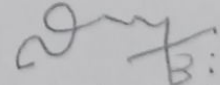
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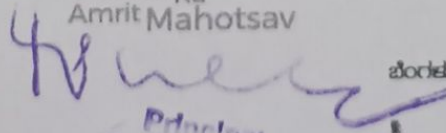
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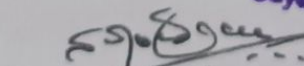
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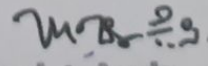

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The Impact of Foreign and Domestic Ownership Structures on Firm Performance: A Comparative Study of Business Groups in Emerging Markets

Yamuna K¹, Lavanya Raju², Niveditha K³

Assistant Professors, Department of Bachelor of Commerce, City College, Bengaluru, India

ABSTRACT: We utilize a multi-theoretical approach to examine a topic that has not been thoroughly examined in the existing literature, which is the distinct influence that foreign institutional and foreign corporate shareholders have on the performance of enterprises in emerging markets. We demonstrate that the previously observed beneficial impact of foreign ownership on company performance is primarily due to foreign companies with, on average, larger ownership, greater dedication, and extended participation. We also provide evidence of the beneficial effects of corporations on domestic shareholdings as compared to financial institutions. Additionally, we observe an intriguing contradiction in the influence of these owners based on the company's connection with business groups.

KEYWORDS: Foreign Ownership, Corporate Shareholders, Firm Performance, Business Groups, Emerging Markets

I. INTRODUCTION

The ownership structure of a company affects its success for a number of reasons. First, the relative power, motivations, and monitoring capabilities of owners are determined by variations in their identities, concentrations, and resource endowments. Several well-known instances of this phenomenon include the ownership of shares by governments, corporations, individuals, banks, and mutual funds. Second, owners have varying influences on the performance of the company due to their various goals. Corporate investors might be more interested in building a long-term connection, whilst financial investors might be more interested in short-term profits on their investment.

The theoretical claims made by Jensen and Meckling (1976) and Shleifer and Vishny (1986) regarding the relationship between a firm's ownership structure and its performance were empirically tested in developed capital markets by a number of researchers, including McConnell and Servaes (1990), Thomsen and Pedersen (2000), Gedajlovic and Shapiro (1998, 2002), and Morck, Shleifer and Vishny (1988). These researches discovered important institutional, managerial, and roadblock factors on business performance. However, because external processes are less developed in emerging and transitional economies, internal mechanisms dominate how listed businesses are governed. Institutional elements also have a unique influence, such as family-run company groupings. Financial institutions under government control have motives and goals that are very different from those of private investors, and they are frequently significant shareholders. As such, ownership's impact on performance is probably going to differ in emerging economies. According to La Porta et al. (1999), the majority of non-Anglo-Saxon economies are blockholdings in general and familial holdings in particular. There is a growing corpus of research that looks at ownership structure problems in emerging economies. A selection of works from the strategy and finance literature include Qi et al. (2000), Claessens et al. (2000), Khanna and Palepu (2000a), Khanna and Rivkin (2001), Wivattanakantang (2001), Chang and Hong (2002), Joh (2003), and Lemmon and Lins (2003).

In this study, we examine the impact of diverse shareholders on performance using extensive firm-level data of Indian listed firms. The study offers a number of significant advances. First off, previous research could not distinguish between foreign financial institutions and foreign industrial corporations—the two most significant categories of foreign stockholders. The combination of these two distinct investor classes into a single common class obscures some significant findings that can only be ascertained by analyzing them independently because of their fundamentally diverse characteristics and objectives. Furthermore, although foreign ownership is while it is unquestionably a significant part of businesses' holdings in many developing nations, it is by no means the biggest shareholding block in these nations. It is discovered that domestic corporations, which account for the majority of shareholdings in India



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Fostering Education and Academic Entrepreneurship in India: Opportunities, Challenges, and Future Directions

Gautham Shivaraj¹, Deepashree B R², Chethan V K³

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ABSTRACT: This paper explores a comprehensive exploration of the concept of academic entrepreneurship by examining its definition, underlying processes, and developmental stages. Academic entrepreneurship refers to the activities undertaken by universities, faculty, and students to generate economic value through innovation, research commercialization, and the creation of spin-off companies. By investigating the multifaceted nature of academic entrepreneurship, the paper seeks to highlight how these processes contribute to economic growth and societal development. Focusing on the context of India, the paper delves into the current state of academic entrepreneurship within the country, examining how it differs from practices observed in more developed nations. In developed countries, academic entrepreneurship is often supported by well-established infrastructure, funding mechanisms, and regulatory frameworks that facilitate the transition of research into marketable products and services. In contrast, India faces unique challenges, including limited resources, bureaucratic hurdles, and a lack of awareness about entrepreneurial opportunities within the academic community. The paper also discusses various models and frameworks that aim to integrate academic entrepreneurship with broader goals of economic development and education in developing countries. These frameworks emphasize the need for a collaborative approach, involving government, industry, and academic institutions, to create an ecosystem that nurtures innovation and entrepreneurship. The study concludes by arguing that a significant restructuring of the education and research systems in India is essential to fostering a culture of entrepreneurship. This includes promoting interdisciplinary research, enhancing industry-academia collaboration, and providing the necessary support for faculty and students to pursue entrepreneurial ventures, ultimately contributing to the country's economic development.

KEYWORDS: Academic Entrepreneurship, Education, India, Innovation, Entrepreneurial Ventures

I. INTRODUCTION

Academic entrepreneurship refers to the efforts and activities undertaken by universities to commercialize faculty research through collaboration with industry partners (O'Shea, Allen, O'Gorman, & Roche, 2004). Universities serve as critical catalysts and revenue-generating entities in this field (Chrisman, Hynes, & Fraser, 1995; Etzkowitz, 1998). This paper aims to explore the concept of 'Education and Academic Entrepreneurship' within the Indian context, first by defining the concept and understanding its processes and stages. It then compares the state of academic entrepreneurship in India with that in developed nations and discusses various models and frameworks linking academic entrepreneurship with economic development and education in developing countries. The paper concludes by arguing for the necessity of restructuring education and research to better integrate with economic systems that support entrepreneurship.

1.1 Concept of Academic Entrepreneurship

Academic entrepreneurship traditionally encompasses university spinoffs, where research and technology are transferred from universities to create new ventures (Shane, 2004). However, it extends beyond spinoffs to include various modes of knowledge and technology transfer such as start-ups, new firm creation, patenting, licensing, and research collaborations. Figure 1 illustrates the intersection between university and industry in the knowledge transfer process.



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Integrating Lean 4.0 into Customer-Centric Digital Transformation: Analyzing Work Systems Frameworks for Enhanced Operational Efficiency and Customer Value

G Sreelatha¹, Veena Angadi², Butchi Babu Muvva³, Sindhu Guruprasad¹

Associate Professors, Department of Master of Business Administration, City College, Bengaluru, India^{1,2}

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ABSTRACT: In order to notice the characteristics of industry 4.0 and lean systems (ILS), or lean 4.0 systems, we use a work systems framework in this study. We also show how the components of these work systems come together to create a customer-centric transformation. Using this paradigm, we interpret two published cases of businesses one that adopted a lean strategy and the other that entered into industry 4.0. We note that although both companies underwent a customer-centric digital transformation, one of them used an industry 4.0 strategy that was primarily technology driven and the other used a lean approach. The other's strategy was based mostly on process enhancements. According to our work-systems interpretation of ILS and case talks, companies may find that combining lean methodologies with industry 4.0 technology, or the so-called lean 4.0 approach, is a viable strategy for achieving customer-centric digital transformation in the future.

KEYWORDS: Lean 4.0, Industry 4.0, Customer-Centric Transformation, Work Systems Framework, Digital Transformation Strategies

1. INTRODUCTION

Industry 4.0 is a strategy designed to help businesses use cutting-edge technologies like cloud computing, big data analytics, artificial intelligence (AI), cyber physical systems (CPS), industrial internet of things (IIoT), and more to remain competitive in the future (Kagermann et al. 2013). In addition to addressing concerns related to "growing environmental risks and ecological scarcities," these technologies allow businesses to adapt nimbly to changing market demands and satisfy a wide range of customer needs and expectations (Beier et al. 2020; Lasi et al. 2014; UNF 2014). The foundation of lean production systems is the idea of removing waste from the manufacturing process while making adjustments to meet customer demands and expectations (Shah and Ward 2007; Womack and Jones 1993). Industry 4.0 and lean systems share common goals, and extensive research indicates that there are similarities and overlaps between the two (Sanders et al. 2016). They envision a conceptual union of the two approaches as lean 4.0, discussing how lean production can better integrate industry 4.0 technology and how industry 4.0 technologies make lean production systems more efficient and transparent (Mayr et al. 2018).

In this work, we use Allen's (2013) work systems framework to examine the socio-technical dimensions of industry 4.0 and lean production systems (ILS), also known as lean 4.0 systems. We demonstrate how different ILS work system components such as participants, procedures, and technologies cooperate to achieve the customer-centric transformation that is anticipated in ILS while debating these components individually. We also analyze two case studies that used the work system architecture to implement technology and process transformation. From the two companies' case discussions, we can see that although both companies underwent a customer-centric transformation in the end, industry 4.0 one company's strategy was heavily reliant on technology, whereas the other company's lean strategy was more process-oriented. We think that by thoroughly examining how different ILS work system components interact with one another, researchers can create innovative approaches that help businesses implement customer-focused, long-lasting digital transformations that will make them competitive in the long run.



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Integrating Lean 4.0 into Customer-Centric Digital Transformation: Analyzing Work Systems Frameworks for Enhanced Operational Efficiency and Customer Value

G Sreelatha¹, Veena Angadi², Butchi Babu Muvva³, Sindhu Guruprasad⁴

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KEYWORDS: Lean 4.0, Industry 4.0, Customer-Centric Transformation, Work Systems Framework, Digital Transformation Strategies

1. INTRODUCTION

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In this work, we use Alter's (2013) work systems framework to examine the socio-technical dimensions of industry 4.0 and lean production systems (ILS), also known as lean 4.0 systems. We demonstrate how different ILS work system components such as participants, procedures, and technologies cooperate to achieve the customer-centric transformation that is anticipated in ILS while debating these components individually. We also analyze two school business cases that used the work system architecture to implement technology and process transformation. From the two companies case discussions, we can see that although both companies underwent a customer-centric transformation in the end, industry 4.0 one company's strategy was heavily reliant on technology, whereas the other company's lean strategy was more process-oriented. We think that by thoroughly examining how different ILS work system components interact with one another, researchers can create innovative approaches that help businesses implement customer-focused, long-lasting digital transformations that will make them competitive in the long run.



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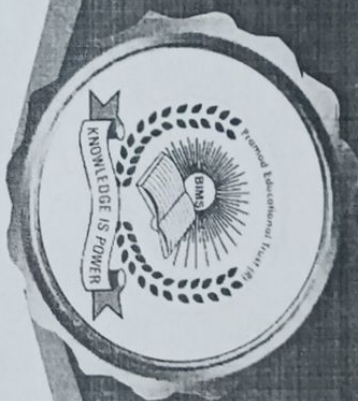
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Adapting to Workforce Changes: Analyzing Employment Trends and Challenges in the Evolving Labour Market

Vijay Kumar B¹, Raj Mohan S², Roopashree T V³

Assistant Professors, Department of Commerce & Management, City College, Bengaluru, India

ABSTRACT: This study explores the dynamic shifts in workforce composition and employment trends in response to technological advancements, globalization, and demographic changes. The labor market has undergone significant transformations, leading to new challenges and opportunities for both employers and employees. Technological innovations, particularly automation and artificial intelligence, are redefining job roles and skill requirements, resulting in a growing demand for highly skilled workers while simultaneously displacing traditional, manual jobs. Globalization has further intensified competition, enabling companies to access a broader talent pool but also pressuring local labour markets. The research delves into the implications of these workforce changes, examining how they affect employment patterns, job security, and the future of work. Special attention is given to the rise of the gig economy, remote work, and flexible employment arrangements, which are increasingly becoming the norm in many industries. These trends are reshaping the traditional employer-employee relationship and raising questions about workers' rights, job satisfaction, and income stability. Demographic changes, such as an aging population and shifting workforce participation rates, are also considered, highlighting the need for policies that support lifelong learning and re-skilling to ensure workers remain competitive in the evolving job market. The study emphasizes the importance of proactive measures by governments, educational institutions, and businesses to address these challenges, including the development of adaptive labour policies, investment in education and training, and fostering a culture of innovation. By analyzing these workforce changes, this research aims to provide valuable insights into the future of employment, offering recommendations for navigating the complexities of the modern labour market and ensuring sustainable economic growth.

KEYWORDS: Workforce Transformation, Employment Trends, Gig Economy, Technological Disruption, Labor Market Adaptation

I. INTRODUCTON

Employment has long been one of the most difficult issues for Indian policymakers, and it has only grown more complex over time. One, there has been significant improvement in literacy, schooling, and acquisition of higher education, skills, and vocational education in the country. The educated and trained workforce seeks not only jobs, but also respectable ones with improved working conditions, regular employment, and better pay. However, job development for this type of work has not kept up with the growth in the number of job searchers. Two, the labour class's aspirations have grown in tandem with the country's general progress. Three, growth in the industries and services sectors has been relatively uneven between regions and states. This has resulted in a mismatch between employment opportunities and labour supply at the local level. Fourth, there is a significant difference between structural changes in the mix of output and employment. The industry and services sectors, which account for more than 80% of the country's gross value added, employ 54.4% of the workforce, while agriculture - which contributed for 18.29% of GVA in 2019-20, retains 45.6% of the workforce.

India has seen more or less continuous and gradual changes in the structure of its output, particularly following the economic reforms of 1990-91. The economy's growth rate, defined by gross value added at constant prices, increased from 4.27 percent twenty years prior to the economic reforms to 6.34 percent twenty years later. The growth rate in GVA accelerated further, reaching 6.58 percent between 2010-11 and 2019-20 at 2011-12 prices. This economic trajectory was accompanied by a gradual fall in the share of agriculture and an increase in the share of non-agricultural sectors in the overall economy. The shift in sectoral shares accelerated with time. However, the employment trend did not follow a constant and unambiguous pattern. This is due in part to demographic shifts and rising enrolment in



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B.V.V.Sangha's Shri S.R.Kanthi Arts, Commerce and Science
College, Mudhol.

[Signature]
Principal
CITY COLLEGE
Jayanagar, Bangalore - 70

[Signature]
Prof. D.R. Bhutada
Organizing Secretary

[Signature]
Prof. Gantu S S Enadar
IQAC Coordinator

Dr. J.V. Chavan
Principal



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27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

Voucher No:

DEBIT VOUCHER

Date: 17/06/21

Debit Head: Staff welfare

Paid to M/s / Mr / Ms Virek Kundapura

Rupees (Words): One thousand one hundred

On account of: Attended FOP on 5th July to 16th July 2021

Cheque/Cash/UTR:

Date

A/c No.

Bank

Branch:

TDS

₹ 1100/-

Bill Amount: Rs.

TDS Amount: Rs.

In words:

Net Paid Rs.

Prepared by

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Principal
CITY COLLEGE
Jayanagar, Bangalore-70
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Receiver's

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has completed the **Faculty Development Program** on

Data Science

from 5th July 2021 to 16th July 2021 (2 Weeks)

Prof. B. V. Phani

Chief Investigators,

Prof. Amey Karkare

E & ICT Academy, IIT Kanpur

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DEBIT VOUCHER

Voucher No:

Date: 17/06/2021

Debit Head: Staff welfare		
Paid to M/s / Mr / Ms Aliyas Shaik.		
Rupees (Words): One thousand one hundred		
On account of: Allotted FDP on 5 th July to 16 th July 2021		
Cheque/Cash/UTR:	Bank	Date
A/c No.		Branch:

₹ 1100/-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

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from 5th July 2021 to 16th July 2021 (2 Weeks)

Prof. B. V. Phani

Chief Investigators,

Prof. Amev Karkare

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Voucher No:

DEBIT VOUCHER

Date: 17/06/21

Debit Head:	Staff welfare.		
Paid to M/s / Mr / Ms	Jegaswara		
Rupees (Words):	One thousand one hundred.		
On account of:	Attended FDP on 5 th July to 16 th July 2021		
Cheque/Cash/UTR:	Date		
A/c No.	Bank	Branch:	

₹ 1100/-

In words:

Bill Amount:	Rs.	
TDS Amount:	Rs.	

Net Paid	Rs.	

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Data Science

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Prof. B. V. Phani

Chief Investigators,

Prof. Amey Karkare

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Voucher No:

DEBIT VOUCHER

Date: 17/06/21

Debit Head:	Staff welfare.		
Paid to M/s / Mr / Ms	Shelpa gorumurthy.		
Rupees (Words):	One thousand one hundred.		
On account of:	Attended FOP on 5 th July to 16 th July. 2021		
Cheque/Cash/UTR:		Date	
A/c No.	Bank	Branch:	

₹ 1100/-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

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CITY COLLEGE
Jayanagar, Bangalore 70

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Data Science

from 5th July 2021 to 16th July 2021 (2 Weeks)

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Chief Investigators,

Prof. Amev Karkare

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Voucher No:

DEBIT VOUCHER

Date: 17/06/21

Debit Head: Staff welfare		
Paid to M/s / Mr / Ms MD Yusuf		
Rupees (Words): One thousand one hundred.		
On account of: Attended FDP on 5 th July to 16 th July 2021		
Cheque/Cash/UTR:	Bank	Date
A/c No.	Branch:	

₹ 1100/-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

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DEBIT VOUCHER

Date: 17/06/2021

Voucher No:

Debit Head:

Staff welfare.

Paid to M/s / Mr / Ms

Shargana B.R.

Rupees (Words):

one thousand only.

On account of:

Attended 5 days FOP 10th to 15th June 2021

Cheque/Cash/UTR:

Date

A/c No.

Bank

Branch:

TDS

₹ 1000/-

Bill Amount: Rs.

TDS Amount: Rs.

In words:

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Government of Karnataka
Department of Collegiate Education



DR. S. GOPALARAJU GOVT. FIRST GRADE COLLEGE, ANEKAL



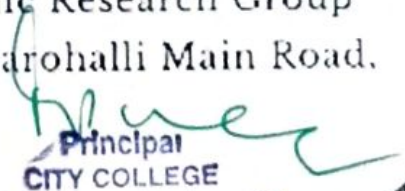
Affiliated to Bangalore University, Re-Accredited by NAAC with 'B' Grade and RUSA Funded

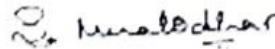


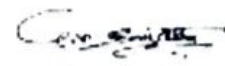
Five days online faculty development program
"CONVERGENCE OF TECHNOLOGY, BUSINESS EDUCATION AND ENTREPRENEURSHIP
FOR SUSTAINABLE DEVELOPMENT"

Certificate of Participation

This is to certify that Dr./Prof./Mr./Mrs. _____ Bhargava BR _____ of
City College Jayanagar Bangalore-82 _____ has successfully
participated in the Five Days National Level Online FDP organised by the Department of
Commerce and Management and IQAC in association with Academic Research Group
(A Research Oriented Academic Body) "Srinivasaa", NGOs Layout, Harohalli Main Road,
Kolar from 22.6.2021 to 26.6.2021.


Principal
CITY COLLEGE
Jayanagar, Bangalore - 70


Dr. S. Murugan
Chief Mentor
Academic Research Group


G.A. Sujatha
HOD - Commerce and Management
Dr. S. Gopalaraju GFC


Dr. Sankarshankar
Principal
Dr. S. Gopalaraju GFC



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Voucher No:

DEBIT VOUCHER

Date: 17/06/21

Debit Head: <i>Staff welfare.</i>		
Paid to M/s / Mr / Ms <i>Bhargava B.R.</i>		
Rupees (Words): <i>one thousand only.</i>		
On account of: <i>Attended 5 days FDP</i>		
Cheque/Cash/UTR:	Bank	Date
A/c No.		Branch:

₹ 1000/-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

Prepared by *[Signature]*

Checked by

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CITY COLLEGE
Jayanagar, Bangalore 70

Receiver's
Bhargava B.R.

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Name:

Mobile:

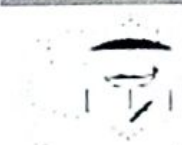


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DEPARTMENT OF COLLEGIATE AND TECHNICAL EDUCATION

GOVERNMENT FIRST GRADE COLLEGE

VIJAYANAGARA, BENGALURU-560104

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Never Stop Learning

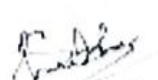


E-CERTIFICATE

This is to certify that *Bhargava BR, Assistant Professor, City College Jayanagar Bangalore-82, Karnataka* has participated in the **Five Days National FDP** titled " **Innovative Teaching And Research in Science: Exploring The New Horizons**" organised by **Science Forum in Association with IQAC, Government First Grade College, Vijayanagar, Karnataka** held from **10th to 15th June 2021**.


Prof. Shubha M

Organising Secretary


Dr. Shubha

IQAC Coordinator


Dr. B. Chandrashekara

Principal


Principal
CITY COLLEGE
Jayanagar, Bangalore - 70



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Voucher No:

DEBIT VOUCHER

Date: 17/06/2021

Debit Head:	Staff welfare.		
Paid to M/s / Mr / Ms	Bhargava B.R.		
Rupees (Words):	One thousand only.		
On account of:	Attended FDP on 7 th to 11 th June 2021		
Cheque/Cash/UTR:		Date	
A/c No.	Bank	Branch:	

₹ 1000/-

In words:

Bill Amount: Rs.

TDS Amount: Rs.

Net Paid Rs.

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Jayanagar, Bangalore 70

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CERTIFICATE

This is presented to.....**Bhargava BR**..... of
.....**City College Jayanagar Bangalore-82**..... for attending 5 Day Faculty
Development Programme on "Methods and Techniques of Teaching Advanced
Financial Accounting" from 07th-11th June, 2021, conducted by APOORVA
INSTITUTE OF MANAGEMENT STUDIES in association with Team Sarayu, Bengaluru.

Mr. Jayanth H
Chief coordinator - Team Sarayu

Dr. Bharath V
Principal

Principal
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Jayanagar, Bangalore - 70



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Voucher No:

Date:

17/06/21

Debit Head:

Staff welfare.

Paid to M/s / Mr / Ms

Dr. Usha Prabhu.

Rupees (Words):

one thousand only.

On account of:

Attended MDP on 7th to 12th June 2021

Cheque/Cash/UTR:

Date

A/c No.

Bank

Branch:

TDS

₹ 1000/-

Bill Amount: Rs.

TDS Amount: Rs.

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This is to certify that *Dr. usha Prabhu* of *City Collwge* has participated in National Level Management Development Programme [MDP] on Financial Literacy held from June 07th to 12th, 2021 organised by the Department of Management, St. Claret College, Bengaluru.

Ms. Neeta M
Co- Convener

Ms. Bindu V
Convener

Ms. Cassandra Ranee
HOD, Dept of Management

Rev. Dr. Thomas V. Thennadiyil
Principal

Principal
CITY COLLEGE
Mayanagar, Bangalore - 70



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DEBIT VOUCHER

Voucher No:

Date: 10/1/22

Debit Head: Faculty Development Programme A/c		
Paid to M/s / Mr / Ms Veda V Purohit		
Rupees (Words): Five thousand only		
On account of: Paper Publication charges		
21-22		
Cheque/Cash/UTR:	Bank	Date
A/c No.		Branch:

₹ 5000/-

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

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CITY COLLEGE

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Signature

Name:

Mobile:

विद्याधीशविजयकाव्यस्य महाकाव्यत्वोपपादनम्

Dr. Veda. V. Purohit*

संस्कृतसाहित्ये विजयमहाकाव्यानां सङ्ख्या विपुला वर्तते। मुनितल्लजानां यतिश्रेष्ठानां जीवनकथाः भक्तानां सहृदयानां स्फूर्तिदायकाः। अतः यतिमुनीनां जीवनचरितमाधृत्य विजयकाव्यानि रचितानि। एषु माध्वसम्प्रदायस्य श्रीमदुत्तरादिमठपरम्परायां विराजितानां यतिश्रेष्ठानां विजयकाव्यान्यपि सन्ति। तेषु जनार्दनसूरिणा विरचितः विद्याधीशविजयोऽपि अन्यतमः।

जनार्दनसूरिणां देशकालादिविचारः

जनार्दनसूरी श्रीवेदनिधितीर्थचरणानामन्तेवासी। श्रीविद्याधीशतीर्थानां, श्रीवेदनिधितीर्थानां तथा श्रीसत्यव्रततीर्थानां वेदान्तसाम्राज्यशासनकालेऽपि श्रीमठे भागवतादिपुराणकथने रतः इति उल्लेखः लभ्यते। तस्य पिता लक्ष्मणाचार्यः प्रसूच विट्ठलाम्बा।¹ वसिष्ठगिब्रोदभवोऽयं कोनेरीपण्डितेना जप्तः² विजयकाव्यमिदमरचयदिति काव्यस्य प्रथमश्लोकपञ्चके उल्लेखो लभ्यते। काव्यस्यास्य स्वविरचिता शब्दार्थदीपिकाख्या व्याख्यापि उपलभ्यते।

महाकाव्यलक्षणानि

सर्गबन्धो महाकाव्यमुच्यते तस्य लक्षणम्। आशीर्नमस्क्रियावस्तुनिर्देशोवापितन्मुखम् ॥

इतिहासकथोद्भूतमितरद्वा सदाश्रयम्। चतुर्वर्गफलोपेतं चतुरोदातनायकम् ॥

नगरार्णवशैलर्तुचन्द्रार्कोदयवर्णनैः। उद्यानसलिलक्रीडा मधुपानरतोत्सवैः ॥

विप्रलम्भैर्विवाहैश्च कुमारोदयवर्णनैः। मन्त्रदूतप्रयाणाजिनायकाभ्युदयैरपि ॥

अलङ्कृतमसंक्षिप्तं रसभावं निरन्तरम्। सर्गैरनतिविस्तीर्णैः श्रव्यवृत्तैर्सुसन्धिभिः ॥

सर्वत्रभिन्नवृत्तान्तरूपेतं लोकरञ्जकम्। काव्यं कल्पान्तरस्थायी जायेत सदलङ्कृतिः ॥
इति काव्यादर्शकारः।

एकवृत्तमयैः पद्यैरवनेऽन्यवृत्तकैः। नातिस्वल्पाः नातिदीर्घाः सर्गा अष्टाधिका इह ॥

सर्गबन्धो महाकाव्यं तत्रैको नायकः सुरः। सद्वंशः क्षत्रियो वापि धीरोदातगुणान्वितः ॥

शृङ्गारवीरशान्तानामेकोऽङ्गीरस इष्यते। आङ्गानि सर्वेऽपि रसाः सर्वे नाटकसन्धयः ॥

क्वचिन्निन्दा खलादीनां सतां च गुणकीर्तनम्। नानावृत्तमयः क्वापि सर्गः कश्चन दृश्यते ॥

सर्गान्ते भाविसर्गस्य कथायाः सूचनं भवेत्। सन्ध्यासूर्येन्दुरजनीप्रदोषध्वान्तवासरः ॥

प्रातर्मध्याह्नमृगयाशैलर्तुवनसागरः। संभोगविप्रलम्भौ च मुनिस्वर्गपुराध्वराः ॥

रणप्रयाणोपनयनमन्त्रपुत्रोदयादयः। वर्णनीया यथायोग्यं सङ्गोपाङ्गा अमी इह ॥

इति विश्वनाथः साहित्यदर्पणे।

विद्याधीशविजयस्य महाकाव्यत्वोपपादनम्

काव्यमिदं द्वादशसर्गेषु निबद्धम्। काव्यस्य नायकः श्रीविद्याधीशयतिवर्यः धीरशान्तनायकः। प्रथमतः मङ्गलमाचरन् कविः श्रीभट्टुर्गासमेतं मुकुन्दं स्तौति।

श्रीभूमिदुर्गाशिमभागभास्वद्धामा रमालालितपादपदम्।

मुक्ताविमुक्तेरणनर्मकर्मा निर्मातु मे शर्म चिरं मुकुन्दः ॥

मुशब्दो मुक्तिवाची स्यात् कुशब्दः क्षितिवाचक उभयं यद्ददातीश तन्मुकुन्द इति स्मृतः। इति नामावलिनिर्वचनात् मुकुन्दस्तुतिः ऐहिक-पारमार्थिकफलप्रदायिनी इति हेतोः मुकुन्दस्तवनं विहितमिति व्याख्यायाम्।

*City College, Jayanagar, Bengaluru



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Date: 22/06/20

Debit Head: Staff welfare		
Paid to M/s / Mr / Ms Shilambarasan		
Rupees (Words): Three hundred fifty four only		
On account of: FDP on tools for scientific and effictive teaching		
Cheque/Cash/UTR:	Date	
A/c No.	Bank	Branch:

₹ 354

In words:

Bill Amount:	Rs.
TDS Amount:	Rs.

Net Paid	Rs.

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Jayanagar, Bangalore-70

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Bollikunta, Warangal, Telanagana-506005



Certificate

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Prof./Dr./Mr./Mrs./Ms. SILAMBARASAN
of CITY COLLEGE , JAYANAGAR

for participating in One Week Online FDP on

“Tools for Scientific Communication and Effective Teaching”

Organized by Electrical and Electronics Engineering Department, VCE.
During 2nd June – 6th June 2020

Dr. Durga Hari Kiran B
Coordinator

Dr. Y Hareesh Kumar
Head of the Department

Prof. K Prakash
Principal

Principal
CITY COLLEGE
Jayanagar, Bangalore-70



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27/2, 33rd Cross, 2nd Main, 7th Block, Jayanagar, Bengaluru - 560070

Voucher No:

DEBIT VOUCHER

Date: 22/06/20

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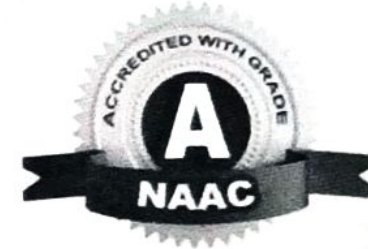
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Integrating Lean 4.0 into Customer-Centric Digital Transformation: Analyzing Work Systems Frameworks for Enhanced Operational Efficiency and Customer Value

G Sreelatha¹, Veena Angadi², Butchi Babu Muvva³, Sindhu Guruprasad⁴

Associate Professors, Department of Master of Business Administration, City College, Bengaluru, India^{1,2,3}

Assistant Professor, Department of Master of Business Administration, City College, Bengaluru, India⁴

ABSTRACT: In order to notice the characteristics of industry 4.0 and lean systems (ILS), or lean 4.0 systems, we use a work-systems framework in this study. We also show how the components of these work systems come together to create a customer-centric transformation. Using this paradigm, we interpret two published cases of businesses one that adopted a lean strategy and the other that entered into industry 4.0. We note that although both companies underwent a customer-centric digital transformation, one of them used an industry 4.0 strategy that was primarily technology-driven and the other used a lean approach. The other's strategy was based mostly on process enhancements. According to our work-systems interpretation of ILS and case talks, companies may find that combining lean methodologies with industry 4.0 technology, or the so-called lean 4.0 approach, is a viable strategy for achieving customer-centric digital transformation in the future.

KEYWORDS: Lean 4.0, Industry 4.0, Customer-Centric Transformation, Work Systems Framework, Digital Transformation Strategies

1. INTRODUCTION

Industry 4.0 is a strategy designed to help businesses use cutting-edge technologies like cloud computing, big data analytics, artificial intelligence (AI), cyber physical systems (CPS), industrial internet of things (IIoT), and more to remain competitive in the future (Kagermann et al. 2013). In addition to addressing concerns related to "growing environmental risks and ecological scarcities," these technologies allow businesses to adapt nimbly to changing market demands and satisfy a wide range of customer needs and expectations (Beier et al. 2020; Lasi et al. 2014; UNEP 2013). The foundation of lean production systems is the idea of removing waste from the manufacturing process while making adjustments to meet customer demands and expectations (Shah and Ward 2007; Womack and Jones 1993). Industry 4.0 and lean systems share common goals, and extensive research indicates that there are similarities and overlaps between the two (Banders et al. 2016). They envision a conceptual union of the two approaches as lean 4.0, discussing how lean production can better integrate industry 4.0 technology and how industry 4.0 technologies make lean production systems more efficient and transparent (May et al. 2018).

In this work, we use Alter's (2013) work systems framework to examine the socio-technical dimensions of industry 4.0 and lean production systems (ILS), also known as lean 4.0 systems. We demonstrate how different ILS work system components—such as participants, procedures, and technologies—cooperate to achieve the customer-centric transformation that is anticipated in ILS while debating these components individually. We also analyze two actual business cases that used the work system architecture to implement technology and process transformation. From the two companies' case discussions, we can see that although both companies underwent a customer-centric transformation in the end, industry 4.0 one company's strategy was heavily reliant on technology, whereas the other company's lean strategy was more process-oriented. We think that by thoroughly examining how different ILS work system components interact with one another, researchers can create innovative approaches that help businesses implement customer-focused, long-lasting digital transformations that will make them competitive in the long run.



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* Professor, City College, Bangalore -560070, Email: ushaprabhu321@gmail.com

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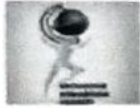
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Rupees (Words): Six thousand only		
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PERCEPTIONS TOWARDS E-LEARNING AMONG SCHOOL CHILDREN DURING COVID-19

Dr. Usha Prabhu *, Mr. N. Sathyanarayana **

* Professor, City College, Bangalore -560070, Email: ushaprabhu321@gmail.com

** Assistant Professor, School of Commerce, Jain (Deemed to be University), Bangalore -560069, Email:
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Analyzing the Dynamics and Implications of Industrial Concentration in India: Trends, Challenges, and Policy Perspectives

Usha Prabhu¹, Veena C Angadi², Sinchana D Koushik³, Jayashree C⁴

Associate Professors, Department of Master of Business Administration, City College, Bengaluru, India^{1,2}

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ABSTRACT: The concentration of economic power often draws criticism due to its social and political consequences, yet it may also provide the scale needed to compete internationally. Researchers typically use measures such as the Herfindahl-Hirschman Index (HHI) or Lerner's Index to gauge concentration, but such studies usually focus on specific industries. Extending these measures to encompass the entire range of industries, at various levels of aggregation, would allow for comprehensive comparisons between countries. For instance, this could enable us to determine if India exhibits higher levels of concentration compared to the USA. Our paper addresses these issues by utilizing Prowess data to estimate concentration ratios across different industrial levels, from NIC Sections to NIC Sub-classes. We find that while concentration ratios can be estimated for a wide range of industries, data coverage discrepancies may affect the reliability of these estimates, particularly at lower levels of aggregation. Moreover, country-level concentration ratios tend to overestimate actual concentration unless properly weighted.

KEYWORDS: Concentration, Indices, Aggregation, Industry Classification

I. INTRODUCTION

Recent societal concerns often center on income inequality, with notable figures such as Zuckerberg, Bezos, and Adam highlighting extreme wealth disparities. This concern extends to market concentration, where giants like Google, Facebook, and Amazon dominate their sectors, raising alarms about potential monopolistic practices and consumer exploitation. Historically, economic concentration has drawn scrutiny, with competition laws like the Sherman Act in the USA designed to curb monopolistic power. European and Asian countries have also attempted to tackle concentration through nationalization and other regulatory measures.

India's experience with economic concentration and inequality is complex. The Indian Constitution of 1950 emphasized reducing economic inequality and concentration, leading to policies such as industrial licensing and the Monopoly and Restrictive Trade Practices Act (MRTPA). Despite these efforts, anecdotal evidence suggests that individuals found ways around these regulations. The 1990s liberalization era marked a significant shift, with the abolition of industrial licensing, reduced tax rates, and the replacement of the MRTPA with the Competition Act, which focused more on case-by-case assessments rather than blanket prohibitions. The impact of these changes on market concentration is not entirely clear. Liberalization was expected to result in consolidation as businesses shed non-core activities, potentially increasing concentration, while also fostering the entry of new competitors. To understand the net effect on competition and concentration, our research investigates these dynamics using detailed data.

II. THE DEBATE ON CONCENTRATION

The debate over market concentration is multifaceted. While high concentration often signals potential harm, such as reduced competition and higher consumer prices, it may also offer benefits. For instance, concentration can provide the scale necessary for international competition. Critics of concentration argue that it leads to increased market power, resulting in higher prices and reduced consumer welfare. According to economic theory, a monopolist typically charges higher prices than in more competitive markets. Empirical research, particularly the Structure-Conduct-Performance (SCP) paradigm, supports this view by showing a correlation between market concentration and higher prices and profitability. However, the SCP paradigm has limitations, such as difficulties in establishing causation whether market structure drives conduct or vice versa.

