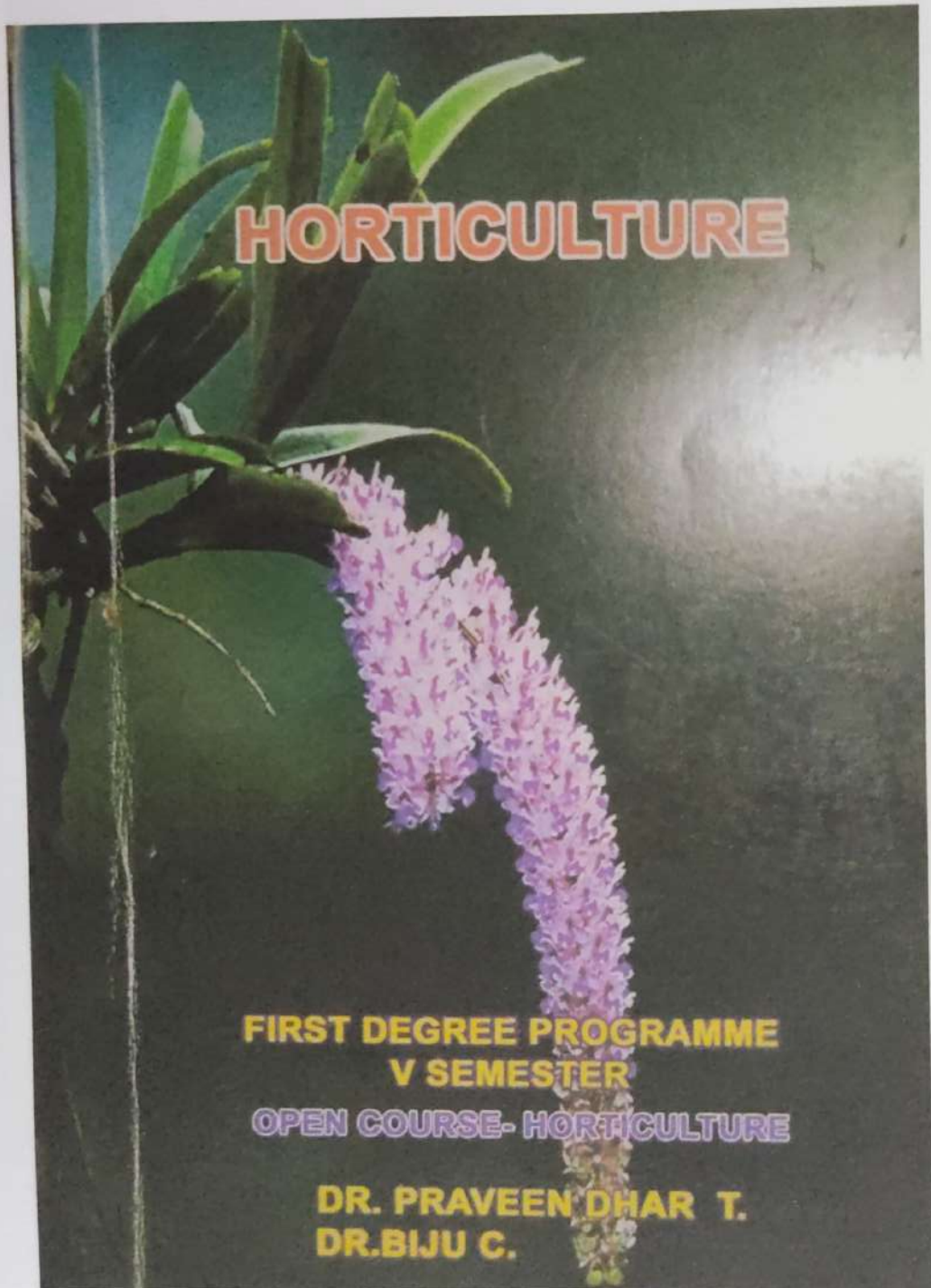



Book and Chapters

Biju C




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

Horticulture

Dr. Praveen Dhar T.

&

Dr. Biju C.

All right reserved

First Edition: 2017

All right reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior permission of the publisher

The information contained in this book has been obtained from authentic and reliable resources, but the authors/publisher cannot assume responsibility for the validity of all materials or the consequences of their use. The authors/ publisher have attempted to trace and acknowledge the materials reproduced in this publication and apologize if permission and acknowledgements to publish in this form have not been given. If any material has not been acknowledged please write and let us know so that we may rectify it.

ISBN: 978-93-5281-691-0

Price: 80

THUSHARAM PUBLICATIONS PVT LTD

Science and Education Publishers

Trivandrum-695502

Mob-9446170833, Email: thulasidasr@yahoo.com

Published by Dr. Praveen Dhar T., for

THUSHARAM PUBLICATIONS PVT LTD

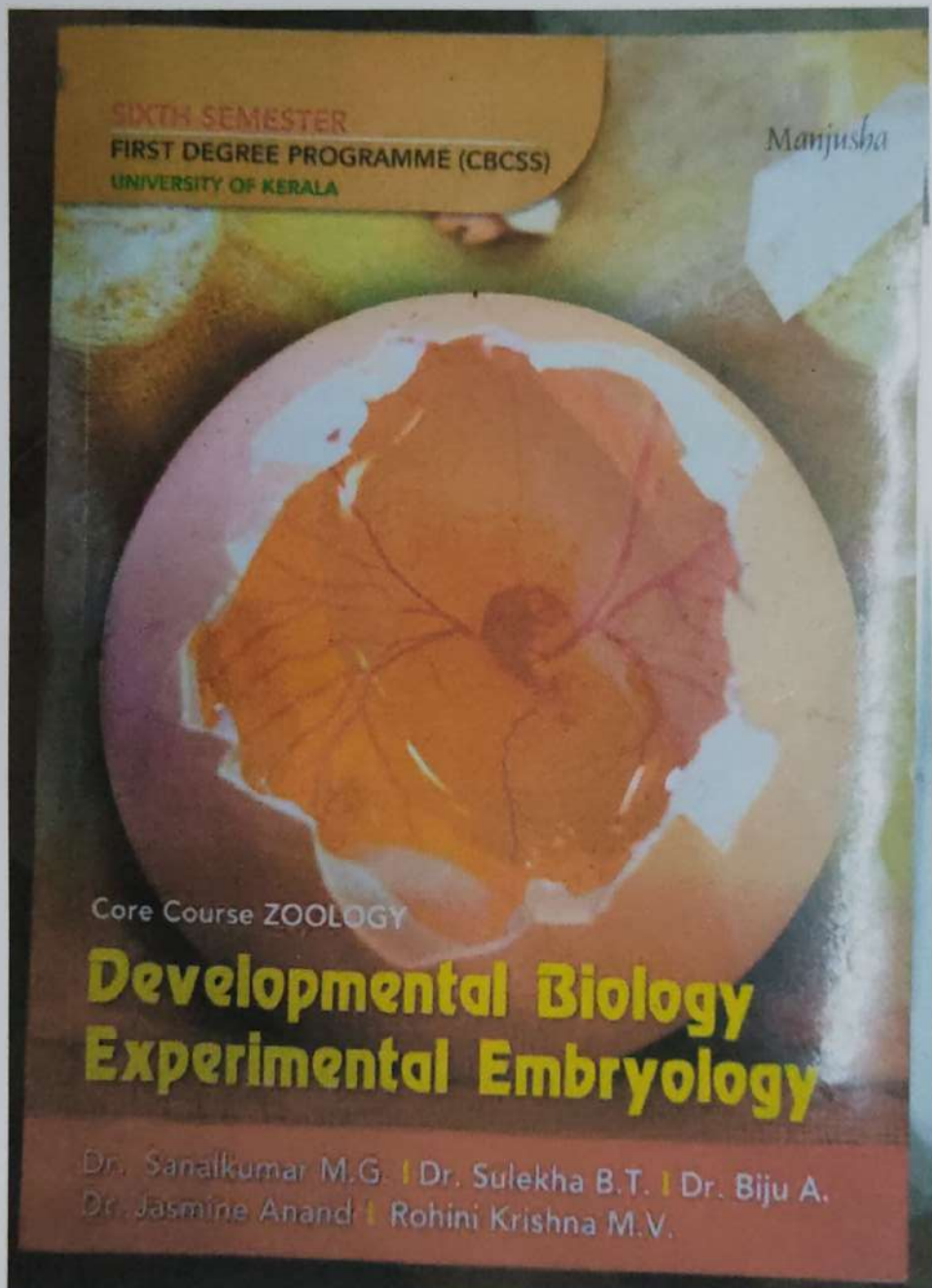
Science and Education publishers

Trivandrum-695502



PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

Jasmine Anand




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

Manjusha

CORE COURSE ZOOLOGY

**DEVELOPMENTAL BIOLOGY AND
EXPERIMENTAL EMBRYOLOGY**

SIXTH SEMESTER

First Degree Programme (CBCSS)

UNIVERSITY OF KERALA

Dr. Sanalkumar M.G.

Dr. Sulekha B.T.

Dr. Biju A.

Dr. Jasmine Anand

Rohini Krishna M.V.

MANJUSHA PUBLICATIONS

CALICUT

₹ 180.00



A handwritten signature in green ink, consisting of a stylized 'S' followed by a flourish.

PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

- **Manjusha**
CORE COURSE ZOOLOGY
**Developmental Biology and
Experimental Embryology**
- **Sixth Semester** First Degree Programme (CBCSS)

Dr. Sanalkumar M.G.

Asst. Professor in Zoology, NSS College, Pandalam

Dr. Sulekha B.T.

Asst. Professor in Zoology, Sree Narayana College, Kollam

Dr. Biju A

Asst. Professor in Zoology, St. Stephen's College, Pathanapuram

Dr. Jasmine Anand

Asst. Professor in Zoology, Sree Narayana College, Punaloor


Rohini Krishna M.V.

Asst. Professor in Zoology, TKM College of Arts & Science, Kollam

- First edition : December, 2017
- Price : Rupees One hundred eighty only
- All rights reserved by publishers
ISBN : 978-93-86218-55-1
- Cover : **Third eye** creative studio Clt.
- Publishers : **Manjusha Publications**
Shiva Arcade, Pratheeksha Road
Thiruthiyad, Calicut - 673 004
Ph: 0495-2722791, 6545817
9447425735, 9895765050
www.manjushapublications.com
email: manjushapublications@gmail.com
- DTP : National graphics, Clt.
- Printers : Sanker offset printers, Clt.

ALL RIGHTS RESERVED. No part of this work covered by the copyright hereon may be reproduced or used in any form or by any means - graphic, electronic, or mechanical - without the written permission of the publisher.




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR


Bijo S. Anand

B. S. Panda
Partha P. Goswami (Eds.)


LNCs 10743

Algorithms and Discrete Applied Mathematics

4th International Conference, CALDAM 2018
Guwahati, India, February 15–17, 2018
Proceedings

 Springer




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

Contents

Efficient Domination and Efficient Edge Domination: A Brief Survey	1
<i>Andreas Brandstädt</i>	
Mixed Unit Interval Bigraphs	15
<i>Ashok Kumar Das and Rajkamal Sahu</i>	
Hamiltonian Path in $K_{1,2}$ -free Split Graphs: A Dichotomy	30
<i>Pazhaniappan Renjith and Narasimhan Sadagopan</i>	
A Fully Polynomial Time Approximation Scheme for Refutations in Weighted Difference Constraint Systems	45
<i>Bugra Caskurlu, Matthew Williamson, K. Subramani, Vahan Mkrtchyan, and Piotr Wojciechowski</i>	
Probabilistic Properties of Highly Connected Random Geometric Graphs	59
<i>Bodo Manthey and Victor M. J. J. Reijnders</i>	
On Indicated Coloring of Some Classes of Graphs	73
<i>P. Francis, S. Francis Raj, and M. Gokulnath</i>	
Line Segment Disk Cover	81
<i>Manjanna Basappa</i>	
Fixed-Parameter Tractable Algorithms for Tracking Set Problems	93
<i>Aritra Banik and Pratibha Choudhary</i>	
Exact Computation of the Number of Accepting Paths of an NTM	105
<i>Subrahmanyam Kalyanasundaram and Kenneth W. Regan</i>	
Determining Minimal Degree Polynomials of a Cyclic Code of Length 2^k over \mathbb{Z}_8	118
<i>Arpana Garg and Sucheta Dutt</i>	
Consistent Subset Problem with Two Labels	131
<i>Kamyar Khodamoradi, Ramesh Krishnamurti, and Bodhayan Roy</i>	
The Edge Geodetic Number of Product Graphs	143
<i>Biyo S. Anand, Manoj Changat, and S. V. Ullas Chandran</i>	
Burning Spiders	155
<i>Sandip Das, Subhadeep Ranjan Dev, Arpan Sadhu Khan, Uma Kant Sahoo, and Sagnik Sen</i>	



PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

The Edge Geodetic Number of Product Graphs

Bijo S. Anand¹, Manoj Changat^{2(✉)}, and S. V. Ullas Chandran³

¹ Department of Mathematics, Sree Narayana College,
Punalur 691305, Kerala, India
bijos_anand@yahoo.com

² Department of Futures Studies, University of Kerala,
Thiruvananthapuram 695034, Kerala, India
mchangat@gmail.com

³ Department of Mathematics, Mahatma Gandhi College, Kesavadasapuram,
Thiruvananthapuram 695004, Kerala, India
svuc.math@gmail.com

Abstract. For a nontrivial connected graph $G = (V(G), E(G))$, a set $S \subseteq V(G)$ is called an edge geodetic set of G if every edge of G is contained in a geodesic joining some pair of vertices in S . The edge geodetic number $eg(G)$ of G is the minimum order of its edge geodetic sets. It is observed that the edge geodetic sets and numbers are interesting concepts and possess properties distinct from the vertex geodetic concepts. In this work, we determine some bounds and exact values of the edge geodetic numbers of strong and lexicographic products of graphs.

Keywords: Geodetic number · Edge geodetic number
Extreme vertex · Extreme edge · Semi-extreme vertex


AMS Subject Classification: 05C12

1 Introduction

Covering problems form one of the fundamental problems in graph theory, both vertex covering and edge covering. One of the important vertex covering problems is the geodetic covering problem, namely covering the entire vertex set of a graph using a set S of vertices with smallest cardinality such that every vertex of the graph belongs to a geodesic or shortest path between a pair of vertices in S . Harary et al. introduced the geodetic covering problem and the related graph parameter, namely the geodetic number in [5, 11] followed by other authors in [4, 6, 8, 13]. The edge version of the geodetic covering is named as the edge geodetic set, defined as the set S of vertices with smallest cardinality such that every edge of the graph belongs to a geodesic between a pair of vertices in S . The parameter, edge geodetic number of a graph was introduced and studied in [15, 16]. Although the edge geodetic number is greater than or equal to the geodetic number for an arbitrary graph, the properties of the edge geodetic sets

© Springer International Publishing AG 2018
B. S. Panda and P. P. Goswami (Eds.): CALDAM 2018, LNCS 10743, pp. 143–154, 2018.
https://doi.org/10.1007/978-3-319-74180-2_12





PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

Manoj Changat
Sandip Das (Eds.)

LNCS 12016

Algorithms and Discrete Applied Mathematics

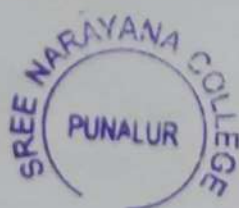
6th International Conference, CALDAM 2020
Hyderabad, India, February 13–15, 2020
Proceedings

 Springer



PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

Weak Roman Bondage Number of a Graph	156
<i>P. Roushini Leely Pushpam and N. Srilakshmi</i>	
On the Geodetic and Hall Numbers of Shadow Graphs	167
<i>S. V. Ullas Chandran, Mitre C. Dourado, and Maya G. S. Thankachy</i>	
Indicated Coloring of Complete Expansion and Lexicographic Product of Graphs	178
<i>P. Francis, S. Francis Raj, and M. Gokulnath</i>	
Smallest C_{2k+1} -Critical Graphs of Odd-Girth $2k+1$	184
<i>Laurent Beaudou, Florent Foucaud, and Reza Naseri</i>	
Ramsey Numbers for Line Graphs	197
<i>Huzefa Abbasi, Manu Basavaraju, Eeshwar Gurushankar, Yash Jivani, and Deepak Srikanth</i>	
Δ -Convexity Number and Δ -Number of Graphs and Graph Products	209
<i>Bijo S. Anand, Prasanth G. Narasimha-Shenoi, and R. Sabeer Sain</i>	
On Cartesian Products of Signed Graphs	219
<i>Dimitri Lajou</i>	
List Distinguishing Number of p^k Power of Hypercube and Cartesian Powers of a Graph	235
<i>L. Sunil Chandran, Sajith Padinhatteeri, and Karthik Ravi Shankar</i>	
On Algebraic Expressions of Two-Terminal Directed Acyclic Graphs	248
<i>Mark Korenblit and Vadim E. Levit</i>	
The Relative Oriented Clique Number of Triangle-Free Planar Graphs Is 10.	260
<i>Soura Sena Das, Soumen Nandi, and Sagnik Sen</i>	
Combinatorial Optimization	
On the Minimum Satisfiability Problem	269
<i>Umair Arif, Robert Benkoczi, Daya Ram Gaur, and Ramesh Krishnamurti</i>	
Waiting for Trains: Complexity Results	282
<i>Bjoern Tauer, Dennis Fischer, Janosch Fuchs, Laura Vargas Koch, and Stephan Zieger</i>	
Distributed Algorithms	
Oriented Diameter of Star Graphs	307
<i>K. S. Ajith Kumar, Deepak Rajendraprasad, and K. S. Sudeep</i>	




 PRINCIPAL
 SREE NARAYANA COLLEGE
 PUNALUR



Δ -Convexity Number and Δ -Number of Graphs and Graph Products

Bijo S. Anand^{1(BS)}, Prasanth G. Narasimha-Shenoi², and Sabeer Sain Ramla³

¹ Department of Mathematics, Sree Narayana College, Punalur,
Kollam 691305, Kerala, India
bijos.anand@yahoo.com

² Department of Mathematics, Government College, Chittur,
Palakkad 678104, Kerala, India
prasanthgns@gmail.com

³ Department of Mathematics, Mar Ivanios College, University of Kerala,
Thiruvananthapuram 695015, India
sabeersainr@gmail.com

Abstract. The Δ -interval of $u, v \in V(G)$, $I_\Delta(u, v)$, is the set formed by u, v and every w in $V(G)$ such that $\{u, v, w\}$ is a triangle (K_3) of G . A set S of vertices such that $I_\Delta(S) = V(G)$ is called a Δ -set. Δ -number is the minimum cardinality of a Δ -set. Δ -graph is a graph with all the vertices lie on some triangles. If a block graph is a Δ -graph, then we say that it is a block Δ -graph. A set $S \subseteq V(G)$ is Δ -convex if there is no vertex $u \in V(G) \setminus S$ forming a triangle with two vertices of S . The convexity number of a graph G with respect to the Δ -convexity is the maximum cardinality of a proper convex subset of G . We have given an exact value for the convexity number of block Δ -graphs with diameter ≤ 3 , block Δ -graphs with diameter > 3 and the two standard graph products (Strong, Lexicographic products), a bound for Cartesian product. Also discussed some bounds for Δ -number and a realization is done for the Δ -number and the hull number.

Keywords: Δ -convexity · Δ -convexity number · Δ -number · Graph products

AMS Subject Classification: 05C38 · 05C76 · 05C99 · 52A01

1 Introduction


Axiomatic convexity and convexity spaces are studied in different branches of mathematics. The graph convexity has also been studied since 50 years.

P. G. Narasimha-Shenoi—Supported by Science and Engineering Research Board, a statutory body of Government of India under their MATRICS Scheme No. MTR/2018/000012.

R. Sabeer Sain—Supported by the University of Kerala for providing University JRF.

© Springer Nature Switzerland AG 2020
M. Changat and B. Das (Eds.): CALDAM 2020, LNCS 12016, pp. 209–218, 2020.
https://doi.org/10.1007/978-3-030-39219-2_18

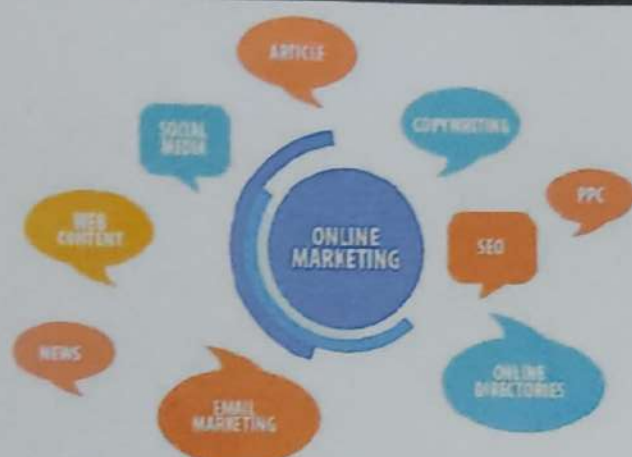



PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

Simi B S

ADVERTISING

Dr. Vinod A. S.



SREE NARAYANA COLLEGE
PUNALUR

PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

EDITED BOOK
ADVERTISING

Chief Editor

Dr Vinod A S
Assistant Professor
Post Graduate and Research Department Of Commerce
Mahatma Gandhi College Thiruvananthapuram, Kerala, India
Affiliated To University Of Kerala

ISBN Number: 978-93-89488-31-9

The views and opinions expressed in this book are author(S) own and the facts reported by him/her have been verified to the extent possible. The copy right owner /editors and the publishers are not in any way liable for the same.

All rights reserved with copyright owners and publisher, including the right to translate or reproduce the book or parts or parts thereof except for brief quotations in critical articles or reviews.

Copyright© 2020 Editor

Edition: 1 August -2020


Volume: 1

WIZCRAFT
Publications & Distribution

Registered Office:

129/498, Vasant Vihar, Near Old Pune Naka, Solapur- 413 001 (Maharashtra) India
09637335551, 07020828552 E-mail: wizcraftpublication@gmail.com




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

32	EFFECTIVENESS OF SALES PROMOTION TECHNIQUES ON CONSUMER BUYING BEHAVIOUR TOWARDS READYMADE GARMENTS DR. HINTIA GEORGE ASSISTANT PROFESSOR RESEARCH & POST GRADUATE DEPARTMENT OF COMMERCE MAR THOMA COLLEGE LUDGATHARA MALAPPUZHAM, KERALA	192
33	EDUCATIONAL MARKETING - THE INFLUENCE OF ED TECH COMPANIES IN CURRENT SCENARIO HARITHA S NAIR MPHIL SCHOLAR, SD COLLEGE, HANGADHASERI KOTTAYAM	199
34	PERCEPTION OF PEOPLE TOWARDS ONLINE ADVERTISING DR. RING JOY ASSISTANT PROFESSOR & RESEARCH GUIDE, POST GRADUATE DEPARTMENT OF COMMERCE KOTTAYAM, KERALA STATE	197
35	A STUDY OF EFFECTIVENESS OF ONLINE ADVERTISING IN BUSINESS OF THIRUVANANTHAPURAM DISTRICT SIMITHS ASSISTANT PROFESSOR, SREE NARAYANA COLLEGE, PUNALUR, KERALAM	198
36	A STUDY ON CUSTOMER SATISFACTION OF TITAN BRAND WATCHES AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO THIRISSUR DISTRICT MS REMYA S ASSISTANT PROFESSOR, ST JOSEPH'S COLLEGE, DE SOURMYA STEPHEN A ASSISTANT PROFESSOR, ST JOSEPH'S COLLEGE, DE	202
37	CONCEPT OF STORE LOYALTY IN RETAIL SECTOR DR. SUSHIN M DEPARTMENT OF COMMERCE, FINANCE AND ACCOUNTANCY, CHRIST UNIVERSITY, BANGALORE DR. LIJESH P DEPARTMENT OF COMMERCE, FINANCE AND ACCOUNTANCY, CHRIST UNIVERSITY, BANGALORE	208
38	DEGLAMOURIZING THE ENIGMA BEHIND THE ADVERTISEMENTS DR. M.S. GAYATHRI DEVI ASSISTANT PROFESSOR, DEPARTMENT OF ENGLISH, MAHATMA GANDHI COLLEGE, TRIVANDRUM	212



PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

A STUDY OF EFFECTIVENESS OF ONLINE ADVERTISING IN BUSINESS OF THIRUVANANTHAPURAM DISTRICT

SIMLB.S

Assistant professor, Sree Narayana College, Panalur, Kollam

ABSTRACT:-

Many new medium of advertising is being explored each day to make a successful advertising campaign. Online advertising that has in recent times picked up as advertising medium has become the favorite of the business group in no time. Online advertising also known as internet advertising which uses the internet to deliver promotional marketing messages to consumers. This study reveals the effectiveness of online advertising in business especially in Thiruvananthapuram district.

Key Words:-

Online advertising, internet advertising, search engine, media advertisement

INTRODUCTION:-

Online advertising is a very fast moving era. The formats and techniques used to advertise are constantly changing and businesses try to adapt to this a medium of passing information and promotional tool. The financial growths of online advertising are rising up year by year. Online advertising are paid form of non- personal presentation and promotion of ideas, goods or services by an identified sponsor. Businesses handle online advertising in different ways. In tiny and small organizations online advertising is handled by someone who committed in the sales or marketing department, who works with an online advertising agency. Large organization set up their own departments whose managers' report someone who have senior in an organization like vice president of marketing. But most companies depend an outside agency to help create online advertising campaigns and to select and purchase media. Today online advertising agencies that help to their clients improve their overall communication effectiveness by offering strategic and practical advice on many forms of communication. Online advertising includes promotional advertisements and messages delivered through E-mail, social media website, online advertising on search engine, banner ads on mobile, you Tube or website and affiliates program.

REVIEW OF LITERATURE:-

Pallavi Mishra (2014) studied the major factors like flexibility, deliverability; target ability leads the growth of online advertising in India.

Worne Reiharts and Peter Saffert (2013) examined creative campaigns and create matters are influenced in online advertising

THE ADVERTISING

ISBN NUMBER 978-93-80485-31-0




PRINCIPAL
SREE NARAYANA COLLEGE
PANALUR

CONSUMER BEHAVIOUR

Dr. VINOD A. S.




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

Consumer Behaviour

Chief Editor: Dr. Vinod A S

Assistant Professor, Post Graduate and Research Department of
Commerce, Mahatma Gandhi College, Thiruvananthapuram, Kerala,
India / Affiliated To University of Kerala

Edition: 1 - Volume: 1 - September - 2021

Published by:

Wizcraft Publications & Distribution

129/498, Vasant Vihar, Solapur - 413 001, Maharashtra, India

Printed by:

Palavi Printers,

129/498, Vasant Vihar, Solapur - 413 001, Maharashtra, India

Year of Publication: September, 2021

ISBN - 978-93-92268-10-6

© Dr. Vinod A S

MRP. Rs. 950/-


No part of this publication may be reproduced or transmitted in
any form or by any means, electronic or mechanical, including
photocopy, recording, or any information storage and retrieval
system, without permission on writing from the Editor.



PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

8. Economic Impact of Covid-19 on Small Businesses 78
- Dr. Anceeshkumar G.S and Andrews Thomas
9. Understanding the Personality Traits of the Green 90
Products Users: A Conceptual Analysis
- Dr. Sunpreet Kaur Sahni & Ms. Maneet Kaur Osahan
10. B2B and B2C Marketing 101
- Dr. Tejinder Kaur
11. Streaming Services-Consumers' Preference 108
towards Online Video Streaming in Kollam District
- Anu Varghese
12. Youngsters Perception Towards Online 118
Advertisements
- Dr. Ashish Varughese
13. Building Cumulative Advantage Through 130
Cognitive Fluency
- Dr. Shobha Menon
14. Impact of Covid-19 on Marketing Mix 144
- R. Ramya and Balambika T A
15. Customer Behaviour on Branded Sporting Goods 156
A Study Based on Decathlon
- Dr. Mahesh S
16. Digital Marketing on Consumer Behaviour: 167
Notions and Impacts
- Dr. Binu Kumar, B. J.
17. Brand Preferences Towards Sanitary Wares 176
Among Individual Households in Malappuram
District, Kerala
- Iaisal T and Dr. A. Dharmaraj
18. A Study on Consumer Buying Behaviour Towards 183
Online Shopping Special Reference of South Kerala
- Simi, B. S




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

A Study on Consumer Buying Behaviour Towards Online Shopping Special Reference of South Kerala


*Simi.B.S, Assistant professor, Department of Commerce Sree
Narayana College Punalur Kollam*

Abstract: Online shopping has also been started in South Kerala, but consumers are not much habituated yet to go online shopping frequently. This study helps to understand the behaviour of online shoppers through a self - constructed questionnaire of 600 respondents from South Kerala. This study reveals that consumers shop online to save time and they like home delivery. They acquire online shopping information from web advertisement and purchased accessories mostly through cash on delivery method.
Key words: Online shopping, consumer, buying behaviour.

Introduction

The invention of the internet has created new way of shopping instead of the traditional way people shopping. Every year more businesses even small scale set up their own website to reach internet. It help a consumer no longer bound to opening times or specific locations be can become active at virtually any time at any place purchase any product or services. It is a new medium for information exchange and communication that has become present in everyday life. It is considered a mass medium that provides the consumer with purchase characteristics as no other medium. The internet has developed into a new distribution channel. The internet has




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

Narma Pradeep



CULTURAL STUDIES



THE NEW AVANT-GARDE


Chief Editors

Dr. G. Priya & Dr. Minu Mary Mathew

Associate Editor

Chasmi Maria Chacko




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

Worldwide Circulation through Authorspress Global Network
First Published in 2021

by

Authorspress

Q-2A Hauz Khas Enclave, New Delhi-110 016 (India)

Phone: (0) 9818049852

E-mail: authorspressgroup@gmail.com

Website: www.authorspressbooks.com

Cultural Studies: The New Avant-garde
ISBN 978-93-91314-89-7

Copyright © 2021 Editors

Concerned authors are solely responsible for their views, opinions, policies, copyright infringement, legal action, penalty or loss of any kind regarding their articles. Neither the publisher nor the editors will be responsible for any penalty or loss of any kind if claimed in future. Contributing authors have no right to demand any royalty amount for their articles.

Printed in India at Thomson Press (India) Limited




A handwritten signature in green ink, consisting of a series of loops and a long horizontal stroke.

PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

Contents

<i>Acknowledgement</i>	5
<i>Preface</i>	7
1. Obscure Perversions: Reading the Reality in <i>Stranger Things</i> Christina Alex	15
2. Silence Speaks Volumes: A Study on Mimes and its Culture Ann Mary K. Sebastian	23
3. Normative Representation of Women in Arundhati Roy's <i>The Ministry of Utmost Happiness</i> A. Padma Priya	28
4. The Human in Dialogue with the Humanoid: A Critical Reading on Man and Society based on the Malayalam Sci-Fi Movie <i>Andriod Kunjappan Version 5.25</i> Linda P. Joseph	37
5. Deconstructing Power Structures: Undoing Gender in Ursula K. Le Guin's "She Unnames Them" G. Priya	46
6. Cultural Response during Pandemic: A Study of Jose Saramago's <i>Blindness</i> and Margaret Atwood's <i>The Year of the Flood</i> Ansil J. Vincent and Amalu Anil Kumar	54
7. Intertextuality of Cultural Narratives in Ian McEwan's <i>The Children Act</i> and <i>Sweet Tooth</i> Lalithambigai Veluchamy	64
8. Expanding Canvases: Evolution of Graffiti as an Art of Resistance in India Narma S. Pratheep	72
9. Culture and Performance – Exploring social performance in Arthur Miller's <i>Death of a Salesman</i> M. Keerthana	79
10. Politicizing Hair: An Analytical Study on the Changes Occurred in the Heroic Concepts Concerning Beard as a Symbol of Masculinity in Selected Contemporary Malayalam Movies Sridevi Narayanan	84




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

CHAPTER 8

Expanding Canvases: Evolution of Graffiti as an Art of Resistance in India

Narma S. Pratheep

Abstract


Art forms represent our culture, tradition, and heritage. Apart from the cultural aspects and aesthetic values, art becomes more significant when it unveils certain socio-political issues, hierarchies, and power structures. Resistance through art, creatively opposing the dominant system, is not a new phenomenon. From time immemorial, the myriad art forms like lyrical music, painting, sculpture, theatre, architecture, literature, street plays, and dance have been used as a vehicle of resistance. Graffiti, the age-old popular art of writing and painting within public spaces, has become a medium of exhibiting contumacy. In other words, it is a manifestation of creative freedom, open thought, and a critique of ideologies through bizarre, dynamic, and powerful images and illustrations. It acts as a tool that create a social consciousness, awareness and also acts as a voice of marginalised sections in the society. Graffiti has the power to connect people despite their nation, culture, and race and also is potent enough to reform society. This chapter examines how graffiti from other countries influence India and how 'Graffiti' reclaim a space for underprivileged people and explores how it acts as a tool for resistance in India.

Keywords: Art-forms, creative freedom, Graffiti, Resistance

Introduction

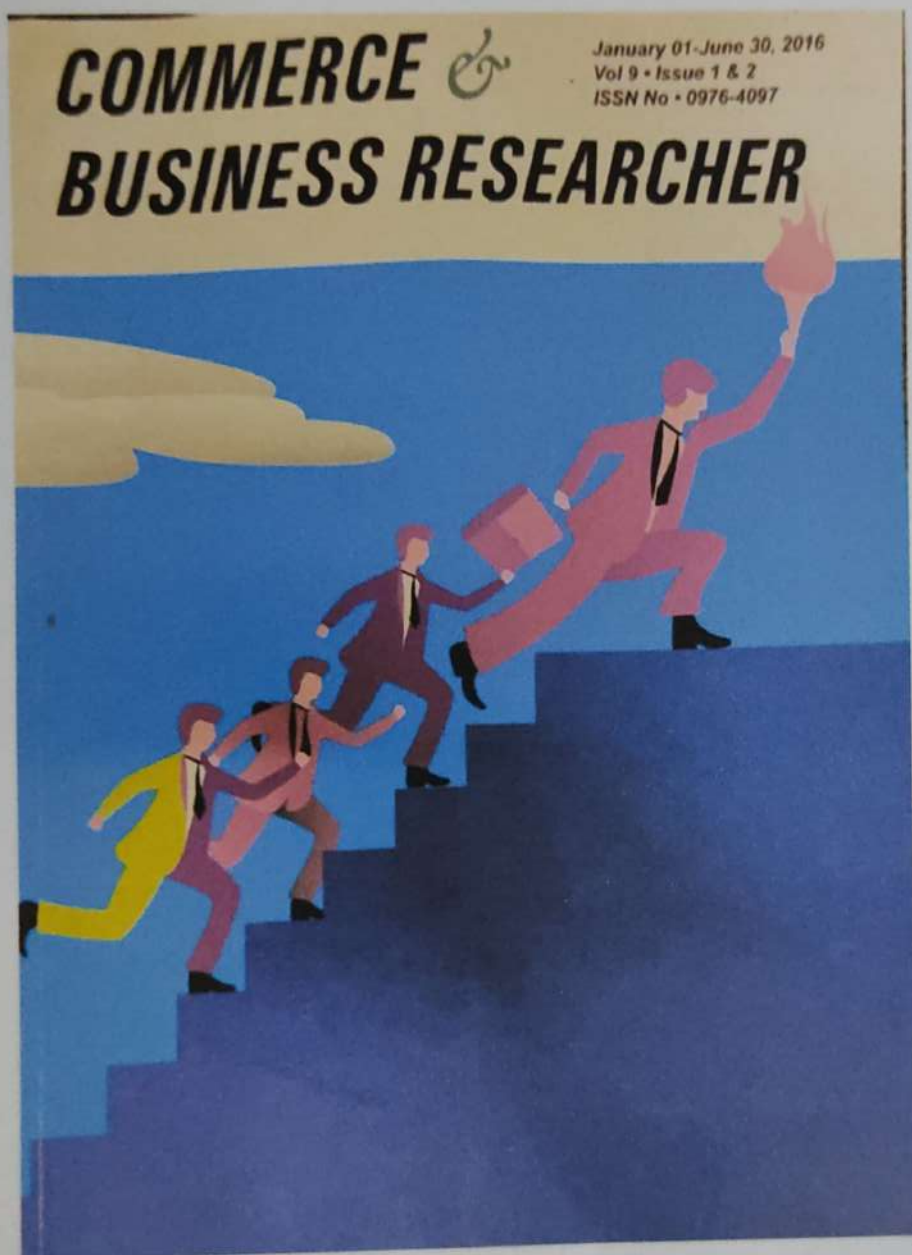
Michel Foucault's notion "power is not absolute because the possibility of resistance always exists, and as long as there is power, there is resistance to it" (Jarbou 117) sheds light on the chance of 'resistance' which can be expressed in various ways. Art has the power to exhibit and spread rebellion, protest, and hope. Graffiti can be defined as





PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

Papers Published in International and National Proceedings

SILPA SASANKAN




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

Role of MUDRA Bank in Promoting Tiny Sector Business Opportunities

Silpa Sasankan

Abstract

The Micro Finance Institutions (MFIs) registered with the Reserve Bank of India (RBI) as Non-Banking Financial Companies (NBFCs) are not empowered to provide loans beyond Rs.50,000 to a single borrower. Such being the situation, the funding requirements of small entrepreneurs who need more than Rs.50,000 and up to a few lakh would go out of the purview of MFIs. The commercial banks, too, are hesitant to extend financial assistance to this segment of borrowers. It is officially estimated that there are 57.7 million small business units in the country, of which only 4 per cent have managed institutional finance.

Presently, the MFIs have been primarily dependent on commercial banks for financial resources and it has been mandatory on the part of banks to route 40 per cent of the loans to the priority sector, constituting agriculture and allied activities. Typically, they provide funds to MFIs to meet such targets and in the process, when the money reaches the targeted group of borrowers, it bears higher rate of interest. MUDRA Bank is expected to offer refinance at a much cheaper rate and to that extent the cost of money will come down for small borrowers. MUDRA bank is expected to benefit about 57.7 million small business units, such as small manufacturing units, shopkeepers, fruit and vegetable vendors, beauty parlour owners, truck operators, hawkers and artisans in rural and urban areas with financing requirements ranging from Rs. 2 to 10 lakh to each borrower.

It is observed that the process of generating employment opportunities can be revitalized and expanded by streamlining the economic activities of existing micro small business entities operated by shopkeepers, fruit/vegetable sellers, hair cutting saloons, beauty parlours, transporters, truck operators, hawkers, food service units, repair shops, machine operators, artisans, food processors, professionals and service providers under the proprietary, ownership/partnerships, through timely financial support. The unemployed youth can be converted as job providers by motivating them to start small business ventures in the conventional and nonconventional areas providing adequate financial resources in a well designed manner by the MUDRA Bank. It is also imperative to analyse the market potential of the services and products of these micro and small business ventures well in advance, in view of the barriers confronted by such ventures to merchandise their outputs and services, overhauling the stiff competition from big firms. In this backdrop, it would be beneficial to the policy makers, planners, administrators and social scientists in shaping policies and implementing programmes related to refinancing, financial inclusion, rural development, financial literacy and women empowerment in the state. The objective of the present study is to examine the relevance of products and services designed and extended to the 'unfunded' in Kerala by MUDRA Bank under refinancing through MFIs and other agencies and to probe the market potential of the products and services of the micro and small business units in the state covered under the funding schemes of MUDRA Bank.

Introduction

The tiny units have been playing a pivotal role in India's economic development as they provide immediate large scale employment and offer a method of ensuring a more equitable distribution of the national income and they facilitate an effective mobilization of resources of capital and skill which might otherwise remain unutilized. It has been observed that the biggest bottle neck in the growth of these tiny units is the lack of financial support. Millions of common men and women, who run small businesses, have almost remained outside the net of formal institutional finance, in spite of their large contributions to the economy. If adequate financial support is given they can grow and be much better than they are currently. The Micro Finance Institutions (MFIs) registered with the Reserve Bank of India (RBI) as Non-Banking Financial Companies (NBFCs) are not empowered to provide loans beyond Rs.50,000 to a single borrower. Such being the situation, the funding requirements of small entrepreneurs who need more than Rs.50,000 and up to a few lakh would go out of the purview of MFIs. According to the 2013 survey by the National Sample Survey Organisation, there are 57.7 million small business units, mostly individual proprietorship, which run manufacturing, trading or services activities. These include small manufacturing units, shopkeepers, fruits, vegetable vendors, truck and taxi operators, food service units, repair shops, machine operators, small industries, artisans, food processors, street vendors, among others. Most of these 'own-account enterprises' are owned by people belonging to scheduled caste, scheduled tribe or other backward classes. The biggest bottleneck in the growth of entrepreneurship in this sector is the lack of financial support. Taking into account the financial difficulties faced by the tiny

* Assistant Professor of Commerce, Sree Narayana College, Punalur



PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR



**Emerging Business Opportunities-
Global Markets and the Indian Potential**

Two Day International Seminar

DEPARTMENT OF COMMERCE

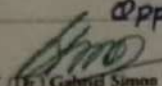
SCHOOL OF BUSINESS MANAGEMENT AND LEGAL STUDIES
University of Kerala, Thiruvananthapuram, Kerala, India

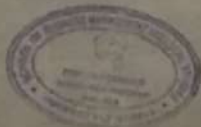
Certificate

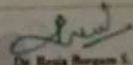
Certified that Dr./Mr./Ms. SILPA SASANKAN, ASSISTANT PROFESSOR IN COMMERCE,
S.N. COLLEGE, PUNALUR, KOLLAM

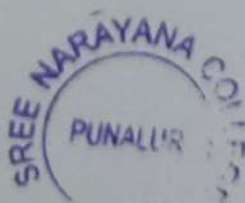
has participated in the two day International Seminar on "Emerging Business Opportunities-Global Markets and the Indian Potential" organized by the Department of Commerce, School of Business Management and Legal Studies, University of Kerala, held on 24th & 25th February, 2016. He/She has presented a Paper entitled


Role of MUPKA BANK in Promoting Tiny Sector Business Opportunities.


Prof. (Dr.) Gabriel Simon Thattai
Organizing Secretary, Department of Commerce
School of Business Management and Legal Studies
University of Kerala




Dr. Resia Bergam S.
Professor of Finance, Department of Commerce
School of Business Management and Legal Studies
University of Kerala




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR


RECENT TRENDS IN MANAGEMENT AND COMPUTER APPLICATIONS

VOLUME 3



Chief Editor
Dr. A Somu




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

Recent Trends in Management and Computer Applications

© Dr. A. Somu

ISBN: 978-93-85977-88-6

First Edition : 2017

All rights reserved. No part of this book may be reproduced, stored in a retrieval system or transmitted, in any form or by any means, mechanical, photo copying, recording or otherwise, without prior written permission of the author or publisher.

Publisher

SHANLAX PUBLICATIONS

61, 66 T.P.K. Main Road,
Vasanthanagar,
MADURAI - 625003
Tamil Nadu, INDIA


Ph: 0452-4208765,

Mobile: 7639303383

email: publisher@shanlaxpublications.com

web: www.shanlaxpublications.com




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR



**INFRASTRUCTURE - INDUSTRIALISATION AND DEVELOPMENT:
FORWARD LINKAGES DRAWING FROM GLOBAL MODELS**
Three Day International Seminar

DEPARTMENT OF COMMERCE
SCHOOL OF BUSINESS MANAGEMENT AND LEGAL STUDIES
UNIVERSITY OF KERALA, THIRUVANANTHAPURAM, KERALA, INDIA

Certificate

Certified that Dr./Mr./Ms. SILPA SASANKAN


Assistant Professor of Commerce, SN College, Punalur

has participated in the three day International Seminar on "Infrastructure - Industrialisation and Development: Forward Linkages Drawing from Global Models" organized by the Department of Commerce, School of Business Management and Legal Studies, University of Kerala, during 16 - 18 February, 2017. He/She has presented a Paper entitled:


Financing for Infrastructure Development - A Case Study of India


Prof. (Dr.) Gabriel Simon Thattil
Chairman/Secretary, Department of Commerce,
School of Business Management and
Legal Studies,
University of Kerala




Dr. K. S. Suresh
Professor & Head, Department of Commerce,
School of Business Management and
Legal Studies,
University of Kerala




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

PG & RESEARCH DEPARTMENT OF COMMERCE
GOVERNMENT ARTS COLLEGE, THIRUVANANTHAPURAM



CERTIFICATE

This is to Certify that Smt/Smt/Dr. Silpa Sankaran, Asst professor, Dept. of Commerce
SN college, Punalur has participated/attended a session/presented the
paper titled Banking Sector Reforms and Financial inclusion for inclusive growth
in the
National Seminar on Financial Sector Reforms in India: Expectations, Apprehensions and Consequences
sponsored by The Directorate of Collegiate Education, Government of Kerala on 5 & 6 December 2017

Sunil Kumar. V
Perumbathaman. V.M
Coordinators

Dr. K. K. Damodaran
HoD



Dr. K. Murugan
Principal



PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR



GOVERNMENT COLLEGE ATTINGAL
(Accredited by NAAC with B Grade)

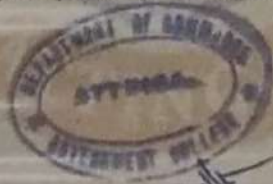
RESEARCH & PG DEPARTMENT OF COMMERCE


Faculty Development Programme

Three Day National Seminar on
CASH TO CASHLESS ECONOMY
Opportunities and Challenges

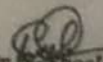
Certificate

to certify that Smt./Sri./Dr.....**SILPA SASANKAM**.....
..... has Participated and presented
..... entitled **The Prospects and challenges of Fanning India**
..... **Economy** in the Three day National Seminar sponsored
by the Directorate of Collegiate Education, Government of Kerala
..... organized by the Research and PG Department of Commerce,
Government College, Attingal
from 4th to 6th of December, 2017.




Dr. V. Vijila
Seminar Convenor


HOD


Dr. S. Sheela
Principal




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

NEW PARADIGMS IN BUSINESS AND MANAGEMENT
(NCNPBM-2017)

Two-Day National Conference
April 20-21, 2017

In Honour of Our Beloved Retiring Teachers
DR. JAMES MANALEL and DR. M. K. MUHAMMED ASLAM

CONFERENCE PROCEEDINGS

Organised by



SCHOOL OF MANAGEMENT STUDIES
COCHIN UNIVERSITY OF SCIENCE AND TECHNOLOGY
KOCHI-682 022, KERALA, INDIA



Partnering Institutions



THE INSTITUTE OF COMPANY SECRETARIES OF INDIA
(ICS)



FEDERATION OF INDIAN CHAMBERS OF COMMERCE AND INDUSTRY
(FICCI)



INDIAN INSTITUTE OF INDUSTRIAL ENGINEERING
(IIT)

Sponsors




COCHIN
SHIPYARD LTD



BPCL KOCHI REFINERY




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

THE CHALLENGES AND PROSPECTS OF GOODS AND SERVICE TAX IN INDIA

Silpa Sasankan
Assistant Professor,
Department of Commerce,
Sree Narayana College, Punalur

Abstract

The structure of Indirect Taxes prevailing in India is very complex as there are so many types of taxes that are levied by the Central and State Governments on Goods and Services. To streamline all the different types of indirect taxes a "single taxation" system has been recommended and this system is called as Goods and Service Tax (GST). The Government of India is committed to replace all the indirect taxes levied on goods and services by the Centre and States and implement GST by July 2017. GST is an indirect tax which means that the tax is passed on till the last stage wherein it is the customer of the goods and services who bears the tax. GST will be a game changing reform for the Indian economy by creating a common Indian market and reducing the cascading effect of tax on the cost of goods and services. In keeping with the federal structure of India, it is proposed that GST will be levied concurrently by the Centre (CGST) and the states (SGST). It will impact the tax structure, tax incidence, tax computation, tax payment, compliance, credit utilization and reporting, leading to a complete overhaul of the current indirect tax system. GST will be the biggest reform in Indian taxation since 1947, it is not just a tax change but it will benefit the economy as a whole and have far-reaching impact on businesses. However, there is a plethora of challenges before the government for its successful implementation. The objective of this paper is to ascertain the intricacies involved in executing the provisions of GST Act in India.

Key words: Tax structure, Government, GST, Implementation, Indirect taxes, Value-added goods.

Introduction

Goods and Service Tax (GST) is a comprehensive tax on manufacture, sale and consumption of goods and services, that will absorb most of the indirect taxes levied by Central and State Government. Currently the GST is adopted in over 150 countries. GST Bill would be the biggest tax reform by the Indian government since inception of the Indian constitution. GST is a value added tax (VAT) on both goods and services, as against the prevailing VAT on only goods. The important gains from the GST reform are that it is expected to broaden the tax base, reduce distortions in the economy through a more comprehensive input tax credit, enhance export competitiveness by comprehensively relieving domestic consumption taxes on exports, ensure greater regional equity by getting rid of inter-state sales tax and having a destination-based tax, and help create a seamless national market by removing inter-state trade barriers. GST will have favourable impact on organised logistic industry and modernised warehousing. GST will remove cascading effect of taxes imbedded in cost of production of goods and services and will provide seamless credit throughout value chain. This will significantly reduce cost of indigenous goods and will promote 'Make in India'. It is hoped that the reform will significantly reduce the compliance cost for taxpayers by simplifying and harmonising the tax structure and by making the administration uniform across states. The dual GST proposed to be introduced is expected to expand the tax bases and simplify and harmonise the conception tax systems presently levied at both central and state levels. However, there are a number of issues on which negotiations are necessary to reach a consensus between the centre and the states and among the states themselves.

Objectives Of The Study

- 1) To draw attention to the prospects of implementing GST in India.
- 2) To identify the challenges to be encountered in the implementation of GST in India.
- 3) To analyse the impact of GST in Indian economy.

Research Methodology


The present study is conceptual in nature. Hence, secondary source of data were collected from books, journals, newspapers, reports, articles, internet and e-journals to achieve the stated objectives.



PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

KAVITHA.K.S




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR



Department of Commerce &
Management
VVM's Shree Damodar
College of Commerce &
Economics, Margao, Goa

in
association
with



Indo Global Chamber
of Commerce,
Industries and Agriculture
(IGCCIA), India

International Conference on
**Management, Commerce, Law, Banking,
Social Sciences and Environment**

Certificate

This is to certify that

Prof./Dr./Mr./Ms./Mrs. Kavitha K.S., Assistant professor,
of Department of Commerce, S.M. College, Punalur

has participated and presented a research paper titled

"E-Governance in Kerala"

at International Conference on Management, Commerce, Law, Banking, Social Sciences and Environment held at
VVM's Shree Damodar College of Commerce & Economics, Margao, Goa on Friday, 17th August, 2018.

Dr. Rodney D'Silva
Conference Coordinator

Dr. Lina Sadekar
HOD, Commerce & Management
Conference Secretary

Dr. Prita D. Mallya
Principal,
Conference Chairperson

Prof. Dr. Aftab Anwar Shaikh
President, IGCCIA



PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR



Patent Information Centre - Kerala,
KSCSTE, Thiruvananthapuram




Department of History, Economics &
Political Science
SREE NARAYANA COLLEGE,
PUNALUR


**TWO-DAY NATIONAL SEMINAR ON
REVISITING INTELLECTUAL
PROPERTY RIGHTS**

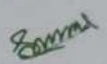
CERTIFICATE

This is to certify that Prof./Dr./Mr./Ms. KAVITHA K. S., Assistant Professor,
Department of Commerce, S.N. College, Punalur
has participated as a delegate/ delivered a key-note speech/ delivered an invited speech/ presented paper and/ presented poster/ chaired a session/ resource person
Is Trade mark important to Business - A study
in the National Seminar on "Revisiting Intellectual Property Rights", jointly organized by Department of History, Economics & Political Science, Sree Narayana College, Punalur,


Kerala & Patent Information Centre - Kerala (PIC)/ Kerala State Council for Science, Technology and Environment (KSCSTE), held at Sree Narayana College, Punalur on 24th &
25th September 2018


Shri. Shibu T.
Programme Co-ordinator


Smt. Soumya Viswambharan
Joint Co-ordinator


Dr. T. Sasidharan
Principal




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR



GOVERNMENT COLLEGE ATTINGAL

(Accredited by NAAC with B Grade)

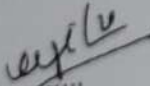
RESEARCH & PG DEPARTMENT OF COMMERCE

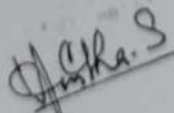
Faculty Development Programme

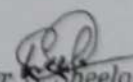
Three Day National Seminar on
CASH TO CASHLESS ECONOMY
Opportunities and Challenges

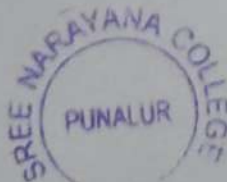
Certificate

This is to certify that Smt./Sri./Dr. KAVITHA K. S.
..... has Participated and presented
a paper entitled A study on the impact of
Demonetisation in the Three day National Seminar sponsored
by the Directorate of Collegiate Education, Government of Kerala
and organized by the Research and PG Department of Commerce,
Government College, Attingal
from 4th to 6th of December, 2017.


Dr. V. Vijila
Seminar Convenor


HOD


Dr. S. Sheela
Principal




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR



**U.G.C SPONSORED NATIONAL SEMINAR ON
"KNOWLEDGE MANAGEMENT IN THE EMERGING MARKETS"
(KMEM 2017)**




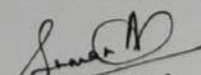
Organised by
**POST GRADUATE DEPARTMENT OF COMMERCE
ST. GREGORIOS COLLEGE KOTTARAKARA, KOLLAM, KERALA**

Certificate

Certified that Dr/Mr/Ms KAVITHA, K. S. has
delivered an invited Lecture/ presented a paper / chaired the session/ participated in the two day National Seminar on
Knowledge Management in the Emerging Markets (KMEM 2017) organised by the PG Department of
Commerce, St. Gregorios College Kottarakara, held on 16th & 17th of March 2017. He/She presented a paper
entitled KNOWLEDGE MANAGEMENT IN E-GOVERNANCE




DR. SUMI ALEX
Asst. Prof. & Convener


DR. SUMAN ALEXANDER
Asso. Prof. & HOD


DR. P.K. JOSEKUTTY
Principal
**ST. GREGORIOS COLLEGE
KOTTARAKARA**




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR



UNIVERSITY OF KERALA
SCHOOL OF DISTANCE EDUCATION
THIRUVANANTHAPURAM, KERALA, INDIA-695034



INTERNATIONAL CONFERENCE ON
Alternative Finance and Sustainable Socio-Economic Development

Certificate

This is to certify that Prof./Dr./Mr./Ms. Kavitha K.S., Assistant Professor, Department of Commerce, SNC, Punalur has participated and presented a paper entitled Role of Thrissur Mahila Bank in Economic Empowerment of Women in the three day International Conference on Alternative Finance and Sustainable Socio Economic Development organised by School of Distance Education, University of Kerala in association with Indian Association for Islamic Economics (LAFIE), Chapter held during 22 - 24 March, 2017 in the Senate Chamber, Senate House Campus, Palayam, Thiruvananthapuram.

Dr. K. S. Zeenath
(General Convener)
Director SDE
University of Kerala

Dr. K. S. Suresh Kumar
(Convener)
Assistant Professor of Commerce
SDE, University of Kerala



Dr. R. Vasanthagopal
(Programme Coordinator)
Assistant Professor of Commerce
SDE, University of Kerala

Dr. K. Mushthaq Ahn
(Organizing Sec)
Assistant Professor of Co
SDE, University of



PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR



in association with



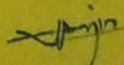
SREE NARAYANA COLLEGE, PUNALUR


PYTHON PROGRAMMING IN MATHEMATICS

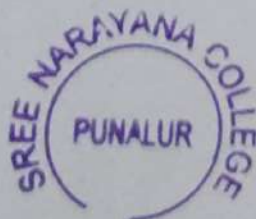
Certificate


This is to certify that K. Anand S. Das, Professor, S.N. College, Punalur
has participated/presented a paper/invited talk in the National Seminar on Python Programming
in Mathematics organized by the Department of Mathematics, Sree Narayana College, Punalur
in association with Kerala State Council for Science, Technology and Environment (KSCSTE)
on 9th and 10th of August 2018.


Dr. Divya Sadasivan
Co-ordinator


Dr. Baiju S
HOD, Mathematics


Dr. T. Sasidharan
Principal




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

INFRASTRUCTURE - INDUSTRIALISATION AND DEVELOPMENT:
FORWARD LINKAGES DRAWING FROM GLOBAL MODELS

Three Day International Seminar

DEPARTMENT OF COMMERCE
SCHOOL OF BUSINESS MANAGEMENT AND LEGAL STUDIES
UNIVERSITY OF KERALA, THIRUVANANTHAPURAM, KERALA, INDIA

Certificate

Certified that Dr./Mr./Ms.

KAVITHA K.S

Assistant Professor, Department of Commerce, S.N. College, Punalur.

has participated in the three day International Seminar on "Infrastructure - Industrialisation and Development: Forward Linkages Drawing from Global Models" organized by the Department of Commerce, School of Business Management and Legal Studies, University of Kerala, during 16 - 18 February, 2017. He/She has presented a Paper entitled

Vizhinjam Seaport Project - A Critical Study.

Prof. (Dr.) Simon Thattai
Organising Secretary, Department of Commerce
School of Business Management and
Legal Studies
University of Kerala

Dr. Resia Beegam S.
Professor & Head, Department of Commerce
School of Business Management and
Legal Studies
University of Kerala



Dept. of History,
Devchand College, Arjunanagar,
Kagal, Kolhapur, MS, India.



Indo Global Chamber of
Commerce, Industries &
Agriculture



Commonwealth Vocational
University,
Kingdom of Tonga

2nd International Multidisciplinary Conference

Theme I:

Management, Commerce, Economics,
Humanities, Social Sciences, Law,
Technology, Engineering & Environment

Theme II:

Languages, Literature, Education and
Culture (English, Hindi, Marathi, Urdu,
Arabic, Kannada and Konkani)

Day & Date: Tuesday, 30th October, 2018

Venue: Devchand College, Arjunanagar, Kagal, Kolhapur, MS, India.

CERTIFICATE

This is to certify that

Prof./Dr./Mr./Ms./Mrs.

KAVITHA K.S

Assistant Professor, Department of Commerce, S.N. College, Punalur.

has participated and presented a research paper entitled

E-GOVERNANCE- INTEGRATION OF DEVELOPMENT WITH SUSTAINABLE DEVELOPMENT-A STUDY

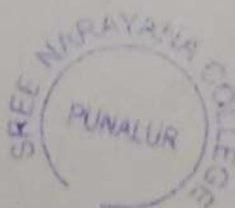
at International Multidisciplinary Conference Organised by Devchand College, Arjunanagar,
Kagal, Kolhapur, MS, India on Tuesday, 30th October, 2018.

Dr. Prakash M. Hufekar
President, Devchand College

Dr. Arati B. Rangwade
Conference Secretary

Dr. Chandrasekhar M. Nair
Conference Secretary

Prof. (Dr.) Aftab Anwar Shaikh
Conference Secretary



PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR

Sajitha S



A handwritten signature in green ink, consisting of a stylized 'S' followed by a checkmark-like flourish.

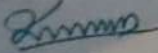
PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR


UNIVERSITY OF KERALA
SCHOOL OF DISTANCE EDUCATION
THIRUVANANTHAPURAM, KERALA, INDIA-695034

INTERNATIONAL CONFERENCE ON
Alternative Finance and Sustainable Socio-Economic Development

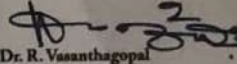
Certificate


This is to certify that Prof./Dr./Mr./Ms. Sajitha S., Assistant Professor, Department of Commerce, SNC, Punalur has participated and presented a paper entitled Role of Bharatiya Mahila Bank in Economic Empowerment of Women in the three day International Conference on Alternative Finance and Sustainable Socio Economic Development organised by the School of Distance Education, University of Kerala in association with Indian Association for Islamic Economics (LAFIE), Kerala Chapter held during 22 - 24 March, 2017 in the Senate Chamber, Senate House Campus, Palayam, Thiruvananthapuram.


Dr. K. S. Zennath
(General Convener)
Editor SDE,
University of Kerala



Dr. K. S. Suresh Kumar
(Convener)
Assistant Professor of Commerce
SDE, University of Kerala




Dr. R. Vasanthagopal
(Programme Coordinator)
Assistant Professor of Commerce
SDE, University of Kerala


Dr. K. Mushthaq Ahammed
(Organising Secretary)
Assistant Professor of Commerce
SDE, University of Kerala




PRINCIPAL
SREE NARAYANA COLLEGE
PUNALUR