

PROCEEDINGS OF DRISHTI - 2023

A New Era In Management & Technology

International Conference

26th July 2023



Organized by

VIVEKANANDA COLLEGE OF ENGINEERING & TECHNOLOGY

[A Unit of Vivekananda Vidyavardhaka Sangha Puttur (R)]

Affiliated to Visvesvaraya Technological University
and Approved by AICTE New Delhi & Govt., of Karnataka

Nehru Nagar, Puttur - 574 203, DK, Karnataka, India.

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Proceedings of



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ISBN: 978-93-5915-281-3

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DRISHTI – 2023, International Conference

ISBN: 978-93-5915-281-3

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Published by:

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PREFACE

It is with great pleasure that we present the conference proceedings of the International Conference DRISHTI - 2023, held on 26th July 2023 at Vivekananda College of Engineering & Technology (VCET), Puttur. This conference marked a new era in the fields of Management and Technology, bringing together esteemed academicians, researchers, industry experts, and students from around the globe.

VCET, established in 2001 by Vivekananda Vidyavardhaka Sangha Puttur (R), has consistently strived to provide quality technical education to the rural parts of coastal Karnataka. Our institution has become a renowned hub for nurturing innovative minds and promoting advancements in various disciplines. The successful organization of DRISHTI - 2023, in association with The University of Queensland, Australia, Confederation of Indian Industry (CII) and IEEE serves as a testament to our commitment to excellence.

The theme of the conference, "A New Era in Management & Technology," reflects the evolving landscape of these domains in the face of technological advancements, globalization, and dynamic market trends. This conference aimed to facilitate knowledge sharing, foster collaboration, and inspire transformative ideas among participants.

DRISHTI - 2023 was unique in its hybrid mode, allowing participants to engage either in person or remotely. This approach expanded the conference's reach, enabling broader participation from across the globe and facilitating discussions that transcended geographical boundaries.

These conference proceedings encompass a wide range of research papers covering diverse topics within the realm of Management and Technology. They summarize the collective wisdom and presenters who graced the event. The papers highlight innovative research, novel methodologies, and practical insights that contribute to the advancement of these fields.

We extend our heartfelt gratitude to VCET Management, Dr Mahesh Prasanna K, Principal and all the authors who submitted their work, the members of the organizing committee, the reviewers who dedicated their expertise and time to ensure the quality of the submissions, and the esteemed keynote speakers who enlightened us with their invaluable knowledge and experiences.

We hope that these conference proceedings will serve as a valuable resource for academicians, researchers, students, and industry professionals alike, fostering continued exploration, innovation, and development in the domains of Management and Technology. We look forward to witnessing the positive impact of the knowledge shared at DRISHTI - 2023 and the collective efforts to shape a brighter future.

Dr. Sekhar S Iyer & Dr. Vandana B.S
Conveners, DRISHTI - 2023



Message

Sri. K Vishwas Shenoy

President,
Vivekananda College of Engineering & Technology



Dear conference Participants and Readers

It is with great pleasure that we present to you the International Conference "DRISHTI – 2023": A new era in Management and Technology."

The theme of the conference, "DRISHTI," meaning vision, reflects our collective commitment to exploring the future of management and technology in a rapidly evolving world. As we navigate the complexities and opportunities of the modern era, it is crucial that we embrace a forward-looking perspective, leveraging the power of innovation and technology to shape a brighter future.

This conference is a platform for the participants to showcase their intellectual rigor, creativity, and passion in research. I extend my heartfelt gratitude to all the authors, volunteers, sponsors, and all those who played a part in making this conference a resounding success.

Warm regards,

Sri. K Vishwas Shenoy

President

Vivekananda College of Engineering and Technology, Puttur



Message

Sri. T.S Subrahmanyam Bhat

Correspondent

Vivekananda College of Engineering & Technology



Dear conference Participants and Readers

The world is changing rapidly, and the way we manage and use technology too. The DRISHTI conference is a gathering of thought leaders from around the world who are dedicated to exploring new ways to apply management and technology to solve the challenges of the 21st century.

We are living in a time of unprecedented opportunity. The convergence of technology, data, and artificial intelligence is creating new possibilities for businesses, governments, and individuals. But these opportunities also come with challenges. We need to find new ways to manage the risks in every domain of decision making.

The DRISHTI conference is a forum for sharing ideas and best practices. We will explore the latest trends in management and technology, and discuss how we can use them to create a better future for all. Together, we can shape a new era of management and technology that is more sustainable, equitable, and prosperous for all.

I wish you all the best.

Sri. T.S Subrahmanyam Bhat

Correspondant

Vivekananda College of Engineering and Technology, Puttur



Message

Dr. Mahesh Prasanna K

Principal,
Vivekananda College of Engineering & Technology



Dear Authors and Readers

I am filled with immense pride to witness the remarkable initiative undertaken by our PG Departments, MBA and MCA, in organizing the prestigious International Conference, DRISHTI - 2023. This ground-breaking event serves as a vibrant platform, providing a multitude of opportunities for Research scholars, Industrialists, and Academicians to come together, exchange knowledge, and publish their invaluable research findings in the area of Management and Technology.

I commend the organizers for their tireless efforts in creating an environment conducive to scholarly exchange and knowledge dissemination. Their dedication, meticulous planning, and attention to details have laid the foundation for an exceptional conference experience.

Warm regards,

Dr. Mahesh Prasanna K

Principal

Vivekananda College of Engineering and Technology, Puttur



Message

Ms.Sashirekha

Regional Manager

The University of Western Australia, South Asia



Technologies are creating amazing breakthroughs in important fields including Management. The Drishti- International Conference will help in gaining insights through the presentations, help you network with attendees, and connect with experts from international universities and companies from around the world.

Warm regards,

Message

Mr.Takahide Miyawaki

Global Head HR

Nikko Assets, Japan



The challenges emerging from technology and Management are multi-dimensional and therefore strategies have to be comprehensive as well complex. The DRISHTI - International Conference is a forum that explores the latest advancements and trends in the management and technology landscape.



Message

Ms.Heather Cardin
Head Training
NSW Govt eHeath, Australia



The DRISHTI - International Conference would be a great knowledge-sharing event for a diverse audience embracing international and national participants. The event has inspirational keynote speakers, paper presenters, and mutually beneficial networking opportunities.

Message

Ms.Sneha Advani
People Analytics Advisor
British Petroleum, UK



In today's rapidly changing and unpredictable business landscape, organizations are facing a multitude of challenges and uncertainties. Disruptions can arise from various sources, such as technological advancements, shifting market dynamics, and economic crises. The Drishti - International Conference provides a valuable platform for the exchange of knowledge, ideas, strategies, and information by distinguished academicians, researchers and corporate executives.



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A Comprehensive study on Financial Performance analysis with reference to MESCOM Ltd.

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ABSTRACT

The goal of this financial performance analysis project is to assess Mescom Ltd.'s financial health and performance from 2020 to 2022. In order to evaluate important financial indicators, the analysis requires looking at the comparative balance sheets and profit and loss accounts for each year. The results demonstrate changes and trends in the five-year period's assets, liabilities, equity, income, and costs. Notably, capital work in progress varied as non-current assets including property, plant, and equipment grew steadily. Variable patterns could be seen in current assets, whereas liabilities witnessed adjustments to provisions, deferred revenue, and other debts. Mescom Ltd.'s profitability saw dramatic swings throughout the years, with gains turning into losses and then gains. This in-depth financial analysis offers insightful information on the company's financial health, capital structure, and overall performance, giving stakeholders important knowledge for current and upcoming planning and strategic decisions. To fully comprehend the company's financial performance and stability, it is crucial to take into account more data and carry out a more thorough examination.

Keywords: Liquidity, Profitability, Financial ratios, Ratio analysis, Financial Statement, trend analysis.



International Crude Oil Price and Exchange Rate: A Causality Study.

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ABSTRACT

The international crude oil price and exchange rate are two important factors that have a significant impact on the global economy. The relationship between International Crude Oil Prices and Exchange Rate is complex and dynamic, and is influenced by a variety of economic and geopolitical factors. Understanding this relationship is essential for policy makers, investors and businesses that operate in the global economy.

This paper has examined the causal relationship between the International Crude Oil Price and exchange rates such as USD/INR, YEN/INR, GBP/INR and EURO/INR using monthly data covering from January 2018 to December 2022. In this context, the analysis is done using Correlation Analysis, Covariance Analysis and T-test.

As per Correlation Analysis the International Crude Oil Price and USD/INR as well as the International Crude Oil Price and GBP/INR has positive but weak correlation. On the other hand, YEN/INR has strong negative correlation.

Numerous researches have proven a causative relationship between the International Crude Oil Price and the Exchange Rate. However, the current investigation has not identified any causality. Political developments, macroeconomic factors, natural disasters, changes in the global financial market, etc., can disrupt the regular operation of the market, temporarily deviating from the causal relationship. This is why there is no causal relationship between the International Crude Oil Price and the Exchange Rate.

Keywords: Exchange Rates, International Crude Oil Prices, Relationship.



Impacts on Digital Marketing.

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ABSTRACT

Digital marketing is the new method of marketing commodities using-digital technology, mostly through internet. As technology development is increasing, the use of digital marketing, social media marketing, search engine marketing is also increasing. Digital marketing is the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium. Digital marketing's development since the year of 1990s and it has changed the way brands and businesses use technology for marketing in the year 2000. As digital platforms are increasingly incorporated into marketing plans and everyday life, and as people use digital devices instead of visiting physical shops, digital marketing campaigns are becoming more prevalent and efficient. The development of digital marketing has altered the method companies use technology for promotion, as digital podiums are progressively changed into advertising plans, as individuals use digit campaigns like mobile, computer/laptop and tablet instead of visiting physical market. This paper mainly focuses on impact of digital marketing and then it highlights the mediums of digital marketing, the difference between traditional and digital marketing, how digital marketing helps today's business and some cases in the form of examples.

Keywords: Digital marketing, Internet, Online advertising, Internet marketing.



A Study on Efficiency of Sharpe's Single Index Model by construction of Optimal Portfolio of selected Stocks.

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ABSTRACT

Stock market refers to the place where an individual can trade in stocks of the listed companies in the stock exchanges this activity makes a trade liquid and more attractive to the investors in return. Portfolio is a mixed basket of different and diversified stocks and shares, bonds, securities and other money market instruments. The risks associated in investing in a single stock etc. can be minimized if the process of investment follows portfolio construction consisting of varied and diversified financial instruments. After all, the aim of any Investor may not be to lose his investment but to gain decent returns and attain growth in its volume and value with minimum risk.

This study was made with the intention to know the efficiency of Sharpe's Single Index model by constructing an efficient optimal equity portfolio. As an Investor and the fund managers know Indian Securities market is high volatile, risky and highly sensitive. The portfolio construction with the help of Single Index model became necessity to minimize the risk and to maximize the return on investment. This study is targeted to create awareness in the minds of investors. Here the study is for 30 companies listed in NSE where risk and return is determined and based on the cut-off point the selected companies' portfolio construction is determined. The selection of securities is made based on the return and excess return to beta ratio. Excess return to beta ratio is identified by comparing the excess return in to the particular stock's beta. Standard deviation is the process where it is used to measure the variability of the securities and the relationship of the mean variable of the securities for the selected stock.

Cut-off rate helps the author to select securities in a scientific way. Here all the securities selected whose excess return to beta ratio is more than the cut-off rate. Cut-off rate helped to identify the securities and the investment proportion to be made on those securities.

Keywords: Sharpe's single index model, stock market, cut-off rate.



Leveraging emerging Technologies for sustainable Business Practices: A Convergence of Information Technology and Management.

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ABSTRACT

The convergence of information technology (IT) and management is providing organizations with new opportunities to adopt and implement sustainable practices. Emerging technologies such as artificial intelligence, Internet of Things (IoT), blockchain, and data analytics can be leveraged to improve energy efficiency, reduce waste, optimize resource utilization, and track carbon footprints. These technologies can also be used to create new business models that are more sustainable, such as platform-based approaches for sustainable consumption and digital solutions for collaborative consumption.

In addition to enabling sustainable innovation, information technology can also play a role in enhancing environmental and social responsibility within organizations. Information technology can be used to improve transparency, accountability, and stakeholder engagement in sustainability initiatives. This can be done through the use of information technology for supply chain traceability, social impact measurement, and stakeholder communication through digital platforms. The integration of information technology and management for sustainable practices raises important ethical considerations.

Keywords: Convergence, Information Technology, Management, Sustainable practices,

Emerging technologies



ChatGPT impact analysis on Business Communication

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ABSTRACT

As technology continues to evolve, businesses are constantly seeking ways to streamline their communication processes to improve productivity and efficiency. One such innovation that has gained significant traction in recent years is ChatGPT, a cutting-edge language model developed by OpenAI. So, what exactly is ChatGPT? At its core, ChatGPT is a sophisticated artificial intelligence (AI) model that uses natural language processing (NLP) to understand and respond to human text inputs. It has been trained on vast amounts of data, allowing it to generate human-like responses to a wide range of queries, making it highly versatile and adaptable for various business communication use cases.

In today's fast-paced business world, communication is key. Whether it's communicating with clients, customers, or even internal teams, being able to effectively and efficiently convey information is crucial for success. But what if there was a way to automate some of that communication, freeing up valuable time and resources for other tasks. Enter ChatGPT, a cutting-edge language model that's poised to revolutionize the way companies communicate.

ChatGPT is a powerful tool that can revolutionize the way businesses communicate internally and externally, offering numerous benefits that can enhance collaboration, customer service, and overall business operations. ChatGPT offers several advantages that can significantly enhance business communication. Efficiency and productivity: ChatGPT can handle multiple interactions simultaneously, reducing response times and increasing overall productivity. It can automate routine tasks, freeing up human resources for more complex tasks.

In this paper, we'll analyse the impact of ChatGPT in a business setting, and explore the many benefits it can bring to business organizations which include from automating customer service interactions to streamlining internal communications.

Keywords: ChatGPT, Artificial Intelligence, Business, Communication



Implication of Digital transformation in Business Management

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ABSTRACT

Digital transformation is the process of using digital technologies to transform existing traditional and non-digital business processes and services, or creating new ones, to meet with the evolving market and customer expectations, thus completely altering the way businesses are managed and operated, and how value is delivered to customers. A digital and AI transformation develops organizational and technology-based capabilities that allow a company to continuously improve its customer experience and lower its unit costs; and over time sustain a competitive advantage. In the digital era, organizations are increasingly tasked with creating and utilizing new content, applications, and/or services through the use of advanced information and communication technologies (ICT) to sustain a competitive advantage. Indeed, sustainability is now an embedded and overarching feature of organizations' strategic planning. Research has shown that information technology (IT) departments are vital to organizations' digital transformation. However, the role of IT departments in non-ICT-oriented organizations undergoing digital transformation has yet to be explored. This paper investigates whether organizations play an important and proactive role in the early stages of digital transformation in developing digital capabilities and whether they will be able to assume a leadership role after transformation is complete and the challenges posed to the implementation of this transformation.

Keywords: *IT departments; digital transformation; information and communication technologies*



A Study on Profit Generation And Optimization of Vessel Turnaround Time

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ABSTRACT

Turnaround time of a vessel in a seaport exhibits the capability and ability of a port in providing efficient and effective services. Ship turnaround time is one of the most significant Port performance indicator. This is the total time, spent by the vessel in port, during a given call. It is the sum of waiting time, berthing time, service time (i.e., ship's time at berth) and sailing delay. Indian ports play a crucial role in trade and economy, as 95% of merchandise trade is handled by ports. However, port turnaround time remains a key problem. It is significantly slower when compared to ports in other developing countries, being several times higher than for ports in China, Singapore and Malaysia. It is estimated that about 40% of ships time is spent in ports. The main contributing factors in high turnaround time of a vessel in a sea port are the port congestion, loading/unloading speed, method of cargo handling, general operational delays, strikes, ship catastrophe, pilotage and mooring time and delay due to weather. To reduce the turnaround time of a vessel in a seaport, the port processes are to be streamlined and capacity augmented. This research is aimed at identifying the factors that are responsible for turnaround time of vessels at New Mangalore Port.

Keywords: Profitability, Optimisation



Financial Performance analysis of IT Companies in India

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ABSTRACT

Information technology (IT) is the use of the computers to create, process, store, retrieve and exchange all kinds of data and information. An information technology system (IT system) is generally an information system, a communications system, or system – including all hardware, and peripheral equipment – operated by a limited group of IT users. Information technology is also a branch of computer science, which can be defined as the overall study of procedure, structure, and the processing of various types of data. IT industry is one of the most attractive industry for the investors deploy their surplus funds. It is due to the fact that the entire world is depending upon the IT products for one or the other reason. Hence, to suggest the best companies for the investors and to other stakeholders of IT industry, the current study is being undertaken. The selection of sample was made on the basis of market capitalization of the companies. Various performance parameters like: total operating profits, net profit/loss for the period and key technical ratios are used for the analysis.

Keywords: Financial analysis, information technology, profitability, ratios



“Downsizing Magic: Exploring Shrinkflation”- The Clever Marketing Revolution!

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ABSTRACT

Shrinkflation is a phenomenon when producers make a product smaller or less plentiful while maintaining the same price, leading to an unnoticed price rise. This study intends to investigate consumer perceptions of shrinkflation and how it affects consumer behaviour. The study offers insights into the different elements that affect consumer attitudes towards shrinkflation, including price sensitivity and brand loyalty, through a thorough analysis of the body of current literature. The study also evaluates the efficiency of various marketing tactics applied by businesses to lessen the harmful effects of shrinkflation on consumer perception. Companies and governments may utilise the findings to help them develop effective methods to deal with the detrimental effects of shrinkflation on customer attitudes and habits. By using a wide variety of pre-existing research, this study presents a comprehensive and informed analysis that can aid in the formulation of informed policies and business decisions to address shrinkflation-related concerns. Within the paper, valuable data is presented concerning specific products within the Fast-Moving Consumer Goods (FMCG) industry. The study highlights a strategic approach employed by these products, where they effectively minimize their product range while maintaining uniform pricing.

Keywords : Shrinkflation, Consumer Attitudes, Purchasing Behaviour, Quantity Reduction, Price Sensitivity, Brand Loyalty



Comparative Business Performance Analysis of Indian Public Sector Commercial Banks

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ABSTRACT

Indian Banking system is the backbone of Indian financial system. In that, commercial banks are one of the pillars which majorly contribute to the economic development of the country. Commercial bank is a financial institution which performs the functions of accepting deposits and giving loans for investment to the public. Commercial banks are divided mainly into public sector banks, private sector banks and foreign banks. The banking sector in India is largely dominated by the public sector banks such as Bank of Baroda, Indian Overseas Bank, Indian bank, UCO Bank etc. Public Sector Banks are the financial institutions in which the majority stake is with the central government, which should be more than 50% in our country. At present, there are 12 public sector banks in India. The study attempts to derive a comparison of business performance analysis between the Indian public sector banks. Performance analysis can be a very useful tool for monitoring the performance of the business and helps to know about the strengths and weaknesses of the organization. The study covers six public sector banks i.e. Bank of India, Bank of Maharashtra, Central of India, Indian Overseas Bank, Punjab & Sind Bank and, UCO Bank. The study is confined to a tenure of five years from 2018-2019 to 2022-2023. The study uses secondary data like websites, books and journals. Descriptive statistics are used for the analysis and One-Way ANOVA is used for testing the hypothesis.

Keywords: Banking, Commercial banks, performance analysis, public sector banks.



A Review of Select Indian Ethos and its Influence on Business Management

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ABSTRACT

Objective: The objective of this paper is to explore the significance of Indian ethos in shaping the principles and practices of business management. It aims to examine the integration of core tenets, such as dharma, karma, and ahimsa, into modern business management practices. Additionally, the paper discusses the challenges and opportunities of implementing Indian ethos in a contemporary globalized business landscape.

Methodology: The study employs a qualitative research approach, utilizing literature reviews and case studies to delve into the concepts of Indian ethos and their application in business management.

Findings: The paper reveals that Indian ethos holds significant value in the realm of business management. The principles of dharma, karma, and ahimsa offer a unique perspective that blends material success with spiritual and ethical values. Through analysis, it is evident that embracing these cultural values can lead to sustainable growth, social responsibility, and holistic development in business operations.

Conclusion: The study emphasizes that Indian ethos holds significance and potential in achieving positive outcomes in business management. By adopting the core values of Indian ethos, businesses can strike a harmonious balance between material success and ethical principles, leading to sustainable growth and responsible decision-making. Moreover, in the globalized business landscape, implementing Indian ethos allows organizations to stand out, cultivating a positive brand image rooted in cultural values.



An Empirical evidence of Efficient Market Hypothesis using selected Indian Stocks

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ABSTRACT

The Efficient Market Hypothesis (EMH) is a widely studied and debated concept in the field of finance. The hypothesis suggests that financial markets are efficient and that asset prices always reflect all available information. In other words, investors cannot consistently achieve above-average returns by using any available information or analysis because the market already incorporates all of that information into the current price.

The concept of market efficiency plays a crucial role in financial theory and investment decision-making. It refers to the extent to which asset prices reflect all available information in the market. Weak forms of efficiency represent the most basic level of market efficiency, suggesting that current asset prices already incorporate all past trading data, including price movements and trading volumes.

Weak forms of efficiency propose that all past market data, such as price and volume, are already reflected in current asset prices. In other words, studying historical price patterns or trading volumes will not provide an investor with an advantage to predict future price movements. If weak-form efficiency holds true, then technical analysis tools, which rely on identifying trends or patterns in historical price data, would not consistently yield profits. The assumption is that any price patterns discernible from historical data are merely random and cannot be used to predict future price movements.

Keywords: EMH, Market Efficiency, India.



Changing Economic Trends in Middle East

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ABSTRACT

The economy of the Middle East is very diverse, with national economies ranging from hydrocarbon-exporting rentiers to centralized socialist economies and free-market economies. The region is best known for oil production and export, which significantly impacts the entire region through the wealth it generates and through labour utilization. In recent years, many of the countries in the region have undertaken efforts to diversify their economies. High inflation and rising food prices pose a challenge to economies across the Middle East and North Africa (MENA), where growth is expected to slow in the coming year to 3% after growing 5.8% in 2022. Oil exporters, who benefited from a windfall in 2022, will decelerate the most, but a large gap remains between high-income countries and the rest of the region. Double-digit food inflation is weighing heavily on developing economies in the region, with the poor hit hardest for food price hikes. This paper presents an analytical review of the challenges for Middle East countries to build a self-sustaining economy and survival strategies it can consider to be competitive on par with other developed nations around the world.



The Study on Cash Management at Cardolite Specialty Chemicals India Ltd., MSEZ, Bajpe

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ABSTRACT

This research paper is on the study on cash Management of Cardolite specialty chemicals India LLP at MSEZ, Bajpe. The research paper is concerned with the cash management tools and techniques adopted in cardolite specialty chemicals India LLP, bajpe. The main objective of this paper is for understanding the management of the cash and manufacturing process of the company. For this purpose, the primary data is collected through the direct interaction with the store manager and secondary data from company's annual reports, websites publication and text books.

This paper includes objective of study, scope, methodology and various tools used for data collection. Subsequently, a detailed study is made on conceptual background of cash management. Analysis and interpretation is done on the basis of information regarding the practice for analysis is supported by a descriptive interpretation which implies figures in to clear words.

Finally, the suggestion to overcome the drawbacks involved in the project on the basis of the analysis made in the organization.



A Comparative study on Performance of Selected Mutual Fund Schemes in India

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ABSTRACT

The sample for the study carried on a 10 selected Flexi cap mutual fund schemes in India. The study limited only these selected schemes and the month-wise performance. The study employs various schemes performance, including for the period of 4 year i.e., from January 2019 to December 2022. Data for the study is collected from reliable sources such as mutual fund research platforms and official website related to mutual fund. The findings aim to provide investors and financial practitioners with valuable insights into the potential risks and rewards associated with these mutual fund schemes, helping them make more informed investment decisions in the Indian mutual fund industry.

Keywords: Risk-adjusted returns, beta, Sharpe ratio, Treynor ratio, Fama measure and standard deviation.



A Study on impact of Relative Strength Index on Nifty Stocks

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ABSTRACT

The Relative Strength Index (RSI) is a widely used technical indicator in the field of stock market analysis, aiming to identify potential overbought or oversold conditions in a particular security. In this study, we investigate the influence of the Relative Strength Index on Nifty stocks. To achieve our goal, we collect and pre-process historical price data for a representative sample of Nifty stocks over a period of two years. Subsequently, we calculate the RSI values based on the collected data.



Circular Economy in Tourism: Advancing Sustainability and Economic Growth with Reference to Oman

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ABSTRACT

Introduction of the concept of circular economy in tourism is a kind of tourism development model accomplishing three goals linked to economy, society and environment in tourism. The Circular Economy, is an economic system that aims to reduce waste and to regenerate products and services. Circular economy in tourism acts as promoter to carry out the sustainable use of resources, enhance the efficiency of the tourism industry and achieve the sustainable development of tourism. Tourism is amalgamation of industries. It is said to be composite industry. The initiation of circular economy in tourism is thus a complex system engineering with more than one key component participating. The traditional model of tourism management can be reformed with strong technological support, awareness should be spread about strengthening the building of ecological ethics, encourage multifaceted participation, advocate green consumption to make circular economy in tourism implement smoothly and promote tourism and regional sustainable development. This paper explores the prospective of adopting circular economy principles in Oman's tourism sector as a sustainable pathway for enhancing economic growth while lessening environmental impacts. The service provider in tourism industry involve many entrepreneurs who run at local level running their small scale businesses. Circular entrepreneurship in tourism can lead to more sustainable tourism activities. Contribution of Small and Medium Tourism Enterprises (SMTE) entrepreneurs may affect the moment of truth of the tourists visiting particular destination and tourist satisfaction. The sustainable tourism would be dependent on how truthfully the resources are used by these small scale tourism entrepreneurs. Furthermore, the study explores potential challenges and barriers to the implementation of circular economy principles in Oman's tourism industry, including resistance to change, policy gaps, and the need for stakeholder collaboration.

Keywords: Circular Economy, Circular Entrepreneurship, Sustainable Development, Small and Medium Tourism Enterprises (SMTE), Tourist Satisfaction



Industry 4.0 – The USA Story

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ABSTRACT

The Fourth Industrial Revolution, 4IR, or Industry 4.0, conceptualises rapid change to technology, industries, and societal patterns and processes in the 21st century due to increasing interconnectivity and smart automation. Generally-speaking, Industry 4.0 describes the growing trend towards automation and data exchange in technology and processes within the manufacturing industry, including: The internet of things (IoT), the industrial internet of things (IIoT), Cyber-physical systems (CPS) and Smart Manufacture are Industry 4.0 and related initiatives recognize that efficiently building self-managing production processes requires open software and communications standards that allow sensors, controllers, people, machines, equipment, logistics systems, and products to communicate and cooperate with each other directly. To stay ahead through Industry 4.0, manufacturing and supply chain leaders must continue to invest in advanced technologies and human capital. To date, U.S. production structure, innovation, and a culture of automation make its industrial sector “well positioned for the future,” according to the World Economic Forum’s (WEF) in 2018 in their Future of Production assessment. It was here, after all, that the moving assembly line originated, and it is here, too, that a mere two in five industrial employees are directly involved in hands-on production. Yes, the U.S. is already home to one of the key resources needed to drive successful technology adoption: a skilled and educated workforce. While the WEF ranks the U.S. highly top five or better in most categories, it does indicate improvement is needed in areas like institutional framework (based on regulatory uncertainty and legal systems) and sustainability (based on the impact of production on the environment). The Fourth Industrial Revolution (4IR) has ushered in a new era of technological advancement, and one of its most notable components is the rapid development and integration of robotics. Robotics plays a pivotal role in reshaping industries, societies, and economies by automating processes, enhancing productivity, and revolutionizing human-machine interactions. Here, we delve into the significance of robotics in the context of the 4IR. This paper deals in reviewing whether Industry 4.0 could take USA manufacturing and distribution to all new heights of efficiency and innovation than ever before or it will be the human understanding of what is possible, and what is not, in the fast-changing Internet of Things.



A Study on Risk And Return analysis of selected Stock in the Nifty Index, India

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ABSTRACT

Indian stock markets are directing financial resources towards the nation's economic development. The individual investor should do a risk-return analysis well in advance to build an appealing portfolio. The investor can use this to assess the risk-return relationship of various assets. With this context, a study is conducted to assess the risk-return patterns of securities in various sectors. By using the monthly closing price of 5 companies from the Nifty50 index is used to calculate the risk and return of a sample group of companies from the listed industry. From January 2018 to December 2022, according to the Nifty index. Different statistical tools are used to achieve the goals, including descriptive statistics, correlation and beta. The study emphasizes the risk and return analysis of selected stocks of the various sectors. Potential investors will benefit from this analysis because it will enable them to make more intelligent and accurate investment decisions.

Keywords: NSE, return, stock market, risk.



A Study on Banking habits of rural customers with reference to usage of Mobile Wallets in Udupi District

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ABSTRACT

Mobile wallet use has grown in popularity in recent years as more people opt to use digital payment methods rather than cash. However, the adoption of mobile wallets among rural Indian customers is still low due to a number of issues, including a lack of knowledge, restricted access to technology, and a lack of trust in digital transactions. The majority of people in the Udupi district of the state of Karnataka reside in rural areas and depend on farming and associated occupations. There is limited access to traditional financial services like banks and ATMs in a number of the district's villages and small towns. In light of the aforementioned, the study's goal is to analyse rural customers' banking practises in the Udupi district with reference to the use of mobile wallets. The study will examine the factors that influence mobile wallet uptake and use among rural consumers, as well as the benefits and drawbacks of using them, and how their use affects access to formal financial services and financial inclusion. There is limited access to traditional financial services like banks and ATMs in a number of the district's villages and small towns. In light of the aforementioned, the study's goal is to analyse rural customers' banking practises in the Udupi district with reference to the use of mobile wallets. The study has examined the factors that influence mobile wallet uptake and use among rural consumers, as well as the benefits and drawbacks of using them, and how their use affects access to formal financial services and financial inclusion. The study's findings offer insightful information about rural customers' existing banking practises. They draw attention to the elements that influence the uptake and use of mobile wallets, including their usability, awareness, perceived advantages, and trust in online financial services. The report also examines the difficulties rural clients have in adopting mobile wallet technologies, including issues with network connectivity, security, and digital illiteracy. The report also offers helpful advice



on how to increase rural clients' use of mobile wallets. These suggestions include specialised educational initiatives to raise digital literacy, the development of more dependable network infrastructure, and the adoption of stringent security controls to increase user confidence in mobile banking services.



Exploring the Impact and intricacies of Stress on Women Employees in the Hospitality Sector: A Case Study approach

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ABSTRACT

Introduction

This research paper aims to investigate the impact and intricacies of stress on women working in the hospitality sector in Mangaluru. The hospitality industry is known for its demanding nature, and women employees often face unique challenges and stressors in this environment. The study employs a case study approach to delve into the experiences of women working in various roles within the hospitality sector in Mangalore.

Research Objectives:

To identify stressors and stress triggers.

To examine the impact on stress on the psychological and physiological wellbeing.

To explore stress coping mechanisms

To suggest strategies for creating a supportive work environment.

Methodology:

The methodology section describes the research design and approach employed in the study. It discusses the selection of participants and the use of qualitative research methods such as interviews and observations. Additionally, it highlights the case study approach used to gain in-depth insights into the experiences of women working in the hospitality sector in Mangaluru.

**Major Findings:**

Findings indicate major stressors faced by women in the hospitality sector in Mangaluru include long working hours, work-life imbalance, customer demands, and gender-related issues. These stressors have adverse psychological and physiological impacts on the women employees, leading to burnout, anxiety, and health problems.

Coping Mechanisms:

Coping mechanisms employed by women include seeking social support, practicing self-care, and engaging in relaxation techniques.

Implications and Recommendations:

The study recommends implementing flexible work policies, promoting work-life balance, and offering stress management programs to support women in the hospitality sector. By prioritizing employee well-being, organizations can enhance job satisfaction, reduce turnover rates, and improve overall productivity

Conclusion:

This research paper contributes to the existing literature by exploring the impact of stress on women in the hospitality sector in Mangaluru. Through a case study approach, it provides valuable insights into the experiences of women employees and highlights the need for proactive measures to mitigate stress and improve their well-being

Keywords: Women, Coping mechanisms, Gender-related issues, Supportive work environment, Occupational stress



A Study on Working Capital Management with reference to GWASF Quality Castings Pvt. Ltd.

Baikampady

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ABSTRACT

Working capital management is one of the most important areas in day-to-day management of the firm. It is the fictional area of finance that covers all the current account of the firm. It is a relationship between current assets and current liabilities. The results shows that there is a gap between the perceived and actual performance regarding WCM and the effects on revenue growth. The study also shows that responsibility for WCM and implementation of WCM decisions are to a high extent assigned to a centralized organizational level. Recommendations derived from this study are that while company need a centralized responsibility for WCM decisions, the responsibility also needs to be decentralized for successful implementation. Further, the NWC development in relation to revenue growth needs to be continually monitored.

Keywords: Working Capital Management (WCM), Current Assets, Current liabilities.



“Emerging trends and challenges in Cyber security: Strategies for safeguarding Digital Systems” A study with reference to the Focused Group of undergraduate students of Dakshina Kananda District.

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ABSTRACT

Cybersecurity is an ever-evolving field that plays a critical role in protecting digital systems, networks, and sensitive information from cyber threats. This research aims to explore emerging trends and challenges in cybersecurity and identify effective strategies for safeguarding digital systems. By conducting Survey with undergraduate students, this research aims to contribute to the understanding of cybersecurity awareness and education needs in the context of emerging trends and challenges. By analyzing the latest cyber threats, vulnerabilities, and attack techniques, this study seeks to contribute to the understanding of cybersecurity risks and provide insights into proactive measures for enhancing cyber defenses. Ethical considerations are followed throughout the research process, ensuring participant confidentiality and data protection.

The findings of the study provide valuable insights into the perspectives and experiences of undergraduate students regarding emerging trends and challenges in cybersecurity. The Primary data is collected for the study. Purposive sampling Techniques are used for the study. The sample size taken is 100.

Keywords: *Cyber security, emerging trends, challenges, digital systems, undergraduate students, cyber security education.*



Navigating Knowledge and Innovation for Sustainability

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ABSTRACT

Innovation creates new knowledge and knowledge is essential for innovation. Learning is essential to increase knowledge and to innovate. Knowledge Management mechanisms enable knowledge creation in an organization that leads to the emergence of innovations which lead to sustainable growth and development. The depth of knowledge in an organization strongly influences the level of innovation. Hence managing the process of innovating from knowledge and creating new knowledge from innovation is fundamental to ensure sustainable success in an organization. For effective and sustainable innovations, knowledge depth and knowledge empathy are very much essential. Knowledge diversity and depth of knowledge in organizations are very important for creativity and innovation for sustainable growth. The VUCA world (Volatile, Uncertain, Complex and Ambiguous) poses formidable challenges as well as opportunities for sustainable innovations. Sustainable growth is brought about by efficient knowledge management mechanisms fostered by a culture and leadership that fosters innovation and this helps improve business performance and builds sustainable competitive advantage.



Investment behaviour of generation X and generation Y: A systematic literature Review

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ABSTRACT

There is a generational differences among generation x and generation y in terms of investment made. The study attempts To find out the pattern of investment of the millennials as well as generation X. It also brings out the risk perception of both the generations. For the purpose of the study a systematic literature review is being conducted with an objective to find out Investment behaviour and financial knowledge of both the generations. The study brings out the fact that Millennials investment in financial security is far more than the generation X. The reason being Generation X is Risk averse and Generation Y is ready to take risk in order to achieve their financial objectives. The attitude of the investor plays a very important role While making the investment. Therefore this could be one of the area for future research.

Keywords: Millennials, baby boomers, investment attitude, risk averse



The Perception of University Students on effectiveness of Different Classroom Management Strategies in promoting a positive Learning Environment with reference to Mangalore City

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ABSTRACT

Classroom teaching is the traditional method of instruction where a teacher presents lessons and interacts with students in a physical classroom setting. This approach typically involves face-to-face interactions, verbal communication, and the use of teaching aids and resources to facilitate learning. Classroom environment is a most important factor unlike teaching aids. In modern generation it is not possible to engage students with effective teaching even some strategies are required to bring the discipline among them. Classroom teaching is one of the oldest methods of teaching aid to enlighten and to educate the students. Students have become more responsible about their academics. As a result, the study's primary goal is to determine how various strategies of teaching and learning is influencing on students on their positive approach. The study of positive strategies towards teaching and learning was conducted in Mangalore and it is based on the primary data obtained through questionnaires from various undergraduate and post graduate students of various universities in Mangalore. The research is based on students' perspective. The study discovered that the more restrictive and dominance perception of teaching should be replaced with various students friendly and peer level teaching. Classroom atmosphere is very crucial to keep students in the class room. As a result, positive classroom environment can be the powerful method to make teaching and learning effective.



A Study on Effectiveness of Relative Strength Index signals In Trading Strategies

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ABSTRACT

This research paper presents a comprehensive investigation into the efficacy of the Relative Strength Index (RSI) as a technical analysis tool in the dynamic Indian stock market. With share market investments gaining prominence among investors, understanding price fluctuations and identifying optimal entry and exit points for securities becomes critical. Leveraging daily data sourced from the National Stock Exchange (NSE), analyse the performance of the RSI against a simple buy and hold strategy, while also assessing the probability of false signals generated by the RSI tool. Our findings reveal the remarkable potential of RSI as a powerful market tool, outperforming the buy and hold strategy and providing invaluable insights to aid investors in making informed investment decisions. The limited probabilities of false signals further enhance RSI's appeal as a reliable guide for investment strategies, bolstering the significance of technical analysis in the Indian stock market landscape. By unravelling price behavior, signal accuracy, and major market turning points, this research paper serves as a comprehensive resource empowering investors with the knowledge and confidence to navigate the stock market efficiently and capitalize on the wealth creation opportunities it offers.

Keywords: Relative Strength Index, Technical Analysis, Stock Market Analysis



Policy Evaluation for Food Security in India: A Multidimensional Study

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ABSTRACT

The world is currently grappling with a diverse range of health challenges, and among them, food insecurity and malnutrition stand out as pressing concerns, particularly in developing countries. India, as the second-largest producer of food grains after China and the third largest in the world, faces the formidable task of ensuring food security for its growing population. However, despite its agricultural prowess, India's population is increasing at a rate of 2.1% per annum, surpassing the global average of 1.1%. As a consequence, the per capita food grain availability in the country has been on a declining trend since 1973-74. Alarming statistics indicate that around 800 million people worldwide suffer from food insecurity, while approximately 2.2 billion people are malnourished. In India, efforts have been made to combat undernutrition, but the persistence of food insecurity remains a significant challenge. The government has undertaken various initiatives to address this multifaceted problem, and this study delves into the issue of malnutrition in India, examining the policy interventions implemented by the authorities to tackle this crisis. By conducting a comprehensive and multi-dimensional analysis of food security interventions in India, this study aims to shed light on the current situation and emphasize the urgent need for further action.

The Public Distribution System (PDS) has been a cornerstone of India's efforts to address food insecurity. The study examines the functioning of the PDS, assessing its reach, efficiency, and role in stabilizing food prices for the masses. The National Food Security Act (2013), a landmark legislation aimed at providing subsidized food grains to a significant proportion of the Indian population, is also subject to scrutiny in this study. Data on the act's implementation and its impact on reducing hunger and malnutrition is analysed to gauge its effectiveness and identify possible areas for enhancement. Furthermore, by examining data on the adoption of improved crop varieties, agricultural



productivity, and the integration of technology in the agricultural sector, the study emphasizes the importance of innovation in meeting the growing demands for food. This study highlights India's policy interventions on malnutrition and food insecurity with comprehensive and multi-faceted approach. This study proposes that by harnessing data-driven insights and embracing evidence-based decision-making through a comprehensive evaluation process, India can fortify its endeavours to combat malnutrition and enhance food security among its populace, thereby securing a healthier and more prosperous future for the nation.

Keywords: Policy Evaluation, Food Security, Malnutrition, India



Enhancing Udupi Jasmine Price forecasting accuracy through advanced ARIMA Time Series analysis

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ABSTRACT

This research study aims to develop a reliable and accurate forecasting model for jasmine prices using a time series approach, specifically the Autoregressive Integrated Moving Average (ARIMA) model. The study utilizes a comprehensive dataset collected over a period of ten years on a weekly basis. The analysis not only provides valuable insights into the historical trends and patterns of jasmine prices but also offers a robust framework for future price predictions. The research begins with the exploration and processing of the jasmine price dataset, the collected data is examined for missing values, outliers, and seasonality. To account for seasonality, the dataset is decomposed using appropriate time series techniques. Following data preprocessing, the ARIMA model is employed to capture the underlying dynamics of the jasmine price series. The model's order parameters, including the autoregressive (p), integrated (d), and moving average (q) components, are determined through various diagnostic techniques such as autocorrelation function (ACF) and partial autocorrelation function (PACF) plots. The optimal parameter values are selected based on criteria like Akaike Information Criterion (AIC). The chosen ARIMA model is then validated and evaluated using rigorous statistical measures. The performance of the model is assessed by comparing its forecasts against the actual jasmine prices in the validation period. Linear regression analysis is performed to identify the significant variables and assess their impact on jasmine prices. The inclusion of these exogenous variables can improve forecasting accuracy and provide valuable insights into the dynamics of the jasmine market.

The ARIMA model, coupled with appropriate data preprocessing techniques, allows for accurate and reliable predictions based on a ten-year weekly dataset. The inclusion of exogenous variables further enhances the model's forecasting capabilities, enabling stakeholders in the jasmine industry to make informed decisions regarding pricing,



production, and market strategies. In conclusion, this research demonstrates the effectiveness of the ARIMA model in forecasting jasmine prices with model ARIMA (1,1,1). The integration of historical data and exogenous factors provides a comprehensive understanding of the jasmine market dynamics, helping stakeholders to mitigate risks and optimize decision-making. The study's findings and methodology can be extended to other agricultural commodities, empowering researchers and industry professionals with powerful tools for forecasting and planning.



A Study on effects of IQ and EQ on Creativity, Innovation and Decision Making among Post Graduation Students

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ABSTRACT

The interplay between IQ and EQ can have a significant impact on students' creativity, innovation, and decision-making abilities. Both intelligence quotient (IQ) and emotional quotient (EQ) contribute uniquely to these aspects of a student's academic and personal development. Higher IQ levels can provide students with a broader knowledge base, analytical skills, and problem-solving abilities, which can be foundational for creative thinking. IQ enables students to make connections between different concepts, explore patterns, and generate novel ideas. Emotional intelligence plays a crucial role in fostering creativity. Students with high EQ can manage emotions effectively, allowing them to stay open-minded, curious, and resilient in the face of challenges. Emotional self-awareness can also help students tap into their emotions and experiences, fuelling their creative expression. Higher IQ levels are associated with better analytical and quantitative decision-making skills. EQ enables students to consider emotional implications, empathize with others, and make decisions that promote positive relationships and overall well-being. Students who possess a balanced combination of IQ and EQ tend to excel in creativity, innovation, and decision-making processes. The combination of IQ and EQ influences various aspects of students' cognitive and emotional processing, affecting their creativity, innovation, and decision-making capabilities. Nurturing both intelligence and emotional competencies can lead to well-rounded students with the skills and mind set to excel academically and thrive in various aspects of their lives.

Objectives of the study

To know the significance of IQ and EQ.



To identify and analyse cognitive, emotional factors can significantly influence decision making skill.

To understand the components or factors of emotional intelligence.

To understand the impact of balanced IQ and EQ on creativity of individuals.

To make recommendations for improving IQ and EQ.

Keywords: Analytical Skills, Creativity, Emotional Quotient , Intelligence Quotient, , Resilient.



Spinning towards Revolutionary Methods in E-Learning in India.

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ABSTRACT

This paper examines the significance of the innovation and creativity index of students from Tier III cities in the growth and development of technology. Tier III cities are often overlooked in technological advancements due to limited access to resources and infrastructure. Also, these cities are connected closely to the villages. These youths have less exposed and less experienced in the domain of technology and engineering. However, with the rise of digital connectivity and access to information, students from these cities have the potential to contribute significantly to the technological landscape. The commitment to the assignments and zeal to perform well under the dynamic environment explores the creativity skills among tier III cities youths. A survey based studies admits the data and analytics throwing insight on the facts and possible outcomes how the creativity can lead to solve problems at core. This paper highlights the unique perspectives, adaptability, and resourcefulness of students from Tier III cities and their impact on the development of technology. It also explores the role of government initiatives and incentives in fostering a culture of innovation in these regions.

Keywords: Creativity, Idea, innovation, Rural Minds, Technology, Management



Innovation and Creativity Index of Students from Tier III Cities to the Growth and Development of Technology

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ABSTRACT

This paper examines the significance of the innovation and creativity index of students from Tier III cities in the growth and development of technology. Tier III cities are often overlooked in technological advancements due to limited access to resources and infrastructure. Also, these cities are connected closely to the villages. These youths have less exposed and less experienced in the domain of technology and engineering. However, with the rise of digital connectivity and access to information, students from these cities have the potential to contribute significantly to the technological landscape. The commitment to the assignments and zeal to perform well under the dynamic environment explores the creativity skills among tier III cities youths. A survey based studies admits the data and analytics throwing insight on the facts and possible outcomes how the creativity can lead to solve problems at core. This paper highlights the unique perspectives, adaptability, and resourcefulness of students from Tier III cities and their impact on the development of technology. It also explores the role of government initiatives and incentives in fostering a culture of innovation in these regions.

Keywords: Creativity, Idea, innovation, Rural Minds, Technology, Management



Green Marketing - A Study On Consumer Perception And Preferences

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ABSTRACT

Green marketing refers to developing and advertising products based on their actual or perceived environmental sustainability. Green marketing is also known as sustainable marketing. This type of marketing aims to appeal to environmentally conscious consumers and addresses ecological concerns in the market. Companies adopting green marketing strategies often focus on offering eco-friendly products, utilising eco-labelling to showcase their environmental credentials, communicating their sustainable practices transparently, and targeting niche markets of consumers who prioritize sustainability. In this study, we attempted to examine the consumers' perceptions and preferences towards green marketing. Our research area is restricted to the Dakshina Kannada district. We applied the chi-square test to find out the difference in the perception and awareness of consumers regarding green marketing and their personal profile. Our study concluded that most of the respondents are concerned about environmental issues and are purchasing green products because it is beneficial for health. We observed that consumers are aware of green marketing and positively perceive it.

Keywords - Green marketing, Perception, Environment, Eco-friendly Product



A study on Cost Reduction and Cost Control with reference to Gurucharan Industries, Baikampady

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ABSTRACT

Every firm must control costs carefully since failure to do so will eventually have an impact on profits. In order to minimise expenses, waste is avoided both throughout the production process and even during the selling, administration, and distribution processes. Since employees are crucial to the accomplishment of organisational goals, a successful cost control system starts with how they behave inside the organisation.

The study focused on the Gurucharan Industry, where cost management was viewed from a strategic angle, and budget was regarded as the fundamental tool for attaining efficient cost control. The data were analysed using a Pearson correlation model, and the results of the tested hypotheses supported the favourable influence of cost management on industry profitability.

Keywords : Cost, control, profitability, management, budget, production, sales.



A Comparative analysis of SENSEX Movement & Selected Nifty Index with special Reference to Investment Prospects

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ABSTRACT

Global economy is witnessing a new direction in post covid-19 recovery. Global real GDP is forecasted to grow by 2.6 percent in 2023, down from 3.3 percent in 2022. We expect further slowing to 2.4 percent in 2024. Economic growth is moderating under the weight of still high inflation and monetary policy tightening. Rather than a global recession, we expect a relatively subdued economic outlook. Growth is generally strongest in emerging Asian economies, and weakest in Europe and the US.

India expecting no major upside in commodity prices and stable growth in domestic economy, Morgan Stanley has predicted that 30-stock BSE Sensex may touch 68,500 levels by end of December 2023. The premium over the historical average, reflects greater confidence in medium-term growth. RBI exits at 6.5% repo and government policy remains supportive via strong infrastructure spending. All these factors has helped the Sensex to Rally in the recent months.

This Paper Makes an attempt to identify the Correlation between Sensex and Selected Indices of Nifty such as Nifty Auto, Nifty IT, Nifty Bank, Nifty Oil & Gas. It tries to identify the relationship and reasons for the same. There by helping the investors to finding out contribution of specific sectors in SENSEX Movement and also analyse the sector wise performance of Indices, which help the investors to make more rational investment decisions.

Keywords- SENSEX, Nifty, Movement, Investment, Performance.



The Study on Managing people as Asset in an Organization

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ABSTRACT

Employees that are content, highly driven, and devoted form the backbone of a competitive business. The expansion of happiness should be reflected in higher levels of production, better-quality goods and services, and more innovations. Satisfied workers serve as positive testimonials for the firm, enhancing its appeal to new applicants and bolstering its position as a market leader. The company's management frequently ignores the opinions of its own workers and undervalues the link between employee happiness and the overall performance of the business in the market. The article presents the findings of a study of workers in the field of managing human resources in the financial industry, as well as aspects of worker fulfillment that can have a big impact on motivation at work. areas in the structure of the financial sector's human resources management. The study confirms that an issue area in the governance of human capital in the studied company is the direction of the personal regulations, i.e. supervision of the career, employment circumstances, and surroundings. According to experience, personal execution of policies should be done gradually, and successful implementation might take several years. Management should clearly establish our purpose, our goal, and our strategy before beginning any execution. Executives should simultaneously respect employee opinions while also taking into account the present outer climate, which might have an impact on human resource management.

Keywords: Employee, Team Cooperation, Human Resources, Education of Employees, Employees' Survey, Financial Sector.



“E- Rupi: A Digital Payment Solution”

A Study with reference to Bankers' preparedness in Mangalore

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ABSTRACT

The demonetization of currency in the year 2016 by Modi government revolutionized the movement towards usage of digital payment methods in India though it was strenuous decision for country like India where 90% of transactions are in cash. People adopted digital mode of payment in a short span of time. It was facilitated by phenomenal increase in ownership of smart phones, user friendly UPI's. It has also increased the popularity of crypto currencies like bit coin, Ethereum and ripple which have no regulatory body. As a result, the central bank has come up with the introduction of digital currency e-rupi. It is a form of currency that is available only in digital or electronic form. It is also called digital money, electronic money, electronic currency, or cyber cash. National electronic funds transfer (NEFT), immediate payment service (IMPS) and digital wallets are examples of digital rupees. The digital rupee or the e-rupee (e₹) is a central bank digital currency (CDBC) which is overseen by RBI. Like physical notes present in your wallet digital rupee is also a legal tender and you hold it electronically in a digital wallet. The first pilot phase for the retail e-rupi was rolled out on December 1st 2022 in four cities- Mumbai, New Delhi, Bengaluru and Bhubaneswar. The pilot began with four banks including State Bank of India, ICICI Bank, Yes Bank and IDFC First Bank while four other banks- Bank of Baroda, Union Bank of India, HDFC Bank and Kotak Mahindra Bank are joined subsequently. Since it is yet to be implemented in Mangalore, it is important to know the level of awareness among the bankers and how prepared they are for the implementation. It also throws light on the potential challenges that may need to be faced by the bankers after the implementation of e-rupi. For the purpose of study both primary as well as secondary data have been collected.



The respondents were selected based on the convenience sampling method from the employees of different banks in Mangalore. The result revealed that many bankers are not aware of the practicality of e-rupi as it is yet to be implemented fully. Still, it is important to note this because they are the ones who need to create awareness among the general public. Technology seems a barrier in Mangalore city to take forward actions because of the cyber security challenges. Certain measures, moderate control, and proper training as well as a visual program related to e-rupee is lacking. If implemented properly, India has a great chance to lead the world and e-Rupi could act as a catalyst for innovation, promoting rivalry and payment efficiency. It should be available and made easy for all the sections of the society. Reaching the unreached and tapping the untapped will make a successive implementation of e-rupee.

Keywords: Technology, Digital currency, e-Rupi, bank, digitalized future.



Integration of Emerging Technologies in Digital Payment Services: A Case study of Google Pay

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ABSTRACT

Purpose: The study intends to understand the advancement of technology in digital payment services of google pay which is established by the National Payment Corporation of India (NPCI), to achieve paperless and cashless economy and employs innovative ways of transferring funds using a virtual payment address. Hence, the study assesses its potential to contribute towards the achievement of the digital economy. Further, SWOT analysis, PESTLE analysis and ABC analysis and competitor's analysis of google pay are analyzed.

Design: The information for the study is gathered from secondary data referring to published scholarly articles from Research gate and Google scholar. Further, study has been analyzed using SWOT analysis, PESTLE analysis, ABC analysis and competitor's analysis of Google pay and pros and cons of google pay.

Findings: The study found how google pay or any other digital payment platform helps us in achieving the digital economy. However, the service is limited to certain countries. To operate the google pay they need to have access to phones. It does not support all kinds of cards and users' data privacy can be breached by hackers. To overcome this they can try to implement new technology as technology has been growing from day by day and protect their users or customers.

Originality: This study helps us to know about integration of emerging technology in digital payment services.

Paper Type: Case Study of Google pay

Keywords: Google pay, Digital payment, digital economy, SWOT analysis, PESTLE analysis, ABC analysis, competitors analysis.



Sustainable entrepreneurship in Small and Medium sized Enterprise – A literature review.

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ABSTRACT

Entrepreneurship is a crucial component of every economy's progress. However, because the concept of sustainable development has emerged as a significant problem affecting the existing global economy, it has been recommended that entrepreneurship should not be oriented exclusively on earning riches. Entrepreneurs must now come up with business ideas that are centered on sustainability. Sustainable entrepreneurship has been defined as the teleological process that strives towards achieving sustainable development through the discovery, evaluation, and exploitation of opportunities and the creation of value that produces economic prosperity, social cohesion, and environmental protection. Through an analysis of 40 publications published between 2008 and 2023, this theoretical literature review aims to deepen the discussion on sustainable entrepreneurship in the small and medium sized enterprises (SMEs). Using theoretical framework, relevant theories used sustainable entrepreneurship are presented in this article. The current study makes an attempt to decipher the issues of sustainable entrepreneurs in the SMEs, as well as the prospects of sustainable entrepreneurship. Profit is required for corporate growth, and sustainability is crucial as well; finding a balance between profitability and sustainability is quite a challenge for entrepreneurs. The findings of this research can be useful for both new and experienced sustainable entrepreneurship researchers, to contribute to bringing clarity to the field by providing a complementary overview of the evolution and current status, in addition to a summary of the problems that entrepreneurs face when implementing sustainability.

Keywords- *Entrepreneurs, Sustainability, sustainable development, sustainable entrepreneurship, small and medium sized enterprises, etc.*



A study on Securities analysis and Portfolio management and its impact on Profitability of investors with special reference to Udupi district

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ABSTRACT

Most investors expect safe and secure returns from their investment but the Indian stock market has always witnessed upward and downward trends. So, keeping in mind the higher return and risk factor this study is important for the investors to understand the volatility that impacts the smooth operation of the capital market. The main aim of the study is to collect data from the secondary market and understand the significance of security analysis in the selected ten stocks from five different industries and to build a portfolio that will give long-term returns and minimum risk. The risk and return of the selected securities are measured using Sharpe Single index model and the portfolio is constructed and assessed using Sharpe ratio, Treynor's ratio, and Jenson ratio. The study attempts to deliver that the stock market is the only place where investors can get a high return on their investment with high risk. The investor can also opt for portfolio investment as it is better than individual investment. The target of the study is to make investors invest their money safely by using fundamental and technical analysis.

Keywords: Investors, Stock market, Return, Security, Portfolio, Risk



“A Study on Risk and Return Analysis of Equity Midcap Mutual Fund”

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ABSTRACT

This research paper presents a comprehensive study that aims to compare and analyze equity fund schemes and mutual fund schemes concerning their inherent risk and return characteristics. The investigation focuses on selected companies within the mutual fund and equity share sectors, evaluating their average risk and average return. Moreover, the paper explores the relationship between risk and return for both equity shares and mutual funds.

Keywords: *Equity Shares, Mutual Funds, Risk and Return.*



Conceptual Study on the Impact of individual Spirituality on attitudes towards Sustainable Development: Mediating role of Ethical Judgement

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ABSTRACT

In light of growing social inequality and environmental deterioration, the goal of sustainable development has taken on urgent global significance. Understanding the elements that affect people's attitudes towards sustainable development has become increasingly important as societies struggle with complex issues. The study concept has been developed based on Social Identity Theory and Moral Development Theory, which will explore the mediating role of ethical judgement while examining the effect of personal spirituality on attitudes towards sustainable development.

It has been acknowledged that spirituality - defined as a person's subjective affiliation with a transcendent or higher power - is a crucial component of the human experience. It comprises ideas, principles, and behaviours that give people a feeling of meaning, community, and ethics. Scholars have recently begun to address the potential impact of spirituality more openly on people's attitudes and behaviours concerning sustainability. At the same time, ethical judgement refers to the mental process of assessing and arriving at ethical judgements. It entails considering the ethical ramifications and effects of one's choices or actions. Given that it directs people's evaluations of the ethical aspects of sustainable practices, ethical judgement has been identified as a critical determinant of pro-environmental attitudes and behaviours.

This study suggests that people's spirituality shapes their attitudes towards sustainable development. Drawing on current research, it is hypothesised that spirituality affects people's ethical judgement favourably, affecting how they feel about sustainable development. A quantitative study using a survey questionnaire as the primary data-gathering tool has been suggested to test these hypotheses. A varied sample of participants will complete the survey,

Including those with various cultural and religious origins and demographic features. The questionnaire will include questions to gauge respondents' spirituality, ethicality, and views towards sustainable development.

A multivariate analysis technique will be used to study the correlations between variables and investigate the mediating role of ethical judgement. It is anticipated that the study's findings will shed important light on the mechanisms at play and the effects of personal



spirituality on attitudes towards sustainable development. Policymakers, educators, and sustainability supporters trying to encourage pro-environmental attitudes and behaviours may want to consider the findings.

Keywords: Individual Spirituality, Attitudes Towards Sustainable Development, Ethical Judgement, Mediation Analysis, Pro-Environmental Behaviours, Sustainable Practices



A Study on use of Commodity Derivatives in emerging Market with reference to Gold and Silver

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ABSTRACT

This study was carried out to examine the price changes in the commodity market connected to gold and silver trading in India's commodities markets. Data is collected throughout a three-year period, from 2020 to 2023. The observations come from the commodities market, and gold and silver were chosen for examination among the different commodity items accessible in India. Analytical research is employed in the study for analysis, and the data gathering source is secondary. The quantitative approach is employed for analysis in this sort of study design. The technical tools employed for the research were SMA and RSI models, which are used for making choices among investors and traders in the commodity market. SMA & RSI analysis provides a predictable price for the forthcoming future, allowing traders to choose the best time and route to participate in the commodities market. According to the current trend and study, it can be determined that there is a strong probability of obtaining good returns, thus investors can consider investing in gold and silver commodities.

Keywords: commodity, decision, price, investor, forecast, etc.



A Study on Leadership Quality among College Students with special reference to Bantwal Taluk, Dakshina Kannada District of Karnataka State.

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ABSTRACT

The process of Influencing a group is known as leadership. The development of young leaders is essential of any country. As a result, the purpose of this article is to investigate the leadership skills of degree students. The study's major goal is to analyse leadership quality among degree students and to understand the institution's involvement in developing leadership qualities among degree students. The researcher used a convenient sampling procedure to choose 30 random samples. For data collecting, the researcher employed both primary and secondary methods. The primary technique involves the dissemination of surveys, whereas The secondary method involves the use of published sources. According to the findings of the study, students take the initiative to lead the group based on their own interests. The faculties should motivate them. Yet, institutions play an important role in developing leadership qualities in pupils.

Keywords: Leadership, Responsibility, Initiation



An Empirical Study on the Efficiency of Fundamental Analysis on Stock Price Movement

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ABSTRACT

There is a complex and dynamic relationship between various Financial ratios and stock price. The empirical study examined the efficiency of fundamental analysis on stock price movements. This study contains the value of stock price and financial ratios of different sectors and one company in each sector.

This study examines the relationship between the stock price and financial ratios. In this study, it has been observed that there is a positive correlation between the stock price and financial ratios which means when the stock price increases the financial ratios are also increases and in the descriptive analysis mean of the stock price is positively skewed and the Risk is high in some sectors which means when risk is high the return are also high.

The various statistical tools are used to analyze the data and get results. Descriptive Statistics are employed to compare the mean, median and standard deviation stock price of companies within each sector. It helps to determine whether significant differences exists in stock price across sectors. The T-test can identify sectors that are significant or not significant. The correlation coefficients are utilized to assess the relationship between stock price and financial ratios within each sector. The Financial ratios are Return on capital, return on assets, current ratio, return on equity, debt-equity ratio, dividend payout ratio, price-earnings ratio, and earnings per share help to identify the financial metrics that are more closely associated with stock price movements within each sector.

The study confirms that fundamental analysis demonstrated that financial ratios have a significant impact on stock price movement across different sectors. These findings emphasize the importance of considering sector-specific financial indicators when evaluating investment opportunities and making informed decisions in the stock market.

Keywords: Fundamental Analysis, Ratio Analysis, Stock Analysis



“Active Learning to Improve Students’ Learning Experience in Core Mechanical Subjects”

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ABSTRACT

Abstract: Active learning is a method of actively engaging the students in the process of learning using various methods of teaching which includes think pair share, one minute paper, 2 minutes discussions, flipped classrooms, collaborative activities etc. In this study a core subject “Turbo Machine” which is related to thermal power engineering branch of mechanical engineering discipline is selected as it need high level of understanding and analysis skill in applying it to solve real life problems. A collaborative activity is used as teaching learning strategy as it includes understanding, apply and analysis skills mentioned in the teaching pedagogy. Students are asked to design a hydraulic power plant & steam power plant by using the knowledge gathered during the regular class hours. The level of understanding and application of knowledge was analyzed by using individual presentation.

Keywords: Active learning, flipped classrooms, collaborative activities, analysis, Turbo Machine



“Impact of Online Games On Youth -A Study With Reference To Mangalore City”

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ABSTRACT

In this modern era Technology plays an important role in every walk of human life. The rise in the use of the internet has led to many changes in our daily life. People are using the latest technologies for information and entertainment which are providing wide ranges of benefits to human community. For infotainment people are depending on social media and online gaming in advanced model. In this virtual world online gaming touches its highest level.

Today's youth are using technology in a variety of ways, from texting and tweeting to chatting, online gaming, and posting through a variety of Internet portals. It can often seem like youth are using technology and the internet for a large part of the day. Understanding youngsters and technology can seem a little overwhelming. It sometimes seems like young people's lives revolve around their phones and technology. From the internet and social media, to phones, apps, games, television and other types of technology, technology is increasingly becoming an essential part of our lives. Many young people – often referred to as 'digital natives' – haven't known it any other way. Gaming is a powerful and immersive medium that attracts children, young people and adults of all ages.

This study focuses on the various opinion and impacts of online games on youth. The collection of primary data for the present study is from different places in Mangaluru city using a structured questionnaire, in addition to the secondary data. The study will show whether playing online games has impact on their study as well as on the physical and mental health

Keywords: Technology, Online game, Youth.



Employees' Comprehension of Environmental Sustainability at the Workplace: A Micro study in the Dakshina Kannada District Of Karnataka State

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ABSTRACT

As mankind, we must all work together to keep our home planet clean, to preserve it for future generations and to fully enjoy our own lives. Companies and organizations today employ environmentally sustainable working practices and place a strong emphasis on the environment to reduce the harm to their operations on both an internal and external level. Employees also play a crucial part in creating an environmentally friendly workplace because they are the ones who put sustainability measures into action. This paper is an empirical investigation into the awareness and environmental sustainability practices used by workers in the Dakshina Kannada District of the Indian state of Karnataka. A survey of 150 Dakshina Kannada employees working for various organizations, including banks, private and public companies, cooperative societies, educational institutions, supermarkets, hotels, and small business stores, is used to gather primary data. The incorporation of secondary data comes from journals, newspapers, and online resources. The main objectives of the study are to determine the degree of employee awareness about the environmental sustainability practices used by their organizations and the extent to which employees are involved in those initiatives to increase their accountability to put those practices into practice in those organizations.

Keywords: Sustainable environmental practices, Employees' level of awareness, Ecological Green, Employees' accountability.



A Systematic analysis of infinite Scrolling in Digital Interfaces: A Good accompanied by Bad and Ugly.

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ABSTRACT

In the digital age, user interfaces play a pivotal role in shaping user experiences and determining the success of websites, applications, and social media platforms. Infinite scrolling has emerged as a widely adopted feature, transforming the way users interact with and consume content. This paper presents a systematic analysis of the implications, advantages, and drawbacks of infinite scrolling in various digital interfaces. By amalgamating insights from existing literature, conducting user studies, and examining interface design principles, this study seeks to provide a comprehensive understanding of the impact of infinite scrolling on user behaviour and interface performance.

The analysis commences with an exploration of the psychological and behavioural aspects of infinite scrolling. In understanding user engagement metrics, attention span, and content consumption patterns, this research aims to uncover the psychological mechanisms that make infinite scrolling captivating and encourage users to explore content for extended durations. Studies have shown that infinite scrolling can create a sense of fluidity and continuity, enticing users to stay engaged for longer periods and discover more content than traditional pagination or load more button approaches. This seemingly infinite supply of information aligns with the human desire for novelty and curiosity, which contributes to increased user retention.

In addition to user-centric aspects, this analysis addresses the technical implications of infinite scrolling. Infinite scrolling introduces dynamic content loading, which can impact website performance and data handling. As users scroll through large volumes of content, the continuous loading of data can lead to slower page loading times, potentially resulting in frustration and abandonment. Moreover, search engine optimization (SEO) can be affected, as infinite scrolling may hinder search engines' ability to index and rank content accurately. Developers and designers must consider these technical challenges and adopt optimization techniques to ensure a smooth and efficient user experience.

Despite its allure and benefits, this systematic analysis also unveils several drawbacks associated with infinite scrolling. The never-ending content flow can lead to increased cognitive load, making it harder for users to retain information or recall previously viewed content. Additionally, infinite scrolling may present accessibility challenges for users with



disabilities, as they may find it difficult to navigate and locate specific information without clear navigation cues.

In conclusion, this systematic analysis provides a comprehensive understanding of the impact of infinite scrolling on user behaviour, satisfaction, and technical considerations. By synthesizing existing knowledge and offering practical recommendations, this research contributes to the ongoing discussion about the role of infinite scrolling in shaping the future of digital interfaces. As technology continues to evolve, informed decision-making and user-centric design will remain pivotal in leveraging the advantages of infinite scrolling while mitigating its drawbacks to create more enjoyable and accessible digital experiences.

Keywords: *Infinite Scrolling, Digital Technology, Content, User Behaviour*



Implication of Digital Transformation in Business Management

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ABSTRACT

Digital transformation is the process of using digital technologies to transform existing traditional and non-digital business processes and services, or creating new ones, to meet with the evolving market and customer expectations, thus completely altering the way businesses are managed and operated, and how value is delivered to customers. A digital and AI transformation develops organizational and technology-based capabilities that allow a company to continuously improve its customer experience and lower its unit costs; and over time sustain a competitive advantage. In the digital era, organizations are increasingly tasked with creating and utilizing new content, applications, and/or services through the use of advanced information and communication technologies (ICT) to sustain a competitive advantage. Indeed, sustainability is now an embedded and overarching feature of organizations' strategic planning. Research has shown that information technology (IT) departments are vital to organizations' digital transformation. However, the role of IT departments in non-ICT-oriented organizations undergoing digital transformation has yet to be explored. This paper investigates whether organizations play an important and proactive role in the early stages of digital transformation in developing digital capabilities and whether they will be able to assume a leadership role after transformation is complete and the challenges posed to the implementation of this transformation.

Keywords: *IT departments; digital transformation; information and communication technologies*



A Study on the Sustainability of Financial Inclusion and its effect on the Indian Economy with Special Reference to South Canara District

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ABSTRACT

The project focuses on examining the sustainability of financial inclusion and its effects on Indian economy with reference to Bank of Baroda Pakshikere branch. Financial inclusion can be termed as usage and accessibility of financial services by the individuals and businesses that led to elevate economic growth, social development and also poverty reduction. India being diversified population made several efforts to improve financial inclusion through different policy initiatives and advancement in technology.

The study begins with the idea of financial inclusion its extent and also the indicators to measure its success. It also includes specific strategies and policies that Indian government and central bank has implemented to improve financial inclusion, such as Pradhan Mantri Jan Dhan Yojana (PMJDY), Aadhar identification and digital payments promotions.

In addition to the research also inspects the various benefits of financial inclusion on the Indian economy with reference to bank of Baroda. It analyses the impact of customers in excess of financial services on poverty eradication, distribution of income, entrepreneurship and economic growth.

The project also employs primary data i.e., collected from customers of bank of Baroda Bank through questionnaire. It specifically aims an inclusive understanding of the challenges, opportunities and also the outcomes of financial inclusion initiatives in India.

Keywords: Investors, Stock market, Return, Security, Portfolio



A Comparative Study of Performance among ICICI Prudential and HDFC Debt and Equity Mutual Fund Schemes

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ABSTRACT

Mutual funds have become a significant source of capital and play a significant role in development. Since mutual funds typically have minimal costs compared to other choices, they are regarded as one of the greatest investing options. Also, mutual fund schemes offer diverse portfolio management, which lowers risk and increases returns. The best investment for the average person is a mutual fund strategy since it offers a professionally managed stock market, low risk, and maximum rewards. The basic need and objectives of this study are to evaluate the performance of selected 10 debt and equity mutual fund schemes of ICICI Prudential and HDFC and to examine the risk and return components among these mutual funds. The Secondary data has been used for the performance analysis and the study used yearly NAV to calculate the returns from the fund schemes. BSE S&P - Sensex has been used for the market portfolio. The performance of the selected schemes was evaluated on the basis of Sharpe, Treynor, and Jensen's measures. The study finds out that among equity mutual fund Small Cap Fund of HDFC has the highest return and the Balanced Advantage Fund of ICICI has the lowest return and among the debt mutual fund the Gilt Debt Fund of ICICI has the highest return and the Liquid Debt Fund of ICICI has the lowest return. This study offers some insight into the performance of mutual funds, which will assist investors in making sane investing choices and allocating their funds to the appropriate mutual fund schemes.

Keywords: Stock market, Mutual fund, Investment, Risk, Debt funds, Sensex



A Technical Analysis of Nifty Stocks by Using Moving Average

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ABSTRACT

This technical analysis paper aims to explore the potential of using moving averages as a tool for analyzing Nifty stocks, a collection of fifty major Indian companies listed on the National Stock Exchange (NSE). Moving averages are widely utilized in financial markets to identify trends, generate trading signals, and gauge potential support and resistance levels. In this study, we examine the 50-day and 200-day moving averages of select Nifty stocks, seeking to determine their effectiveness in predicting price movements and making informed investment decisions.

Keywords: Stock, Share, Market Price, Technical Average



A Study on Customers Awareness and Satisfaction Towards E- Banking Facilities Provided by Banks In Digital Era

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ABSTRACT

The concern for environmental sustainability by the banks has given rise to concept of E-Banking. E- Banking means promoting environmental friendly practices and reducing your carbon footprints from banking activities. E- Banking aims at improving the operations and technology along with making the clients habits environment friendly in the banking business. It is like normal banking along with the consideration for social as well as environmental factors for protecting the environment. It is the way of conducting the banking business along with considering the social and environmental impacts of its activities. The concept of "E-Banking" will be mutually beneficial to the banks, industries and the economy. E- Banking as a concept is a proactive and smart way of thinking towards future sustainability.

In this circumstantial, the present study aims to detect the awareness level of E- banking among the customers of public and private sector Banks. The study also aims to understand the customer's perception and attitude towards E- banking product. The study also aims to provide suggestions to both public and private sector banks to improve the service. In this connection a study will be conducted selecting sample from both public and private sectors banks in Mangalore. The study will be made with the help of field survey using structured questionnaire for banks customers in the selected area.

Keywords: E- Banking, E- banking products, public and private



Cash Management with reference to DLMUL

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ABSTRACT

This study shows that Cash flow is thought to be a better way to value a company. It refers to the movement of cash in (positive flow) and out of the business (negative flow). Cash management techniques are used to ensure that there is enough cash to pay current obligations on time and to maximize profits.

Maximize cash availability by increasing cash inflows and decreasing cash outflows, and capitalizing on surplus cash. The goal of cash management is to avoid excess and insufficient cash and to maintain an optimal level of cash after achieving profitability and liquidity in order to maximize the wealth of the shareholders as a whole.

The study's findings show that DKMUL performed better in terms of current ratio, cash ratio, and quick ratio. It's been noticed that improving the account receivable, optimizing the inventory, investing surplus cash and utilization of technology may help in better cash management for DKMUL.

Keywords: DKMUL, Cash Management.



A Study on the relationship between Corporate Social Responsibility and Firm's Financial Performance with reference to Adani Wilmar Ltd.

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ABSTRACT

The purpose of present paper is to study the relationship between CSR initiatives taken by the Adani Wilmar Limited and its impact on Company's Earning per Share, Net profit before tax and on Return on net worth. This study is needed to provide valuable insights into the costs and benefits of CSR initiatives, to help companies communicate the impact of their CSR initiatives to stakeholders, and to comply with regulatory requirements. The study uses secondary data, that is from the financial statements, annual reports and company websites. The period covered under this study is five financial years i.e., from 2017-18 to 2021-22. To find out the impact of CSR on Firm's performance, Descriptive statistics, Karl Pearson's Correlation and regression analysis have been used. The study shows significant relationship between Corporate Social Responsibility and Financial performance of company. This study found that there is a strong positive relationship between CSR Spending with Earning per share and Profit before tax, it shows the better financial position of Adani Wilmar Limited it creates a positive image and reputation among investors and CSR Spending has the negative relationship with Return on Net Worth.

Keywords: Corporate Social Responsibility, EPS, Profit Before Tax, Return On Net Worth, Financial Performance.



A Comparative Study on Financial Performance of Public and Selected Private Life Insurance Companies

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ABSTRACT

The primary goal is to evaluate a comparison between the financial performance of India's public and selected private life insurance businesses. India is now having the most attractive insurance market in the entire globe because to its booming economy. Before 1999, Life insurance was a state-run monopoly.

There are 24 life insurance companies operating in India, including a public sector company named Life Insurance corporation of India and remaining 23 private sector companies competing with LIC for Life Insurance Business in India. The competition that LIC began to experienced from these businesses posed a danger to its continued survival. The insurance sector has never looked back since the sector was liberalized, and it is now one of India's most competitive and developing industries. In this an attempt is made to analyze the financial performance of public and selected private life insurance companies in India.

Keywords: *Private Life Insurance, Public Life Insurance, Financial performance.*



An Empirical Study on the fluctuation in Foreign Exchange Rates on the International Gold And Silver Prices.

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ABSTRACT

There is a complex and dynamic relationship between foreign exchange rates and international bullion prices. The empirical study examined the effects of fluctuations in foreign exchange rates on international bullion prices. This study contains the prices of Gold and silver in the international market and different countries currency values.

This study examines the relationship between International gold and silver prices and foreign exchange rates. In this study, it has been observed that there is a positive correlation and covariance between international gold and silver prices and different countries currencies which means when currency value increases the values of gold and silver price also increases.

The various statistical tools are used to analyse the data and get results. Descriptive analysis is used to verify the correctness of the data. Correlation and Covariance is the statistical tool used to verify the relationship. Overall, the study suggests that fluctuation in foreign exchange rates can have significant effects on international bullion prices, which has important for investor and policymakers. When the values of currency get weaker the investor can invest in Gold and Silver.

The empirical study confirms that fluctuation in foreign exchange rates significantly affects international bullion prices. The finding highlights the importance of considering currency dynamics when analysing and forecasting bullion markets. The study's results provide valuable insight for investors, policymakers, and market participants, aiding their decision-making process in the bullion market.

Keywords: Exchange Rate, Gold Price, Silver Price



A Study on Performance analysis of Small Cap Mutual Funds

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ABSTRACT

In India, there are various investment avenues available for investors to invest and earn profitable return. Among the others financial products, investment in mutual fund ensures the minimum risks and maximum return to the investors. The need and scope of the mutual fund operation has increased as the emphasis is being made on increase in domestic savings and improvement in diversification of investments. Thus, it became important to study the mutual fund industry and the performance of the mutual funds. This study aims to evaluate the performance of a few selected mutual fund schemes of India based on their daily net asset value (NAV) for the period of five years from 2018-2023. A sample of 10 open-ended, growth-oriented equity funds has been selected for the study. The performance of the funds is evaluated using Sharpe index, Treynor index and Jensen alpha whose results will be useful for investors for taking better investment decisions.

Keywords: Mutual Funds, Performance, Sharpe Index, Treynor Index, Jensen Alpha



The Digital Revolution on Society through Digital Detox in the Modern Era.

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ABSTRACT

This study reveals on the negative impact of the digital revolution on society. This is a kind of the enablement of social isolation, addiction, and mental health issues. Technology has changed how people interact and communicate, often leading to increased social isolation and addiction to technological platforms such as social media. The study tells about the digital detox and how it tell us about a break from the screen will help people to bring balance to their digital and real-world lives. This way of soaking up real-time instead of screen time will ease anxiety, increase happiness, reduce multitasking, reduce those technology cravings, and allow you to connect more with the people in your life. This doesn't have to be a prolonged stretch or period where you quit technology entirely. But you can choose how long you feel comfortable doing a digital detox for anywhere from 24 hours to 1 week. Digital detox should not only refer to a time period during which a person refrains from using electronic devices, but also to time periods during which a person does not engage in certain types of applications, branded media, special features, interactions, and/or messages the studies is the lack of device-based measurements of smartphone use that would allow for reliable assessments of the duration of usage. Then also it is helpful to measure physiological indicators of health-related outcomes, and the study belongs to the aspect of compensatory behaviors during the digital detox intervention in this new era of technology use. While they sound like a good idea, digital detoxes are unsustainable because they cut us from the world. This can also have a negative impact on our overall mood, as well as leading to feelings of isolation and loneliness.

Keywords: Digital detox, Device based measurements, physiological indicators, unsustainable, Isolation



Social Media Platforms: Impact on Students' E-Learning Behaviour

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ABSTRACT

Due to the use of cutting-edge technology and applications in the educational industry, the switch from traditional learning methods to online ones has become more and more popular in India in recent years. The Covid-19 pandemic has also sped up the adoption of e-learning in university curricula since it encourages social isolation among students. The pupils regularly utilize technological gadgets, and they are engaged on social media. As a result, the main objective of the study is to find out whether students' E-learning habits are affected in any way by the amount of time they spend on social media. The study was conducted in Mangaluru city, and it is based on primary data obtained through questionnaires from 380 respondents. Statistical tool, Chi-Square test, Graphs and charts were used for analysing and interpreting the data. The research is based on the Undergraduate students' perspective. The study found that students spend more time using social media and are more aware of it than they are of e-learning platforms. The study also found that social media has both positive and negative effects on how students use e-learning platforms. While social media is crucial for raising awareness of e-learning platforms among students, excessive use of social media makes it difficult for students to spend time on e-learning platforms.

Keywords: E-Learning, Digital Media, Social Networking Sites, Online-learning



A Study on Performance Analysis of Small Cap Mutual Funds

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ABSTRACT

In India, there are various investment avenues available for investors to invest and earn profitable return. Among the others financial products, investment in mutual fund ensures the minimum risks and maximum return to the investors. The need and scope of the mutual fund operation has increased as the emphasis is being made on increase in domestic savings and improvement in diversification of investments. Thus, it became important to study the mutual fund industry and the performance of the mutual funds. This study aims to evaluate the performance of a few selected mutual fund schemes of India based on their daily net asset value (NAV) for the period of five years from 2018-2023. A sample of 5 open-ended, growth-oriented equity funds has been selected for the study. The performance of the funds is evaluated using Sharpe index, Treynor index and Jensen alpha whose results will be useful for investors for taking better investment decisions.

Keywords: Mutual Funds, Performance, Sharpe Index, Treynor Index, Jensen Alpha



Digital Transformation: New Era of Technology and Solution: Analytical Study on Impact of Digitalization in Unorganized Retail Sector of Puttur Taluk in Dakshina Kannada District

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ABSTRACT

The unorganised retail market is the most significant mode of retailing for the major population in India. India's unorganized retail sector is expected to cross US\$1.75 trillion (approximately Rs 126 lakh crore) by 2026. However, The penetration of smartphones, UPI [Unified Payments Interface], and government schemes such as the Pradhan Mantri Gramin Digital Saksharta Abhiyan, have enabled Internet access in remote parts of our country. This has paved a huge potential for growth and development in Indian rural unorganised retailing. This paper outlines various aspects of the rural unorganised retailing and further analyses their digital operating structure. In this research, the primary data is collected using a survey of small scale general store retailers of puttur. It explores the concerns related to technology adoption by general stores in retail sector in rural areas and examines the role of government and private players in facilitating the digitisation of general stores. It highlights the challenges faced by them and provides the suggestions based on the analysis of data to improve their sales, developing credit facility, providing home delivery and capitalising on long term relationships with the customers using digitalisation. Finally, this paper seeks to answer how small retailers can be encouraged to adopt digital technologies and integrate into the e-commerce ecosystem.

Keywords: Retailing in India, Unorganized Retailing, Digitalization, rural Retail.



Transformative Synergy: Unraveling the Dynamics of Digitalization for Management and Technology

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ABSTRACT

The rapid advancement of technology and the pervasive influence of digitalization have led to transformative changes across various industries. This research paper aims to explore the intricate interplay between digitalization, management practices, and technology adoption. By unraveling the dynamics of this transformative synergy, we seek to comprehend the implications of digitalization on organizational strategies, decision-making processes, and overall business performance.

Through an extensive literature review and empirical analysis, we investigate the multifaceted impacts of digitalization on management practices. The study delves into the integration of digital tools and technologies into traditional management frameworks, shedding light on how these advancements facilitate streamlined workflows, enhanced efficiency, and improved collaboration. Additionally, we explore the challenges and opportunities associated with the incorporation of digitalization, addressing issues of security, data privacy, and workforce reskilling.

The findings of this research emphasize the need for adaptive leadership and a proactive approach to embrace digitalization fully. We underscore the importance of fostering a digital culture within organizations, emphasizing continuous learning and agile decision-making processes. The paper concludes by offering practical recommendations for leaders and managers to navigate the complexities of digital transformation effectively.

In conclusion, this research paper contributes to the growing body of knowledge on the profound implications of digitalization for management and technology. By unraveling the dynamics of this transformative synergy, it empowers decision-makers and practitioners to harness the full potential of digitalization, enabling them to steer their organizations toward sustained success in the digital age.

Keywords: Sustained Success, Digital age. Proactive approach, Technological advancement



A Study on Effectiveness of Relative Strength Index Signals in Trading Strategies

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ABSTRACT

In rising economies like India, foreign institutional investors have emerged as a significant source of capital. Through FII's investment in the nation these investors have made a significant contribution to the growth and development of the Indian capital market. The economy can suffer greatly from an overreliance on FIIs since they frequently act irrationally. Additionally, the FII flows have a negative side. FIIs often invest in the best-run businesses, which generates purchasing pressure that drove the indexes higher, almost like how the price of a good would rise owing to increased demand. Due to the heavy manipulation that follows, this has a cascading effect on even undeserving stocks among others, allowing the promoters and operators to avoid detection. Small investors who are looking for cheap deals as a result are induced into such stocks. Foreign institutional investors have been allowed to invest in debt, equity, and derivative products with some restrictions on foreign ownership and maximum investment limitations per investor. As FII influence the real economy of India through exchange rates and numerous other factors. It is necessary to research how FII (both equity and debt) affect changes in the foreign exchange rate (rupee to US dollar). This paper focuses on the impact of exchange rate fluctuation on the foreign institutional investment in India. This research is conducted for the period of 10 years from 2013 to 2022. The FII investment includes investment in equity and debt. The data is collected on the basis of month which includes gross purchase, gross sales and net investment in equity and debt. The exchange rate movement is observed in Indian rupee per dollar. The study reveals that there exists a unidirectional causality from FII debt investment to exchange rate. The study's findings indicate that FII debt investment have substantial causal effect on the exchange rate.



A Study on Performance Analysis of Selected Mutual Fund Schemes in India

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ABSTRACT

Mutual fund in Indian context is a challengeable phenomenon. It has attained commanding heights in the financial scenario of India. The main focus of this study is, to review about the mutual fund investment policies and strategies used in previous years by various researchers. For this purpose 3 studies on mutual fund review in this paper. The previous studies have taken, which conducted in between 2012 to 2018. The main aim of the paper is to concentrate on the various studies conducted on mutual funds in India.

In India, there are various investment avenues available for investors to invest and earn profitable return. Among the others financial products, investment in mutual fund ensures the minimum risks and maximum return to the investors. The need and scope of the mutual fund operation has increased as the emphasis is being made on increase in domestic savings and improvement in diversification of investments. Thus it became important to study the mutual fund industry and the performance of the mutual funds. This study aims to evaluate the performance of a few selected mutual fund schemes of India on the basis of their daily net asset value (NAV) for the period of five years from 2015-2019. A sample of 10 open-ended, growth oriented equity funds has been selected for the study. The performance of the funds is evaluated using Sharpe index, Treynor index and Jensen alpha whose results will be useful for investors for taking better investment decisions

Keywords: Mutual Funds, Performance Sharpe Index, Expense Ratio



A study on the sustainability of financial inclusion and its effect on the Indian economy with special reference to South Canara district.

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ABSTRACT

The project focuses on examining the sustainability of financial inclusion and its effects on Indian economy with reference to Bank of Baroda Pakshikere branch. Financial inclusion can be termed as usage and accessibility of financial services by the individuals and businesses that led to elevate economic growth, social development and also poverty reduction. India being diversified population made several efforts to improve financial inclusion through different policy initiatives and advancement in technology.

The study begins with the idea of financial inclusion its extent and also the indicators to measure its success. It also includes specific strategies and policies that Indian government and central bank has implemented to improve financial inclusion, such as Pradhan Mantri Jan Dhan Yojana (PMJDY), Aadhar identification and digital payments promotions.

In addition to the research also inspects the various benefits of financial inclusion on the Indian economy with reference to bank of Baroda. It analyses the impact of customers in excess of financial services on poverty eradication, distribution of income, entrepreneurship and economic growth.

The project also employs primary data i.e., collected from customers of bank of Baroda Bank through questionnaire. It specifically aims an inclusive understanding of the challenges, opportunities and also the outcomes of financial inclusion initiatives in India.

Keywords: Financial inclusion, sustainability, Indian economy, Impact on customers



A Study on Leadership Quality among College Students with special reference to Bantwal Taluk, Dakshina Kannada District of Karnataka State.

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ABSTRACT

The process of Influencing a group is known as leadership. The development of young leaders is essential of any country. As a result, the purpose of this article is to investigate the leadership skills of degree students. The study's major goal is to analyse leadership quality among degree students and to understand the institution's involvement in developing leadership qualities among degree students. The researcher used a convenient sampling procedure to choose 30 random samples. For data collecting, the researcher employed both primary and secondary methods. The primary technique involves the dissemination of surveys, whereas The secondary method involves the use of published sources. According to the findings of the study, students take the initiative to lead the group based on their own interests. The faculties should motivate them. Yet, institutions play an important role in developing leadership qualities in pupils.

Keywords: *Leadership, Responsibility, Initiation*



A Study on Consumer Awareness towards Electronic Shopping with reference to Mangalore City

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ABSTRACT

With the rapid development of network technology, electronic commerce and electronic marketing had been formed and developed gradually, thereby forming new business model and business chance which exerted an important influence on the country's economic future competitiveness. E-shopping is a recent phenomenon in the field of e-commerce and will certainly be the future of shopping in the world. Most of the businesses take advantage of their online portals to sell their products/services online. E- shopping facility has allowed customers to identify different types of products available in the global market, due to rapid globalization, all types of products are available on the internet.

There are many companies that sell different products and services online. website on the global market Thus, growing in the global market, all the necessary and desirable products are available in the online market. The article aims to study consumers' perception of E-shopping.

The paper aims to study about the consumer awareness and factors affecting on E- shopping. The present research study has used Qualitative and Quantitative research methods to study the impact of Demographic factors of consumers on E-shopping, respondents' behaviour, awareness about the rules and regulations of online shopping and benefits and services of E-shopping. The data were collected through Questionnaires. Simple percentage analyses have been used in the analysis. Results of the study reveal that E-shopping in India is significantly affected by various Demographic factors like age, gender, marital status, family size and income.

Keywords: *E- shopping, Customer Awareness, Demographic factor, Age, Gender, Occupation, Income*



A Comparative Financial Performance Analysis of Commercial Banks in India

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ABSTRACT

Commercial banks are the financial institution which performs the functions of accepting deposits from the general public and giving loans for investment with the aim of earning profit. These banks play a key role in the growth and development of an economy. In India, commercial banks are broadly classified into; Public Sector Commercial Banks, Private Sector Commercial Banks and Foreign Commercial Banks. In the present study, the researchers have made an attempt to examine the Financial performance analysis of Public Sector and Private Commercial Banks in India. The study covers top five Public Sector Commercial Banks and top five Private Commercial banks. The study is based on secondary data extracted from books, journals financial statements of the banks under study and other websites. The study period is five years from March 2019 to March 2023. Financial performance and Market capitalization parameters along with key banking ratios were used for the analysis and Judgmental sampling technique was used for selecting the sample.

Keywords: Financial performance, private commercial banks, public commercial banks, Ratio.



A Study on Financial Planning of Salaried Employees and Tax Saving Strategies with respect to Lamina Foundries Ltd.

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ABSTRACT

Financial planning is the process of meeting your life goals through the proper management of your finances. It involves assessing your current financial situation, setting realistic and measurable objectives, and devising a plan to achieve them. Financial planning can help you to optimize your income, savings, investments, expenses, and taxes. Tax planning is an essential part of financial planning. It enables you to reduce your tax liability to the minimum by legitimately taking advantage of all the tax exemptions, deductions, rebates, and allowances that are available under the Income Tax Act. Tax planning can also help you to align your investments with your long-term goals and risk appetite. The practice of achieving life goals through wise financial management is known as financial planning. A person engages in financial planning to learn about their options and make decisions evaluate their current financial situation, decide where they want to be in the future, and decide how they will get there. Financial planning gives a person's financial decision direction and significance. It enables comprehension of how each financial choice a person makes impacts other aspects of their financial situation. For instance, purchasing a specific financial product might accelerate mortgage repayment postpone retirement. One might analyse the short- and long-term implications of financial decisions on their life goals by looking at each as a component of the whole for this purpose I have take particular industry to analyse the efficiency and effectiveness of employees in tax saving and financial planning.

Keywords: Financial planning, Tax planning, Financial decision, Efficiency and effectiveness.



Forensic Accounting: A new watchdog regulating Business.

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Oxford Publishing

United Arab Emirates -Dubai

ABSTRACT

Fraud and financial crimes are a form of theft/larceny that occur when a person or entity takes money or property, or uses them in an illicit manner, with the intent to gain a benefit from it. These crimes typically involve some form of deceit, subterfuge or the abuse of a position of trust, which distinguishes them from common theft or robbery. In today's complex economy, fraud and financial crimes can take many forms. The resources below will introduce you to the and money laundering. Banks, insurance companies, and other financial institutions often require the expertise of accountants to detect and prevent fraud, manage risk, and ensure regulatory compliance. Forensic accounting, forensic accountancy or financial forensics is the specialty practice area of accounting that investigates whether firms engage in financial reporting misconduct. Forensic accountants apply a range of skills and methods to determine whether there has been financial reporting misconduct. Forensic accounting is a combination of accounting and investigative techniques used to discover financial crimes. Forensic accounting has two major components: litigation support and investigative accounting. Forensic accountants can be involved in either one or both of these areas. In litigation support, forensic accountants act as expert witnesses or consultants for parties involved in a lawsuit. Forensic accountants can work in a variety of sectors, whether in public practice or for insurance companies, banks, police forces, or government agencies. A forensic accountant can assist the acquiring company in tracking financial transactions and determining whether the target company is worth the amount stated in the tax records. Furthermore, businesses with trade credit transactions can use forensic accountants to assess the debtor's creditworthiness and liquidity. This paper highlights the evolving field of forensic accounting which would help businesses to have sound financial position.



TECHNOLOGY



Agricultural bioinformatics and machine learning techniques in Areca nut disease and crop improvement

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ABSTRACT

*Bioinformatics is an interdisciplinary scientific field comprising biology, mathematics, and computer science. The application of information technology to the management of biological data aids in deciphering plant genomes. Biological research, which previously began in laboratories, fields, and botanical clinics, now begins at the computational level, using computers (*in silico*) for data analysis, experimental design, and hypothesis development. Agriculture is the backbone of the nation, so agricultural bioinformatics is one of the fastest-growing scientific fields that use computational approaches to study biology and life sciences. India ranks first in the world for areca nut production and many farmers depend on areca nuts for their livelihood. Areca nut yields are affected by many diseases caused by heavy rainfall and high relative humidity. Early prediction of crop diseases based on weather data helps farmers take preventive measures. Many machine learning methods are used to detect a disease from image data. Expanding knowledge about the molecules and mechanisms associated with specific phenotypic traits and specific responses to biotic or abiotic stresses will be complemented by the predictive power of bioinformatics to influence agricultural practices and improve diagnostic, monitoring, and advocating innovative methods in traceability, enhancing human value and supporting sustainability at low cost. This review briefs about the field of agricultural bioinformatics and the application of machine-learning techniques in the overall crop improvement of areca nut including disease prediction, biological research, which previously began in laboratories, fields, and botanical clinics, now begins at the computational level, using computers (*in silico*) for data analysis, experimental design, and hypothesis development.*

Keywords: Bioinformatics, Agriculture, Agricultural bioinformatics, areca nut, machine learning



Is Cloud Computing the Future of Bioinformatics?

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ABSTRACT

Bioinformatics is the use of computational and analytical tools to collect and understand biological data. With the advancement in technology and biological research, more information has been produced that requires huge storage and processing. Sequencing Instruments do not have storage capacity. Ideally, cloud computing provides an efficient answer to these questions with low management costs. Cloud computing is a way of storing and accessing data "on the Internet". It provides a scalable and flexible system for solving storage and processing problems. Cloud computing provides anytime, anywhere access to applications, data sharing, and resources. Researchers do not need to control computing clusters. The cloud, to process data for NGS (Next Generation Sequencing) and other tools in bioinformatics can provide services such as probe sequencing, quality control, and reporting. In recent years, cloud computing has become the center of many bioinformatics solutions. Big companies like Microsoft, Google, and Amazon also have cloud-based platforms. Some cloud-based bioinformatics systems include Apache Hadoop, Dryad, Azure, and BioNimbus. However, concerns and issues regarding data management, infrastructure, and environmental performance were also raised. Overall, cloud computing has the potential to liberate bioinformatics and make it more accessible to researchers and professionals alike. In this research paper, we have reviewed how the introduction of cloud computing has influenced the field of bioinformatics.

Keywords: NGS(Next Generation Sequencing)



Applications of Machine Learning in Aquaculture- A review

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ABSTRACT

The growing population is leading to problem of malnutrition in the world which can be effectively tackled by aquaculture. It is a necessity to maintain the water quality parameters in these ponds within specific ranges to create an ideal environment for optimal growth of healthy fishes. The majority of farms now do not collect water quality data efficiently or fully utilize cutting-edge technology like artificial intelligence and machine Learning (ML) for decision making. The use of ML algorithms can help in reducing human intervention as they imitate human behaviour with the help of data collected. The integrated framework as well as the specifics of the sensing, machine learning, and augmented reality components are presented in the article. Also, the detailed analysis of water quality parameters estimation and their effect on fish are also discussed. This review paper gives an insight on the application of Artificial intelligence in aquaculture: present scenario and future aspects with a light on limitations and hurdles in the smooth integration of technology in fish farming.

Keywords: Aquaculture, Artificial Intelligence, Machine Learning.



Advancements in Bioinformatics for Crop Improvement: Integrating Genomics, Phenomics, and Machine Learning - Study

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ABSTRACT

Bioinformatics has emerged as a vital tool in agriculture, playing a crucial role in crop improvement and precision agriculture. This review paper explores the applications of bioinformatics in these areas, highlighting the significance of next-generation sequencing (NGS) and third-generation sequencing technologies like PacBio and ONT. The integration of bioinformatics and genomics has revolutionized crop improvement strategies, enabling the development of crop varieties better suited to changing climates. The review emphasizes the creation of integrated crop databases for managing large-scale genotype and phenotype data and discusses the role of bioinformatics in precision agriculture for optimizing resource usage and minimizing environmental impact. Multi-omics technologies are highlighted for gaining insights into plant biology and facilitating informed decisions in crop improvement. Machine learning algorithms play a significant role in interpreting diverse and complex datasets generated by imaging or sequencing, aiding in efficient plant phenotyping and the identification of associations between DNA sequences and traits. The review concludes by emphasizing the importance of collaboration, data integration, and the potential of bioinformatics in advancing agriculture.

Keywords: Bioinformatics, agriculture, crop improvement, precision agriculture, next-generation sequencing, machine learning, genomics, multi-omics, data integration, genetic variations, oxidative stress biomarkers, stress responses.



Coconut palm diseases caused by fungi, bacteria, phytoplasma and virus – an ultimatum to palms of global economy

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ABSTRACT

Coconut is a predominant crop cultivated in more than 93 countries in the world, especially in tropical regions. Among the major coconut cultivation states in India such as Kerala, Karnataka, Odisha, Maharashtra, Tamil Nadu, Gujarat, Assam and Andhra Pradesh, Kerala has the longest history of cultivation. However, it is affected by various kinds of diseases such as lethal yellowing, red-ring, bud rot, ganodarma, stem bleeding, leaf rot, leaf blight, root wilt and cadang-cadang diseases leading significant losses in production. Major coconut products in the market includes Kernel Based, Water based, Coconut shell based, inflorescence based and convenience based items. It consists of virgin coconut oil, neera, coconut milk, desiccated coconut powder, activated carbon, shell powder, ball copra, tender coconut water, coconut vinegar, coconut wood, shell charcoal and coconut handicrafts. This paper reviews the common fungi, bacteria, phytoplasma and virus diseases found in coconut and their symptoms. The review concludes that proper management strategies should be taken for reducing the impact of diseases on coconut and thereby maintaining the productivity.

Keywords: virgin coconut oil, neera, coconut milk, desiccated coconut powder, activated carbon, shell powder, ball copra, tender coconut water, coconut vinegar, coconut wood, shell charcoal and coconut handicrafts



Harnessing the Power of Cloud Computing in Bioinformatics: A Review

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ABSTRACT

A cloud is a virtual entity that ties together a large number of networked servers around the world to run a particular ecosystem. The advantage of this innovation is that the information stored on this server can be accessed from any system with internet access. It is not limited to any particular system or individual system. Bioinformatics is the study of using various computing tools and techniques to interpret experimental data sets, such as genomic data, to solve problems in the field of biology. In this genomic era of next-generation sequencing technology, parallel sequencing is generating vast amounts of data. Handling and interpreting the generated big data is a difficult task. The introduction of cloud-based computing in bioinformatics helps sorting bioinformatics analysis pipelines, data processing and management, data exploration and visualization, storage, management, and access. Essentially, the cloud extends its applications to data storage and retrieval. BioNimbuZ, BioClouz are some the cloud-based platforms for Data management policies and to reduce computational time with great efficiency. In this research paper we are reviewing the research works on applications of cloud-based computing for managing and retrieving data in bioinformatics.

Keywords: BioNimbuZ, BioClouz



Smart Parking System for Open Space using Object Detection Algorithm

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ABSTRACT

The increasing urbanization and growing number of vehicles have resulted in significant challenges in finding parking spaces in open areas. To address this issue, a smart parking system for open spaces has emerged as an innovative solution. The advancements in the development of the smart parking system for vehicles is a very necessary thing as it is required to make our busy life easier. The smart parking system has features like online booking of parking slots and real-time data of the vacancy in the parking areas. The parking slots are detected using Yolo algorithm and stored in the database. The system gets its input through cameras that would help in processing the data. Overall, the smart parking system for open spaces offers an efficient, convenient, and sustainable solution to alleviate parking related challenges in urban environments.

Keywords: Smart parking system , Yolo algorithm



A New Approach of Machine Learning in Prediction of Cardiovascular Disease: An Overview

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ABSTRACT

One of the most difficult jobs in the world is taking care of people's health. The leading cause of death in the modern world is heart disease. A significant difficulty in clinical data analysis is the prediction of cardiovascular disease. It would be important to look for a machine-learning method to detect heart problems. Machine learning basically describes how computers interpret data and categorize or decide on a task with or without human supervision. The conceptual foundation of machine learning (ML) is built on models that take in input data (such as images or text) and anticipate outputs using a combination of mathematical optimization and statistical analysis. Hypertension, hyperglycemia, and hyperlipidemia, collectively known as the 3Hs, have garnered significant attention and have been the subject of extensive research. In this review, they suggest a novel approach that tries to identify key traits by utilizing machine learning techniques, thereby increasing the accuracy of cardiovascular disease prediction. It helps in identifying a heart disease of a patient and guides a doctor to better diagnose whether a person has cardiovascular disease or not. To prove their results, this paper has done a comparison between different Machine Learning algorithms using accuracy, precision, f1-score, and recall performance metrics and various supervised machine learning techniques for predicting the levels of uncertainty associated with cardiovascular diseases by utilizing the available attributes.

Keywords: Machine Learning (ML), Hypertension, Hyperglycaemia, and Hyperlipidemia



A Comparative study on the performance metrics of the cloud service providers

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ABSTRACT

This abstract provides a detailed view of the performance metrics for the services of cloud computing platforms such as Microsoft Azure and Amazon Web Services (AWS), two leading Cloud Service Providers (CSPs). The analysis focuses on the generic key performance metrics such as, including scalability, availability, latency, and network throughput, to assess their respective capabilities. The study compares and contrasts two special metrics in the form of user acceptance rate and operational feasibility to shed light on the growth of the two CSPs in the past decade. The section of this paper unravels the robust performance capabilities of both Azure and AWS services in various domain.

Keywords: Cloud Computing, Amazon AWS, Microsoft Azure, Performance metrics, Cloud Service Provider.



The Algorithmic Intelligence Of Self-Driving Cars

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ABSTRACT

This paper provides its major elements, developments in machine learning techniques, difficulties encountered, and potential future approaches. Self-driving cars have become a game-changing technology that has the potential to completely alter how people travel around the world. These autonomous vehicles are powered by highly developed computational intelligence, which gives them the ability to see their surroundings, make judgments in real time, and navigate through traffic and other obstacles on its own with little or no human intervention, allowing them to travel in a safe and effective manner. This is the most recent forthcoming technology in the automobile business, and despite the fact that it has been debated and worked on for a long time, TESLA was able to successfully create it. Autonomous cars are the smart cars of the future, and they are supposed to be autonomous, efficient, and crash-free ideal urban vehicles. To attain this goal, automakers have begun to work in this area to realize the potential and address the current issues in order to reach the desired conclusion.

Keywords: Crash-free ideal urban vehicles, automakers



Diet and Sleep in Public Health Sector

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ABSTRACT

This paper provides its major elements, developments in machine learning techniques, difficulties encountered, and potential future approaches. Self-driving cars have become a game-changing technology that has the potential to completely alter how people travel around the world. These autonomous vehicles are powered by highly developed computational intelligence, which gives them the ability to see their surroundings, make judgments in real time, and navigate through traffic and other obstacles on its own with little or no human intervention, allowing them to travel in a safe and effective manner. This is the most recent forthcoming technology in the automobile business, and despite the fact that it has been debated and worked on for a long time, TESLA was able to successfully create it. Autonomous cars are the smart cars of the future, and they are supposed to be autonomous, efficient, and crash-free ideal urban vehicles. To attain this goal, automakers have begun to work in this area to realize the potential and address the current issues in order to reach the desired conclusion.

Keywords: Crash-free ideal urban vehicles, automakers



Survey paper on Cloud Security Issues and Challenges

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ABSTRACT

Abstract— Cloud computing has transformed the IT industry by providing efficient and secure data storage and access solutions. However, security concerns remain a significant hurdle in its widespread adoption. This research paper aims to address the various security challenges associated with cloud computing by synthesizing a range of examples and studies. The paper begins by exploring the concept of cloud computing, encompassing different service models such as Software as a Service (SaaS), Platform as a Service (PaaS), and Infrastructure as a Service (IaaS). It also examines various deployment models, including public, private, hybrid, and community clouds. By understanding these fundamental aspects, organizations can gain insights into the specific security challenges posed by different cloud environments. One of the key focuses of the paper is on the security issues prevalent in cloud computing. It delves into areas such as data breaches, account hijacking, malware injection, insider threats, data segregation concerns, and the evolving landscape of cloud technologies. By highlighting these security risks, organizations can better comprehend the potential vulnerabilities associated with cloud computing and develop effective strategies to mitigate them. Furthermore, the paper discusses the role of service level agreements (SLAs), interoperability challenges, and data centers in ensuring security in cloud computing environments. It acknowledges the need for well-defined SLAs that outline the responsibilities of both the cloud service provider and the customer in terms of security measures. It also addresses the challenges arising from the integration of diverse cloud systems and emphasizes the importance of secure data centers to protect against physical threats. By synthesizing various examples and studies, this research paper provides valuable insights into addressing the security challenges in cloud computing. It serves as a guide for organizations seeking to adopt cloud services while maintaining strong security measures. The findings contribute to enhancing the overall security of cloud computing environments, promoting trust and confidence among users and organizations alike. In conclusion, this comprehensive overview of cloud computing security challenges sheds light on the complexities and risks associated with cloud environments. By understanding these challenges and adopting appropriate security measures, organizations can harness the benefits of cloud computing while mitigating potential security threats.

Keywords: Software as a Service (SaaS), Platform as a Service (PaaS), and Infrastructure as a Service (IaaS), Service Level Agreements (SLAs)



A Study on over- the- top platforms: A change in traditional Television Experience

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ABSTRACT

Over the past two decades, there has been a drastic change in the way people access and use video content. The age-old experience of watching TV is no longer limited to real-time or TV screen in the living room. Content is now used on laptops, tablets, etc- anytime and anywhere people want. Although not a household name in itself, OTT is the precise technology that has made the transition to broadcasting possible. The advent of online streaming platform such as Netflix, Amazon Prime Video, etc, means children and teenagers now have access to uncensored content, since there is no law or autonomous body to monitor and manage the digital contents provided on these OTT platforms and it is made available to the public at large without any filter or screening. As it is the case, OTT platforms should be responsible to create digital awareness i.e., consumers should be made aware of the impacts of their streaming and realise if there is really a need for watching those videos. Therefore, this study has been conducted to know the perception and preference of customers towards OTT platforms and also to identify the factors influencing customers to use OTT..

Keywords: OTT platforms, traditional television experience



A survey on the Impact of Using Machine Learning in Social Media Analysis

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ABSTRACT

Machine learning has had a significant impact on social media, a widely utilized means of communication. With the rapid growth of social media platforms, there is a need to employ machine learning techniques for data analysis. Our survey explores how machine learning is applied in various domains, such as society and commerce. We have presented examples and approaches used to analyze social media using machine learning and summarizes the associated benefits and challenges. Our survey also acknowledges the growing issue of social media addiction and its implications, suggesting the need for further investigation. By reviewing existing literature, we have provided valuable insights for students and researchers, contributing to the understanding of the influence of machine learning on social media.

Keywords: Social media, Machine Learning, Social media analysis, Applications of social media analysis, big data



Digital Voting System for India Using Blockchain Technology

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ABSTRACT

India is a democratic country where citizens who are aged above eighteen years are eligible for voting to elect the best candidate for the development of our country. Voting is also a fundamental right of any citizen. Digital Voting is the platform used to cast a vote safely and conduct of election. With Digitalization, voters can cast their vote without using paper and there is no need to gather in person. They are allowed to vote only once in an election. A survey is made to find Blockchain Technology's use in Digital Voting Systems. The Blockchain is an emerging technology with strong decentralized and distributed technology supporting smooth Transactions. The literature reveals that Fingerprint, Face Authentication, etc. are used in such systems and there are several frameworks available in Blockchain to embark on Voting Online. Ethereum is found to be the best framework of blockchain technology which is capable of handling hundreds of transactions at a time. With consideration of the above context, an approach for designing the voting system for our country using the Ethereum framework along with a retina scanner and OTP for authentication is presented in this paper. Digital voting is enhanced with Blockchain technology to resolve the problems present in Voting System by providing better security. The Proposed system is capable of handling fraud and making the election process happen from a geographical location.

Keywords: Blockchain, Aadhar, Digital Voting, Ethereum, Voter Id



Study on Advancement in Bioinformatics for Crop Improvement: Integrating Genomics, Phenomics, and Machine Learning

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ABSTRACT

Abstract—Bioinformatics has emerged as a vital tool in agriculture, performing an important role in crop improvement and precision agriculture. This review study explores the applications of bioinformatics in these areas, highlighting the importance of next-generation sequencing (NGS) and third-generation sequencing technologies like PacBio and ONT. The integration of bioinformatics and genomics has revolutionized crop improvement strategies, facilitating the creation of crop varieties that are more suitable for evolving climates. The review emphasizes the creation of integrated crop databases for managing large-scale genotype and phenotype data and discusses the role of bioinformatics in precision agriculture for optimizing resource usage and minimizing environmental impact. Multi-omics technologies are highlighted for gaining insights into plant biology and facilitating informed decisions in crop improvement. Machine learning algorithms play a prominent role in interpreting diverse and complex datasets generated by imaging or sequencing, aiding in efficient plant phenotyping and the identification of associations between DNA sequences and traits. The review concludes by emphasizing the importance of collaboration, data integration, and the potential of bioinformatics in advancing agriculture.

Keywords-Bioinformatics, agriculture, crop improvement, precision agriculture, next-generation sequencing, genomics, multi-omics, data integration, genetic variations, oxidative stress biomarkers, stress responses.



RFID Based Attendance System

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ABSTRACT

Most educational institutions' administrators are concerned about student irregular attendance. Truancies can affect student overall academic performance. The conventional method of taking attendance by calling names or signing on paper is very time consuming and insecure, hence inefficient. Radio Frequency Identification (RFID) based attendance system is one of the solutions to address this problem. This system can be used to take attendance for student in school, college, and university. It also can be used to take attendance for workers in working places. Its ability to uniquely identify each person based on their RFID tag type of ID card make the process of taking the attendance easier, faster and secure as compared to conventional method. Students or workers only need to place their ID card on the reader and their attendance will be taken immediately.

Keywords- Radio Frequency Identification (RFID)



Cloud Deduplication

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ABSTRACT

Data duplication from many users is removed using cloud deduplication. The issue arises when cloud deduplication is incompatible with regard to data privacy in the encryption. So these similar kind of data from different type of user may leads cryptograph texts it makes deduplication impossible. Before outsourcing, it has been suggested that the data be encrypted using the convergent encryption approach. The users having different privileges are examined in duplicate test beside of the data . There are more deduplication methods that facilitate hybrid cloud computing's authorised duplicate scan. This approach is secure according to proposed security model, according to security analysis. Deduplication in the cloud assists in removing multiple replicas of the same data, aids in file encryption, and is used to store tags for integrity checks in smaller quantities. To increase the effectiveness of storage in cloud services, a deduplication approach is introduced.

Keywords- Cryptograph texts, Deduplication



Robotic Process Automation

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ABSTRACT

One of the newest emerging technologies is robotic process automation (RPA). One of the most cutting-edge technologies in computer science, electronic and communications, mechanical engineering, and information technology is robotic process automation. It combines networking, automation, and both hardware and software to perform extremely basic tasks. Robotic process automation (RPA) is a new technology that focuses on automating repetitive, routine, rule-based human processes with the goal of benefiting the businesses who choose to adopt it. Therefore, the purpose of this article is to ascertain how RPA is defined by the academic community and the amount to which RPA has been examined in the literature in terms of its status, trends, and applications. Even though RPA is a hot topic in business, there isn't a theoretical or comprehensive examination of RPA in academic research. Software robots automate tasks that were previously done by humans. Software robots operate in established applications and IT ecosystems while performing a choreography of technological modules and control flow operators. Blue Prism, Robots, Artificial Intelligence, and Robotic Process Automation were the search terms used to access the information. The study's concluding finding was that robotic process automation technologies and robots are increasingly required for business operations in enterprises all over the world. The essential business operations such as employee payroll, employee status changes, new hire recruiting and onboarding, accounts receivable and payable, and invoice can all benefit right away from robotic process automation.

In addition, RPA has several uses in the FMCG, real estate, telecom, energy and utilities, healthcare and pharmaceuticals, financial services, outsourcing, retail, and other industries.

Keywords- Automation, Robotic Automatic Process, RPA, Blue Prism, Business Process management, Software robots.



Comprehensive survey on machine learning techniques for evaluation of answer booklets

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ABSTRACT

Nowadays the world is moving towards automation thus the manual evaluation process in the educational system has to be automated. Manual evaluation is a tedious task. As we experience lot of problem while evaluating. In the current era MCQ questions and answers can be evaluated using a tool, however assessing descriptive type relies on a difficult task. Because it consumes faculty time and efforts. A technique called an automatic assessment system was developed to make the current manual testing procedure more efficient. Because it results in iterative improvements in students' writing, the automated assessment process is more beneficial for Teachers, Students and to get the results as early as possible. The survey paper briefs the immense idea about the techniques and algorithms that are suitable for improvement of current evaluation methods.

Keywords: Automated, Evaluation, Assessment



Identification of Medicinal Plant Leaves Using Machine Learning Techniques

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ABSTRACT

The suggested system's primary goal is to recognize the leaves of medicinal plants. The recommended method makes use of machine learning technology to categorize the leaves. The suggested method helps to overcome the evaluation of manual leaf inspection. Simply by giving the algorithm of a photograph of the leaf, it can classify the type of leaf. When compared with human and the tool that is observed that for categorizing the leaves, technology is more accurate than the average person. The method may use by people to categorize various types of leaves. Using leaf pictures and extracted properties including shape, edge, and texture, this research aims to appropriately identify various plant species. The bulk and distinctive characteristics of leaves make them a useful tool for identifying different plant species. Using artificial intelligence.

Keywords: Dataset Collection, Convolutional Neural Network, VGG-19 Architecture, Image Acquisition, Data Pre-processing.



Automation of answer scripts evaluation-A review

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ABSTRACT

Abstract Automating the evaluation of answer scripts aims to eliminate the manual assessment process, offering improvements to the current examination system. By automatically assessing and calculating the accuracy of answers, the system facilitates efficient grading and saves valuable time that can be utilized for academic activities. While integrating with the existing manual evaluation system, the automated approach enables faster evaluation, providing instant results. This paper provides a brief explanation of the answer script evaluation system, highlighting its advantages and the positive impact it has on the educational Process, in addition, the automated answer script evaluation system enhances objectivity and consistency in grading, reducing potential biases associated with manual evaluations. By leveraging advanced technologies like machine learning and artificial intelligence, this system ensures reliable and standardized assessment, leading to fairer outcomes for students.

Keywords- Automation, descriptive, assessment, answer sheets grammar



Development of Voice-Enabled Humanoid Robot with Chatbot Integration

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ABSTRACT

The “Development of Voice-Enabled Humanoid Robot with Chatbot Integration” aims to develop an exciting voice assistance chatbot that works seamlessly with a humanoid robot connected to a laptop. By using advanced techniques for understanding natural language ,users can easily interact with chatbot by speaking commands that the system accurately recognized and understands. To ensure smooth execution of commands, the laptop and robot establish a serial communication connection. Additionally, the project incorporates cutting-edge language models like ChatGPT, Microsoft Bing, and Google Bard to greatly enhance the chatbot’s conversational abilities. The main goal of this project is to create a user- friendly and efficient system that enables effortless interaction between humans and robots. Moreover, this technology has great potential for applications in various domains, including home assistance and personal robotics. Index terms - chatbot,natural languages.

Keywords: ChatGPT, ChatBot, Microsoft Bing, and Google Bard



Voting System using Fingerprint Sensor

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ABSTRACT

This research paper is to integrate fingerprint sensor technology into voting systems to increase voting system transparency and auditability. The goal of introducing fingerprint recognition into the voting process is to increase its accuracy and dependability, and provide an easily accessible record of votes cast. The proposal suggests using a fingerprint sensor to record voters' distinctive fingerprint patterns. When people cast their ballots, they press the thumb on the sensor, which records and associates their fingerprint with what they are. By confirming voters' identities, this strategy increases transparency by lowering the possibility of imitation or fraudulent voting.

The captured fingerprints also leave a digital record that can be checked later, if necessary. Cross-checking recorded fingerprints with cast ballots by election authorities enhances auditability and makes it poss to confirm the legitimacy of votes. This procedure reinforces the voting system's integrity and makes it able to spot and look into any anomalies or abnormalities. Assessing the system's usability, accuracy, dependability, security, and satisfaction with use are all part of evaluating how well it works. The project's goal is to pinpoint any areas that could be improved and raise the voting system's overall effectiveness and efficiency by taking these aspects into account.

Keywords: Sensors, fingerprint, digital record



Offline Command Assistant with Chatbot Functionality

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ABSTRACT

This research paper presents the development and implementation of an Offline Command Assistant with Chatbot Functionality is a Python-based machine learning personal assistant that revolutionizes the way we interact with our devices. By combining offline speech recognition and the ability to interpret vocal commands, it automates routine tasks and enhances productivity. This innovative project leverages cutting-edge technologies like Hidden Markov Models and Gaussian Mixture Models for seamless task automation. An offline speech-to-text conversion engine, it accurately converts spoken words into text. By employing Mel-Frequency Cepstral Coefficients, it extracts crucial features from inputted commands.

Introducing an offline-based chatbot powered by AIML, this assistant engages in natural conversations with users without any delays or reliance on the internet. It generates jokes and quotes to entertain users while effortlessly organizing folders and changing wallpapers with a single command. Using this personal assistant significantly boosts device productivity. There is no need to wait for servers or an internet connection it functions effectively offline. It eliminates the time spent on manual file organization and searching, allowing users to find files quickly and conveniently. This application bridges the communication gap between users and their devices, creating a seamless and efficient user experience.

Keywords: Python, Hidden Markov Models, Gaussian Mixture Models, Mel-Frequency Cepstral Coefficients, Vosk, Machine learning, Natural language processing, AIML, Offline speech-to-text translation.



Multimodal Information Extraction and Summarization for Accessible Content Creation

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ABSTRACT

The study on multimodal information extraction and summarization, aimed at creating accessible content. The research focuses on developing techniques to extract and summarize information from various modalities such as text, images, and videos. The goal is to promote digital content accessibility for individuals with disabilities, such as visual or hearing impairments. The study explores the use of advanced machine learning algorithms and natural language processing techniques to achieve this goal. The results demonstrate the potential of these techniques augmenting accessibility of digital content, thereby promoting Technological Inclusiveness.

Evolutionary process of accessible material is essential in today's digital age to providing Access to information without barriers for people of all abilities. For persons who require sight impairments or cognitive disabilities, the volume and complexity Digitized content present serious difficulties. To facilitate to provide accessible content, this call for the establishment of cutting-edge tools that can extract and summaries data from many modalities. In order to create accessible contents, this study presents a novel method for extracting and summarizing multimodal information. The suggested framework focuses on extracting and summarizing important information from text, photos and videos by utilizing cutting-edge natural language processing and computer vision techniques.

Keywords: *tkinter, scrolledtext, messagebox, filedialog, nltk.corpus, nltk.tokenize, nltk.probability, heapq, FreqDist, nlargest, gTTS, playsound, YouTubeTranscriptApi*



Conversion of Indian Sign Language to Text for Deaf and Dumb People Using Hand Gestures

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ABSTRACT

This paper presents a comprehensive approach to recognize Indian Sign Language (ISL) gestures for deaf and dumb people through the integration of computer vision techniques. The first step in the system involves background removal to eliminate irrelevant visual information and focus solely on hand gestures. By utilizing the HSV color model which effectively separates hand regions from the background. Next, a CNN-based classifier is employed to recognize ISL gestures. The proposed CNN architecture is trained on a large dataset of ISL gestures enabling it to learn discriminative features automatically and accurately classify the input gestures. To further enhance the recognition performance, the SIFT algorithm is utilized for feature extraction from the hand regions. The extracted features are then matched using the FLANN algorithm, which efficiently finds approximate nearest neighbors and enables effective gesture matching. By using Tkinter and PyQt5 module user interface has been developed. The system was evaluated using a dataset of ISL gestures, achieving high accuracy of 94% in gesture recognition.

Keywords: Hand Gestures, Camera, Convolutional Neural Network (CNN), Hue, Saturation and Value (HSV), Scale-Invariant Feature Transform (SIFT), Fast Library for Approximate Nearest Neighbors (FLANN)



AI Based Chatbot with Deep NLP

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ABSTRACT

A computerized learning chatbot is a piece of software that mimics human interaction, making use of text messages. It adopts automated intelligence and predictive analytics to manage responses from the users, understand it, and also to respond accordingly. Several industries, including client support, health maintenance, e-marketplace, and schooling, can gain benefit with the utilization of AI chatbots. Conversational assistant guide users by responding to the queries, delivering the information, helping the users through a process, or even guiding the users with making a decision to purchase. The main aim of the project is to establish AI chatbot using NLP (natural language processing) and sequence-to-sequence (seq2seq) architectures. This conversation makes use of the Cornell Movie Dialogue Dataset to train this model. The objective is to create a chatbot that provides meaningful and required output to the user. The preprocessing involves text cleaning, like clearing the vocabulary and grammar errors, and tokenization. The seq2seq paradigm consists of two parts: encoding and decoding, where the encoder converts input keywords to fixed-length vectors, whereas the decoder offers or produces the response based on the encoded phrase.

Keywords: AI Chatbot, Seq2Seq Architecture, Deep NLP.



A study on Development of Cross Platform Application Using Flutter

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ABSTRACT

In this research, a cross-platform application built with Flutter is created with a focus on developing a world-time application. This study seeks to examine why Flutter may be used to develop applications that appropriately operate across numerous operating platforms, including Android, iOS, and Windows, while exhibiting a practical use case. The advantages of adopting Flutter for cross-platform programming are highlighted throughout the study. Reduced development time, a single codebase for several platforms, performance that equals native, and the ability to use platform-specific functionality through platform-specific channels are a few of these advantages. The study shows how Flutter provides an efficient and organized approach to building cross-platform applications. The performance and effectiveness of the developed world time application are evaluated in the results and discussions section. In addition to discussing the good customer feedback on the user interface, customization possibilities, and overall user experience, it highlights the accuracy of the time information obtained through the World Time API. In conclusion, this study offers useful details on creating cross-platform apps using Flutter. By using the world time application as a concrete example, it is possible to see how Flutter may be used to build effective, visually appealing and highly functional cross-platform applications. The study emphasizes the value of Flutter in modern application development.

Keywords: Flutter, Cross-Platform, World Time API.



Ricksho: A Next-Gen Android App for Auto Rickshaw Booking and GPS-based Calculations with Insights

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ABSTRACT

This project report details the creation and implementation of a user-friendly Android Java application that makes it easier to hire auto-rickshaws. The application uses real-time location monitoring to optimize auto rickshaw booking efficiency and user experience. The project's main goal is to give people a simple and convenient way to reserve auto-rickshaws on their smartphones. Numerous frameworks and technologies were used during the development process, including Java for programming, Android Studio for app development, and Google Maps API for position tracking. The user interface was created with an emphasis on simplicity and usability to provide end users with a seamless booking experience. Firebase real-time database, which stores data in a tree structure, is the database that houses user and driver data.

Overall, this Android Java project shows how an auto rickshaw booking application can be successfully developed, complete with a user-friendly interface and real-time location monitoring. By giving users a thorough overview of available drivers and their closeness to the user's location, the application speeds up the process of hiring auto-rickshaws. It becomes a useful tool for commuters in urban areas because of the real-time location updates for both users and drivers, which greatly increases the effectiveness and dependability of the booking process.

Keywords: auto-rickshaw, android, java, cab .



A Comprehensive ML-Based Approach for Accurate Detection of Fake News with Fact-Verification in digital environment

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ABSTRACT

The proliferation of fake news in today's digital environment has become a universal problem, causing widespread misinformation and potential harm to individuals and society. In this study, we propose an innovative approach for detecting fraudulent information by leveraging the Flask web application framework, Visual Geometry Group (VGG-19), and Logistic Regression strategies. Our goal is to develop a user-friendly web application that allows users to upload news reports for testing. The flexible and expandable layout of Flask enables the seamless integration of our approach. To generate an accurate feature vector, we preprocess both textual and visual content, extracting relevant features such as word frequencies and n-grams. The image data undergoes continuous preprocessing using CNN to identify crucial visual features. The textual features are then evaluated using the Logistic Regression algorithm, which utilizes a training dataset comprising labeled news reports to construct a classification model. Based on the collected features, the algorithm predicts whether a given news report is fake or real. In parallel, a pre-trained VGG-19 model analyzes image characteristics extracted from pictures to determine their authenticity.

Keywords: *Fake News, Flask Web Application, Digital Environment, Fact-Verification*



Integrating YOLO Object Detection and Graph-Based Density Estimation for Real-Time Traffic Congestion Monitoring

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ABSTRACT

Traffic density estimation plays very important role in traffic management. This paper presents a novel approach for traffic density estimation using the power of the YOLO object detection algorithm with graph-based density estimation techniques to accurately estimate traffic density from video. The proposed method uses YOLO(You Only Look Up Once)object detection model which capable of detecting the real time objects. The proposed system processes video frames, employing the YOLO model to detect vehicles of various sizes. The vehicle count obtained from YOLO model is used to construct graph representation the of traffic. By combining the capabilities of YOLO for vehicle detection and graph-based density estimation techniques are used to estimate the density in real-world traffic scenarios. Experimental evaluations conducted on real-world video data demonstrate the effectiveness of our integrated approach. The results show that our method accurately identifies congested areas and provides valuable insights into traffic flow dynamics. This enables timely interventions, such as rerouting strategies, to alleviate congestion and improve overall traffic efficiency.

Keywords: Real-Time Video, Graph-Based Density Estimation, Traffic Congestion, Vehicle Detection.



Early Detection: Predictive modelling for breast malignancy

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ABSTRACT

The Breast malignancy, a highly dangerous cancer affecting women worldwide, Early detection of cancer is crucial for successful recovery. In this initiative, the prediction system of Breast Malignancy utilizes the "WDBC" dataset. The project involves a pre-processing step, including numerical representation of categorical variables using "Label Encoding". Whole dataset is split into train and test sets for analysis, 80% of data is used to train and 20% of data used for test. Feature selection is performed using the "Point-biserial" method, identifying the top 5 features for prediction. Various predictive modelling approaches are employed in this study. "Logistic Regression" is employed to train the model and make predictions. The user interface is developed using the Flask framework, allowing data entry and displaying results as Malignant (Cancerous) or Benign (Non-cancerous). The user interface is integrated with the trained model to forecast the results. The primary objective is to accurately predict Malignant breast neoplasms. This system will aid healthcare centers in making treatment decisions for patients.

Keywords: WDBC dataset, Label Encoding, Point-biserial, Logistic Regression, Flask framework, Malignant, Benign



Kannada Saaransh: Kannada Text Summarization Using PageRank Algorithm

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ABSTRACT

Kannada Text Summarization using the PageRank Algorithm is a novel approach to automatically generate concise and coherent summaries from Kannada language text. The system employs natural language processing techniques to preprocess the input text, including normalization, stemming, and stop word removal. The core of the summarization process lies in the application of the PageRank Algorithm, adapted from the field of web search, to rank sentences based on their importance within the document. The sentences are represented as nodes in a similarity graph, where the edges represent the semantic connections between them. By calculating the PageRank scores, the algorithm identifies the most significant sentences, forming the summary.

The system's user interface is designed to be user-friendly and responsive, allowing users to input Kannada text and set the desired length of the summary. The application also includes error handling mechanisms to gracefully handle unexpected scenarios. The PageRank-based approach enhances the quality of the generated summaries, capturing key information while reducing redundancy.

Keywords: PageRank Algorithm, Natural language Processing, Term Frequency-Inverse Document Frequency Vectorization, Natural Language Toolkit



Biometric Face Recognition for Attendance Tracking: A Python-Based System with Liveness Detection

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ABSTRACT

The advent of biometric face recognition has revolutionized attendance tracking systems, offering robust and efficient solutions in various domains. This research paper presents a Python-based system for Biometric Face Recognition with integrated liveness detection, aiming to enhance accuracy, security, and user-friendliness in attendance tracking applications. The proposed system leverages state-of-the-art machine learning algorithms for face recognition, empowering it to handle complex scenarios such as variations in illumination, facial expressions, and pose. Additionally, the incorporation of liveness detection techniques fortifies the system against presentation attacks, ensuring the genuineness of facial biometric data. To prevent spoofing attacks, we integrate liveness detection techniques into the system to differentiate real faces from fake ones. The research paper outlines the architecture of the developed system, highlighting its modular design, which allows seamless integration with existing attendance management software. Detailed experimental evaluations demonstrate its exceptional performance in terms of recognition accuracy and efficiency, even when faced with large datasets. The proposed Python-based Biometric Face Recognition system with liveness detection offers a robust solution for efficient and secure attendance tracking.

Keywords: Biometric Face Recognition, Attendance Tracking, Liveness Detection, Facial Biometrics, Attendance Management.



Cine Hub: The Personalized Film Advisory Assistant

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ABSTRACT

The cine suggestion engine which is used for recommend the movies for the film moviegoer derived from their preferences. In this selection system, first the system needs the dataset that should be loaded. By using this dataset, the system refer the cinemas for the moviegoer. The moviegoer has the option of selecting between two options, the movie based suggestion and genre based suggestion. The system takes few information from the moviegoer for the recommendation purpose. If the moviegoer select the film based suggestion, the system asks for the moviegoer to select the movies and some other information for recommend the movies.

If the moviegoer select the genre based selection, the systems takes genre and some other information for the recommendation. The system uses "KNN algorithm" for recommend the movies. This algorithm matches the k most nearest movie in the dataset to the moviegoer. This advisory system helps the moviegoer to discover the best match to their interest. The "K nearest neighbour algorithm" is utilized to match the similar items or films for the moviegoer. The streamlit is a python framework which is used to develop the web application. The development of the recommendation is done using the streamlit. The streamlit is also a mobile responsive. Beautiful Soup is a Python library used for web scraping purposes. It helps parse HTML and XML documents, making it easier to extract specific data from websites. PIL stands for "Python Imaging Library." It is used for opening, manipulating, and saving image files in various formats using Python programming. These are all make the system more effective and efficient for the moviegoer's preferences and it provide the accurate answers for the moviegoer.

Keywords: K Nearest Neighbours, Streamlit, PIL, Beautiful Soap, urlopen



Enhancing safety on construction sites: Helmet and Vest Detection System

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ABSTRACT

Improving construction site safety is an important priority in order to protect workers from potential hazards. This project's purpose is to build a helmet and vest detection system using the YOLOv5 model. The device aims to improve safety compliance by detecting and recognizing employees who are not wearing appropriate safety equipment in real time. The project entails collecting datasets, training the YOLOv5 model, developing an alert system, and assessing the system's performance. The outcomes are consistent with the project goals, demonstrating successful creation of the detection system, and promotion of safety compliance on construction sites. The task at hand is gathering a wide-ranging dataset, preprocessing it, and then training the YOLOv5 model on the annotated dataset. The research lays the groundwork for future developments, including multi-object detection and integration with other safety systems. Deviations and unexpected consequences, such as performance constraints or ethical considerations, should, nonetheless, be explored for future improvement. The project has contributed to a safer working environment for construction workers by successfully developing and implementing a helmet and vest detection system. Overall, this study advances construction site safety technology and gives significant insights for future research and implementation initiatives.

Keywords: YOLOv5, helmet and vest, safety



Machine Learning Based Diabetes Disease Detection with Support of Web UI

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ABSTRACT

Diabetes disease is caused by a variation in the glucose level. The extent of this disease had reached global proportions and was burdening the health environment. These days, it affects people of all ages. The primary detection of this disease plays an effective role in managing its healthy complications. This study used machine learning tactics for the identification of the disease. The model will identify the diseases of individuals. To fulfil our goal, we used the dataset to perform and evaluate the disease records, which are relevant to prediction. We train and evaluate the RF (random forest classifier) algorithm to identify the most accurate model to predict. The model metrics include accuracy, f1-score, and recall. The result of our technique has 91% accuracy. The predicted model includes attributes that relate to the most personal information of the patient to detect. It demonstrates the capacity of the system very effectively to recognize individuals with a high risk of developing disease. The proposed model, based on the RF algorithm, performs effectively to identify and predict the disease.

Keywords: Machine learning, Random Forest Classifier (RF), Flask, Prediction



Sensor Based Kambala System

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ABSTRACT

In the recent era, the traditional game Kambala is becoming more famous all over the world and a huge crowd arrive to the event. In present, the full working condition is manual except the laser sensors to calculate the time of the race. It is also more important to modernize the entire Kambala system by using sensors and other things. By making the entire event automatic, the event can be handled smoothly and easily and also finish the event in minimum duration. In the proposed system we are trying to reduce the effort at the releasing point of the track, so the servo motor used at the releasing point to open the door and IR sensors to know the finishing and the duration to reach other side of track. Along with this, LED lights to display the result by glowing at the winner side and also a lcd display to display the timing of the race, and for the different type of race called wooden plank race we use rain drop detection sensor to know the height of the water thrown by the buffalos and a LDR sensor to make the lighting system automatic.

Keywords: LDR sensor, LED lights



Human Computer Interaction in Augmented Reality

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ABSTRACT

Augmented reality (AR), a stimulating technology, improves human interaction with computers by seamlessly combining the virtual and actual worlds. It gives an immersive and participating experience by projecting digital data into our real world via gadgets such as smartphones, tablets, or intelligent glasses. Augmented reality (AR), a fascinating technology, improves human interaction with computers by seamlessly integrating the virtual and actual worlds. It gives an immersive and participating experience by projecting digital data into our real world through gadgets such as smartphones, tablets, or smart glasses. In the context of augmented reality, when we discuss human-computer interaction, we essentially mean how we interact with and manipulate digital content while in the AR environment. With AR, we may engage with virtual objects and information in a more natural and intuitive way than with conventional techniques that rely on keyboards, mice, or touchscreens. The capacity of AR to alter how we view and interact with our surroundings is one of its main advantages. AR gadgets can comprehend our environment and precisely arrange virtual elements within it by utilising computer vision and sensor technology. For a variety of uses, including gaming, education, design, training, and communication, this brings up intriguing possibilities. Our gestures, movements, and vocal instructions become effective input techniques in augmented reality. For instance, we can navigate menus with a simple wave, operate virtual items using hand gestures, or request information by speaking voice commands. Another new technique in augmented reality is eye tracking, which enables us to choose items and manage interactions by simply glancing at them. A more natural and interesting method to engage with computers and information is made possible by augmented reality, which, in terms of human computer interaction, bridges the gap between the physical and digital worlds.

Keywords: Augmented reality (AR)



About the College:

Vivekananda College of Engineering & Technology (VCET), Puttur, is one of the reputed engineering colleges in the coastal region of Karnataka. It was established in the year 2001 by Vivekananda Vidyavardhaka Sangha Puttur (R.) with the vision of providing quality technical education to the rural parts of coastal Karnataka. The institute has excellent infrastructure facilities that include spacious classrooms, state-of-the art laboratories, well furnished hostels, transportation facility, library, disciplined and ragging free learning environment. Today the Institute has been identified as a centre for excellence in imparting and Management engineering education to aspiring students from all over the country and is bringing out best academic performance from the students.

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