

ISBN: 978-93-91768-78-2

# **Advances in Literature, Social Science, Commerce and Management**



## **Editors**

**Dr. Jyoti S. Pattanshetti**

**Dr. Pushpalata Trimukhe (Kawale)**

**Dr. Sapna Kasliwal**

**Dr. Binti Dua**

**Bhumi Publishing**

**First Edition: 2022**

**Advances in Literature, Social Science,  
Commerce and Management**

**(ISBN: 978-93-91768-78-2)**

**Editors**

**Dr. Jyoti S. Pattanshetti**

BLDE A's J.S.S. College of Education,  
P.G. Studies in Education and Research  
Centre, Vijayapur Karnataka

**Dr. Pushpalata Trimukhe  
(Kawale)**

Department of Commerce,  
Rajarshi Shahu Mahavidyalaya,  
Latur, M. S.

**Dr. Sapna Kasliwal**

Department of Commerce,  
Shri Rajendra Suri Govt. College,  
Sardarpur, Rajgarh, M. P.

**Dr. Binti Dua**

Advanced Educational  
Institutions,  
Palwal, Haryana



*Bhumi Publishing*

**2022**

***First Edition: June, 2022***

***ISBN: 978-93-91768-78-2***



**© Copyright reserved by the Editor**

Publication, Distribution and Promotion Rights reserved by Bhumi Publishing, Nigave Khalasa, Kolhapur

Despite every effort, there may still be chances for some errors and omissions to have crept in inadvertently.

No part of this publication may be reproduced in any form or by any means, electronically, mechanically, by photocopying, recording or otherwise, without the prior permission of the publishers.

The views and results expressed in various articles are those of the authors and not of editors or publisher of the book.

Published by:

Bhumi Publishing,

Nigave Khalasa, Kolhapur 416207, Maharashtra, India

Website: [www.bhumipublishing.com](http://www.bhumipublishing.com)

E-mail: [bhumipublishing@gmail.com](mailto:bhumipublishing@gmail.com)

Book Available online at:

<https://www.bhumipublishing.com/books/>





# Advances in Literature, Social Science, Commerce and Management

ISBN: 978-93-91768-78-2

## About Editors



Dr. Jyoti S. Pattanshetti Hales from Vijayapur, Karnataka. She qualified K-SET and NET in Education and awarded with Ph. D. In Education in 2014, from Karnataka State Women's University Vijayapur. She started her profession as A Mathematics Teacher in Secab English Medium School Vijayapur., then from 2005 to 2008 served as A Lecturer in KLE Society's College of Education Athani; from November 2008 to till date, serving as Assistant Professor in Research Methodology at M.Ed. Programme, in BLDEA's JSS College of Education and PG Studies in Education Vijayapur. She has guided more than 20 Dissertations at PG Level. She served her duties as Editor of Reputed Referred Journal SCIENTIST. She also worked as Advisory Committee Member of International Conferences. Chaired sessions and disseminated knowledge to College Lecturers, Students and for NET/SET preparation aspirants. Provided consultancy services to IGNOU RC Vijayapur for successful conduct of ECP for PGDHE. Received A Best Paper Presentation in National Conference in KSU Vijayapur in 2014. She Publications of more than 25 research articles in peer reviewed journals with high impact factor and more than 10 book Chapters. She attended and presented more than 60 Papers in State, National and International conferences and Seminars. Dr. Jyoti is Editor for the College Bulletin- Jnana-Jyoti and . Chief Coordinator for Research Affairs Committee of SOP of present institution.



Dr. Pushpalata Trimukhe (Kawale) (M.Com., M.A.(Eco.),SET, NET (JRF), GDC&A, M.Phil., Ph.D.) is working as Associate Professor and Head, Department of Commerce, Rajarshi Shahu Mahavidyalaya, Latur Affiliated to Swami Ramanand Teerth Marathwada University, Nanded (M.S.) India. She received Ph.D. form SRTM University Nanded on the topic 'A Study of Role of DCC Banks in Agricultural and Rural Development with special reference to Latur District'. She is serving her duties as Chairman of BoS of Business Studies Board, Chairman of BoS of Commercial and Mercantile Law Board, Member of BoS of Accounts and Applied Statistics Board, Member of Academic Council, Member of BoS of B.Voc. in Retail Management and Information Technology, Member of BoS of Business Economics Board, Member of BoS of BoS of B. Voc. in Accounting and Taxation Board, etc. Under her guidance 1 student completed Ph.D. and 3 students are working. Dr. Trimukhe published 3 books, edited 1 book, 26 research papers in reputed journals.



Dr. Sapna Kasliwal is presently working as Assistant Professor in the Dept of Commerce at SRS Govt. College, Sardarpur- Rajgarh (M.P). She has done her Ph.D on Mergers in Indian Banking Industry and has qualified NET in Commerce and Management and SET in Commerce. She has vast experience of 15 plus years of teaching commerce and management. She has also immense research exposure as till date her 20 research papers have been published in the journals of international and national repute. She also has participated and presented papers in international and national conference. She has also contributed in the development of E-Content as her seven lectures have been uploaded on the Dept. of Higher Education M.P website. Presently, she is also the member of Technical Team and Evaluator Committee constituted by Dept. of Higher Education, M.P. for the development of E-Content as per the NEP 2020 syllabus in commerce subject. Her interest areas are developing MOOCs, blended learning etc .



Dr. Binti Dua is a meritorious teacher, Educator, currently working as Assistant Professor, Advanced Educational Institutions, Palwal, Haryana. She has around 8 years of teaching experience towards education faculty. She also worked as an Adhoc Faculty at Shaheed Bhagat Singh College (Delhi University). Academically, Dr. Binti Dua is an alumna of Dayalbagh Educational Institute (Deemed University, Agra). She has Cleared National Eligibility Test in Education. She has 10 publications in her bucket published in various edited books and journals of National and International Repute. She has attended various conferences and seminars. Her area of interests are Teacher Education, Psychology and ICT. She has good working knowledge of various software's and tools (IBM SPSS stats tool, Google Classroom, Microsoft tools suite etc.) used for teaching-learning process.

