



SHETH LALJI DAYAL AMALGAMATED TRUST'S  
**LILAVATI LALJI DAYAL NIGHT COLLEGE OF COMMERCE**

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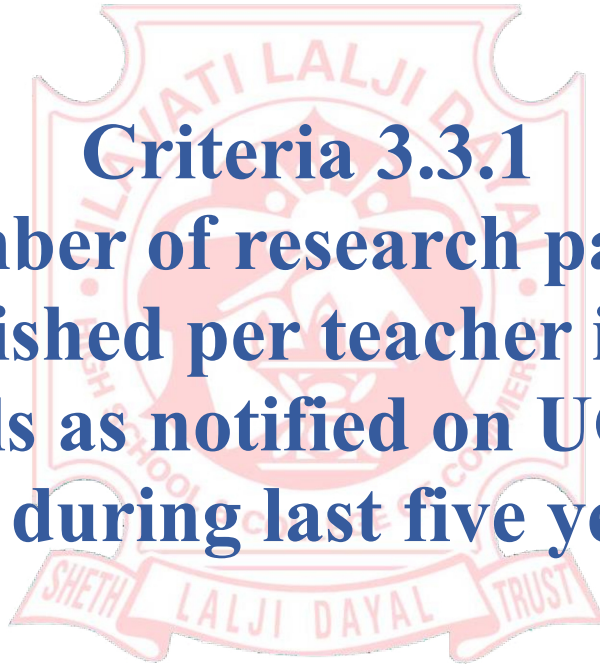
Govt. Order No.: NGC 2018 / (100 / 18) MHSI-4

Univ Affiliation No.: AFF / ICD / 2018-19/ 731

Ref. No. \_\_\_\_\_

Date: \_\_\_\_\_

**Criteria 3.3.1**  
**Number of research papers**  
**published per teacher in the**  
**Journals as notified on UGC care**  
**list during last five years**





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**3.3.1.1. Number of research papers in the Journals notified on UGC CARE list year wise during the last five years**

Year	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
Number	NIL	NIL	NIL	NIL	20

**Formula:**

*Total Number of research papers in the in the Journals as notified on UGC care list during last five years*

\_\_\_\_\_ X 100  
*Number of teachers during the last five years (without repeat count)*

$$\frac{20}{17} \times 100$$

$$= 117.64\%$$



  
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**LIST OF RESEARCH PAPERS PUBLISHED BY TEACHERS IN JOURNALS  
OF UGC CARE LIST**

Name of the Author/s	Department of the Teacher	Name of the Journal	Calendar year of Publication	ISSN Number	Link to article / paper / abstract of the article
Mrs. Jennifer D'Cruz, Mr. Karan Balmiki, Mr. Hritik Mistry ony D'Cruz	Commerce & Management	International Journal of Advanced Research in Science, Communication and Technology (IJARSCT)	July, 2022	ISSN 2581-9429	<a href="https://ijarsct.co.in/Paper11986H.pdf">https://ijarsct.co.in/Paper11986H.pdf</a>
Mrs. Jennifer D'Cruz, Mr. Amar Rai, Ms. Pranjal Toraskar	Commerce & Management	International Journal of Advanced Research in Science, Communication and Technology (IJARSCT)	July, 2022	ISSN 2581-9429	<a href="https://ijarsct.co.in/Paper11986G.pdf">https://ijarsct.co.in/Paper11986G.pdf</a>
Mr. Jayprakash Maurya, Mr. Abhishek Bhoir, Mr. Nikunj Jayawala	Commerce & Management	International Journal of Advanced Research in Science, Communication and Technology (IJARSCT)	July, 2022	ISSN 2581-9429	<a href="https://ijarsct.co.in/Paper11986F.pdf">https://ijarsct.co.in/Paper11986F.pdf</a>
Mr. Jayprakash Maurya, Mr. Mihir Chawda, Mr. Patel Nafisa	Commerce & Management	International Journal of Advanced Research in Science, Communication and Technology (IJARSCT)	July, 2022	ISSN 2581-9429	<a href="https://ijarsct.co.in/Paper11986E.pdf">https://ijarsct.co.in/Paper11986E.pdf</a>
Ms. Veena Singh, Ms. Neha Ansari, Mr. Darshan Shah	Commerce & Management	International Journal of Advanced Research in Science, Communication and Technology (IJARSCT)	October, 2022	ISSN 2581-9429	<a href="https://ijarsct.co.in/Paper7290F.pdf">https://ijarsct.co.in/Paper7290F.pdf</a>
Ms. Veena Singh, Mr. Yadav Sachin, Mr. Surti Dhvani	Commerce & Management	International Journal of Advanced Research in Science, Communication and Technology (IJARSCT)	October, 2022	ISSN 2581-9429	<a href="https://ijarsct.co.in/Paper7290E.pdf">https://ijarsct.co.in/Paper7290E.pdf</a>



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Ms. Namrata Bhalerao, Mr. Ashish Singh, Mr. Shikhar Yadav	Commerce & Management	International Journal of Advanced Research in Science, Communication and Technology (IJARSCT)	September, 2022	ISSN 2581-9429	<a href="https://ijarsct.co.in/8349D.pdf">https://ijarsct.co.in/8349D.pdf</a>
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Mr. Salman Dhokadia, Mr. Jadhav Aditya, Mr. Singh Asim	Commerce & Management	International Journal of Advanced Research in Science, Communication and Technology (IJARSCT)	August, 2022	ISSN 2581-9429	<a href="https://ijarsct.co.in/Paper12467C.pdf">https://ijarsct.co.in/Paper12467C.pdf</a>
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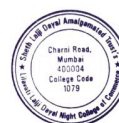
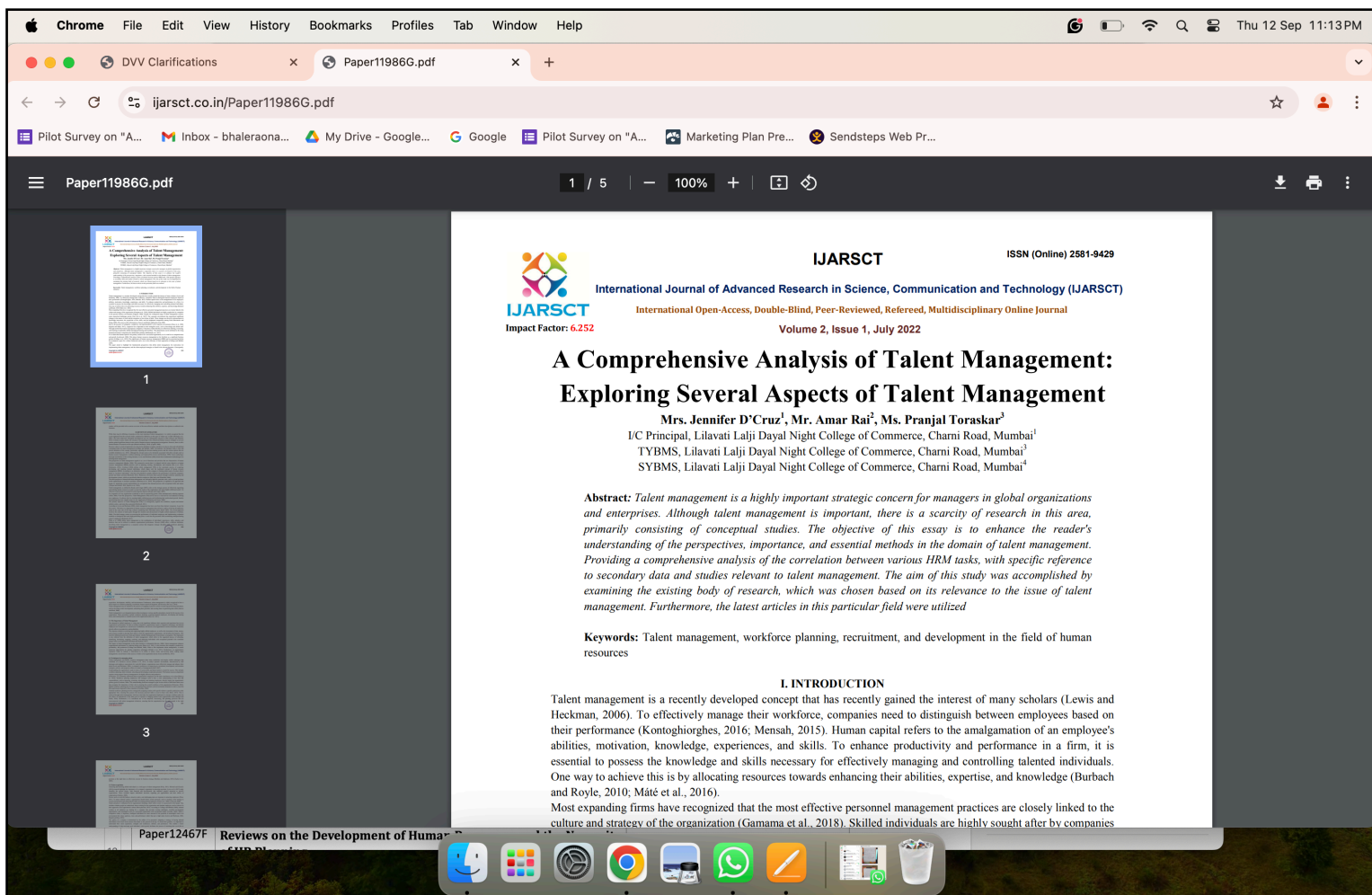
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## Research Paper by Ms. Jennifer D'Cruz



  
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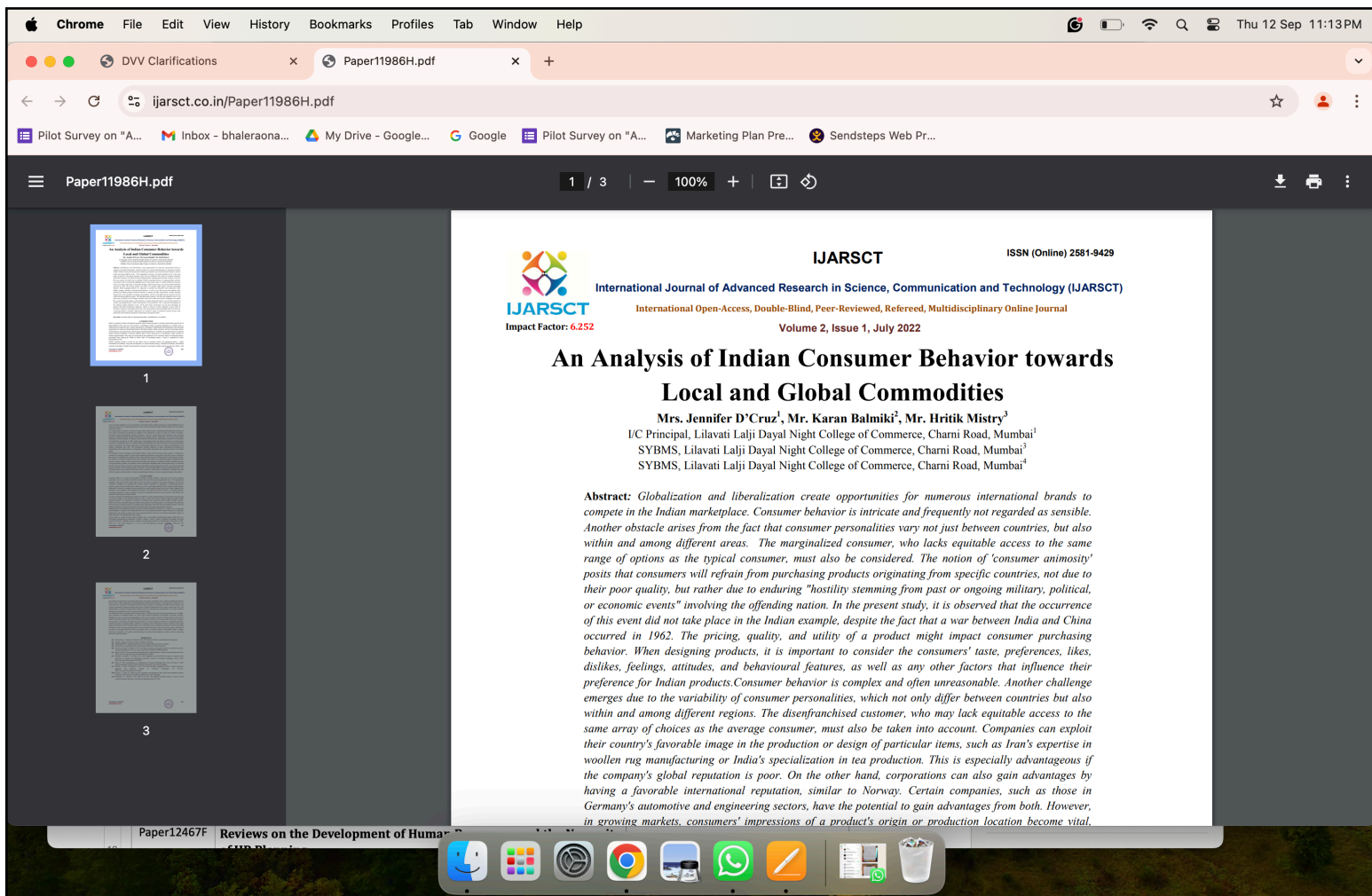
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Research Paper by Mr. Jayprakash Maurya

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International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal  
Impact Factor: 6.252  
Volume 2, Issue 1, July 2022

### Analysis on the Progression of Entrepreneurship in India within the Context of Make in India Initiative by Indian Government

Mr. Jayprakash Maurya<sup>1</sup>, Mr. Mihir Chawda<sup>2</sup>, Mr. Patel Nafisa<sup>3</sup>  
Assistant Professor, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>1</sup>  
SYBMS, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>2</sup>  
SYBCOM, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>3</sup>

**Abstract:** The economic advancement of any country is significantly impacted by entrepreneurship. Entrepreneurship plays a crucial role in a country's economic growth by generating employment opportunities, contributing to national income, promoting rural development, fostering industrialization, driving technical progress, and facilitating export promotion. In order to foster the development of entrepreneurship in India, the government has regularly implemented a variety of measures. Indian policymakers are focusing on entrepreneurship. In order to promote the expansion of the private sector, several significant initiatives have been implemented, most notably Make in India. For numerous observers of policy, the role of entrepreneurship in development remains enigmatic. The main objective of this essay is to examine how the "Make in India" Scheme facilitates the growth of entrepreneurship in India. This study utilized secondary data collected from diverse sources such as books, journals, websites, and newspapers

**Keywords:** enterprise, development, enigma, Make in India scheme, entrepreneurship

#### I. INTRODUCTION

Entrepreneurship, as defined by A.H. Cole, entrepreneurship refers to the intentional actions done by an individual or a group of interconnected persons to establish, maintain, or organize a business unit with the goal of generating profits through the production or distribution of economic goods and services. There are three fundamental philosophical approaches to entrepreneurship. The initial approach is functional, emphasizing the active participant who is accountable for significant decisions about expenditure, production, innovation, location, and research and



  
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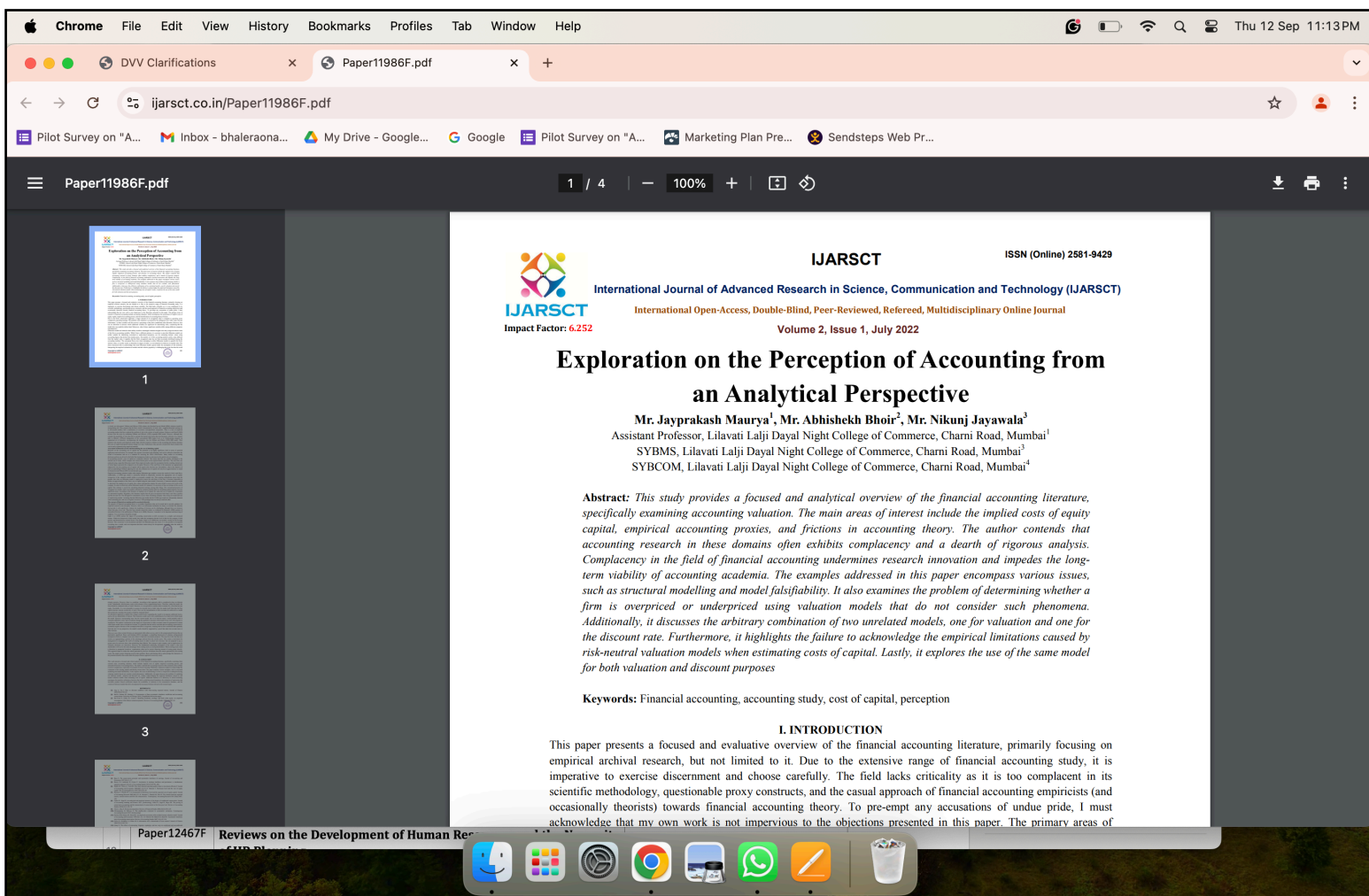
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Volume 2, Issue 2, October 2022

### Study on the Utilisation of Artificial Intelligence in Online Food Delivery Platforms

Ms. Veena Singh<sup>1</sup>, Ms. Neha Ansari<sup>2</sup>, Mr. Darshan Shah<sup>3</sup>  
Assistant Professor, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>1</sup>  
SYBCOM, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>2</sup>  
TYBCOM, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>3</sup>

**Abstract:** The advantages of online food delivery (FD) became evident during the worldwide pandemic in 2020 as it enabled clients to participate in planned meals and allowed food providers to continue their operations. Online FD has faced criticism, with reports of both buyer and restaurant blacklists. Hence, it is an opportune moment to assess the current circumstances and contemplate the broader ramifications of online financial data and the implications they have for the involved parties. This paper presents the latest research in this field, uncovering a wide range of positive and negative consequences by using the three pillars of manageability as a focal point for analyzing the implications. Online food delivery (OFD) has faced financial criticism due to the substantial fees it charges cafés and the challenging working conditions it imposes on delivery personnel, despite offering job and business prospects. Online food delivery has a significant impact on traffic patterns, general health results, and the customer-food interaction from a sociological standpoint. The substantial quantity of waste and its significant carbon emissions have ecological consequences. In the future, partners should consider strategies to efficiently promote and govern the advantageous aspects of online FD in order to ensure its overall manageability

**Keywords:** online food delivery, sustainability, economic consequences, social impacts, environmental impacts

#### I. INTRODUCTION

E-commerce is expanding worldwide as a result of economic expansion and increasing access to high-speed internet. As customers' disposable money increases, they are increasingly utilizing online services. This trend is driven by the improved security of electronic payments and the expansion of both the number of providers and the extent of their delivery networks. Customers are attracted to a product or service through online means and motivated to carry out a



  
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Volume 2, Issue 2, October 2022

### An Evaluation of Customer Satisfaction about Kia Motors in Mumbai City

Ms. Veena Singh<sup>1</sup>, Mr. Yadav Sachin<sup>2</sup>, Mr. Surti Dhvani<sup>3</sup>  
Assistant Professor, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>1</sup>  
TYBMS, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>3</sup>  
TYBAF, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>4</sup>

**Abstract:** Businesses worldwide acknowledge that the consumer holds supreme authority. An understanding of the motivations and methods behind consumer product consumption enables marketers to enhance current products, identify market demands for new items, and effectively entice consumers to make purchases.  
Consumer behavior examines the decision-making process of individuals when allocating their resources towards the purchase of goods and services. This encompasses the aspects of what, why, when, where, and how frequently individuals make purchases, how they assess the purchased item afterwards, and the influence of this evaluation on future buying decisions

**Keywords:** customer satisfaction, purchase decision

#### I. INTRODUCTION

India is a developing nation with significant prospects. India's internal economy is currently experiencing a growth rate of approximately 9-10% each year. This growth is contributing to India's increasing significance on a global scale, as evidenced by the rapid growth in both exports and domestic consumption. India's automobile industry is positioned as the focal point of the country's emerging global influence. There is a strong belief that India has the potential to become a major center for vehicle manufacturing and outsourcing in the global automotive industry, providing advanced solutions at a high level of the automotive value chain. The automobile industry in India generates a business volume of \$45 billion and has the capacity to expand rapidly, thanks to the presence of large facilities established by both Indian and international manufacturers. Given India's status as the world's second-largest and fastest-growing population, it is evident that India's economic and demographic potential will significantly impact the automotive industry in the future. Kia Motors Limited is the biggest automobile firm in India, with consolidated revenues of over Rs.70,938.85 crores



  
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Volume 2, Issue 2, October 2022

### Research Paper on the Ramifications of Service Marketing in the Context of Effective Marketing Tactics

Mr. Ravi Singh<sup>1</sup>, Mr. Shaikh Hamza<sup>2</sup>, Mr. Shreyas Badricha<sup>3</sup>  
Assistant Professor, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>1</sup>  
SYBCOM, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>2</sup>  
TYBCOM, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>3</sup>

**Abstract:** Services marketing is a form of marketing that focuses on building and maintaining relationships with customers, while also emphasizing the value that the service provides. It can be utilized to advertise a product or a service. Promoting a firm that operates on a service-based model is distinct from promoting a company that operates on a product-based one. Services marketing is a distinct and specialized field within the broader domain of marketing. In the early 1980s, services marketing became recognized as a separate field of study due to the understanding that the unique characteristics of services required different approaches compared to selling physical goods. The objective of this article is to analyze the concept, scope, challenges, and issues related to service marketing

**Keywords:** Service marketing, extent, difficulties, procedure, merchandise

#### I. INTRODUCTION

A service is an intangible commodity that encompasses acts, accomplishments, or exertions, but cannot be physically grasped. The intangible element is of great significance. Encompasses the leasing of items, altering and repairing clients' possessions, and delivering individualized services. The primary differentiating factors between products and services include intangibility, inventory management (including over/under booking restaurant capacity), inseparability of production and consumption, and consistency/inconsistency.

Services marketing is a subfield of marketing that can be categorized into two main areas: product marketing, which focuses on the marketing of fast-moving consumer goods (FMCG) and durable goods, and services marketing. Services marketing is a term commonly used to describe the provision of services to consumers (B2C) and businesses (B2B).



  
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### Study on the Contribution of Tax System in the Economic Growth of the Nation

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**Abstract:** This article examines the long-term effects of modifications to the personal income tax on economic growth. The structure and financing of a tax reform are essential for attaining economic growth. Reducing tax rates can incentivize individuals to engage in work, saving, and investment. However, if these tax cuts are not accompanied by significant reductions in government spending, they are likely to result in a larger federal budget deficit. This, in turn, will decrease national saving and lead to higher interest rates in the long term. Considerable analysis suggests that the impact on growth is either insignificant or adverse. Implementing base-broadening policies can mitigate the impact of tax rate reductions on budget deficits. However, these policies also reduce the effects on labor supply, savings, and investment, so diminishing the direct influence on economic growth. However, they also redistribute resources throughout sectors to optimize their utilization based on their highest economic worth, leading to increased efficiency and potentially a larger total economy. Findings suggest that different tax policies can have varying impacts on economic development. Reforms that enhance incentives, abolish current subsidies, reduce unexpected profits, and refrain from using deficit financing will have more advantageous long-term impacts on the size of the economy. However, these reforms may also create choices between fairness and effectiveness

**Keywords:** economic growth, taxation, policy changes, financial plan, system

#### I. INTRODUCTION

Policymakers and economists have consistently shown interest in assessing the effects of potential modifications to the personal income tax system on the overall magnitude of the economy. Earlier this year, Representative Dave Camp (R-MI) put forward a significant proposal to restructure the income tax system. The proposal aims to lower tax rates, significantly cut subsidies in the tax code, and maintain revenue and distributional neutrality, as stated by the



  
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## Research Paper by Ms. Namrata Bhalerao

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### Review on the Role of Analysis in the Practice of Financial Planning and Management

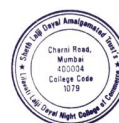
**Ms. Namrata Bhalerao<sup>1</sup>, Ms. Rutvi Patel<sup>2</sup>, Mr. Aditya Bhuwad<sup>3</sup>**  
Assistant Professor, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>1</sup>  
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**Abstract:** This study examines the importance of conducting financial planning analysis. A financial plan typically encompasses an investment strategy that involves allocating savings to different assets or projects with the expectation of generating future income. These assets or projects may include a new business or product line, shares in an existing firm, or real estate. A financial plan is a strategic framework consisting of a series of activities or objectives that an individual or company implements to progressively and accumulatively accomplish a desired financial objective, such as eliminating debt or preparing for retirement. Typically, this includes a financial plan that manages an individual's money, along with a series of steps for spending and saving future earnings. This study investigates how individuals distribute their cash and whether investors understand the importance of financial planning.

**Keywords:** Financial planning, savings behavior, evaluations of financial requirements, and investments

#### I. INTRODUCTION

In recent years, there has been a substantial shift in saving behavior. India's savings rate is comparatively higher than that of other countries. Traditionally, saving was mostly focused on physical assets, but there has been a shift towards financial instruments. This trend mostly stems from the continuous expansion of financial institutions' branch networks into rural areas of the country. It also partly results from the growing availability of easily accessible alternative investment possibilities. Currently, individuals are including corporate securities in their household savings, and retail investors have a preference for investing their assets in the security market. This can be ascribed to the growth of the stock market and the low interest rates and returns provided by conventional securities. Moreover, the increasing earnings of India's labor force have played a key role in the country's changing savings behavior. India's household savings can be categorized into the following broad classifications:



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## Research Paper by Ms. Namrata Bhalerao

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### Analysis of the Growth of Non-Performing Assets (NPAs) and Factors Influencing the Restructuring of Indian Financial Institutions

Ms. Namrata Bhalerao<sup>1</sup>, Mr. Ashish Singh<sup>2</sup>, Mr. Shikhar Yadav<sup>3</sup>  
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**Abstract:** The recent restructuring of Public Sector Financial institutes (PSBs) has generated significant interest among various economic stakeholders, including as investors, depositors, borrowers, financial institute staff, and the executive teams of the merging organizations. Depositors aim to ensure their financial stability, while borrowers from merging companies are looking for alternative loans that provide cheaper interest rates and faster processing. Investors will prioritize a higher rate of dividend payments and an appreciation in the value of their assets, while employees would prioritize the enhancement of their working conditions. The senior leadership will seek greater independence to effectively oversee and operate their multiple institutions, with the aim of expanding and maximizing profitability. The initial Narasimham Committee proposed in 1991 that robust financial institutes should merge. After an extensive period of 28 years, the Indian government finally acted upon the vital recommendation from the committee. The significant accumulation of non-performing assets (NPAs) in public sector financial institutes and the subsequent need for recurrent recapitalization are commonly believed to be the reasons for this slow response. Any government that regularly provides more capital to public sector financial institutes (PSBs), while also being the majority shareholder and having full administrative control over their boards and senior management, is participating in a moral hazard and practicing poor economics. The utilization of taxpayer funds, which are earned to promote the economic development of the country, for the purpose of enabling Public Sector Financial institutes (PSBs) to meet the regulatory capital requirements set by international standards and the provisioning needs mandated by the Reserve Financial institute of India, is questionable. The government's objective behind the merger is to enhance the size and global competitiveness of PSBs, while also improving their access to financial markets for funding purposes. The



  
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## Research Paper by Ms. Payal Varma

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## Research Paper by Ms. Payal Varma

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### Study on the Development of Accounting Information Systems Assisting the Evolution the Field of Accounting and Finance

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**Abstract:** This paper aims to illustrate the significance of accounting information systems in the process of modernization. This paper presents an overview of the main objective of an accounting information system (AIS), which is a system designed for users. Its purpose is to gather, record, and manage data and information related to events that have a financial impact on organizations. Additionally, it involves the management, processing, and dissemination of information to both internal and external stakeholders. Accounting information systems possess the capacity to exert a substantial influence on corporate performance. After analyzing the theoretical foundation, I outline the primary goals of the Accounting Information System, its practical uses, significance, and its role in the process of modernization. The research findings illustrate the crucial role of accounting information systems in our economic and social systems, specifically in facilitating management decision-making by providing accurate and valuable information for making optimal choices that contribute to the commercial success and prosperity of the modern world

**Keywords:** Accounting, Information system, Accounting Information system, Subsystems of Accounting Information System

#### I. INTRODUCTION

The objective of accounting is to provide a systematic approach for recording, reporting, summarizing, and evaluating financial information. In order to accomplish this, it is necessary to construct an accounting system that satisfies the requirements of individuals who rely on accounting information. After constructing a system, it becomes possible to



  
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**Research Paper by Mr. Prasad Naik**



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## Research Paper by Mr. Prasad Naik

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### Study on the Role of Auditing in Managing Financial Crises in the Business Practices

Mr. Prasad Naik<sup>1</sup>, Mr. Anish Pawar<sup>2</sup>, Mr. Sudeep Dett<sup>3</sup>  
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FYBAF, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>4</sup>

**Abstract:** The financial crisis that occurred in the past decade did not occur suddenly. Scholars must analyze the fundamental factors that led to the financial catastrophe. Regarding corporate governance, our focus will be on enhancing internal control and internal audit. Studies have identified specific warning signs that indicate the impending financial crisis. However, the main problem stems from inadequate financial detection and a lack of comprehension of the importance of the internal audit role in the internal control system. Internal audit is a fundamental pillar of corporate governance. The purpose of our study is to investigate the perception of financial auditors regarding the impact of their understanding of internal controls on the production of accurate financial reports and the enhancement of the audit procedure. In this study, we evaluate the importance of internal audit in the internal control system using data from 70 auditors who are members of the Romanian Financial Auditors Chamber, out of a total of 1178 members from all regions of Romania. To underscore the research, our focus has been on doing an empirical study in Romania

**Keywords:** ACFE (Association of Certified Fraud Examiners), financial crisis, fraud, internal audit, and internal control

#### I. INTRODUCTION

The significance of internal controls and internal audit has significantly escalated during the previous decade. This study seeks to provide survey data demonstrating the indispensability of internal controls, their effectiveness in preventing fraud, and their capacity to enhance the quality of financial reports. The IFRS 2011 manual states that the aim of financial reporting is as follows: Universal The objective of financial reporting is to provide financial information about the reporting organization that can be used to assess whether to allocate resources to it and to



  
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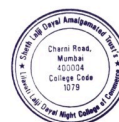
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## Research Paper by Ms. Nada Patel

The screenshot shows a Chrome browser window with the URL [ijarsct.co.in/Paper12467E.pdf](http://ijarsct.co.in/Paper12467E.pdf). The page displays the header of the International Journal of Advanced Research in Science, Communication and Technology (IJAR SCT), ISSN (Online) 2581-9429. The journal is described as an International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal with an Impact Factor of 6.252. The paper title is "An Analysis Focused on the Theme of Enhancing Employee Performance by Implementing Financial Allowances" by Mrs. Nada Patel<sup>1</sup>, Ms. Dupare Madiha<sup>2</sup>, and Ms. Sahil Chaurasiya<sup>3</sup>. The authors are listed as Assistant Professor, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>1</sup>; TYBAF, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>3</sup>; and SYBAF, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>4</sup>. The abstract states: "This study article presents a comprehensive evaluation of the thematic analysis about the impact of financial allowances on enhancing employee performance. The objective of this research paper is to comprehend the financial incentive system within the competitive business market, the primary responsibilities of the incentive process in bolstering employee performance, the procedure for enhancing business productivity through financial rewards, and a significant tool or process for analyzing the advantageous impacts of employee incentive methods in the business market, along with concrete data and information for correlation." The keywords are Efficiency, Economic Motivation, Financial Allowances. The introduction begins with "Monetary allowances or money awards in a competitive work setting are crucial for motivating workers to exert their utmost effort. Based on economic studies, using financial allowances is a commonly employed strategy to enhance employee performance inside an organization or firm. Financial allowances play a vital role in enhancing employee performance, owing to many contributing variables. This study article focuses on the accurate evaluation of financial allowances and their importance in enhancing performance in a highly competitive corporate environment. The objective of this research is to elucidate the importance of understanding financial allowances, the justification for their implementation in the business sphere, the worth of monetary awards for employees, and other associated matters. The objective of the study is to ascertain the impact of monetary allowances on the changes observed in the business market. The literature review section of this study provides a detailed analysis of the pivotal role of financial..."



  
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### Reviews on the Development of Human Resources and the Necessity of HR Planning

Mrs. Nada Patel<sup>1</sup>, Mr. Makwana Sameer<sup>2</sup>, Mr. Shranik Shinde<sup>3</sup>  
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**Abstract:** The present study focuses on the administration of human resources in service industries, where the workforce plays a crucial role in implementing policies, goals, and objectives in a clear and comprehensible way. They play a vital role in the growth of an organization as they stimulate the creative and productive energy. The study examines the many phases of a professional program, as well as the progression of one's career. This analysis scrutinizes the evolution of an individual's work, emphasizing the phases of experimentation (engaging in various roles), establishment, continuity, and decline. It also analyzes the correlation between activities and an individual's chronological age, as well as the level of involvement and influence connected with each stage.

**Keywords:** Human resources, development and planning, human resource processes, training and development, HRM

#### I. INTRODUCTION

An organization is a structured collection of individuals that work together in a coordinated manner, following a hierarchical structure, to achieve particular goals (Zakirova and Gimadiev, 2019). Businesses utilize a diverse range of resources, including both human and material assets, in a systematic and organized manner to achieve desired outcomes, such as the production of goods or the provision of services. In order to establish the company's organizational structure, it is essential to identify the tasks required for producing the product or service and effectively coordinate them to achieve the desired outcome (Bagheri, 2016). In order to ensure the smooth functioning of the organization, this coordination involves establishing connections among the different parties involved. The following factors must be taken into account for efficient HR management:



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## Research Paper by Ms. Aarati Pugaonkar

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### Review on the Public Perception of Women Empowerment in the Prevailing Society

Ms. Aarati Pugaonkar<sup>1</sup>, Ms. Aister Naidu<sup>2</sup>, Ms. Tanisha Nathan<sup>3</sup>  
Assistant Professor, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>1</sup>  
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TYBMS, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>3</sup>

**Abstract:** Throughout the Vedic age and after, women have been subjected to a multitude of injustices, including gender discrimination and limited independence. The society's opinion regarding women was exceedingly severe, improper, and insinuated that females possess inferior talent and physical strength compared to males. Nevertheless, the dynamic social, legal, and economic landscape grants women the entitlement to education, freedom of movement, and various other rights that ensure gender equality. Currently, women are attaining equitable rights and utilizing them to demonstrate their capabilities or enhance their reputation. The evolving trends contribute to the increased effectiveness of women in various domains, including the financial sector and positions of leadership. This study investigates the evolving social conduct of women and their contributions to the advancement of different industries

**Keywords:** Women empowerment, performance of women in Government and non-government organizations, gender, societal opinion

#### I. INTRODUCTION

The progress of a nation is contingent upon the advancement of women. Government and non-government organizations prioritize education, employment, and entrepreneurship as crucial elements for enhancing women's social status. Historically, women faced societal expectations and prejudice in order to persevere. In undeveloped countries or states, a patriarchal society enforces restrictive living conditions on women, and their impression of women as feeble and inept tarnishes their reputation. Nevertheless, the evolving societal expectations compel women to showcase their appearance and capabilities. Currently, education serves as the most effective means for progressing and addressing these problems. Employment prospects serve as a means to reach the highest level of achievement and strive for success. Education empowers women by fostering self-confidence, broadening their choices, enabling them to

Mrs. Nada Patel, Ms. Dupare Madiha, Ms. Sahil



  
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## Research Paper by Ms. Neha Kazi

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### The Importance of Monetary and Non-Monetary Motivation Employed by Private Banks for Retaining Employees

Mrs. Neha Kazi<sup>1</sup>, Ms. Yadav Aachal<sup>2</sup>, Ms. Yagnik Nirali<sup>3</sup>  
Assistant Professor, Lilavati Lalji Dayal Night College of Commerce, Charni Road, Mumbai<sup>1</sup>  
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**Abstract:** The primary labor management difficulties that are expected to be of utmost importance in the near future are likely to revolve around the issue of employee retention. Research suggests that firms which align their organizational behavior with the demands of the contemporary workplace by offering both financial and non-financial incentives as part of their people management strategy are likely to achieve future success. In fact, the dynamics of the workplace should mirror a heterogeneous community of individuals with varying motivations, perspectives, and beliefs. Value systems exhibit significant variations both among themselves and in comparison to previous eras. This problem is particularly widespread given the current economic conditions and resulting company downsizings, which greatly amplify the departure of essential staff in private sector banks. This research study demonstrates a correlation between monetary and non-monetary incentives and employee retention in banks.

**Keywords:** Motivation, Financial rewards, Non-financial rewards, Employee retention, Private sector banks

#### I. INTRODUCTION

The consensus is that the main objective of human resource management is to develop solutions that enhance employee work satisfaction. Employees anticipate compensation for their skills and endeavors, encompassing both financial and non-financial aspects. Employee retention encompasses the strategies and protocols that organizations adopt to prevent valuable people from resigning from their roles. It involves implementing strategies to promote staff retention for an extended duration within the firm. Employers must ensure that they recruit individuals who possess a high level of



  
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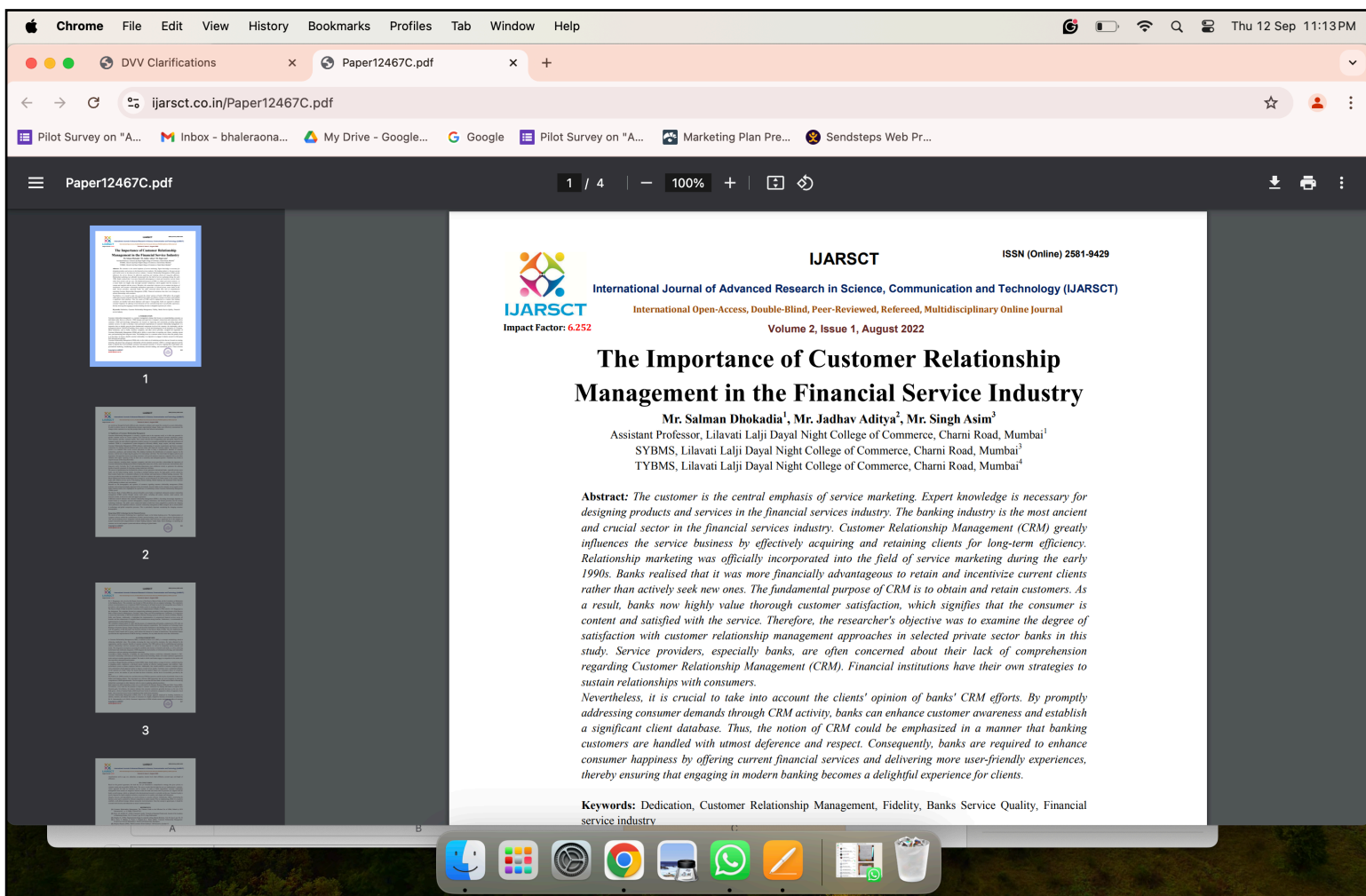
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Date: \_\_\_\_\_

**Research Paper by Mr. Salman Dhokadia**



  
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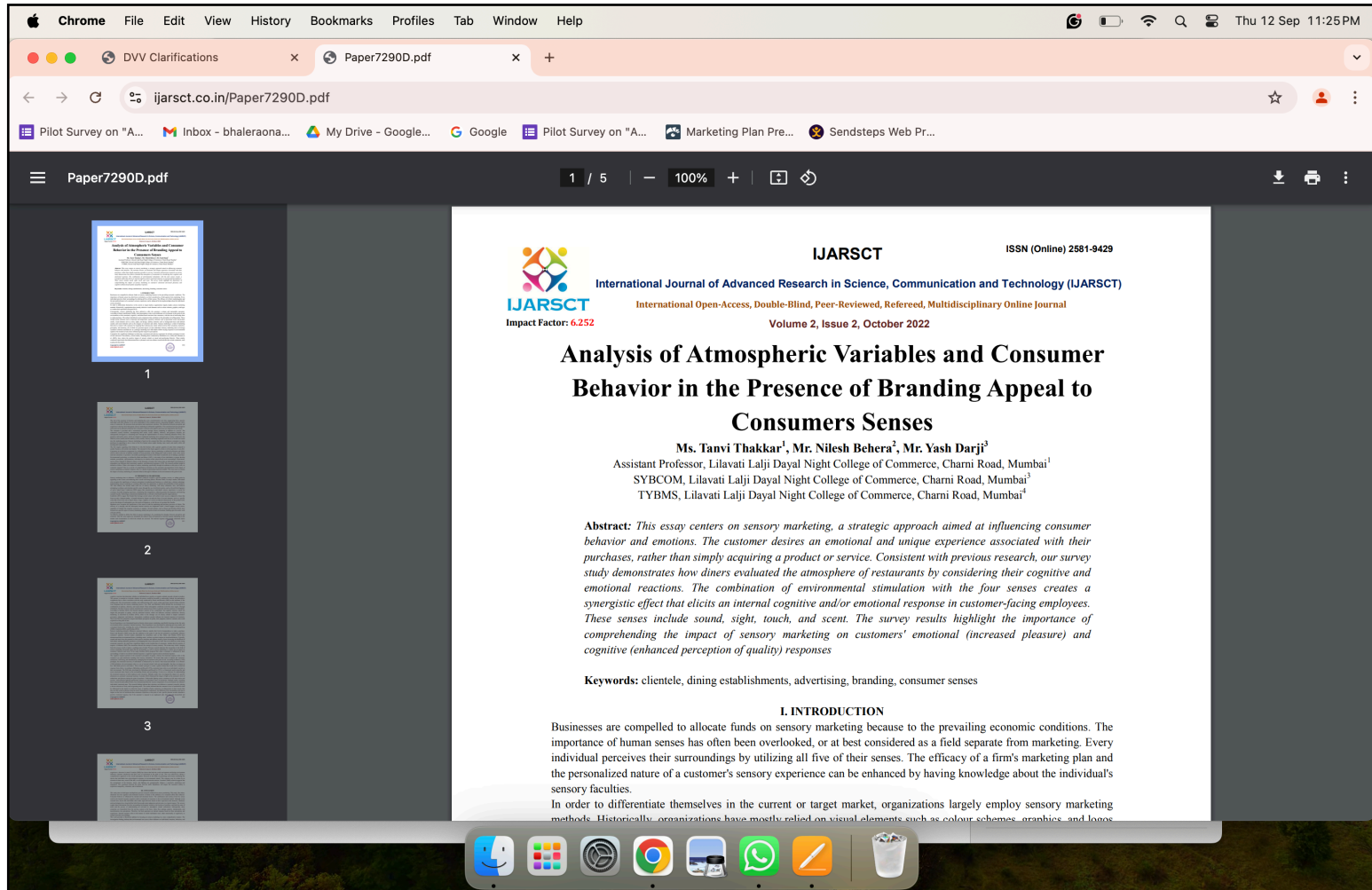
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