

**NEW
SYLLABUS**

THIRD YEAR B. COM.

SEMESTER-VI

**CBCS
PATTERN**

INTERNATIONAL ECONOMICS-II

**Dr. DEEPA DANI
Dr. SHAILA DIAS**



NWCC LIBRARY
DAN/DIA
337



63818

 **NIRALI[®]**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

INTERNATIONAL ECONOMICS - II

For

T.Y.B.Com. Semester-VI

Subject Code 363 : Total Credits - 03

As Per New Revised Choice Based Credit System (CBCS) Syllabus
of Savitribai Phule Pune University w.e.f. June 2021

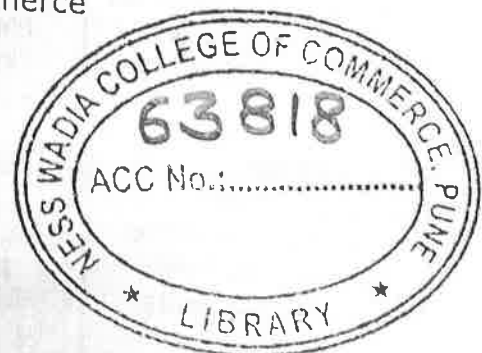
Dr. Deepa Dani

Program Coordinator - BBA and BBA-IB
Assistant Professor
Ness Wadia College of Commerce
SPPU, Pune.

Dr. Shaila Dias

Associate Professor and HOD, Dept of Economics (Retd.)
Ness Wadia College of Commerce
SPPU, Pune.

Price ₹ 115.00



 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

T.Y.B.Com. INTERNATIONAL ECONOMICS - II

ISBN 978-93-5451-451

First Edition : February 2022
© : Authors

The text of this publication or any part thereof, should not be reproduced or transmitted in any form or stored in a computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to a one, of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification publications.

Published By :
NIRALI PRAKASHAN
Abhyudaya Pragati, 1312, Shivaji Nagar,
Off J.M. Road, Pune - 411005
Tel - (020) 25512336/37/39
Email : niralipune@pragationline.com

Palvnlate
NWCC LIBRARY
DAN/DIA
337



63818

Printed By
YOGIRAJ PRINTERS AND BINDEI
Survey No. 10/1A, Ghule Industrial Estate
Nanded Gaon Road
Nanded, Pune - 4110

DISTRIBUTION CENTRES

PUNE

Nirali Prakashan
(For orders outside Pune)
S. No. 28/27, Dhayari Narhe Road, Near Asian College
Pune 411041, Maharashtra
Tel : (020) 24690204; Mobile : 9657703143
Email : bookorder@pragationline.com

Nirali Prakashan
(For orders within Pune)
119, Budhwar Peth, Jogeshwari Mandir Lane
Pune 411002, Maharashtra
Tel : (020) 2445 2044; Mobile : 9657703145
Email : niralilocal@pragationline.com

MUMBAI

Nirali Prakashan

Rasdharma Co-op. Hsg. Society Ltd., 'D' Wing Ground Floor, 385 S.V.P. Road
Girgaum, Mumbai 400004, Maharashtra
Mobile : 7045821020, Tel : (022) 2385 6339 / 2386 9976
Email : niralimumbai@pragationline.com

DISTRIBUTION BRANCHES

DELHI

Nirali Prakashan

Room No. 2 Ground Floor
4575/15 Omkar Tower, Agarwal Road
Darya Ganj, New Delhi 110002
Mobile : 9555778814/9818561840
Email : delhi@niralibooks.com

BENGALURU

Nirali Prakashan

Maitri Ground Floor, Jaya Apartments,
No. 99, 6th Cross, 6th Main,
Malleswaram, Bengaluru 560003
Karnataka; Mob : 9686821074
Email : bengaluru@niralibooks.com

NAGPUR

Nirali Prakashan

Above Maratha Mandir, Shop No. 3,
First Floor, Rani Jhanshi Square,
Sitabuldi Nagpur 440012 (MAH)
Tel : (0712) 254 7129
Email : nagpur@niralibooks.com

KOLHAPUR

Nirali Prakashan

438/2, Bhosale Plaza, Ground Floor
Khasbag, Opp. Balgopal Talim
Kolhapur 416 012 Maharashtra
Mob : 9850046155
Email : kolhapur@niralibooks.com

JALGAON

Nirali Prakashan

34, V. V. Golani Market, Navi Peth,
Jalgaon 425001, Maharashtra
Tel : (0257) 222 0395
Mob : 94234 91860
Email : jalgaon@niralibooks.com

SOLAPUR

Nirali Prakashan

R-158/2, Avanti Nagar, Near Golden
Gate, Pune Naka Chowk
Solapur 413001, Maharashtra
Mobile 9890918687
Email : solapur@niralibooks.com

marketing@pragationline.com | www.pragationline.com

Also find us on www.facebook.com/niralibooks

NEW
SYLLABUS

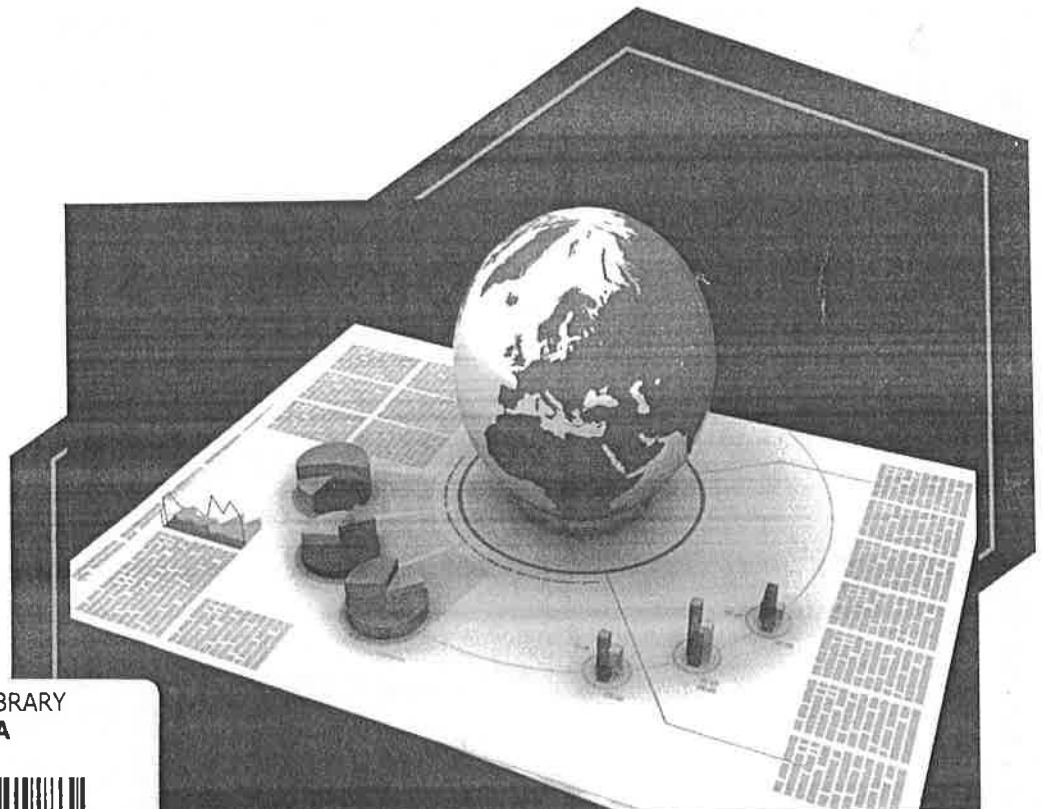
THIRD YEAR B. COM.

SEMESTER-V

CBCS
PATTERN

INTERNATIONAL ECONOMICS-I

Dr. DEEPA DANI
Dr. SHAILA DIAS



NWCC LIBRARY
DAN/DIA
337



61936

 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

First Edition : August 2021
 Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification or publications.

Published By :
NIRALI PRAKASHAN
 Abhyudaya Pragati, 1312, Shivaji Nagar,
 Off J.M. Road, Pune - 411005
 Tel - (020) 25512336/37/39
 Email : niralipune@pragationline.com

NWCC LIBRARY
DAN/DIA
337



61936

Printed By :
YOGIRAJ PRINTERS AND BINDERS
 Survey No. 10/1A, Ghule Industrial Estate
 Nanded Gaon Road
 Nanded, Pune - 411041

DISTRIBUTION CENTRES

PUNE

Nirali Prakashan
 (For orders outside Pune)
 S. No. 28/27, Dhayari Narhe Road, Near Asian College
 Pune 411041, Maharashtra
 Tel : (020) 24690204; Mobile : 9657703143
 Email : bookorder@pragationline.com

Nirali Prakashan
 (For orders within Pune)
 119, Budhwar Peth, Jogeshwari Mandir Lane
 Pune 411002, Maharashtra
 Tel : (020) 2445 2044; Mobile : 9657703145
 Email : niralilocal@pragationline.com

MUMBAI

Nirali Prakashan

Rasdharma Co-op. Hsg. Society Ltd., 'D' Wing Ground Floor, 385 S.V.P. Road
 Girgaum, Mumbai 400004, Maharashtra
 Mobile : 7045821020, Tel : (022) 2385 6339 / 2386 9976
 Email : niralimumbai@pragationline.com

DISTRIBUTION BRANCHES

DELHI

Nirali Prakashan
 Room No. 2 Ground Floor
 4575/15 Omkar Tower, Agarwal Road
 Darya Ganj, New Delhi 110002
 Mobile : 9555778814/9818561840
 Email : delhi@niralibooks.com

KOLHAPUR

Nirali Prakashan
 New Mahadwar Road, Kedar Plaza,
 1st Floor Opp. IDBI Bank
 Kolhapur 416 012 Maharashtra
 Mob : 9850046155
 Email : kolhapur@niralibooks.com

BENGALURU

Nirali Prakashan
 Maitri Ground Floor, Jaya Apartments,
 No. 99, 6th Cross, 6th Main,
 Malleswaram, Bengaluru 560003
 Karnataka; Mob : 9686821074
 Email : bengaluru@niralibooks.com

JALGAON

Nirali Prakashan
 34, V. V. Golani Market, Navi Peth,
 Jalgaon 425001, Maharashtra
 Tel : (0257) 222 0395
 Mob : 94234 91860
 Email : jalgaon@niralibooks.com

NAGPUR

Nirali Prakashan
 Above Maratha Mandir, Shop No. 3,
 First Floor, Rani Jhanshi Square,
 Sitabuldi Nagpur 440012 (MAH)
 Tel : (0712) 254 7129
 Email : nagpur@niralibooks.com

SOLAPUR

Nirali Prakashan
 R-158/2, Avanti Nagar, Near Golden
 Gate, Pune Naka Chowk
 Solapur 413001, Maharashtra
 Mobile 9890918687
 Email : solapur@niralibooks.com

marketing@pragationline.com | www.pragationline.com

Also find us on www.facebook.com/niralibooks

NEW SYLLABUS

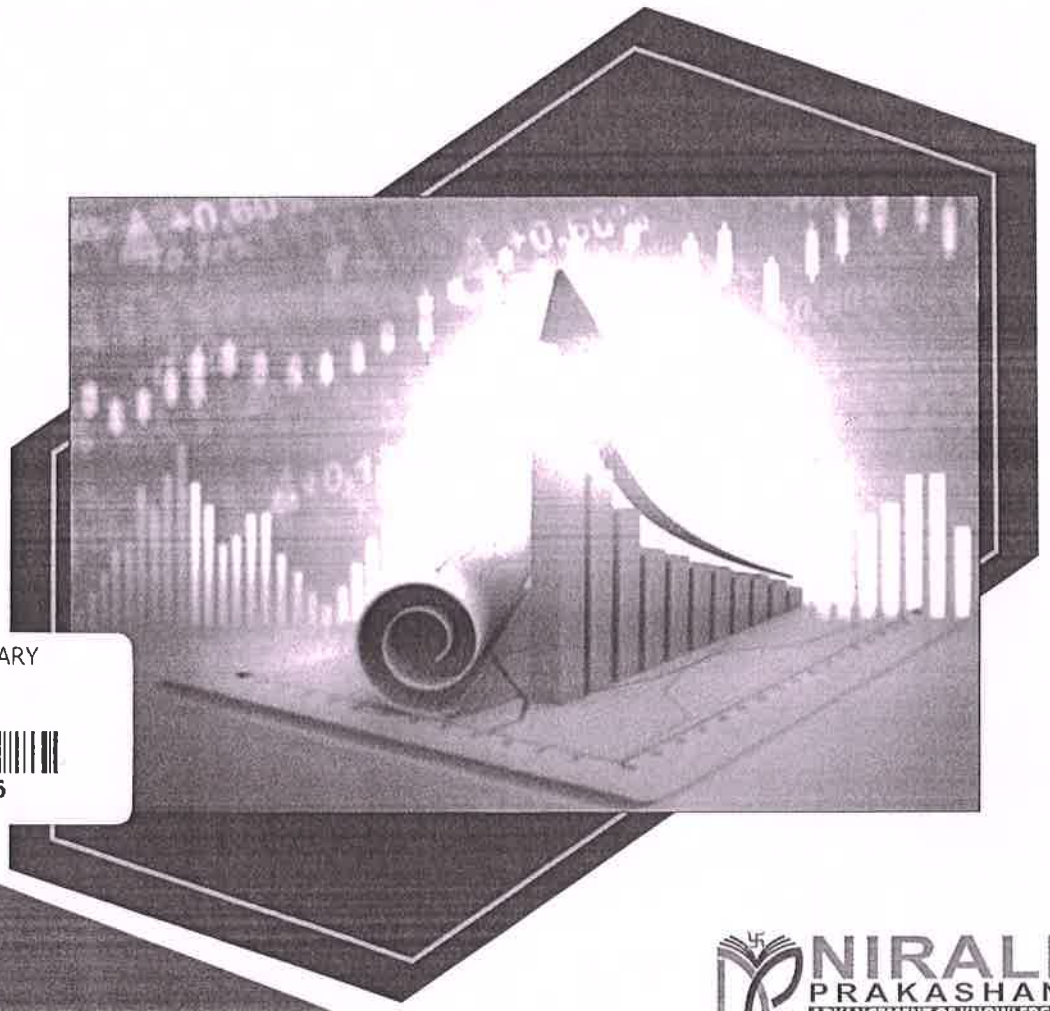
THIRD YEAR B. COM.

SEMESTER-V

CBCS
PATTERN

INDIAN AND GLOBAL ECONOMIC DEVELOPMENT

Dr. (Mrs.) GIRIJA SHANKAR
Dr. IRAMANI K BHUYAN



NWCC LIBRARY
GIR/BHU
338.954



61836

NIRALI
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

First Edition : September 2021

© : Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification or publications.

Published By :**NIRALI PRAKASHAN**

Abhyudaya Pragati, 1312, Shivaji Nagar,

Off J.M. Road, Pune - 411005

Tel - (020) 25512336/37/39

Email : niralipune@pragationline.com

Polyplate

NWCC LIBRARY

GIR/BHU**338.954****61836****Printed By :****YOGIRAJ PRINTERS AND BINDERS**

Survey No. 10/1A, Ghule Industrial Estate

Nanded Gaon Road

Nanded, Pune - 411041

DISTRIBUTION CENTRES**PUNE****Nirali Prakashan****(For orders outside Pune)**

S. No. 28/27, Dhayari Narhe Road, Near Asian College

Pune 411041, Maharashtra

Tel : (020) 24690204; Mobile : 9657703143

Email : bookorder@pragationline.com

Nirali Prakashan**(For orders within Pune)**

119, Budhwar Peth, Jogeshwari Mandir Lane

Pune 411002, Maharashtra

Tel : (020) 2445 2044; Mobile : 9657703145

Email : niralilocal@pragationline.com

MUMBAI**Nirali Prakashan**

Rasdharma Co-op. Hsg. Society Ltd., 'D' Wing Ground Floor, 385 S.V.P. Road

Girgaum, Mumbai 400004, Maharashtra

Mobile : 7045821020, Tel : (022) 2385 6339 / 2386 9976

Email : niralimumbai@pragationline.com

DISTRIBUTION BRANCHES**DELHI****Nirali Prakashan**

Room No. 2 Ground Floor

4575/15 Omkar Tower, Agarwal Road

Darya Ganj, New Delhi-110002

Mobile : 9555778814/9818561840

Email : delhi@niralibooks.com

BENGALURU**Nirali Prakashan**

Maitri Ground Floor, Jaya Apartments,

No. 99, 6th Cross, 6th Main,

Malleswaram, Bengaluru 560003

Karnataka; Mob : 9686821074

Email : bengaluru@niralibooks.com

NAGPUR**Nirali Prakashan**

Above Maratha Mandir, Shop No. 3,

First Floor, Rani Jhanshi Square,

Sitabuldi Nagpur 440012 (MAH)

Tel : (0712) 254 7129

Email : nagpur@niralibooks.com

KOLHAPUR**Nirali Prakashan**

New Mahadvar Road, Kedar Plaza,

1st Floor Opp. IDBI Bank

Kolhapur 416 012 Maharashtra

Mob : 9850046155

Email : kolhapur@niralibooks.com

JALGAON**Nirali Prakashan**

34, V. V. Golani Market, Navi Peth,

Jalgaon 425001, Maharashtra

Tel : (0257) 222 0395

Mob : 94234 91860

Email : jalgaon@niralibooks.com

SOLAPUR**Nirali Prakashan**

R-158/2, Avanti Nagar, Near Golden

Gate, Pune Naka Chowk

Solapur 413001, Maharashtra

Mobile 9890918687

Email : solapur@niralibooks.com

marketing@pragationline.com | www.pragationline.com

Also find us on www.facebook.com/niralibooks

NEW SYLLABUS

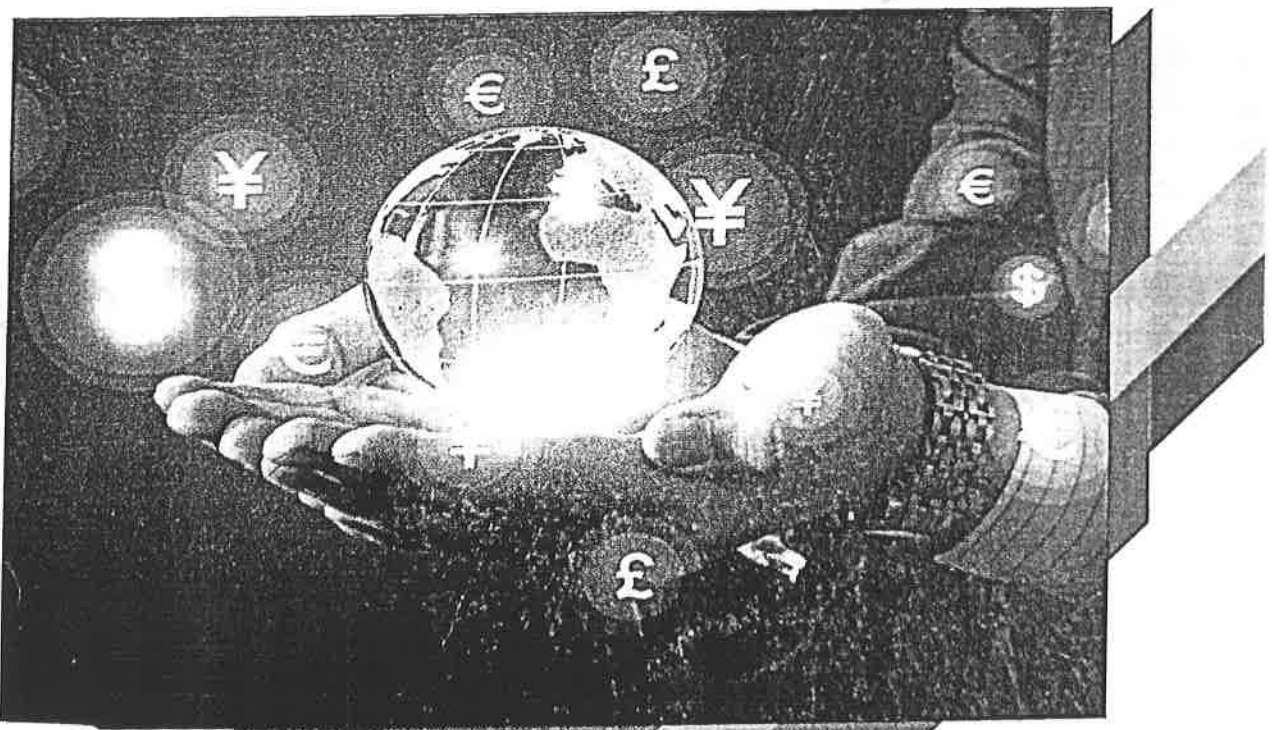
THIRD YEAR B. COM.

SEMESTER-VI

**CBCS
PATTERN**

INDIAN AND GLOBAL ECONOMIC DEVELOPMENT

**Dr. (Mrs.) GIRIJA SHANKAR
Dr. IRAMANI K. BHUYAN**



NWCC LIBRARY
GIR/BHU
338.954



62620

NIRALI
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

SPPU New Syllabus

INDIAN AND GLOBAL ECONOMIC DEVELOPMENT

for

Third Year B.Com. (Semester - VI)
[Course Code : 363 - Total Credits : 03]
As Per New Syllabus

CBCS Pattern

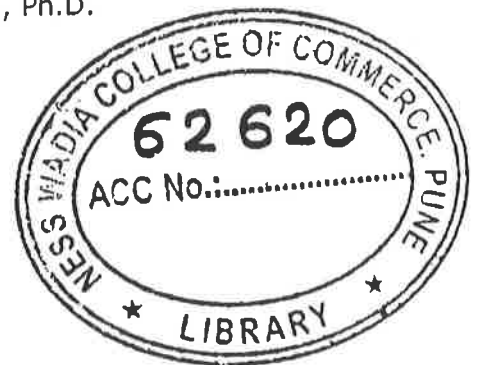
Dr. (Mrs.) Girija Shankar

Former Principal
Professor and Head of Department of Business Economics
Ness Wadia College of Commerce, Pune

Dr. Iramani K Bhuyan

M.A., B.Ed., SET (Maharashtra), Ph.D.

Price ₹ 110.00



NIRALI
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE



10

**Our Text Books for T.Y. B. Com. : Semester-VI
As per New Syllabus CBCS Pattern**

- **ADVANCED ACCOUNTING-II**
Dr. Suhas Mahajan, Dr. Mahesh Kulkarni
- **BUSINESS REGULATORY FRAMEWORK**
Dr. Prakash N. Chaudhari, Adv. Ovi Prakash Chaudhari
- **INDIAN AND GLOBAL ECONOMIC DEVELOPMENT**
Dr. (Mrs.) Girija Shankar, Vivek Datar
- **INDIAN AND GLOBAL ECONOMIC DEVELOPMENT**
Dr. D. G. Ushir, Dr. S. R. Jawale, Dr. Rupali Sheth & Others
- **INTERNATIONAL ECONOMICS-II**
Dr. Deepa Dani, Dr. Shalee Dias
- **TAXATION - INCOME TAX**
Meera Govindaraj
- **BUSINESS ADMINISTRATION-II (Marketing)**
Dr. Y. R. Thorat, Dr. Neha Shantanu Puranik,
Dr. Prashant Mohite, Dr. Nasrin Parvez Khan
- **BUSINESS ADMINISTRATION-III (Production and Operations Management)**
Dr. Y. R. Thorat, Dr. Neha Shantanu Puranik,
Dr. Prashant Mohite, Dr. Nasrin Parvez Khan
- **MARKETING MANAGEMENT-II**
Dr. Shaila Bootwala, Ms. Ameena M. Sabooni
- **MARKETING MANAGEMENT-III**
Dr. Shaila Bootwala, Mrs. Uzma Shaikh Hashmi
- **COST AND WORKS ACCOUNTING-II : (Methods of Costing)**
Dr. Suhas Mahajan, Dr. Mahesh Kulkarni
- **COST AND WORKS ACCOUNTING-III
(Techniques of Cost Accounting and Cost Audit)**
Dr. Suhas Mahajan, Dr. Mahesh Kulkarni
- **BANKING AND FINANCE-II (Financial Markets and Institutions in India-II)**
Dr. (Mrs.) Girija Shankar, Vivek Datar
- **BANKING AND FINANCE-III (Banking Law and Practices in India-II)**
Dr. (Mrs.) Girija Shankar, Vivek Datar
- **BANKING AND FINANCE-II (Financial Markets and Institutions in India-II)**
Dr. S. R. Jawale, Dr. D. G. Ushir, Dr. Ameya Patil & Others
- **BANKING AND FINANCE-III (Banking Law and Practices in India-II)**
Dr. D. G. Ushir, Dr. S. R. Jawale, Dr. Rupali Sheth & Others
- **BUSINESS ENTREPRENEURSHIP-II**
Dr. Vinit V. Rokade, Dr. Ganesh R. Patare
- **BUSINESS ENTREPRENEURSHIP-III**
Dr. Vinit V. Rokade, Dr. Ganesh R. Patare

niralipune@pragationline.com

www.pragationline.com

Also find us on



www.facebook.com/niralibooks



[@nirali.prakashan](https://www.instagram.com/nirali.prakashan)



N5963



ISBN 935451394-8

9 789354 513947

2024

NEW SYLLABUS

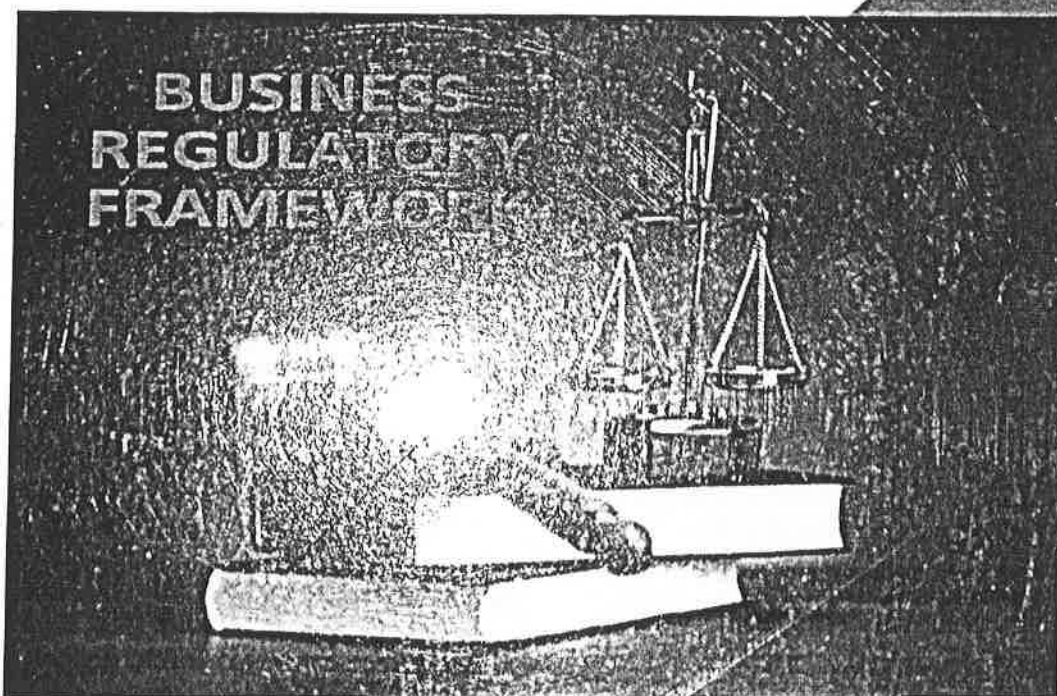
THIRD YEAR B. COM.

SEMESTER-VI

**CBCS
PATTERN**

BUSINESS REGULATORY FRAMEWORK

**Dr. PRAKASH N. CHAUDHARY
Adv. OWI PRAKASH CHAUDHARY**



NWCC LIBRARY
CHA/CHA
346



63523

**NIRALI[®]
PRAKASHAN**
ADVANCEMENT OF KNOWLEDGE

BUSINESS REGULATORY FRAMEWORK

For

T.Y.B.Com. Semester-VI :

Subject Code 361 : Total Credits - 03

As Per New Revised Choice Based Credit System (CBCS) Syllabus
of Savitribai Phule Pune University w.e.f. June 2021

Prof. (Dr.) Prakash N. Chaudhary

B.Sc., M.A. (Sociology), M.A. (Pol. Sc.), M.A. (History), M.A. (Philosophy), M.A. (Eco.)
LL.M., D.L.L. & L.W., G.D.C. & A., D.C.P.L., D.H.L.,
SET (Law), NET (Law), M.Phil. (Commerce). PDGPM & IR, Ph. D. (Business Law)
Professor, Vice Principal & HOD Business Laws
Ness Wadia College of Commerce, Pune - 411 001.

Adv. Owi Prakash Chaudhary

B.A.LL.B., LL.M. D.C.L., D.I.B.L. & C.L.I.
Advocate, Pune District and Sessions Court, Pune

Price ₹ 200.00



 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

N5962



13

Our Text Books for T.Y. B. Com. : Semester-VI
As per New Syllabus CBCS Pattern

- **ADVANCED ACCOUNTING-II**
Dr. Suhas Mahajan, Dr. Mahesh Kulkarni
- **BUSINESS REGULATORY FRAMEWORK**
Dr. Prakash N. Chaudhari, Adv. Ovi Prakash Chaudhari
- **INDIAN AND GLOBAL ECONOMIC DEVELOPMENT**
Dr. (Mrs.) Girija Shankar, Iramani K. Bhuyan
- **INDIAN AND GLOBAL ECONOMIC DEVELOPMENT**
Dr. D. G. Ushir, Dr. S. R. Jawale & Others
- **INTERNATIONAL ECONOMICS-II**
Dr. Deepa Dani, Dr. Shaila Dias
- **TAXATION - INCOME TAX**
Meera Govindaraj
- **BUSINESS ADMINISTRATION-II (Marketing)**
Dr. Y. R. Thorat, Dr. Neha Shantanu Puranik,
Dr. Prashant Mohite, Dr. Nasrin Parvez Khan
- **BUSINESS ADMINISTRATION-III (Production and Operations Management)**
Dr. Y. R. Thorat, Dr. Neha Shantanu Puranik,
Dr. Prashant Mohite, Dr. Nasrin Parvez Khan
- **MARKETING MANAGEMENT-II**
Dr. Shaila Bootwala, Ms. Ameena M. Sabooni
- **MARKETING MANAGEMENT-III**
Dr. Shaila Bootwala, Mrs. Uzma Shaikh Hashmi
- **COST AND WORKS ACCOUNTING-II : (Methods of Costing)**
Dr. Suhas Mahajan, Dr. Mahesh Kulkarni
- **COST AND WORKS ACCOUNTING-III**
(Techniques of Cost Accounting and Cost Audit)
Dr. Suhas Mahajan, Dr. Mahesh Kulkarni
- **BANKING AND FINANCE-II (Financial Markets and Institutions in India-II)**
Dr. (Mrs.) Girija Shankar, Vivek Datar
- **BANKING AND FINANCE-III (Banking Law and Practices in India-II)**
Dr. (Mrs.) Girija Shankar, Vivek Datar
- **BANKING AND FINANCE-II (Financial Markets and Institutions in India-II)**
Dr. S. R. Jawale, Dr. D. G. Ushir, Dr. Ameya Patil & Others
- **BANKING AND FINANCE-III (Banking Law and Practices in India-II)**
Dr. D. G. Ushir, Dr. S. R. Jawale, Dr. Rupali Sheth & Others
- **BUSINESS ENTREPRENEURSHIP-II**
Dr. Vinit V. Rokade, Dr. Ganesh R. Patare
- **BUSINESS ENTREPRENEURSHIP-III**
Dr. Vinit V. Rokade, Dr. Ganesh R. Patare

niralipune@pragationline.com

www.pragationline.com

Also find us on



www.facebook.com/niralibooks



@nirali.prakashan



2022

14

NEW SYLLABUS

THIRD YEAR B. COM.

SEMESTER-VI

**CBCS
PATTERN**

FINANCIAL MARKETS AND INSTITUTIONS IN INDIA-II

(SEMESTER-VI AND COURSE : PAPER-II)

Dr. (Mrs.) GIRIJA SHANKAR

VIVEK DATAR



NWCC LIBRARY
GIR/DAT
332.632



63648

NIRALI PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

SPPU New Syllabus

FINANCIAL MARKETS AND INSTITUTIONS IN INDIA - II Banking and Finance

(Special Elective Course) (Special Course II)
Special Paper - II

For

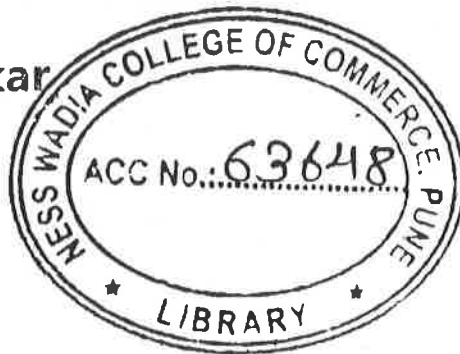
T.Y.B.Com. Semester - VI :

Subject Code 365-B : Total Credits - 04

As Per New Revised Choice Based Credit System (CBCS) Syllabus
of Savitribai Phule Pune University

(Mrs.) Girija Shankar

Former Principal,
Professor and Head of Department
of Business Economics
Jyoti Wadia College of Commerce,
Pune.



Mr. Vivek Datar

Nowrosjee Wadia College,
Pune.

Price ₹ 110.00

 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

N5971

Our Text Books for T.Y. B. Com. : Semester-VI As per New Syllabus CBCS Pattern

- **ADVANCED ACCOUNTING**
Dr. Suhas Mahajan, Dr. Mahesh Kulkarni
- **BUSINESS REGULATORY FRAMEWORK**
Dr. Prakash N. Chaudhari, Adv. Cwi Prakash Chaudhari
- **INDIAN AND GLOBAL ECONOMIC DEVELOPMENT**
Dr. (Mrs.) Girija Shankar, Iramani K. Bhuyan
- **INDIAN AND GLOBAL ECONOMIC DEVELOPMENT**
Dr. D. G. Ushir, Dr. S. R. Jawale & Others
- **INTERNATIONAL ECONOMICS-II**
Dr. Deepa Dani, Dr. Shaila Dias
- **TAXATION - INCOME TAX**
Meera Govindaraj
- **BUSINESS ADMINISTRATION-II (Marketing)**
Dr. Y. R. Thorat, Dr. Neha Shantanu Puranik,
Dr. Prashant Mohite, Dr. Nasrin Parvez Khan
- **BUSINESS ADMINISTRATION-III (Production and Operations Management)**
Dr. Y. R. Thorat, Dr. Neha Shantanu Puranik,
Dr. Prashant Mohite, Dr. Nasrin Parvez Khan
- **MARKETING MANAGEMENT-II**
Dr. Shaila Bootwala, Ms. Ameena M. Sabooni
- **MARKETING MANAGEMENT-III**
Dr. Shaila Bootwala, Mrs. Uzma Shaikh Hashmi
- **COST AND WORKS ACCOUNTING-II : (Methods of Costing)**
Dr. Suhas Mahajan, Dr. Mahesh Kulkarni
- **COST AND WORKS ACCOUNTING-III**
(Techniques of Cost Accounting and Cost Audit)
Dr. Suhas Mahajan, Dr. Mahesh Kulkarni
- **BANKING AND FINANCE-II (Financial Markets and Institutions in India-II)**
Dr. (Mrs.) Girija Shankar, Vivek Datar
- **BANKING AND FINANCE-III (Banking Law and Practices in India-II)**
Dr. (Mrs.) Girija Shankar, Vivek Datar
- **BANKING AND FINANCE-II (Financial Markets and Institutions in India-II)**
Dr. S. R. Jawale, Dr. D. G. Ushir, Dr. Ameya Patil
- **BANKING AND FINANCE-III (Banking Law and Practices in India-II)**
Dr. D. G. Ushir, Dr. S. R. Jawale, Dr. Rupali Sheth, D. A. Dagade
- **BUSINESS ENTREPRENEURSHIP-II**
Dr. Vinit V. Rokade, Dr. Ganesh R. Patare
- **BUSINESS ENTREPRENEURSHIP-III**
Dr. Vinit V. Rokade, Dr. Ganesh R. Patare

niralipune@pragationline.com

www.pragationline.com

Also find us on

 www.facebook.com/niralibooks  @nirali.prakashan



NEW SYLLABUS

THIRD YEAR B. COM.

SEMESTER-VI

**CBCS
PATTERN**

BANKING LAW AND PRACTICES IN INDIA-II (BANKING AND FINANCE-III)

Dr. (Mrs.) GIRIJA SHANKAR

VIVEK DATAR

बैंक ऑफ़ इंडिया
Bank of India
भारतीय रिज़र्व बैंक

बैंक ऑफ़ बड़ौदा
Bank of Baroda

ANDHRA BANK Relationships

पंजाब नैशुनल बैंक
punjab national bank

Punjab & Sind Bank
(A Govt. of India Undertaking)

Syndicate Bank
(A GOVT. OF INDIA UNDERTAKING)
Head Office: Manpal - 576 104
Your faithful & friendly financial partner

RESERVE BANK OF INDIA

ALLAHABAD

NWCC LIBRARY
GIR/DAT
332.1



62796

SPPU New Syllabus

BANKING LAW AND PRACTICES IN INDIA - II

Banking and Finance

(Special Elective Course) (Special Course III)
Special Paper - III

For

T.Y.B.Com. Semester - VI :

Subject Code 366-B : Total Credits - 04

As Per New Revised Choice Based Credit System (CBCS) Syllabus
of Savitribai Phule Pune University

Dr. (Mrs.) Girija Shankar

Former Principal,
Professor and Head of Department
of Business Economics
Ness Wadia College of Commerce,
Pune.

Mr. Vivek Datar

Nowrosjee Wadia College,
Pune.

Price ₹ 130.00



 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE



19

**Our Text Books for T.Y. B. Com. : Semester-VI
As per New Syllabus CBCS Pattern**

- **ADVANCED ACCOUNTING-II**
Dr. Suhas Mahajan, Dr. Mahesh Kulkarni
- **BUSINESS REGULATION AND ECONOMIC DEVELOPMENT**
Dr. Prakash N. ...
- **INDIAN AND GLOBAL ECONOMIC DEVELOPMENT**
Dr. (Mrs.) Girija Shankar, Iramani K. Bhuyari
- **INDIAN AND GLOBAL ECONOMIC DEVELOPMENT**
Dr. D. G. Ushir, Dr. S. R. Jawale & Others
- **INTERNATIONAL ECONOMICS-II**
Dr. Deepa Dani, Dr. Shaila Dias
- **TAXATION - INCOME TAX**
Meera Govindaraj
- **BUSINESS ADMINISTRATION-II (Marketing)**
Dr. Y. R. Thorat, Dr. Neha Shantanu Puranik,
Dr. Prashant Mohite, Dr. Nasrin Parvez Khan
- **BUSINESS ADMINISTRATION-III (Production and Operations Management)**
Dr. Y. R. Thorat, Dr. Neha Shantanu Puranik,
Dr. Prashant Mohite, Dr. Nasrin Parvez Khan
- **MARKETING MANAGEMENT-II**
Dr. Shaila Bootwala, Ms. Ameena M. Sabooni
- **MARKETING MANAGEMENT-III**
Dr. Shaila Bootwala, Mrs. Uzma Shaikh Hashmi
- **COST AND WORKS ACCOUNTING-II : (Methods of Costing)**
Dr. Suhas Mahajan, Dr. Mahesh Kulkarni
- **COST AND WORKS ACCOUNTING-III
(Techniques of Cost Accounting and Cost Audit)**
Dr. Suhas Mahajan, Dr. Mahesh Kulkarni
- **BANKING AND FINANCE-II (Financial Markets and Institutions in India-II)**
Dr. (Mrs.) Girija Shankar, Vivek Datar
- **BANKING AND FINANCE-III (Banking Law and Practices in India-II)**
Dr. (Mrs.) Girija Shankar, Vivek Datar
- **BANKING AND FINANCE-II (Financial Markets and Institutions in India-II)**
Dr. S. R. Jawale, Dr. D. G. Ushir, Dr. Ameya Patil
- **BANKING AND FINANCE-III (Banking Law and Practices in India-II)**
Dr. D. G. Ushir, Dr. S. R. Jawale, Dr. Rupali Sheth, D. A. Dagade
- **BUSINESS ENTREPRENEURSHIP-II**
Dr. Vinit V. Rokade, Dr. Ganesh R. Patare
- **BUSINESS ENTREPRENEURSHIP-III**
Dr. Vinit V. Rokade, Dr. Ganesh R. Patare
- **BUSINESS LAWS AND PRACTICE (PAPER-III)**
Dr. Yashodhan Manohar Mithare, Dr. Arjun Bhanudas Bhagwat, Dr. Ajinath Maruti Doke

niralipune@pragationline.com

www.pragationline.com

Also find us on



www.facebook.com/niralibooks



@nirali.prakashan



Rear



International Brand Management



NWCC LIBRARY
WAY/OTH.
658.8343



B.5737



THAKUR PUBLICATION PVT. LTD.
PUNE

Dr. Dipak V. Wayal
Vishal Vidyasagar Gaikwad
Prof. Dipak Umbarkar

INTERNATIONAL BRAND MANAGEMENT

BBA, SIXTH SEMESTER

According to the New Syllabus of 'Savitribai Phule Pune University', Pune

Dr. Dipak V. Wayal

Ph.D, NET, MBA, M.A

Assistant Professor

Ness Wadia College of Commerce, Pune

Vishal Vidyasagar Gaikwad

MBA (Marketing), B.E., SET & NET (Management)

Assistant Professor

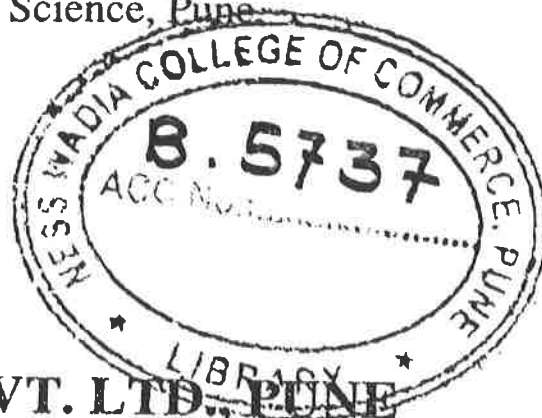
Dr. D.Y. Patil Arts, Commerce and Science College, Pune

Prof. Dipak Umbarkar

MBA (Marketing & HR), NET-JRF, SET

Assistant Professor

Indira College of Commerce & Science, Pune



THAKUR PUBLICATION PVT. LTD., PUNE

* Ahmedabad * Bengaluru * Bhopal * Bhubaneswar * Chennai * Dehradun * Ernakulam * Hyderabad *
* Jaipur * Jalandhar * Kolkata * Lucknow * Nagpur * Patna * Raipur * Ranchi * Rohtak *

About the Book

This book of **“International Brand Management”** provides an overview of the fundamental aspects of managing brands in domestic and global space. It presents the concepts in an appealing and logical style. In this book, every effort has been made to make the text easy to understand keeping the material relevant to the syllabus. Tables, figures, and exercises are also provided in this book which will help students to prepare for the examination.

About the Author



Dr. Dipak V. Woyal is currently working as a **Coordinator, BBA Retail Operations and Assistant Professor at Ness Wadia College of Commerce, Pune.** He has completed **M.A., MBA, PGDBM, NET, Ph.D.,** and currently working on another research project leading to Ph.D Degree. He has completed minor research project titled **“Rural Transformation through Agropreneurship Development”** under **IMPRESS scheme funded by Indian Council of Social Science Research, New Delhi.** He is also working on a research project under **ASPIRE Scheme funded by IQAC, Savitribai Phule Pune University, Pune.** He has bagged **best paper presentation award** at International Level conference as well as at National Level Conference. He also presented his research project at **AVISHKAR** competition and won university level prize. He has presented **22 Research Papers** in national and international conference. He has published **12 Research Papers** in online Journals. He has **8 years** of teaching experience and one year of corporate experience.



Vishal Vidyasagar Gaikwad is a faculty of **BBA, at Dr. D.Y. Patil College of Commerce and Science College, Pimpri, Pune.** His educational qualifications include Bachelor of Engineering (Computers), Master of Business Administration (Marketing) and SET & NET (Management). He is an avid follower of International Brands and their Marketing strategies. Marketing is his curiosity and his core subject.



Prof. Dipak Umbarkar is currently working as **Assistant Professor at Indira College of Commerce & Science, Pune.** He has 2 years of Industrial Experience and teaching experience of **10 years** for UG and PG students in Management Subjects. He specializes in various subjects which included Marketing Management, Production & Operation Management, Human Resource Management, Supply Chain Management, etc. He has presented and published more than **10 Research Papers** in UGC, Scopus and other international journals.

He has completed graduation in **B. Pharmacy and MBA with Marketing & HR Specialization.** Also Qualified **NET with Junior Research Fellowship Award (NET-JRF)** and **SET in Management Subject.** He is currently Pursuing **Ph.D** from Pune University in Marketing Management.

Savitribai Phule Pune University, BBA 6th Semester

Subjects	Authors
Essentials of E-Commerce	Prof. Amol Pravin Pitale, Gauri Kunal Khedkar, Prabha Kumari
Management Information System	Dr. Leena Milind Bhatt, Dr. Palak Chhablani, Ashwini Deepak Kohok
Business Project Management	Prof. Sarika Vishal Jagtap, Prof. Nimbarkar Supriya Girish, Mohammed Fazil Shareef MQ
Management of Innovations and Sustainability	Dr. Sharad Kadam, Dr. Sagar Omkarrao Manjare, Prof. Dipak Nivrutti Gore
International Brand Management	Dr. Dipak V. Woyal, Vishal Vidyasagar Gaikwad, Prof. Dipak Umbarkar
Cases in Marketing Management	Dr. Makarand Wazal, Prof. Deepika Abhijeet Kinnige, Prof. Sushma Sachin Agarwal
Financial Management	Prof. Inamdar Tarique, Prof. Ankush Atmaram Pingale, Prof. Neha Shrivastava
Cases in Finance	Dr. Thomson Varghese, Prof. Rohit D. Akolkar, Prof. Sonali R. Bhor
Global Human Resource Management	Dr. (Prof.) Charulata Madhav Kulkarni, Anita Vishwakarma, Sarita M Samson
Recent Trends & HR Accounting	Dr. Dileep Baburao Baragde, Amol Pravin Pitale, Prof. Swati Uddhav Mahajan

₹135
www.tppl.org.in
www.questionpaper.org.in



THINKER'S SUREVID EARNING IS THE BEST WAY TO GET KNOWLEDGE. MOD: 9233318506/07

2022

THEY MUST DIE

A corpus of delirious crime stories.

P. R. RAMDASI &
SUNIL PANDIT

ukiyoto

NWCC LIBRARY

RAM/PAN

823



D.4097

10, The Library.

Ness Wadia College of Commerce
Pune-1.

with best Compliments.

P.R. Ramdasi
20.10.2022

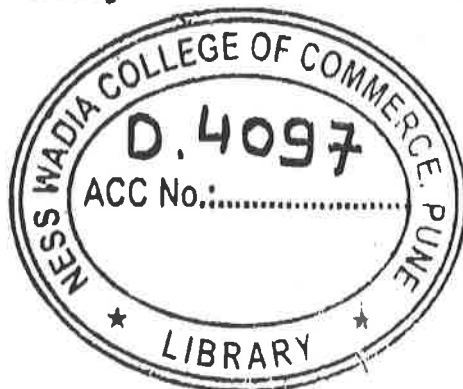
They Must Die

A corpus of delirious crime stories.

P.R. Ramdasi & Sunil Pandit



Ukiyoto Publishing



"They Must Die" is an undimmed corpus of delirious crime stories based on the international canvas. Its capstone feature is the opaque side of human nature. While facing real-life ataxia, some persons become victims of psychological disorders and anxiety. They attempt to turn the wheel of destiny in their way and put themselves under a spell of psychosis or schizophrenia for revenge or to escape and obviously target the serene environment of society around them. The atrocious criminal stories are narrated in a gripping hold of human mind quickly. To spite the dark side of the human mind, the end has been a pink skill of the writer and the reader. This corpus of delirious criminal stories depicts the dark abyss of each page. The twined state of the psychogenic mind before the crime and the skillful use of these psychodynamics are exhibited in the anthology "They Must Die". The spooked crime even though has been done with perilous sneakiness, and it is negative or destructive in nature too but an acute care has been taken here in particular by neutralizing the sublimation of these crimes. Of course, through the instantiating description, we strongly believe that readers will be utterly screwed down with the stupefying touchstone of this compilation of stories. This creation is a sapient collection of four delirious crime stories and it depicts a criminal social canker as a threat to the civilized society, so... they must die.



P.R. Ramdasi & Sunil Pandit, being colleagues for several years and having an earnest attachment with the literature in common, got associated with this joint venture of an anthology of the delirious crime stories.



www.ukiyoto.com





NEW SYLLABUS

SECOND YEAR B. COM. AND S.Y.B.A. ECONOMICS (S2)

SEMESTER-III

**CBCS
PATTERN**

BUSINESS ECONOMICS

(MACRO)

Dr. (Mrs.) GIRIJA SHANKAR

Dr. IRAMANI KALITA



NWCC LIBRARY
GIR/BHU
330



61105

SPPU New Syllabus

BUSINESS ECONOMICS (Macro)

for

Second Year B.Com. (Semester - III)

[Course Code : 233 - Number of Credits : 03]

New Syllabus as per CBCS Pattern June 2019

Also Useful for S.Y.B.A. (Semester - III)

[Economics S-2 : Course Code - DSE 2A - Credits : 03]

Dr. (Mrs.) Girija Shankar

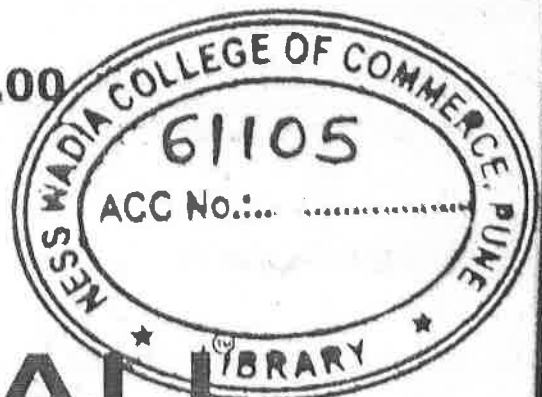
Officiating Principal

Professor and Head of Department of Business Economics
Ness Wadia College of Commerce, Pune

Dr. Iramani Kalita Bhuyan

M.A., B.Ed., SET (Maharashtra), Ph.D.

Price ₹ 50.00



NIRALI
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

N5417

First Edition : July 2020**© : Author**

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Author with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the author or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By:**NIRALI PRAKASHAN**

Abhyudaya Pragati, 1312, Shivaji Nagar
Off J.M. Road, PUNE - 411005
Tel - (020) 25512336/37/39, Fax - (020) 25511379
Email: niralipune@pragationline.com

Printed By:
SHREE OM PRINTERS PVT. LTD.

Survey No. 28/25, Dhayri Near Pari Company
Pune - 411 041
Tel - (020) 24690371

> DISTRIBUTION CENTRES**PUNE**

Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002,
(For orders within Pune) Maharashtra, Tel: (020) 2445 2044, Mobile: 9657703145
Email: niralilocal@pragationline.com

Nirali Prakashan : S. No. 28/27, Dhayari, Near Asian College Pune 411041
(For orders outside Pune) Tel: (020) 24690204; Mobile: 9657703143
Email: bookorder@pragationline.com

MUMBAI

Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd.,
Girgaum, Mumbai 400004, Maharashtra;
Mobile: 9320129587 Tel: (022) 2385 6339 / 2386 9976,
Fax: (022) 2386 9976
Email: niralimumbai@pragationline.com

> DISTRIBUTION BRANCHES**JALGAON**

Nirali Prakashan : 34, V. V. Golani Market, Navi Peth, Jalgaon 425001,
Maharashtra, Tel: (0257) 222 0395, Mob: 94234 91860;
Email: niralijalgaon@pragationline.com

KOLHAPUR

Nirali Prakashan : New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank,
Kolhapur 416 012, Maharashtra. Mob: 9850046155;
Email: niralikolhapur@pragationline.com

NAGPUR

Nirali Prakashan : Above Maratha Mandir, Shop No. 3, First Floor,
Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
Tel: (0712) 254 7129;
Email: niralinagpur@pragationline.com

DELHI

Nirali Prakashan : 4593/15, Basement, Agarwal Lane, Ansari Road, Daryaganj
Near Times of India Building, New Delhi 110002
Mob: 08505972553, Email: niralidelhi@pragationline.com

BENGALURU

Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross,
6th Main, Malleswaram, Bengaluru 560003, Karnataka;
Mob: 9449043034
Email: niralibangalore@pragationline.com

Other Branches: Hyderabad, Chennai**nirallpune@pragationline.com | www.pragationline.com****Also find us on  www.facebook.com/niralibooks**

NEW SYLLABUS

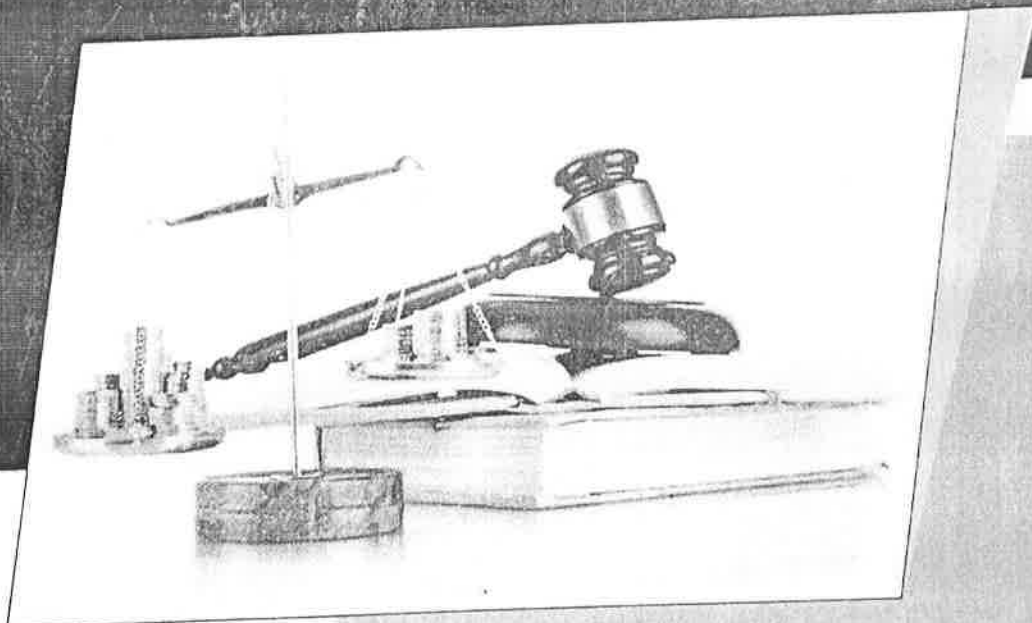
SECOND YEAR B. COM.

SEMESTER-III

**CBCS
PATTERN**

ELEMENTS OF COMPANY LAW

Dr. PRAKASH N. CHAUDHARY
Adv. OWI PRAKASH CHAUDHARY



NWCC LIBRARY
CHA/CHA
346.066



63354

NIRALI
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

SPPU, New Syllabus

ELEMENTS OF COMPANY LAW

for

Second Year B.Com. Semester - III

[Course Code : 235 - Number of Credits : 03]

New Syllabus as per CBCS Pattern June 2019

Dr. Prakash N. Chaudhary

B.Sc., M.A. (Socio.), M.A. (Pol. Sci.), M.A. (History), M.A. (Eco.),
M.A. (Philosophy), LL.M., D.L.L. & L.W., G.D.C. & A., D.C.P.L., D.H.L.,
P.G.D.P.M. & I.R., SET (Law), NET (Law), M.Phil. (Commerce),
Ph.D. (Business Law)

Vice Principal and Head, Department of Business Laws,
Ness Wadia College of Commerce, Pune 1

Adv. Owi Prakash Chaudhary

B.A. LL.B., LL.M., D.C.L., D.I.B.L. & C.L.I.

Price ₹ 110.00



NIRALI
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE



ELEMENTS OF COMPANY LAW

ISBN 978-93-90225-54-5

Third Edition : July 2022
 © : Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action. Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification or publications.

Polyplate

Published By :
NIRALI PRAKASHAN
 Abhyudaya Pragati, 1312, Shivaji Nagar,
 Off J.M. Road, Pune - 411005
 Tel - (020) 25512336/37/39
 Email : niralipune@pragationline.com

Printer :
YOGIRAJ PRINTERS AND BINDERS
 Survey No. 10/1A, Ghule Industrial Estate
 Nanded Gaon Road
 Nanded, Pune - 411041

DISTRIBUTION CENTRES**PUNE**

Nirali Prakashan
 (For orders outside Pune)
 S. No. 28/27, Dhayari Narhe Road, Near Asian
 College Pune 411041, Maharashtra
 Tel : (020) 24690204; Mobile : 9657703143
 Email : bookorder@pragationline.com

Nirali Prakashan
 (For orders within Pune)
 119, Budhwar Peth, Jogeshwari Mandir Lane
 Pune 411002, Maharashtra
 Tel : (020) 2445 2044; Mobile : 9657703145
 Email : niralilocal@pragationline.com

MUMBAI

Nirali Prakashan
 Rasdhara Co-op. Hsg. Society Ltd., 'D' Wing Ground Floor, 385 S.V.P. Road Girgaum, Mumbai
 400004, Maharashtra Mobile : 7045821020, Tel : (022) 2385 6339 / 2386 9976
 Email : niralimumbai@pragationline.com

DISTRIBUTION BRANCHES**DELHI**

Nirali Prakashan
 Room No. 2 Ground Floor
 4575/15 Omkar Tower,
 Agarwal Road Darya Ganj,
 New Delhi 110002
 Mobile : 9555778814/
 9818561840
 Email : delhi@niralibooks.com

BENGALURU

Nirali Prakashan
 Maitri Ground Floor, Jaya
 Apartments, No. 99, 6th Cross,
 6th Main, Malleswaram,
 Bengaluru 560003 Karnataka;
 Mob : 9686821074
 Email :
 bengaluru@niralibooks.com

NAGPUR

Nirali Prakashan
 Above Maratha Mandir,
 Shop No. 3, First Floor, Rani
 Jhanshi Square, Sitabuldi
 Nagpur 440012 (MAH)
 Tel : (0712) 254 7129
 Email :
 nagpur@niralibooks.com

KOLHAPUR

Nirali Prakashan
 438/2, Bhosale Plaza, Ground
 Floor, Khasbag, Opp.
 Balgopal Talim,
 Kolhapur 416 012,
 Maharashtra
 Mob : 9850046155
 Email :
 kolhapur@niralibooks.com

JALGAON

Nirali Prakashan
 34, V. V. Golani Market, Navi
 Peth, Jalgaon 425001,
 Maharashtra
 Tel : (0257) 222 0395
 Mob : 94234 91860
 Email :
 jalgaon@niralibooks.com

SOLAPUR

Nirali Prakashan
 R-158/2, Avanti Nagar, Near
 Golden Gate, Pune Naka
 Chowk Solapur 413001,
 Maharashtra
 Mobile 9890918687
 Email :
 solapur@niralibooks.com

marketing@pragationline.com | www.pragationline.com

Also find us on  www.facebook.com/niralibooks

**NEW
SYLLABUS**

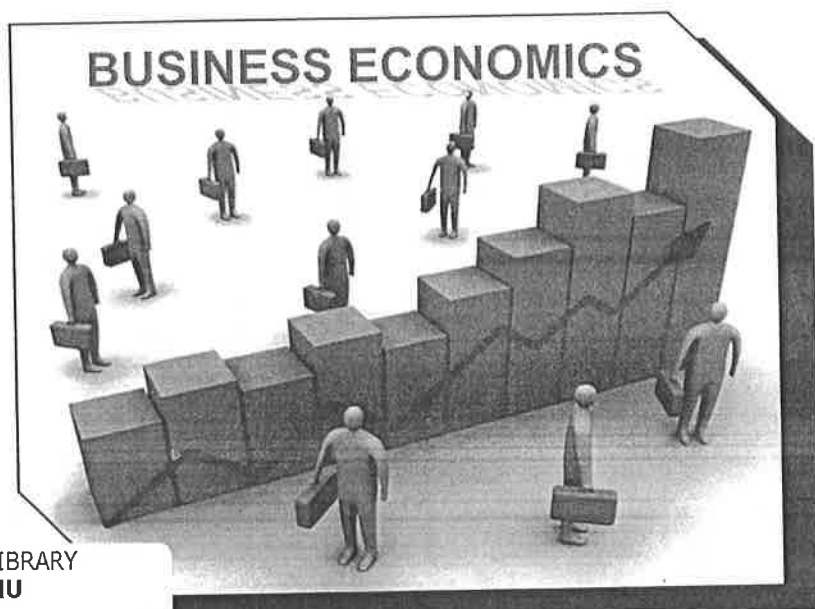
SECOND YEAR B. COM. SEMESTER-IV

**CBCS
PATTERN**

BUSINESS ECONOMICS

(MACRO)-II

Dr. (Mrs.) GIRIJA SHANKAR
Dr. IRAMANI K. BHUYAN



NWCC LIBRARY
GIR/BHU
330



61334

NIRALI
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

First Edition : January 2021
© : Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By:
NIRALI PRAKASHAN
Abhyudaya Pragati, 1312, Shivaji Nagar
Off J.M. Road, PUNE - 411005
Tel - (020) 25512336/37/39, Fax - (020) 25511379
Email: niralipune@pragationline.com

Printed By:
SHREE OM PRINTERS PVT. LTD.
Survey No. 28/25, Dhayri Near Pari Company
Pune - 411 041
Tel - (020) 24690371

> DISTRIBUTION CENTRES

- PUNE**
Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002, Maharashtra, Tel: (020) 2445 2044, Mobile: 9657703145
(For orders within Pune) Email: niralilocal@pragationline.com
Nirali Prakashan : S. No. 28/27, Dhayari, Near Asian College Pune 411041
(For orders outside Pune) Tel: (020) 24690204; Mobile: 9657703143
Email: bookorder@pragationline.com
- MUMBAI**
Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd.,
Girgaum, Mumbai 400004, Maharashtra;
Mobile: 9320129587 Tel: (022) 2385 6339 / 2386 9976,
Fax: (022) 2386 9976
Email: niralimumbai@pragationline.com

> DISTRIBUTION BRANCHES

- JALGAON**
Nirali Prakashan : 34, V. V. Golani Market, Navi Peth, Jalgaon 425001,
Maharashtra, Tel: (0257) 222 0395, Mob: 94234 91860;
Email: niralijalgaon@pragationline.com
- KOLHAPUR**
: New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank,
Kolhapur 416 012, Maharashtra. Mob: 9850046155;
Email: niralikolhapur@pragationline.com
- NAGPUR**
: Above Maratha Mandir, Shop No. 3, First Floor,
Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
Tel: (0712) 254 7129;
Email: niralinagpur@pragationline.com
- DELHI**
Nirali Prakashan : 4593/15, Basement, Agarwal Lane, Ansari Road, Daryaganj
Near Times of India Building, New Delhi 110002
Mob: 08505972553, Email: niralidelhi@pragationline.com
- BENGALURU**
Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross,
6th Main, Malleswaram, Bengaluru 560003, Karnataka;
Mob: 9449043034
Email: niralibangalore@pragationline.com
- Other Branches: Hyderabad, Chennai**

NWCC LIBRARY
GIR/BHU
330



niralipune@pragationline.com | www.pragationline.com

Also find us on www.facebook.com/niralibooks

**NEW
SYLLABUS**

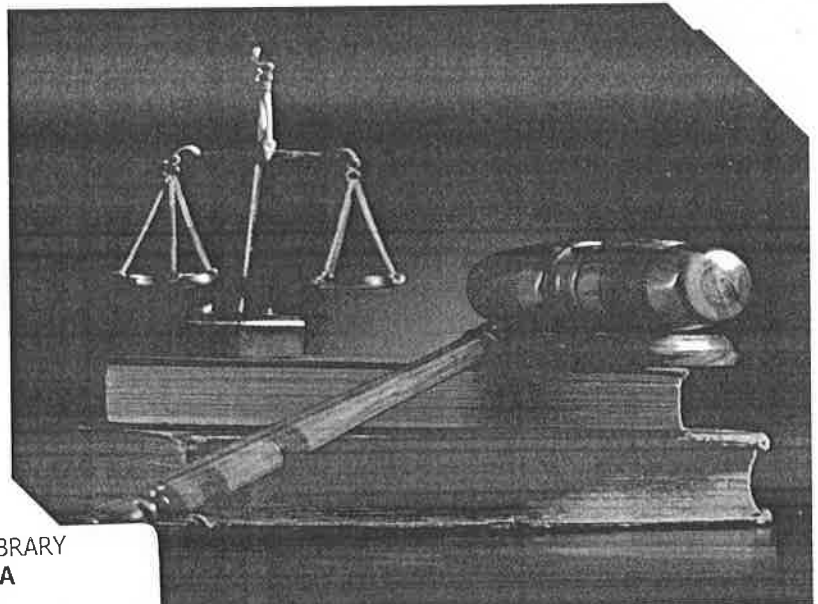
SECOND YEAR B. COM.

SEMESTER-IV

**CBCS
PATTERN**

204
**ELEMENTS OF
COMPANY LAW-II**

Dr. PRAKASH N. CHAUDHARY
Adv. OWI PRAKASH CHAUDHARY



NWCC LIBRARY
CHA/CHA
346.066



61571

NIRALI
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

First Edition : February 2021

© : Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By:

NIRALI PRAKASHAN

Abhyudaya Pragati, 1312, Shivaji Nagar

Off J.M. Road, PUNE - 411005

Tel - (020) 25512336/37/39, Fax - (020) 25511379

Email: niralipune@pragationline.com

Printed By:

SHREE OM PRINTERS PVT. LTD.

Survey No. 28/25, Dhayri Near Pari Company

Pune - 411 041

Tel - (020) 24690371

> DISTRIBUTION CENTRES**PUNE**

Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002,
(For orders within Pune) Maharashtra, Tel: (020) 2445 2044, Mobile: 9657703145
Email: niralilocal@pragationline.com

Nirali Prakashan : S. No. 28/27, Dhayari, Near Asian College Pune 411041
(For orders outside Pune) Tel: (020) 24690204; Mobile: 9657703143
Email: bookorder@pragationline.com

MUMBAI

Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd.,
Girgaum, Mumbai 400004, Maharashtra;
Mobile: 9320129587 Tel: (022) 2385 6339 / 2386 9976,
Fax: (022) 2386 9976
Email: niralimumbai@pragationline.com

> DISTRIBUTION BRANCHES**JALGAON**

NWCC LIBRARY
CHA/CHA
346.066



61571

34, V. V. Golani Market, Navi Peth, Jalgaon 425001,
Maharashtra, Tel: (0257) 222 0395, Mob: 94234 91860;
Email: niralijalgaon@pragationline.com

KOLHAPUR

New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank,
Kolhapur 416 012, Maharashtra. Mob: 9850046155;
Email: niralikolhapur@pragationline.com

NAGPUR

Nirali Prakashan : Above Maratha Mandir, Shop No. 3, First Floor,
Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
Tel: (0712) 254 7129;
Email: niralinagpur@pragationline.com

DELHI

Nirali Prakashan : 4593/15, Basement, Agarwal Lane, Ansari Road, Daryaganj
Near Times of India Building, New Delhi 110002
Mob: 08505972553, Email: niralidelhi@pragationline.com

BENGALURU

Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross,
6th Main, Malleswaram, Bengaluru 560003, Karnataka;
Mob: 9449043034
Email: niralibangalore@pragationline.com

Other Branches: Hyderabad, Chennai

niralipune@pragationline.com | www.pragationline.com

Also find us on www.facebook.com/nirallbooks

लीकराजा शाहू

सामाजिक न्याय व शिक्षण

• लेखक •

प्राचार्य रमेश पाटील / सुरेखा खरे

• प्रस्तावना •

डॉ. जयसिंगराव पवार
(ज्येष्ठ इतिहास संशोधक)

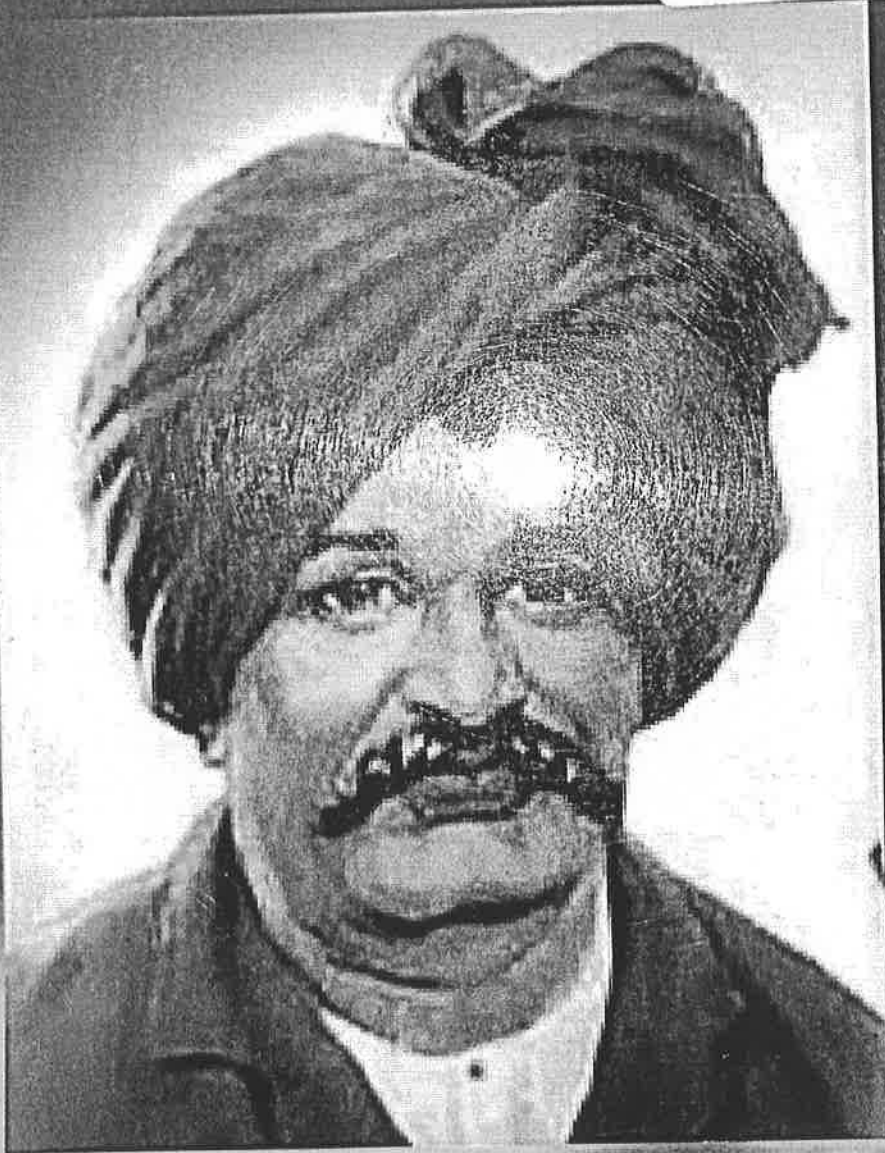
NWCC LIBRARY

PAT/KHA

923.195479



J.14193

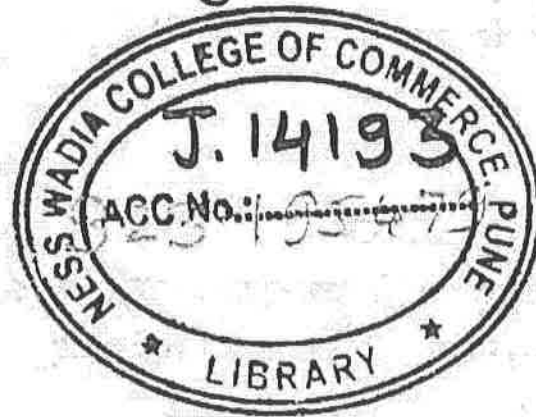


अ. भा. समाजवादी शिक्षणहक्क सभा

लोकवाजा शाहू सामाजिक न्याय व शिक्षण

प्राचार्य रमेश पाटील

सुरेखा खरे



अ. भा. समाजवादी शिक्षणहक्क सभा

साने गुरुजी स्मारक, सिंहगड रोड,

पर्वती पायथा, पुणे ४११०३०.

राजर्षी शाहू महाराजांच्या स्मृतिशताब्दीच्या निमित्ताने समाजवादी शिक्षणहक्क सभेने हे पुस्तक प्रकाशित करून एक प्रकारचे सामाजिक औचित्य साधले आहे.

प्रस्तुत पुस्तकाचा उद्देश केवळ शाहू महाराजांचे शैक्षणिक कार्य कथन करून त्यांना आदरांजली वाहण्याचा नाही आहे; तर आजच्या शिक्षण व्यवस्थेत फुले-शाहूंचे विचार कुठे पाहावयास मिळतात हा खरा उद्देश आहे. आजच्या राज्यकर्त्यांवर कठोर टीका करताना लेखकद्वय म्हणतात, 'आत्ताचे राज्यकर्ते मात्र जनतेला शिक्षण देणे हे आमचे काम नाही म्हणून शिक्षण देण्याची जबाबदारी अंगाबाहेर टाकत आहेत. विशेषतः १९९० नंतरच्या खाज्या धोरणाचा परिणाम म्हणून शासन हे शिक्षण, आरोग्य, समाजकल्याण इत्यादी क्षेत्रातून बाहेर पडून खाजगी क्षेत्रात शिक्षणाचा प्रसार करण्याचे कार्य सोपवत आहे. पण याचा परिणाम म्हणून शिक्षण महाग होऊन शिक्षण जनसामान्यांच्या आवाक्याबाहेर जात आहे. शिक्षणातून कष्टकरी वर्गाची मुले शाळाबाह्य होत आहेत. म्हणूनच राज्यकर्त्यांनी सार्वजनिक शिक्षण व्यवस्थेमार्फत जनतेला शिक्षण दिले पाहिजे, हेच राजर्षी शाहू महाराज व महाराजा सयाजीराव गायकवाड यांच्या कार्यातून दिसून येते.'

माझ्यासारख्या सामान्य माणसाला शिक्षण क्षेत्रात निर्माण झालेली व्यावसायिकता व भांडवलशाही अस्वस्थ करून सोडते, घराणेशाही सारख्यासुद्धा अनेक समस्या आज आहेत. माझे सारे आयुष्य शिक्षण क्षेत्रात गेल्यामुळे कदाचित मला त्यांचे अस्तित्व अधिक जाणवत असेल. त्या दुर्धर आहेत. यावर एकच उपाय आहे, तो म्हणजे शिक्षणाचे राष्ट्रीयकरण करणे. सर्व प्रकारच्या शिक्षणाची जबाबदारी सरकारने घेणे. तरच शिक्षण क्षेत्रात गुणवत्तेला स्थान मिळेल. भांडवलशाही नष्ट होईल, घराणेशाही अस्तास जाईल. राष्ट्राच्या प्रगतीचा पायाच शुद्ध होईल.

- डॉ. जयसिंगराव पवार

NWCC LIBRARY
RAM
891.463



D.4092

काळे इंद्रधनुष्य

पुरुषोत्तम रामदासी



नेस वरडिया वाणीज्य
महाविद्यालय -

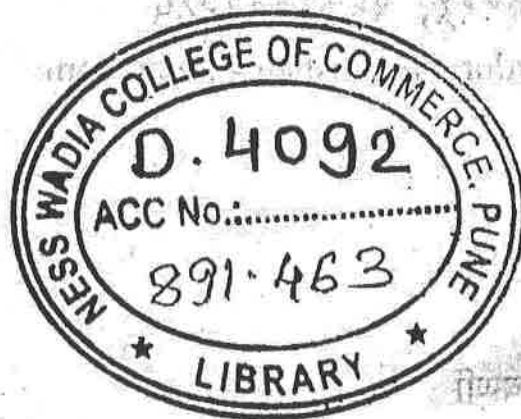
श्रीधरलंकार

सुप्रीम भेट

काळ इंद्रधनुष्य

1/10/2022

पुरुषोत्तम रामकृष्ण रामदासी



श्री नवदुर्गा प्रकाशन

श्री नवदुर्गा प्रकाशन, काशी, उत्तर प्रदेश



पुरुषोत्तम रामदासी

आपल्यामधील मी एकच नसतो! मनाच्या तळघरात लपलेले अनेक 'मी' बऱ्याचदा आपल्याबरोबर वाद घालण्यासाठी सामोरे येतात आणि आपण अस्वस्थ होतो. आपण लेखक, व्यापारी, अभिनेता, बिजनेसमन, दिग्दर्शक असू, चोर असू किंवा कुणीही सामान्य माणूस असू. पण प्रत्येकाला आत लपलेले 'मी' आपापल्या कर्मांबाबत प्रश्न विचारून छळतातच! विशेषतः एकटं असतानाच्या एकांतात! आणि गर्दीत असतानाही ग्रासणाऱ्या एकांतात! सामोरे येणारे हे 'मी' कधीतरी अचाट स्वप्नं दाखवतात, कधी भयचकित करतात तर कधी चक्रे आरसा धरतात समोर! खराट किंवा अंतर्मनातील आरसा! आरशातील प्रतिमा उग्र रूप धारण करित वैरी बनते. खरं तर आतले 'मी' आपले वैरी नसतात. पण ते एकटे न येता स्वतःसोबत संशय, व्यथा, राग, लोभ आणतात आणि कधीकधी नात्यांची वीण उसवून टाकतात.

मानवी नातेसंबंध आणि भवतालातील परवशता उलगडणाऱ्या तीन दीर्घकथा.



टी-१७, प्रतिराज हाईट्स, वेताळ तालीमसमोर, शिवाजी पेठ,
कोल्हापूर - ४१६ ०१२. मो.: ९४०४५५०९११, ९६७३००३२८५
ईमेल: shrinavdurgaparakashan@gmail.com



M.C.E. Society's

ABEDA INAMDAR SENIOR COLLEGE OF ARTS, SCIENCE & COMMERCE, [Autonomous] PUNE

(Affiliated to Savitribai Phule Pune University & Accredited by NAAC 'A' Grade)

2390-K.B. Hidayatullah Road, Azam Campus, Camp, Pune - 411001, Maharashtra, India

INTERNATIONAL CONFERENCE ON

RETHINKING MANAGEMENT, LEADERSHIP AND GOVERNANCE; A STRATEGIC FIT IN THE NEW NORMAL

28th & 29th JANUARY 2022

Certificate

This is to certify that

Prof. / Dr. / Mr. / Ms. / Mrs. DR. BHARAT VITTHAL RATHOD

from NESS WADIA COLLEGE OF COMMERCE, PUNE

has participated and presented a research paper titled

MAKE IN INDIA, SKILL INDIA.

Anisa

Ms. Anisa Khan
Conference Co-ordinator

Farzana V. Shaikh

Dr. Farzana V. Shaikh
Conference Co-ordinator

M. G. Mulla

Dr. M. G. Mulla
Conference Convener

Shaila Bootwala

Prof. Dr. Shaila Bootwala
Principal & Conference Chairperson

6.2

A Paper on

“Make in India, Skill India,”

By

**Dr. Bharat Vitthal Rathod,
Asst. Prof. Ness Wadia College of Commerce, Pune.**

Cell No. 918380066867

E-Mail ID: rathodby26@gmail.com

International Conference on “Rethinking Management, Leadership and
Governance; A Strategic Fit in the New Normal” held on 8th and 29th January 2022 at
**Abeda Inamdar Senior College of Arts, Science and Commerce, (Autonomous) Camp
Pune, 411001**

ABSTRACT

Hon. Narendra Modi launched on the 25th September 2014, the “Make in India” campaign to give a push for facilitating investment, foster innovation, enhance skill development, put in place proper infrastructure for the growth of manufacturing industries. It also aimed at protecting intellectual property rights. The Government of India took initiative and announced a scheme titled, “Make in India” with an objective to make and encourage companies to develop, manufacture and assemble products made in India and incentivize dedicated investments into the manufacturing sector. The Make in India is built on the four pillars namely: foster innovation, enhance skill development, protect intellectual property & build best in class manufacturing infrastructure.

The government of India has initiated several steps to give a boost for the development of industries, fostering innovation, skill development. During the period 2015 to 2020 the response and the achievement of the scheme are quite phenomenal. However, since 2020 because of the Corona-19 virus pandemic and its continued attack has adversely affected the Make in India movement and the skill development. No doubt, India has a large pool of talent and with the government all out support will result in the targeted industrial development as well as improvement in the service industries as such. So far solving the availability of the skilled labour force the government has kept it in focus and the industries also have well responded to the Govt.’s initiative by starting their own Skill Development Courses from out of CSR funds and this will enable them to have inhouse developed skilled labour of their own requirement.

Keywords: Make in India, Skill Development, Development of Entrepreneurs, Creation of Employment Opportunities, National Skill Development Corporation

PAPER

There were discussions for several years to give a boost to manufacturing in India and to make it a Global Manufacturing Hub. Hon. Narendra Modi launched on the 25th September 2014, the “Make in India” campaign to give a push for facilitating investment, foster innovation, enhance skill development, and put in place proper infrastructure for the growth of manufacturing industries. It also aimed at protecting intellectual property rights. The Government of India took initiative and announced a scheme titled, “Make in India” with an objective to make and encourage companies to develop, manufacture and assemble products made in India and incentivize dedicated investments into the manufacturing sector. The Make in India is built on the four pillars namely: foster innovation, enhance skill development, protect intellectual property & build best in class manufacturing infrastructure.

For the speedy development of industry, the prime need is modern and facilitating infrastructure, development of smart cities and state of art facilities with high speed communication and integrated logistic arrangements. It is also essential to identify the skill requirement and develop the workforce to meet the requirements of the industry.

While launching the campaign of Make in India the Government has identified 25 sectors in the manufacturing, infrastructure and service activities and detailed information is being shared through interactive web-portal and professionally developed brochures. With a view to attracting the Foreign Direct Investment the Government of India opened up several sub sectors like construction, railway infrastructure and defense production

When we look back and take stock of the outcome of the Make in India initiative, we find that it has certainly helped in achieving ease of doing business and enhanced skill development. It has created an environment which is conducive for the growth of the identified manufacturing sectors. One more aspect is that this scheme has given birth to forging partnership between government and industry.

The Government of India has taken several initiatives to support the Make in India movement. It has recently launched the National Single Window System for securing all the regulatory approvals and services, so as to ensure that there is no delay dallying at any stage This will certainly make further making the ease of doing business. In the year 2014 India’s rank was 142 which has drastically improved to 63 out of 190 countries, in 2019. This is undoubtedly a great achievement. The government is not complacent and is still putting to further improve this situation. The objective of focusing ease of doing business is to motivate the entrepreneurs to take advantage of this environment and start their new ventures.

Table: FDI inflows since commencement of Make in India

Sr. No.	Year	FDI (in US \$ billion)
1	2014-15	45.15
2	2015-16	55.56
3	2016-17	60.22
4	2017-18	60.97
5	2018-19	62.00
6	2019-20 (P)	74.39

(P): Data is Provisional. Subject to reconciliation with RBI

Source: Information given by the Minister of State in the Ministry of

Commerce and Industry, in a written reply in the Lok Sabha on the 4th August 2021

From the above table it can be seen that there is a faster growth of the FDI in India which is helpful to the Govt. to further improve the infrastructure facilities for the manufacturing and the services sector.

It will be appropriate to have a look at the performance of the certain key industrial sectors under the Make in India initiative.

Sr. No.	Sub-Sector	Performance
1	Automobile and Automobile Components	The top players have inaugurated manufacturing units namely: 1. ISUZU motors in Sri City Andhra Pradesh 2. Tata Motors & Fiat jointly have opened up in Ranjangaon, Pune 3. Suzuki Motors in Ahmedabad 4. Mercedes Benz In Chakan Rise in Automobile production is 2.60 percent Exports have increased by 1.91 percent. Automobile Components export has increased by 22 percent
2	Construction	1. 1.7 million houses have been constructed under Pradhan Mantri Awas Yojana (Gramin) houses 2. The construction sector is the industry which stands 2nd in line in terms of providing employment, after agriculture. A whopping 35 million people have been employed
3	Electronic Systems	Around 38 mobile manufacturing units have been set up which have created employment of about 38300 Under Digital Saksharta Abhiyan (DISHA) around 99.56 lakh candidates have been enrolled for training In 2017 this industry witnesses a remarkable jump of 27% where in the total volume reached 1.57 Lakh Crore from 1.43 Lakh Crore in 20164
4	Defense	Various products manufactured in India like HAL Tejas Light combat aircraft by sourcing 95% of the resources required locally Defense equipment amounting to INR 2059.18 Crore have been exported to 28 countries in FY 2015-16

Similarly, the other sectors like IT, BPM, Food Processing, Electrical machinery, Solar power generation, etc. have shown progress in the positive direction.

Time and again the government of India is inviting the world industrial leaders to come to India which promises a fair system and the best it can offer. Hon. The Prime Minister during his visits to the developed world is meeting the prominent industrial leaders and interacting with them to understand their expectations from the Government and also explaining to them what India can offer. These meetings are getting very good responses as a result of which several MNCs are being seen on India's industrial canvas.

According to the press note of year end review up to December 2021, Ministry of Commerce and Industry:¹

- ❖ Economy started showing sign of recovery from Covid with GDP growth rebounding to 20.1% in Q1 and 8.4% in Q2 of current FY
- ❖ Several high frequency indicators like E-way bills, rail freight, port traffic, GST collections and power consumption demonstrated a V-shaped recovery
- ❖ Revival of Industrial Production as indicated in trends of IIP and ICI
- ❖ Index of Industrial Production surges by 20% during April-October, 2021 compared to contraction of -17.3% during same period last year; Mining, Manufacturing, and Electricity sectors record double digit growth over significant declines during the period
- ❖ Production Linked Incentive schemes to make India 'Atmanirbhar' and enhance India's Manufacturing capabilities
- ❖ FDI policy further liberalized, - FDI limit raised from 49% to 74% in Insurance sector & up to 100% in PNG & Telecom sectors under automatic route
- ❖ India registered highest ever annual FDI inflow of \$ 81.97 billion in 2020-21
- ❖ Launch of PM Gati Shakti, a National Master Plan for Infrastructure Development
- ❖ Start-ups created around 2 lakh jobs in 2021, the highest in four years
- ❖ Launch of National Single Window System (NSWS) - a one-stop for regulatory approvals

It will be worthwhile to take note of the impact of Covid-19 pandemic that has witnessed prolonged lockdowns and the various restrictions that have been imposed to arrest

¹ Available on <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1786148>

this pandemic. The Indian economy has witnessed a sharp contraction of 24.4 per cent in Q1 and 7.3 per cent in Q2 of FY 2020-21. Industrial sector performance during 2020-21 declined considerably, by -8.4%,

The government of India has constituted an Investment Clearance Cell for speedy approvals of investment proposals.

Skill Development:

Even before the scheme of Make in India was launched the central government had established National Skill Development Corporation of India (NSDC) in the year 2008. The Government of India through the Ministry of Skill Development & Entrepreneurship (MSDE) holds 49% of the share capital of NSDC, while the private sector has the balance 51% of the share capital. NSDC's objective is to promote skill development by catalyzing creation of large, quality and for-profit vocational institutions. It also provides funding to build scalable and profitable vocational training initiatives. It has developed short term courses for various trades and it also holds exams and awards certificates to the successful candidates. This certification enables the holder to secure a job or to start his own enterprise.

Although the NSDC was established in 2008, the real development and achievements started when the NDA government launched the Make in India and also focused its attention on the skill development to supplement the skilled and efficient labour force. The government of India also covered this training aspect under the Corporate Social Responsibility and as a result several industrial organizations have started their own training programs which fulfill their inhouse requirement as well as the participants are also allowed to start their own economic activity. The focus on skill development has certainly improved the skills of the youths as now even the Industrial Training Centers of the Government are now flooded with the admissions which in the good old days were starving of admissions.

Skill development has also one more aspect and that is to improve the youth's employability. The Indian industries were facing a severe shortage of skilled graduates and at the same time there were several graduates who were unemployed. This was mainly because of the mis-match between the industry's expectation of skill and the pass outs from the academic institutions. This has been realized by the University Grants Commission and the AICTE which have now asked the academic institutions to have close interaction with the industries and for awarding the professional degrees the students should complete an internship of one semester. This will enable youths not only the academic education but also some minimum work experience which will increase their employability. Detailed guidelines

have been issued by the UGC and in times to come the rapport between the academic institutions and the industries will improve and the deficiency of mis-matching will be overcome.

For the past two years the world at large has been gripped over the Corona-19 pandemic and because of the clamping of compulsory lockdown the economy has received a severe blow. India is also not an exception to it. As the time is passing the new variants of Corona -19 are surfacing and creating havoc. By the time this paper is being concluded the world over there is a spread of Omicron variant which is fast spreading and the governments had to clamp at least partial lockdown once again. This will certainly have a severe impact on industrial development. Unemployment is going to increase. GDP will also adversely affect. The government had to accord top priority to provide healthcare facilities. The government has to step up its healthcare expenditure. Unemployment will increase.

India is an ocean of talent. There is one TV program named "Shark Tank India " on Sony TV Channel wherein mostly first-generation entrepreneurs who have developed some innovative product and need capital come before the identified investors and present their products. Most of the new entrepreneurs are well qualified, have invented a new product or service and they present their products / service to the prominent investors. These investors on the spot give their decision of participating in equity in case of viable proposals. Entrepreneurs whose proposals are unviable they also get the investors point of view to enable them to improvise their proposals. This program proves that India has got a talent and they can invent several products and services for mankind. These new Make in India ventures will be providing job opportunities to several youths thereby helping the government to control the unemployment situation.

Conclusion:

The Make in India movement along with the Skill Development program launched by the Government of India are certainly welcomed by the industries and the youths. The government has initiated several steps to support the industries both domestic as well as MNCs of foreign origin as it will improve the unemployment situation in the country. However, the program has received a strong blow because of the Corona-19 pandemic which has continued for the past two and a half years and there are no signs of improvement in the near future. By the time this paper is being concluded the third wave has forced the government to clamp partial lockdown which will again hamper the smooth functioning of the industries. The government is trying its best but the task is very huge and expensive. Let

us hope that things will improve in the near future and the objectives set out under the Make in India and Skill Development are achieved in times to come.

A STUDY OF SOCIAL RESPONSIBILITIES AND ETHICS FOR BUSINESS: WITH REFERENCE TO SOME MNC'S.

Mr. Mangesh Manik Mundhe

Assistant Professor,

Ness Wadia College of Commerce, Pune.

Abstract :-

Whenever we take something from others it is our responsibility to compensate them in any form. This applies to companies and organizations in our society too. When company uses resources from society, they should give different services in return. For this purpose, government made compulsion to organization through Corporate Social Responsibility program. There are traditional and modern view of social responsibility. Law also provided many provisions regarding corporate social responsibility which are helpful to society mainly. Many large business organizations are following policies of corporate social responsibility. While following implementation of social responsibility, organizations have to follow code of conduct, specific behavior, values and principles. This concept is called as ethics of business. For protecting stakeholders, safeguarding customers interest ethics are needed.

Introduction: -

- Ethics means the study of what is right and wrong in human behavior. Ethics for business also a part of business. Its control business activities. From this view corporate social responsibilities born. This concept born in 1950's in the USA There are social problems like poverty, unemployment, increased pollution and fall in dollars prices. Many groups from society demanding for Corporate Social Responsibilities. In India Corporate Social Responsibility Concept has been introduced by the Companies Act, 2013. CSR gives benefits to Local developments such like road constructions, cleaning in local area of company. It also boosts to education development. Sports and research. In directly its assist to Country's Government in growth of countries various factors. Company gets benefits in Tax; government give subsidies to such company. CSR creates a brand of Company in Workers, shareholders, customers and society too. In brief CSR is necessary for country growth and development all point of view like economically, educational, research, basic development of infrastructure.

Review of Literature :-

Companies do not perform in isolation from the community around them. Mostly basic facilities to conduct business depend on conditions and operational area of business. Improving living conditions, providing proper compensation and resettlement are the primary responsibilities of the corporates. But while implementing the projects indifference of corporate towards local people can create social problems. So modern principles should be followed to create balance between corporation and society. Social responsibility can be done



towards different interest groups in the society. Social responsibility for the industrialization of tribal areas of eastern India is done for NALCO. Corporate social responsibility is also emerging in India. Corporate social responsibility is also a way for better corporate governance. For each country opportunities and challenges for social responsibility are different because of various backgrounds. For Indian context CSR activities are driven by the developmental needs of the Indian communities (Sudhansu and Rajan).

Business ethics concept arose in 1960s as companies became more aware of a rising consumer-based society that showed concerns regarding the environment, social causes and corporate responsibilities. Behaving ethically in business is widely regarded as good business practices. Business ethics has its features and principles which shows how they are important for all stakeholders which include employees, shareholders, government and society. Now a days ethics has been an important part of economic environment in the twentieth century. Business ethics plays vital role at workplace. This enables management to treat all employees as equal and think from their perspective as well, (osou.in). Most of the business houses in India like Reliance group, Adani group, Tata group, Mahindra group, Bajaj group are providing much attention towards need and importance of Social Responsibility.

Objectives of paper : -

This paper throws light on following objectives

1. To discuss the social responsibilities of business.
2. To study Traditional and Modern View of Social Responsibility.
3. To study business ethics and its need.
4. To analyze social Responsibilities toward different Interest Groups.
5. To understand provisions regarding Social Responsibility and Ethics in The Company Act, 2013.
6. To study the policy adopted by different Multinational Corporations in India.

Key words: -

8 Social responsibility, Business, Ethics, society, shareholder, stakeholders, Reliance Group, Bajaj Group, Adani group.

Meaning & Importance of social responsibilities:

Corporate social responsibility (CSR) is a self-regulating business model that helps a company be socially accountable to itself, its stakeholders, and the public. By practicing corporate social responsibility, also called corporate citizenship, companies can be conscious of the kind of impact they are having on all aspects of society, including economic, social, and environmental.

Because of CSR strategies many people attract towards various companies. CSR strategies of company shows organizations is treat all people, including employees well. Better CSR efforts help foster more positive work environment. If social responsibility concept taken seriously can win consumers and also develop platform for market and



attraction of their audience. Many consumers are willing for paying more for product if the organization focuses on environment sustainability.

Concept of Social Responsibility : -

Business uses many resources from the society and make their outputs. Different classes are there in society and these classes hopes something in return from businesses. Due to this business and society form interrelation between them. So, this scenario gave rise to concept of Social Responsibility. Corporate social responsibility says that there are important social role companies have in different parts of the society which are directly or indirectly affected by company.

Main areas for social responsibility are employment generation, health, education, poverty eradication. Government also supports and encourage these activities and encourage businesses to do CSR. Companies are also happy to contribute toward social responsibility because they get large tax benefits. When companies make contribution towards social responsibility through health, education society gets improved and ultimately corporate will get better workforce as employees.

Traditional Vs Modern view of social responsibilities :

Certain economic and legal responsibilities. The organization does what it's obligated to do and nothing more. This idea reflects the classical view of social responsibility, which says that management's only social responsibility is to maximize profits.

In traditional social responsibility, business owners help poor and backward people from the profits made by them. The scope of operation is at lower (Micro) or individual level. Traditional view includes philanthropic concept which has giving tendency. This type evolved in ancient India. Goals included in traditional social responsibility were tangible. Mostly due to tangibility the were narrowly defined.

Modern view of responsibility corporations and organizations commit that they will work with ethics and welfare of the society be taken into consideration for better developments in the society. The scope for operation here is macro level (whole economy). Along with philanthropy ethical, economic, and legal concepts are included. After the World War II, support of large organization for the development was felt needed. Because of this need social responsibility from corporate side comes into the picture. Tangible and intangible both types of goals are included in this type of social responsibility. As intangible goals are also included in modern view modern view become broadly defined.

Business Ethics :

The term ethics come from word ethos which refers to character or customs or accepted behavior. Ethics include principles, values and belief which define right and wrong decisions. Ethics is set of principle of human conduct that governs behavior of individuals and organizations. Business ethics refers to standards for morally right or wrong conduct in business. Business ethics are established to increase and development of honesty among their



employees and gain trust from stakeholders like government, suppliers, customers, creditors, investors and society. It includes applied ethics or professional ethics which checks moral or ethical problems and ethical principles.

Need of Ethics in business :

- 1. Restricting business malpractices:** - business owners may use malpractices like black marketing, artificial high pricing, selling duplicate, illegal, harmful products. Business ethics helps to avoid these malpractices.
- 2. Safeguarding customers confidence:** - Customer's right may not be protected by business owners. So, ethics of business when followed, the confidence about products increases in buyers.
- 3. Protecting Stakeholders:** - along with customers different stakeholders are also important for any business. The survival of business is not possible without these stakeholders. For the purpose of protection of these people ethics are important.
- 4. Developing good relation:** - for proper relations between business and society ethics are needed. Ethics used results in profits and ultimately in economic growth of country.

Social Responsibility Towards Different Interest Groups : -

Important interest group for social responsibility includes shareholders or owners, workers, consumers, government and community.

- 1. Shareholders or Owners Group:** - Business organizations must provide their shareholders regular, correct and fair information about books of accounts, their future growth and plans. Investor's interest must be safeguarded.
- 2. Worker's Group:** - different opportunities to the workers create social responsibility. Businesses should try to give right conditions for working. Proper behavior fair wages for workers are also part of social responsibility.
- 3. Consumer's Group:** - right quality, better quantity with reasonable prices to consumers is responsibility of business organizations. Providing correct information, hazardous consequences, feedback, queries of consumers and making them satisfy are included in social responsibility for consumers.
- 4. Government and Community:** - Following the norms given by government is responsibility of corporations. Different laws, paying taxes honestly are important for every business. Cleaning of waste water released in water reservoir, filtering smoke released in air, reducing all types of pollution, arranging awareness campaigns in society, developing programs for reducing poverty, improve education are done for community by corporations under Social Responsibility.

Provisions regarding social responsibilities and ethics in Company Act, 2014 :

- 1.** India's new Companies Act 2013 (Companies Act) has introduced the provision for Corporate Social Responsibility (CSR). The concept of CSR rests on the ideology of give and take. Companies take resources in the form of raw materials, human



- resources etc. from the society. By performing the task of CSR activities, the companies are giving something back to the society.
2. Ministry of Corporate Affairs has notified Section 135 and Schedule VII of the Companies Act as well as the provisions of the Companies (Corporate Social Responsibility Policy) Rules, 2014 (CRS Rules) which has come into effect from 1 April 2014 and certain amendment in May 2016.
 3. Section 135 of the Companies Act 2013 provides the threshold limit for applicability of the CSR to a Company:
 - (a) net worth of the company to be Rs 500 crore or more; or
 - (b) turnover of the company to be Rs 1000 crore or more; or
 - (c) net profit of the company to be Rs 5 crore or more. Further as per the CSR Rules, the provisions of CSR are not only applicable to Indian companies, but also applicable to branch and project offices of a foreign company in India.
 4. CSR Committee and Policy: Every qualifying company requires spending of at least 2% of its average net profit (Profit before taxes) for the immediately preceding 3 financial years on CSR activities in India. Further, the qualifying company will be required to constitute a committee (CSR Committee) of the Board of Directors (Board) consisting of 3 or more directors. The CSR Committee shall formulate and recommend to the Board, a policy which shall indicate the activities to be undertaken (CSR Policy); recommend the amount of expenditure to be incurred on the activities referred and monitor the CSR Policy of the company. The Board shall take into account the recommendations made by the CSR Committee and approve the CSR Policy of the company
 5. Activities under CSR: The activities (in areas or subject, specified in Schedule VII) that can be done by the company to achieve its CSR obligations include: Schedule VII of Companies Act 2013
 - (i) eradicating hunger, poverty and malnutrition, promoting health care including preventive health care and sanitation including contribution to the 'Swachh Bharat Kosh' set up by the Central Government for the promotion of sanitation and making available safe drinking water;
 - (ii) promoting education, including special education and employment enhancing vocation skills specially among children, women, elderly, and the differently able and livelihood enhancement projects;
 - (iii) promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centers and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups;
 - (iv) ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, Argo forestry, conservation of natural resources and maintaining quality of soil, air and water including contribution to the 'Clean Ganga fund' set up by the Central Government for rejuvenation of river Ganga ;
 - (v) protection of national heritage, art and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries; promotion and development of traditional arts and handicrafts;
 - (vi) measures for the benefit of armed forces veterans, war widows and



their dependents; (vii) training to promote rural sports, nationally recognized sports, Paralympics sports and Olympic sports;

(viii) contribution to the Prime Minister's National Relief Fund or any other fund set up by the Central Government for socio-economic development and relief and welfare of the Scheduled Castes, the Scheduled Tribes, other backward classes, minorities and women; (ix) contributions or funds provided to technology incubators located within academic institutions which are approved by the Central Government; (x) rural development projects; (xi) Slum area development.

Policy of general MNC: -

A. Tata Motors: - They spend 3.34 crore in Covid-19 for extending support to those in need, education masses for containment and protection. They provide 1,00,000 masks, 250 Hospital Bed, E-learning support at BMC schools under a partnership based on its 'More from Less for More' by reaching 14,000 students, 550 teachers, 191 schools, Rs. 125 cost per student.

2. Ambani group: Mission Anna Seva was conducted by **Reliance Industries** which assured daily wages, police personnel, migrant laborers. More than Rs. 5.5 crore meals distributed till date to over 27+ beneficiaries through 1,000 beds COVID care facility set up in Jamnagar, 875 beds managed by RFH (Reliance Foundation Hospital) in Mumbai.

3. Adani Group: Cost free quality education to more than 2,100 students annually. Over 1,00,000 children through 600 government schools and balwadis. The government of Gujrat approved **Adani Foundation's** proposal to adopt Government Primary Schools in the Mundra taluka in Gujrat cover seven villages.

Gyanodaya is an online education initiative by Adani Foundation, helping students from rural areas to learn more efficiently in Jharkhand's Godda district.

Gujarat Adani Institute of Medical Sciences (GAIMS) is first Public-Private-Partnership between Government of Gujarat and Adani Education and Research. **G. K. General Hospital (GKGH)** is the attached teaching hospital which is Multi-Specialty Modern Teaching District Hospital in Kutch district, which include 750+ beds and 14+ operation theaters.

4. Mahindra and Mahindra: - **Project Nanhi Kali** is flagship project which impacted 4,50,000 girls from country through 6,001 academic support centers, in 9 states. This project provides 360-degree support to girls from Class 1 to 10.

Through **Mahindra Pride School** with 100% placement record, the 9 schools in Pune, Patna, Chandigarh, Srinagar, Hyderabad, Varanasi and Three in Chennai, trained and placed 6,045 students in 2019-2020. Till 2021 39,280 youths trained through this program.

5. Bajaj Auto: - **Bajaj Education Initiative (BEI) and E-learning Project.** This BEI is mix of private and government schools in Pimpri Chinchwad area of Pune. The E-learning project has reached more than 1,550 schools covering Maharashtra and Rajasthan. **Bajaj Auto and**



YCMH Hospital operating the ART center in YCMH hospital which supports more than 5,000 patients currently.

Impacts on Indian Economy:

1. Due to program of social responsibility there was development of industrialization in the tribal area of India. Government is also supporting for activities like this which helps for improvement of these backward areas.
2. Better corporate governance is applied in the business which improves the responsibility of business organization towards social responsibility. Due to provisions of company act it is now compulsory for corporate to contribute towards corporate social responsibility.
3. As part of social responsibility good education, better health facilities provided, developments in backward areas youths get better opportunities for employment and ultimately this helps to improve the standard of living of people in backward areas.
4. Social responsibility increases empowerment of rural women through the small types of credit and small organizational programs. Credit access for landless farmers, agricultural workers and oral lessees are given through Joint Liability Group and Rythu Mitra Sanghas.
5. Due to some ground level problems and unavailability of resources it is difficult for the government to fulfill daily requirements and essentials of society like cleanliness, traffic jams, vaccinations and hospitals. Compulsion of social responsibility by government helps to solve these problems in the surroundings of company.
6. Many corporates spend money on social responsibility as part of their business and not as compulsion. This responsibility is now the part of strategic planning of businesses which improve the creditability towards society.
7. Along with education and health, Corporate Social Responsibility includes sports, electricity, and contribution towards different government funds. Large contributions done by corporate can be used for social development, emergency crises like pandemic in the society.
8. Due the CSR policies quality of air, soil, water in the area of business is improved. Also, the ecosystems in surrounding are also improving. When the surroundings are better business can be done effectively and efficiently. So Social Responsibility ultimately helps the business itself.

Conclusions: -

1. Corporate Social Responsibility is smaller concept which part of corporate Governance. Poverty reduction and sustainable development is not possible by government alone.
2. The people who are making the policies for the private sector are more focusing on for achieving the objectives of fulfilling which are not fulfilled by Government.
3. The CSR can be used as contribution made towards the sustainable development by the organizations. These developments can be sustained for generations and generations.
1. When companies earn certain amount of profit they have to contribute compulsorily for the purpose of social responsibility. For this special provision is also made in The



- Company Act, 2013'. Companies are responsible for shareholders and stakeholder as they are also contributing towards the company.
2. CSR is widely occupied for various developments like education, health, poverty eradication. So, through social responsibility companies are creating space for increasing the relationship of society and business. This relationship works at regional, national and local level with appropriate and proper language.
 3. When company works from social responsibility view then indirectly, they create better image in mind of people in the society. Because when people saw the program done by companies' different image of company is get created which helps to improve the sales of company.
 4. The aspects of Social Responsibility are developed in such a way that it covers all essentials of society, reduces pressure on government, and also develop the behavior pattern of business which ultimately increases the sales.

References: -

- Corporate social Responsibilities and Industrialization, Sudhansu Sekhar Mishra and Rajan Kumar Sahoo, ISBN: 81 7888 6731,
- Introduction - Page No. 2-3.
- Chapter 17 - CSR and Corporate India: Development with Commitment, Page No. 127.
- Shaalaa.com, HSC Commerce 12th Board Exam, Question Bank, Solution.
- Osou.ac.in – resources, DED-07-BLOCK-03
 - Odisha State Open University
 - Unit 1 – Business Ethic – An Overview
 - Introduction – page 2.
- Udayancare.org – CSR provision in India – Note on CSR rule in India.
- https://www.ide.go.jp/English/Data/Africa_file/Manualreport/csr06.html
- Reliance Annual Report 2020 – 21, Covid-19 – Community Response.
- Tata Motors Annual CSR Report 2020 – 21. Page 38.
- Adanifoundation.org – our work – Health Initiatives – GAIMS.
- <https://thecsrjournal.in/mahindra-csr-corporate-social-responsibility-activities-report/>.

Note: - All the provisions regarding social responsibilities and ethics are taken from notification of Ministry of Corporate Affairs for Section 135 and Schedule VII of The Company Act, 2014 as it is.





A STUDY ON IMPACT OF E-MARKETING ON INDIAN SOCIETY

Mr. Mangesh Manik Mundhe
Ness Wadia College of Commerce, Pune
Email ID - mangeshmundhe75@gmail.com

Mr. Mahesh Shesherao Jadhwar
Nowrosji Wadia College, Pune.
Email ID - maheshjadhwar153@gmail.com

Abstract :

Presented research paper focus on impact of E-Marketing on Indian Society. Focal point of the research paper is to find scope of E-Marketing in India. Reliance Jio made revolution in telecom sector which stimulated Indian Market to develop E-Marketing. Rate of smart users increased in India. Indian Consumer behavior also responding towards this type of marketing. Various sectors in India are influenced by E-Marketing such as transport, hospitality, education, consumer goods, lifestyles, health etc. Government has been launched and implemented such schemes, subsidies which will provide boost to Indian E-Market.

Key Words - E-Marketing, Internet, Business and Services, Indian Society

Introduction :

With the rapid development of mobile technologies in the last decade, there are many benefits offered to both businesses and individuals. Use of Internet increasing in Indian people's life. The amount of time that Indian internet users devote to surfing the Net continues to increase. The internet has become essential for communication, information, and entertainment in Indian people of all ages, incomes, education levels and occupations, such that it represents an ordinary, typical tool of everyday life. Among the BRICS nation, India has been the fastest growing market adding over 18 million internet users and the shoppers and compete in today's competitive market. A complete view of every customer is needed to deliver personalized service, build customer loyalty and increase revenue. Examples of web marketing include contextual ads on search engine results pages, banner ads, blogs, rich media ads, social network advertising, online classified advertising etc.

Literature Review :

E- Marketing is virtual electronic place where consumers can make commercial transactions at their convenience by reducing cost and physical stress. Digitalization of consumer transactions using electronic media like websites, email, Wi-Fi technologies. Different ways for marketing business online includes search engine optimization, social media, Online advertising, affiliate marketing, websites and so on. Evolution of E marketing is another concept which is used by society directly and indirectly. E marketing turned from computers to smart phones and Ipads for better convenience. As the era changed dynamically new trends were emerged to satisfy the needs of various customers. For making internet marketing successful strategies are used. 6 Cs of E Marketing includes Cost reduction,



capability, competitive advantage, communications improvement, control, consumers service improvement which will help for better internet marketing (Basics of E-Marketing, Vachhani and Bhayani). E commerce includes E marketing concept. From Indian e commerce perspective, it will reach at US\$ 99 billion by 2024. As comparing with 2019 this is increased by 27 % of CAGR (Compounding Annual Growth Rate). Online penetration of retail is expected to reach 10.7 % by 2024 which is 4.7 % in 2019. Huge investments made by foreign players in Indian marketing are giving boost for E Marketing. Along with E marketing ancillary services are also getting markets. Personalized developed for specific customers, assisted marketing, low subscription for E- Marketing these services are making this market attractive for every customer. Differentiating product categories, special geographic focuses, digital marketing, fund raising capabilities all these things are making concept of E Marketing even broader. All government initiatives, increasing awareness, investments are some of the drivers which are promoting E Marketing directly or indirectly. There are some factors which are working as growth drivers for E Marketing includes growth of logistics and warehouse, internet content availability in local language, mobile marketing, increased advertisement, consumer spending, payments modernization (India Brand Equity Foundation, E Commerce.)

Concept of E-marketing :

"A virtual electronic place (Market) where consumers accomplish commercial transactions at their convenience by minimizing several costs and physical stress". Through different online activities customer's relation with business is maintained. These activities improve ideas, products and services which ultimately provide the satisfaction to customer and business also.

OBJECTIVES OF THE STUDY :

1. To study impact of e-marketing on Indian Society.
2. To find why e-marketing is necessary in India.
3. To study Indian customer purchase behavior changes.

Research Methodology :

This study focuses on the impact of E-Marketing on Indian Society. Changing behavior of marketing from traditional to modern perspective is analyzed. The analytical research methodology has vital importance in this research study. Presented study uses international journals for authentication of information. Related research papers emphasis on recent developments in strategies of marketing. Arrangement of paper follows logical sequence for easy understanding E marketing for common reader. Government websites are considered for collection of data so that exact figures can be figure out. For the purpose of conceptual study concepts are studied from authorized books.

Benefits of E-Marketing :

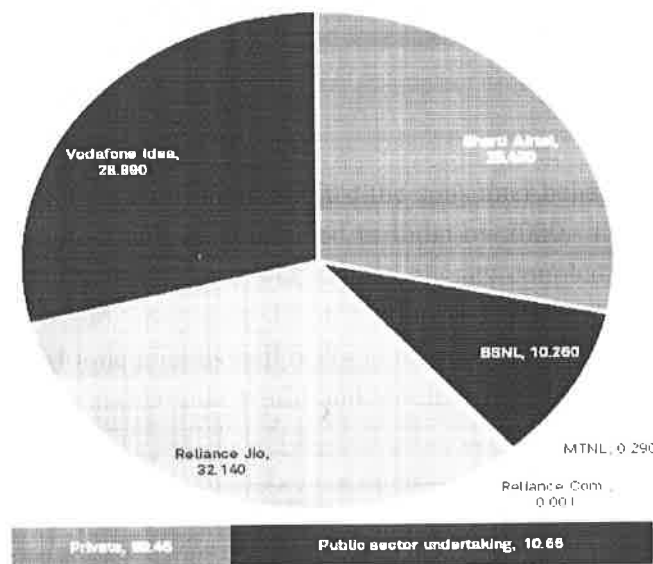
E marketing is very cost efficient and cost effectiveness. Because of this type of marketing, we as a marketer can control the cost of product which help in increase the profit margin. When the products are marketed through electronic medium, barrier of physical shop

easily dismissed. This result into saving of rent, electricity and labor charges. Through e marketing, time from customer’s point of view easily saved they don’t have to go anywhere for buying products. Another benefit of E marketing is about space. In today’s crowded world it is very difficult to manage large space for business. But E marketing doesn’t require space for selling its products, just small space which facilitate storage of products is also accepted from seller’s point of view. Though there are no physical shops in the concept of E Marketing, order is placed in such way that each small detail is analyzed by buyer. The ordering process is done thorough smartphones, personal computer, laptops etc. so it become very interactive mode. New technologies and its implementations play vital role in administration and selling and distribution process of E marketing.

Impact of e-marketing on Indian Society

The impact of Internet penetration on not just the consumer behavior and lifestyle, but also on the way business will be conducted in India by 2020. Due to Phenomenally increasing accessibility of Internet Via mobile phones coupled with availability of Technologies like Radio Frequency Identification (RFID), Augmented Reality and Cloud Computing, Mobile phones will become the prospective unique identifier of an individual in both real and Digital world and would bring about convergence of both the worlds.

Indian telco market share by wireless subscribers in 2019 (%)



As of Dec. 31, 2019
Source: Telecom Regulatory Authority of India's Feb. 25 report

Diagram No. 01

Role of Reliance Jio in E-Marketing in India.

- Reliance Jio launched such a scheme which made an evolutionary change in the Internet world of India.

- Initially Jio offered free internet to its customers.
- Because of above point internet user increased tremendously.
- This was biggest turnaround for E Marketing in India.

Let us see the use of Internet and Consumer behavior:

- As of August 2020, the number of internet connections in India significantly increased to ~760 million, driven by the 'Digital India' programme. Out of the total internet connections, ~61% connections were in urban areas, of which 97% connections were wireless.
- Internet penetration in rural India is expected to grow at a rate of 45% by 2021 compared to the current rate of 22%.
- Number of active internet users in the country is the second-highest globally and is also one of the largest data consumers globally. It has the highest data usage per Smartphone at an average of 10.40 GB per month.
- According to Bain & Company report, India's social commerce gross merchandise value (GMV) stood at ~US\$ 2 billion in 2020. By 2025, it is expected to reach US\$ 20 billion, with a potentially monumental jump to US\$ 70 billion by 2030, owing to high mobile usage.

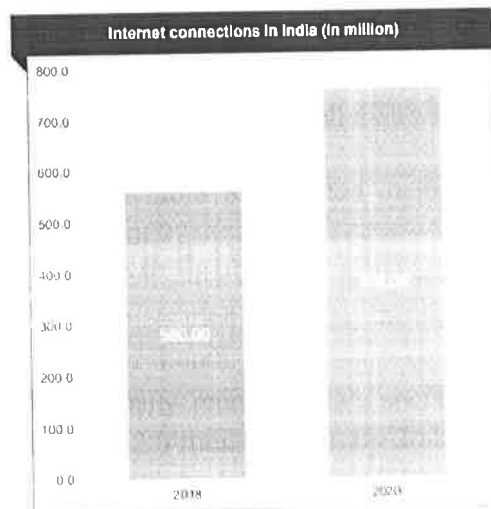


Diagram No. 02

Aspects Impacted by E-Marketing.

1. Transport services:

Now days these services are under developing in India. But growth of this service is emerging very rapidly. Let's see some examples.

Ola & Uber

Uber and its competitors have several distinct advantages over traditional taxis.

Instead of chasing down a taxi on a street—or calling and waiting half an hour for a car service—e-hail app users are able to hail a car from any location and have it arrive within minutes.

Because the passenger's credit card is linked to the e-hail account, no cash changes hands. Upon arrival at the destination, the driver brings the ride to a halt and the passenger can simply walk out of the car. A receipt is sent via email.

2. **Health:**

Doctors are also giving their services through INTERNET. Domestic Doctors are taking help of foreign doctors to perform Complex surgeries In India. In some cases patients take online appointments of doctor and doctor counsel to the patient through video conference.

3. **Education:**

Internet is deep ocean of Knowledge. Internet is becoming emerging source for teaching and learning both. Due to ease and convenience E learning is getting popularity by teachers and students in India.

Example. Byjus academy, Unacademy, White hat Jr.

4. **Lifestyle and Grocery :**

Flipcart , Amazon, Snapdeal & Others: These are some examples of famous brands of E-Marketing in India. Due to these platforms Indian society got new opportunities for marketing purpose. Consumer gets more varieties groceries, Home appliances, fashionable lifestyles, foot wares at one platform. These platforms decreased delivery time, prices of both buyer and seller simultaneously.

5. **Vegetable Vendors:**

Vegetable vendors are also using E- marketing strategy. They purchase such types of Paid apps for sell vegetables and fruits. They advertise through this app and customers place purchase order and get home delivery easily.

Examples - Big Basket

6. **Food delivery Services:**

E marketing provides fabulous services of food delivery effectively. Due to these online systems, time required for reaching food in the hands of consumers also decreased. This E Marketing helps Hotel owners, Food delivery company and consumers. Various types of foods are available at single platform.

Here are some **Examples** –

Zomato, Swiggy, Food Panda

7. **Fitness and Health:** People are now aware of health and fitness (Physical and Mental). Because of E marketing Physical and Yoga training is possible at the ease of individual. Examples :- Zumba, Aerobics, dances, Meditation.

Analysis of Online and Offline Retail in India.

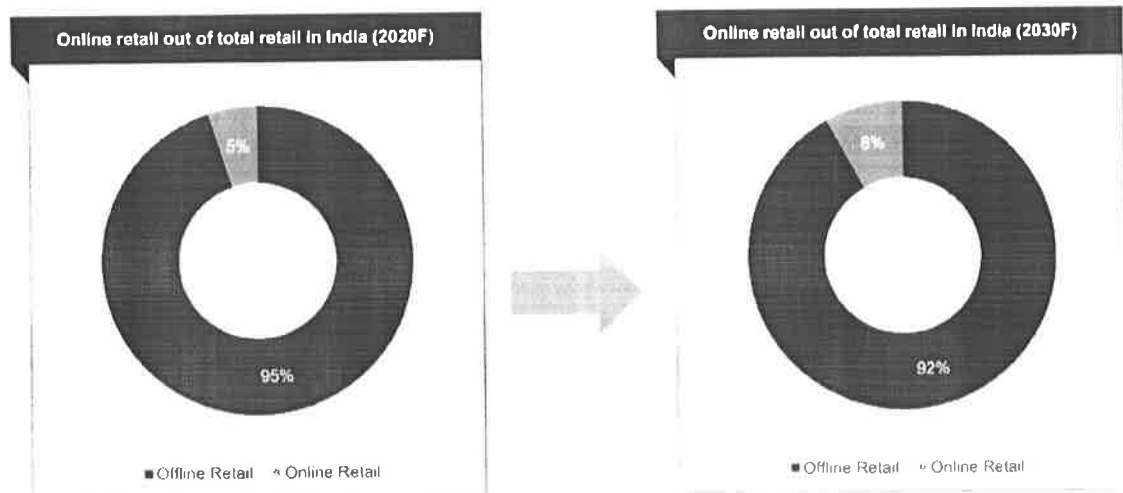


Diagram No. 03

- 1st diagram shows that in 2020, online market is 5 % out of total Indian market.
- 2nd diagram shows that in 2030, it will increase up to 8 % of total Indian market.

GOVERNMENT INITIATIVES

- Government initiatives like Digital India is constantly introducing people to online modes of commerce.
- Favorable FDI policy is attracting key players.
- The Government has proposed “National E-commerce Policy” and has set up a lawful agenda on cross-border data flow where no data will be shared with a foreign Government agency without prior authorization from the Indian Government

INCREASING AWARENESS

- As the awareness of using internet is increasing, more and more people are getting drawn to Ecommerce.
- Whether it’s sellers, buyers, users or investors, more and more people are adapting to the use doing commerce online

INVESTMENT

- India is the land of occasions and Increasing FDI inflow, domestic investment, and support from key industrial players is helping the growth of E-commerce

3. Above diagrams shows that Indian Market has big Opportunity for E Market.



Growth drivers for E-Marketing

Government Policy Towards E Marketing :

- In India, 100% FDI is permitted in the B2B E-commerce.
- As per the new guidelines on FDI in E-commerce, 100% FDI under automatic route is permitted in the marketplace model of Ecommerce.
- Heavy investment made by the Government of India in rolling out fiber network for 5G will help boost E-commerce in India.

Conclusion and Findings :

1. In Indian market there is more scope for E Marketing.
2. Reliance Jio stimulated Indian E-Marketing by providing cheap internet services. Because of these opportunities for E-Marketer increased tremendously.
3. Internet users and Smartphone users increasing in India. The proliferation of mobile devices combined with internet access via affordable broadband solutions and mobile data is a key factor driving the tremendous growth in India's E-commerce sector. Smartphone users in India are expected to reach at 983 million by 2023.
4. Government imitative with subsidy. As the government's schemes—such as Production Related Incentive (PLI) progress to impact the overall electronic manufacturing ecosystem.
5. Government is positive for Foreign Direct Investment in E-Marketing.

Suggestions :

1. Government should try to use E-Marketed products in their offices to boost E-Marketing.
2. Portion of retail marketers is large in India so subsidies should be provided to these retailers.
3. Awareness of this type of marketing be popularized in rural and backward areas.
4. E-Marketer must provide strong cyber protection for avoid cybercrimes.
5. Different tax concessions and reliefs should be given to Foreign Direct Investors (FII).

References :

- Dr. Nishant Vachhani And Dr. Sanjay Bhayani, Basics of E-Marketing (2016) 1st Edition, Himalaya Publishing House Page 1-2, 10-11. ISBN : 97893526202700.
- <https://www.spglobal.com/marketintelligence/en/news-insights/latest-news-57815368>.
- India Brand Equity Foundation, E Commerce January 2021 Redseer, Crisil, Report by E Marketer.



आंतरभारती

दिवाळी विशेषांक २०२२ | देणगी मूल्य : ३५० रु.
ISSN : 23215372



आंतरभारती

चौथा दिवाळी विशेषांक
२०२२

प्रधान संपादक
लक्ष्मीकांत देशमुख (IAS)
माजी संमेलनाध्यक्ष, अ.भा. मराठी
साहित्य संमेलन

प्रबंध संपादक
मराठी दिवाळी विशेषांक
डी. एस. कोरे

प्रकाशक व मुद्रक
अमर हबीब

मुखपृष्ठ-मांडणी
प्रदीप खेतमर

अक्षरजुळणी-संगणकीय साहाय्य
अमृता खेतमर । संध्या कामत

मुद्रितशोधन-निर्मिती
आर्ट अडव्हर्टायझिंग, पुणे

मुद्रक
फर्स्ट इम्प्रेशन प्रिंट टेक्नॉलॉजी,
पुणे

प्रकाशन स्थळ
आंतरभारती संकुल,
साने गुरुजी मार्ग,
औराद शहाजानी- ४१३५२२ (महा.)

दिवाळी विशेषांक संपर्क

फ्लॅट नं. २०१, बी-२
रॉयल रहाडकी ग्रीन्स, फेज-२,
शिवराजनगर, रहाटणी,
पुणे ४११०१७.

संपर्क : ८००७७०२६०१
drdskore@gmail.com

देणगी मूल्य : ३५० रुपये

आंतर भारती (दिवाळी विशेषांक) हिन्दी
मासिक मुद्रक, प्रकाशक अमर हबीब
द्वारा गणेश ऑफसेट उदगीर के लिए फर्स्ट
इम्प्रेशन प्रिंट टेक्नॉलॉजी, पुणे प्रेस द्वारा
मुद्रित करवाकर आंतर भारती संकुल, औराद
शहाजानी से प्रकाशित.

विभाग : स्वातंत्र्य, समता आणि बंधुता या मूल्यत्रयीचा सर्वकष आढावा

- स्वातंत्र्य, समता व बंधुता । न्यायमूर्ती चंद्र कृष्णास्वामी ।
अनुवाद : स्वाती कुलकर्णी । १०
- लोकशाहीतच खऱ्या अर्थाने स्वातंत्र्य-समता या तत्वांचा समतोल राखला
जातो : रावसाहेब कसबे । मुलाखतकार : बी. जी. वाघ । १४
- सांस्कृतिक राष्ट्रवाद हा समता आणि बंधुतेला मारक आहे!
- अॅड. प्रकाश आंबेडकर । मुलाखत : अरुण खोरे । १९

विभाग : मूल्यत्रयीचा वेध घेणारे खास लेख

- स्वातंत्र्य, समता व बंधुता या मानवी मूल्यांचा विकास आणि भारतीय
संविधान । डॉ. व्ही. एल. एरंडे । २४
- स्वातंत्र्य, समता आणि बंधुता - सामाजिक लोकशाहीचे मूलभूत तत्त्वे
डॉ. नितीश नवसागरे । ३०

विभाग : परिसंवाद : मूल्यत्रयी आणि मी

- मूल्यत्रयी आणि मी । वसंत आबाजी डहाके । ३८
- मूल्यत्रयी आणि मी । भारत सासणे । ४३
- जाणिवेचा गोठण्याच्या काळात... । नीरजा । ५३
- अविवेकाचा काळ, मूल्य आणि लेखक । गणेश विसपुते । ६०
- स्वातंत्र्य, समता, मैत्रभाव आणि मी । अंजली कुलकर्णी । ६५

विभाग : मूल्यत्रयी वैचारिक लेख

- स्वातंत्र्य, समता व बंधुता संविधानिक मूल्यत्रयी :
आणि वंचित समाज । गौतमीपुत्र कांबळे । ७६
- बहुसंख्याकवादी राष्ट्रात अल्पसंख्याकांसोबत न्याय आणि समता
सरफराज अहमद । ८०
- सोशल मीडियाचा रेड अलर्ट । श्रीरंजन आवटे । ९०
- LGBTQ+ या उपेक्षित वर्गापर्यंत मूल्यत्रयी पोहोचली नाही!
अॅड. दिलशाद मुजावर । ९५
- युडीएचआर, युनोचे करार आणि मूल्यत्रयी । सतीश देशपांडे । ९९
- स्वातंत्र्य, समता आणि बंधुभाव आणि डॉ.बाबासाहेब आंबेडकर
डॉ. डी. एस. कोरे । १०९

विभाग : स्वातंत्र्य

- स्वातंत्र्य म्हणजे काय? | सुहास पळशीकर | ११६
- कलावंतांच्या अभिव्यक्ती स्वातंत्र्याची आणि असहमतीच्या (डिसेंटच्या) अधिकाराची ऐशीतैशी! लक्ष्मीकांत देशमुख | १२०
- सहिष्णुता आणि सर्वसमावेशकतेच्या अभावामुळे मुस्लिमांची दुरावस्था | डॉ. शमसुद्दिन तांबोळी | १३४
- दिल पे मत ले यार! अभिव्यक्ती स्वातंत्र्य, हानी आणि विद्वेषी वक्तव्ये | डॉ. आलोक ओक
अनुवाद : यशराज गांधी | १४२
- अमर्त्य सेन यांचे 'Development as Freedom' : एक चिकित्सक परिचय | मुक्ता कुलकर्णी | १५२
- स्वातंत्र्य आणि मुक्त समाजाचा पुरस्कर्ता फ्रेडरिक हायक लिखित 'दी कॉन्स्टीट्युशन ऑफ लिबर्टी' (१९६०) | शिवाजी मोटेगावकर | १५८

विभाग : समता

- समता म्हणजे काय? | स. मा. गर्गे | १६४
- समतेच्या नवसंकल्पनेची गरज | डॉ. सुनीलकुमार लवटे | १६७
- कुठे आहे समता? | मधु कांबळे | १७०
- स्वातंत्र्य, बाजारपेठ आणि स्वायत्तता | अभय टिळक | १७५
- थॉमस पिकेटीचा समानतेचा संक्षिप्त इतिहास | शरद नावरे | १८२
- स्त्री समतेचे बिलोरी आभास आणि वास्तव | डॉ. गीताली वि. मं. | १९१
- आजच्या काळात जटिल झालेला समतेचा प्रश्न! | लक्ष्मीकांत देशमुख | १९९

विभाग : बंधुता

- बंधुता | सुरेश द्वादशीवार | २०६
- बंधुता : आनंदी समाजाची पूर्वअट | सुभाष वारे | २१२
- बंधुता की सहोदरता? | राजा शिरगुप्ते | २१७
- बंधुता : भारताच्या लोकशाहीमधला हरवलेला दुवा | हर्ष मंडेर | अनुवाद : अनघा लेले | २२०
- राज्यघटनेच्या प्रस्तावनेमध्ये बंधुता शब्द सामील करणे ऐतिहासिकदृष्ट्या महत्वाचे आणि आजच्या युगामध्येही अर्थपूर्ण | राजमोहन गांधी | अनुवाद : अनघा लेले | २२८
- बंधुता : एका सांविधानिक मूल्याचे स्मरण-विस्मरण | प्रा. डॉ. प्रकाश चौधरी | २३०
- श्रद्धांगली : सदाविजय आर्य | अमर हबीब | २४४



बंधुता

बंधुता

एका सांविधानिक मूल्याचे स्मरण-विस्मरण

न्यायालयीन खटल्याचा विचार करता न्यायालये आता 'बंधुता' या सांविधानिक मूल्याला मूलभूत अधिकार आणि मार्गदर्शक तत्वांच्या बरोबरीने महत्त्व देत त्यांच्यामधील परस्परावलम्बित्व आणि त्यांचा एकमेकांशी असणारा अतूट व पूरक असा संबंध अधोरेखित करून आपल्या भारतीय समाजाच्या एकात्मतेसाठी असणारी त्यांची आवश्यकता स्पष्ट करत आहेत हे फारच आश्वासक, आशादायी व कालसुसंगत आहे, हे लक्षात घ्यायला हवे. समता आणि स्वातंत्र्याबरोबरच न्यायालयांनी बंधुता या मूल्याचा असाच आग्रह घरत त्याचे सांविधानिक महत्त्व व प्रासंगिकता अधोरेखित केल्यास आपले संविधान हे खऱ्या अर्थाने भारतीय जनतेच्या आशा आकांक्षांचे प्रतीक ठरून आपल्या विश्वबंधुत्वाच्या स्वप्नपूर्तीच्या दिशेकडील प्रवासास खऱ्या अर्थाने गतिमान होईल. अर्थात, यासाठी भारतीय समाजमन व समाजबांधव या उच्च ध्येयाने प्रेरित होऊन हातात हात घालून 'उबंदू' चा उद्घोष करतील अशी आशा करूयात.

प्रा. डॉ. प्रकाश चौधरी

बंधुता आणि वास्तव :

सत्य, शांती, अहिंसा, सौहार्द, करुणा आणि बंधुता ही गौतम बुद्धाने मानवजातीला दिलेली शिकवण आहे. मानवजातीच्या कल्याणासाठी शांतीचा संदेश देणारे अनेक महापुरुष होऊन गेले. भारतासारख्या देशात अनेक संतांनी आपल्याला शांतीचा संदेश दिला. भारताने स्वीकारलेल्या पंचशील तत्वांमध्ये 'शांततापूर्ण सहअस्तित्वाचा आदर' या तत्वाचाही समावेश आहे. भारत माझा देश आहे, सारे भारतीय माझे बांधव आहेत, हं भावना तर आम्ही अगदी लहानपणापासून आमच्यात बिंबवली आहे! हे असे असूनसुद्ध मधेच आम्हांला एखाद्या लहान दलित मुलाला, स्त्रीला अत्याचाराचा बळी होताना पाहणं लागते. दलित, अल्पसंख्याकांच्या अत्याचाराच्या बातम्याही नित्याचीच बाब आहे १९६८मध्ये तामिळनाडूमध्ये ४४ दलित महिला, मुले झोपडीत जाळली गेली. १९८४ मध्ये झालेल्या शीख दंगली, २००२च्या गुजराथच्या दंगली. मुस्लीम महिला, मुले यांच्यावरील अत्याचार. किती घटना आठवाव्यात? अगदी २०२१ चा राष्ट्रीय गुन्हे नोंद विभागाचा अहवाल 'दलित, आदिवासी, महिला आणि मुले यांच्यावरील हिंसाचाराच्या घटना वाढल्याचे सांगतो. भारतात केवळ २०१८ ते २०२० मध्ये दलितांवरील अत्याचारांचे गुन्ह्यांची संख्या १,३०,००० वर पोहोचल्याचे दिसते. भारतातील अल्पसंख्याकांचे

विरुद्ध द्वेषमूलक गुन्हांच्या संख्येतही गेल्या काही वर्षात वाढ झालेली दिसून येत आहे. भारतातील २००८ ते २०१७ मधील जातीय दंगलींची संख्या ७४८४ एवढी आढळून येते व त्यात ११०० लोकांचे मृत्यू झाल्याचे गृह मंत्रालयाचे आकडे सांगतात. अशा दंगली आणि हिंसक घटना या देशाच्या आर्थिक स्थितीवर विपरीत परिणाम करतात, हे ओघाने आलेच. शिवाय जगातील इतर देश आपल्याकडे वेगळ्या नजरेने पाहतात व त्याचा परिणाम आपल्या आंतरराष्ट्रीय व्यापारावर व प्रतिमेवर होणार हेही खरे. हिंसक आंदोलनामुळे होणारे राष्ट्रीय संपतीचे नुकसान हे आपल्या देशाच्या आर्थिक गणितावर विपरीत परिणाम करते व त्यामुळे आपला विकासाचा वेग कमी होतो हेही सत्यच, शिवाय त्यामुळे आपल्या लोक कल्याणकारी योजनांना कात्री लागते हे ओघाने आलेच.

मानवी जीवन समृद्ध होण्यासाठी शांतता महत्त्वाची पण तीच आता दुरापास्त होत चालली आहे असे दिसते. इन्स्टिट्यूट फॉर इकॉनॉमिक्स अँड पीस (आयईपी) सिडनीने, जागतिक शांतता निर्देशांक २०२१ ची आवृत्ती प्रकाशित केली. ग्लोबल पीस इंडेक्स (जीपीआय) या निर्देशांकात शांततेच्या स्तरानुसार १६३ देशांपैकी भारताचा क्रमांक १३५ वा लागला आहे. हा अहवाल शांततेतील चढ-उतार, तिचे आर्थिक मूल्य आणि शांततापूर्ण समाज कसा विकसित करावा यासाठी व्यापक माहिती-आधारित विश्लेषण प्रस्तुत करतो. ह्याचा अर्थ 'शांततापूर्ण सहजीवन' यावर विश्वास असणाऱ्या आपल्या देशाला अजून बराच मोठा पल्ला गाठावयाचा आहे. आंतरराष्ट्रीय आणि राष्ट्रीय स्तरावर आपले समतावादी आणि बंधुभावाचे धोरण यासाठी दिशादर्शक ठरू शकते. फ्रेंच राज्यक्रांतीने दिलेली स्वातंत्र्य, समता, बंधुता व आपल्या संविधानाने अंगीकृत केलेली वसंत विचारांतून भारतीय समाजमनात रुजलेली ही मूल्येच यातून आपल्याला मार्ग दाखवतील. यातील बंधुता या मूल्याचे आपणास काहीसे विस्मरण झाले आहे, हे मान्य करूनच त्याचे स्मरण करणे सद्यःस्थितीत आवश्यक वाटते.

बंधुता : सद्यःकालीन आकलन

'बंधुता' ही सध्याच्या काळातील अतिशय महत्त्वाची संकल्पना आहे. जगातील अन्याय, द्वेष, असमानता यांच्याविरुद्ध लढा देण्याची क्षमता केवळ बंधुतेत आहे. सध्या जगातील अनेक देशात द्वेष आणि असमानता यांचे प्राबल्य वाढत आहे. भारत त्यास अपवाद आहे, असे म्हणणे धारिष्ट्याचे होईल, अशी परिस्थिती आहे. अनेक देशांतील नेतृत्व करणारे सत्ताकारणी अल्पसंख्याकांना लक्ष करून बहुसंख्याकांना आकर्षित करताना दिसत आहेत. हे सर्व लोकशाहीच्या चौकटीत असल्याचे भासवत, लोकशाहीतील विधिवत यंत्रणांचा खुबीने वापर करत, सार्वजनिक निवडणुकांमधून आपले वर्चस्व वाढवताना दिसत आहेत. अशी नेतृत्वे, त्यांचा रुबाव, देहबोली, वक्तृत्व ह्याचा प्रभावी वापर करून आपली वर्चस्ववादी भूमिका जोपासत एकाधिकारशाहीकडे वाटचाल करताना दिसत आहे. विशेष म्हणजे भारतासारख्या एखाद्या देशाचा अशा दिशेने होणारा

प्रवास हा आपल्या सांविधानिक मूल्यांना विशेषतः बंधुता या मूल्यास छेद देणारा होत आहे की काय, अशी प्रिती वाटते आहे.

महात्म्याची हत्या करणाऱ्याचे उदात्तीकरण करण्याची मानसिकता, सौम्य हिंदुत्वही न मानवणारे राजकीय गट, हिजाबवरून ढवळून जाणारे शैक्षणिक आणि समाजविश्व, पिचलेल्या दलित आदिवासी समाज घटकांवरील हल्ले हे आपल्या भविष्यकालीन प्रवासाचे दिशादर्शनच नव्हे काय? समाज घटक म्हणून बंधुभावाचे, बंधुतेचे वीजारोपण आमच्या नमानसांत करण्यास आम्ही कमी पडलो आणि आपल्या पूर्वसुरींनी दिलेली मूल्ये, आचरण विचार आम्हांस आज कालसुसंगत वाटत नाही, हे मान्यच करावे लागेल, अशा अर्थाचे विचार हर्ष मांदेर यांनी आपल्या एका लेखात मांडले आहेत. त्यांच्या या २०१९ मधील 'द इंडियन फोरम' या पत्रातील लेखात त्यांनी जगाच्या दोन भागात एकाच कालखंडात घडणाऱ्या घटनांचा उल्लेख केला आहे. २६ मे २०१७ रोजी अमेरिकेतील पोर्टलंडमध्ये एक कृष्णवर्गीय व दुसरी हिजाब परिधान केलेल्या अशा दोन मुली केवळ वेगळ्या धर्माच्या, देशाच्या वाटल्यामुळे एका गोऱ्या इसमाने त्यांच्यावर हल्ला केला तेव्हा त्यांना वाचवण्यास लोक धावले. ह्या मुलींनी सौदी अरेबियात जायला हवे, त्यांना या देशात स्थान नाही असे हल्लेखोर ओरडत होते. शेवटी मुलींना वाचविणाऱ्या तिघांवरच्या गोऱ्याने हल्ला करून दोघांना जीवे मारले. त्यातून एक वाचला. त्याच काळात २४जून २०१७मध्ये भारतात असाच मुस्लीम मुलांवर ट्रेनमध्ये जेव्हा हल्ला झाला व त्यांना भोसकून स्टेशनवर फेकून देण्यात आले तेव्हा इथे कोणीच त्यांच्या मदतीला आले नाही. अमेरिकेतील हल्ल्यातून वाचलेल्याचा जेव्हा सत्कार करण्यात आला तेव्हा 'आम्हांला हिरो बनवू नका आम्ही फक्त आमच्या मुलांना वाचविण्याचा प्रयत्न केला', असे त्याने नमूद केले. असे वाटणे हीच तर खरी बंधुता. मग ही बंधुता भारतामधून कोठे गेली, हे पाहायला हवे, शोधायला हवे. त्यांची आजच्या काळातील प्रासंगिकता समजून घ्यायला हवी. होय, ती संविधानातील उद्देशिकेत तर आहेच आहे, पण आपण ना ती समजून घेण्याचा प्रयत्न करतो ना आम्ही तिची चर्चा करतो. हो, अलीकडे संविधान दिनाच्या निमित्ताने शाळा कॉलेजांमध्ये तिचे वाचन मात्र करायला सुरुवात केली, हेही नसे थोडके!

बंधुतेचे विस्मरण :

लोकशाहीतील अनेक मूल्ये आजकाल समाजाच्या विस्मरणात जात आहेत असे अनेकांचे निरीक्षण आहे. लोकशाहीचे विस्मरणात गेलेले घटक म्हणजेच एकता, मानवता, करुणा, सहवास आणि बंधुभाव या संकल्पनांच्या जवळ जाणारा 'बंधुता' हा घटक होय.

सच्चर कमिटी (२००६)च्या अहवालामध्ये मुस्लीम समाजाच्या सामाजिक, आर्थिक व शैक्षणिक स्तर व दर्जाविषयी एक अभ्यास केला आहे. त्यात असे सुचवले की, सर्वसमावेशक विकासासाठी देशात, राज्यात विविध योजना राबवणे आवश्यक

आहे. संविधान भाषिक गटांना संरक्षण देण्याचा प्रयत्न करते. बंधुतेच्या बंधनांचा आदराने स्वीकार करून भारतीय लोकशाही भ्रम करणे, आपले कर्तव्य आहे. सामाजिक न्यायासाठी व स्वातंत्र्यासाठी हे आवश्यक आहे. बंधुता कदाचित आमच्या चर्चेमधून विसरून गेली असेल, पण समाजमनाच्या आशा आणि आकांक्षांत ती सतत जिवंत राहिल, याची दक्षता आपण घेतली पाहिजे. कोणत्याही लोकशाहीवादी राष्ट्रात बंधुता हे एक अंतिम ध्येय मानले जायला हवे. स्वातंत्र्य आणि समता हे बंधुतेच्या साध्यापर्यंत पोहोचण्यासाठी साधन मानले जाऊ शकते. बंधुता म्हणजे मानवाचे नैसर्गिक नैतिक साध्य होय. त्या दिशेने आपला प्रवास असायला हवा.

हे मात्र खरे आहे की, सांविधानिक नैतिकतेचा अविभाज्य घटक असलेल्या स्वातंत्र्य, समता, बंधुता, न्याय, यांपैकी सर्वांत दुर्लक्षित म्हणून बंधुतेचाच दुर्दैवाने उल्लेख करावा लागेल. ह्या मूल्याकडे केवळ राजकारण्यांनीच पाठ फिरवली, असे नसून 'आम्ही भारतीय' लोकांनीसुद्धा त्याचेकडे कळत नकळत दुर्लक्ष केले, असे म्हणता येईल. आपल्या असुरी राजकीय आकांक्षा पूर्ण करण्यासाठी समाज आणि समाजमनामध्ये फूट, द्वेष निर्माण करणे व त्यातून मतांची पोळी भाजून घेणे अनेकांना श्रेयस्कर वाटते. अशा परिस्थितीत 'बंधुता' या सांविधानिक मूल्याचे भारतीय परिप्रेक्षात आणि सद्यःस्थितीत आकलन करून घेणे म्हणूनच अधिक महत्त्वाचे आणि प्रासंगिकदेखील आहे असे वाटते. आपली संविधान उद्देशिका आपल्याला काय आणि कशाची ग्वाही देऊ इच्छिते ते पाहू...

*आम्ही भारताचे लोक, भारताचे एक सार्वभौम
समाजवादी धर्मनिरपेक्ष लोकशाही गणराज्य घडवण्याचा
व त्याचा सर्व नागरिकांस :
सामाजिक, आर्थिक, राजनैतिक न्याय;
विचार, अभिव्यक्ती, विश्वास, श्रद्धा
व उपासना यांचे स्वातंत्र्य;
दर्जा व संधीची समानता;
निश्चितपणे प्राप्त करून देण्याचा
आणि त्या सर्वांमध्ये व्यक्तीची प्रतिष्ठा
व राष्ट्राची एकता आणि एकात्मता
यांचे आश्वासन देणारी बंधुता
'प्रवर्धित करण्याचा संकल्पपूर्वक निर्धार करून;
आमच्या संविधानसभेत
आज दिनांक २६ नोव्हेंबर १९४९ रोजी
याद्वारे हे संविधान अंगीकृत आणि अधिनियम
करून स्वतःप्रत अर्पण करित आहोत.*

संविधानसभेच्या मसुदा समितीच्या प्रयत्नातून 'बंधुता' हा शब्द या सरनाम्यात आला. खरे तर 'बंधुता' हा शब्द आपल्या संविधानात एकदाच येतो. तोही संविधानाच्या या सरनाम्यातच. आपण बंधुता हे तत्त्व फ्रान्सकडून घेतले आहे, असे मानले जाते. यात सर्वांनी एका कुटुंबाचे घटक आहोत या पद्धतीने

आपले वर्तन केले पाहिजे. कोणत्याही नागरिकास कनिष्ठतेची वागणूक देऊ नये, असे अभिप्रेत आहे. बंधुतेचे संवर्धन करत असताना त्यात व्यक्तीची प्रतिष्ठा, राष्ट्राची एकता आणि एकात्मता आश्वासित करणे अनुस्यूत आहे, हे लक्षात ठेवायला हवे. भारतीय नागरिकांनी असे हे संविधान तयार करून ते त्यांनाच अर्पण केले आहे, असे असूनसुद्धा ह्या मूल्यांकडे आपण सोईस्कररीत्या दुर्लक्ष करत आहोत, आपल्याकडून त्याचे विस्मरण होते हे मान्य करायला हवे.

बंधुता : अर्थ, आवश्यकता आणि अपेक्षा

'बंधुता' म्हणजे स्वातंत्र्य आणि समतेस वांधून ठेवणारा एक धागा किंवा बंध आहे. तो भविष्य आणि भूतकाळाला जोडणारा महत्त्वाचा दुवा आहे. समाजाचे एकत्रित ध्येय आणि मूल्य धारण करणारे वात्सल्याचे, प्रेमाचे नाते असेही त्यास आपण म्हणू शकतो. बंधुता ही मानवी विकासासाठी आवश्यक असणारी, समाजमनाची भावनिक आणि मानसिक गरज आहे हे समजून घेणे आवश्यक आहे; परंतु डोळसपणे पाहिल्यास आधुनिक राजकीय, सामाजिक संस्थांनी हे मूल्य नाकारलेले आहे, असे म्हणण्यास भरपूर वाव आहे.

संविधानातील चौथ्या भागामधील कलम ५१ अ मध्ये भारतीय नागरिकांची कर्तव्ये दिली आहेत. त्यामध्ये 'धार्मिक, भाषिक, प्रादेशिक किंवा वर्गीय भेदांच्या पलीकडे जाऊन भारतातील सर्व जनतेमध्ये सामंजस्य व बंधुभाव वाढीस लावणे, स्त्रियांच्या प्रतिष्ठेला उणेपणा आणणाऱ्या प्रथांचा त्याग करणे,' असा उल्लेख आहे. ह्याचा अर्थ बंधुतेला केवळ संविधानातील सरनाम्यात बंदिस्त न ठेवता नागरिकांनी ह्या मूल्याच्या आचरणाची बांधीलकी 'मूलभूत कर्तव्य' म्हणून आपल्या जीवनाच्या जगण्याचा अविभाज्य भाग केली पाहिजे, हे अपेक्षित आहे. मूलभूत हक्कांच्या अंमलबजावणी बरोबरच मूलभूत कर्तव्यांचा विसर नागरिकांना पडू नये, ही अपेक्षा आहे. बंधुतेच्या माध्यमातून संविधानकर्त्यांची अशी अपेक्षा आहे की, ज्यांचेवर कनिष्ठ जातीमधील म्हणून आजपर्यंत नीट पाहिले गेले नाही त्या सर्वांशी इतर समाजाने साहचर्याने, समानतेने व समजुतीने वागणे अभिप्रेत आहे, जेणेकरून भारत हा देश म्हणून एकच वाटला पाहिजे. भारतासारख्या विविध जातिधर्माच्या देशाचा सर्वसमावेशक विकास हा जोपर्यंत इथला समाज बंधुतेच्या धाग्याने बांधला जात नाही, तोपर्यंत होणे शक्य नाही. राजकीय पक्षांची विश्वासाहता, सामाजिक व आर्थिक जीवनावर विपरीत परिणाम करणाऱ्या जात व जमातवादी विषयक विघटनवादी भूमिका भविष्यात समाजाचे नुकसान करतील, अशी सध्याची परिस्थिती आहे.

'एकात्मता' हा शब्द ४२व्या घटना दुरुस्तीने संविधान सरनाम्यात आला. प्रत्येक व्यक्तीच्या व्यक्तिमत्त्वास प्रतिष्ठा ही केवळ भौतिक नव्हे तर राष्ट्रीय एकता आणि एकात्मतेच्या अनुषंगाने मिळायला हवी. संविधानकर्त्यांनी जाती आणि धर्माच्या भिती पाडून समाजात बंधुता यावी, असे स्वप्न

पाहिले होते; पण सद्यःस्थितीत हे होणे अवघड दिसते आहे. व्यक्तींमधील नैतिक समानता, संविधानातील बंधुता आणि राष्ट्राची एकता ही मूल्ये महत्त्वाची आहेत. बंधुतेचा अर्थ विविध गट आपल्या पद्धतीने लावण्याचा प्रयत्न करताना दिसत आहेत. हिंदुंमधील उच्चजातीय वर्गास हिंदुत्वाच्या माध्यमातून बंधुता येईल असे वाटते, तर अल्पसंख्याकांच्या विरुद्ध जाऊन एकता कशी निर्माण होणार, हा अनेकांच्या मनातील प्रश्न आहे. यातून मार्ग काढण्यासाठी सामाजिक समानभूती व समन्वयाची भावना समाजमनात निर्माण करणे आवश्यक वाटते. विविध जातिपाती, धर्म, श्रद्धा पाळणाऱ्यांची खरे तर मानवी प्रतिष्ठा सारखीच असते, असायला हवी. आनंद, राग, लोभ, प्रेम या भावना माणूस म्हणून आपणा सर्वांमध्ये समानच असल्या पाहिजे, हा तर निसर्ग नियम आहे. मग माणूस म्हणून समता, बंधुता ही मूल्ये सहजतेने आपण का आत्मसात करू शकत नाही? आपण सर्व एक आहोत ही भावना आपणाकडून सहजतेने का स्वीकारली जात नाही?

नेहरूंनी संविधान सभेसमोर मांडलेल्या 'ऑब्जेक्टिव्ह ठरावबद्दल' बोलताना 'कायदे शब्दांचे बनतात, पण हा ठराव हा कायद्यापेक्षाही काहीसा उच्चतम आहे,' असे नमूद केले होते. हाच ठराव पुढे घटनेचा सरनामा किंवा उद्देशिका म्हणून स्वीकारला गेला. सरनामा म्हणजे घटनेचा जणू काही आत्माच. संविधानाचे खरे मोल सरनाम्यातील मूल्यांमुळे समजू शकते. खरे तर सहानुभूती व सहानुभूतीमधून मानवी समाज निर्माण होतो, एकत्रितरीत्या उभा राहतो, असे आपण मानतो. एखाद्या विशिष्ट समाजाची वा जातिधर्माच्या लोकांची दुःखे त्यांची त्यांनाच भोगावे लागणे, त्यांचे प्रश्न त्यांनाच सोडवण्यास लागणे हे व्यापक समाजाच्या दृष्टीने कंगालपणाचे लक्षण नव्हे काय? स्त्रियांवरील अत्याचाराबद्दल, अन्यायाबद्दल जसे पुरुषांनीही बोलले पाहिजे तसे अल्पसंख्याकांच्या प्रश्नावर बहुसंख्याकांनीही बोलले पाहिजे, लढले पाहिजे, असे होणे म्हणजेच समाज उन्नत होतो. दलित, आदिवासी यांना पाणी व इतर गोष्टींसाठी आजही लढा द्यावा लागतो, अत्याचाराला सामोरे जावे लागते. मानवी प्रतिष्ठेचे अवमूल्यन करणाऱ्या घटना मग त्या कोणत्याही समाजावर असो, हिंदू, मुस्लीम, दलित वा ख्रिश्चन या सर्वांनाच अशा घटनांबाबत वाईट वाटायला हवे. आपणा सर्वांचा 'दर्द का रिश्ता' असला पाहिजे. भोवताली होणारे भूकबळी, दुष्काळामुळे माणसं मरणे, वैद्यकीय मदतीअभावी एखाद्या आदिवाराचा प्राण जाणं, ह्या सारख्या गोष्टींनी आपण व्यथित होत असू तर समाजात बंधुता प्रस्थापित करण्याचा मार्ग अजूनही सुकर आहे, असे म्हणायला हरकत नाही.

खरे तर पूर्ण 'न्यायासाठी' आणि 'लोकशाहीसाठी' स्वातंत्र्य आणि समता ही मूल्ये पुरेशी नाहीत. मानवी हक्क तसेच मानवी गरजा मानव म्हणून पूर्ण व्हाव्यात असे वाटत असेल तर दलित व पिचलेल्या समाजाचे शक्तिशाली गटांकडून शोषण होऊन द्यावयाचे नसेल तर समाजात 'बंधुता' आवश्यक आहे.



नेहरूंनी संविधान सभेसमोर मांडलेल्या 'ऑब्जेक्टिव्ह ठरावबद्दल' बोलताना 'कायदे शब्दांचे बनतात, पण हा ठराव हा कायद्यापेक्षाही काहीसा उच्चतम आहे,' असे नमूद केले होते. हाच ठराव पुढे घटनेचा सरनामा किंवा उद्देशिका म्हणून स्वीकारला गेला. सरनामा म्हणजे घटनेचा जणू काही आत्माच. संविधानाचे खरे मोल सरनाम्यातील मूल्यांमुळे समजू शकते. खरे तर सहानुभूती व सहानुभूतीमधून मानवी समाज निर्माण होतो, एकत्रितरीत्या उभा राहतो, असे आपण मानतो. एखाद्या विशिष्ट समाजाची वा जातिधर्माच्या लोकांची दुःखे त्यांची त्यांनाच भोगावे लागणे, त्यांचे प्रश्न त्यांनाच सोडवण्यास लागणे हे व्यापक समाजाच्या दृष्टीने कंगालपणाचे लक्षण नव्हे काय?

मानवतावादी दृष्टिकोनातून श्रीमंतांनी गरिबांना केलेली मदत व बंधुता यामध्येही फरक करायला हवा. बंधुतेमध्ये व्यक्तींच्या किंवा गटांच्या नैतिक आणि राजकीय दाव्यांचे संस्थाकरण करून त्यांचे हक्कात रूपांतरण होणे, हे अभिप्रेत आहे. स्वातंत्र्य, समता, बंधुता या मूल्यांचे संरक्षण व संवर्धन करणे, ही खरे तर आपल्या समाजसंस्थांची जबाबदारी आहे. कारण लोकशाही व 'जस्ट सोसायटीचे' हे आधारस्तंभ आहेत, असे अजेलपुयोल यांनी म्हटले आहे.

अन्न, वस्त्र, निवारा, आरोग्य, शिक्षण, घर, बालके प्रसूती या व अशा किमान सुविधा समाज म्हणून सर्वांनाच आवश्यक आहेत. गरिबांच्या खडतर जीवनाविषयी श्रीमंतांना कणव येत नसेल तर समाज म्हणून आपली परिस्थिती गंभीर आहे. संवेदनशीलता, सहानुभूती ह्या गोष्टी बंधुतेसाठी आवश्यकच आहेत. आपल्याला इतरांबद्दल कणव वाटत नाही, हे गंभीर आहे. सामाजिक सुरक्षा ही सामूहिकच जबाबदारी आहे. आपण एकमेकांची काळजी घेऊ शकलो पाहिजे. बालकांना शिकवणे, शाळा, वृद्धांना जेवण, कपडे मिळाले पाहिजेत, अशा अनेक गोष्टी नव्याने करार करून बंधुतेचा बंध घट्ट करू

शकलो पाहिजे. आपण आपला देश या अर्थाने बांधायला हवा. द्वेषमूलक गुन्हेगारी (हेटक्राइम्स), जातीय दंगली, सांस्कृतिक दहशतवाद, महिलांवरील व दलितांवरील अत्याचार हे सगळंच अनैतिक आहे. बंधुतेचे उल्लंघन करणारे आहे. हे पाहिल्यावर आपण एक देश नाही, तर वेगवेगळ्या लोकांचा समूह आहोत की काय असे वाटते. सर्व भारतीयांबद्दल समान प्रेमाची भावना व समतावादी समाज निर्माण करणे हे आपणा सर्वांचेच सामूहिक ध्येय असायला हवे.

रामकृष्ण सिन्हा यांच्या मते घटना तज्ज्ञांनी किंवा संविधान निर्मात्यांनी बंधुतेलाही स्वातंत्र्य आणि समते एवढेच महत्त्व दिले आहे; परंतु बंधुता ही आमच्या सामाजिक जीवनाचा भाग बनू शकली नाही. भारतातील एकता आणि एकात्मकता ही भारतातील धर्म, भाषा, वंश इत्यादी मधील भिन्नता लक्षात घेऊन आणखी बळकट करण्याची आवश्यकता आहे, पण अलीकडच्या काळात आपले सांविधानिक बंध दुर्बल होऊ लागले आहेत असे वाटते. भाषिक, जातीयवादी दंगे यांनी त्यास गालबोट लागते आहे. द्वेषयुक्त भाषणे, खोट्या बातम्या (फेक न्यूज) ह्यातून प्रश्न अधिक जटिल बनत आहेत. बंधुता ही कर्तव्य भावनेतून यायला हवी. खेळ, संगीत, शास्त्र, योगा, सैन्यदले, संविधान, राष्ट्रगीत, तिरंगा यातून निर्माण होणाऱ्या समाज बंधातून यात बदल घडून समाज परिवर्तन घडू शकते असे वाटते.

बंधुतेच्या दिशेने...

बंधुतेच्या पालनासाठी कर्तव्य बुद्धी हवी. हक्क व विशेष अधिकार नव्हेत. सध्याच्या भौतिक जगामध्ये वैयक्तिक ध्येय, स्वातंत्र्य, समता ही राजकीय विधिवत व सांविधानिक माध्यमातून मिळवता येईल तसे बंधुतेचे नाही. कृपलानी म्हणतात त्याप्रमाणे बंधुता जगता आली पाहिजे. आपल्या वैयक्तिक, सार्वजनिक, व्यापारी तसेच राजकीय जीवनात काय करायला हवे?

१. आपण वितुष्ट, द्वेष, शत्रुत्व का निर्माण होते, याचा शोध घ्यायला हवा.
२. राष्ट्रहिताच्या समान उद्दिष्टासाठी सर्व राजकीय पक्षांनी एकत्र येऊन काही सर्वमान्य ध्येये ठरविली पाहिजेत.
३. समाज माध्यमांची जबाबदारी त्वरित ठरवणे आवश्यक आहे.
४. सामूहिकता व समानतेसाठी मुद्दे व कृतींवर भर द्यायला हवा. सत्ताधारी पक्षांनी सदाचाराचा संदेश द्यायला हवा. त्यासाठी योग्य कृती करायला हवी. विविधतेतून एकता साधावी. बंधुता ही आपल्या जीवनाचा अविभाज्य घटक बनली पाहिजे. वैयक्तिक व सार्वजनिक जीवनात सदा सर्वदा ती सातत्याने पाळली पाहिजे. आंबेडकर म्हणतात, 'बंधुतेशिवाय स्वातंत्र्य व समता ही एखाद्या भिंतीवरील रंगाच्या एखाद्या थरापेक्षा खोल असणार नाही.'

बंधुभाव, मित्रता, समाज सहकार्य ही फ्रेंच राज्यक्रांतीने

दिलेली मूल्ये आहेत.. कोविडच्या काळामध्ये आपण सर्वांनीच एकमेकांना बंधुभावाने मदत करण्याचा निश्चय केला होता आणि तो अंमलात आणलाही. अखंड मानवजातीवरील संकटाचा आपण एकजुटीने एकदिलाने सामना केला, हे विमरून कसे चालेल ?

अनेक कायद्यांच्या माध्यमातून जाणीवपूर्वक बंधुता निर्माण करण्याचा प्रयत्न केला पाहिजे. जसे उदाहरणार्थ, इंडियन पिनल कोडच्या कलम २९५ए मध्ये धार्मिक भावना दुखावण्याचा प्रयत्न करणाऱ्याला शिक्षा आहे. घटनेच्या कलम १९(२) मध्ये भाषण स्वातंत्र्यावर निर्बंध आहेत. नैतिकतेच्या विरुद्ध क्रिया बदनामी पूर्ण संधापण करून चालणार नाही. भाषा, लिपी, संधापणाचं संरक्षण आपल्याला आहे. कलम २१मध्ये मानवी प्रतिष्ठा जपत जगण्याचा अधिकार मान्य केला आहे.

सांविधानिक नैतिकता सर्वांनीच पाळली पाहिजे. बंधुतेला मारक अशा गोष्टी करू नयेत. बंधुता ही मानवी प्रतिष्ठेला प्रेरक व पूरक असली पाहिजे. कार्यकारी मंडळाची भूमिका यामध्ये महत्त्वाची आहे. बंधुतेचे वचन आपले संविधान देऊ शकते का? आदर्श समाज निर्मितीसाठी बंधुता ही आवश्यक आहे, पण त्यासमोर अनेक आव्हाने आहेत. अल्पसंख्याक तसेच महिलांवरील अत्याचार, बालकामगार लैंगिक अत्याचार, लिंग भेदभाव, जाती-जमाती, धर्म, जात, राजकारण असे अनेक घटक हे बंधुतेच्या तत्त्वाच्या विरोधी जाणारे आहेत असे वाटते. बंधुतेविरुद्धच्या गोष्टी आपण जाणीवपूर्वक टाळू शकलो पाहिजे. अशी सार्वजनिक संवेदनशीलता पाळणे हा आपल्या नैतिक आचरणाचा भाग होणे अपेक्षित आहे.

बंधुता आणि संविधान : एक मागोवा

आपले संविधान हे केवळ देश कारभारासाठी बनविलेला कायदा नसून ते देशाच्या सर्वांगीण विकासाचे प्रारूप देणारे उत्तम साधन आहे. वर्तमानातील आव्हानांना सामोरे जाताना भविष्यातील बदलांचाही सक्षम पणे सामोपचार करण्याची क्षमता आपल्या संविधानात आहे, ह्यावर संविधान कर्त्यांचा दृढ विश्वास होता. पटेल, नेहरू, मौलाना आझाद, सप्रू, राजगोपालाचारी, सरोजिनी नायडू, श्यामाप्रसाद मुखर्जी, के. एम. मुन्शी, कृपलानी, डॉ. राजेंद्र प्रसाद, जगजीवनराम, जे बी पंत, जगजीवन राम, शेख अब्दुल्ला इत्यादी विद्वान आणि डॉ. आंबेडकर यांचेसारखी दिग्गज मंडळी होती या आपल्या संविधान निर्माणामध्ये. १३ डिसेंबर १९४६ रोजी पंडित नेहरूंनी 'ऑब्जेक्टिव्ह ठराव' सादर केला. यात प्रस्तावित संविधानाच्या मूलभूत मूल्यांचे दिशादर्शन होते. २१ फेब्रुवारी १९४८ रोजी डॉ. आंबेडकरांनी घटना समितीच्या अध्यक्षाना जेव्हा संविधानाचा मसुदा सादर केला तेव्हा त्यांनी म्हटले की, मसुदा समितीने सरनाम्यात 'बंधुता' हा शब्द नव्याने समाविष्ट केला आहे कारण भारतात कधी नव्हे तेवढी बंधुता, बंधुभाव, शांती व सामंजस्याची सध्या गरज भासत आहे. बंधुता किंवा fraternity हा शब्द फ्रेंचांनी बंधुभाव, मित्रता, समाजातील साहचर्य किंवा

राजकारण या अर्थाने वापरला आहे (अस्थाना : १९९२).

१७९३मध्ये पॅरिसमधील प्रियर्स वक्तव्याने एक प्रस्ताव मंजूर करताना त्यात स्वातंत्र्य, समता आणि बंधुता ही लोकशाहीची तीन आदर्श तत्वे मांडली. प्राचीन काळात अरीस्टॉटलने 'मित्रता' हा राजकारण आणि न्यायासाठी आवश्यक घटक मानला. त्याच्या मते मित्रत्वाची भावना ही राजकारणांमध्ये गृहीत धरलेली आहे. 'बंधुता' ही एक प्रकारची भावना आहे. नैतिक सदाचाराचे ते एक मूल्य आहे. फ्रेंच राज्यक्रांतीनंतर समता, स्वातंत्र्य, बंधुता या मूल्यांना जगात जरी महत्त्व प्राप्त झाले असले तरी या मूल्यांपैकी 'बंधुता' हे असे हे तसे दुर्लक्षितच राहिले असे वाटते. एंजल पुर्यॉल यांनी आपल्या पुस्तकात बंधुतेची पुढील वैशिष्ट्ये सूचित केली आहेत. त्याच्या मते 'बंधुता' म्हणजे समाजघटकांमधील असा नातेबंध की जो समाजघटकांना समान हक्क व कर्तव्य यांचेसहित समानतेने जगण्याचा आग्रह धरून परस्परांना मदत करणे गृहीत धरतो. यात, पुढे जाऊन 'बंधुता' ही राजकीय संकल्पना आहे, असे स्पष्ट करून समाजातील समान व्यक्तींमधील नातेबंधातून एकमेकांना मदत करण्याची भावना राजकीय संस्थांमध्ये, कायद्यांमध्ये मांडली जाते. बंधुतेमध्ये कुटुंबामध्ये जसे बहीण भावाचे नाते असते तसेच खरे तर समान व्यक्तींनी समाजामध्ये म्हणजेच आपल्या विस्तारलेल्या कुटुंबामध्ये एकमेकांशी वागणे अभिप्रेत आहे.

राजकीय बंधुतेचा विचार करताना बंधुतेचा हक्क खरेच आपणास आहे काय? ह्या प्रश्नात न जाता निदान हे पाहायला हवे की बंधुता हे तत्व न्याय, राजकारण किंवा कायदा यांना प्रेरणा देणारे मूलभूत तत्व तरी आहे का? थोडक्यात, कायदे बनवणाऱ्यांना व न्याय देणाऱ्यांना ह्या मूल्यातून प्रेरणा मिळायला हवी जशी स्वातंत्र्य व समानता यामधून ती मिळते.

१९४८च्या मानवी हक्कांच्या वैश्विक जाहीरनाम्यातील सलगम्यातील कलम १ मध्ये सर्व मनुष्य जन्मतःच स्वतंत्र आहेत... त्यांना समान अधिकार आणि प्रतिष्ठा लाभलेली आहे. त्यांच्याकडे विचार आणि सदसद्विवेकाची शक्ती आहे आणि त्यांनी एकमेकांशी बंधुत्वाच्या भावनेने आचरण करावे. असे नमूद आहे. थोडक्यात, भारताने स्वीकारलेल्या बंधुतेच्या मूल्याचा उद्घोष या वैश्विक जाहीरनाम्यात आहे. भारत या संयुक्त राष्ट्रसंघाचा सदस्य असल्याने म्हणा किंवा आपल्याला

मिळालेल्या संस्कृतीचे मंचित म्हणून म्हणा, बंधुतेला भारतीय इतिहासात, साहित्यात, आणि समाजजीवनात अनन्य माध्यम महत्त्व दिवने गेले आहे.

भारतीय संविधानातील 'बंधुता' गद्याच्या कक्षा ओल्यांद्दून वैश्विक बंधुतेइतकी व्यापक आहे. आपले तमूभूत कुटुंबांमध्ये यापेक्षा आणखी काय मांगते? मंत्र ज्ञानेश्वरांच्या वैश्विक प्रार्थनेतील-पमायदानातील जो ते वांछीन, तो ते वाढो. प्राणिजात किंवा भूता परम्परे तडो. पैत्र तौवाचे हे आणखी काय मांगते?

डॉ. गदानंद मोरे आपल्या 'गर्जा महाराष्ट्र' या ग्रंथात पुढीलप्रमाणे निरीक्षण नोंदवतात. एखाद्या लोक समूहामध्ये एकत्वाची जाणीव निर्माण झाली म्हणजे त्या लोकांच्या राष्ट्राचा उदय झाला, असे स्थूल मानाने म्हणता येते. जोनीराव फुले यालाच 'एकमेव लोक' असे म्हणतात. त्यामाठी वंश, धर्म, भाषा हे घटक महत्त्वाचे असतात... पागतातील पार्थिक, सांस्कृतिक एकतेला साधुसंतांचा फार मोठा हातभार लागला आहे. उत्तरेतील नाभादास किंवा महाराष्ट्रातील मद्रिपती यांनी प्रांताबाहेरील साधू संतांची चरित्रे लिहावीत किंवा तुकोबांच्या काव्यात नरसी मेहता, कबीर, मीराबाई यांच्या कथा वाच्यात. पंजाबातील शिखांनी 'गुरुग्रंथसाहिब' मध्ये महाराष्ट्रातील नामदेवांच्या रचनांप्रमाणे उत्तरेकडील इतरही संतांच्या रचनांचा समावेश करावा.. हे डॉ. मोरेंचे निरीक्षण काय मांगते? त्यांच्या 'तुकारामदर्शन' ग्रंथात ते अ. शं. शं. शेजवलकरांच्या निरीक्षणांची नोंद घेतात. ते म्हणतात, 'शेजवलकरांनी समता, स्वातंत्र्य आणि बंधुभाव ही मूल्यत्रयी स्वीकारली; परंतु तिचा संबंध ते फ्रेंच राज्यक्रांतीशी जोडण्याऐवजी ते मराठी संतांशी जोडतात. (जसा आंबेडकरांनी भगवान बुद्धाशी लावला) एकनाथ म्हणजे समता, तुकोबांचा बंधुभाव आणि रामदासांचे स्वातंत्र्य, अशी मांडणी शेजवलकर करतात. शिवरायांनी ही मूल्यव्यवस्था आत्मसात केली. ते पाश्चात्य आधुनिकतेच्या भाग्याला भिडून तिचे निकोप बीजारोपण भारतात करू पाहत होते. पेशवाईच्या काळात या दृष्टीचा पार लोप झाला व पर्यायाने मराठी राज्याचा न्हास झाला, असे शेजवलकरांचे निरीक्षण आहे.... शिवाजीचे कार्य तडीस जाण्यास ज्ञानेश्वर, नामदेव, एकनाथ, तुकारामांनी आपल्या उपदेशाने, टीकेने व उदाहरणाने एक भावनात्मक समतेचे व बंधुतेचे वातावरण निर्माण केले होते, तेच उपयुक्त

महात्मा फुल्यांनी तर समाजातील दुःखाचे व अन्यायाचे कारणच मुळी 'बंधुतेचा' अभाव सांगून आपल्या समाजास सजग करण्याचा प्रयत्न केलेला आहे. तोच बंधुतेचा वारसा राजर्षी शाहू महाराजांनी विविध जातीपातीच्या मुलांसाठी वसतिगृहे स्थापून, बलुते पद्धत नष्ट करून, आंतरजातीय विवाहास प्रोत्साहन देऊन, नळ, विहिरी सर्वांसाठी खुली करून, आपल्या राज्यात ५०% लोकरीच्या जागा आरक्षित करून समर्थपणे पुढे चालविला.





आंबेडकर म्हणतात, 'जाती उपजातीमध्ये विभागलेला आपला देश 'राष्ट्र' कसा होऊ शकेल? आपण देश नाहीच, 'एक देश' या संकल्पनेस आपली जातिप्रथा बाधा आणते. समान नैतिकतेचे वैश्विक नियम हवेत. बंधुतेचा बंध व्यक्ती, गट, वर्ग, समाज या सर्वांमध्ये हवा. सर्व देश बौद्धमय व्हायला हवा. हिंदू मध्ये अस्पृश्यांना विकासाची संधी नाही. मानवी भावना आपण वाढून घेऊ शकलो पाहिजेत.'

झाले.' शेजवळकर याबाबत म्हणतात, समतेच्या व बंधुतेच्या तत्त्वामुळे एकी शक्य झाली. समतेच्या व बंधुतेच्या बळावर मराठ्यांची संघटना घडवून आणून स्वातंत्र्य संपादनाचा संदेश रामदासांना स्फुरला आणि तो शिवाजीच्या हातून प्रत्यक्ष कृतीत उतरला. संतप्रणीत समता आणि बंधुतेचे वातावरण नष्ट झाल्याने छत्रपतींनी मिळवलेले स्वातंत्र्य आपण पुन्हा गमावून बसलो, असे हे शेजवळकरांचे अनुमान आहे. हे समतेचे व बंधुतेचे वातावरण बिघडवण्याबद्दल ते पेशवाईतील ब्राम्हणांना जबाबदार धरतात. तुकोबांच्या उपदेशांचे सार 'बंधुत्व' या मूल्यात येऊ शकते, असे शेजवळकरांना वाटते. डॉ. मोरे यांचा पुढील मुद्दा चूपच महत्त्वाचा आहे; कारण त्यातून बंधुता निर्मितीसाठी मार्ग सापडतो. ते म्हणतात, समतेसाठी, स्वातंत्र्यासाठी लढा देता येतो, कायद्याने म्हणा, बळाने म्हणा ते मिळवता येते; पण बंधुत्वाची सक्ती होऊ शकत नाही. बंधुत्व हे संतांच्या मागनेच आणता येईल. तुकोबा आपल्या समकालीनांना 'आता जागारे भाईनो... जागा' अशी साद घालतात. 'एकदा ईश्वराचे पितृत्व मान्य केले की मानवांचे भातृत्व त्यामागे आपोआप येते' हा संतांचा विचार म्हणूनच महत्त्वाचा वाटतो. ज्ञानेश्वरीतील 'हे विश्वची माझे घर' यामधून प्रतीत होणारा 'विश्व भातृत्वाचा सिद्धांत' ह्या जगातील अखिल मानवजातीला एकमेकांची भावंडे करत असेल तर संतांचे विचार हे कालातीत असून आजच्या समस्यांना तोंड देण्याची क्षमता त्यात आहे, हे मान्य करायला हवे.

महात्मा फुलेंच्या "मानव सारखे निर्मिके निर्मिले ॥ कमी नाही केले ॥ कोणी एक" किंवा "मूळधर्म भेद मानवा नसावा

॥ एकोपा असावा ॥ जगामाजी ॥" या रचना काय दर्शवतात? अगदी अलीकडच्या काळात संत तुकडोजी महाराज या भारतात "बंधुभाव नित्य वसू दे, दे वरचि असा दे, हे सर्व पंथ, संप्रदाय एक दिसू दे, मत भेद नसू दे... हा जातीभाव विसरूनिया एक हो आम्ही, अस्पृश्यता समूळ नष्ट हो जगातूनी," असा जर वर मागत असतील तर त्यांचे द्रष्टेपण एक भारतीय आधुनिक संत या नात्याने जागतिक बंधुतेच्या दिशेने, अखिल मानवजातीच्या कल्याणाच्या दिशेने विचार करत आपणाला एकतेच्या, वैश्विक बंधुत्वाच्या आपल्या संचिताला साद घालीत नाही काय? दारा शुकोह या औरजेबाच्या भावाने संस्कृत पंडितांच्या साहाय्याने जवळपास पन्नास उपनिषदांचा परिश्रम भाषेत अनुवाद केला, हे आपल्या उदात्त आणि उदार वैचारिक बंधुतेचे प्रतीक नाही काय?

बंधुता : फुले, शाहू-आंबेडकर विचार

उच्चनीचता, स्पृशास्पृश्यता जोपासना करणाऱ्या प्रवृत्ती विरुद्ध महात्मा फुले निकराने लढले हे आपणाला माहित आहे. शूद्र अतिशूद्र यांच्या मुक्तीचा विचार ते सतत करीत. गं. बा. सरदारांनी फुल्यांच्या सार्वजनिक सत्य धर्माबद्दल असे म्हटले की 'आपल्या कुटुंबाचा योगक्षेम चालविणे आणि उरलेल्या वेळात गरजू लोकांना मदत करणे किंवा आपल्या समाजबांधवांच्या भल्यासाठी झटणे, हीच खरी ईश्वरोपासना होय, असा ज्योतिरावांचा दृष्टिकोन होता' यातील समाज बांधव हा शब्द व्यापक अर्थानेच वापरला आहे, हे आपण लक्षात घ्यायला हवे. त्यांनी आपल्या कार्यातून बंधुतेचे तत्त्व रुजविण्याचा प्रयत्न केला. स्त्री शिक्षण, केशवपनाविरुद्धची मोहीम, अनौरस बालकांचे संरक्षण, अस्पृश्यता निर्मूलनाचे व स्त्री पुरुष समानतेचे कार्य हे त्यांच्या कृतिशील विचारातून बंधुतेसाठी केलेले योगदानच म्हणावे लागेल.

महात्मा फुले म्हणतात 'आपण सर्व मानवांनी निर्माण कर्त्यांचे भय सदा सर्वदा जागृत न ठेवता त्याने निर्माण केलेल्या मानव स्त्री-पुरुषांनी एकमेकांविषयी बहीण भावंडपणाची पवित्र वृत्ती जागृत न ठेवल्यामुळे या जगामध्ये सत्याचा मुळी न्हास होत गेला व त्यामुळे एकंदर जगात असंतोष होऊन दुःखाचे प्राबल्य झाले. थोडक्यात, बहीण भावंड वृत्ती जर जीवनाची बैठक नसली तर शोषण अन्याय, पिळवणूक राहिल'. महात्मा फुल्यांनी तर समाजातील दुःखाचे व अन्यायाचे कारणच मुळी 'बंधुतेचा' अभाव सांगून आपल्या समाजास सजग करण्याचा प्रयत्न केलेला आहे. तोच बंधुतेचा वारसा राजर्षी शाहू महाराजांनी विविध जातीपातीच्या मुलांसाठी वसतिगृहे स्थापन, बलुते पद्धत नष्ट करून, आंतरजातीय विवाहास प्रोत्साहन देऊन, नळ, विहिरी सर्वांसाठी खुली करून, आपल्या राज्यात ५०% नोकरीच्या जागा आरक्षित करून समर्थपणे पुढे चालविला. दि. १५ एप्रिल १९२०च्या नाशिकमधील भाषणात 'हिंदुस्थानाला हजारो वर्षे ग्रासणाऱ्या गुलामगिरीचे मूळ जातिभेदात असून त्याचा नायनाट झाल्याशिवाय आपली समाजाची खरी उन्नती

होणार नाही,' ह्यातून या दृष्ट्या राजाची समतेची व बंधुतेची भूमिका स्पष्ट होते.

आंबेडकर म्हणतात, 'जाती उपजातीमध्ये विभागलेला आपला देश 'राष्ट्र' कसा होऊ शकेल? आपण देश नाहीच, 'एक देश' या संकल्पनेस आपली जातिप्रथा बाधा आणते. समान नैतिकतेचे वैश्विक नियम हवेत. बंधुतेचा बंध व्यक्ती, गट, वर्ग, समाज या सर्वांमध्ये हवा. सर्व देश बौद्धमय व्हायला हवा. हिंदू मध्ये अस्पृश्यांना विकासाची संधी नाही. मानवी भावना आपण वाटून घेऊ शकलो पाहिजेत.' स्वातंत्र्य, समता आणि बंधुता या संविधानातील तीन तत्वांचे महत्त्व अधोरेखित केलेले दिसते ते कर्तारसिंग विरूद्ध पंजाब राज्य(१९९४) या खटल्यात. सर्वोच्च न्यायालयाने या खटल्यात डॉ. आंबेडकरांच्या घटना समितीतील शेवटच्या भाषणाचा संदर्भ दिला आहे. आंबेडकर त्यात म्हणतात, स्वातंत्र्य, समता, बंधुता ही स्वतंत्र तत्त्वे न समजता त्यांना एकत्रितरित्या एकजिनसी अशी त्रिसूत्री समजणे आवश्यक आहे. ही तीन मूल्ये एकमेकांपासून विलग करणे ते लोकशाहीचा हेतूच नष्ट करण्यासारखे आहे. स्वातंत्र्य समतेपासून अलग करता येणार नाही तसेच स्वातंत्र्य व समता ही दोन्ही मूल्ये बंधुतेपासून अलग करता येणार नाहीत. बंधुता म्हणजे सर्व भारतीयांची एकमेकांचे बाबतीत असणारी बंधुभावाची भावना. आपल्यासारख्या भाषावाद, प्रांतवाद, जमातवाद यासारख्या शक्ती कार्यरत असणाऱ्या देशात, देशातील एकता आणि एकात्मता ही केवळ बंधूभावानेच निर्माण करा येईल, असे पुन्हा पुन्हा अधोरेखित करणे आवश्यक आहे. समृद्ध लोकशाहीसाठी डॉ. आंबेडकरांच्या ह्या विचारांना दृष्ट आड करणे भारतासारख्या देशाला परवडणारे नाही.

बंधुता, एक वैश्विक मूल्य : ब्राझीलच्या संविधानामध्ये Fraternal Society हा शब्द आढळतो. दक्षिण आफ्रिकेच्या न्यायालयाने 'उबंटू'बाबत लिहिले आहे. उबंटू म्हणजे 'शेअर सॅटिडयारिटी ज कॉन्स्टिट्यूशनल व्हॅल्यू'. झुलू भाषेतील हा शब्द म्हणजेच 'आय म बिकॉज वी आर' (I am because we are) म्हणजेच 'मी आहे कारण आम्ही आहोत'. शांतिदूत नेल्सन मंडेलांमुळे जगाला कळालेला हा एक सुंदर शब्द. जगणाची एकरीत या शब्दाने जगाला शिकवली. 'मी' च्या ऐवज: 'आम्ही'. आपण आहोत ते इतरांमुळे आहोत. 'इतरांप्रति मानवता' दाखवणारा हा शब्द 'एकमेकांवरचे अवलंबित्व' मान्य करतो. व्यक्ती हे एक मूल्य मानणे, एकमेकांविषयी आदरभाव राखणे, एकमेकांची प्रतिष्ठा राखणे व तिची स्वीकृती करणे हे प्रत्येकाचे कर्तव्य मानणे ही मूल्यव्यवस्था केवळ भारतात नव्हे तर इतर देशातही मानली जाते. याचे कारणच मुळी हे आहे की, यातून अधोरेखित होणारे 'बंधुता' हे मूल्य खरे तर वैश्विक आहे.

१९९३मध्ये शिकागो मधील जागतिक धर्म संसदेमध्ये Towards Global Ethics या नावाने एक जाहीरनामा संमत झाला. त्यात असे म्हटले की, 'दुसऱ्यांनी आपणास कसे वागवावे असे आपणास वाटते तसे आपण दुसऱ्यांना वागवावयास हवे.

आपण इतरांच्या जीवनाचा, भावनांचा, प्रतिष्ठेचा, व्यक्तित्वाचा, विभिन्नतेचा आदर केला पाहिजे. इतरांना मानवतेने वागवले पाहिजे, द्वेषास दूर सारले पाहिजे. जागतिक समन्वय व एकतेसाठी आपण आपली विचारभिन्नता दूर सारून आपल्या हृदयाची दारे उघडली पाहिजेत.'

२०११ नंतर जागतिक पातळीवर बंधुतेचा गांभीर्याने अभ्यास सुरू झाला आहे, असे आढळून येते. अँटोनिया बग्गिओ यांच्या २००६मधील 'द फॉरगॉटन प्रिन्सिपल अँड पॉलिटिक्स' या पुस्तकाच्या अनुषंगाने त्यावर चर्चा होऊ लागली आहे. या निमित्ताने 'बंधुता ही राजकीय निर्णय प्रक्रियेचा एक निकष व्हायला हवी,' असा विचार पुढे येत आहे. स्वातंत्र्य आणि समतेइतकेच महत्त्व राजकीय क्षेत्रात बंधुतेलाही मिळायला हवे. बंधुभाव हा केवळ राष्ट्रांपुरता मर्यादित न राहता त्याचा परिप्रेक्ष्य वैश्विक व्हायला हवा. उदारीकरण, जागतिकीकरणाच्या काळात असा विचार सुरू होणे, त्यावर चर्चा होणे हे कालसुसंगतच आहे. आज जग हे 'ग्लोबल विलेज' बनत असताना जगातील समान प्रश्नांवर समान उपाय जागतिक बंधुतेच्या मूल्याच्या आधारावर शोधणे हे आवश्यक वाटते.

वैश्विक मानवी हक्कांचा जाहीरनामा खरे तर आपल्या संविधानाच्या समकालीन आहे. त्यातही व्यक्तींना आपली अंतर्गत प्रतिष्ठा जपण्याचे, समान तसेच अविभाज्य हक्क प्रदान केले आहेत. स्वातंत्र्य, न्याय, विश्वशांती या मूल्यांचे हेच तर अधिष्ठान आहे. थोडक्यात, 'बंधुता' ही आपली सांविधानिक यंत्रणा आणि राज्याच्या कृतिशीलतेतून दृष्टीस पडली पाहिजे. कायदेमंडळाने निर्माण केलेल्या कायद्यात ती दिसली पाहिजे. संविधान कर्त्यांनी भारतासाठी पाहिलेल्या स्वप्नातील दूरदृष्टी, बंधुभाव हा लोकांच्या दैनंदिन जीवनात प्रतिबिंबित झाला पाहिजे. स्वातंत्र्य, समता आणि बंधुता ही परस्परावलंबी, अविभाज्य आणि सहअस्तित्व असणारी मूल्ये आहेत. प्रत्येक व्यक्तीच्या सन्मानाशिवाय, प्रतिष्ठेशिवाय बंधुता शक्य नाही. अशी प्रतिष्ठा जपण्यासाठी काही किमान अंमलबजावणी होण्याजोगे हक्क प्रत्येक व्यक्तीस हवे. त्यांच्या मूलभूत गरजा पूर्ण व्हायला हव्यात. त्याशिवाय स्वातंत्र्य व स्व-आदर या शब्दांना अर्थ राहणार नाही. घटनेच्या मार्गदर्शक तत्वांची निर्मिती नागरिकांना जगण्यासाठी किमान पुरेशी साधने हवीत ह्या अपेक्षांवर आधारित आहेत. सर्वांना सन्मानाने जगण्यासाठी सामाजिक आणि सांस्कृतिक संधी, कामाच्या ठिकाणी योग्य पर्यावरण आवश्यक आहे. अस्पृश्यता, जातिभेद नष्ट झाले पाहिजेत. भारतीय संविधानातील बंधुता राष्ट्राच्या कक्षा ओलांडून वैश्विक बंधुतेबद्दल बोलते. आंतरराष्ट्रीय बंधुभाव हा राष्ट्राघात सुख शांतीतील सह अस्तित्वाची अभिलाषा बाळगतो. 'वसुधैव कुटुंबकम' हे तत्त्व भारत मानतो. त्यासाठी लोकसमूहामध्ये एकत्वाची भावना निर्माण व्हायला हवी. त्यातूनच खऱ्या अर्थाने 'लोकांच्या' राष्ट्राचा उदय झाला असे म्हणता येईल.

बंधुता आणि न्यायालयीन प्रतिसाद :

आजपर्यंत न्यायालयांनी जेवढे न्याय, स्वातंत्र्य, समता यावर भाष्य केले आहे, तेवढे बंधुतेवर मात्र केलेले नाही हे खरे आहे. राजस्थान स्टेट सिटी बोर्ड वि. सुलतान मोहम्मद(२०००) या खटल्यात राजस्थान उच्च न्यायालयाने असे म्हटले की, 'जरी बंधुता या शब्दाचा अर्थ संविधानात दिला नसला तरी त्याचा अर्थ दोन किंवा जास्त मानवामधील बंध असाच आहे, तसेच हे केवळ दोन व्यक्तींमधले बंधन नसून सार्वभौम सत्ता आणि प्रजा यांचेतीलसुद्धा तो एक बंध आहे. एकमेकांच्या हक्क व कर्तव्यांचा आदर केला नाही, तर बंधुतेच्या या बंधाला काहीच अर्थ राहणार नाही. सार्वभौम सत्तेला या बंधाद्वारे प्रजेसाठी कायद्याचे राज्य प्रस्थापित करणे, न्यायाचे प्रशासन सर्व नागरिकांसाठी निर्माण करणे, त्यांच्या हक्कांचा आदर करणे व त्यांनी मागणी केली नाही तरी त्यांच्या हक्कांचे यथायोग्य संरक्षण करणे हेच अभिप्रेत आहे.' या खटल्यात न्यायालयाने प्रजा व सार्वभौम सत्ता ह्या बंधाचा नवा आयाम अधोरेखित केला आहे.

घटनेच्या तिसऱ्या भागाने अल्पसंख्याकांना आणि मागासवर्गीयांनाही अधिकार दिलेले आहेत. इंद्रा साहनी विरुद्ध भारत सरकार(१९९२) या खटल्यामध्ये बंधुतेच्या पायावर आरक्षणाच्या पद्धतीचा पुरस्कार केला गेला आहे. या खटल्यात 'आरक्षणाची योग्य पद्धतीने अंमलबजावणी झाली नाही तर बंधुत्वाच्या नात्यावर विपरीत परिणाम होतील,' असे सूचित केले आहे. ह्या खटल्यात बंधुतेच्या तत्वाचा उपयोग हा आरक्षणाच्या माध्यमातून सकारात्मक कृती करून समानतेच्या उद्दिष्टपूर्तीसाठी केला गेला हे महत्त्वाचे आहे. जिथे असमानता असते तिथे समाजातील विविध गटांमध्ये एकता निर्माण होऊ शकत नाही आणि त्यामुळे कोणत्याही राष्ट्राचे बंधुतेचे वचन हे एक दिवास्वप्नच राहू शकते, हे न्यायालयाचे मत मननीय आहे.

आरक्षणामागील मूळ हेतू हा हिंदू समाजातील जात व्यवस्था नष्ट करणे हा होता, असे काहींना वाटते. ते तसे मानले तर आरक्षण ह्या 'साध्याच्या' माध्यमातून बंधुतेकडे जाण्याचा प्रवास सुकर होईल, अशी आशा आहे; पण सद्यःस्थितीत जातीजातींमध्ये आरक्षणाची मागणी अधिक वेगाने जोर धरताना दिसते आहे. त्यासाठी मोर्चे, आंदोलने या आयुधांचाही उपयोग केला जात आहे; परंतु कुठेतरी यामुळे लोकांच्या जातीय भावना अधिक टोकदार बनत आहेत व एक समाज म्हणून असे होणे आपणा सर्वांसाठी फारसे योग्य नाही.

अशोक कुमार ठाकूर विरुद्ध भारत सरकार (१९९५) या खटल्यामध्ये 'आरक्षण हे बंधुतेचे एक उपअंग आहे व ते एकता, एकात्मता आणि मानवी प्रतिष्ठेसाठी आवश्यक आहे,' असे म्हटले आहे. 'बंधुतेचे मूल्य राज्यावर सामाजिक सौहार्द व समन्वय निर्माण करण्याचे बंधन टाकते. राज्यावर सामाजिक दृष्ट्या बहिष्कृत लोकांच्या किमान कल्याणाची जबाबदारी आहे,' हा मुद्दाही न्यायालय याठिकाणी मांडते.

रघुनाथराव गणपतराव विरुद्ध भारत सरकार (१९९३) या

खटल्यात न्यायालयाने बंधुतेच्या तत्वाचा वापर केला आहे. राजपुत्र किंवा भूतपूर्व राजपुत्र हा एक वर्ग आहे व तो संविधाना प्रमाणे विशेष अधिकारास पात्र आहे, ह्या मुद्द्यावर खटला होता. न्यायालयाने डॉ. आंबेडकरांचा बंधुता या संविधानातील शब्द समाविष्ट करण्याचा हेतू या खटल्यात स्पष्ट करून अधोरेखित केला आहे. विविध भाषा, जातिधर्मांचा समुच्चय असणाऱ्या भारतासारख्या या देशात एकतेच्या व बंधुभावाच्या वृद्धीसाठी बंधुता तत्वाचे मूल्य आणि महत्त्व न्यायालयाने मान्य केले आहे. राजपुत्रांना, राजघराण्याला वेगळे विशेष अधिकार देणे म्हणजे सर्वमान्य बंधुतेस बाधा आणणारे असून संविधानाच्या चौकटीत बसणारे नाही, असे त्यात म्हटले आहे.

एस आर बोम्मई वि. भारत सरकार (१९९४) या खटल्यात सर्वोच्च न्यायालयाने संविधान सरनाम्यातील धर्मनिरपेक्षता हे तत्त्व हे घटनेच्या मूलभूत संरचनेचा भाग आहे, असे जाहीर केले. व त्यात धर्मनिरपेक्षतेच्या प्रस्थापनेसाठी बंधुता ही पूर्वअटीसारखी आवश्यक आहे. भारतासारख्या देशात ऐतिहासिक दृष्ट्या धार्मिक सहिष्णुता आणि बंधुतेची संस्कृती ही पूर्वीपासूनच आहे. बंधुतेच्या तत्वाच्या माध्यमातून संविधानाला अभिप्रेत असणारी सामाजिक क्रांती व समतावादी समाजाची निर्मिती होऊ शकते, असेही न्यायालयाने या खटल्यात नमूद केले. या खटल्यामध्ये धर्मनिरपेक्षतावाद हा घटनेतील एक आवश्यक घटक मानला गेला आहे. बंधुता निर्माण करण्यासाठी धर्मनिरपेक्षतासुद्धा आवश्यक आहे.

एआयआयएमएस विद्यार्थी युनिअन वि. एआयआयएमएस (२००१) या खटल्यातही सर्वोच्च न्यायालयाने म्हटले की, एआयआयएमएस मधील पदवीत्तर विद्यार्थ्यांसाठी द्यावयाचे आरक्षण हे संविधानाच्या चौकटीत बसणारे नसून ते बंधुतेच्या तत्वाच्या विरुद्ध ठरते.

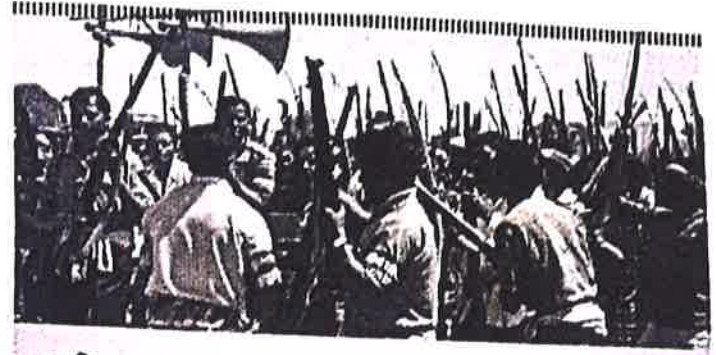
इंडियन यंग लॉयर्स असोसिएशन विरुद्ध सत्रीमला मंदिर या केरळच्या केसमध्ये स्वातंत्र्य, समता, बंधुता हे ध्येय साध्य होऊ शकते. राज्याच्या घटकांनी संविधानाला बांधील असायला हवे. समाज म्हणून संविधान पूर्णपणे प्रामाणिकपणे, न्यायबुद्धिने, स्वातंत्र्याचे संरक्षण व असमानतेची निर्मिती कशी होणार नाही, हे पाहायला हवे. बंधुतेचे आश्वासन द्यायला हवे, अशी अशा व्यक्त केली आहे.

अरुणा रॉय विरुद्ध भारत सरकार या खटल्यामध्ये असे म्हटले की, 'धर्म मूल्यनिर्मितीस जबाबदार आहे'. तरुण मनांना शिक्षित केले पाहिजे. सर्व धर्म त्यांना शिकवावेत. त्यांचा तुलनात्मक अभ्यास शिकवावा. परस्पर विश्वास वाढून इतर धर्माबाबतचे गैरसमज दूर होतील, असे विचार नवीन पिढीपुढे नेले पाहिजेत. इंद्रा साहनी खटल्यामध्ये आरक्षणाचे संरक्षण व कार्यकारी मंडळांनी आपल्या कृतीने विपरीत परिणाम होणार नाही, अशी सकारात्मक कृती ही बंधुतेला अपेक्षित आहे व ती निर्माण करण्याचा प्रयत्न झाला पाहिजे.

या व अशा काही खटल्यात जरी न्यायालयांनी बंधुता या

शब्दाचा उपयोग केला असला तरी सामान्यतः तो तसा फारच कमी प्रमाणात झाला आहे, असे म्हणता येते. न्यायालयांनी बंधुतेच्या संकल्पनेची चर्चा ही निर्णय देताना आपले त्यासंबंधी 'मत प्रदर्शन' किंवा 'प्रासंगिक अभिवचन' (obiter dictum) या अर्थाने केले आहे. अशी चर्चा त्यामुळे मूळनिवाड्या संदर्भात बंधनकारक होत नाही; परंतु अशा चर्चेमुळे मूळ निर्णयातील तत्वांना काहीसा आधार मिळतो, हे मात्र खरे. त्यामुळे इंद्रा साहनी खटल्यात बंधुता ही सामाजिक आणि आर्थिक समानते बरोबर येते, तर बोम्मई खटल्यामध्ये बंधुता ही धर्मनिरपेक्षतेबरोबर येते. त्यामुळे खेदाने असे म्हणावे लागते की न्यायालयांच्या चर्चेमध्ये बंधुता ही स्वतंत्र मूल्य म्हणून न येता इतर सांविधानिक मूल्यांच्या सहअस्तीत्वाने येते; परंतु तुलनात्मक विचार केल्यास रघुनाथराव गणपतराव या खटल्यात व पुढे चर्चा केलेल्या खटल्यांमध्ये सर्वोच्च न्यायालयाने बंधुतेचा स्वतंत्रपणे विचार केला, हे नक्कीच आश्वासक आहे.

भारतीय न्यायालयांनी बंधुतेवर फार कमी भाष्य केले आहे, हे खरेच आहे. संविधानाने सरनाम्यात अभिव्यक्त केलेली बंधुता ही केवळ कर्मकांड किंवा जाहीरनामा नव्हे किंवा विविध जातिजमाती व गटामधील केवळ सौहार्द नव्हे, तर त्याच्यापेक्षा काहीतरी निश्चितपणे जास्त आहे. छत्तीसगडसारख्या माओवादीग्रस्त भागांमध्ये स्थानिक आदिवासींच्या 'विशेष पोलीस अधिकारी' (सलवा जुडूम) म्हणून नेमणुका करण्याच्या निर्णयाच्या सांविधानिक वैधतेबद्दल बोलताना सर्वोच्च न्यायालयाने नंदिनी सुंदर विरुद्ध छत्तीसगड राज्य (२०११) या खटल्यात 'बंधुता' या मूल्यावर भर दिला आहे. या खटल्यात 'सलवा जुडूम'सारख्या चुकीच्या योजना सांविधानिक नैतिकतेच्या विरुद्धच्या आहेत, असे म्हटले आहे. छत्तीसगडसारख्या राज्यात माओवादी वा नक्षलवादी गटांचा बंदोबस्त करण्यासाठी छत्तीसगड राज्याने स्थानिक लोकांना शस्त्रे देऊन त्यांची विशेष पोलीस अधिकारी म्हणून पोलिसांसारखी कामे त्यांना दिली. अशा नेमणुका ह्या जरी छत्तीसगड पोलीस कायद्याप्रमाणे केल्या असल्या तरी त्या घटनेच्या कलम १४ आणि २१ च्या उल्लंघन करणाऱ्या असून संविधानाप्रमाणे राज्यांनी आपले अधिकार लोककल्याणासाठी वापरले पाहिजेत, असे अधोरेखित केले. ह्या निकालाच्या माध्यमातून न्या. सुन्दरेशन रेड्डी आणि न्या. एस. एस. निज्जर यांनी आपल्या ऐतिहासिक निकालाद्वारे सलवा जुडूम हे संविधानाच्या विरुद्ध आहे, असे सांगून बंधुतेच्या तत्वाचा यथायोग्य उपयोग केला. एक जबाबदार राज्य म्हणून एखादे राज्य काम करत आहे किंवा नाही हे पाहण्यासाठी बंधुता या मूल्याचा साधन म्हणून उपयोग केला जाऊ शकतो. नागरिकांच्या मानवी अधिकारांचे संकुचीकरण करणारे कोणतेही सरकारी धोरण हे संविधानाच्या दूरदृष्टीच्या विरोधी जाणारे तसेच लोकांच्या कल्याणासाठी बाधक असेल तर ते योग्य नाही. सलवा जुडूम सारख्या कृतींमधून न्यायालयाने सरकारी अनिर्बंधित धोरण हे बंधुतेचे



छत्तीसगडसारख्या माओवादीग्रस्त भागांमध्ये स्थानिक आदिवासींच्या 'विशेष पोलीस अधिकारी' (सलवा जुडूम) म्हणून नेमणुका करण्याच्या निर्णयाच्या सांविधानिक वैधतेबद्दल बोलताना सर्वोच्च न्यायालयाने नंदिनी सुंदर विरुद्ध छत्तीसगड राज्य (२०११) या खटल्यात 'बंधुता' या मूल्यावर भर दिला आहे. या खटल्यात 'सलवा जुडूम'सारख्या चुकीच्या योजना सांविधानिक नैतिकतेच्या विरुद्धच्या आहेत, असे म्हटले आहे. छत्तीसगडसारख्या राज्यात माओवादी वा नक्षलवादी गटांचा बंदोबस्त करण्यासाठी छत्तीसगड राज्याने स्थानिक लोकांना शस्त्रे देऊन त्यांची विशेष पोलीस अधिकारी म्हणून पोलिसांसारखी कामे त्यांना दिली. अशा नेमणुका ह्या जरी छत्तीसगड पोलीस कायद्याप्रमाणे केल्या असल्या तरी त्या घटनेच्या कलम १४ आणि २१ च्या उल्लंघन करणाऱ्या असून संविधानाप्रमाणे राज्यांनी आपले अधिकार लोककल्याणासाठी वापरले पाहिजेत, असे अधोरेखित केले.

आणि पर्यायाने मूलभूत अधिकारांचे उल्लंघन करणारे आहे, असे नमूद केले. ह्या निमित्ताने न्यायालयाने सरनाम्यातील बंधुता आणि संविधानाचे तिसरे म्हणजेच मूलभूत अधिकारांचे प्रकरण हे एकत्र आणि निकट आणण्याचा प्रयत्न केला. न्यायालयाने पुढे जाऊन बंधुतेचा उपयोग सरकारच्या अधिक समतावादी आणि सर्व समावेशक आर्थिक धोरणाच्या पूर्वअटीची आवश्यकत स्पष्ट केली असे दिसते. न्यायालय पुढे असेही म्हणते की सामाजिक, राजकीय आणि आर्थिक न्यायसंबंधित केला तरच बंधुतेचे सांविधानिक वचन सत्यात येईल. संविधानाच्या चौथ्य प्रकरणातील मार्गदर्शक तत्वांच्या विसंगत असणाऱ्या परजीव भांडवलशाही व्यवस्थेमध्ये बंधुतेला उत्तेजन देणे शक्य होणा नाही. केंद्राला आपली मूलभूत हक्कांची जपणूक करण्याच्या जबाबदारीची आठवणही न्यायालयाने या निमित्ताने करून दिली या निर्णयाच्या निमित्ताने न्यायालयाने अतिशय स्पष्टपणे 'बंधुता' ह्या मूल्याला मध्यवर्ती मानून निर्णय दिला आणि त्यामध्ये बंधुता, मूलभूत अधिकार आणि मार्गदर्शक तत्वे यांच्यामधील परस्परसंबंध स्पष्ट करून त्यांचे सांविधानिक महत्त्व अधोरेखित केले. ह्यामुळे हा खटला व त्यातील निर्णय व अधोरेखित तत्त्व हेच आहे की, बंधुतेचा अन्वयार्थ लावून संविधानातील इतर

तरतुदीचा अर्थ स्पष्ट करता येईल व त्या अनुषंगाने भविष्यात संविधानाच्या व इतर कायद्याच्या अर्थ लावताना बंधुतेचा यथायोग्य उपयोग करण्याचा मार्ग ह्या खटल्यामुळे खुला झाला, असे मानायला हरकत नाही; परंतु दुर्दैवाने नंतरच्या काळामध्ये या निकालाच्या अनुषंगाने जेव्हा बदल व्हावयास हवा होते तेव्हा बदल या नक्षलवादी भागात झाला आहे, असे म्हणता येत नाही.

सलवा जुझूमच्या या खटल्यानंतर जवळपास दहा वर्षांनंतर आणखी एक आश्वासक निकाल न्या. एस. रवींद्र भट यांनी अनुसूचित जातीजमाती सुधार अधीनियम २०१८ या कायद्याच्या वैधतेबाबत दिला. पृथ्वीराज चौहान वि. भारत सरकार (२०२०) हा तो खटला. यात निर्णय देताना न्यायालयाने बंधुतेवर अधिक सकारात्मकतेने भाष्य केले. आपल्या राष्ट्राच्या राज्य यंत्रणेमध्ये बंधुतेचे महत्त्व अनन्यसाधारण आहे, हे नमूद करून न्यायमूर्ती म्हणतात की, 'संविधानातील कलम १५, १७ आणि २४ कलमे ही समाजातील शोषण आणि भेदभाव कमी करण्यासाठी, अस्पृश्यता नष्ट करण्यासाठी आणि बंधुता निर्माण करण्यासाठी आवश्यक आहेत व त्यासाठीच त्यांचा अंतर्भाव संविधानात केला आहे'. या निर्णयात न्या. भट यांनी संत कबीर आणि गुरु नानक यांच्या मानवतेच्या व भेदभावरहित समाजाच्या निर्मितीची आवश्यकता मांडणाऱ्या रचनांचाही संदर्भ दिला आहे. २०१६च्या एका अहवालाप्रमाणे सन २००६ ते २०१६चे कालखंडात भारतात अनुसूचित जातीतील व्यक्तींच्या ४,२२,७९९ तर अनुसूचित जमातीविरोधात ८१,३३२ एवढ्या गुन्ह्यांची नोंद झालेली आढळते. हे चिंताजनक असून बंधुतेला मारक आहे, असेच ह्या खटल्यात न्यायमूर्तींचे निरीक्षण आहे.

ह्या काही न्यायालयीन खटल्याचा विचार करता न्यायालये आता 'बंधुता' या सांविधानिक मूल्याला मूलभूत अधिकार आणि मार्गदर्शक तत्वांच्या बरोबरीने महत्त्व देत त्यांच्यामधील परस्परावलम्बित्व आणि त्यांचा एकमेकांशी असणारा अतूट व पूरक असा संबंध अधोरेखित करून आपल्या भारतीय समाजाच्या एकात्मतेसाठी असणारी त्यांची आवश्यकता स्पष्ट करत आहेत हे फारच आश्वासक, आशादायी व कालसुसंगत आहे, हे लक्षात घ्यायला हवे. समता आणि स्वातंत्र्याबरोबरच न्यायालयांनी बंधुता या मूल्याचा असाच आग्रह धरत त्याचे सांविधानिक महत्त्व व प्रासंगिकता अधोरेखित केल्यास आपले संविधान हे खऱ्या अर्थाने भारतीय जनतेच्या आशा आकांक्षांचे प्रतीक ठरून आपल्या विश्वबंधुत्वाच्या स्वप्नपूर्तीच्या दिशेकडील प्रवासास खऱ्या अर्थाने गतिमान होईल. अर्थात, यासाठी भारतीय समाजमन व समाजबांधव या उच्च ध्येयाने प्रेरित होऊन हातात हात घालून 'उबटू' चा उद्घोष करतील अशी आशा करूयात.

संदर्भ:

1. National Crime Records Bureau Report, 2021
2. Nadini Sundar v. State of Chhatisgarh, (2011)7 SCC547
3. Indira Sawhney v. Union of India, IR 1993 SC 477

4. Shri Rangnathrao Ganapatrao v. Union of India, IR 1993 SC 1267
5. S. R. Bommai v. Union of India, (1994)3 SCC 1
6. Harsh Mander, Fraternity, Missing link of Indian democracy', The India Forum, Dated. 13. 02. 2019
7. sthana, Mukul, 'Fraternity: political Ideal', The Indian Journal of Political Science, Vol. 53. No. 1, pp. 118-124
8. Angel Puyol, Political Fraternity: Beyond Freedom and Equality, Routledge, Newyork. 2019.
9. Universal Declaration of Human Rights, 1948
10. Ramkrishna Sinha, Goals of Social democracy is not fulfilled for lack of fraternity, Daily Pioneer, 12. 08. 2022
11. Mcwilliams, WisonCarey, (1966) (Proquest. com) The idea of fraternity in merican politics.
12. Kartar Singh v. State of Punjab, (1994)3 SCC 569
13. S. v. Makwanyane, (1995)3 S 391 (CC)
14. Antonio Baggio, The Forgotten principle: Fraternity in its Public Dimension,' CLRITS, Journal of Dialogue and Culture, Vol. 2No. 2 (October 2013)
15. Rajasthan state Electricity Board v. Sultan Mohammad, (2000)111, LLJ 691(Raj.)
16. shokkumar Thakur v. Union of india, 1995 (1)SCL 354
17. Prathvi Raj v. Chauhan v. Union of India, Supreme Court, (10 th Feb. 2020). indian kanoon. org
18. मोरे, सदानंद, 'तुकाराम दर्शन', (२०२१) सकाळ प्रकाशन, पुणे
19. मोरे, सदानंद, 'गर्जा महाराष्ट्र' (२०१३) सकाळ प्रकाशन, पुणे
20. झिया मोदी, 'टेन जजमेंट्स दाट चेंडू इंडिया, (२०१६) सकाळ प्रकाशन, पुणे
21. Samran Shettyand Tanaya Sanyal, Fraternity and Indian Constitution: promising beginning in Nadini Sundar v. State of Chhatisgarh, 4 NUJS L. Rev. 439 (2011)
22. Divankar Basu, Dominance of majoritarian politics and hate Crimes against Minorities-Evidence for India(2009-18) referred from www. scholarworks. umass. edu

प्रा. डॉ. प्रकाश निवृत्ति चौधरी
उपप्राचार्य व विभागप्रमुख,
व्यापारी कायदा,
नेस वाडिया कॉलेज ऑफ कॉमर्स, पुणे
९८२३३५३०८१

साहित्य, कला आणि लोकसंस्कृतीला वाहिलेले त्रैमासिक

तिफण

वर्ष १३ वे, अंक - पहिला; एप्रिल-मे-जून २०२२

UGC Care Listed Journal

ISSN 2231 - 573X

● संपादक ●

डॉ. शिवाजी हुसे

पत्ता : संपादक, तिफण, 'शिवार', श्रीराम कॉलनी, हिवरखेडा रोड,
कन्नड, जि. औरंगाबाद - ४३११०३, मो. ९९०४००३९९८

UGC Care Listed Journal, ISSN 2231 - 573X
साहित्य, कला आणि लोकसंस्कृतीला वाहिलेले त्रैमासिक

तिफण

MAH MAR 34737/13/1/2009-TC

वर्ष १३ वे, अंक - पहिला; एप्रिल-मे-जून २०२२

कुळवाडीभूषण छत्रपती शिवाजी महाराज विशेषांक

[भाग-२]

● संपादक ●

डॉ. शिवाजी हुसे

● अतिथी संपादक ●

डॉ. सर्जेराव जिगे डॉ. यशवंत सोनुने

● संपादक मंडळ ●

डॉ. सुभाष बागल

डॉ. ताहेर पठाण

डॉ. दिलीप बिरुटे

डॉ. सुभाष शेकडे

डॉ. रामचंद्र झाडे

डॉ. प्रेमला मुखेडकर

डॉ. एकनाथ शिंदे

डॉ. दत्तात्रय डुंबरे

डॉ. रंजना कदम

डॉ. राज मुसणे

डॉ. सुखदेव इघारे

मूल्य : २५० रुपये

या अंकातील लेखकांच्या मताशी संपादक सहमत असतीलच असे नाही. या नियतकालिकास महाराष्ट्र राज्य साहित्य आणि संस्कृती मंडळाकडून अनुदान प्राप्त झाले आहे; परंतु या नियतकालिकात प्रसिद्ध झालेली मते मंडळास मान्य असतीलच असे नाही.

पत्ता : संपादक, तिफण, 'शिवार', श्रीराम कॉलनी, हिवरखेडा रोड,

कन्नड, जि. औरंगाबाद - ४३११०३, मो. ९९०४००३९९८

अनुक्रमणिका

अ. क्र.	लेखाचे शीर्षक / लेखकाचे नाव	पृ. क्र.
१.	छत्रपती शिवराय : एक अद्वितीय व्यक्तिमत्व... (व्यक्तित्व विकास व राष्ट्र उभारणीसाठी शिवचरित्र हा एक उत्तम पर्याय) - प्रा. नंदू वाळुबा गवळी	१ - ३
२.	छत्रपती शिवाजी महाराजांची महसूल व्यवस्था - प्रा. डॉ. चिताडे एन. पी.	४ - ६
३.	छत्रपती शिवाजी महाराज : साहित्यातील प्रतिमा आणि इतिहास - प्रा. डॉ. गणेश मालटे	७ - ९
४.	डॉ. बाबासाहेब आंबेडकरप्रणीत छत्रपती शिवाजी महाराजांच्या इतिहासाची मीमांसा - प्रा. प्रफुल्ल एम. राजुरवाडे	१० - १२
५.	छत्रपती शिवाजी महाराज - कर्तृत्व - शैलेश सुरेंद्र सोनोने	१३ - १७
६.	छत्रपती शिवाजी महाराजांची व्यवस्थापनशास्त्रविषयक भूमिका - प्रा. अविनाश अशोक सोनवणे	१८ - २०
७.	छत्रपती शिवाजी महाराजांची प्रशासनविषयक भूमिका - प्रा. डॉ. केशव तिडके	२१ - २३
८.	छत्रपती शिवाजी महाराजांचे न्यायक्षेत्रातील योगदान - प्रा. डॉ. प्रकाश निवृत्ती चौधरी	२४ - २७
९.	छत्रपती शिवाजी महाराजांची धार्मिक सहिष्णुता - डॉ. सुधाकर वि. भुयार	२८ - ३०
१०.	छत्रपती शिवाजी महाराजांचे धार्मिक, आर्थिक व व्यापारविषयक धोरण - प्रा. डॉ. प्रियंका खोसे	३१ - ३४
११.	छत्रपती शिवाजी महाराज : व्यक्तित्व आणि कर्तृत्व - डॉ. ज्योती आर तहाणे	३५ - ३७
१२.	छत्रपती शिवाजी महाराजांची धार्मिक सहिष्णुता - डॉ. गीतांजली मोटे	३८ - ४१
१३.	छत्रपती शिवाजी महाराजांचे आदर्श व्यापारी धोरण - डॉ. मधूकर विठोबा जाधव	४२ - ४६
१४.	छत्रपती शिवाजी महाराजांची व्यवस्थापनविषयक भूमिका व निर्णय - डॉ. किशोर गिरीश नवले	४७ - ५१
१५.	छत्रपती शिवाजी महाराजांची धार्मिक सहिष्णुता - प्रा. साळवे सचिन	५२ - ५३



छत्रपती शिवाजी महाराजांचे न्यायक्षेत्रातील योगदान

- प्रा. डॉ. प्रकाश निवृत्ती चौधरी

उपप्राचार्य, नेस वाडिया वाणिज्य महाविद्यालय, पुणे
ई-मेल : pncwadia@gmail.com, मो : ९८२३३५३०८९

शिवकालीन न्यायव्यवस्था व वर्तमानकालीन संदर्भ-
प्रत्येक राष्ट्रांमध्ये तेथील जनतेला न्याय मिळण्यासाठी योग्य ती यंत्रणा निर्माण करणे हा त्या राष्ट्राच्या महत्त्वाच्या जबाबदारीचा भाग असतो. किंबहुना यावरच ते राष्ट्र व तेथील राज्यकारभार न्यायाने चालला आहे की नाही हे ठरते. एकविसाव्या शतकात कायद्यांच्या तत्त्वांचा व कायदेविषयक तरतुदींचा समाजात शांतता व सुव्यवस्था निर्माण करण्यासाठी उपयोग होतो हे सर्वमान्य आहे. सध्या अस्तित्वात असलेले हजारो कायदे, न्यायनिवाडे याचा विचार करून खटल्यांचा निपटारा करण्याची जबाबदारी न्यायमंडळावर आहे. सार्वत्रिक शिक्षणाचा प्रसार व जनतेमधील हक्कांविषयीची जागरूकता यामुळे आजच्या काळात व्यक्ती हक्कासाठी न्यायालयात जाण्याचा पर्याय निवडते. ब्रिटिश राजवटीत भारतातील न्यायव्यवस्थेमध्ये इंग्लिश कायदे व प्रथा यांचा प्रभाव मोठा होता, तसेच भारत स्वतंत्र झाल्यानंतर भारतीय संविधानाच्या माध्यमातून समता, न्याय, बंधुता या तत्त्वावर उभारलेल्या शासनव्यवस्थेमध्ये आधुनिक व परंपरेने आलेल्या कायद्यांची भूमिका महत्त्वाची राहिली आहे. सद्यःस्थितीत भारतामध्ये न्यायालये, न्यायाधिकरणे, तसेच पर्यायी न्यायदान किंवा वाद निवारण यंत्रणा यांची उपलब्धता असूनही आज न्यायालयात खटल्यांची संख्या दिवसेंदिवस वाढत आहे. न्यायालयातून न्याय मिळण्यास होणारा विलंब हा आजच्या न्यायव्यवस्थेतील मोठा प्रश्न आहे. अशा प्रलंबित खटल्यांचा निपटारा व न्यायदान वेळेत व त्वरित होणे अभिप्रेत आहे. छत्रपती शिवाजी महाराजांची राज्यव्यवस्था व न्यायव्यवस्था ही त्यांच्या लोकाभिमुख भूमिकेला साजेशीच असणार यात शंका नाही. शिवकालीन कायदे व न्यायव्यवस्था याबाबतची चर्चा यासंदर्भात म्हणूनच महत्त्वाची वाटते.

प्राचीन-शिवकालीन न्याय निवाडा पद्धती - नवीन कायदे करण्याचा अधिकार कोणत्याही राजास नाही, असा सिद्धांत हिंदू आणि मुसलमानी शास्त्राप्रमाणे त्याकाळी प्रचलित होता. हिंदू धर्मशास्त्राप्रमाणे हिंदूंचा व मुसलमानी धर्मशास्त्राने मुसलमानांचा विवाद निवडला जाई किंवा त्यावर निकाल दिला जाई. भारतामध्ये हजारो वर्षांपासून चालत आलेली ग्रामपंचायत, पंच किंवा शिवकाळात 'गोत'च्या माध्यमातून स्थानिक पंचायतीत निर्णय घेतले जाण्याची प्रथा सर्वमान्य होती असेच म्हणावे लागेल. फार थोडे तंटे हे सरकारपुढे जात. याचा अर्थ एकंदरीत शिवकालात न्यायदान समाधानकारक होते असे म्हणता येते. आजच्या समाजात अन्यायाविरुद्ध लढण्यासाठी प्रशिक्षित अशा 'वकील' व्यवसायाचा उदय शिवकाळात झालेला नसल्याने त्यांची मदत घेण्याचा प्रश्नच नव्हता. स्वतंत्रपणे कदाचित अशी सेवा उपलब्ध नसल्याने सर्वसामान्य माणसाची आपले तंटे न्याय यंत्रणेपर्यंत नेण्याची मानसिकता आजच्याएवढी नक्कीच नसावी असे वाटते. दुसरा महत्त्वाचा फरक म्हणजे प्राचीन न्यायदान पद्धतीत अपिलाची पद्धत आढळून येत नाही. त्यामुळे आपणास मराठी, संस्कृत, फारशी या भाषांमध्ये 'अपील' या शब्दाला प्रतिशब्द मिळत नाही. शिवकाळात क्वचितप्रसंगी योग्य वाटल्यास एखाद्या विवादाची पुनश्च चौकशी दुसऱ्या गोत पंचायतीसमोर होत असे. आज पूर्णपणे स्थापित झालेल्या व अस्तित्वात असलेल्या दिवाणी व फौजदारी शाखा मुसलमानी अमलात निर्माण झालेल्या दिसतात. गुन्ह्याची चौकशी सुरुवातीला फौजदार व नंतर सुभेदार करीत असे. दिवाणी प्रकरणात वादीस सुभेदाराच्या कचेरीत स्वतः हजर राहून अर्ज दाखल करावा लागत असे.^१

शिवकाळात बरेचशे तंटे हे वतनाबाबत, देशमुखीबाबत, पाटीलकीबाबत असत. देणे-घेणे, वसुली यासारखे दावेही

निवाड्यासाठी येत. शिवकाळातील अनेक वतनांबाबतचे निवाडे व आनुषंगिक संदर्भ, कागदपत्रे आढळून येतात. त्याकाळी अशा निवाडे वा हुकूमास महजर असे म्हणत. महजर म्हणजे हजर असलेल्या लोकांसमोर, गावातील प्रतिष्ठित लोकांसमोर केलेल्या न्यायनिवाड्याबाबतचे आदेश. महजरच्या माध्यमातून पंचांच्या सहासंहित निकालपत्रक जिंकणाऱ्या पक्षकारास दिले जात असे. अशा पंचायती सुभेदारसमोर किंवा तंट्याच्या ठिकाणी होत. कधीकधी पंचायती छत्रपती शिवाजी महाराजांसमोरही होत. साक्षीदारांच्या साक्षी आजच्यासारख्याच शपथेवर घेतल्या जात. कागदपत्रे, दस्त किंवा लेखही तपासले जात. काहीप्रसंगी निकाल देणे कठीण होत असे. तेव्हा पक्षकारांपैकी कोणीतरी 'दिव्य' करीत असे. आजकालही क्वचितप्रसंगी जातपंचायतीसमोर 'दिव्य' केल्याच्या बातम्या आपण वाचतो; पण जवळपास आता 'दिव्य' होताना आढळून येत नाही. शिवकाळात मात्र 'दिव्य' झाल्याचा दाखला मिळतो. 'त्याने रबा काढला' असा उल्लेख महजरात अनेकदा सापडतो. तापलेल्या तुपात टाकलेला सोन्याचा तुकडा म्हणजे रबा हात न भाजता बाहेर काढावयाचा असे. हे दोन्ही पक्षकारांच्या संमतीने होई. दिव्य शक्यतो देवळात देवासमोर होत असे. रबा काढल्यानंतर हात भाजल्यास तो हरला असे मानले जात असे. अशा एका दिव्याच्या वेळी छत्रपती शिवाजी महाराज स्वतः हजर असल्याचा दाखला मिळतो.^३ खराडे आणि काळभोर या दोन कुटुंबांत पालीच्या पाटीलकीबाबत वाद होता. तो दिव्याने तुटला आणि खराडे हरले असे तारीख १ फेब्रुवारी १६७६ च्या महजरावरून दिसते. हे 'दिव्य' पालीत झाले असे दिसते.^४ त्याकाळी एखादा वादी हरल्यास त्याने दंड दिला पाहिजे, असा नियम होता. या दंडास 'हरकी' म्हणत. हरकीबद्दल जामीनकी घेतली जात असे. न्यायदानासाठी घेतलेले शुल्क व गुन्हेगारांपासून वसूल केलेला दंड यातूनही सरकारला उत्पन्न मिळत असे.^५

शिवकाळात सत्तेचे विकेंद्रीकरण करून शिरस्त्याप्रमाणे कारभार करणे अभिप्रेत असे. सरकार व रयत यांना जोडणारा वतनदार, देशमुख किंवा पाटील हा एक महत्त्वाचा दुवा असे. (आज्ञापत्रे) 'वतन म्हणजे वंशपरंपरेने उपभोगावयाची सारामुक्त जमीन.' शिवकाळात एखाद्या वतनदाराने गुन्हा केला किंवा एखादा वतनदार आपल्याला नेमून दिलेल्या कर्तव्यापासून च्युत झाला असेल, तर त्याचे वतन अमानत केले जात असे.

तसेच त्याने आपले वर्तन सुधारले तर त्याला ते परत केले जात असे.^६ (आज्ञापत्रे) सरकारात वतनदारांनी रयतेचे प्रतिनिधित्व करत रयतेला न्याय मिळवून देणे अपेक्षित असे. त्याकाळी वतनदारी व देशमुखीबाबतही अनेकदा भांडणे होत. अनेक भांडणे ही 'गोत' जमून त्यात मिटवली जात. केदारजी खोपडे आणि खंडोजी खोपडे यांच्यातील भांडणात रोहिडा येथे गोत जमून निकाल दिला गेला होता. याबाबतचा रोहिड्याच्या किल्लेदाराने केदारजीला दिलेला ३० सप्टेंबर १६३९ या तारखेचा कौलनामा उपलब्ध आहे.^७ सासवडच्या महार वतनासंबंधीच्या एका तंट्यात गोताने केलेल्या निवाड्याचा २ जून १६५७ या तारखेचा एक महजर उपलब्ध आहे.^८ या तंट्यातील एक पक्षकार पुरंदर किल्ल्याचा हवालदार नेताजी पालकर यांच्याकडे पूर्वी तक्रार घेऊन गेला होता. त्याची चौकशी तिथे महिनाभर चालली; परंतु निवाडा झाला नाही. म्हणून 'दिव्य' करून निवाडा करण्यासाठी हे प्रकरण सासवडला पाठवण्यात आले, असे या महजरमध्ये नमूद केलेले आहे.

गुंजण मावळच्या देशमुखीसंबंधी चाललेल्या एका तंट्याच्या गोतसभेत दादोजी कोंडदेव यांनी निवाडा केला होता. या निवाड्याचा जानेवारी १६३८ या तारखेचा महजर आहे. तरीही भांडण मिटले नाही. तेव्हा छत्रपती शिवाजी महाराजांनी स्वतः उपस्थित राहून गोतसभेत पुन्हा निवाडा दिला. या निवाड्याचा २१ मार्च १६५७ या तारखेचा महजर उपलब्ध आहे.^९ या महजराप्रमाणे महाराजांनी दादोजींचा निवाडा काही भागात बदलला; परंतु हे करत असताना शिवाजी महाराजांनी दादोजींचा निवाडा चुकला होता असे म्हटले नाही. याचा अर्थ शिवाजी महाराज निकालाची फेरचौकशी न्यायासाठी करत असत. शिवाजी महाराजांचा न्यायनिष्ठुरपणा रांजे गावच्या पाटलाबाबत सर्वश्रुत आहे. याबाबतच्या एका पत्राची नक्कल भारत इतिहास संशोधक मंडळाच्या स. ग. जोशी संग्रहात आहे.^{१०} हे पत्र शिवाजी महाराज यांनी २८ जानेवारी १६४८ रोजी खेडेबारे तरफेचे कारकून, देशमुख, देशकुलकर्णी यांना लिहिलेले आहे. ते असे - "... खेडेबारे तरफेतील रांजे या गावाला मोकदम बावाजी भिकाजी गुजर हा त्या गावची मोकदमी करीत असता त्याच्याकडून काही बदअमल झाला ही हकीकत साहेबांस (म्हणजे शिवाजी महाराजांना) विदित झाली. त्यावर साहेबांनी हुकूम करून त्याला पकडून आपल्याकडे आणविले (त्याने गुन्हा केला असल्याचे) विचारपूस केल्यानंतर

खरे झाले. म्हणून बाबाजीची वतनी मोकदमी जप्त करून व त्याचे हातपाय तोडून दूर केले. त्यावेळी सोनजी बनाजी गुजर, किल्ले पुरंदर, यांनी येऊन ते (बाबाजींचे) भाऊबंद म्हणून (बाबाजींस) आपल्या हाती द्यावे, असा अर्ज केला. तो विचारात घेऊन बाबाजींना तीनशे पादशाही होन दंड ठोठावला. ते सोनजी यांनी दिले व बाबाजीस हाती घेतले. बाबाजीस संतान नाही व तो गुजर कुळीचा आहे म्हणून रांजे गावची मोकदमी सोनजी बनाजी गुजर याला साहेबांनी मेहरबान होऊन दिली आहे व त्याच्याकडून शेरणी म्हणून सरकारात दोनशे पादशाही होन घेतले आहेत...^{१३} या खटल्यात गोताने हमी घेतल्यानंतरच येथे सोनजीला पाटीलकी देण्यात आली. यावरून गोताची संमती ही अत्यंत महत्त्वाची होती, असे आढळून येते.^{१३} यावरून गुन्हेगारास शासन करण्याबाबत शिवाजी महाराज न्यायनिष्ठ होत असत, हेच दिसते आहे.

आजसारखे त्यावेळी न्यायालयाच्या शुल्काबाबत स्वतंत्र कायदे नव्हते. वादी जर हरला तर त्याने दंड दिला पाहिजे, असा नियम होता. या दंडास हरकी म्हणत आणि हरकीबद्दल जामीनकी घेतली जात असे; पण गुन्हाबाबत शिवाजी महाराजांच्या शिक्षा मात्र फारच कडक असत. चोरी, दरोडे, सरकारी पैसे खाणे इत्यादीसाठी हातपाय तोडले जात. खून, राजद्रोह यासाठी मुंडकी तोडली जात. नुसत्या कैदेची शिक्षा फार थोडी असे. शिवकाळात स्वतंत्र तुरुंगगृहे असल्याचा दाखला आढळून येत नाही. कैदेची शिक्षा किल्ल्यामध्येच दिली जाई. जहागीरदारास न्याय देण्याचा अधिकार असे. शिवाजी महाराज स्वतः जहागीरदार झाल्यावर एका मुकादमास सरकारी बाबी खाल्ल्याबद्दल हात-पाय तोडण्याची शिक्षा दिल्याचा दाखला मिळाला आहे; पण त्याकाळी मृत्युदंडाची शिक्षा फक्त राजा देत असे. शिवाजी महाराजांनी जावळी घेतल्यावर स्वतंत्र राजपद धारण केले आणि राजा या नात्याने कृष्णराव व बाजीराव यास राजद्रोहाबद्दल देहांत शासन केले.^{१४}

सुराज्यासाठी न्यायास अग्रक्रम - राज्याचा विस्तार झाल्यावर न्याय धर्मशास्त्राप्रमाणे झाला पाहिजे म्हणून 'न्यायाधीश' या पदावर नेमणूक केली गेली. न्यायाधीशास धर्मशास्त्राचे ज्ञान असणे आवश्यक होते. परंपरेने आलेली गावपातळीवरील प्रशासन व न्याययंत्रणा शिवाजी महाराजांनी पुढे चालू ठेवली. येथील हजारो वर्षांची गोतसभेसारखी न्यायदानाची पद्धती मध्ययुगीन काळात इंग्लंडमध्येही 'ग्रांड

जुरी' या नावाने न्यायव्यवस्था प्रचलित होती. ही पद्धत मराठ्यांच्या वरील न्यायपद्धतीशी विलक्षण मिळतीजुळती होती, असे आढळून येते.^{१५} छत्रपती शिवाजी महाराजांचे जीवनचरित्र म्हणजे केवळ युद्ध, लढाईपुरते मर्यादित नसून मानवी जीवनमूल्यांवर आधारित एक आदर्श व्यवस्था उभारण्यासाठी केलेला अभूतपूर्व प्रयत्न आहे.

शिवाजी महाराज एक महान द्रष्टे राजे होते. आपल्या राज्याभिषेकानंतर छत्रपती शिवाजी महाराजांनी अष्टप्रधान मंडळ नेमले. त्यामध्ये मुख्य न्यायाधीश हे पद निर्माण करून तेथे निराजी रावजी यांची नेमणूक केली. मध्ययुगीन काळात शिळा किंवा ताम्रपटावर हे नाव आढळून येत नाही; कारण त्याकाळी राजा हाच सुभ्यांच्या व प्रधानांच्या साहाय्याने न्यायदान करत असे. बाहेरच्या प्रांताकरिता दंडनायक नावाचे अधिकारी असत. शिवाजी महाराजांच्या न्यायविषयक जाणिवेची किती प्रगल्भ होत्या, याची प्रचीती राज्याभिषेक सोहळ्यावरून येते. राज्याभिषेकप्रसंगी उपस्थित असलेला इंग्रज प्रतिनिधी हेन्री ऑक्झिडेन सिंहासनाचे वर्णन करताना लिहितो, "...सिंहासनाच्या डाव्या हाताला अनेक अश्वपुच्छे व एका मूल्यवान भाल्याच्या टोकावर समपातळीत लोंबणारी सोन्याच्या तराजूची पारडी न्यायचिन्ह म्हणून तळपत होती." शिवाजी महाराजांचा समतोल तराजू म्हणजे त्यांच्या निःपक्षपाती न्यायव्यवस्थेचे प्रतीकच होय. शिवरायांनी या राजचिन्हातून रयतेला न्यायाविषयी आश्चस्त करणारा संदेश दिला.^{१६} शिवाजी महाराजांनी राज्याभिषेकाच्या दिवशी अष्टप्रधान मंडळाची निर्मिती केली. अष्टप्रधान मंडळ स्वराज्याचे सर्वोच्च कार्यकारी मंडळ होते. न्या. म. गो. रानडेंनी अष्टप्रधान मंडळाची तुलना ब्रिटिशकालीन गव्हर्नर जनरलच्या कार्यकारी परिषदेची केली आहे.^{१७}

मालमत्तेविषयीचे विवाद आपल्या सहायक, कनिष्ठ अधिकाऱ्यांमार्फत निकालात काढण्याची जबाबदारी न्यायाधीशावर होती. तसेच कनिष्ठ अधिकाऱ्यांनी दिलेल्या निकालातील साक्षीपुरावे उजळणीदेखील न्यायाधीश करीत असत. न्यायविषयक सर्व कागदपत्रांवर न्यायाधीशाची सही असे.^{१८} तत्कालीन राजकीय परिस्थिती लक्षात घेता, सर्व राजसत्तेत लष्करी अधिकाऱ्यांनाच जास्त महत्त्व दिले जात असे, तथापि शिवाजी महाराजांनी एक नवा आदर्श प्रस्थापित केला. स्वराज्याच्या सर्वोच्च कार्यकारी मंडळात म्हणजेच अष्टप्रधान मंडळात न्यायाधीशांचे पद निर्माण करून राजांनी

न्यायतत्त्वाची प्राथमिकता त्यातून दाखवून दिली. स्वराज्याचा स्वतंत्र कानून जाबता होता. अष्टप्रधान मंडळातील प्रत्येक सदस्याचे अधिकार, कर्तव्ये त्यामध्ये स्पष्ट केली होती. 'तारिख-ए-शिवाजी'तील नोंदीनुसार महाराजांनी सैन्य आणि महसूलविषयक नियमन केले होते. उदा. कर गोळा करण्यासंबंधी नियम केले होते. करवसुली, करआकारणी यासंदर्भातील नियम स्पष्ट केले होते. राजव्यवहाराच्या कामकाजाच्या भाषेचे नियमही तयार करण्यात आले होते. पत्रव्यवहार, आज्ञापत्रे यामध्ये संस्कृतप्रचुर मराठी शब्द असावेत, असा राजांचा आग्रह होता. बाळाजी आवजी चिटणीस यांना लेखनप्रशस्ती तयार करण्याची आज्ञा शिवाजी महाराजांनी त्याकरिताच दिली होती. 'प्रशस्ती' या शब्दाचा अर्थही 'कायदा' किंवा 'नियम' असा लावण्यात येतो. शिवाजी महाराजांनी तयार करायला सांगितलेली लेखनप्रशस्ती एक नियमावलीच होती. विविध खटले निकालात काढताना धर्मसभेचे, तसेच गोतसभेचे सहकार्य घेतले जात असे. खटला चालविण्याची पद्धतही विकसित करण्यात आली होती. निःपक्ष न्यायव्यवस्था, कायद्यांची रचना यातून महाराजांची दूरदृष्टी दिसून येते.

सारांश - शिवकालीन न्यायव्यवस्थेमध्ये पारंपरिक गोतसभा ही न्यायदानामध्ये महत्त्वाची मानली जात असे. अनेकदा स्वतः शिवाजी महाराज हे या गोत सभांना हजर राहून न्यायनिवाडा करण्यामध्ये भाग घेत असत. अनेक प्रतिष्ठित पंचांचे ज्ञान व अनुभव याचा उपयोग गोतसभेस निर्णय किंवा निवाडा देताना होत असे. गुन्हेगारांना कठोर शासन दिले जात असे. त्याकाळी अपिलांची प्रथा नव्हती; परंतु अन्याय झाल्यास एखाद्या प्रकरणात पुन्हा चौकशी केली जात असे. नव्या गोतसभेच्या माध्यमातून नवी चौकशी केली जाऊन न्याय देण्याचा प्रयत्न केला जाई. स्त्रिया किंवा दुर्बल घटकांवर अन्याय होऊ नये, याची काळजी घेतली जात असे. धर्मशास्त्राप्रमाणे न्यायदानाचे काम होणे अपेक्षित असे. अष्टप्रधान मंडळांमध्ये मुख्य न्यायाधीशांची नेमणूक करून आपल्या राज्यात न्यायदान क्षेत्रात शिवाजी महाराजांनी एक

अत्यंत महत्त्वाचे पाऊल उचलले. नवनवीन कायदे करून स्वराज्याचे सुराज्य करण्यासाठी शिवाजी महाराज कायम प्रयत्नशील राहिले. शिवकालीन न्यायव्यवस्था ही जलद गतीने न्याय देणे आणि गुन्हेगारांना जेरबंद करून त्यांना कठोर शिक्षा करणे याबाबत कृतिशील असे. ही कृतिशीलता आजच्या न्याययंत्रणेसाठीसुद्धा अनुकरणीय आहे असे वाटते.

संदर्भ -

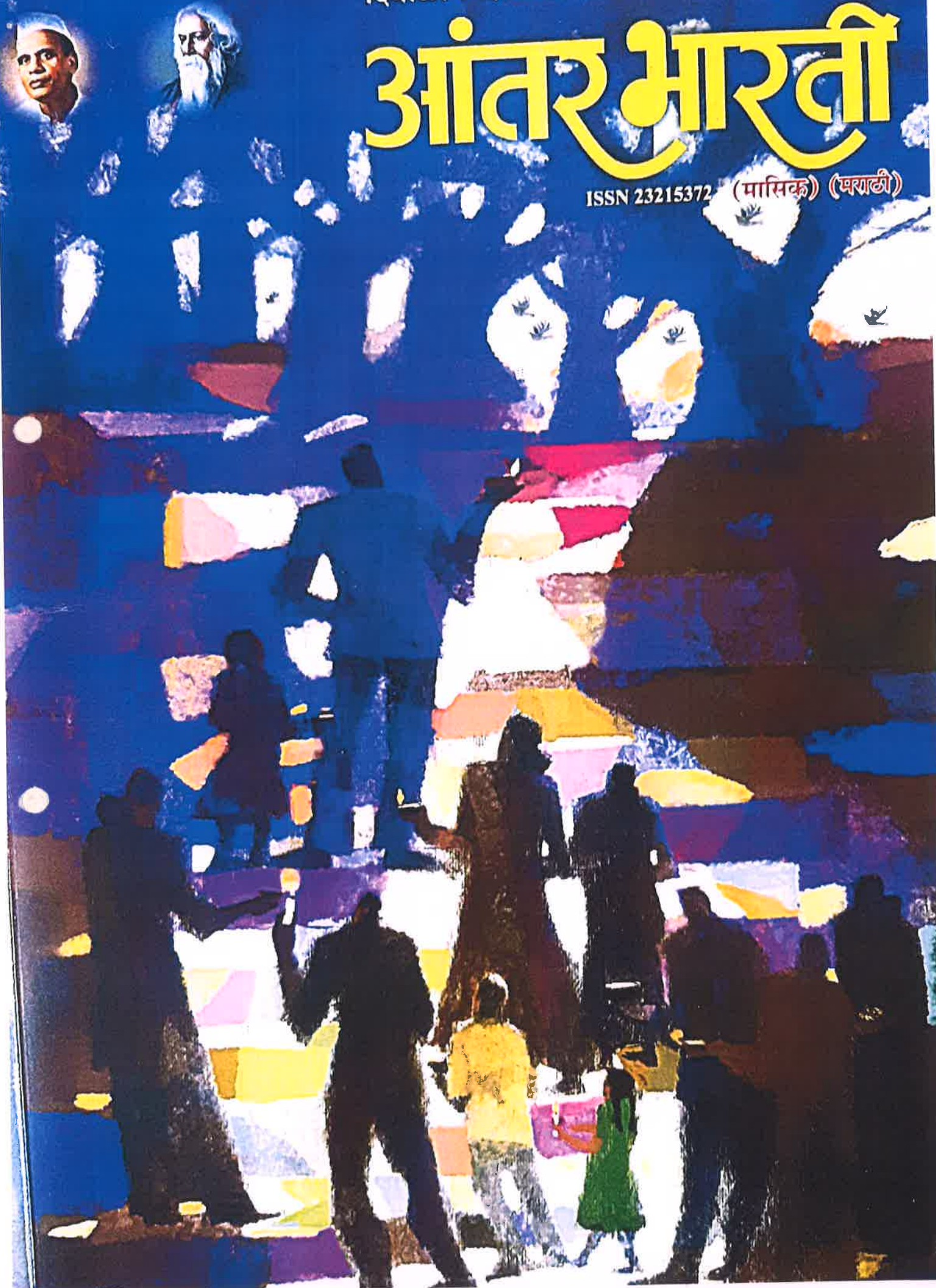
१. वैद्य, चिंतामण विनायक, 'मराठा स्वराज्य संस्थापक श्री शिवाजी महाराज', (१९३२), परिशिष्ट, पृ. १७
२. तत्रैव, पृ. १८
३. तत्रैव, पृ. १९
४. तत्रैव
५. साळवी, पुरुषोत्तम गंगाराम, 'छत्रपती शिवाजी', व्हीनस प्रकाशन, पुणे (१९८३), प्रथम आवृत्ती, पृ. १०९
६. कुलकर्णी (डॉ.) अ. रा. (संपा.), 'रामचंद्र अमात्यांचे आज्ञापत्र', मानसन्मान प्रकाशन, पुणे (२००४) पृ. ६०
७. मेहेंदळे, गजानन, भा., 'श्री राजा शिवछत्रपती', खंड १ भाग १, प्रकाशक-मेहेंदळे, प्रथमावृत्ती (१९९६) पृ. ७३२
८. तत्रैव, पृ. ७४२
९. तत्रैव, पृ. ७४८
१०. तत्रैव, पृ. ६१८
११. तत्रैव, पृ. ६४१
१२. तत्रैव, पृ. ६४२
१३. कुलकर्णी, अ. रा., 'शिवकालीन महाराष्ट्र', राजहंस प्रकाशन, पुणे, प्रथमावृत्ती. (१९९३) पृ. ५०
१४. वैद्य, चिंतामण, उनी, पृ. २०
१५. पवार, जयसिंगराव, (संपा.) 'छत्रपती शिवाजी महाराज स्मृतीग्रंथ', (२०११) महाराष्ट्र राज्य पाठ्यपुस्तक मंडळ, पुणे, पृ. ४९
१६. कोळगे, सोमेश, दै. तरुण भारत, दि. जून, २०२०
१७. Justice Ranade, M.G., 'Rise of Maratha Power', Punalckar and Co, (1900), पृ. क्र. १२६
१८. Dr. Bal Krishna, 'Shivaji The Great', Aryan Book Depot, Kolhapur (1940), पृ. क्र. ५५



दिवाळी विशेषांक २०२१ | देणगी मूल्य : ३०० रु.

आंतरभारती

ISSN 23215372 (मासिक) (मराठी)



आंतरभारती

(मराठी)
तिसरा दिवाळी विशेषांक
२०२१

संपादक व प्रकाशक
प्राचार्य सदाविजय आर्य

प्रधान संपादक
मराठी दिवाळी विशेषांक
लक्ष्मीकांत देशमुख (IAS)
माजी संमेलनाध्यक्ष, अ.भा.मराठी
साहित्य संमेलन

प्रबंध संपादक
मराठी दिवाळी विशेषांक
डी. एस. कोरे

मुखपृष्ठ
अन्वर हुसेन

मांडणी
प्रदीप खेतमर

मुद्रक
कलर कन्सेप्ट, पुणे

प्रकाशन स्थळ
आंतरभारती संकुल,
साने गुरुजी मार्ग,
औराद शहाजानी- ४१३५२२ (महा.)

मराठी दिवाळी विशेषांक संपर्क
फ्लॅट नं. २०१, बी-२
रॉयल रहाडकी ग्रीन्स, फेज-२,
शिवराजनगर, र्हाटणी,
पुणे ४११०१७.
संपर्क : ८०८७७०२६०१
Jahkore@gmail.com

दरम्यान मूल्य : ३०० रुपये

मराठी दिवाळी विशेषांक मराठी)
प्रकाशक सदाविजय आर्य
प्राचार्य सदाविजय आर्य
कलर कन्सेप्ट, पुणे प्रेम द्वारा मुद्रित
आंतरभारती संकुल, औराद
शहाजानी ये प्रकाशित.

न्याय- तत्त्वज्ञान व संविधानिक तरतुदी आणि राजकीय पक्षांची धोरणे

- भारतीय संविधान आणि न्याय । डॉ. अशोक चौसाळकर । ८
- भारतीय संविधान : सामाजिक, आर्थिक आणि राजकीय न्याय
प्रा. डॉ. प्रकाश चौधरी । १४
- न्याय संकल्पना : एक तात्त्विक चिकित्सा । डॉ. सौ. उषा गडकरी । १९
- जॉन रॉल्स 'अ थिओरी ऑफ जस्टिस'(१९७१) : ५० वर्षपूर्तीच्या निमित्ताने
प्रा. संज्योत आपटे, सायली कुळकर्णी । २२
- अमर्त्य सेन : 'द आयडिया ऑफ जस्टिस' । मुक्ता कुलकर्णी । २७
- स्वयंसेवी संस्था आणि न्याय । डॉ. डी. एस. कोरे । ३१

राजकीय पक्षांची सामाजिक, आर्थिक व राजकीय न्यायाबाबतची धोरणे व केलेली कामे

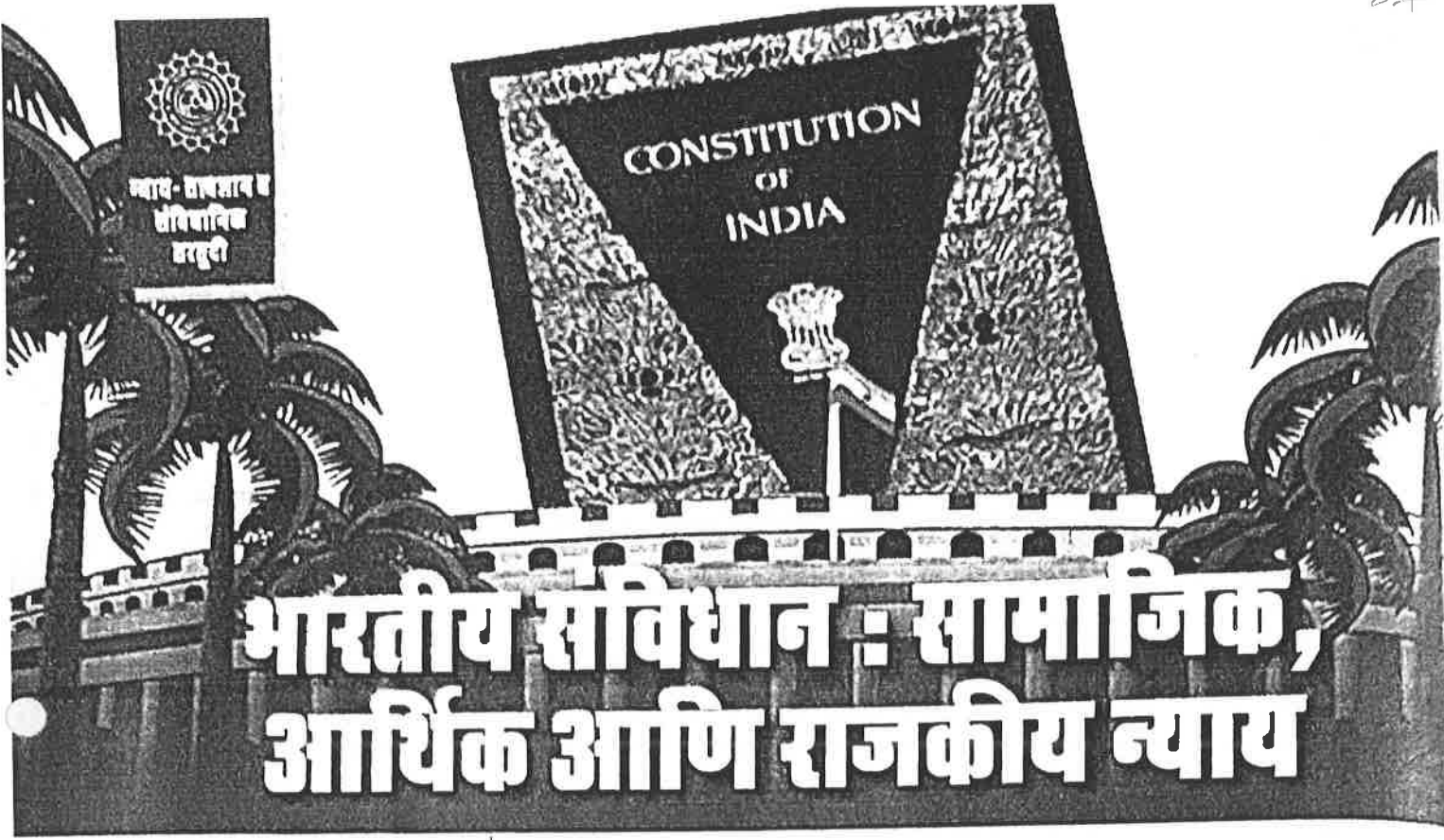
- न्याय - सामाजिक, आर्थिक आणि राजकीय । पृथ्वीराज चव्हाण । ३५
- सामाजिक न्याय आणि भारतीय जनता पार्टी । विनय सहस्रबुद्धे । ४०
- न्याय-सामाजिक-आर्थिक-राजकीय, भारतीय कम्युनिस्ट पक्षाची भूमिका
डॉ. भालचंद्र कांगो । ४४

सामाजिक न्याय विभाग

- सामाजिक न्याय : संकल्पनेचा ऐतिहासिक विकास । राहुल कोसंबी । ४८
- सामाजिक न्यायाच्या मानेवर जागतिकीकरणाचा पाय । उत्तम कांबळे । ५६
- सामाजिक न्याय संकल्पना : तत्त्वज्ञान आणि भारतीय समाजातील वास्तव
डॉ. प्रशांत बनसोडे । ६०
- सामाजिक न्याय आणि भारतीय शिक्षण । दिलीप चव्हाण । ६५
- जागतिकीकरण व सामाजिक न्याय । प्रा. शरद जावडेकर । ७३
- मुस्लीम अल्पसंख्य समाजाचा लोकशाही सहभाग आणि विकास साधण्यासाठी
'स्वायत्त वैधानिक विकास कौन्सिल'ची स्थापना आवश्यक
हुमायून मुरसल । ८२
- सामाजिक न्याय आणि स्त्रीवादी दृष्टिकोन । डॉ. गीताली वि. मं. । ९०
- सामाजिक, आर्थिक न्यायाच्या लढाईत स्त्रिया । अंजली कुलकर्णी । ९९

महापुरुषांचे सामाजिक न्यायाबाबतचे विचार व चिंतन

- महात्मा फुले आणि सामाजिक न्याय । विश्वनाथ शिंदे । १०९
- राजर्षी शाहू छत्रपती आणि सामाजिक न्याय । डॉ. जयसिंगराव पवार । ११४
- महाराजा सयाजीराव आणि सामाजिक न्याय । शिवानी घोंगडे । १२०
- महात्मा गांधी आणि सामाजिक न्याय । प्रा. डॉ. भारती पाटील । १२६
- डॉ. बाबासाहेब आंबेडकर आणि सामाजिक न्याय । लक्ष्मीकांत देशमुख । १३०
- सामाजिक न्यायाची संकल्पना आणि महर्षी शिंदे । रणधीर शिंदे । १३७
- मार्क्सवाद व सामाजिक न्याय । गिरीश फोंडे । १४२



■
प्रा. डॉ. प्रकाश चौधरी

■
पुण्यातील नेस वाडिया वाणिज्य
महाविद्यालयाचे उपप्राचार्य
व व्यापारी कायदा विभाग
प्रमुख. विधी, वाणिज्य आणि
व्यवस्थापन विषयांचे अध्यापन.
व्यावसायिक कायदे, ग्राहक
संरक्षण, कामगार, बौद्धिक
संपदा विषयक कायद्यांचे
अभ्यासक- संशोधक. विविध
विषयांवरील दहा पेक्षा जास्त
पुस्तकांचे लेखन आणि संपादन.
राष्ट्रीय, आंतरराष्ट्रीय संशोधन
पत्रिकांमध्ये अनेक शोध निबंध
प्रसिद्ध. ग्रामीण व शहरी
भागातील शैक्षणिक संस्थांच्या
व्यवस्थापन मंडळांवर दीर्घकाळ
सेवा. इतर कायद्यांवरील
चर्चासत्रांत व कार्यक्रमात साधन
व्यक्ती म्हणून सहभाग.

'कायद्यासमोर सर्व समान' आणि 'कायद्यापेक्षा कोणी मोठा नाही' अशी लोकशाहीची मूल्ये संविधानाच्या माध्यमातून आपल्या समाजरचनेत रुजविण्याचा प्रयत्न घटनाकारांनी केला हे स्पष्ट आहे.

भारतीय संविधानाने आपल्या विविधतेने नटलेल्या देशाला एकता आणि अखंडतेचा मूलमंत्र दिला आणि जनतेला मानवी अधिकार वहाल केले. आपले संविधान मानवी स्वातंत्र्याचे महत्त्व अधोरेखित करत 'शांततामय सहजीवन' हे आपल्या समाजाचे अंतिम उद्दिष्ट आहे हे स्पष्ट करते. देशाच्या सुरासनासाठी व परिणामकारक प्रशासनासाठी आवश्यक असणारी उच्च मूल्ये आपले संविधान आपल्याला देते व आपणा सर्वासमोर सामाजिक, आर्थिक व राजकीय न्यायाचे उदात्त ध्येय ठेवते हे आपण समजून घ्यायला हवे.

भारतीय स्वातंत्र्याच्या अमृतमहोत्सवी वर्षात आपल्या देशाचा आणि समाजाचा प्रवासा सांविधानिक मूल्यांच्या जोरावर कसा चालला आहे ह्याचे सिंहावलोकन करणे नक्कीच महत्त्वाचे आहे. भारतीय संविधान 'कायद्याचे राज्य' व 'न्यायाचे राज्य' प्रस्थापित करण्यास बांधील आहे. शेकडो वर्षांच्या पारतंत्र्यातून बाहेर पडून स्वातंत्र्याची प्राप्ती झाल्यानंतर स्वराज्याचे सुरासना करण्याची जबाबदारी 'आम्हा भारतीय लोकांचीच' आणि म्हणूनच आपल्या संविधानाच्या उद्देशपत्रिकेत उल्लेखल्यानुसार आम्ही भारतीय लोकांनी भारताचे एक सार्वभौम, समाजवादी धर्मनिरपेक्ष, लोकशाही गणराज्य घडविण्याचा व त्याच्या नागरिकांस सामाजिक, आर्थिक व राजनैतिक न्याय, विचार, अभिव्यक्ती, विश्वास, श्रद्धा व उपासना यांचे स्वातंत्र्य, दर्जा व संधीची समानता निश्चितपणे प्राप्त करून देण्याचा आणि त्या सर्वांमध्ये व्यक्तीची प्रतिष्ठा राष्ट्राची एकता आणि एकात्मता यांचे आश्वासन देणारी बंधुता प्रवर्धित करण्याचा संकल्पपूर्व निर्धार केला. विशेष म्हणजे हे भारतीय संविधान आम्ही, भारतीय लोकांनी, अंगीकृत आणि अधिनियमित करून स्वतःप्रत अर्पण केले आहे. संविधानाच्या ह्या उद्देशिकेतच सर्वसामान्य जनतेचा म्हणजेच 'आम्हा लोकांच्या ताकदीचा, हक्कांचा आणि कर्तव्यांचा उद्घोष केला आहे. सांविधानिक मूल्यांची जोपासना करून एकूणच भारतीय समाजाच्या आणि राष्ट्राच्या उन्नयनाची जबाबदारी आम्ही लोकांनी आपल्या खांद्यावर घेतली आहे. ही जबाबदारी पेलून आम्ही 'न्यायाचे राज्य' खरोखरीच प्रस्थापित करू शकलो का? हे जाणण्यासाठी आपल्याला या सांविधानिक मूल्यांची संकल्पना समजून घेणे इष्ट होईल.

स्वातंत्र्यप्राप्तीनंतर आपले स्वतःचे संविधान निर्माण करून वर्तमान आणि भावी पिढ्यांच्या लोक व्यवहारासाठी व शासनप्रणालीच्या निर्मितीसाठी मार्गदर्शन करणे हे एक आव्हानात्मक काम होते. त्यासाठी आपण ३८९ लोकप्रतिनिधींची संविधान सभा निर्माण करून २ वर्षे ११ महिने आणि १७ दिवसांच्या अथक बौद्धिक श्रमातून या संविधानाची निर्मिती करू शकलो. डॉ. बाबासाहेब आंबेडकरांसारख्या दृष्ट्या, विद्वान समाजधुरीणाचे मसुदा समितीचे अध्यक्ष म्हणून मिळालेले मार्गदर्शन व योगदान तर क्रांतिकारीच म्हणावे लागेल.

संविधानाच्या उद्देशिकेत नमूद केलेल्या उपरोक्त मूल्यांचा समावेश पंडित नेहरूंनी १३ डिसेंबर १९४८ रोजी संविधान सभेच्या ध्येय आणि उद्दिष्टे याबाबत मांडलेल्या प्रस्तावात केला होता. 'सांविधानिक नैतिकता ही संविधानापेक्षाही फार महत्त्वाची आहे' असे निरीक्षण नोंदविणाऱ्या डॉ. बाबासाहेबांनी भारतीय संविधानाला 'सामाजिक परिवर्तनाचे' साधन म्हणून पाहिले.

जे जे उत्तम, उदात्त त्याचा समावेश भारतीय संविधानामध्ये करण्याचा संविधानकर्त्यांनी प्रयत्न केला. 'व्यक्ती' आणि 'समाज' यांचेतील आंतरिक बंध दृढ करून मानवी मूल्यांचे तोपण समाजमनावर करून कायद्याचे राज्य व्हावे ही आम्हा भारतीय लोकांची भावना आणि अपेक्षा संविधानात निश्चितपणे रावर्तित झाल्याचे आपणास दिसून येते.

'न्याय' ही संकल्पना काही अर्वाचीन नव्हे. प्राचीन ग्रीसमधील अथेनियन लोकशाहीच्या अधःपतनावर उपाय म्हणून प्लेटोने 'न्याय' या संकल्पनेची पुनर्मांडणी करण्याचा प्रयत्न केला. राजकीय स्वार्थ व व्यक्तीकेंद्रीत समाजव्यवस्था नाकारून न्यायवादी समाजरचना निर्माण करण्याबाबत त्यांनी मूलभूत चिंतन केले. त्यांची न्यायाची व्याख्या मानवी सदाचार व समाज तंत्रिकदृष्ट्या जोडलेला व आनंददायी राहण्याबाबत आग्रही होती. मुडे ऑरिस्टॉटलने 'न्यायाची' संकल्पना स्पष्ट करताना 'समान मातळीवरील व्यक्तींना समान वागणूक तर असमान पातळीवरील व्यक्तींना असमान वागणूक' असे सूत्र सांगितले. गौतम बुद्धांनी तर 'न्याय म्हणजेच कायद्याचा आदर करणे, हे जसे अपेक्षित आहे तसेच चुकीच्या कायद्याचा अनादर करणेही तितकेच योग्य आहे' असे स्पष्ट केले होते. न्याय म्हणजे 'योग्य वर्तन, नैतिक आचरण व सदाचरण' हे तर त्याही काळात जगन्मान्य होते, असेच म्हणावे जागेले. एकंदरीतच 'न्याय' या संकल्पनेत व्यक्तिगत हित व समाजाचे कल्याण यांचा समन्वय अभिप्रेत आहे म्हणजेच प्रत्येक व्यक्तीचे वर्तन समाजाच्या हिताचे असावे, हे अपेक्षितच आहे. ब्रन्थामसारख्या पाश्चात्य न्याय तत्त्वज्ञाला अभिप्रेत असलेले तसेच भारतीय संस्कृतीला आणि आपल्या संविधानालाही अपेक्षित असलेले 'बहुजन हिताय बहुजन सुखाय' हे तत्व तर आपल्या भारतीय समाजरचनेचे अंतिम उद्दिष्ट मानले गेले आहे. थोडक्यात, व्यक्तीमधील आंतरिक संबंधांचे आदर्शवादी रूप म्हणजेच 'न्याय', या अर्थाने भारतीय संविधानात या व अशा अनेक पूर्वसुरींच्या विचारांना प्रत्यक्ष वा अप्रत्यक्षपणे स्थान मिळाल्याचे दिसून येते.

घटनाकारांनी जगातील विविध देशांच्या संविधानांतील उत्तमातील उत्तम तरतुदींचा अभ्यास करून आपल्या बहुविध अंतरंग असलेल्या भारतीय समाजरचनेला उपयुक्त होईल, अशी विचारधारा

स्वीकृत करून तिचा संविधानात समावेश करून जगातील एक सर्वात मोठी लोकशाही निर्माण करण्याचा प्रयत्न केला आहे. डॉ. बाबासाहेब आंबेडकरांसारख्या बहुआयामी विचारवंतांच्या संविधान निर्मितीतील योगदानामुळे आपल्या संविधानाला एक वेगळेच तेजोवलय प्राप्त झाले आहे, यात दुमत नाही. 'सामाजिक क्रांती' हे तर बाबासाहेबांचे ध्येय, त्यांना वर्णाश्रमितात यज्ञातून आधारीत समाजरचना संपुष्टात आणावयाची होती. हे करण्यासाठी त्यांनी सातत्याने लोकशाही व घटनात्मक मार्गाचा अवलंब केला. त्यांना राजकीय लोकशाहीचे सामाजिक लोकशाहीत रूपांतर करावयाचे होते. न्यायाधिरीत समाजरचना निर्माण करणे हे त्यांचे उद्दिष्ट होते. त्यासाठी त्यांनी संविधानात योग्य त्या तरतुदींच्या स्वीकृतीसाठी आग्रह धरला. प्रत्येक व्यक्तीस आपल्या क्षमतेप्रमाणे आपला सर्वांगीण विकास करण्याची संधी मिळाली पाहिजे, समाजातील दुर्बल घटकांना समाजाच्या मूळ प्रवाहात आणून त्यांनाही सामाजिक आणि आर्थिक क्षेत्रात प्रगती करता आली पाहिजे अशा तरतुदींचा समावेश त्यांनी विचारपूर्वक संविधानात केला.

'कायद्यासमोर सर्व समान' आणि 'कायद्यापेक्षा कोणी मोठा नाही' अशी लोकशाहीची मूल्ये संविधानाच्या माध्यमातून आपल्या समाजरचनेत रुजविण्याचा प्रयत्न घटनाकारांनी केला हे स्पष्ट आहे. 'स्वतःच्या खटल्यात आपण न्यायाधीशाची भूमिका बजावू नये' तसेच 'कोणत्याही व्यक्तीचे म्हणणे ऐकल्याशिवाय तिच्या विरुद्ध कारवाई करू नये' या व अशा अनेक नैसर्गिक न्यायाच्या मूल्यांची संविधानाच्या रचनेत तसेच अनेक कायद्यांच्या माध्यमातून दखल घेतली गेली आहे. भारतीय संविधानाने आपल्या विविधतेने नटलेल्या देशाला एकता आणि अखंडतेचा मूलमंत्र दिला आणि जनतेला मानवी अधिकार बहाल केले. आपले संविधान मानवी स्वातंत्र्याचे महत्त्व अधोरेखित करत 'शांततामय सहजीवन' हे आपल्या समाजाचे अंतिम उद्दिष्ट आहे हे स्पष्ट करते. देशाच्या सुशासनासाठी व परिणामकारक प्रशासनासाठी आवश्यक असणारी उच्च मूल्ये आपले संविधान आपल्याला देते व आपणा सर्वासमोर सामाजिक, आर्थिक व राजकीय न्यायाचे उदात्त ध्येय ठेवते हे आपण समजून घ्यायला हवे.

सामाजिक न्याय: सामाजिक न्यायाच्या संकल्पनेमध्ये सर्व प्रकारची सामाजिक विषमता नष्ट करणे अपेक्षित आहे. या विषमतेची बीजे संपत्ती, संधी, दर्जा, जात, वंश, धर्म, उपाधी इत्यादींमध्ये असू शकतात. या विषमतेच्या निर्मूलनासाठी आपल्या संविधानाच्या चौथ्या भागात विशेष तरतुदी केलेल्या आहेत. उदा. वस्तू आणि त्यांच्या स्रोतांचा योग्य वाटप व्हावा, घटनेस वा कायद्यास अमान्य असलेले कृत्य करणाऱ्यांस शासन व्हावे, हक्कांचे उल्लंघनाबद्दल व्यक्तीस नुकसान भरपाई मिळावी, अनियंत्रित सत्ता जाऊन कायद्याचे राज्य निर्माण व्हावे इत्यादी. खरेतर अलीकडे 'न्याय' ही संकल्पनाच 'सामाजिक न्यायासाठी' समानार्थी होऊ लागली आहे हे आपणास समजून घ्यावे लागेल.

न्या. गजेंद्रगडकर यांनी म्हटल्याप्रमाणे सामाजिक न्याय म्हणजे सामाजिक असमानता नष्ट करून सर्वांना आपल्या विकासासाठी समान संधी निर्माण करून देणे होय. कोणतेही राज्य जन्म, लिंग, रंग यासारख्या गोष्टींवरून नागरिकांमध्ये भेद-भाव करू शकत

नाही. संविधानाने या चौथ्या भागात दिलेली मार्गदर्शक तत्त्वे राज्यांनी किंवा शासनाने पाळावी अशी अपेक्षा आहे. अशी तत्त्वे आपल्याला आयरिश राज्यघटनेत आढळतात.

४ नोव्हेंबर १९४८ ला सुरू झालेल्या घटना समितीच्या अधिवेशनातील भाषणात डॉ. आंबेडकर म्हणतात की 'ही मार्गदर्शक तत्त्वे म्हणजे सूचनावजा आदेश आहेत. या सूचना विधानमंडळाला व मंत्रिमंडळाला दिलेल्या आहेत. या तत्त्वांचा भंग केला म्हणून शासनकर्त्यांना न्यायालयात खेचता येणार नाही पण त्यांना निवडणुकीप्रसंगी मतदारांना याचा जाब द्यावा लागेल. या तत्त्वांकडे शासन दुर्लक्ष करू शकणार नाही'. ह्या तत्त्वांच्या मागे वैधानिक बळ जरी नसले तरी त्यांच्या मागे जनशक्ती आहे असेच म्हणावे लागेल. कारण जनता शासनकर्त्यांना त्यांनी केलेल्या कामाचा लेखाजोखा मतपेटीच्या माध्यमातून देत असते. आणि म्हणूनच सत्ताकारण करणाऱ्या कोणत्याही राजकीय पक्षास या मार्गदर्शक तत्त्वांचे पालन करून आपली समाजाभिमुखता सातत्याने सिद्ध करावी लागते.

संविधानाच्या चौथ्या भागातील या तत्त्वांच्या आधारे भारतातील जातिव्यवस्था व समाजात रुजलेली पुरुषी वर्चस्वाची समाजरचना नष्ट करणे शक्य आहे. प्राचीन काळी शिक्षणाची संधी ही केवळ जन्म आणि जातीवर आधारित होती व श्रमजिवींच्या श्रमास प्रतिष्ठा नव्हती. आपल्या या प्राचीन संस्कृतीने आपल्याच समाजातील दुर्बल घटकांना शिक्षण व प्रतिष्ठा नाकारल्याने भारतात सर्वसमावेशक संतुलित विकासनिर्मितीमध्ये अनेक अडचणी आल्या. विशेष म्हणजे ह्या सर्व गोष्टींना धर्माचे पाठबळ असल्याने व धर्म चिकित्सेला विशिष्ट वर्गातून विरोध असल्याने पुरोगामी समाज निर्मितीचे स्वप्न हे स्वप्नच राहिले; परंतु आपणाला हे लक्षात घ्यावे लागेल की संविधानातील मार्गदर्शक तत्त्वांच्या आधारे दलित, आदिवासी व मागास जातीसमूहांना विशेष संधी देऊन तसेच महिलांना सन्मानाची वागणूक देऊन सर्व समावेशक व शाश्वत विकास करणे शक्य आहे. त्यासाठी शासनाने कर्तव्य भावनेने सतत प्रयत्नशील राहणे व जनतेने सजग राहणे अत्यंत आवश्यक आहे.

'सामाजिक न्यायाबाबत' संविधानातील तरतुदी : सामाजिक न्यायासंदर्भातील तरतुदी संविधानातील कलम ३६ ते ५१ या मार्गदर्शक तत्त्वांमध्ये समाविष्ट आहेत. संविधानाच्या तिसऱ्या भागातील म्हणजे मूलभूत अधिकाराच्या प्रकरणात कलम १४ ते ३२ मध्येदेखील आपणास याबाबत अनेक तरतुदी आढळतात. कलम १५ आणि १६ मध्ये काही विशेष तरतुदींचा समावेश केला आहे.

कलम १५ प्रमाणे धर्म, वंश, जात, लिंग, जन्मस्थान या कारणावरून नागरिकांमध्ये भेदभाव करण्यास मनाई आहे. सार्वजनिक ठिकाणी सर्वांना प्रवेश तसेच स्त्रिया व बालके यांच्यासाठी विशेष तरतुदींचे प्रावधान आहे.

कलम १५ (४) प्रमाणे मागासलेल्या समाजासाठी आरक्षणासारख्या तरतुदी शासन करू शकते.

कलम १६ नुसार सार्वजनिक सेवा योजनेच्या बाबींमध्ये नागरिकांना समान संधी असेल, तसेच राज्याच्या नियंत्रणाखालील सेवांमध्ये इतर मागासवर्गीय, अनुसूचित जाती आणि जनजातींना पर्याप्त प्रतिनिधित्व मिळाले नसल्यास त्यांच्यासाठी आरक्षणाची

तरतूद करण्यास राज्यास प्रतिबंध असणार नाही. आरक्षणाचा विचार करतांना वर नमूद केलेला 'पर्याप्त प्रतिनिधित्व' हा शब्द महत्त्वाचा आहे.

अस्पृश्यता नष्ट करणे (कलम १७), माणसांचा अपव्यापार आणि वेढविगारीस मनाई (कलम २३), कारखान्यांमध्ये बालकामगारांस मनाई (कलम २४), राज्याने लोककल्याण संवर्धनपर समाजव्यवस्था प्रस्थापित करणे (कलम ३८), स्त्रिया व बालके याबाबतची धोरणे (कलम ३९), अनुसूचित जाती, जनजाती आणि दुर्बल घटक यांचे शैक्षणिक व आर्थिक हितसंवर्धन (कलम ४६), त्यांचेसाठी लोकसभेत तसेच राज्यातील विधानसभेत राखीव जागा ठेवणे (अनुक्रमे कलम ३३० आणि ३३२), सेवा व पदे यावर त्यांचे हक्क (कलम ३३४), त्यांचेसाठी राष्ट्रीय आयोगाची तरतूद (कलम ३३८, ३३८-क), इतर मागास वर्गांच्या (ओबीसी) स्थितीचे अन्वेषण करण्यासाठी आयोगाची नियुक्ती (कलम ३४०) या सर्व तरतुदी समाजातील जातीप्रथा नष्ट करून समाजातील दुर्बलांना न्याय देऊन सामाजिक न्याय प्रस्थापनेसाठी महत्त्वाच्या आहेत.

आरक्षणाच्या तरतुदी हजारो वर्षे संधी नाकारलेल्या समाजाला विशेष संधी देण्याचा प्रयत्न करतात. अर्थात ही विशेष संधीही रोजगाराचा विचार करता फक्त सरकारी क्षेत्रात असल्याने ती अत्यंत मर्यादित लोकसंख्येसाठी आहे कारण दिवसेंदिवस सरकारी क्षेत्रे संकुचित होत आहेत व सरकारी भरती बाबत कमालीची दिरंगाई आहे. आरक्षणाचा मुद्दा हा खरे तर सामाजिक आहे, परंतु त्याचे झपाट्याने राजकीयीकरण होताना दिसते आहे. परिणामी जातीपातीतील दरी वाढून जातीय अस्मिता टोकदार होताना दिसत आहेत. समाजातील विविध घटकांमधील सौहार्दाच्या नात्याला धोका निर्माण होताना दिसत आहे, ही चिंतेची बाब आहे.

राज्यसभेत अलीकडे सादर झालेल्या एका अहवालामध्ये गेल्या तीन वर्षांत अनुसूचित जाती आणि जमातीतील महिला आणि बालकांविरोधीच्या गुन्ह्यांमध्ये पंधरा १५.५५ % ने वाढ झाल्याचे नमूद केले आहे तसेच अत्याचार विरोधी कायद्यातील गुन्ह्यांमधील खटल्यांमध्ये गुन्हे सिद्ध होण्याचे प्रमाण केवळ २६.८० % इतके आहे. अमर्त्य सेन यांनी मानवी विकासाच्या व्याख्येचे परिमाण बदलले. माणसाचे सरासरी आयुर्मान, शुष्क पाणी उपलब्धी, आरोग्य, कुपोषण, महिलांना भेदभावाची वागणूक हे घटकही मानवी विकास मोजण्यासाठी महत्त्वाचे आहेत असे म्हणतात. १९८६ मधील त्यांच्या अभ्यासात भारतातील ३७ दशलक्ष हरवलेल्या वा नाहीशा झालेल्या महिलांबाबत ते आपले निरीक्षण नोंदवितात. स्त्रीभ्रूणहत्या व स्त्रियांचे एकूण लोकसंख्येतील कमी होणारे प्रमाण याबाबतची आकडेवारी पाहिल्यास भारतातील सामाजिक न्यायाच्या प्रस्थापनेचे ध्येय दूरस्थ वाटू लागते.

आर्थिक न्याय : खरेतर ढोबळ मानाने विचार केल्यास आर्थिक न्यायाचा समावेश सामाजिक न्यायात होतो असे म्हणतात. चरणसिंग विरूद्ध पंजाब राज्य (१९९७) या खटल्यात सर्वोच्च न्यायालयाने दुर्बल घटकांचे, दलितांचे व अनुसूचित जनजातीतील लोकांचे आर्थिक सबलीकरण हा मूलभूत अधिकार आहेच किंबहुना तो मूलभूत मानवी हक्क आहे, असे म्हटले आहे. सामाजिक, आर्थिक लोकशाही ही राजकीय लोकशाही अविभाज्य अंग आहे हे समजून घेतले पाहिजे. संविधानाचा

कलम ३८ मध्ये राज्यावर केवळ व्यक्ती व्यक्ती मधीलच नव्हे तर निरनिराळ्या क्षेत्रात राहणाऱ्या किंवा विविध व्यवसायातील लोक समूहांमध्येदेखील उत्पन्नाच्या बाबतीत असलेली विपमता किमान पातळीवर आणण्याची जबाबदारी टाकलेली आहे. आर्थिक न्यायाच्या प्रस्थापनेसाठी सर्वांना आपल्या जीवितासाठी व चरितार्थासाठी उत्पन्न मिळवण्यासाठी समान संधी असावी. प्रत्येकास आपल्या मूलभूत गरजा पूर्ण करण्यासाठी योग्य ते वेतन मिळावे. राज्याने नागरिकांचे उतारवय, आजारपण, अपंगता या काळात त्यांना आर्थिक स्थैर्य मिळावे यासाठी प्रयत्नशील राहणे आवश्यक आहे. संपत्तीच्या स्रोतांचा समाज घटकांमध्ये योग्य व समान वाटप व्हावा. गरीब-श्रीमंत ही दरी कमी होऊन कोणाचीही पिळवणूक होऊ नये हेही संविधानास अपेक्षित आहे. संविधानाच्या कलम २३, २४ व ४६ मध्ये अनुसूचित जातींना आर्थिक संरक्षण द्यावे असे नमूद आहे.

डॉ. आंबेडकरांना तत्कालीन समाजातील आर्थिक असमानतेची चांगलीच कल्पना होती. 'एक व्यक्ती एक मूल्य' हे तत्त्व समाजात रुजवायचे असेल तर राजकीय लोकशाही बरोबर समाजाच्या आर्थिक रचनेवर ही तेवढेच काम करायला हवे; परंतु आजही देशातील दुर्बल घटक, गरीब व मागास समाजापर्यंत आर्थिक न्याय खरेच पोहोचला आहे का? हा संशोधनाचा विषय आहे. एअर इंडिया स्टॅच्युटरी कॉर्पोरेशन विरुद्ध युनायटेड लेबर युनियन (१९९६) या खटल्यात सर्वोच्च न्यायालयाने प्रत्येक कामगारास संविधानाच्या उद्देशिकेत अभिप्रेत असलेला सामाजिक, आर्थिक न्याय मिळाला पाहिजे, असे अधोरेखित केले आहे. त्यासाठी सामाजिक आणि आर्थिक क्षेत्रातील सर्व प्रकारची असमानता नष्ट झाली पाहिजे. संविधानाच्या कलम ३९ मध्ये धनदौलत व उत्पादन साधनांचे केंद्रीकरण होऊ नये व स्त्री पुरुष यांना समान कामासाठी समान वेतनाचा आग्रह धरलेला आहे. कलम ४१ कामाचा वा रोजगाराचा, शिक्षणाचा आणि बेकारी, वार्धक्य, आजार व विकलांगता याने पीडित व्यक्तींना सरकारी साहाय्याचा अधिकार उपलब्ध करून देते. कामगारांकरिता निर्वाह वेतन (कलम ४३), अनुसूचित जाती जनजाती व इतर दुर्बलतर वर्ग यांचे शैक्षणिक व आर्थिक हितसंबंधन (कलम ४७) ही संविधानातील तत्त्वे आर्थिक न्यायाच्या प्रस्थापनेसाठी आवश्यक आहेत आणि त्या अनुषंगाने शासनाच्या सकारात्मक कृतीने कल्याणकारी राज्य निर्मितीचे स्वप्न वास्तवात येणे शक्य होईल असे वाटते. विविध प्रकारचे कामगार कायदे बनवून, सरकार कामगार वर्गांना आर्थिक न्याय देण्यासाठी जबाबदार आहे. अर्थात कामगार कायद्याच्या कक्षेत येणारा कामगार वर्गही जेमतेम ७% आहे. सार्वजनिक हितासाठी जशी व्यक्तीची मालमत्ता अधिग्रहित केली जाऊ शकते तसे कामगार कल्याणासाठी मालकवर्गावरही काही जबाबदाऱ्या पडून त्यांचेवरही काही निर्बंध येणार हे कल्याणकारी राज्यात अपेक्षितच आहे. कामगारांसाठी सामाजिक सुरक्षितता, कामगारांचा व्यवस्थापनातील सहभाग, बॉण्डेड लेबर विरोधी तरतुदी, वेतन, किमान वेतन, भविष्य निर्वाह निधी, उपदान इ. बाबतचे कायदे आणि संबंधित कायद्याची प्रभावी अंमलबजावणी ह्या आर्थिक न्यायासाठी पूरक गोष्टी आहेत म्हणून अशा तरतुदींचे पालन हे सामाजिक बांधीलकी व सांविधानिक नैतिक जबाबदारी म्हणून केल्यास आर्थिक न्याय प्रस्थापित होणे सुकर होऊ शकते.

राजकीय न्याय: राजकीय न्यायामध्ये प्रत्येक नागरिकास राजकीय स्वातंत्र्याचा उपभोग घेण्याची संधी उपलब्ध असणे आवश्यक आहे. राजकीय न्यायासाठी राजकीय क्षेत्रात एकाधिकारशाही, हुकूमशाही नसावी. संविधानाच्या कलम ३२६ प्रमाणे वयाची १८ वर्षे पूर्ण केलेल्या प्रत्येक नागरिकास मतदानाचा हक्क आहे. लोकसभा व विधानसभेवर आपला प्रतिनिधी निवडण्याचा प्रत्येक नागरिकास अधिकार आहे. सार्वजनिक सेवा योजनेत नोकरीची संधी (कलम १६), भाषण स्वातंत्र्याच्या माध्यमातून प्रचलित सरकारच्या ध्येयधोरणांवर आपले मत व्यक्त करणे किंवा त्यावर आपली टीका प्रदर्शित करणे तसेच राजकीय संघटना स्थापन करणे (कलम १९), नागरिकांनी आपल्या राजकीय हक्कासाठी लोकशाही मार्गाने संघर्ष करणे यासारख्या गोष्टींना आपले संविधान अनुकूल आहे. लोकसभेत व राज्यांच्या विधानसभेत अनुसूचित जाती व अनुसूचित जनजाती यांच्याकरिता जागा राखून ठेवणे (कलम ३३२), लोकसभेत तसेच विधानसभेत भारतीय समाजाचे प्रतिनिधित्व करणे (कलम ३३१ आणि ३३३), राज्यांच्या विधानसभांमध्ये अनुसूचित जाती आणि अनुसूचित जनजाती यांच्यासाठी जागा राखून ठेवणे (कलम ३३२) ही घटनेतील सर्वच कलमे राजकीय न्यायाचे उद्दिष्ट पूर्ण करण्यासाठी उपयुक्त आहेत.

कोणत्याही लोकशाहीचे यश हे मतदारांनी त्यांना मिळालेल्या मतदानाच्या हक्काचा कसा उपयोग केला आहे यावर अवलंबून आहे असे डॉ. आंबेडकर म्हणत आणि म्हणूनच सायमन कमिशन समोर साक्ष देताना त्यांनी प्रौढ मतदानाच्या अधिकाराची मागणी केली होती. राजकीय न्याय प्रस्थापित करण्यासाठी देशातील निवडणुका या विधिवत व निःस्पृहपणे झाल्या पाहिजेत. १९४८ च्या मानवाधिकाराच्या वैश्विक घोषणापत्रातील कलम २१ मध्ये नागरिकांच्या निवडणुकांमधील हक्काबाबत व आपले सरकार निवडीबाबतच्या हक्काचे महत्त्व अधोरेखित केले आहे. माजी निवडणूक आयुक्त एन. गोपालस्वामी म्हणतात की भारतात आपण निवडणुकांतील 'मसल पावर' कमी करू शकलो, पण 'मनी पावर' कमी करू शकलो नाही. राजकारणातील गुन्हेगारी आणि निवडणुकांतील पैशाच्या वापरावर आपण अजूनही नियंत्रण आणू न शकल्याने सत्तेवर येणाऱ्या शासनाबाबत शंका उपस्थित होतात. निवडणुकांतील पैशाचा अमर्यादित वापर ह्या वास्तवाचे 'राजकीय न्याया' समोर मोठे आव्हान आहे. समाजमाध्यमे याबाबत क्रियाशील होऊन योग्य भूमिका बजावू शकतात, पण तिथेही बाजारूपणाचा, स्पर्धेचा, राजकीय हितसंबंधाचा प्रश्न निर्माण झाला आहे. 'सत्तेतून पैसा व पैशातून सत्ता' हे दुष्टचक्र राजकीय न्यायातील मोठा अडसर आहे.

मतदारांनी सजगपणे कोणत्याही प्रलोभनांना बळी न पडता मतदान केल्यास खरेतर क्रांती होऊ शकते. आज-काल जवळपास सर्वच राजकीय पक्ष खुलेपणाने 'इलेक्ट्रिक मेरिट' हेच उमेदवारांना निवडणुकांमध्ये उमेदवारी देण्यासाठी निकष म्हणून पाहतात. परिणामी, निःस्वार्थी, अभ्यासू, समाजभान असणारे जनतेचे प्रतिनिधी निवडून जाणे जवळपास अशक्य झाले आहे व निकोप लोकशाही निर्मितीसमोर एक प्रश्नचिन्ह निर्माण होताना दिसत आहे. या सर्वच प्रक्रियेबाबत सर्वच समाजघटकांमध्ये विचार मंथन होणे आवश्यक वाटते.

सामाजिक, आर्थिक, राजकीय न्यायाबाबत कायदे आणि न्यायालयाची भूमिका: लोकांच्या हितासाठी संसदेमध्ये कायदे केले जातात. सामाजिक नीतिमूल्ये, प्रथा, नैतिकता यांचा अंतर्भाव कायद्यात नसल्यास अनेकदा समाजाभ्ये कायद्याचे स्वागत होत नाही. संविधानाला अभिप्रेत असलेली समाज यंत्रणा उभी करण्यासाठी कायद्यांची निर्मिती आणि त्यांची प्रभावी अंमलबजावणी आवश्यक असते. संविधानातील तरतुदींना पूरक तरतुदी कायद्यांच्या माध्यमातून संसदेने कराव्यात हेच संविधानाला ही अभिप्रेत आहे म्हणूनच अस्पृश्यतेबाबत संसदेस नागरी हक्क कायदा, १९५५ तसेच अनुसूचित जाती व अनुसूचित जमाती (अत्याचार प्रतिबंधक) कायदा, १९८९ यासारख्या कायद्यांची निर्मिती केली गेली. मूलभूत हक्कांचे उल्लंघन झाल्यास आपल्याला उच्च व सर्वोच्च न्यायालयातही दाद मागता येते (कलम २२६ आणि ३२). कोणताही कायदा संविधानाच्या विरोधात जाणारा असेल अथवा मूलभूत हक्कांवर गदा आणणारा असेल तर तो रद्द करण्याचा अधिकार उच्च व सर्वोच्च न्यायालयांना आहे म्हणूनच 'न्यायालयीन पुनर्विलोकन' हे न्यायासाठी आवश्यक आहे.

भारतीय न्यायालयांनी आपल्या सक्रियतेतून सामाजिक, आर्थिक व राजकीय न्यायाच्या प्रस्थापनेसाठी सकारात्मक भूमिका घेतलेली दिसून येते. घटनेच्या प्रास्ताविकेत नमूद केलेली सामाजिक, आर्थिक, राजकीय न्याय ही मूल्ये संविधानाच्या 'मूळ संरचनेचा' भाग असून त्यामध्ये बदल करता येत नाही, हे सर्वोच्च न्यायालयाने केसवानंद भारतीच्या खटल्यात (१९७३) अधोरेखित केले आहे. तसेच एस. आर. बोम्मई विरुद्ध युनियन ऑफ इंडिया (१९९४) या खटल्यात सामाजिक न्याय आणि न्यायिक पुनर्विलोकन हेही संविधानाच्या मूळ संरचनेचा भाग असल्याचे प्रतिपादन केले आहे. या देशातील प्रत्येक व्यक्तीस प्रतिष्ठेसह जीवन जगता आले पाहिजे. जगण्याच्या हक्कात रोजगाराचा तसेच निवान्याच्या हक्काचाही समावेश होतो, असेही सर्वोच्च न्यायालयाने ओल्गा टेलीस विरुद्ध बॉम्बे म्युनीसिपल कॉर्पोरेशन (१९८५) या केसमध्ये म्हटले आहे. मनेका गांधी केसमध्ये (१९७८) मानव अधिकारांचे संरक्षण व संवर्धन करणारी संस्था अशी सर्वोच्च न्यायालयाची ओळख निर्माण झाली. या खटल्यापासून घटनेच्या कलम २१ मधील जीविताच्या हक्काचा अन्वयार्थ व्यापक दृष्टीने लावून तो उद्दिष्ट-केंद्रित झाला हे महत्त्वाचे. संविधानातील कलम २१ च्या जीविताच्या हक्कात पुढे कैद्यांचे विविध हक्क जसे की न्यायालयाच्या निकालाची प्रत मिळणे, योग्य कारणाशिवाय हातात बंड्या घालण्यापासून मुक्ती, अपिलासाठी साहाय्य, माणुसकीची व प्रतिष्ठेची वागणूक, कोठडीतील हिंसाचारापासून संरक्षण यासारखे हक्क मान्य केले गेले. आरोग्यपूर्ण पर्यावरणाचा हक्क, शाश्वत विकासाचा हक्क, प्रदूषणापासून संरक्षणाचा हक्क, मुलांना १४ वर्षापर्यंत मोफत शिक्षण, कामगारांच्या आरोग्याचे संरक्षण व बाळंतपणातील रजा किंवा सवलती अशा अनेक हक्कांचा उद्घोष सर्वोच्च न्यायालयांनी आपल्या विविध खटल्यांमध्ये करून सामाजिक, आर्थिक, राजकीय न्याय निर्माण करण्यासाठी सक्रियता दाखवून न्यायाचे अंतिम उद्दिष्ट साध्य करण्यासाठी व्यापक भूमिका घेतला हे महत्त्वाचे आहे. आरक्षणाच्या बाबतीत इंद्रा सहानी विरुद्ध युनियन ऑफ इंडिया (१९९३) या खटल्यात सर्वोच्च न्यायालयाने

गरिबांचा सामाजिक दर्जा उंचावणे व गुणवत्तेचा निकष याला येते ते माहळ दिले. तसेच या दोन गोष्टींमध्ये समन्वय साधण्या प्रयत्न केला. मराठा आरक्षणाच्या प्रश्नाच्या निमित्ताने अलोक्य सयोग न्यायालयाने पुन्हा एकदा या खटल्याचा संदर्भ देऊन शिक्षण व रोजगाराच्या बाबतीत आरक्षण ५०% पेक्षा जास्त नये असा निर्वाळा दिला. थोडक्यात न्यायालयीन सक्रियतेने संविधानातील तरतुदींना व्यापक अर्थ मिळून संविधानाला अभिप्रेत असलेल्या सामाजिक, आर्थिक व राजकीय न्यायासाठीचा प्रयत्न हा प्रवाही व उत्साहवर्धकच राहिला आहे.

वर उल्लेख केलेल्या बाबींचा विचार करता कार्यकारी मंडळ न्यायपालिका व कायदे मंडळ यांचेतील समन्वय संविधानात सामाजिक, आर्थिक आणि राजकीय न्यायाच्या उद्दिष्टात पोहोचण्यासाठी राजकीय इच्छाशक्ती बरोबरच सामान्यजन त्यासाठीचा सक्रिय सहभाग आवश्यक वाटतो. डॉ. बाबासाहेब आंबेडकरांनी 'लोकांच्या सामाजिक आर्थिक जीवनात रक्त थेंबही न सांडता क्रांतिकारी परिवर्तन आणता येईल, शासनाचे स्वरूप किंवा प्रणाली' अशी लोकशाहीची व्याख्या केली आहे. अर्थात, असे परिवर्तन व क्रांती ही संविधानाच्या चौकटीत संविधानात्मक प्रक्रिया व पद्धतीने व्हावी असा त्याचा आग्रह असे. त्यासाठी जनमानसाची 'संविधानात्मक नैतिकता' ही स्वाभाविक प्रवृत्ती व्हावी, असे ते म्हणत. संविधान सभेच्या ४ नोव्हेंबर १९४८ मसुद्यावर चर्चा करताना बाबासाहेब म्हणजे 'सांविधानिक नैतिकता म्हणजे प्रत्येक नागरिकाच्या संविधानाच्या स्वरूपाविषयी अत्युच्च कोटीचा सन्मान असणे. संविधानाच्या अंतर्गत आणि संविधानाच्या नियंत्रणाखाली शासनाच्या शासन, प्रशासनाच्या आदेशांचे पालन करण्याची भावना असणे...' ह्या गोटच्या मताचा संदर्भ दिला होता.

भारतीय संविधान व आपणा सर्वांना अभिप्रेत असलेल्या सामाजिक, आर्थिक व राजकीय न्यायासाठी 'आम्हा लोक' संविधानाची ही मूल्ये समजून घेऊन या देशाची एकात्मक अर्थव्यवस्था ठेवण्यासाठी कटिबद्ध होऊन 'सांविधानिक नैतिकता' जोपासण्यासाठी कृतीप्रवण होणे आवश्यक आहे. बाबासाहेबांनी दिनांक २५ नोव्हेंबर १९४९ च्या संविधान सभेच्या आपल्या शेवटच्या भाषणात 'संविधान कितीही चांगले असेल ते राबविण्याची जबाबदारी ज्यांच्यावर आहे ते जर प्रामाणिक नसतील तर ते वाईट ठरल्याशिवाय राहत नाही तसेच संविधान कितीही वाईट असो ते राबविण्याची जबाबदारी ज्यांच्यावर आहे ते जर प्रामाणिक असतील तर ते चांगले ठरल्याशिवाय राहत नाही' असे विचार व्यक्त केले होते याची जाणीव कायदेमंडळ न्यायपालिका व कार्यकारी मंडळ आणि सरते शेवटी 'आम्हा लोक' भारतीय लोकांनी ठेवल्यास व त्याप्रमाणे कृतिशील झाल्यास आपल्या देशास 'कल्याणकारी राज्य' बनविण्याचे आपण पूर्वाजांचे व संविधानाचे स्वप्न वास्तवात उतरवणे अशक्य नसेल असे वाटते.

प्रा. डॉ. प्रकाश निवृत्ती चौ



SAIBALAJI EDUCATION SOCIETY

SAIBALAJI INTERNATIONAL INSTITUTE OF MANAGEMENT SCIENCES RESEARCH CENTER SBIMS
www.sbims.edu.in

IN ASSOCIATION WITH

SAVITRIBAI PHULE UNIVERSITY

SARDAR PATEL UNIVERSITY

TAMILNADU STATE UNIVERSITY OF EDUCATION

VIRTUAL INTERNATIONAL CONFERENCE 2021



CERTIFICATE OF PRESENTOR



This is to certify that Dr./Mr./Ms. Arti kothawade Presented Research Paper On The Topic The Role of Corporate Social Responsibility in Corporate Governance with Special Reference to Epidemic Diseases At Virtual International Conference titled "ROLE OF RESEARCH IN MANAGEMENT AND BUSINESS IN CURRENT SCENARIO" held on 24th and 25th June 2021.

PROF. MANISH R MUNDADA

Founder President, SBES Group

DR. LOKESH ARORA

Director, SBIMS

DR. DHANANJAY BAGUL

Director, SBIMS

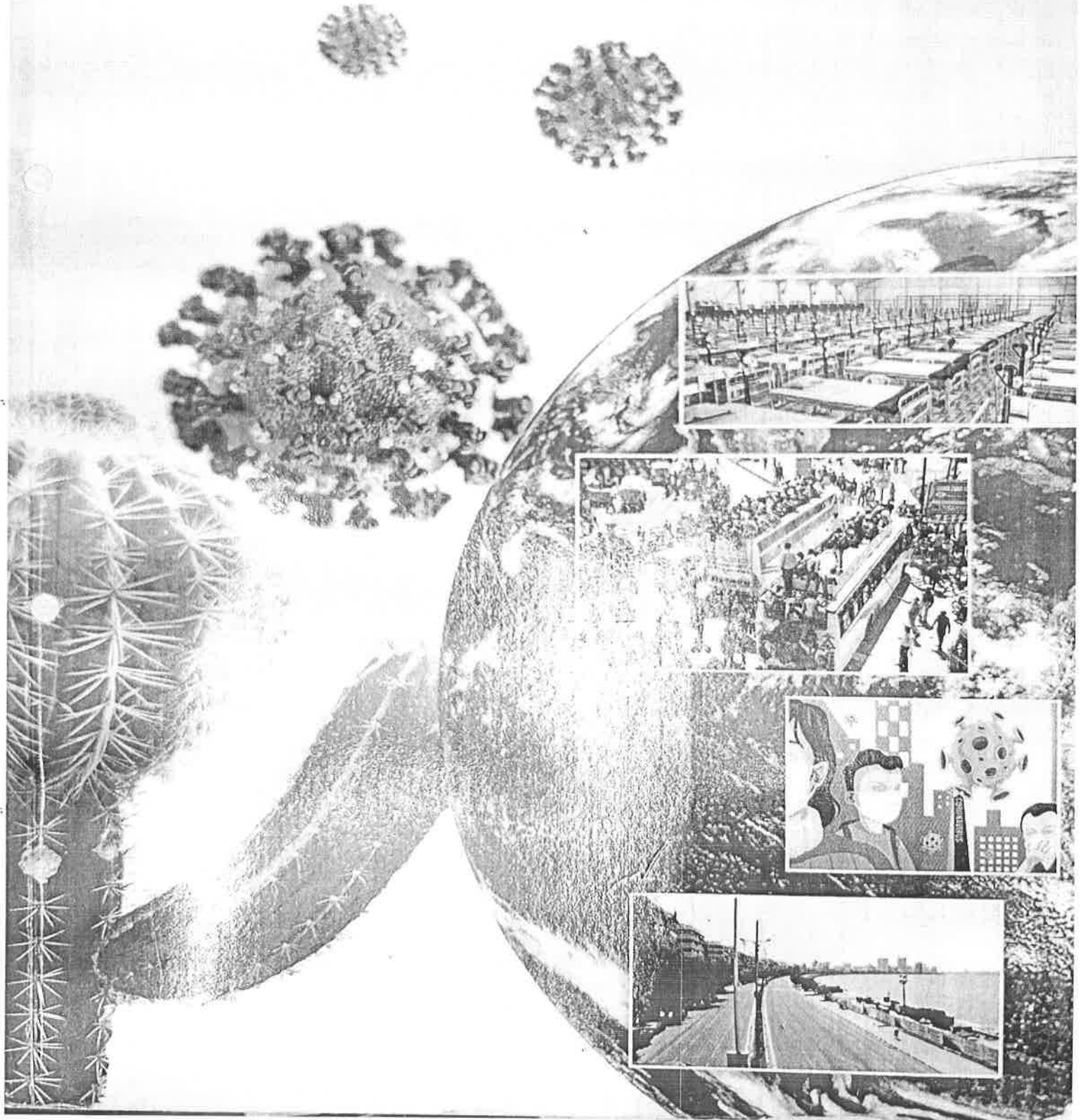
DR. ANAND DESHMUKH

Director, IIMHRD

Dr. Anand Deshmukh

कोरोनानंतरचे जग

संपादक
पाचार्य डॉ. प्रकाश कुंभार



डॉ. डॉ. वृषाली रणचीर मोरे
केवळकृत सारनेरपुस्तके श्रेष्ठ

१९९१/१७७

३३/३/२०२१

(प्राचार्य डॉ. प्रकाश कुंभार)

कोरोनानंतरचे जग

प्राचार्य डॉ. प्रकाश कुंभार

तेजश्री प्रकाशन, कोल्हापूर

कोरोनावास्तो जग / प्राचार्य डॉ. प्रकाश कुंभार

Coronavirusaache Jag / Pm. Dr. Prakash Kumbhar

संपादक

डॉ. प्रकाश कुंभार, कोल्हापूर

ISBN : 978-81-946572-9-3

संपादक

प्राचार्य डॉ. प्रकाश कुंभार

'गौसाई', स.नं. ४८९, प्लॉट नं. ११-२ ई वॉर्ड, पायमल वसाहत,

जागृतीनगर, कोल्हापूर (महाराष्ट्र) ४१६ ००८. भ्रमणध्वनी : ९८२२१९४८०७

ई-मेल : prakashkumbhar4807@gmail.com

प्रकाशक

दादासाहेब काका जगदाळे

तेजश्री प्रकाशन

महालिंग मळा, यशवंत कॉलनीजवळ,

मु.पो. कबनूर, ता. हातकणंगले, जि. कोल्हापूर - ४१६ १३८

भ्र. ८२७५६३८३९६

मुद्रक

भारती मुद्रणालय,

८३२ ई, शाहपुरी, ४थी गल्ली, कोल्हापूर. - ४१६००१

फोन : (०२३१) २६५४३२९

प्रथमावृत्ती : दि. ३ जानेवारी, २०२१

मूल्य : रु. ६००/-

मलपृष्ठ -४ बल्लू मजकूर साभार : उत्तम कांबळे, नाशिक

कोरोनाची छायाचित्रे साभार - आबासाहेब थोरात, नाशिक

थायलंड येथील कॅक्टस इमेजेस

कोरोना चित्रे साभार : किरण मोरे, इचलकरंजी.

डॉ. व्ही. एन. शिंदे, कोल्हापूर. drmshindblogpootion

डॉ. अलोक जत्राटकर, कोल्हापूर. hptt priydrshan

(टीप : संपादकाच्या पूर्व परवानगीशिवाय या ग्रंथातील काही भाग व लेख इतरत्र प्रसिद्ध करू नये. केल्यास कायदेशीर कारवाई केली जाईल.)

१५. कोविड-१९ नंतरची आव्हाने आणि संधी

डॉ. वृषाली रणधीर मोरे, पुणे

कोविड-१९ ची चर्चा करून, कोरोनानंतर मानवाचे आयुष्य कसे असेल, घडणारे बदल लक्षात घेऊन याची सात भागात चर्चा करून, यात कोरोना काळातील अडचणींचे संधीत रूपांतर कसे करता येईल, आव्हाने कशी पेलता येतील याची या महत्त्वपूर्ण लेखात साधार चर्चा केली आहे.

डिसेंबर २०१९ ला कोविडचा एक पेशंट सापडला आणि त्याच रूपांतर संपूर्ण जगभरातल्या धैमानामध्ये कधी झालं हे कोणालाही कळालेच नाही.



सुरुवातीला वाटले होते, २१ दिवसांचा लॉकडाऊन असेल आणि लॉकडाऊन संपला की आजार आटोक्यात येत असेल. परंतु ज्या भयानक पद्धतीने, झपाट्याने पेशंटमध्ये वाढ होत आहे, ती पाहून लोकांमध्ये जनजागरण करण्याची जास्त आवश्यकता आहे असे वाटते. काही

ठराविक सावधानता बाळगल्यास आपण निश्चितच कोविड बरोबर मुकाबला करू शकतो. सध्या लोकांचे मनोबल अधिकाधिक मजबूत करणे आवश्यक आहे. माणसे आजारी पडू नयेत यासाठी प्रयत्न करणे, कोविडचा प्रादुर्भाव लोकांपर्यंत जाऊ नये यासाठी प्रयत्नशील राहावे, ही आजच्या परिस्थितीची गरज आहे.

लोकांना भविष्यकालीन वाटचालीबद्दल स्वप्न दाखवले तर कदाचित त्यांची जगण्याची इच्छा, प्रेरणा वाढू शकते. एखाद्या अंधाच्या बोगद्यामधून आपण प्रवास करत असू, सर्वत्र अंधार पसरलेला असेल तर अशा वेळी "लवकरच बोगदा संपेल आणि आपल्याला प्रकाशाचे दर्शन होईल" असं सांगणारं कोणीतरी

**NEW
SYLLABUS**

SECOND YEAR B. COM. SEMESTER-IV

**CBCS
PATTERN**

2021

BANKING AND FINANCE-II ⁹⁷

Dr. (Mrs.) GIRIJA SHANKAR
VIVEK DATAR



NWCC LIBRARY
GIR/DAT
332.1



61544

 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopying, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By:
NIRALI PRAKASHAN
Abhyudaya Pragati, 1312, Shivaji Nagar
Off J.M. Road, PUNE - 411005
Tel - (020) 25512336/37/39, Fax - (020) 25511379
Email : niralipune@pragationline.com

Printed By
Polyplate
YOGIRAJ PRINTERS AND BINDER
Survey No. 10/1A, Ghule Industrial Estate
Nanded Gaon Road
Nanded, Pune - 411044
Mobile No. 9404233041/985004651

> **DISTRIBUTION CENTRES**

- PUNE**
Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002, Maharashtra, Tel : (020) 2445 2044, Mobile : 9657703145
(For orders within Pune) Email : niralilocal@pragationline.com
Nirali Prakashan : S. No. 28/27, Dhayari, Near Asian College Pune 411041
(For orders outside Pune) Tel : (020) 24690204; Mobile : 9657703143
Email : bookorder@pragationline.com
- MUMBAI**
Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd.,
Girgaum, Mumbai 400004, Maharashtra;
Mobile : 9320129587 Tel : (022) 2385 6339 / 2386 9976,
Fax : (022) 2386 9976
Email : niralimumbai@pragationline.com

> **DISTRIBUTION BRANCHES**

- JALGAON**
NWCC LIBRARY
GIR/DAT
332.1

61544
34, V. V. Golani Market, Navi Peth, Jalgaon 425001,
Maharashtra, Tel : (0257) 222 0395, Mob : 94234 91860;
Email : niralijalgaon@pragationline.com
- KOLHAPUR**
New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank,
Kolhapur 416 012, Maharashtra. Mob : 9850046155;
Email : niralikolhapur@pragationline.com
- NAGPUR**
Nirali Prakashan : Above Maratha Mandir, Shop No. 3, First Floor,
Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
Tel : (0712) 254 7129;
Email : niralinagpur@pragationline.com
- DELHI**
Nirali Prakashan : Room No. 2, Ground Floor, 4575/15 Onkar Tower,
Aggarwal Road, Daryaganj, New Delhi 110002
Mob : +91 9555778814/+91 9818561840
Email : niralidelhi@pragationline.com
- BENGALURU**
Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross,
6th Main, Malleswaram, Bengaluru 560003, Karnataka;
Mob : 9449043034
Email : niralibangalore@pragationline.com
- Other Branches : Hyderabad, Chennai**

Note : Every possible effort has been made to avoid errors or omissions in this book. In spite of this, errors may have crept in. Any type of error or mistake so noted, and shall be brought to our notice, shall be taken care of in the next edition. It is notified that neither the publisher, nor the author or book seller shall be responsible for any damage or loss of action to any one of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification or publications.

niralipune@pragationline.com | www.pragationline.com

Also find us on  www.facebook.com/niralibooks

**NEW SYLLABUS
CBCS PATTERN**

**T.Y. B.B.A. (I.B.)
SEMESTER - V**

International Relations

Dr. Deepa Dani



NWCC LIBRARY
DAN

327.111



BF.1334

 **NIRALI
PRAKASHAN**
ADVANCEMENT OF KNOWLEDGE

100
SPPU New Syllabus

INTERNATIONAL RELATIONS

For

For T.Y.B.B.A. (I.B) : Semester - V

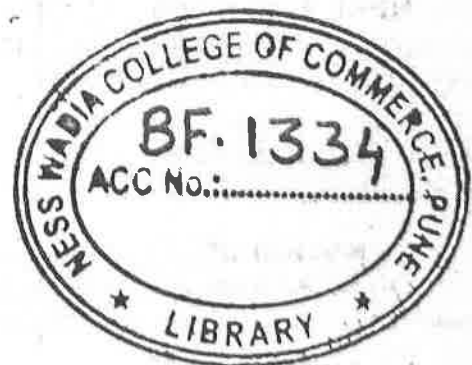
[Course Code : GC 501: Credit - 3]

As Per New Revised Choice Based Credit System (CBCS) Syllabus
of Savitribai Phule Pune University w.e.f. June 2021

Dr. Deepa Dani

Program Coordinator - BBA and BBA-IB
Assistant Professor
Ness Wadia College of Commerce
SPPU, Pune

Price ₹ 120.00



 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

N5821 College
BRARY

TYBBA (IB) INTERNATIONAL RELATIONS

ISBN 978-93-5451-136-3

First Edition : September 2021

© : Author

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Author with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the author or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification publications.

Published By :
NIRALI PRAKASHAN

Abhyudaya Pragati, 1312, Shivaji Nagar,
Off J.M. Road, Pune - 411005
Tel - (020) 25512336/37/39
Email : niralipune@pragationline.com

Polyplate

Printed By :
YOGIRAJ PRINTERS AND BINDERS

Survey No. 10/1A, Ghule Industrial Estate
Nanded Gaon Road
Nanded, Pune - 411041

DISTRIBUTION CENTRES

PUNE

Nirali Prakashan

(For orders outside Pune)

S. No. 28/27, Dhayari Narhe Road, Near Asian College
Pune 411041, Maharashtra
Tel : (020) 24690204; Mobile : 9657703143
Email : bookorder@pragationline.com

Nirali Prakashan

(For orders within Pune)

119, Budhwar Peth, Jogeshwari Mandir Lane
Pune 411002, Maharashtra
Tel : (020) 2445 2044; Mobile : 9657703145
Email : niralilocal@pragationline.com

MUMBAI

Nirali Prakashan

Rasdharma Co-op. Hsg. Society Ltd., 'D' Wing Ground Floor, 385 S.V.P. Road
Girgaum, Mumbai 400004, Maharashtra
Mobile : 7045821020, Tel : (022) 2385 6339 / 2386 9976
Email : niralimumbai@pragationline.com

NWCC LIBRARY
DAN
327.111



BF.1334

DISTRIBUTION BRANCHES

DELHI

Nirali Prakashan

Room No. 2 Ground Floor
4575/15, Omkar Tower, Agarwal Road
Darya Ganj, New Delhi 110002
Mobile : 9555778814/9818561840
Email : delhi@niralibooks.com

BENGALURU

Nirali Prakashan

Maitri Ground Floor, Jaya Apartments,
No. 99, 6th Cross, 6th Main,
Malleswaram, Bengaluru 560003
Karnataka; Mob : 9686821074
Email : bengaluru@niralibooks.com

NAGPUR

Nirali Prakashan

Above Maratha Mandir, Shop No. 3,
First Floor, Rani Jhanshi Square,
Sitabuldi Nagpur 440012 (MAH)
Tel : (0712) 254 7129
Email : nagpur@niralibooks.com

KOLHAPUR

Nirali Prakashan

New Mahadvar Road, Kedar Plaza,
1st Floor Opp. IDBI Bank
Kolhapur 416 012 Maharashtra
Mob : 9850046155
Email : kolhapur@niralibooks.com

JALGAON

Nirali Prakashan

34, V. V. Golani Market, Navi Peth,
Jalgaon 425001, Maharashtra
Tel : (0257) 222 0395
Mob : 94234 91860
Email : jalgaon@niralibooks.com

SOLAPUR

Nirali Prakashan

R-158/2, Avanti Nagar, Near Golden
Gate, Pune Naka Chowk
Solapur 413001, Maharashtra
Mobile 9890918687
Email : solapur@niralibooks.com

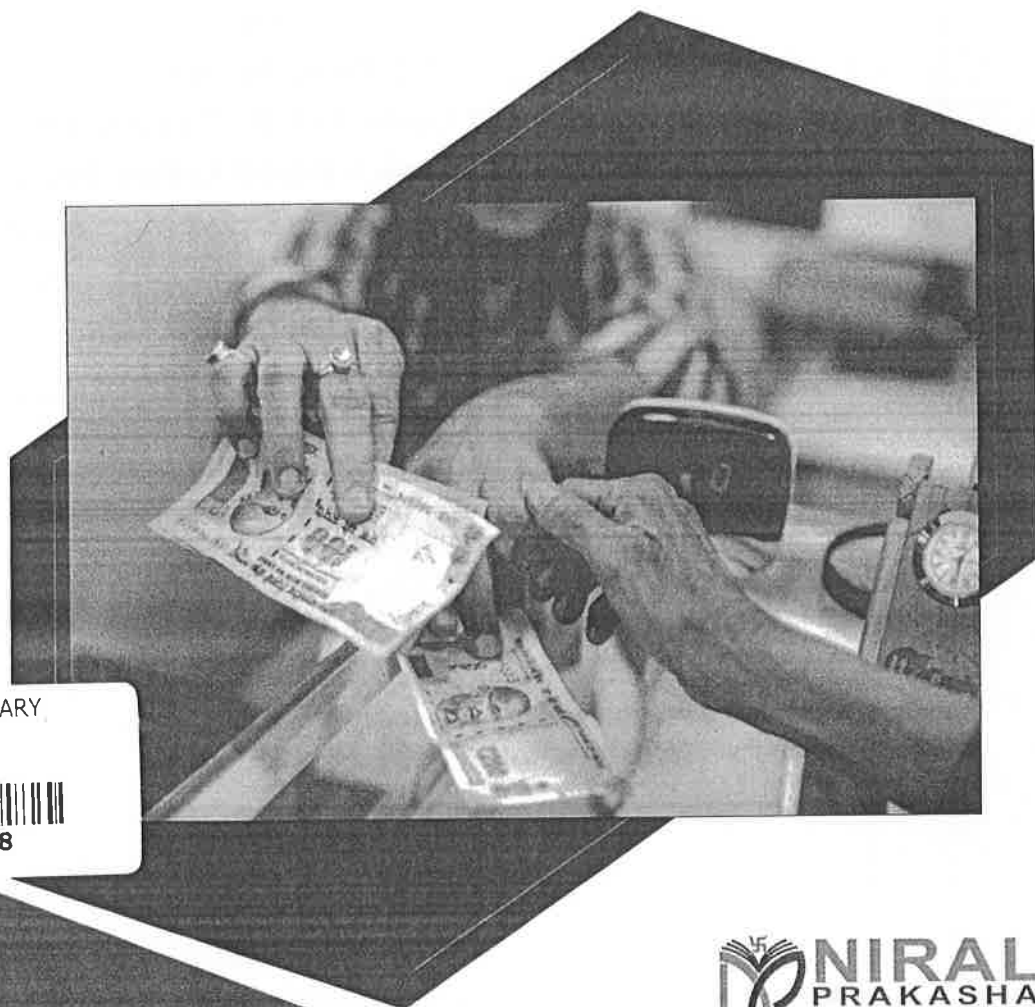
marketing@pragationline.com | www.pragationline.com

Also find us on www.facebook.com/niralibooks

**NEW
SYLLABUS****THIRD YEAR B. COM.****SEMESTER-V****CBCS
PATTERN**

BANKING LAW AND PRACTICES IN INDIA-I

(BANKING AND FINANCE-III)

Dr. (Mrs.) GIRIJA SHANKAR**VIVEK DATAR**

NWCC LIBRARY
GIR/DAT
332.1



61978

NIRALI
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

T.Y.B.Com. BANKING LAW AND PRACTICES IN INDIA - I**ISBN 978-93-5451-176-9**

First Edition : September 2021

© : Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification or publications.

Published By :
NIRALI PRAKASHAN
Abhyudaya Pragati, 1312, Shivaji Nagar,
Off J.M. Road, Pune - 411005
Tel - (020) 25512336/37/39
Email : niralipune@pragationline.com

NWCC LIBRARY
GIR/DAT
332.1



61978

Printed By :
YOGIRAJ PRINTERS AND BINDERS
Survey No. 10/1A, Ghule Industrial Estate
Nanded Gaon Road
Nanded, Pune - 411041

DISTRIBUTION CENTRES**PUNE**

Nirali Prakashan
(For orders outside Pune)
S. No. 28/27, Dhayari Narhe Road, Near Asian College
Pune 411041, Maharashtra
Tel : (020) 24690204; Mobile : 9657703143
Email : bookorder@pragationline.com

Nirali Prakashan
(For orders within Pune)
119, Budhwar Peth, Jogeshwari Mandir Lane
Pune 411002, Maharashtra
Tel : (020) 2445 2044; Mobile : 9657703145
Email : niralilocal@pragationline.com

MUMBAI**Nirali Prakashan**

Rasdhara Co-op. Hsg. Society Ltd., 'D' Wing Ground Floor, 385 S.V.P. Road
Girgaum, Mumbai 400004, Maharashtra
Mobile : 7045821020, Tel : (022) 2385 6339 / 2386 9976
Email : niralimumbai@pragationline.com

DISTRIBUTION BRANCHES**DELHI**

Nirali Prakashan
Room No. 2 Ground Floor
4575/15 Omkar Tower, Agarwal Road
Darya Ganj, New Delhi 110002
Mobile : 9555778814/9818561840
Email : delhi@niralibooks.com

BENGALURU

Nirali Prakashan
Maitri Ground Floor, Jaya Apartments,
No. 99, 6th Cross, 6th Main,
Malleswaram, Bengaluru 560003
Karnataka; Mob : 9686821074
Email : bengaluru@niralibooks.com

NAGPUR

Nirali Prakashan
Above Maratha Mandir, Shop No. 3,
First Floor, Rani Jhanshi Square,
Sitabuldi Nagpur 440012 (MAH)
Tel : (0712) 254 7129
Email : nagpur@niralibooks.com

KOLHAPUR

Nirali Prakashan
New Mahadvar Road, Kedar Plaza,
1st Floor Opp. IDBI Bank
Kolhapur 416 012 Maharashtra
Mob : 9850046155
Email : kolhapur@niralibooks.com

JALGAON

Nirali Prakashan
34, V. V. Golani Market, Navi Peth,
Jalgaon 425001, Maharashtra
Tel : (0257) 222 0395
Mob : 94234 91860
Email : jalgaon@niralibooks.com

SOLAPUR

Nirali Prakashan
R-158/2, Avanti Nagar, Near Golden
Gate, Pune Naka Chowk
Solapur 413001, Maharashtra
Mobile 9890918687
Email : solapur@niralibooks.com

marketing@pragationline.com | www.pragationline.com

Also find us on www.facebook.com/niralibooks

NEW
SYLLABUS

THIRD YEAR B. COM.

SEMESTER-VI

CBCS
PATTERN

INTERNATIONAL ECONOMICS-II

Dr. DEEPA DANI
Dr. SHAILA DIAS



NWCC LIBRARY
DAN/DIA
337



62542

 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

SPPU New Syllabus

INTERNATIONAL ECONOMICS - II

For

T.Y.B.Com. Semester-VI

Subject Code 363 : Total Credits - 03

As Per New Revised Choice Based Credit System (CBCS) Syllabus
of Savitribai Phule Pune University w.e.f. June 2021

Dr. Deepa Dani

Program Coordinator - BBA and BBA-IB
Assistant Professor
Ness Wadia College of Commerce
SPPU, Pune.

Dr. Shaila Dias

Associate Professor and HOD, Dept of Economics (Retd.)
Ness Wadia College of Commerce
SPPU, Pune.

Price ₹ 115.00



 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

N5975

T.Y.B.Com. INTERNATIONAL ECONOMICS - II

ISBN 978-93-5451-451-7

First Edition

February 2022

Authors

The text of this publication or any part thereof should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc. without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification or publications.

Published By :

NIRALI PRAKASHAN

Abhyudaya Pragati, 1312, Shivaji Nagar

Off J.M. Road, Pune - 411005

Tel - (020) 25512336/37/39

Email : niralipune@pragationline.com

NWCC LIBRARY
DAN/DIA
337



62542

Printed By :
YOGIRAJ PRINTERS AND BINDERS

Survey No. 10/1A, Ghule Industrial Estate

Nanded Gaon Road

Nanded, Pune - 411041

DISTRIBUTION CENTRES

PUNE

Nirali Prakashan

(For orders outside Pune)

S. No. 28/27, Dhayari Narhe Road, Near Asian College

Pune 411041, Maharashtra

Tel : (020) 24690204; Mobile : 9657703143

Email : bookorder@pragationline.com

Nirali Prakashan

(For orders within Pune)

119, Budhwar Peth, Jogeshwari Mandir Lane
Pune 411002, Maharashtra

Tel : (020) 2445 2044; Mobile : 9657703145

Email : niralilocal@pragationline.com

MUMBAI

Nirali Prakashan

Rasdharma Co-op. Hsg. Society Ltd., 'D' Wing Ground Floor, 385 S.V.P. Road
Girgaum, Mumbai 400004, Maharashtra

Mobile : 7045821020, Tel : (022) 2385 6339 / 2386 9976

Email : niralimumbai@pragationline.com

DISTRIBUTION BRANCHES

DELHI

Nirali Prakashan

Room No. 2 Ground Floor

4575/15 Omkar Tower, Agarwal Road

Darya Ganj, New Delhi 110002

Mobile : 9555778814/9818561840

Email : delhi@niralibooks.com

BENGALURU

Nirali Prakashan

Maitri Ground Floor, Jaya Apartments,

No. 99, 6th Cross, 6th Main,

Malleswaram, Bengaluru 560003

Karnataka; Mob : 9686821074

Email : bengaluru@niralibooks.com

NAGPUR

Nirali Prakashan

Above Maratha Mandir, Shop No. 3,

First Floor, Rani Jhanshi Square,

Sitabuldi Nagpur 440012 (MAH)

Tel : (0712) 254 7129

Email : nagpur@niralibooks.com

KOLHAPUR

Nirali Prakashan

438/2, Bhosale Plaza, Ground Floor

Khasbag, Opp. Balgopal Talim

Kolhapur 416 012 Maharashtra

Mob : 9850046155

Email : kolhapur@niralibooks.com

JALGAON

Nirali Prakashan

34, V. V. Golani Market, Navi Peth,

Jalgaon 425001, Maharashtra

Tel : (0257) 222 0395

Mob : 94234 91860

Email : jalgaon@niralibooks.com

SOLAPUR

Nirali Prakashan

R-158/2, Avanti Nagar, Near Golden

Gate, Pune Naka Chowk

Solapur 413001, Maharashtra

Mobile 9890918687

Email : solapur@niralibooks.com

marketing@pragationline.com | www.pragationline.com

Also find us on www.facebook.com/niralibooks

NEW SYLLABUS

THIRD YEAR B. COM.

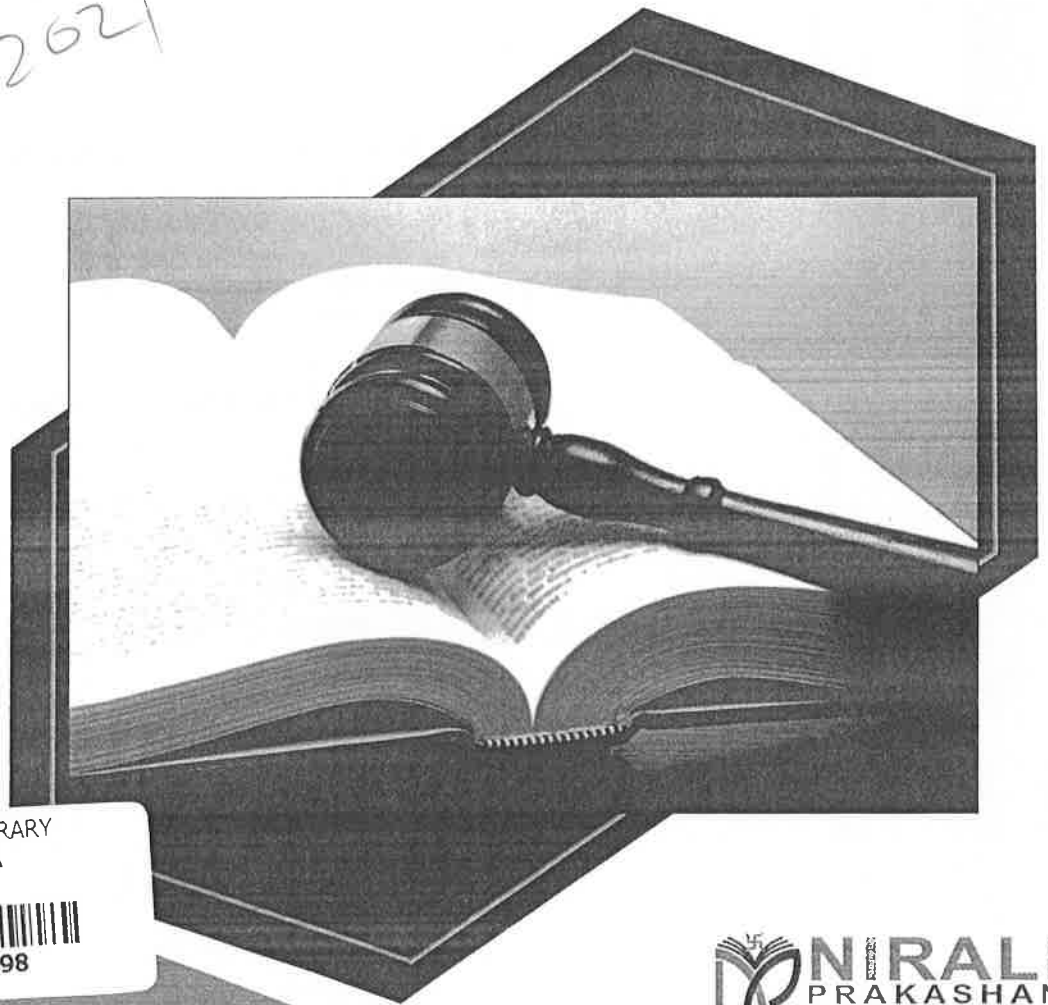
SEMESTER-V

CBCS
PATTERN

BUSINESS REGULATORY FRAMEWORK

Dr. PRAKASH N. CHAUDHARY
Adv. OWI PRAKASH CHAUDHARY

2021



NWCC LIBRARY
CHA/CHA
346



61798

NIRALI
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

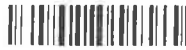
First Edition : August 2021
© : Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification or publications.

Published By :
NIRALI PRAKASHAN
Abhyudaya Pragati, 1312, Shivaji Nagar,
Off J.M. Road, Pune – 411005
Tel - (020) 25512336/37/39
Email : niralipune@pragationline.com

NWCC LIBRARY
CHA/CHA
346



61798

Printed By :
YOGIRAJ PRINTERS AND BINDERS
Survey No. 10/1A, Ghule Industrial Estate
Nanded Gaon Road
Nanded, Pune - 411041

DISTRIBUTION CENTRES

PUNE

Nirali Prakashan
(For orders outside Pune)
S, No. 28/27, Dhayari Narhe Road, Near Asian College
Pune 411041, Maharashtra
Tel : (020) 24690204; Mobile : 9657703143
Email : bookorder@pragationline.com

Nirali Prakashan
(For orders within Pune)
119, Budhwar Peth, Jogeshwari Mandir Lane
Pune 411002, Maharashtra
Tel : (020) 2445 2044; Mobile : 9657703145
Email : niralilocal@pragationline.com

MUMBAI

Nirali Prakashan

Rasdharma Co-op, Hsg. Society Ltd., 'D' Wing Ground Floor, 385 S.V.P. Road
Girgaum, Mumbai 400004, Maharashtra
Mobile : 7045821020, Tel : (022) 2385 6339 / 2386 9976
Email : niralimumbai@pragationline.com

DISTRIBUTION BRANCHES

DELHI

Nirali Prakashan
Room No. 2 Ground Floor
4575/15 Omkar Tower, Agarwal Road
Darya Ganj, New Delhi 110002
Mobile : 9555778814/9818561840
Email : delhi@niralibooks.com

BENGALURU

Nirali Prakashan
Maitri Ground Floor, Jaya Apartments,
No. 99, 6th Cross, 6th Main,
Malleswaram, Bengaluru 560003
Karnataka; Mob : 9686821074
Email : bengaluru@niralibooks.com

NAGPUR

Nirali Prakashan
Above Maratha Mandir, Shop No. 3,
First Floor, Rani Jhanshi Square,
Sitabuldi Nagpur 440012 (MAH)
Tel : (0712) 254 7129
Email : nagpur@niralibooks.com

KOLHAPUR

Nirali Prakashan
New Mahadvar Road, Kedar Plaza,
1st Floor Opp. IDBI Bank
Kolhapur 416 012 Maharashtra
Mob : 9850046155
Email : kolhapur@niralibooks.com

JALGAON

Nirali Prakashan
34, V. V. Golani Market, Navi Peth,
Jalgaon 425001, Maharashtra
Tel : (0257) 222 0395
Mob : 94234 91860
Email : jalgaon@niralibooks.com

SOLAPUR

Nirali Prakashan
R-158/2, Avanti Nagar, Near Golden
Gate, Pune Naka Chowk
Solapur 413001, Maharashtra
Mobile 9890918687
Email : solapur@niralibooks.com

marketing@pragationline.com | www.pragationline.com

Also find us on www.facebook.com/niralibooks

NEW SYLLABUS

THIRD YEAR B. COM.

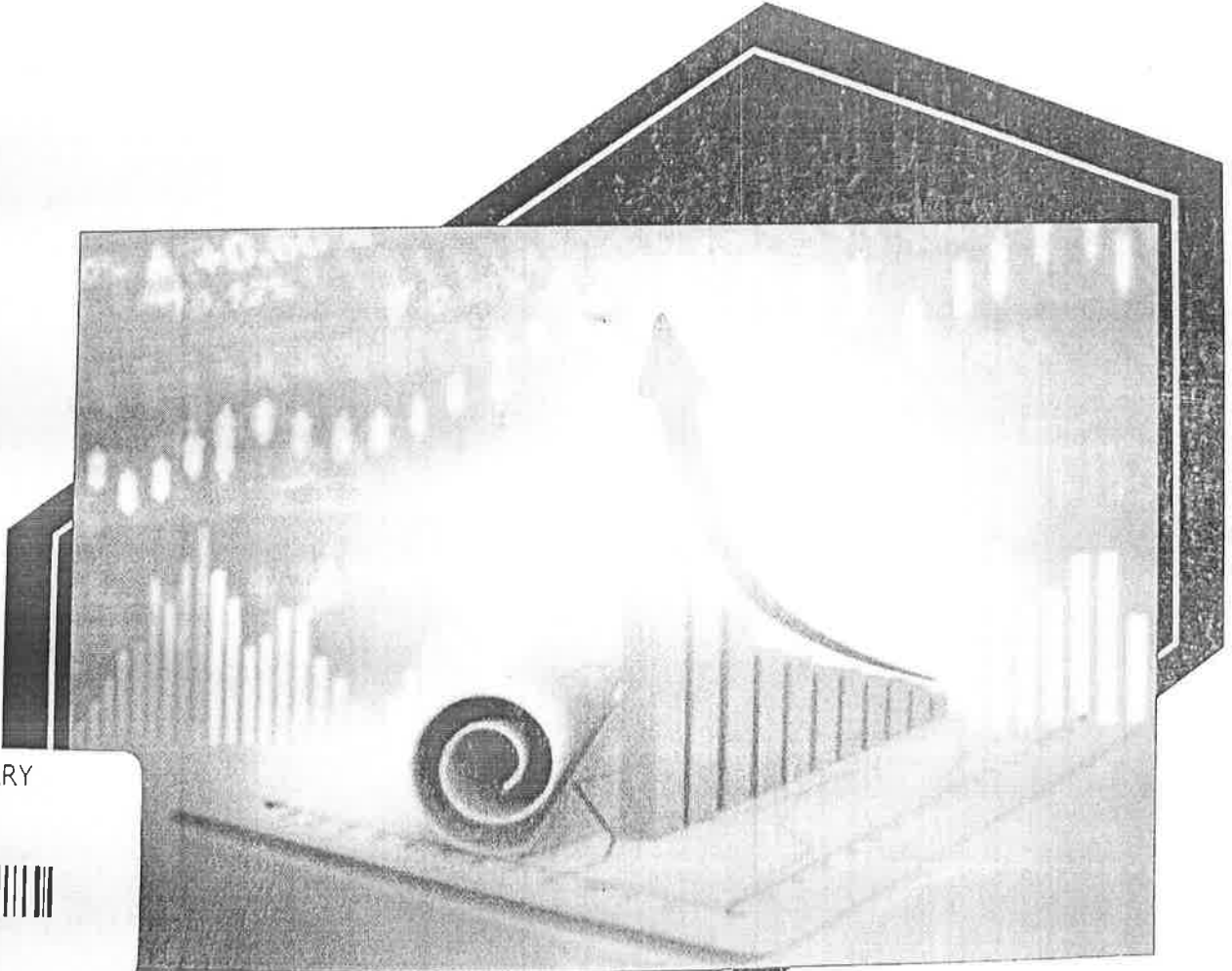
SEMESTER-V

CBCS
PATTERN

INDIAN AND GLOBAL ECONOMIC DEVELOPMENT

Dr. (Mrs.) GIRIJA BHANKAR

Dr. IRAMANI K BHUYAN



NWCC LIBRARY
GIR/BHU
338.954



61836

SPPU New Syllabus

INDIAN AND GLOBAL ECONOMIC DEVELOPMENT

for

Third Year B.Com. (Semester - V)

[Course Code : 353 - Total Credits : 03]

New Syllabus as per CBCS Pattern from June 2021

Dr. (Mrs.) Girija Shankar

Officiating Principal

Professor and Head of Department of Business Economics
Ness Wadia College of Commerce, Pune

Dr. Iramani K Bhuyan

M.A., B.Ed., SET (Maharashtra), Ph.D.

Price ₹ 130.00



 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

N5738

INDIAN AND GLOBAL ECONOMIC DEVELOPMENT

ISBN 978-93-5451-323-

First Edition : September 2021

© : Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in an electronic retrieval system or device for distribution including photocopy, recording, taping or information retrieval system, reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of the Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification publications.

Published By :

NIRALI PRAKASHAN

Abhyudaya Pragati, 1312, Shivaji Nagar,
Off J.M. Road, Pune - 411005

Tel - (020) 25512336/37/39

Email : niralipune@pragationline.com

Polyplate

NWCC LIBRARY

GIR/BHU

338.954



61836

Printed By

YOGIRAJ PRINTERS AND BINDER

Survey No. 10/1A, Ghule Industrial Estate

Nanded Gaon Road

Nanded, Pune - 41104

DISTRIBUTION CENTRES

PUNE

Nirali Prakashan

(For orders outside Pune)

S. No. 28/27, Dhayari Narhe Road, Near Asian College
Pune 411041, Maharashtra

Tel : (020) 24690204; Mobile : 9657703143

Email : bookorder@pragationline.com

Nirali Prakashan

(For orders within Pune)

119, Budhwar Peth, Jogeshwari Mandir Lane
Pune 411002, Maharashtra

Tel : (020) 2445 2044; Mobile : 9657703145

Email : niralilocal@pragationline.com

MUMBAI

Nirali Prakashan

Rasdhara Co-op. Hsg. Society Ltd., 'D' Wing Ground Floor, 385 S.V.P. Road
Girgaum, Mumbai 400004, Maharashtra

Mobile : 7045821020, Tel : (022) 2385 6339 / 2386 9976

Email : niralimumbai@pragationline.com

DISTRIBUTION BRANCHES

DELHI

Nirali Prakashan

Room No. 2 Ground Floor
4575/15 Omkar Tower, Agarwal Road
Darya Ganj, New Delhi-110002

Mobile : 9555778814/9818561840

Email : delhi@niralibooks.com

KOLHAPUR

Nirali Prakashan

New Mahadvar Road, Kedar Plaza,
1st Floor Opp. IDBI Bank
Kolhapur 416 012 Maharashtra

Mob : 9850046155

Email : kolhapur@niralibooks.com

BENGALURU

Nirali Prakashan

Maitri Ground Floor, Jaya Apartments,
No. 99, 6th Cross, 6th Main,
Malleswaram, Bengaluru 560003
Karnataka; Mob : 9686821074

Email : bengaluru@niralibooks.com

JALGAON

Nirali Prakashan

34, V. V. Golani Market, Navi Peth,
Jalgaon 425001, Maharashtra

Tel : (0257) 222 0395

Mob : 94234 91860

Email : jalgaon@niralibooks.com

NAGPUR

Nirali Prakashan

Above Maratha Mandir, Shop No. 3,
First Floor, Rani Jhanshi Square,
Sitabuldi Nagpur 440012 (MAH)

Tel : (0712) 254 7129

Email : nagpur@niralibooks.com

SOLAPUR

Nirali Prakashan

R-158/2, Avanti Nagar, Near Golden
Gate, Pune Naka Chowk
Solapur 413001, Maharashtra

Mobile 9890918687

Email : solapur@niralibooks.com

marketing@pragationline.com | www.pragationline.com

Also find us on www.facebook.com/niralibooks

NEW SYLLABUS

THIRD YEAR B. COM.

SEMESTER-VI

**CBCS
PATTERN**

INDIAN AND GLOBAL ECONOMIC DEVELOPMENT

**Dr. (Mrs.) GIRIJA SHANKAR
Dr. IRAMANI K. BHUYAN**



NWCC LIBRARY
GIR/BHU
338.954



62620

NIRALI
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

SPPU New Syllabus

INDIAN AND GLOBAL ECONOMIC DEVELOPMENT

for

Third Year B.Com. (Semester - VI)
[Course Code : 363 - Total Credits : 03]
As Per New Syllabus

CBCS Pattern

Dr. (Mrs.) Girija Shankar

Former Principal
Professor and Head of Department of Business Economics
Ness Wadia College of Commerce, Pune

Dr. Iramani K Bhuyan

M.A., B.Ed., SET (Maharashtra), Ph.D.

Price ₹ 110.00



 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE



INDIAN AND GLOBAL ECONOMIC DEVELOPMENT

ISBN 978-93-5451-394

First Edition : February 2022
© : Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in a computer storage system or device for distribution including photocopy, recording, taping or information retrieval system reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of the Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in by mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification publications.

Published By :
NIRALI PRAKASHAN

Abhyudaya Pragati, 1312, Shivaji Nagar,
Off J.M. Road, Pune - 411005
Tel - (020) 25512336/37/39
Email : niralipune@pragationline.com

NWCC LIBRARY
GIR/BHU
338.954



62620

Printed By
YOGIRAJ PRINTERS AND BINDEI
Survey No. 10/1A, Ghule Industrial Estd
Nanded Gaon Road
Nanded, Pune - 4110

DISTRIBUTION CENTRES

PUNE

Nirali Prakashan

(For orders outside Pune)

S. No. 28/27, Dhayari Narhe Road, Near Asian College
Pune 411041, Maharashtra
Tel : (020) 24690204; Mobile : 9657703143
Email : bookorder@pragationline.com

Nirali Prakashan

(For orders within Pune)

119, Budhwar Peth, Jogeshwari Mandir Lane
Pune 411002, Maharashtra
Tel : (020) 2445 2044; Mobile : 9657703145
Email : niralilocal@pragationline.com

MUMBAI

Nirali Prakashan

Rasdharma Co-op. Hsg. Society Ltd., 'D' Wing Ground Floor, 385 S.V.P. Road
Girgaum, Mumbai 400004, Maharashtra
Mobile : 7045821020, Tel : (022) 2385 6339 / 2386 9976
Email : niralimumbai@pragationline.com

DISTRIBUTION BRANCHES

DELHI

Nirali Prakashan

Room No. 2 Ground Floor
4575/15 Omkar Tower, Agarwal Road
Darya Ganj, New Delhi 110002
Mobile : 9555778814/9818561840
Email : delhi@niralibooks.com

BENGALURU

Nirali Prakashan

Maitri Ground Floor, Jaya Apartments,
No. 99, 6th Cross, 6th Main,
Malleswaram, Bengaluru 560003
Karnataka; Mob : 9686821074
Email : bengaluru@niralibooks.com

NAGPUR

Nirali Prakashan

Above Maratha Mandir, Shop No. 3,
First Floor, Rani Jhanshi Square,
Sitabuldi Nagpur 440012 (MAH)
Tel : (0712) 254 7129
Email : nagpur@niralibooks.com

KOLHAPUR

Nirali Prakashan

New Mahadvar Road, Kedar Plaza,
1st Floor Opp. IDBI Bank
Kolhapur 416 012 Maharashtra
Mob : 9850046155
Email : kolhapur@niralibooks.com

JALGAON

Nirali Prakashan

34, V. V. Golani Market, Navi Peth,
Jalgaon 425001, Maharashtra
Tel : (0257) 222 0395
Mob : 94234 91860
Email : jalgaon@niralibooks.com

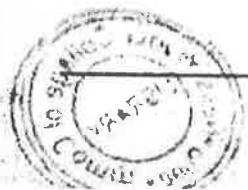
SOLAPUR

Nirali Prakashan

R-158/2, Avanti Nagar, Near Golden
Gate, Pune Naka Chowk
Solapur 413001, Maharashtra
Mobile 9890918687
Email : solapur@niralibooks.com

marketing@pragationline.com | www.pragationline.com

Also find us on  www.facebook.com/niralibooks




115

Oh...Julia...My Daughter

2599

NWCC LIBRARY
RAM
823



D.4069

P.R. Ramdasi

ukiyoto

With BEST Compliments !!!

Jun chui

P. R. Ramdasi

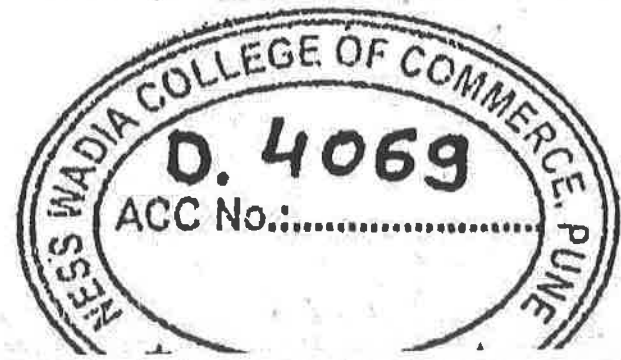
Oh... Julia... My 28/1/2023

Daughter

P.R. Ramdasi



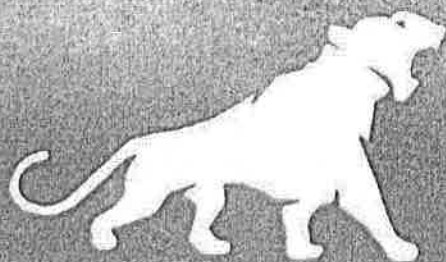
Ukiyoto Publishing



The moment "Oh..Julia...My Daughter" was breezing in words, a cute girl got portrayed in the author's inner mind. She was deprived of the comity of her mother and she simply expects motherly love from her father. But destiny has its arcane designs for both of them. If the girl pops off, how will the father survive lonely? If a father fails to fulfill the unique wish of a loving daughter? Surely the grief would haunt him for the rest of his life. And what happens, if the father's life has a vehement doleful end!! These tangled questions led the author to the vented skyline of this story. It discerns the innocent world of children along with their parents in the entranced arena, with the deadly combinations of mazy circus life, the magician's outfoxing and the police investigation to ravel one murder mystery, keeping the readers' intense curiosity intact. Banging away on human values and money, entwined with truth, love and faith, is devilishly ancient. Only materialistic ecstasy can be enough for ? What does a man want as happiness? Will a man be happy if he gets it? But if he is trampled on someone's love and faith while acquiring wealth, will he inward bliss give him everything in this world? The sole moment of realisation reveals the craving for a relationship is more genuine than the hunger for money. "Oh Julia..." truly depicts a father and daughter's fact of life's relationship in, of and after life enfolded in an enterprising science. -P.R.Ramdasi.



Purushottam Ramdasi, being a professor of Economics (in one of the internationally known colleges in India), has been obsessed with an enthused reading habit from his childhood. Gradually, the seeds of writing took deep roots in his mind. The art of inscribing in mother tongue, i.e. Marathi has become his verifiable passion.



www.ukiyoto.com



NEW
SYLLABUS

FIRST YEAR B. COM.

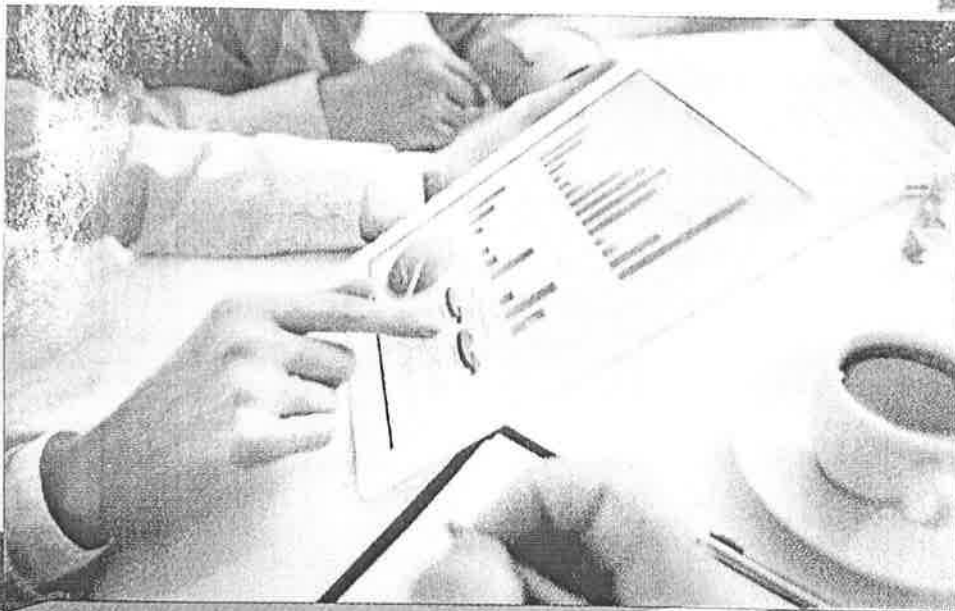
SEMESTER-II

BUSINESS ECONOMICS

(MICRO) - II

Dr. (Mrs.) GIRIJA SHANKAR

CBCS
PATTERN



NWCC LIBRARY

GIR

330



60582

 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

SPPU New Syllabus

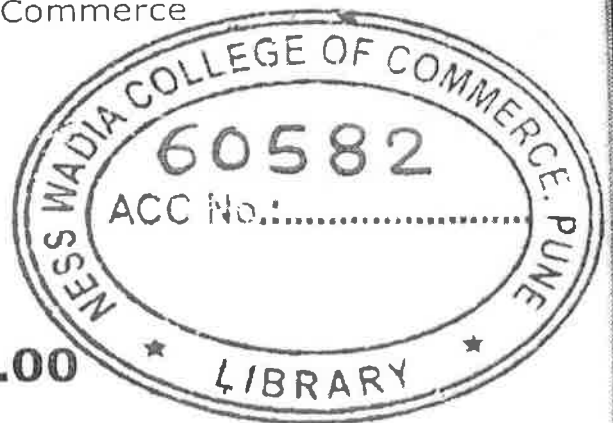
BUSINESS ECONOMICS (Micro) - II

for

First Year B.Com. Semester - II
CBCS Pattern [Course Code 123]
As Per New Syllabus, June 2019

Dr. (Mrs.) Girija Shankar

Officiating Principal
Professor and Head of Department of Business Economics
Ness Wadia College of Commerce
Pune



Price ₹ 80.00



NIRALI
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

N5117

© The text of this book and its contents shall not be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, or by any information storage and retrieval system, without the prior written permission of the Author with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the author or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By:
NIRALI PRAKASHAN
Abhyudaya Pragati, 1312, Shivaji Nagar
Off J.M. Road, PUNE - 411005
Tel - (020) 25512336/37/39, Fax - (020) 25511379
Email: niralipune@pragationline.com

C.T.P.

SHREE OM PRINTERS PVT. LTD
Survey No. 28/25, Dhayri Near Pari Company
Pune - 411 041
Tel - (020) 2469037

➤ **DISTRIBUTION CENTRES**

- Nirali Prakashan** : **PUNE**
(For orders within Pune) : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002, Maharashtra, Tel: (020) 2445 2044, Mobile: 9657703145
Email: niralilocal@pragationline.com
- Nirali Prakashan** :
(For orders outside Pune) : S. No. 28/27, Dhayari, Near Asian College Pune 411041
Tel: (020) 24690204; Mobile: 9657703143
Email: bookorder@pragationline.com
- Nirali Prakashan** : **MUMBAI**
: 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd.,
Girgaum, Mumbai 400004, Maharashtra;
Mobile: 9320129587 Tel: (022) 2385 6339 / 2386 9976,
Fax: (022) 2386 9976
Email: niralimumbai@pragationline.com

➤ **DISTRIBUTION BRANCHES**

NWCC LIBRARY
GIR
330



60582

- Nirali Prakashan** : **JALGAON**
: 34, V. V. Golani Market, Navi Peth, Jalgaon 425001,
Maharashtra, Tel: (0257) 222 0395, Mob: 94234 91860;
Email: niralijalgaon@pragationline.com
- Nirali Prakashan** : **KOLHAPUR**
: New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank,
Kolhapur 416 012, Maharashtra. Mob: 9850046155;
Email: niralikolhapur@pragationline.com
- Nirali Prakashan** : **NAGPUR**
: Above Maratha Mandir, Shop No. 3, First Floor,
Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
Tel: (0712) 254 7129;
Email: niralinagpur@pragationline.com
- Nirali Prakashan** : **DELHI**
: 4593/15, Basement, Agarwal Lane, Ansari Road, Daryaganj
Near Times of India Building, New Delhi 110002
Mob: 08505972553, Email: niralidelhi@pragationline.com
- Nirali Prakashan** : **BENGALURU**
: Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross,
6th Main, Malleswaram, Bengaluru 560003, Karnataka;
Mob: 9449043034
Email: niralibangalore@pragationline.com

Other Branches: Hyderabad, Chennai

niralipune@pragationline.com | www.pragationline.com

Also find us on **www.facebook.com/niralibooks**

NEW SYLLABUS
CBCS PATTERN

2021

S.Y. B.B.A.
SEMESTER - IV

INTERNATIONAL BUSINESS MANAGEMENT

Dr. DEEPA DANI



NWCC LIBRARY
DAN
337



B.5040

 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

First Edition : January 2021

© : Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By :

NIRALI PRAKASHAN

Abhyudaya Pragati, 1312, Shivaji Nagar,
Off J.M. Road, Pune - 411005
Tel - (020) 25512336/37/39, Fax - (020) 25511379
Email : niralipune@pragationline.com

Polyplate

NWCC LIBRARY
DAN
337



B.5040

Printed By :

YOGIRAJ PRINTERS AND BINDERS

Survey No. 10/1A, Ghule Industrial Estate
Nanded Gaon Road
Nanded, Pune - 411041
Mobile No. 9404233041/9850046517

➤ DISTRIBUTION CENTRES

PUNE

Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002, Maharashtra
(For orders within Pune) Tel : (020) 2445 2044; Mobile : 9657703145
Email : niralilocal@pragationline.com

Nirali Prakashan : S. No. 28/27, Dhayari, Near Asian College Pune 411041
(For orders outside Pune) Tel : (020) 24690204; Mobile : 9657703143
Email : bookorder@pragationline.com

MUMBAI

Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd.,
Girgaum, Mumbai 400004, Maharashtra; Mobile : 9320129587
Tel : (022) 2385 6339 / 2386 9976, Fax : (022) 2386 9976
Email : niralimumbai@pragationline.com

➤ DISTRIBUTION BRANCHES

JALGAON

Nirali Prakashan : 34, V. V. Golani Market, Navi Peth, Jalgaon 425001, Maharashtra,
Tel : (0257) 222 0395, Mob : 94234 91860; Email : niralijalgaon@pragationline.com

KOLHAPUR

Nirali Prakashan : New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank, Kolhapur 416 012
Maharashtra. Mob : 9850046155; Email : niralikolhapur@pragationline.com

NAGPUR

Nirali Prakashan : Above Maratha Mandir, Shop No. 3, First Floor,
Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
Tel : (0712) 254 7129; Email : niralinagpur@pragationline.com

DELHI

Nirali Prakashan : Room No. 2, Ground Floor, 4575/15 Onkar Tower, Aggarwal Road, Daryaganj
New Delhi 110002 Mob : +91 9555778814 / +91 9818561840
Email : niralidelhi@pragationline.com

BENGALURU

Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross, 6th Main,
Malleswaram, Bengaluru 560003, Karnataka; Mob : 9449043034
Email : niralibangalore@pragationline.com

Other Branches : Hyderabad, Chennai

Note : Every possible effort has been made to avoid errors or omissions in this book. In spite this, errors may have crept in. Any type of error or mistake so noted, and shall be brought to our notice, shall be taken care of in the next edition. It is notified that neither the publisher, nor the author or book seller shall be responsible for any damage or loss of action to any one of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification or publications.

niralipune@pragationline.com | www.pragationline.com

Also find us on www.facebook.com/nirallbooks

NEW SYLLABUS

SECOND YEAR B. COM.

SEMESTER-IV

**CBCS
PATTERN**

BANKING AND FINANCE-II

Dr. (Mrs) **GIRLI SHANKAR**
VIVEK D...



NWCC LIBRARY
GIR/DAT
332.1



61544

SPPU New Syllabus

A Book Of

BANKING AND FINANCE - II

(Special Elective Course - VI)

S.Y. B.Com. Degree Course (CBCS)
Course Code 246 (B) (Semester - IV)

As Per Revised Syllabus from June 2020

Dr. (Mrs.) Girija Shankar

Officiating Principal,
Professor and Head of Department
of Business Economics
Ness Wadia College of Commerce,
Pune:

Mr. Vivek Datar

Ness Wadia College of Commerce,
Pune.

Price ₹ 75.00



NIRALI
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

N5563

First Edition : January 2021

© : Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By:

NIRALI PRAKASHAN

Abhyudaya Pragati, 1312, Shivaji Nagar

Off J.M. Road, PUNE - 411005

Tel - (020) 25512336/37/39, Fax - (020) 25511379

Email : niralipune@pragationline.com

Polyplate

YOGIRAJ PRINTERS AND BINDERSPrinted By :
Survey No. 10/1A, Ghule Industrial Estate

Nanded Gaon Road

Nanded, Pune - 411041

Mobile No. 9404233041/9850046517

DISTRIBUTION CENTRES**PUNE**

Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002,
(For orders within Pune) Maharashtra, Tel : (020) 2445 2044, Mobile : 9657703145
Email : niralilocal@pragationline.com

Nirali Prakashan : S. No. 28/27, Dhayari, Near Asian College Pune 411041
(For orders outside Pune) Tel : (020) 24690204; Mobile : 9657703143
Email : bookorder@pragationline.com

MUMBAI

Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd.,
Girgaum, Mumbai 400004, Maharashtra;
Mobile : 9320129587 Tel : (022) 2385 6339 / 2386 9976,
Fax : (022) 2386 9976
Email : niralimumbai@pragationline.com

DISTRIBUTION BRANCHES**JALGAON**

NWCC LIBRARY

GIR/DAT

332.1



61544

34, V. V. Golani Market, Navi Peth, Jalgaon 425001,
Maharashtra, Tel : (0257) 222 0395, Mob : 94234 91860;
Email : niralijalgaon@pragationline.com

KOLHAPUR

New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank,
Kolhapur 416 012, Maharashtra. Mob : 9850046155;
Email : niralikolhapur@pragationline.com

NAGPUR

Nirali Prakashan : Above Maratha Mandir, Shop No. 3, First Floor,
Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
Tel : (0712) 254 7129;
Email : niralinagpur@pragationline.com

DELHI

Nirali Prakashan : Room No. 2, Ground Floor, 4575/15 Onkar Tower,
Aggarwal Road, Daryaganj, New Delhi 110002
Mob : +91 9555778814/+91 9818561840
Email : niralidelhi@pragationline.com

BENGALURU

Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross,
6th Main, Malleswaram, Bengaluru 560003, Karnataka;
Mob : 9449043034
Email: niralibangalore@pragationline.com

Other Branches : Hyderabad, Chennai

Note : Every possible effort has been made to avoid errors or omissions in this book. In spite this, errors may have crept in. Any type of error or mistake so noted, and shall be brought to our notice, shall be taken care of in the next edition. It is notified that neither the publisher, nor the author or book seller shall be responsible for any damage or loss of action to any one of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification or publications.

niralipune@pragationline.com | www.pragationline.com

Also find us on www.facebook.com/niralibooks

Includes **MCQs**
Multiple Choice Questions

According to SPPU New Revised CBCS
Syllabus w.e.f. 2021-22

T.Y. B.B.A.

2021

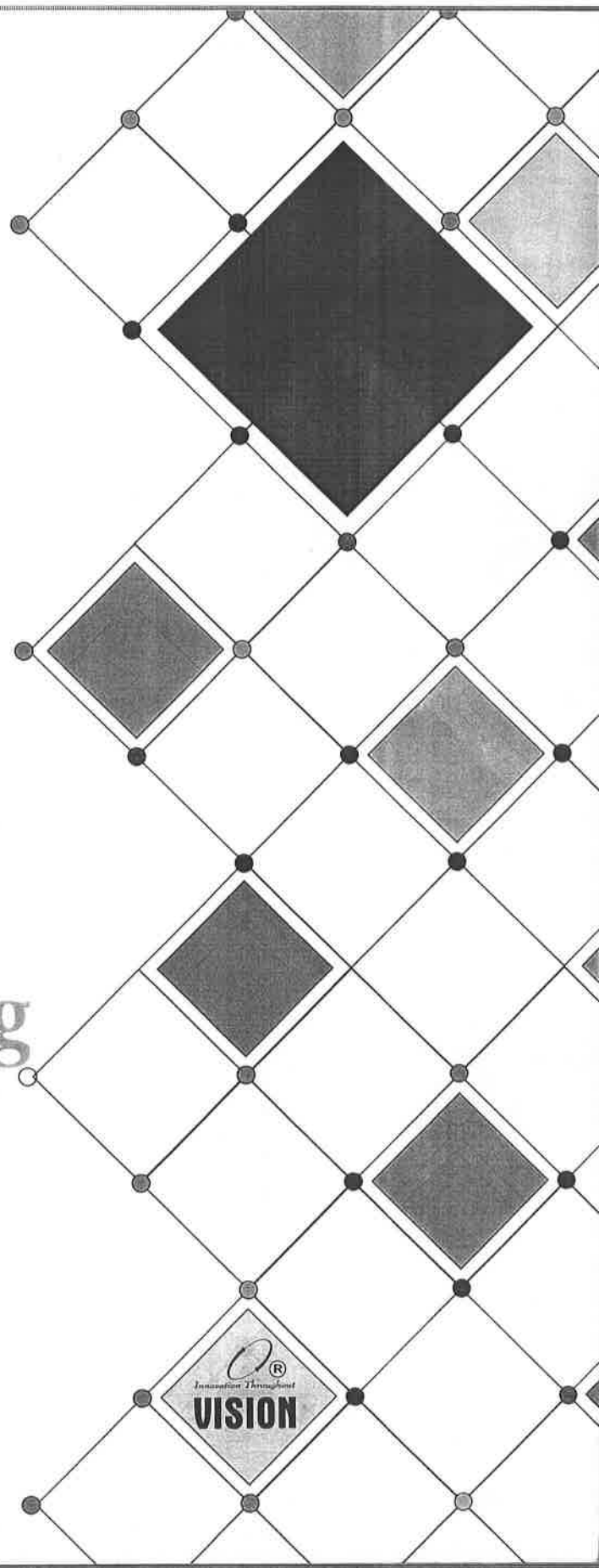
(Computer Application)

(Sem-V) Course Code: CA-502

text book of

Object Oriented Software Engineering

Dr. Reena Bharathi
Seema Purandare



According to New SPPU CBCS syllabus w.e.f.2021-2022

T.Y. BBA (CA)

(Under faculty of Commerce & Management)

Sem – V

[Course Code CA– 502]

A Text Book of

Object Oriented Software Engineering

Dr. Reena Bharathi

Ph.D.(Comp Sci.)

Assistant Prof.

Computer Science Department,
Nowrosjee Wadia College **Pune.**

Seema V. Purandare

M.Sc.(Computer Sci.),M.Phil(Comp Sci)

Assistant Prof. and

Coordinator for BBA(CA) Course

Ness Wadia College of Commerce, **Pune.**

SPECIMEN COPY
For Review & Recommendation
VISION PUBLICATIONS
P. : 9960959922, 9028653050

 **VISION PUBLICATIONS**

Pune

Vision Publications titles are available at significant discounts when purchased in bulk for client gifts, sales promotion, and premiums. Special editions, including books with corporate logos, customized covers, as well as excerpts of existing books, can also be created in large quantities for special needs.

For details and discount information contact
 visionpublications@gmail.com, Tel.: 8830238610



Head Office
 Anand Bungalow, Road No. 10, Adarsh Colony, Tingrenagar, Pune-32.

Sales Office
 39/1, Budhwar Peth, Appa Balwant Chowk, Pune - 2.
 website: www.visionpune.com
 email: visionpublications@gmail.com / info@visionpune.com

Book Title
 Object Oriented Software Engineering

Author
 Reena Bharathi
 Seema Purandare

Edition
 First: 2021

ISBN
 978-93-90646-82-1

© All rights reserved by Vision Publications. No part of this book is to be reproduced or transmitted in any form, Electronic, Mechanical, Photocopy or any information stored in a retrieval system without prior permission in writing, from Vision Publications, nor be otherwise circulated in any form of binding or cover other than that in which it is published without a similar condition being imposed on the subsequent purchaser.

Printer
 Yogiraj Binders: S.No. 10/2a, Ghule Industrial Estate, Nanded Village Road, Tal.: Haveli, Pune 41.

Note: Due care has been taken while editing, printing and binding of the book. Neither the editors nor publishers of the book hold any responsibility for any mistake that may have inadvertently crept in. If you notice any errors in the book and wish to report, please login to our website www.visionpune.com and write comments on this book on the site. You can search this book by entering Book ID mentioned below. Thank you.

1974

Unit No.	
1.	Int
	1.1
	1.2
	1.3
	1.4
2.	1.5
	SR
	2.1
3.	2.2
	2.3
	Intr
4.	3.1
	3.2
	Obj
	4.1
	4.2
	4.3
	4.4
4.5	
5.	4.6
	4.7
	Stru
5.	5.1
	5.2
	5.3
	5.4
	5.5
5.	5.6
	5.7

Object Oriented So

T.Y. B.B.A. (Computer Application)

(Sem-V)

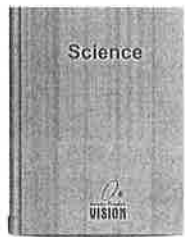
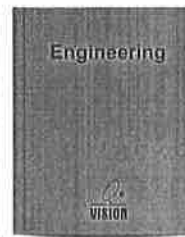
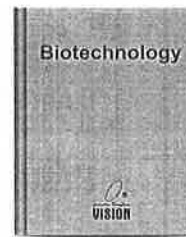
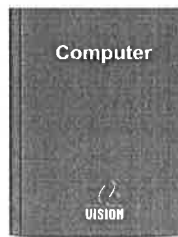
- Cyber Security
- Object Oriented Software Engineering
- Core Java
- MongoDB
- Python

(Sem-VI)

- Recent Trends in IT
- Software Testing
- Advanced Java
- Android Programming
- .Net Framework

Explore our website for all kinds of books www.visionpune.com

save **HOURS,**
of **FOOTWORK**
buy **BOOKS**
online



Free shipping*


Innovation Throughout
VISION PUBLICATIONS
www.visionpune.com
visionpublications@gmail.com

Review us on



/visionpune



YouTube



www.visionpune.com

ISBN: 978-93-90646-82-1



9 789390 646821

₹240/-

S.Y.B.Sc.
(Computer Science)

C2

Semester - III

Computer Paper-II

Course Code: CS 232

According to New CBCS
Syllabus w.e.f. 2020-21

A text book of

Software Engineering

Dr. Reena Bharathi
Seema Purandare




Innovation Throughout
VISION

According to New CBCS syllabus w.e.f.2020-2021

S.Y.B.Sc. Computer Science

Sem - III Paper - II

[CS- 232]

Software Engineering

Dr. Reena Bharathi

Ph.D.(Comp Sci.)

Assistant Prof.

Computer Science Department,

Nowrosjee Wadia College **Pune.**

Seema V. Purandare

M.Sc.(Computer Sci.),M.Phil(Comp Sci)

Assistant Prof. and

Coordinator for BBA(CA) Department

Nowrosjee Wadia College **Pune.**



Insulation Throughout

VISION PUBLICATIONS

Pune

About Author

Dr. Reena Bharathi, a doctorate in Computer Science, has been in teaching profession for the past 22 years, with a dedicated approach in the chosen field. She is working as a lecturer in Nowrosjee Wadia college, Pune. Her area of interest includes Databases, NoSQL Databases, Big Data, Data Analytics, Operating Systems. It is indeed on her apt to have chosen to write a book on the subject, 'Database Management Systems', pertaining to the F.Y.B.Sc.(CS), on which she has an indepth knowledge. It is also a subject which she has been teaching for quite some years with passion.



She had already co-authored a book on 'Relational Database Management System' for S.Y.B.Sc. (CS), which has been well received and appreciated by students.

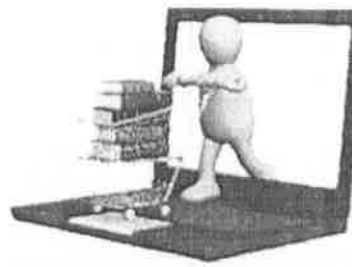
Mrs. Seema V. Purandare, at present working as Assistant Professor and coordinator for BBA(CA) in Ness Wadia College of Commerce. She has completed MCS in 1995 from University of Pune and has also completed her M.Phil (Comp. Sc.) in 2009. She has cleared her SET exam held by Maharashtra state and has been in the teaching profession from last 20 years. Her research papers have been published in national and international conferences. Her areas of interest are Databases, Software Engineering and Programming languages.



free shipping*

Online
 Books,
 Discounts,
 Offers,
 Edition...

You Need it,
 We Have it...




Innovation Throughout
VISION PUBLICATIONS
www.visionpune.com
info@visionpune.com

Review us on



/visionpune



ISBN: 978-81-946618-3-2



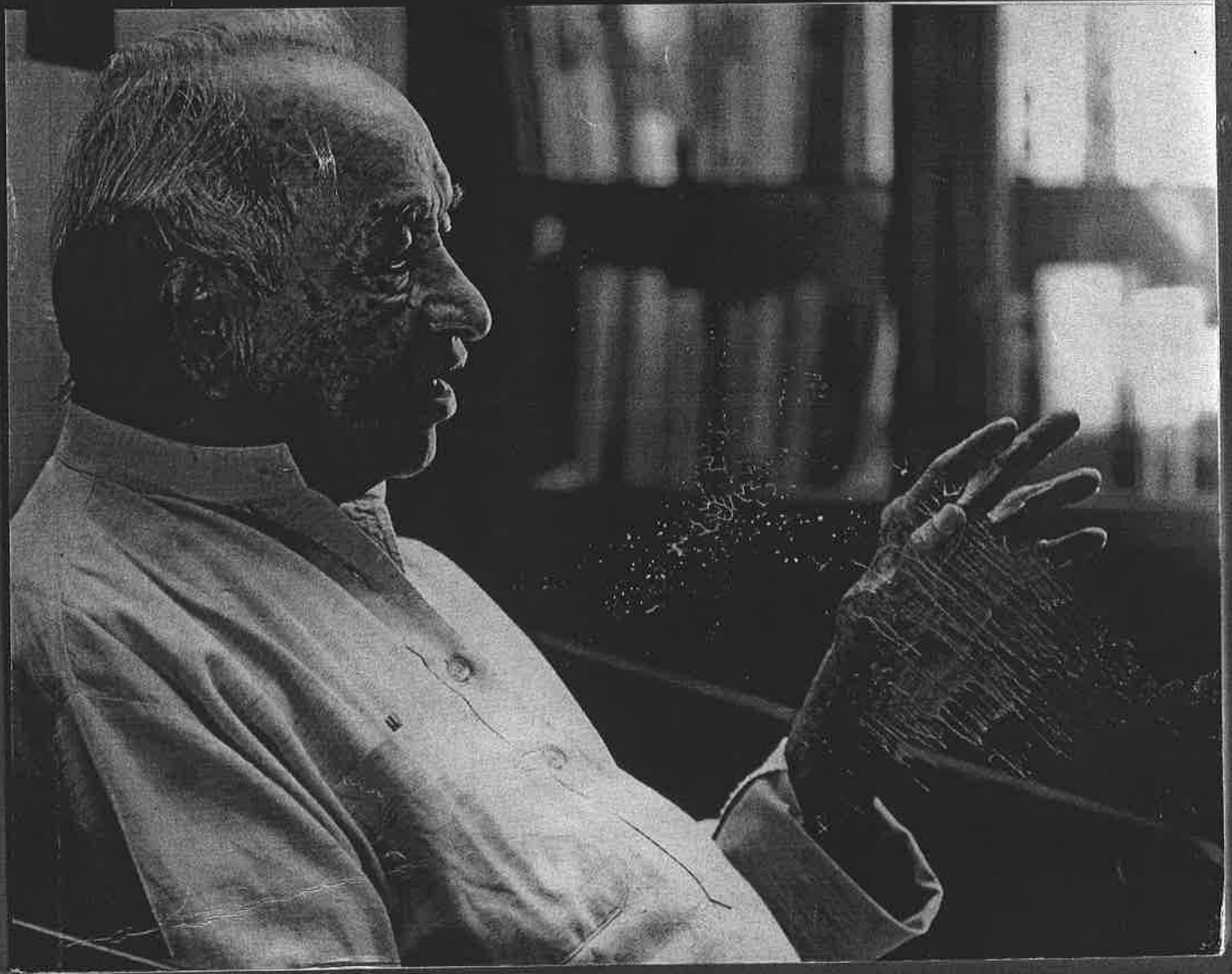
9 788194 661832

₹ 130/-

॥ भाई वैद्य यांच्या
शैक्षणिक भाषणांचे
संकलन ॥

समाजवादी शिक्षणहक्कासाठी लढा

संपादक : डॉ. शरद जावडेकर
प्राचार्य रमेश पाटील • सुरेखा खरे



ॐ नमो

प्रकाशक / मुद्रक

अॅड. विठ्ठलराव सोनवणे
महासचिव, अ. भा. समाजवादी शिक्षणहक्क सभा,
राष्ट्र सेवा दल, साने गुरुजी स्मारक,
पर्वती पायथा, सिंहगड रोड, पुणे ४११०३०.



संपादक

डॉ. शरद जावडेकर
अ/३/५, विश्रांत सोसायटी,
विश्रांतवाडी, पुणे ४११०१५.
मोबा. : ९८२३७५९५६८

प्राचार्य रमेश पाटील
रसायनी, ता. खालापूर, जि. रायगड
मोबा. : ८६५२०१६७८९

सुरेखा खरे
सरस्वती कृपा हौ. सोसा.,
ताडीवाला रोड, पुणे ४११००१.
मोबा. : ९८८१०३६७८५



प्रथमावृत्ती : २२ जून २०२१ (भाई वैद्य जयंती)



मुखपृष्ठ : सम्राट शिवळकर, पुणे.



मुद्रणस्थळ

साई समर्थ प्रिंटर्स
दुकान नं. ४, विठ्ठल हार्ट्स, गल्ली क्र. ४,
आनंदनगर, हिंणणे (खु.), पुणे ४११०५१.
फोन : ९८९०३५३५४८/९४२३०७७१०६



मूल्य : रुपये २८०/-

2021

135

अंकुर

पुरुषोत्तम रामदासी

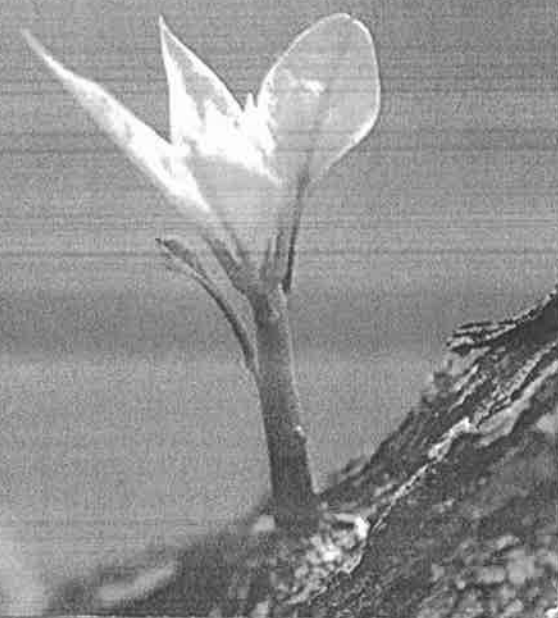
NWCC LIBRARY

RAM

891.463



D.4066



निष्पर्ण/पुरुषोत्तम रा. रामदासी

प्रथम आवृत्ती २०२१

© पुरुषोत्तम रा. रामदासी
द्वारा अजय रामदासी
१०४, आनंदमठ सोसायटी
प्लॉट-१५, सेक्टर-१९
नेरूल (पूर्व)
नवी मुंबई - ४०० ७०६

प्रकाशक

मिर्लिंद राजाज्ञा

टी/१७, तिसरा मजला,

प्रतिराज हाईट्स, वेताळ तालमीसमोर,

शिवाजी पेठ कोल्हापूर

मो. ९४०४५५०९११, ९६७३००३२८५

email : shrinavdurgaparakashan@gmail.com

मुखपृष्ठ

योगेश प्रभुदेसाई

अक्षरजुळणी

सौ. शिल्पा कुलकर्णी

मुद्रक

मिरर प्रिंटिंग प्रेस

किंमत ₹ ५५०/-

(कथासंग्रहातील मजकुराशी प्रकाशक सहमत असतीलच असे नाही.)

1. An Overview of National Education Policy (NEP 2019)

Dr. Girija Shankar

I/C Principal, Ness Wadia College of Commerce, Pune 1.

The best part of NEP is the recognition and analogy to the Mobius strip- 'Knowledge represents the sum what is created by all previous generations, to which the present generation adds its own.'

The NEP 2019 envisages a new vision and architecture for higher education with large, well-resourced, vibrant multidisciplinary institutions namely –

Type I - Research Universities (equal focus on research and teaching)

Type II - Teaching Universities (primary focus on teaching and significant focus on research)

Type III - Autonomous degree - granting colleges – (exclusive focus on teaching).

Liberal undergraduate education with 3 year and 4 year Bachelors Program and with an exit option; flexible Masters degree programs - this is towards an imaginative and broad-based curriculum. Multiple intelligence is the need of the day eg. Doctors with ethical background; lawyers with sociology background. Specialization with a multidisciplinary approach amounts to consolidation of Higher Education.

The focus is on learner, learning and learning outcome. The policy envisions an engaging and effective pedagogy where students are to be assessed not only on academic aspects but also on broad capacities and dispositions. An integrated curriculum will become the order of the day which will include language, scientific tempo, ethical learning, aesthetics, current affairs, digital technology. The distinction between curricular, co-curricular and extracurricular will be blurred. It promotes diversity and respects and accepts diversity. The Colonial system looked at standardization, the NEP 2019 focuses on local learning – local flavor and local talent to be emphasized. All kinds of learning- from potato farming in village schools to global retailing – is to be encouraged. Primary responsibility is to the nearest student and teacher and not the farthest.

The most important factor for the success of Higher Educational Institutions (HEIs) is the quality and engagement of its faculty – ad-hoc and contractual appointments to be replaced with appropriately designed tenure system in all institutions. The primacy of teacher in the world of technology to be recognized. Recruitment to be based on academic expertise, teaching capacities and dispositions for public service. Faculty is to be empowered to pursue research with academic freedom.

NEP-2019 sees independent self-governed HEIs with capable and ethical leadership as a driver of educational change.

The Policy aims at integrating Professional Education into Higher Education – professional education must not happen in the isolation of specialty. Preparation of professionals must involve education in ethics, importance of public purpose, an education in the discipline and an education for practice. Institutions offering either professional or general education must organically evolve into institutions offering both.

4. A Study of different aspect and reasons behind "Brain Drain"

Ms. Sakshi Waingankar

Ness Wadia College of Commerce, Pune-1.

Ms. Mansi Gaur

Ness Wadia College of Commerce, Pune-1.

Abstract

Just as Industrial sector or agriculture sector plays important role in Indian economy, we cannot ignore the contribution of education sector. India has one of the oldest universities in the world i.e. Nalanda University. But with so enrich history and presence of IIMs and IITs; we are still struggling to keep our young generation from going to foreign universities for Master's degree. we still constantly see that our students want to go to foreign universities to do higher studies instead wanting to apply for best and top notch universities in our country which is considered to be hub of quality education.

If we see our Indian constitution, it also speaks about "Right to Education" in Article 45. Also National Policy on education (NPE) - 1968 has framed our education policy considering each and every class of our society. There is a continuous review panel for NPE and recent introduction to RTE has made education easier for lower income class.

But the question here is; if Government is so pro-active in making education policy and with starting of more IIMs and IITs; why are we losing our young generation to foreign universities.

Countries like Ireland, Canada, Australia, and UK keep on attracting our students.

In this paper we are studying about history of education and recent development in the education policies. We are also trying to find the factors that are the main reasons for Indian students to opt for foreign university over Indian university.

Keywords: - Nalanda University, NPE, RTE, Indian Universities, Foreign Universities.

OBJECTIVES OF THE STUDY

- 1] To study the reasons for Indian students opting for foreign university.
- 2] To understand what are the after-effects of students going for foreign universities
- 3] To study the various step to control outfall of Indian students towards Foreign universities.

RESEARCH METHODOLOGY:-

The research paper is based on secondary data. The secondary data has been collected from internet, reference books and e-newspaper.

INTRODUCTION

While there is a growing emphasis on making education system more practical and skill based, there is no denial that a vast number of talented or high potential youth is choosing foreign universities over Indian Universities to pursue their higher education. The question arises, where do we lack? The young Indian's who can have inordinate contribution

5. Choice based credit System for undergraduate students in SPPU Problems and challenges

Dr. Asha Jadhav

Ness Wadia College of Commerce, Pune-1

Abstract

In 2015 UGC introduced choice-based credit system. This system was introduced to bring in flexibility in higher education, to permit global mobility to students and to enable them to pursue subjects of choice. SPPU introduced CBC system for F.Y.B.COM. students in June 2019. Aim was to create educational structure of international grade which allows free mobility of students, selection of courses as per choice and uniform grading system. In the conventional method of teaching the focus was on teaching and teachers but in CBC system it is the student who are in focus. This system allows students to choose subjects according to their own interest and aptitude. One of the important feature is introduction of Uniform grading system instead of conventional numeric score and marks. It promotes mobility of students from one institution to another. In CBC system teaching learning is continuous process.

There are certain difficulties in implementing choice-based credit system. First issue is large no. of students. Ideal ratio of teacher students in foreign university is 1:30 whereas in Pune university affiliated college it is 1:120 students. Large number of students created strain on limited no. of teachers and infrastructural facilities of colleges. Continuous evaluation keeps teachers engaged in setting question papers, in conducting presentation and evaluating home assignment. Declaration of results every six months has created strain on teaching and non-teaching staff. Students are continuously engaged in written examination presentation and assignments. They do not get time for attending job-oriented courses. Mobility of student among different institutions is not possible. Policy of government regarding ban on teachers recruitment and reducing grant to educational institution has created many problems before educational institutions in implementing CBC system. In this research paper an attempt has been made to highlight problems involved in implementing CBC system in SPPU affiliated colleges

Keywords: -Choice Based Credit System, Benefits, Problems faced by teachers, students and Management.

Objectives

- 1.To study benefits of CBC system
2. To study problems involved in implementation of CBC s system for undergraduate students in SPPU
3. To suggest steps to be taken by university to reduce difficulties involved in implementation.

Introduction

In 2015 UGC the premier policy framing and funding agency for universities and institutions of higher learning introduced Choice Based Credit system. India has adopted

10. Choice Based Credit System (CBCS) : Role, Importance and Implementation

Mr. Siddharth Sonawane

Assistant Professor

Abstract:

The idea of need-based learning culture is slowly accepted in our university system. The old notion of 'everyone should learn everything' is gradually on decline. The time have changed. The main drivers of change in our educational system are changed socio-economic scenario, reformed system, advent of new technology and growing aspiration of learners.

Today the educational system has changed itself in many ways. The availability of new subjects of learning, various in abilities of learners, growing importance of expertise and specialized learning all have reformed our prevailing learning system.

Another important change that needs to be addressed is new and changed approach towards education. The new generation of learners is desirous to learn what is useful, applicable and gainful. Unless the education delivers what the learners desire it cannot become meaningful and purposive.

Furthermore, the service providers, employers and society expect education to develop skilled, employable and creative youths. With the conventional system of learning in vogue this expectation of the stakeholder cannot be rightly fulfilled.

The emergence of choice-based credit system is a solution to this problem. It will help the learners to select topics of interest, choice and ability. This approach thus brings a radical change in the expectation, approach and mode of learning. It gives more autonomy to the learners.

Therefore, in order to include a right spirit of learning, improve understanding, retain interest and promote a positive learning culture, choice-based credit system is the most appropriate mode of learning.

Keywords: 1. Choice based credit system 2. Learning culture 3. Focussed learning

Introduction

The concept of learning is very important in our life no one can escape from the whole concept of learning. If he or she is a living in a civilized society learning is an essential aspect of life right from childhood of a human. Learning doesn't mean only going school or college and gets some degree and certificate. It means acquiring knowledge acquiring skills and acquiring abilities to work in effective manner and make a meaningful life in a given social system.

From this point of view learning helps in many ways to every person. It not only helps in building ideas and developing certain values but also helps acquisition of knowledge, as well as certain skills and abilities. Without learning no person can really become a useful element of any society, and therefore learning has been considered as basic aspect of modern civic life.

In this paper the author has made an attempt to understand the role and importance of learning and how learning can be made more meaningful in a given society. Therefore the

11. Public Private participation in agriculture Marketing In India

Dr. Asha Jadhav

Ness Wadia College of Commerce Pune-1.

Mr. Indrajeet Rawjee

Ness Wadia College of Commerce Pune-1

Mr. Ali Asgar

Ness Wadia College of Commerce Pune-1.

Abstract

According to the National Crime bureau report of 2015 38.5% Farmers committed suicide due to indebtedness 19.5% due to agriculture 11.7% due to family problems. Report further stated that 45.2% small farmers and 27.% marginal farmers committed suicide. Agriculture has become burden on farmers because of poverty. Farmers committed suicide due to low prices of agriculture product absence of adequate debt, low agriculture productivity repeated crop failure, lack of irrigation facility and problems in marketing agriculture products. Public sector has played an important role in agriculture from setting up guiding policies and services such as fertilizers, extension and marketing. In 1960 APMC system was established. APMC markets suffered from many limitations. It restricted farmers from entering other markets. Traders formed group and prices were not disclosed to the farmers. There were no facilities for storage and processing The government of India In 2003 came up with Model Agriculture Produce and Live stock Marketing Act .The new Model Act was introduced to end up monopoly of APMC markets by allowing more private players to set up more markets which can create competition to government operated APMC markets.

The ministry of Agriculture Department of Agriculture Cooperation and Farmers Welfare identified 7 essential areas of Market reforms. Establishment of private market Yards managed by a person other than Market committee .Establishment of farmers market by a person other than Market committee, Direct wholesale purchases by processors, exporters at the farm gate, Provision for contract farming Unified single licensing for trade transaction in more than one market, Provision for e-trading and single point levy.

In an expanding and diversifying economy like India, private sector can mobilise additional investment in infrastructure and R& D. Private sector can offer their services through agriculture value chain, conducting Research, introducing improved technology, provision of credit through self-help group creating infrastructure for seeds, fertilisers, pesticides transportation market information and crop insurance. Public sector has limitations in the implementation of its policies. Private sector enterprises are not much interested because in agriculture sector there are low returns, production depends upon weather, red tapism and bureaucratic nature of government machinery. There are many schemes of the government which indicates intension of government to move towards public private partnership. It is necessary to create awareness through publicity, Giving subsidies and giving tax concessions, giving loan at reduced rate of interest etc. These measures can

14. ONLINE EDUCATION : IMPACT AND OPPORTUNITIES

Ms. Priyanka A. Chinchkar

Ness Wadia College of Commerce, Pune-1.

Abstract:

Online education is flexible and has greater impact since it helps in providing education in different languages, aims at unlimited participation and is open for all and also there are variety of courses available. Some online education are free while some are paid. However, online education is cheaper and many can access it 24x7 anytime, anywhere. It has broken the location barriers, minimizes societal inequalities by providing equal access. Digital India Initiative, New Education Policy has contributed a lot in technologically aided quality education to all. Also, widespread use of computers, smart phones, internet and globalization have widened the scope for online education an e-learning spread all across the globe. "Online education" is the Present and Future. It rightly indicates Education for All.

Key words: Online education, e-learning, distance education, MOOC, SPOC, OER, Knowledge Capital.

Introduction:

Technology is transforming jobs and skills faster than organizations or people can adapt. So the education system shall also provide "Human Capital" the so called "Knowledge Capital" which shall meet the requirements of industry and global standards. Thus, if the traditional education system when assisted with online education system shall help to some extent in achieving the target of providing quality skilled human capital to the employment market. Online education encompasses a tremendous number of topics, subject areas, disciplines and degree programs. Online education courses are powerful learning tool and is far away from traditional styles of training. The world has now become like an Open University. Online education has brought about a major educational revolution.

Objectives of research:

- i. To understand the meaning and forms of online education.
- ii. To analyze the impact of spread of online education formats.
- iii. To understand the opportunities in various online education forms.
- iv. To find out solutions to cope up with the challenges.

Research methodology:

This research paper is conceptual and exploratory in nature. In order to meet such objectives secondary method is adopted. The study is basically exploratory in nature and depends on secondary data sources sourced from various articles and web sources.

15. An overview of Indian government schemes promoting entrepreneurship in India

Mrs. Rita Kakade

(Assistant Professor, D Y Patil International University, Pune)

Dr. Vrishali Randhir

(Associate Professor and Head, Department of Business Administration
Ness Wadia College of Commerce, Pune)

Abstract:

Government always plays a very important role in fostering entrepreneurship. This is a key government priority now as employment opportunities are scarce and entrepreneurship not only creates additional jobs but also reduces government burden. Government agencies promote entrepreneurship through various schemes which have been launched to accomplish this goal. Entrepreneurs within the system are always looking for opportunities that can give them an advantage. Local Government is one of those systems. As one of the key players in the ecosystem of entrepreneurship, government enact legislation that makes it challenging or necessary for entrepreneurs to succeed. We hope that understanding the schemes that exist in India will help young entrepreneurs understand the external forces that exist to either promote or hinder their business goals. This research paper focuses on Indian government schemes promoting entrepreneurship in India.

Key Words: - Government Schemes, Start-ups, Entrepreneurship, Goal, Opportunities, Advantages, Agencies.

Introduction

The Indian government has been optimistic about improving India's entrepreneurial ecosystem. Indian government has launched multifarious schemes to accelerate growth in the entrepreneurial community. India is moving gradually into the ecosystem of entrepreneurship. The Government has therefore set up a whole ministry dedicated to supporting new enterprises, and has also launched a variety of schemes and initiatives to strengthen and encourage entrepreneurship. In India these schemes and programs encourage start-ups. The Indian Government has initiated over 50 start-up projects to further improve the start-up mission in India. These are the numerous steps that the government has taken to improve India's start-up community by providing these schemes for the benefit of start-ups. In the present research paper researcher has reviewed the various schemes initiated by the Indian government. This work has demonstrated efforts by the Indian government to promote entrepreneurship in the nation. There are more than 50 Indian government schemes for the development of Entrepreneurship and the boosting of new start-ups out of which the researcher studies only 14 schemes as per the availability of information.

16. "Education"

A Prominent CSR Activity by the Banks In India

Author: - Mr. Suryakant V. Phalle
Asst. Professor, Research Scholar,
Ness Wadia College of Commerce.
Email id: - suryakantpp@gmail.com
Cell No: - +91 98337 93841

Professor (Dr.) Girija Shankar
(Corresponding Author)
Principal and H.O.D.
Ness Wadia College of Commerce,
Pune – 411 001

ABSTRACT:-

Education is a very important element in the development of any country. Hence most of the countries are taking consistent steps towards the development of the education system in the country. India is also not an exception for it. Hence Indian government has framed the National Education Policy 2019.

Corporate Social Responsibility (CSR) is one of the ways to fulfill the emerging need of education in society. Most of the banks are doing their CSR by selecting Education as a Prominent CSR Activity as their Social obligation.

KEY WORDS: - NEP, Education, Banks, CSR,

INTRODUCTION:-

The National Policy on Education was framed in 1986 and modified in 1992. Since then several changes have taken place that calls for a revision of the Policy. The Government of India brought a National Education Policy 2019 to meet the population's requirement with regards to quality education, innovation and research, in intention to make India a superpower by equipping its students with the necessary skills and knowledge and to eliminate the shortage of manpower in science, technology, academics and industry.

Education is a pre-requisite for the overall development of the country. Keeping this view in mind, most of the banks in India giving priority to the education sector for their CSR. Various banks in India are awarding scholarship and fellowship to meritorious students, helping development of infrastructural facilities, providing essential educational equipment etc. are some of the aspects included in the CSR programs of the banks.

OBJECTIVES

- To understand the provisions of National Education Policy 2019.
- To understand the meaning and provisions of Corporate Social Responsibility (CSR).
- To review the CSR activities of various banks specially undertaken on the education.

17. Role Of Private / Autonomous Institutions / Universities

Ms Poonam Amit Ghodekar

Ness Wadia College of Commerce, Pune-1.

ABSTRACT

Privatization of education in India introduced new policies and programs to increase employment, outcome and income opportunities and achieve overall development at National and International level. It has brought about a rapid change in the educational scenario of India. Privatization encourages the individual and society to establish school, colleges and private universities to meet the growing demand for education. As a result, private educational institutions are growing day by day throughout the country. This paper focuses on the role of private and autonomous universities in the growth and improvement of quality education.

INTRODUCTION:

Privatization this term comes into the frame when the sector previously was handled by the government body, but when it is made open for the private individuals or agencies. This normally happens when the demand in that sector is growing fast thus it becomes difficult for the government body to handle it and run with the same effectiveness. Privatization always brings great and positive change in any sector wherever it is implemented.

Education is the prime and a very important aspect of any nation. As it helps in building a nation as a whole in all context.

Thus Vivekananda also said "A nation is advanced in proportion to education and intelligence spread among the masses."

Education one of the same sector which is growing with great speed and that also at all levels of it eg: elementary, secondary and higher education. Thus there was great need of privatization. The privatization policy was initiated in the year 1991 by the LPG Policy (Liberalization, Privatization and Globalization). As we are currently working with higher education we will see and talk about the scenario of privatization in the higher education sector more than elementary and secondary sector.

HISTORY OF AUTONOMOUS UNIVERSITIES:

The privatization was initiated in the year 1991 due to several reasons. They are as follows:

1. Change in policy:

Education is a prime component in the growth n development of the nation, thus it was the duty of the government to provide a quality of education. The government on its own cannot take care of providing quality education to the masses. However, the constitutional provisions make the government responsible for providing elementary education. Thus the RTI policy introduced the Free and compulsory education till primary, more focus was given to the elementary education by the government. Hence the need and scope of privatization in higher education increased.

18. "A Critical Analysis of Impact of Budget 2020 on personal taxation of salary Earners Income"

Dr. Rajesh Dattatraya Raut

Ness Wadia College of Commerce, Pune-1.

Background of the Study :-

Every year Finance Minister of India used present budget in the Parliament to propose the Direct and Indirect Proposals in advance so that tax payers can make the financial planning pertaining to next financial year well in advance to minimize the tax burden by availing maximum deductions and exemptions. In the past budgets so far presented and passed in the parliament we have observed that there was no option as such provided to the tax payer to opt for taxing system as per his choice.

This year the budget has two unique proposals for the Tax payer, one in which there is a sacrifice of the deductions, exemptions with lower tax rate structure and the second is the existing higher tax rate structure with deductions and exemptions. Now this has created chaos and dilemma in the mind of tax payers what to do? Which Option is the best? What are the pros and cons of this budget? How to choose the option? How to file the return?

The budget seems to be very simple prima facie but has long lasting effect on the present income tax act as well as it is moving towards the Direct Tax Code. There are so many hidden provisions in the budget which are mind breaking.

This paper is trying to make a critical analysis of the budget and will try to focus on the areas which are going to be definitely changed as far as income tax act is concerned.

Key Words:- Budget, Income Tax Act, Deductions, Exemptions, Income Tax Return etc.

Objectives of the study:-

1. To know who is eligible for new tax regime.
1. To know the new tax regime.
2. To find out the number of Individual Tax Payers at present in India.
3. To find out the impact of choice based taxation system on tax payers.
4. To find out whether the scheme is good or bad from tax payer's point of view.
5. To assess the impact of scheme on investment habits and quantum.
6. To find out the class of tax payers who are going to benefited out of the scheme.
7. To understand the procedural aspects of scheme.

Research Methodology:

The study is based on secondary data only collected through the Articles published in News Papers, Publications, Budget Publications, internet, books etc.

19. Comparative Study of Large, Mid and Small Cap Shares to Find Investment Opportunity for Retail Investor

Mrs. Jasmin Shikalgar

Ness Wadia College of Commerce, Pune-1.

Abstract:

Retail investor seeks opportunity to invest his hard-earned money into safest financial assets. Investor can come to his decision by comparing large cap, mid cap and small cap shares and can find a better investment opportunity. This comparative study is going to help retail investor in selection of right group of shares by comparing data given in the table.

Keywords: Large cap, Mid cap, Small cap, Rate of Return, Sales Growth, price return, PE Ratio, Retail Investor, Market capitalisation.

Introduction: The market capitalisation of any publicly listed company decides its market value. Market capitalisation is derived by market price of per share multiplied by number of outstanding shares by company. Obviously if company is having higher share price its market capitalisation is more where as if company's share price is low then market capitalisation will be less. Outstanding shares of a company does not fluctuate frequently but the share price fluctuate all the time. If investor invest at the low price of the share, he can purchase more quantity with the amount he has kept for investment.

Security and Exchange Board of India define large cap, mid cap and small cap funds on 6th October 2017 for Equity Mutual Funds Scheme. The objective of Security and Exchange Board of India is to achieve uniformity in investment objective of mutual funds schemes. As per SEBI top 100 companies in terms of market capitalisation qualify as large cap, companies from 101 to 250th position are classified as mid cap shares and companies from 251st and onwards are classified as small cap shares.

Generally, retail investors invest their money in Bank Fix Deposits, Debentures, Pension funds and savings schemes because they are more concern about the safety of their money.

Objective: The main objective of writing this paper is to find future investment opportunity amongst Large cap, Mid cap and Small cap shares for retail investor.

Assumptions:

- i) This research paper is written by considering the mind sets of retail investor.
- ii) Researcher is assuming that retail investor preferred safety over the risk. In other words, they prefer safety of their money rather than expecting high returns.
- iii) Retail investor not only prefer safety of his money invested along with that he

20. DYNAMISM OF FORENSIC ACCOUNTING IN INDIA

Dr. Prakash N. Chaudhary

Ness wadia College of Commerce Pune-1.

Dr. Sheetal M. Randhir

Tikaram Jagannath Arts, Commerce & Science College,
Khadki Pune

Abstract:-

Forensic Accounting is the branch of accounting which focuses on investigation of business and financial crimes, in simple words forensic accounting focuses on continuous investigation of financial records to determine if money laundering, fraud, or other crime occurs. Forensic Accounting includes, the integration of accounting, Auditing and investigative skills to find out skilled white collar crime. It provides an accounting analysis which is suitable to the court as basis for debate, discussion, and ultimately dispute resolution. This accounting is not only helps with gathering evidences of business crimes but can also be used in detecting, identifying and solving financial crimes. Financial crimes include bribery within government offices, money laundering and fraud within business organizations, purposefully recording wrong accounting entries in financial books, professional negligence etc. this accounting can be used to assess the work of professionals including accountant themselves. Organizations can use forensic accounting to find our anomalies among their staff and with third parties they are working with. For example, a company can ask forensic accountant to check an employee's purchasing records to see if all is purchases were for business use or if he diverted some for his personal use.

Initially, forensic accounting were used by government agencies like **The Central Intelligence Agency-(CIA)**, **The Federal Bureau of Investigation (FBI)** and **The Internal Revenue Service, (IRS)**, to uncover leading frauds. Later on they became financial investigators and detectives employed by management of business organizations to investigate and uncover misappropriated assets, and fraudulent financial reporting. Dynamism of forensic accounting can help developing countries in economic transformation, and quick development of economy. It can help in the continual enhancement of the comprehensive national strength. Regular Practice of forensic Accounting, Auditing and Investigation skills in financial services in developing countries will create transparency in financial transactions and further it will become best practices and it will play vital role in the economic development. This exploratory research paper discusses role and state of affair of the issues pertaining to forensic accounting, as Regular practices in India and its emerging role for economic development. The paper is based on secondary data collected from various sources.

Key Words: - Forensic Accounting, Investigation skills, Forensic auditors, transparency

21. "Role of New Education Policy in Resolving Unemployment"

Dr. Bharat Vitthal Rathod

Assistant Professor

Ness Wadia College of Commerce, Pune

ABSTRACT

The development of any nation depends on the quality of the Human Resources and the quality human resources can be developed through quality education. According one report that appeared in the newspaper recently that out of the total professionally qualified human resources hardly 38 per cent of the products can fulfil their requirement of the industries. This is mainly because of the fact that there is a mismatch between the industries requirement and the turn out of the product by the universities. Since 1992 onwards significant changes have taken place in our country, society economy, and the world at large. It is in this context that the education sector needs to gear itself towards the demands of the 21st Century and the needs of the people and the country. Quality, innovation and research will be the pillars on which India will become a knowledge super power. Clearly, a new Education Policy is needed. Therefore, the ministry appointed a Committee under the Chairmanship of Dr. K Kasturirangan Space scientist, and a team of nine-members. This committee has submitted its report and the said Draft New Education Policy has been put upon the public domain and experts' comments /suggestions have been solicited.

The New Education Policy is likely to be announced after incorporating duly considering the suggestions of academicians and business communities. It is hoped that the New Education Policy when implemented will prove to be successful to meet the requirements of the 21st Century.

Keywords: Higher Education, New Education Policy, quality education, skill development, vocational education.

1. INTRODUCTION

The development of any nation depends on the quality of the Human Resources and the quality human resources can be developed through quality education. Today what we see that there are number of high educational institutes including the institutes conducting professional courses and they are turning out their products (graduates and post graduates) in various disciplines and despite this the modern industries are not able to get the human resources that they require. According one report that appeared in the newspaper recently that out of the total professionally qualified human resources hardly 38 per cent of the products can fulfil their requirement of the industries. This is mainly because of the fact that there is a mismatch between the industries requirement and the turn out of the product by the universities. This is one of the reasons for increasing unemployment in the country which is recording newer heights year after year. Therefore, for quite some time the education policy of the government of India has been under severe criticism. Although this issue has

26. Originate Demand and Progression in Commerce Education in India

Dr. Vrishali Surendra Randhir

Head, Department of Business Administration
Ness Wadia College of Commerce, Pune – 1.

Prachi Rohit Kotmire

Research Scholar
Ness Wadia College of Commerce, Pune- 1.

Abstract: -

Indian Education System is one of the most significant factors devote to the economic development of the country. Commerce education is considered one of the most popular career preferences in India. It is the heart of the business, trade and industry.

(Heart is a very good fertilizer; anything we plant – love, hate, fear, revenge, jealousy... surely grows and bears fruit. We have to decide, what to harvest) A system of business and commerce education should equip the student with knowledge of theory, communication skills, analytical skills, Confidence, ability, capacity to work for long hours, dynamism etc which he should apply in performing and practicing arts, and getting knowledge from experience. We stress on training in applied business science is a part of social responsibility of business. Business and Commerce education should be oriented to the practical problematic micro and macro situation. This orientation would enable a commerce graduate to meet several challenging situations in managerial decision making. Commerce graduate must absorb the fundamentals of language, logic, simple mathematics and business which create the power to think logically and present the problem in a clear language. It is important to adopt an integrated approach which assumes that management of business and commerce should not be increasingly divided. We must create a super industrial education system for this we must search for our objectives, methods in the future so that the students opting for it will find a place for themselves in the job market.

In this paper we will study about importance of Commerce education, its Challenges and for improvement in it steps to be taken.

Keywords:- Indian Education System, Commerce Education, Challenges in Commerce Education, Improvement for it, etc.

Originate Demand and Progression in Commerce Education in India

Introduction :- Commerce in India is consider as one of the most popular career option in education system. Commerce Education charter new routes to service the aspirations of the nation. To meet the current need of the business society, this is the right time to think about education structure and commerce education. It is very important to develop tomorrow's leaders, managers and professionals. The school of commerce must play a vital role in shaping our future dynamic managers with emerging trends of commerce

27. Online Education : Impact and Opportunities

Ms. Jayashree Vyankatesh

Ness Wadia College of Commerce, Pune

Ms. Manasi Kakde

Ness Wadia College of Commerce, Pune

Ms. Kareena Sukhija

Ness Wadia College of Commerce, Pune

Abstract:

Today's educators have to rethink higher education for a world that's being overturned by technology. By harnessing emerging technologies, universities can reach beyond campus walls to empower diverse learners at national and global scale. It begins with embracing stackable, online learning, which provides flexibility and affordability that increases the access to university curriculum and allows students to engage in smaller chunks of learning before committing to larger degree programs or pursue them parallelly with a degree program. Technology-powered formats like mobile or tablet friendly experiences meet the learner where they are, enabling more seamless transitions for those entering a new learning environment or picking up where they left off. By embracing technology in its many forms, universities will be able to offer life-changing access to millions more globally. In India, faculty shortages are impeding the impact of top institutions. Digitally-powered ecosystems could seamlessly connect content experts from academic field or the industry to deliver custom learning programs for students anywhere in the world. Universities would be able to leverage the best minds in the industry or open the doors to online faculty exchanges between institutions. Universities are being called on to serve more diverse learners on a massive scale and technology will be the easiest and most affordable possible link through this change, revolutionizing what we know as higher education. This paper is an attempt to understand how online education impacts the education system and the opportunities that lie ahead.

keywords: Online education, MOOCs, education, Technology.

· Introduction

India is the third largest market for online education in the world. Even in a world of tried and tested traditional Higher education systems and curricula, the most successful institutions are the ones who adapt to the changing times, as well as to the expectations of students, parents and the society. If online education is here to stay, then what are its implications for traditional learning? Instead of focusing on pros and cons, the conversation we should be having today is to foster and bolster online education to make our education systems more conducive to learning which is also emphasised in the National Education Policy 2019. Online courses call for a greater amount motivation and self-discipline than a



NEW SYLLABUS

SECOND YEAR B. COM.

SEMESTER-III

152

**CBCS
PATTERN**

BANKING AND FINANCE-I (INDIAN BANKING SYSTEM-I)

**Dr. (Mrs.) GIRIJA SHANKAR
VIVEK DATAR**



NWCC LIBRARY
GIR/DAT
332.954



61171

NIRALI PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

First Edition : September 2020

© : Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By:**NIRALI PRAKASHAN**

Abhyudaya Pragati, 1312, Shivaji Nagar
Off J.M. Road, PUNE - 411005
Tel - (020) 25512336/37/39, Fax - (020) 25511379
Email : niralipune@pragationline.com

Polyplate**YOGIRAJ PRINTERS AND BINDERS****Printed By :**

Survey No. 10/1A, Ghule Industrial Estate

Nanded Gaon Road

Nanded, Pune - 411041

Mobile No. 9404233041/9850046517

> DISTRIBUTION CENTRES**PUNE**

Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002,
(For orders within Pune) Maharashtra, Tel : (020) 2445 2044, Mobile : 9657703145
Email : niralilocal@pragationline.com

Nirali Prakashan : S. No. 28/27, Dhayari, Near Asian College Pune 411041
(For orders outside Pune) Tel : (020) 24690204; Mobile : 9657703143
Email : bookorder@pragationline.com

MUMBAI

Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd.,
Girgaum, Mumbai 400004, Maharashtra;
Mobile : 9320129587 Tel : (022) 2385 6339 / 2386 9976,
Fax : (022) 2386 9976
Email : niralimumbai@pragationline.com

> DISTRIBUTION BRANCHES**JALGAON**

Nirali Prakashan : 34, V. V. Golani Market, Navi Peth, Jalgaon 425001,
Maharashtra, Tel : (0257) 222 0395, Mob : 94234 91860;
Email : niralijalgaon@pragationline.com

KOLHAPUR

Nirali Prakashan : New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank,
Kolhapur 416 012, Maharashtra. Mob : 9850046155;
Email : niralikolhapur@pragationline.com

NAGPUR

Nirali Prakashan : Above Maratha Mandir, Shop No. 3, First Floor,
Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
Tel : (0712) 254 7129;
Email : niralinagpur@pragationline.com

DELHI

Nirali Prakashan : Room No. 2, Ground Floor, 4575/15 Onkar Tower,
Aggarwal Road, Daryaganj, New Delhi 110002
Mob : +91 9555778814/+91 9818561840
Email : niralidelhi@pragationline.com

BENGALURU

Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross,
6th Main, Malleswaram, Bengaluru 560003, Karnataka;
Mob : 9449043034
Email : niralibangalore@pragationline.com

Other Branches : Hyderabad, Chennai

Note : Every possible effort has been made to avoid errors or omissions in this book. In spite this, errors may have crept in. Any type of error or mistake so noted, and shall be brought to our notice, shall be taken care of in the next edition. It is notified that neither the publisher, nor the author or book seller shall be responsible for any damage or loss of action to any one of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification or publications.

niralipune@pragationline.com | www.pragationline.com

Also find us on  www.facebook.com/niralibooks

2020

154

Read to Lead



Retail Management

NWCC LIBRARY
WAY/KUL
658.87003



B.4851



THAKUR PUBLICATION PVT. LTD.
PUNE

Dr. Dipak V. Wayal

Dr. Ashwini Kulkarni

NWCC LIBRARY
WAY/KUL
658.87003



B.4851

Retail Management
First Edition 2020

Copyright © All Rights Reserved

This book is sole subject to the condition that it shall not, by way of trade or otherwise, be lent, resold, hired out, otherwise circulated without the publisher's prior written consent, in any form of binding or cover, other than that in which it is published and without including a similar condition. This condition being imposed on the subsequent purchaser without limiting the rights under copyright reserved above, no part of this publication may be reproduced, stored in transmitted in any form or by any means (electronic, mechanical, photocopying, recording or otherwise), without the prior written permission of both the copyright owner and the below mentioned publisher of this book.

Published by :

Thakur Publication Pvt. Ltd.

C.T.S. No-635, Flat No-T-7, Third Floor, Bhudhwar Peth, ABC Market,
Pune-411002. Mob.: 09373086387, 9326863355, 9335318517,9235318594/22

Thakur Publication Pvt.Ltd., Head (Regd.) Office:

Head Office: House No.645B/187 Abhishekpuram, 60 Feet Road, Jankipuram, Near
Ramkishor Convent Inter College, Lucknow-226021
Ph. 9235318594/22/17,9260903794

Website: www.ttpl.org.in

Email: thakurpublication@gmail.com

Retailers/Distributors

PUNE

1. **Adarsh Book Agency**, 629, Budhwar Peth, Appa Balwant Chowk, Near Ratan Cinema Basement. Pune. Ph-020-24497435.
2. **Aryan Books**, 680, Budhwar Peth., ABC Chowk, Near Jageshwar Temple, Opp. Venus Traders. Mob.: 09822978095, 09552292929.
3. **Goel Book Agency**, 31, Budhwar Peth, Next to Jogeshwari Temple. Pune-411002. Ph. 020-24453267, 9890938870.
4. **Jagruti Book Agency**, 128, Budhwar Peth Sakshatkar, Opp. Jogeshwari Mandir, Pune. Mob. 09850039320, 02024436334.
5. **Jai Mata Ji Book Collection**, Aakurdi Main Road, Near Maruti Temple, Pune Mob-9921618171.
6. **Laxmi Book Depot Rambag Colony**, Dhavalgiri Apt., Near M.I.T. College, Pune. Mob.: 8888307035, 9527705325.
7. **OM Book Stall**, 629, Budhwar Peth., Ratan Talkies, Kakade Arcade, Ground Floor, Shop No. 48 12 A, Pune-411002. Ph.: 020-24435333, 020-244553331.
8. **Patel Traders**, 676/A, Budhwar Peth, Opp. Jogeshwari Mandir, Pune - 411002. Mob: 94220145533, 020-24457322, .
9. **Pradeep Book Depot**, Shop No. 31, Indraprastha Complex, Manjari Phate, Hadapsar, Pune-411028. Ph. 020-26990101, 26993647, 9604010202, 99850699947.
10. **Pragati Book Centre**, 157, Budhwar Peth, Opp. Ratan Talkies, Pune-411002. Ph. 020-24458887, 66022707, 9657703148.
11. **Sakalp Stationers**, Canal Road, Baramati. Mob.: 09765018999, 09209800339.
12. **Samarpanam Book Seller Pimpri**, Sant Tukaram Nagar, Opp. Ganesh Mandir, Mhada Complex. Ph.: 9922307131.

13. **Samarpanam Book Seller**, Shop No. 12, 45 bldg., Dhruv Darshan Cmplx, Near P.C.C.O.E Akurdi. Mob. 09823665769.
14. **Saraswati Granth Bhandar**, 671, Budhwar Peth, Appa Balwant Chowk, Pune. Mob. 09423580797, 09822679099.
15. **Vikas Book & Stationers**, 151, Budhwar Peth, Appa Balwani Chowk, Near Jogeshwari Mandir, Pune. Ph. 020-24468737, 9921331187.
16. **New Laxmi Book Depot**, Nhirhe, Shop No.-5, Shree Samarth Residency, Manaji Nagar, Narhe, Mob.: 9850852240/8668484759.
17. **Yash Books**, 28/A, Amber Chamber, Near Appa Balwant Chowk, Bhudhwar Peth, Pune Maharashtra-411002. Mob. 8698939892, 9923699235.
18. **Suyog Enterprises**, Shop No. 7, Dhruv Darshan Behind Pimpri Clinchawad, Polytechnic Akurdi. Pune- 411044. Mob. 9822398034

NASHIK

19. **Anmol Book Service**, 5, Munanda Market, M.G Road, Nashik Ph. 0253-2505501, 2339401, 9325362413.
20. **Anmol Pustakalaya**, Saubhagya Chambers, Bytco Point, Nashik Road, Pune. Ph. 0253-2461603, 2461003, 9822306289.
21. **Rahul Book Centre**, Tilak Path, Opp. Sarvajatik Vachanalaya, Near Bank of Maharashtra, Nashik-1. Ph. 020-2599608, 2502168, 9881845022.
22. **Maharashtra Pustak Bhandar**, Nasik, 475, Opp. Shani Mandir, Ravi War Peth, Nasik, Mob: 9860221213

AHMED NAGAR

23. **Shreepad Granth Bhandar**, Shani Chowk, Ahmed Nagar. Ph. 0241-2347307, 9922664979.

JALGAON

24. **Prashant Book House**, 17, KDM Shopping Centre, Opp. SBI Jalgaon, Jalgaon-425001. Ph. 0257-2235520, 9421636460.

NEW SYLLABUS

SECOND YEAR B. COM.

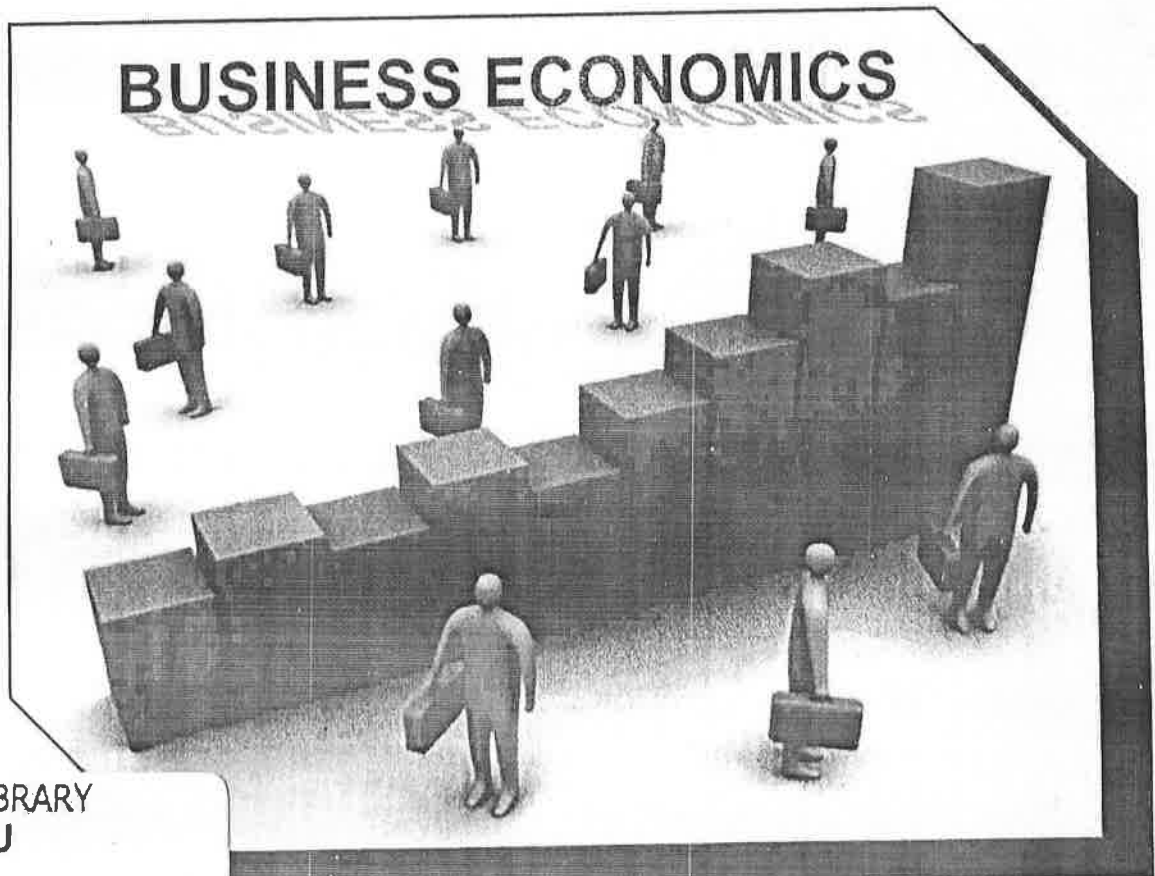
SEMESTER-IV

**CBCS
PATTERN**

BUSINESS ECONOMICS

(MACRO)-II

Dr. (Mrs.) GIRIJA SHANKAR
Dr. IRAMANI K. BHUYAN



NWCC LIBRARY
GIR/BHU
330



61334

SPPU New Syllabus

BUSINESS ECONOMICS (MACRO) - II

for

Second Year B.Com. (Semester - IV)

[Course Code : 243 - Number of Credits : 03]

New Syllabus as per CBCS Pattern from June 2020

Also Useful for S.Y.B.A. Economics (S 2)

Dr. (Mrs.) Girija Shankar

Officiating Principal

Professor and Head of Department of Business Economics

Ness Wadia College of Commerce, Pune

Dr. Iramani K Bhuyan

M.A., B.Ed., SET (Maharashtra), Ph.D.



Price ₹ 60.00



NIRALI
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

N5557

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By:**NIRALI PRAKASHAN**

Abhyudaya Pragati, 1312, Shivaji Nagar

Off J.M. Road, PUNE - 411005

Tel - (020) 25512336/37/39, Fax - (020) 25511379

Email: niralipune@pragationline.com

Printed By:**SHREE OM PRINTERS PVT. LTD.**

Survey No. 28/25, Dhayri Near Pari Company

Pune - 411 041

Tel - (020) 24690371

> DISTRIBUTION CENTRES**PUNE**

Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002, Maharashtra, Tel: (020) 2445 2044, Mobile: 9657703145
(For orders within Pune) Email: niralilocal@pragationline.com

Nirali Prakashan : S. No. 28/27, Dhayari, Near Asian College Pune 411041
(For orders outside Pune) Tel: (020) 24690204; Mobile: 9657703143
Email: bookorder@pragationline.com

MUMBAI

Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd.,
Girgaum, Mumbai 400004, Maharashtra;
Mobile: 9320129587 Tel: (022) 2385 6339 / 2386 9976,
Fax: (022) 2386 9976
Email: niralimumbai@pragationline.com

> DISTRIBUTION BRANCHES**JALGAON**

Nirali Prakashan : 34, V. V. Golani Market, Navi Peth, Jalgaon 425001,
Maharashtra, Tel: (0257) 222 0395, Mob: 94234 91860;
Email: niralijalgaon@pragationline.com

KOLHAPUR

New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank,
Kolhapur 416 012, Maharashtra. Mob: 9850046155;
Email: niralikolhapur@pragationline.com

NAGPUR

Above Maratha Mandir, Shop No. 3, First Floor,
Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
Tel: (0712) 254 7129;
Email: niralinagpur@pragationline.com

DELHI

Nirali Prakashan : 4593/15, Basement, Agarwal Lane, Ansari Road, Daryaganj
Near Times of India Building, New Delhi 110002
Mob: 08505972553, Email: niralidelhi@pragationline.com

BENGALURU

Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross,
6th Main, Malleswaram, Bengaluru 560003, Karnataka;
Mob: 9449043034
Email: niralibangalore@pragationline.com

Other Branches: Hyderabad, Chennai

niralipune@pragationline.com

www.pragationline.com

Also find us on  www.facebook.com/niralibooksNWCC LIBRARY
GIR/BHU
330

61334

159



**NEW
SYLLABUS**

**SECOND YEAR B. COM. AND
S.Y.B.A. ECONOMICS (S2)**

SEMESTER-III

**CBCS
PATTERN**

2020

BUSINESS ECONOMICS

(MACRO)

**Dr. (Mrs.) GIRIJA SHANKAR
Dr. IRAMANI KALITA**



NWCC LIBRARY
GIR/BHU
330



61105



**NIRALI
PRAKASHAN**
ADVANCEMENT OF KNOWLEDGE

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Author with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the author or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By:

NIRALI PRAKASHAN

Abhyudaya Pragati, 1312, Shivaji Nagar
Off J.M. Road, PUNE - 411005
Tel - (020) 25512336/37/39, Fax - (020) 25511379
Email: niralipune@pragationline.com

Printed By:
SHREE OM PRINTERS PVT. LTD.

Survey No. 28/25, Dhayri Near Pari Company
Pune - 411 041
Tel - (020) 24690371

DISTRIBUTION CENTRES

PUNE

Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002,
(For orders within Pune) Maharashtra, Tel: (020) 2445 2044, Mobile: 9657703145
Email: niralilocal@pragationline.com

Nirali Prakashan : S. No. 28/27, Dhayari, Near Asian College Pune 411041
(For orders outside Pune) Tel: (020) 24690204; Mobile: 9657703143
Email: bookorder@pragationline.com

MUMBAI

Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd.,
Girgaum, Mumbai 400004, Maharashtra;
Mobile: 9320129587 Tel: (022) 2385 6339 / 2386 9976,
Fax: (022) 2386 9976
Email: niralimumbai@pragationline.com

DISTRIBUTION BRANCHES

JALGAON

Nirali Prakashan : 34, V. V. Golani Market, Navi Peth, Jalgaon 425001,
Maharashtra, Tel: (0257) 222 0395, Mob: 94234 91860;
Email: niralijalgaon@pragationline.com

KOLHAPUR

Nirali Prakashan : New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank,
Kolhapur 416 012, Maharashtra. Mob: 9850046155;
Email: niralikolhapur@pragationline.com

NAGPUR

Nirali Prakashan : Above Maratha Mandir, Shop No. 3, First Floor,
Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
Tel: (0712) 254 7129;
Email: niralinagpur@pragationline.com

DELHI

Nirali Prakashan : 4593/15, Basement, Agarwal Lane, Ansari Road, Daryaganj
Near Times of India Building, New Delhi 110002
Mob: 08505972553, Email: niralidelhi@pragationline.com

BENGALURU

Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross,
6th Main, Malleswaram, Bengaluru 560003, Karnataka;
Mob: 9449043034
Email: niralibangalore@pragationline.com

Other Branches: Hyderabad, Chennai

niralipune@pragationline.com | www.pragationline.com

Also find us on f www.facebook.com/nirallbooks

16)

NEW SYLLABUS

SECOND YEAR B. COM.

SEMESTER-III

2620

**CBCS
PATTERN**

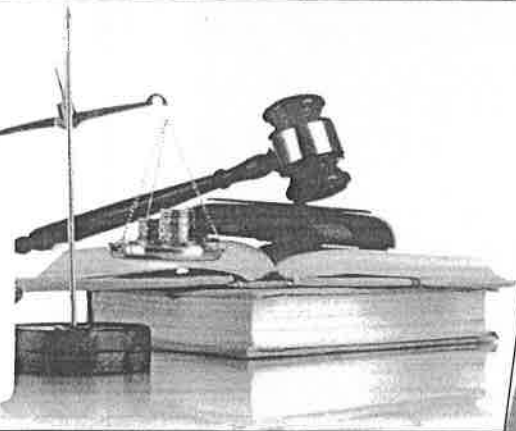
ELEMENTS OF COMPANY LAW

**Dr. PRAKASH N. CHAUDHARY
Adv. OWI PRAKASH CHAUDHARY**

NWCC LIBRARY
CHA/CHA
346.066



61084



NIRALI[®]
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

First Edition : July 2020

© : Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By:**NIRALI PRAKASHAN**

Abhyudaya Pragati, 1312, Shivaji Nagar

Off J.M. Road, PUNE - 411005

Tel - (020) 25512336/37/39, Fax - (020) 25511379

Email: niralipune@pragationline.com

Printed By:**SHREE OM PRINTERS PVT. LTD.**

Survey No. 28/25, Dhayri Near Pari Company

Pune - 411 041

Tel - (020) 24690371

> DISTRIBUTION CENTRES**PUNE**

Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002, Maharashtra, Tel: (020) 2445 2044, Mobile: 9657703145
(For orders within Pune) Email: niralilocal@pragationline.com

Nirali Prakashan : S. No. 28/27, Dhayari, Near Asian College Pune 411041
(For orders outside Pune) Tel: (020) 24690204; Mobile: 9657703143
Email: bookorder@pragationline.com

MUMBAI

Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd.,
Girgaum, Mumbai 400004, Maharashtra;
Mobile: 9320129587 Tel: (022) 2385 6339 / 2386 9976,
Fax: (022) 2386 9976
Email: niralimumbai@pragationline.com

> DISTRIBUTION BRANCHES**JALGAON**

Nirali Prakashan : 34, V. V. Golani Market, Navi Peth, Jalgaon 425001,
Maharashtra, Tel: (0257) 222 0395, Mob: 94234 91860;
Email: niralijalgaon@pragationline.com

KOLHAPUR

Nirali Prakashan : New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank,
Kolhapur 416 012, Maharashtra. Mob: 9850046155;
Email: niralikolhapur@pragationline.com

NAGPUR

Nirali Prakashan : Above Maratha Mandir, Shop No. 3, First Floor,
Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
Tel: (0712) 254 7129;
Email: niralinagpur@pragationline.com

DELHI

Nirali Prakashan : 4593/15, Basement, Agarwal Lane, Ansari Road, Daryaganj
Near Times of India Building, New Delhi 110002
Mob: 08505972553, Email: niralidelhi@pragationline.com

BENGALURU

Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross,
6th Main, Malleswaram, Bengaluru 560003, Karnataka;
Mob: 9449043034
Email: niralibangalore@pragationline.com

Other Branches: **Hyderabad, Chennai**

niralipune@pragationline.com | www.pragationline.com

Also find us on  www.facebook.com/niralibooks

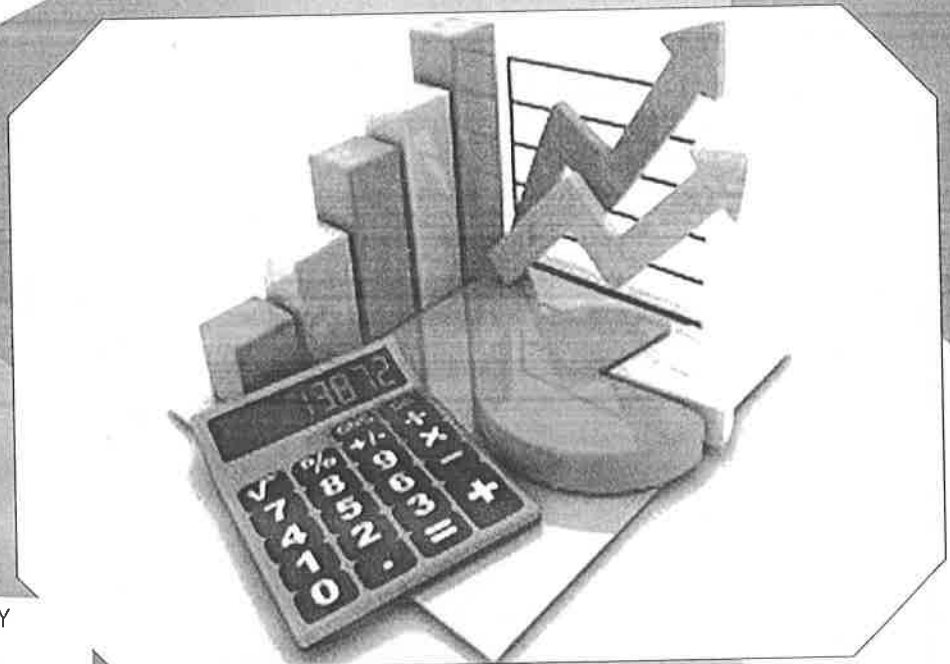
NEW SYLLABUS
CBCS PATTERN

2020

163
S.Y. B.B.A.
SEMESTER - III

BANKING AND FINANCE

Dr. (Ms.) GIRIJA SHANKAR
VIVEK DATAR



NWCC LIBRARY
GIR/DAT
332.1



B.4891

 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

Banking and Finance

First Edition : August 2020

© : Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By :
NIRALI PRAKASHAN
Abhyudaya Pragati, 1312, Shivaji Nagar,
Off J.M. Road, Pune - 411005
Tel - (020) 25512336/37/39, Fax - (020) 25511379
Email : niralipune@pragationline.com

Polyplate

Printed By :
YOGIRAJ PRINTERS AND BINDERS
Survey No. 10/1A, Ghule Industrial Estate
Nanded Gaon Road
Nanded, Pune - 411041
Mobile No. 9404233041/9850046517

➤ **DISTRIBUTION CENTRES**

PUNE
Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002, Maharashtra
(For orders within Pune) Tel : (020) 2445 2044; Mobile : 9657703145
Email : niralilocal@pragationline.com

Nirali Prakashan : S. No. 28/27, Dhayari, Near Asian College Pune 411041
(For orders outside Pune) Tel : (020) 24690204; Mobile : 9657703143
Email : bookorder@pragationline.com

MUMBAI
Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd.,
Girgaum, Mumbai 400004, Maharashtra; Mobile : 9320129587
Tel : (022) 2385 6339 / 2386 9976, Fax : (022) 2386 9976
Email : niralimumbai@pragationline.com

➤ **DISTRIBUTION BRANCHES**

JALGAON
ali Prakashan : 34, V. V. Golani Market, Navi Peth, Jalgaon 425001, Maharashtra,
Tel : (0257) 222 0395, Mob : 94234 91860; Email : niralijalgaon@pragationline.com

KOLHAPUR
ali Prakashan : New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank, Kolhapur 416 012
Maharashtra. Mob : 9850046155; Email : niralikolhapur@pragationline.com

NAGPUR
Nirali Prakashan : Above Maratha Mandir, Shop No. 3, First Floor,
Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
Tel : (0712) 254 7129; Email : niralinagpur@pragationline.com

DELHI
Nirali Prakashan : 4593/15, Basement, Agarwal Lane, Ansari Road, Daryaganj
Near Times of India Building, New Delhi 110002 Mob : 08505972553
Email : niralidelhi@pragationline.com

BENGALURU
Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross, 6th Main,
Malleswaram, Bengaluru 560003, Karnataka; Mob : 9449043034
Email: niralibangalore@pragationline.com
Other Branches : Hyderabad, Chennai

NWCC LIBRARY
GIR/DAT
332.1

B.4891

Note : Every possible effort has been made to avoid errors or omissions in this book. In spite this, errors may have crept in. Any type of error or mistake so noted, and shall be brought to our notice, shall be taken care of in the next edition. It is notified that neither the publisher nor the author or book seller shall be responsible for any damage or loss of action to any one of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification or publications.

niralipune@pragationline.com | www.pragationline.com

Also find us on  www.facebook.com/niralibooks

नवीन
अभ्यासक्रम

द्वितीय वर्ष वाणिज्य

सत्र-३

CBCS
PATTERN

कंपनी कायद्याची मूलतत्त्वे-I

डॉ. प्रकाश एन. चौधरी
अॅड. ओवी प्रकाश चौधरी

NWCC LIBRARY
CHA/CHA
346.066



61245

 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

© डॉ. प्रकाश नि. चौधरी, अॅड. ओवी प्रकाश चौधरी

प्रकाशक

निराली प्रकाशन

अभ्युदय प्रगती, १३१२, शिवाजीनगर,

जे. एम. रोड, पुणे - ४११ ००५

] (०२०) २५५ १२३३६/३७/३९

E-mail : niralipune@pragationline.com

मुद्रक

योगीराज प्रिंटर्स अॅन्ड बाइंडर्स

सर्व्हे नं. १०/१, घुले इंडस्ट्रियल इस्टेट,

नांदेड गाव रोड, ता. हवेली, जि. पुणे - ४११ ०४१

मोबाईल नं. : ९८५००४६५१७ / ९४०४२२५२५४

बुक स्टॉल

मुंबई : प्रगती बुक कॉर्नर

जैन भुवन, इंदिरा निवास, १११-अ, भवानी शंकर मार्ग, दादर, मुंबई - ४०००२८,

] २४२२ ३५२६ / ६६६२ ५२५४ E-mail pbcumbai@pragationline.com

पुणे : प्रगती बुक सेंटर

① १५७, बुधवार पेठ, पुणे - २.] ९६५७७०३१४८

② ६७६/ब, बुधवार पेठ, जोगेश्वरी मंदिरासमोर, पुणे - २.

] ९६५७७०३१४९ E-mail : pbcpune@pragationline.com

③ १५२, बुधवार पेठ, पुणे-२.] ८०८७८८१७९५

प्रमुख वितरक केंद्रे

निराली प्रकाशन :

पुणे :

* ११९, बुधवार पेठ, जोगेश्वरी मंदिर मार्ग, पुणे - ४११ ००५

] (०२०) २४४५२०४४/९६५७७०३१४५ Email : niralipune@pragationline.com

* सर्वे नं. २८/२५ धायरी-कात्रज रोड, पारी कंपनीजवळ, पुणे - ४११ ०४१.

] (०२०) २४६९ ०२०४ Email : niralidhayari@pragationline.com

मुंबई : ३८५, एस.व्ही.पी. मार्ग, रसधारा को. ऑप. हाउसिंग सोसायटी लि., गिरगाव,

मुंबई ४०० ००४.] (०२२) २३८५ ६३३९/२३८६ ९९७६

E-mail : niralimumbai@pragationline.com

इतर वितरक

♦ निराली प्रकाशन : जळगाव :] (०२५७) २२२ ०३९५

कोल्हापूर : मोबाईल नं. : ९८५००४६१५५

नागपूर :] (०७१२) २५४७ १२९

www.pragationline.com

niralipune.pragationline.com

To Order ✉ E-mail : bookorder@pragationline.com



61245

NWCC LIBRARY

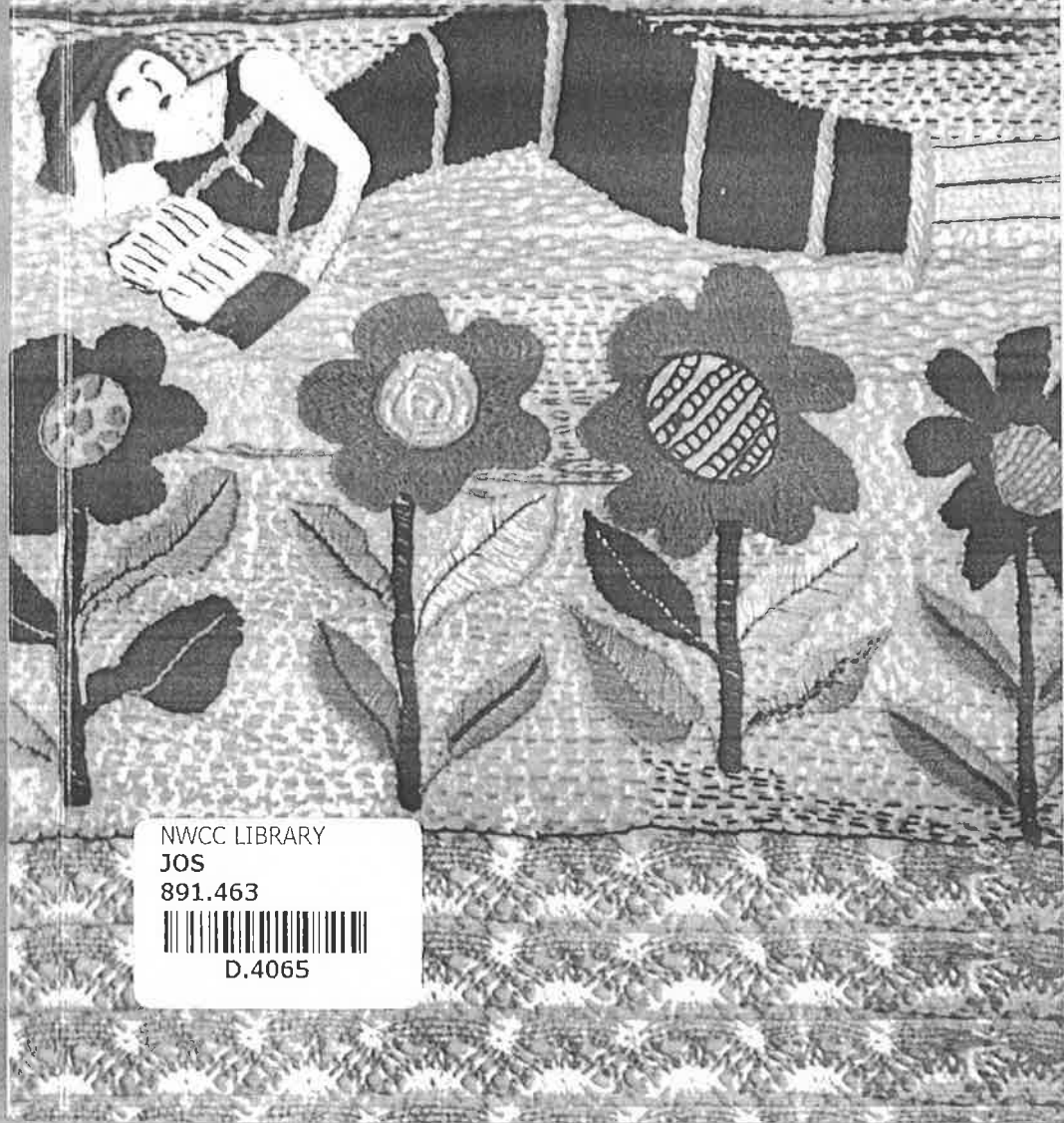
CHA/CHA

346.066

कथाकली

वसुधा जोशी

2020



NWCC LIBRARY

JOS

891.463



D.4065

कथाकली
वसुधा जोशी

© वसुधा जोशी

सी-६, अमर एन्क्लेव्ह, AIPT समोर

सोलापूर रस्ता,

पुणे-४११०१३

ई मेल-vasudha.joshi23@gmail.com

भ्रमणध्वनी-९९२१५२९३८१

दूरध्वनी- ०२० २६८७२०२८

मुखपृष्ठ -भरतकाम, वसुधा जोशी

NWCC LIBRARY

JOS

891.463



D.4065

प्रकाशन दिनांक -१५ मार्च २०२०

मूल्य-रु. २००/-

कथाकली २

मूक नायक

‘मूकनायक’ची
आवाज

मूकनायक

मूकनायक

मूकनायक

मूकनायक

संपादक
डॉ. प्रसन्नकुमार देशमुख
डॉ. रोहिदास जाधव

मूकनायक

मूकनायक

मूकनायक

मूकनायक

अनुक्रमणिका

- | | |
|---|-----|
| * शताब्दी संदर्भ : मूकनायकचा आवाज - काल आणि आज
- किशोर दिवसे | २१ |
| * अस्पृश्यांच्या चैतन्याला जागविणारा धगधगता वन्ही : मूकनायक
- डॉ. तुकाराम रोंगटे | २९ |
| * मूकनायकाचे शताब्दी वर्ष आणि आजची पत्रकारिता
- प्रा. कल्पना रोकडे | ३७ |
| * मूकनायक आणि पत्रकारिता : भूमिका आणि सद्यस्थिती!
- डॉ. राहुल खरात | ४३ |
| * शंभरीला मूकनायक....!
- प्राचार्य डॉ. प्रसन्न देशमुख | ५१ |
| * 'मूकनायक' : आंबेडकरी आंदोलनाचे मुखपत्र
- प्रा. डॉ. केतकी भोसले | ५९ |
| * १९२० मूकनायक शताब्दी वर्ष
- डॉ. निशा भंडारे | ६३ |
| * आंबेडकरी चळवळीची पत्रकारिता
- प्रा. डॉ. मधुकर मोकाशी | ६८ |
| * मूकनायक क्रांतीची तोफ
- डॉ. वृषाली रणधीर | ७६ |
| * मूकनायक आणि आजची मराठी पत्रकारिता
- प्रा. संभाजी पटाईत | ८१ |
| * डॉ. बाबासाहेब आंबेडकर यांची पत्रकारिता
प्रा. किरण नाईकनवरे | ९१ |
| * डॉ. बाबासाहेब आंबेडकर व मूकनायक
- प्रा. सागर मा.कांबळे | १०४ |
| * भारतीय वृत्तपत्रकारितेतील 'मूकनायक'चा आवाज
- प्रा. अजित जयराम जाधव | ११० |
| * डॉ. बाबासाहेब आंबेडकरांच्या पत्रकारितेचे वेगळेपण
- प्रा. संदीप उल्हाळकर | ११८ |

मूकनायक क्रांतीची तोफ

-डॉ. वृषाली सुरेंद्र रणधीर

‘मूकनायक’ या शब्दातच एक घोंगावणारं वादळ सामावलेलं आहे. मागासवर्गीय, अन्यायामध्ये पिळवटून गेलेल्या लोकांना स्वतःवर झालेल्या अन्यायाची दाद मागण्याची सोय नव्हती. उच्चवर्णियांनी केलेले अन्याय, अत्याचार उघड्या डोळ्यांनी पाहणे, गुपचूप सहन करणे व कुठेही त्याची वाच्यता न करणे हे जणू सर्वांना सवयीचे झाले होते. डॉ. बाबासाहेब आंबेडकर या सर्व परिस्थितीला बदलून टाकण्यासाठी, या व्यवस्थेला मुळा लावण्यासाठी एक क्रांतिकारी तोफ तयार करतात. नायक हा नेहमी आक्रमक मोठ्या आवाजात बोलणारा असतो. परंतु डॉ. बाबासाहेब आंबेडकरांचा नायक हा ‘मूकनायक’ आहे. शब्दरूपी बारूद तोफेमध्ये भरून शत्रूवर हल्ला करण्यासाठी उचललेले एक क्रांतिकारी पाऊल म्हणजे ‘मूकनायक’. मुकाट्यात अन्याय सहन करणाऱ्या वर्गाचे प्रतिनिधित्व करणारा म्हणून ‘मूकनायक’.

डॉ. बाबासाहेब आंबेडकरांच्या व्यक्तिमत्त्वाचे अनेक पैलू आहेत. डॉ. बाबासाहेब आंबेडकर अर्थतज्ज्ञ, कायदेपंडित, कामगारनेता, घटनेचे शिल्पकार यांबरोबरच एक पत्रकार म्हणून खूप महत्त्वाची कामगिरी बजावताना दिसतात. बाबासाहेबांना माहित होते की, अन्यायाला वाचा फोडण्याशिवाय अन्याय कमी नाही होणार. कुठेतरी सुरुवात करणे आवश्यक होते. कोणतेही वृत्तपत्र हे देशाच्या इतिहासाचा आरसा असतो, असे म्हटले जाते. प्रत्यक्ष नेपोलियनसुद्धा म्हणत असे की, “माझ्या विरुद्ध मतप्रचार करणारी ही चा

वर्तमानपत्रे मला एक हजार नग्या मंगिनीपेक्षाही भीतिप्रद वाटतात." याचाच अर्थ कोणतेही वृत्तपत्र हे खूप मोठे हत्यार असते.

हे ओळखून बाबासाहेबांनी १०० वर्षांपूर्वी वृत्तपत्राचे हत्यार आपल्या हाती घेतले. 'मूकनायक'ची निर्मिती म्हणजे १०० वर्षांपूर्वी क्रांतीचा पहिला चापील स्वरूपाचा एल्गार होता असे म्हणावेसे वाटते. बाबासाहेबांनी वृत्तपत्र काढण्यापूर्वीची थोडीशी परिस्थिती आपण पाहू. दलित पत्रकारांच्या इतिहासाच्या गोपाळबाबा बलंगकरांचा पहिला नंबर लागतो. २३ ऑक्टोबर १८८८ साली त्यांनी "विटाळविद्धवंसन" नावाची पुस्तिका लिहिली होती. यामध्ये त्यांनी इतिहास, धर्म, समाज, संस्कृती या क्षेत्रातील त्यांचे चिंतन मांडले होते. तत्कालीन समाजव्यवस्थेने निर्माण केलेल्या दुष्टचक्रातून अस्पृश्यांना कसे मुक्त करता येईल याचा त्यांनी ध्यास घेतला होता. गोपाळबाबांनी आणखी एक महत्त्वाची बाब केली ती म्हणजे त्यांनी अस्पृश्यांतील सर्व जातींना संघटित करून सामूहिक रितीने गुलामीत जीवन कठण्यास बाध्य करणाऱ्या धर्मशास्त्रांचा, रूढींचा आणि परंपरांचा निषेध करण्यास त्यांना प्रवृत्त केले. शिवाय 'अनार्यदोष परिहारक मंडळ' याचीसुद्धा त्यांनी याच कारणासाठी स्थापना केली होती. शिवराम जानबा कांबळे यांनी १ जुलै १९०८ साली "सोमवंशिय मित्र" या पत्रकाचे संपादन केले होते, म्हणून दलितांचे पहिले संपादक म्हणून या पत्राचा व संपादकाचा सम्मान करणे उचित ठरते. समाजाचे निरीक्षण आणि समाजासाठी करावयाची कर्तव्ये यातून घडलेले चिंतन लेखनाच्या रूपाने प्रकट होत असते. देशसेवा सुबोधपत्रिका, मुंबई वैभव, ज्ञानप्रकाश, केसरी, काळ इ. तत्कालीन मान्यवर पत्रांतून सामाजिक व धार्मिक प्रश्नासंबंधीचे विचार प्रकाशित होत राहिले. निराश्रित हिंदू नागरिक (१९१०) आणि मजूर पत्रिका (१९१८) ही पत्रेसुद्धा किसन फागू बनसोडे यांच्या वृत्तपत्रकारितेच्या इतिहासाचे दर्शन घडवितात. पणेश अक्काजी गवई यांनी किसन फागूंचा मागोवा घेत स्वतंत्रपणे १९१४ साली एका पाक्षिकाची मुहूर्तमेढ रोवली. 'बहिष्कृत भारता'चे उद्दिष्ट अस्पृश्यांचा द्वार करणे हे होते. 'आम्ही स्वतः आपली परिस्थिती सुधारण्याचा प्रयत्न रावा ह्या मताला अनुसरून आमच्या पत्राचे धोरण असणार आहे' अशी

भूमिका बहिष्कृत भारताची होती. दादासाहेब खापर्डे आणि डॉ. कुर्तकोटी यांच्याबरोबर जहाल लेखामुळे तर क्षमायाचना करावी लागली होती. हा झाला तत्कालीन पत्रांचा ऊहापोह.

३१ जानेवारी १९२० रोजी डॉ. बाबासाहेब आंबेडकरांनी 'मूकनायक' या आपल्या पहिल्या पत्राला जन्म दिला. बाबासाहेबांनी एकूण चार पत्रांना जन्म दिला. ती म्हणजे अनुक्रमे मूकनायक (१९२०), बहिष्कृत भारत (१९२७), जनता (१९३०) जनतेचे रूपांतरित म्हणून 'प्रबुद्ध भारत' (१९५६), 'समता'चा उद्देश बाबासाहेबांच्या पत्रांमध्ये होतो. परंतु समता हे 'समाज समता संघा'चे मुखपत्र होते. बाबासाहेब आंबेडकर समाज समता संघाचे अध्यक्ष होते.

"डॉ. बाबासाहेब आंबेडकर नावाच्या मूकनायकाने बहिष्कृत भारतातील जनतेला प्रबुद्ध भारताची ओळख करून दिली" हे वाक्य सर्वार्थाने सार्थ वाटते. कारण या पत्रांमुळे महाराष्ट्रात आणि मराठीत दलिततांच्या पत्रसृष्टीला एक नवी दिशा व नवे सामर्थ्य प्राप्त झाले होते. स्वतः डॉ. बाबासाहेब आंबेडकर सरकारी महाविद्यालयात सिडनेहॅम कॉलेजमध्ये नोकरी करत होते. सरकारी नोकरी सांभाळून क्रांतिकारी पावले उचलत असताना त्यांनी पत्रकाचे संपादन हे पद पांडुरंग नंदराम भटकर यांच्याकडे दिले. अस्पृश्य समाजातील हा तरुण त्या वेळचा थोडासा क्रांतिकारी विचार करणारा होता. अस्पृश्य समाजात असलेले भटकर ब्राह्मण स्त्रीशी विवाह करून त्या काळी क्रांतिकारी कामे करत होते. अशा क्रांतिकारकाला संपादक म्हणून नियुक्त करणारे डॉ. बाबासाहेब आंबेडकर दूरदृष्टीचे प्रणेते ठरतात.

'मूकनायक'त डॉ. बाबासाहेब आंबेडकरांनी चौदा लेख लिहिले. मूकनायकाच्या भूमिकेबद्दल बाबासाहेबांनी त्याला नौकेचे उदाहरण दिले आहे. "आगबोटीत बसून प्रवास करत असताना दुसऱ्याला त्रास देण्यासाठी जर बोटीला छिद्र पाडले तर ती बोटच समुद्रात उलटून जाईल."

आजही हे उदाहरण चपखल बसताना दिसत आहे. अठरापगड जातीचे राजकारण चाललेले असताना प्रत्येकजण स्वतःला श्रेष्ठ समजतो आणि दुसऱ्याला कमी लेखत असताना, ज्या बाटीत बसलो आहोत, त्याच बोटीला

लिद्र पाडण्याचे काम अनेक समाजकंटक करताना दिसत आहेत आणि म्हणूनच जातीजातीमध्ये अडकून पडल्यामुळे आपली बोट समुद्रामध्ये बुडण्याच्या स्थितीत येत आहे आणि याचाच फायदा जाती व्यवस्था बळकट करणारी यंत्रणा डोके वर काढत राहते.

प्रत्येक वृत्तपत्राची नैतिक बांधीलकी असते आणि ती नैतिक बांधीलकी श्रेष्ठ असते. नाबासाहेबांची ही भूमिका होती की, सर्व जातींचे कल्याण होईल अशी समावेशक भूमिका वृत्तपत्रांनी घेतली पाहिजे. आज २०२० सालामध्ये आपल्याला दिसत आहे की, काही वृत्तवाहिन्या, वृत्तपत्रे कोणाच्यातरी दावणीला बांधलेली असल्यामुळे चुकीच्या गोष्टींचासुद्धा उदोउदो करताना दिसत आहेत किंवा चांगल्या गोष्टीसुद्धा दावून टाकण्याचा प्रयत्न केला जात आहे. नैतिकतेची मुस्कटदाबी आजूबाजूला दिसून येत आहे.

कोरोनासारख्या महामारीमध्ये खरं पाहिलं तर लोकांचे मनोधैर्य वाढविण्याचे काम वृत्तवाहिन्यांनी आणि वृत्तपत्रांनी करायला पाहिजे होते. परंतु जाती व्यवस्थेने बरबटलेल्या समाजव्यवस्थेमध्ये आजही बहुजनांची पिळवणूक होत आहे. त्यांच्या प्रश्नांना वाचा फोडली जात नाही. उलट पैसा मिळवण्याच्या स्पर्धेमध्ये आपल्याच वाहिन्यांवर अंधश्रद्धा पसरविणाऱ्या मालिका दाखविल्या जात आहेत. जिथे करारी स्पष्टवक्तेपणाची गरज असताना मुळमुळीत धोरण स्वीकारले जात असेल तर बहुजनांच्या प्रश्नांना वाचा कोण फोडणार? विशिष्ट जातीमध्ये, धर्मांमध्ये, राजकारण्यांच्या हातामध्ये जर प्रसार माध्यमे अडकली, तर सनातन व्यवस्था डोकं वर काढते. इथल्या व्यवस्थेलाच कोणालातरी गुलाम ठेवायचं आहे आणि कोणालातरी वरचढ ठरवायचं आहे. आमची बहुजनांची वर्णी कायम गुलामांमध्ये येते. 'राजाची भरजरी वस्त्रे' ही कथा आपल्या सगळ्यांना माहीत असेल. पुण्यवान माणसाला राजाच्या अंगावर भरजरी वस्त्रे दिसतील आणि पापी माणसाला राजाच्या अंगावरची भरजरी वस्त्रे दिसणार नाहीत, असं धर्मांधांनी फर्मानं काढलं तर सर्वजण नग्न राजालासुद्धा भरजरी वस्त्रे घातलेली आहेत असं म्हणणार असतील, तर सत्याची बाजू कोण घेणार?

१९२० सालामध्ये ज्या वेळेला मूकनायक सुरू केले तेव्हा डॉ.

बाबासाहेब आंबेडकरांना किती कठीण परिस्थितीला सामोरे जावे लागले असेल? जातीयता, अंधश्रद्धा, गरिबी, अशिक्षित समाज, संदेशवहनाची सोय नाही, वाहतुकीची सोय नाही, बळकट राजकीय पक्ष नाही, अस्पृश्यतेचे चटके या सगळ्या काटेरी वाटेतून चालताना 'मूकनायक' सारखे पत्रक काढण्याचा बाबासाहेबांचा निर्णय खूप महत्त्वाचा वाटतो. पाक्षिक मूकनायकाचा रजिस्ट्रेशन क्रमांक बी-१४३० सुवर्ण अक्षरात कोरला गेला आहे. मूकनायकाची किंमत पहिल्या वेळी ५ आणि दुसऱ्या वेळी ४ आणि व कायम २॥ आणि, किरकोळ अंकाची किंमत दीड आणा. या सर्व किमती आज १०० वर्षांनंतरच्या काळात मोजता येणाऱ्या किमतीमध्ये आहेत. ज्या अनमोल आहेत. 'मनोरंजन' छापखान्यात छापलेला हा अंक, त्यांच्या कार्यालयाचा पत्ता होता १४, हारवाला बिल्डिंग, डॉ. बाटलीवाला रोड, पोटाबावडी, परेल, मुंबई. आमच्या क्रांतिकारी पत्रकारितेच्या इतिहासात युगानुयुगे हा पत्ता अविस्मरणीय जडणघडणीमध्ये नोंदला गेला आहे. ३१ जानेवारी १९२० ला डॉ. बाबासाहेब आंबेडकर 'मूकनायक'चे प्रकाशन करतात आणि ५ जुलै १९२० ला पुन्हा पुढच्या अभ्यासासाठी परदेशात म्हणजेच लंडनला जातात. खूप कमी कालावधीसाठी मूकनायकाचे काम त्यांनी केले. परंतु पुढच्या क्रांतिकारी उलाढालीची ती सुरुवात ठरली. पुढे १९२७ साली बहिष्कृत भारताचा यशाचा आलेख उंचावत गेला, पण त्याच्या यशाचा उगम 'मूकनायक'मध्ये आढळून येतो. मूकनायकाची आंतरभावना व्यक्त करणाऱ्या तुकारामांच्या ओवी म्हणजे मूकनायकाचा सारांशच.

काय करू आता धरुनिया भिड। निःशंक हे तोंड वाजविले॥

नव्हे जगी कोणी मुकियांचा जाणे। सार्थक लाजून नव्हे हित॥

शतकपूर्तीच्या मूकनायकास आभाळभर शुभेच्छा।

- डॉ. वृषाली सुरेंद्र रणधीर

विभागप्रमुख व्यवसाय प्रशासन,

नेस वाडिया कॉलेज ऑफ कॉमर्स, पुणे १.

मो.- ९८५०८५२०२०.

NEW SYLLABUS

FIRST YEAR B. COM.

SEMESTER-II

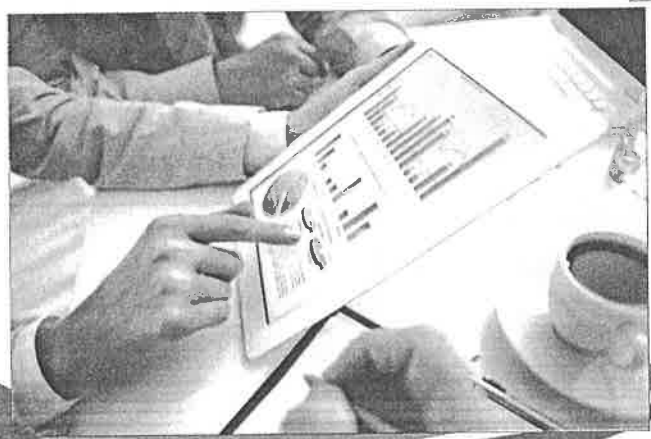
BUSINESS ECONOMICS

(MICRO) - II

Dr. (Mrs.) GIRIJA SHANKAR

**CBCS
PATTERN**

2019



NWCC LIBRARY
GIR
330

60582

 **NIRAL**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Author with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the author or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By: **NIRALI PRAKASHAN** C.T.P. **SHREE OM PRINTERS PVT. LTD.**
Abhyudaya Pragati, 1312, Shivaji Nagar Survey No. 28/25, Dhayri Near Pari Company
Off J.M. Road, PUNE - 411005 Pune - 411 041
Tel - (020) 25512336/37/39, Fax - (020) 25511379 Tel - (020) 24690371
Email: niralipune@pragationline.com

DISTRIBUTION CENTRES

- PUNE**
Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002, Maharashtra, Tel: (020) 2445 2044, Mobile: 9657703145
 (For orders within Pune) Email: niralilocal@pragationline.com
Nirali Prakashan : S. No. 28/27, Dhayari, Near Asian College Pune 411041
 (For orders outside Pune) Tel: (020) 24690204; Mobile: 9657703143
 Email: bookorder@pragationline.com
- MUMBAI**
Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd., Girgaum, Mumbai 400004, Maharashtra; Mobile: 9320129587 Tel: (022) 2385 6339 / 2386 9976, Fax: (022) 2386 9976
 Email: niralimumbai@pragationline.com

DISTRIBUTION BRANCHES

- JALGAON**
 NWCC LIBRARY 34, V. V. Golani Market, Navi Peth, Jalgaon 425001, Maharashtra, Tel: (0257) 222 0395, Mob: 94234 91860; Email: niralijalgaon@pragationline.com
GIR
330

 60582
KOLHAPUR
 New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank, Kolhapur 416 012, Maharashtra. Mob: 9850046155; Email: niralikolhapur@pragationline.com
 - NAGPUR**
Nirali Prakashan : Above Maratha Mandir, Shop No. 3, First Floor, Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
 Tel: (0712) 254 7129; Email: niralinagpur@pragationline.com
 - DELHI**
Nirali Prakashan : 4593/15, Basement, Agarwal Lane, Ansari Road, Daryaganj Near Times of India Building, New Delhi 110002
 Mob: 08505972553, Email: niralidelhi@pragationline.com
 - BENGALURU**
Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross, 6th Main, Malleswaram, Bengaluru 560003, Karnataka; Mob: 9449043034
 Email: niralibangalore@pragationline.com
- Other Branches: Hyderabad, Chennai

niralipune@pragationline.com | www.pragationline.com

Also find us on  www.facebook.com/niralibooks

2019



वेदना

सुरेखा खरे

NWCC LIBRARY
KHA
891.461

J.13518

NWCC LIBRARY
KHA
891.461



J.13518

वेदना - सुरेखा खरे
Vedana - Surekha khare

© समीक्षा राजेंद्र खरे
सरस्वती कृपा हौ. सोसायटी,
ताडीवाला रोड, पुणे-१.
मोबाईल नं. - ९८८१०३६७८५

प्रथम आवृत्ती
८ मे २०१९

मुखपृष्ठ
इंद्रजित जगताप

प्रकाशक
रूपाली अवचरे, निखिल लंभाते,
यशोदीप पब्लिकेशन्स,
२१७ ब, जोरी निवास,
नारायण पेठ, पुणे-३०.

संपर्क क्र. - ९८५०८८४१७५,
९०२८७३६००१,
(०२०)४१२१७४४१

मुद्रक
समर्थ प्रोसेस, पुणे

ISBN : 978-93-86387-72-1

मूल्य : ₹ १००/-

सदर पुस्तकाच्या विक्रीतून येणारी रक्कम शिक्षण हक्क चळवळीसाठी वापरली जाईल.

BANKING AND FINANCE I

FUNDAMENTALS OF BANKING I

Dr. (Mrs.) GIRIJA SHANKAR
VIVEK DATAR

CBCS
PATTERN



NWCC LIBRARY
GIR/DAT
332.1



59142

 **NIRAL**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

First Edition : July 2019

© : Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By:

NIRALI PRAKASHAN

Abhyudaya Pragati, 1312, Shivaji Nagar

Off J.M. Road, PUNE - 411005

Tel - (020) 25512336/37/39, Fax - (020) 25511379

Email : niralipune@pragationline.com

Polyplate

YOGIRAJ PRINTERS AND BINDERS

Survey No. 10/1A, Ghule Industrial Estate

Nanded Gaon Road

Nanded, Pune - 411041

Mobile No. 9404233041/9850046517

Printed By :

➤ **DISTRIBUTION CENTRES****PUNE**

Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002,
(For orders within Pune) Maharashtra, Tel : (020) 2445 2044, Mobile : 9657703145
Email : niralilocal@pragationline.com

Nirali Prakashan : S. No. 28/27, Dhayari, Near Asian College Pune 411041
(For orders outside Pune) Tel : (020) 24690204; Mobile : 9657703143
Email : bookorder@pragationline.com

MUMBAI

Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd.,
Girgaum, Mumbai 400004, Maharashtra;
Mobile : 9320129587 Tel : (022) 2385 6339 / 2386 9976,
Fax : (022) 2386 9976
Email : niralimumbai@pragationline.com

➤ **DISTRIBUTION BRANCHES****JALGAON**

Nirali Prakashan : 34, V. V. Golani Market, Navi Peth, Jalgaon 425001,
Maharashtra, Tel : (0257) 222 0395, Mob : 94234 91860;
Email : niralijalgaon@pragationline.com

KOLHAPUR

Nirali Prakashan : New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank,
Kolhapur 416 012, Maharashtra. Mob : 9850046155;
Email : niralikolhapur@pragationline.com

NAGPUR

Nirali Prakashan : Above Maratha Mandir, Shop No. 3, First Floor,
Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
Tel : (0712) 254 7129;
Email : niralinagpur@pragationline.com

DELHI

Nirali Prakashan : 4593/15, Basement, Agarwal Lane, Ansari Road, Daryaganj
Near Times of India Building, New Delhi 110002
Mob : 08505972553, Email : niralidelhi@pragationline.com

BENGALURU

Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross,
6th Main, Malleswaram, Bengaluru 560003, Karnataka;
Mob : 9449043034
Email: niralibangalore@pragationline.com

Other Branches : Hyderabad, Chennai

Note : Every possible effort has been made to avoid errors or omissions in this book. In spite this, errors may have crept in. Any type of error or mistake so noted, and shall be brought to our notice, shall be taken care of in the next edition. It is notified that neither the publisher, nor the author or book seller shall be responsible for any damage or loss of action to any one of any kind, in any manner therefrom. The reader must cross check all the facts and contents with original Government notification or publications.

niralipune@pragationline.com | www.pragationline.com

Also find us on  www.facebook.com/niralibooks

2019

FIRST YEAR B. COM.

SEMESTER-I

NEW SYLLABUS

BUSINESS ECONOMICS

Dr. (Mrs.) GIRIJA SHANKAR

**CBCS
PATTERN**



NWCC LIBRARY
GIR
330

59260

 **NIRALI PRAKASHAN**
ADVANCEMENT OF KNOWLEDGE

First Edition : July 2019

© : Author

The text of this publication, or any part thereof, shall not be reproduced in any form or stored in any computer storage system or by any means of recording, taping or information retrieval system or reproduced on any other information storage device etc., without the written permission of the publisher. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions. However, some errors may have crept in. Any mistake, error or discrepancy so noted shall be taken care of in the next edition. It is notified that neither the publisher nor the author or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

NWCC LIBRARY

GIR

330



59260

ted in any
photocopy,
media or
rights are

this, errors
ce shall be

Published By:

NIRALI PRAKASHAN

Abhyudaya Pragati, 1312, Shivaji Nagar

Off J.M. Road, PUNE - 411005

Tel - (020) 25512336/37/39, Fax - (020) 25511379

Email: niralipune@pragationline.com

C.T.P.

Printed By:

SHREE OM PRINTERS PVT. LTD.

Survey No. 28/25, Dhayri Near Pari Company

Pune - 411 041

Tel - (020) 24690371

➤ **DISTRIBUTION CENTRES**

PUNE

Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002, Maharashtra, Tel: (020) 2445 2044, Mobile: 9657703145
(For orders within Pune) Email: niralilocal@pragationline.com

Nirali Prakashan : S. No. 28/27, Dhayari, Near Asian College Pune 411041
(For orders outside Pune) Tel: (020) 24690204; Mobile: 9657703143
Email: bookorder@pragationline.com

MUMBAI

Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op, Hsg. Society Ltd., Girgaum, Mumbai 400004, Maharashtra; Mobile: 9320129587 Tel: (022) 2385 6339 / 2386 9976, Fax: (022) 2386 9976
Email: niralimumbai@pragationline.com

➤ **DISTRIBUTION BRANCHES**

JALGAON

Nirali Prakashan : 34, V. V. Golani Market, Navi Peth, Jalgaon 425001, Maharashtra, Tel: (0257) 222 0395, Mob: 94234 91860; Email: niralijalgaon@pragationline.com

KOLHAPUR

Nirali Prakashan : New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank, Kolhapur 416 012, Maharashtra, Mob: 9850046155; Email: niralikolhapur@pragationline.com

NAGPUR

Nirali Prakashan : Above Maratha Mandir, Shop No. 3, First Floor, Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra Tel: (0712) 254 7129; Email: niralinagpur@pragationline.com

DELHI

Nirali Prakashan : 4593/15, Basement, Agarwal Lane, Ansari Road, Daryaganj Near Times of India Building, New Delhi 110002 Mob: 08505972553, Email: niralidelhi@pragationline.com

BENGALURU

Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross, 6th Main, Malleswaram, Bengaluru 560003, Karnataka; Mob: 9449043034
Email: niralibangalore@pragationline.com

Other Branches: Hyderabad, Chennai

niralipune@pragationline.com | www.pragationline.com

Also find us on www.facebook.com/niralibooks

2019

NEW SYLLABUS
CBCS PATTERN

**B.B.A.
&
B.B.A.**
(International Business)
Semester-I

CBCS
4 CREDITS

BUSINESS ECONOMICS (MICRO)

Dr. (Mrs.) GIRIJA SHANKAR



NWCC LIBRARY
GIR
330
BF.1143

NIRALI
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

First Edition : July 2019
© : Author

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Author with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the author or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By :
NIRALI PRAKASHAN
Abhyudaya Pragati, 1312, Shivaji Nagar,
Off J.M. Road, Pune - 411005
Tel - (020) 25512336/37/39, Fax - (020) 25511379
Email : niralipune@pragationline.com

Polyplate

NWCC LIBRARY
GIR
330



BF.1143

Printed By :
YOGIRAJ PRINTERS AND BINDERS
Survey No. 10/1A, Ghule Industrial Estate
Nanded Gaon Road
Nanded, Pune - 411041
Mobile No, 9404233041/9850046517

➤ **DISTRIBUTION CENTRES**

PUNE

Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002, Maharashtra
(For orders within Pune) Tel : (020) 2445 2044; Mobile : 9657703145
Email : niralilocal@pragationline.com

Nirali Prakashan : S, No. 28/27, Dhayari, Near Asian College Pune 411041
(For orders outside Pune) Tel : (020) 24690204; Mobile : 9657703143
Email : bookorder@pragationline.com

MUMBAI

Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd.,
Girgaum, Mumbai 400004, Maharashtra; Mobile : 9320129587
Tel : (022) 2385 6339 / 2386 9976, Fax : (022) 2386 9976
Email : niralimumbai@pragationline.com

➤ **DISTRIBUTION BRANCHES**

JALGAON

Nirali Prakashan : 34, V. V. Golani Market, Navi Peth, Jalgaon 425001, Maharashtra,
Tel : (0257) 222 0395, Mob : 94234 91860; Email : niralijalgaon@pragationline.com

KOLHAPUR

Nirali Prakashan : New Mahadvar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank, Kolhapur 416 012
Maharashtra. Mob : 9850046155; Email : niralikolhapur@pragationline.com

NAGPUR

Nirali Prakashan : Above Maratha Mandir, Shop No. 3, First Floor,
Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
Tel : (0712) 254 7129; Email : niralinagpur@pragationline.com

DELHI

Nirali Prakashan : 4593/15, Basement, Agarwal Lane, Ansari Road, Daryaganj
Near Times of India Building, New Delhi 110002 Mob : 08505972553
Email : niralidelhi@pragationline.com

BENGALURU

Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross, 6th Main,
Malleswaram, Bengaluru 560003, Karnataka; Mob : 9449043034
Email: niralibangalore@pragationline.com

Other Branches : Hyderabad, Chennai

Note : Every possible effort has been made to avoid errors or omissions in this book. In spite this, errors may have crept in. Any type of error or mistake so noted, and shall be brought to our notice, shall be taken care of in the next edition. It is notified that neither the publisher, nor the author or book seller shall be responsible for any damage or loss of action to any one of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification or publications.

niralipune@pragationline.com | www.pragationline.com

Also find us on f www.facebook.com/niralibooks

2019

186

**NEW
SYLLABUS**

FIRST YEAR B. COM.

SEMESTER-II

BANKING AND FINANCE - II
**FUNDAMENTAL
OF
BANKING-II**

**Dr. (Mrs.) GIRIJA SHANKAR
VIVEK DATAR**

**CBCS
PATTERN**



NWCC LIBRARY
GIR/DAT
332.1



60337

 **NIRALI**
PRAKASHAN
ADVANCEMENT OF KNOWLEDGE

First Edition : November 2019

© : Authors

The text of this publication, or any part thereof, should not be reproduced or transmitted in any form or stored in any computer storage system or device for distribution including photocopy, recording, taping or information retrieval system or reproduced on any disc, tape, perforated media or other information storage device etc., without the written permission of Authors with whom the rights are reserved. Breach of this condition is liable for legal action.

Every effort has been made to avoid errors or omissions in this publication. In spite of this, errors may have crept in. Any mistake, error or discrepancy so noted and shall be brought to our notice shall be taken care of in the next edition. It is notified that neither the publisher nor the authors or seller shall be responsible for any damage or loss of action to any one, of any kind, in any manner, therefrom.

Published By:

NIRALI PRAKASHAN

Abhyudaya Pragati, 1312, Shivaji Nagar

Off J.M. Road, PUNE - 411005

Tel - (020) 25512336/37/39, Fax - (020) 25511379

Email : niralipune@pragationline.com

Polyplate

YOGIRAJ PRINTERS AND BINDERS

Survey No. 10/1A, Ghule Industrial Estate

Nanded Gaon Road

Nanded, Pune - 411041

Mobile No. 9404233041/9850046517

➤ **DISTRIBUTION CENTRES****PUNE**

Nirali Prakashan : 119, Budhwar Peth, Jogeshwari Mandir Lane, Pune 411002,
(For orders within Pune) Maharashtra, Tel : (020) 2445 2044, Mobile : 9657703145
Email : niralilocal@pragationline.com

Nirali Prakashan : S. No. 28/27, Dhayari, Near Asian College Pune 411041
(For orders outside Pune) Tel : (020) 24690204; Mobile : 9657703143
Email : bookorder@pragationline.com

MUMBAI

Nirali Prakashan : 385, S.V.P. Road, Rasdhara Co-op. Hsg. Society Ltd.,
Girgaum, Mumbai 400004, Maharashtra;
Mobile : 9320129587 Tel : (022) 2385 6339 / 2386 9976,
Fax : (022) 2386 9976
Email : niralimumbai@pragationline.com

➤ **DISTRIBUTION BRANCHES****JALGAON**

Nirali Prakashan : 34, V. V. Golani Market, Navi Peth, Jalgaon 425001,
Maharashtra, Tel : (0257) 222 0395, Mob : 94234 91860;
Email : niralijalgaon@pragationline.com

KOLHAPUR

Nirali Prakashan : New Mahadwar Road, Kedar Plaza, 1st Floor Opp. IDBI Bank,
NWCC LIBRARY Kolhapur 416 012, Maharashtra. Mob : 9850046155;
GIR/DAT Email : niralikolhapur@pragationline.com
332.1

NAGPUR

Above Maratha Mandir, Shop No. 3, First Floor,
Rani Jhanshi Square, Sitabuldi, Nagpur 440012, Maharashtra
Tel : (0712) 254 7129;
Email : niralinagpur@pragationline.com

DELHI

Nirali Prakashan : 4593/15, Basement, Agarwal Lane, Ansari Road, Daryaganj
Near Times of India Building, New Delhi 110002
Mob : 08505972553, Email : niralidelhi@pragationline.com

BENGALURU

Nirali Prakashan : Maitri Ground Floor, Jaya Apartments, No. 99, 6th Cross,
6th Main, Malleswaram, Bengaluru 560003, Karnataka;
Mob : 9449043034
Email : niralibangalore@pragationline.com

Other Branches : **Hyderabad, Chennai**

Note : Every possible effort has been made to avoid errors or omissions in this book. In spite this, errors may have crept in. Any type of error or mistake so noted, and shall be brought to our notice, shall be taken care of in the next edition. It is notified that neither the publisher, nor the author or book seller shall be responsible for any damage or loss of action to any one of any kind, in any manner, therefrom. The reader must cross check all the facts and contents with original Government notification or publications.

niralipune@pragationline.com | www.pragationline.com

Also find us on  www.facebook.com/niralibooks

ANVESHAK

A Double Blind, Peer Reviewed, Bi-annual Refereed Journal

Volume 8

No. 2

July 2019

ISSN: 2278-8913 (Print)

ISSN: 2350-0794 (Online)

SJIF Impact Factor SJIF 2018 = 5.899

A Review of Sustainable Agricultural Practices for Water Conservation and Efficient Farming <i>Dr. Hetal N. Bhinde and Prof. Ajay H. Shukla</i>	9
An Analysis of Success Factors of Micro and Small Business Enterprises In Ethiopia: A Case Study of Arada Sub City in Addis Ababa <i>Samson Legese Girma, Dr. Vikas Barbate and Dr. Prakash N. Chaudhary</i>	19
An Overview of Sustainability Reporting in India <i>Sandeep Bhattacharjee</i>	28
Direct Tax and Laffer Curve <i>Dr. Himani Gupta and Dr. Manisha Gupta</i>	41
Driving Healthcare through Corporate Social Responsibility: Evidence from Hospital Industry <i>Sujata Salvi, Sulekha Munshi and Dr. Krati Sharma</i>	57
Emerging Concept of Dynamic Virtual Organisation and its Impact on Work Life Balance of Employees: A Special Reference to Boston Consulting Group <i>Arjuni Jain Agarwal, Dr. Irala Lokanandha Reddy and Dr. Amarjot Verma</i>	72
A Study on Contraband Trade, Causes and Challenges on Value Added Tax (VAT): A case study of Dire Dawa City Administration, Ethiopia <i>Aweke Regasa, Dr. Vikas Barbate and Dr. Ajit Thite</i>	88
AUTHOR INDEX	103



Published by

Indira Institute of Management

85/5-A, "TAPASYA", New Pune Mumbai Highway
Tathawade, Pune-411033, Maharashtra, India

ANVESHAK
INTERNATIONAL JOURNAL OF MANAGEMENT (AIJM)
 DOI: 10.15410/aijm/2019/v8i2/145174

Vol. 8 • No. 2 • July 2019
ISSN: 2278-8913 (Print)
ISSN: 2350-0794 (Online)

An Analysis of Success Factors of Micro and Small Business Enterprises In Ethiopia: A Case Study of Arada Sub City in Addis Ababa

Samson Legese Girma¹, Dr. Vikas Barbate² and Dr. Prakash N. Chaudhary³

¹PFM Master Students, CFMD, Accounting and Finance, ECSU, Adis Ababa, Ethiopia
²Associate Professor, Ethiopian Civil Service University's College of Finance, Management and Development, Department of PFM and Accounting, Adis Ababa, Ethiopia
³Vice Principal and Head, Department of Business Laws, Ness Wadia College of Commerce, Pune - 411001, Maharashtra, India
 E-mail: ¹samsonlegese8@gmail.com,
²vikas.barbate205@gmail.com,
³pncwadia@gmail.com

Abstract- This research study aims to Analyze the success factors of Micro and Small business Enterprises (MSEs) in Addis Ababa the case of Arada sub city with a special emphasis on both service and industry sectors. General objective of the study is to analyze the success factors of Micro and Small enterprises and the specific objectives of the study is to assess success factors that affect the performance of Micro and small enterprises, assess the socio economic characteristics of Micro and Small enterprises owners/operators and recommend possible solution to alleviate the problem of micro and small enterprises. For the sake of achieving the objectives of this study, questionnaires were analyzed by using the Statistical Package for Social Science version 20. The results of the data were presented in descriptive and in quantitative forms. The information gleaned through questionnaire from a sample of 70 operators of Micro and small enterprises. The respondents were selected using stratified sampling technique. The independent variables for the study are gender, education, age, technology, access to finance, access to market, working environment, ease of regulation and access to network; while, the dependent variable is success of Micro and Small business enterprises. The finding of the study indicates that the major success factor that affect micro and small enterprises are ease of regulation and working environment others are like access to finance, access to network, technology. Based on the findings, the key recommendation are made to the government bodies such as they should provide effective and efficient services to MSEs by giving regular information about their offices, creating sustainable working environment and Strengthening the source of finance of government institutions at different level, to operators of micro and small enterprises. MSEs should form

INSIGHTS

Trends in English Language
& Literatures in English

Editor
Rajesh S Gore

① 190
Edited
back
BOSICS
WOL

19-20

CONTENTS

15. A Journey from within and without in Jayant Mahapatra-Somnath Barure 131
16. Social Reality in The Last Burden-S Haibatpure... 138
17. Impacts of Social Media on English Language-Pradeep Ingole 146
18. Contemporary Realism in Indian English Fiction-Syed Aleemudin 152
19. Exploring Urbanity Discourse-Subhajt Bhadra ... 160
20. Still I Rise: A Stylistic Study-Sachin Patki..... 174
21. Exploring New Trends in ELT: Non-Native Maharashtra-Tukaram Hapgunde 181
22. Some Issues Involved in the Translation of Drama-Ramakant Kasture 199
23. English Language Teaching: Challenges and Remedial Measures-Wamankumar Wani 208
24. Usage of English in Social Media and Communication-Satish Meratkar 216
25. Digital Social Media and English Language-Yogesh Pohkar..... 224
26. A Perspective on Teaching-Learning English Language-Bhanudas Somatkar 233
27. Role of Mass-Media and Soft Skills among Degree Students of Rural Area-Jyoti Lekule & Tukaram Hapgunde 237
28. Social Media as a Modern Tool- Ramakant Mundhe..... 246
29. Role of Mass Media in Developing English Language Proficiency-Rameshwar Solanke 249
30. Impact of Social Media on Communication-Omprabha Lohkare 255
31. English in India before Independence-Manisha Kale & Deepak Wayal 259

31. English in India before Independence

Manisha Kale & Dipak Wayal

Change may not occur in one day, it is an ever going process. Today in India, English is the language of knowledge, power and fame. It is interesting to know how foreign language becomes the language of pride, how English in India becomes Indian English. India is essentially having a composite culture. Its strength lies in its pluralistic structure. It has its history. The language has its roots in its history. India has always been a multiracial, multinational, multi-ethnic and multilingual country. The present article seeks to analyse the status of alien English language in India before independence.

Language could be seen as a product of a situation. What language in a multilingual community or what variety of a given language in a monolingual community is used in a situation depends upon who speaks to whom, why, where, when and how. India had been home to several great empires. The Indian sub-continent has endured many conquests throughout its history. India always becomes the place of attraction for the foreigners since the period before Christ. India has been the place where various ethnic groups came along with their languages and cultures and settled down permanently imbibing the spirit of this land. These invasions and immigrations contributed towards the linguistic as well as cultural richness of this country. And it is the peoples who came in contact and not the languages. Hebrew, Sanskrit, Greek, Arabic, Persian, Turkish, Portuguese and English have all been used as link languages during different periods of Indian history. In the Buddhist dominance, after the reign of Ashoka the Great, Pali and Prakrit became link languages in most parts of India. According to Nayar, 'certainly the one with the longest-lasting effect was the Aryan invasion which brought Vedic speech with it. Sanskrit, Sauraseni Prakrit, and then Sauraseni Apabhramsa served as languages of interregional communication from early times until the Muslim invasions in north India in the 13th century'

(Nayar, 1969, p. 53). In the reign of Moghul emperor Akbar Persian was used as the official language. English replaced Persian as the official language in 1837.

Choudhary states that "Armenians were the first Christian nation to come to India" (Chaudhary, 2009, p. 237) After the Greeks, they were the second European nation to come to India. Instead of spreading their language, which they used "among themselves" (p. 240), they became "the first teachers of English in India" (p.242). Armenian, Portuguese, Dutch and French languages came in contact with Indian languages.

In 1498, Vasco da Gama came ashore at Calicut, and restored a link between Europe and the East. The introduction of English to India came primarily with British colonization in 1757. English was used in India and elsewhere in the colonies as a tool of power to cultivate a group of people who identify with the cultural and other norms of the political elite. History of English in India can be seen as a "fascinating story of power and existence, of invasion and absorption, and of authority and subversion" (Krishnaswamy & Krishnaswamy, 2006, p. V).

According to Kachru, there have been three phases in the introduction of English in India. The first one of them, the missionary phase, the second phase is the demand of English from local people and the third phase is the government policy by EIC. The English Christian missionaries came to India and they built schools at primary level for Indians in which the language of instruction was local language. Later on the missionaries built high schools with English as the language of instruction which obliged the Indians who wanted to study to have a good knowledge of English. Agnihotri pointed out that, "the desire to create strong base for English in India was initially motivated by a missionary zeal to 'improve' the manners and customs of natives so that they could come out of the darkness of ignorance and superstitions" (Agnihotri, 1997, p. 21). Since the early 1600s, the English language has had a toehold on the Indian subcontinent, when the East India Company established settlements in Chennai, Kolkata, and Mumbai. 'The document establishing the British contact with the Indian subcontinent was the Charter of December 31, 1600, granted by Queen Elizabeth I. It granted a monopoly on trade with India and the East to some merchants of London - the East India Company (EIC) was formed' (Kachru B. B., 1982, p. 353). It was through the Charter Act of 1813 that a state system

of education was officially introduced in the Indian history. The EIC opened many schools and colleges under their control, which laid the foundation of the English system of education in India. William Nicholls, William Hawkins, Thomas Roe, Robert Clive, Warren Hasting, Henry Frankland, Col W H Sleeman and H T Colebrook etc learnt native languages in India and encouraged Indians to read and write in native languages as well as in English.

In 1818, the British Empire became the British Empire of India, instead of the British Empire in India. The diplomatic settlement remained in force until 1947. The British Colonial government played a role in indigenizing English as well as by limiting the amount of English education in order to maintain a linguistic distance between the rulers and those being ruled. The EIC established Culcutta Madrassa (1781), the Asiatic Society of Bengal (1784), the Banaras Sanskrit College (1791), and the Culcutta Sanskrit College (1824). A letter of Raja Rammohan Roy addressed to Lord Amherst (1773-1857) from the year 1823 is often presented as evidence of local demand for English opposing the creation of Sanskrit college in Culcutta. He instead demanded a college for education in European sciences in the medium of the English language. Roy embraced European learning, and in his opinion, English provided Indians with 'the key to all knowledge -- all the really useful knowledge which the world contains' (Bailey, 1991, p. 136). The British East India Company first initiated English-medium instruction in private schools in 1823. The British rulers began building their universities in India from 1857. English became the first language in Indian education. Chaudhary wrote, 'after Bentinck's orders in 1835 committing all the funds for instruction in European sciences and English literature through the medium of the English language, education in the Indian languages languished' (Chaudhary, 2009, p. 359).

The Minutes of Macaulay

A blueprint for India's educational policy was laid down in Lord Macaulay's *Minute*. Macaulay wrote his minutes on 2nd February 1835 which is widely blamed or acclaimed as the foundation of the future education policies of India. On March 7, 1835, Lord William Bentinck also accepted Macaulay's recommendations and sanctioned it officially. Macaulay had written it, as a Member of the Council of India, in reaction

to the policy of education being followed in India at his time. In 1837 English was made the court language and a Government Resolution of 1844 threw high posts open to Indians. English was and is definitely and distinctively a powerful language used by those in power. It is the surest, best and fastest way to achieve the much coveted social mobility in India. The Minutes had not a single idea that was "invented". The Minutes only present a set of ideas, not essentially and exclusively related to either the content or the medium of education.

According to Bailey, "in Macaulay's thinking Indian languages would be enriched by English, so that they could become vehicles for European scientific, historical and literary expression. The purpose of Macaulay is to create "a class of persons, Indians in blood and color, but English in taste, in opinion, in morals and in intellect" (Bailey, 1991, p. 138). His claim was neither unique nor uncharacteristic of his times. Macaulay asserted that the British must try to create a class of Indians who would act as interpreters between their countrymen and their white masters. Macaulay's Minutes of 1835 emphasized that "In India, English is the language spoken by the ruling class. It is spoken by the higher class of natives at the seats of government... We have to educate a people who cannot at present be educated by means of their mother-tongue" (Bailey, 1991, p. 139). According to Kachru, 'the far-reaching Minute was highly controversial because of disagreement about whether it was correct to impose an alien language on Indians. The Orientalists expressed their disagreement in a note dated 15 February 1835, but they could not stop it from passing and had to give way" (Kachru B. B., 1983, pp. 68-69).

"Macaulay justified the imposition of British power on the country by simply arguing that although this policy in India might seem controversial and strange sometimes, it can be so, for the Empire is itself the strangest of all political anomalies...that we should govern a territory ten thousand miles from us, a territory larger and more populous than France, Spain, Italy and Germany put together...a territory inhabited by men differing from us in race, colour, language, manners, morals, religion; these are prodigies to which the world has seen nothing similar. Reason is confounded...General rules are useless where the whole is one vast exception. The Company is anomaly, but it is part of a system where everything is anomaly. It is strangest of all governments; but it is designed for the strangest of all Empires" (Bailey, 1991, p. 137).

134

Macaulay's aim of creating an intermediary class was fulfilled. Today his prophecy comes true especially regarding future of English language in the world. English functions in the Indian socio-cultural context to perform roles relevant and appropriate to the social, educational and administrative network of India. Kachru quotes E. M. Forster in *A Passage to India* 'India likes gods. And Englishmen like posing as gods' (Kachru B. B., 1986a, p. 5). The English language was part of the pose and power. Indians accepted it, too.

The speakers of different languages speak more than one language reflecting the social, geographical and political realities. The language laws are codified to regulate the use of such diversity of languages. Language law empowers a language and its speakers. It is the regulation that controls the use of language(s) in general and specific domains in the society. The systematic coding of the written law is the contribution of British in India. It was intended for the convenience of the western model of governance.

After Macaulay, Lord Dalhousie took up the reins of the educational project in India. One of the major events during Dalhousie's period was Wood's Dispatch of 1854. Wood's Dispatch reasserted the demand made by natives for English education. At the same time, it also expressed the imperialistic objectives behind educating the Indians saying that, "we have moreover, always looked upon the encouragement of education peculiarly important, because calculated not only to produce a higher degree of intellectual fitness, but to raise the moral character to those who partake of its advantages, and so to supply you with servants to whose probity you may with increased confidence commit offices of trust.... and at the same time, secure to us a large and more certain supply of many articles necessary for our manufacturers and extensively consumed by all classes of our population as well as an almost inexhaustible demand for the produce of British labor" (Ghosh, 1995, p. 74). Wood's Dispatch did not replace native languages with English for educational instruction.

The report submitted by Hunter Commission in 1884 recommended grants for missionary schools and periodic increase in educational budget. The Hunter commission could not resolve the English - vernacular conflict. In 1902, the universities commission was formed and

in 1904, the Indian Universities Act was promulgated to improve the standard of the university system. The Government Education policy which was based on vernacular education was passed in 1904, which introduced English in education after the age of 13. Gradually, English spread and by 1928 was the language of administration and the pan-Indian press. English then became the language of the elite. 'Although official British rule ended in India in 1947, the English language has remained deeply ingrained in the elite class' (Kachru B. B., 1983, p. 94).

The English language has always been the part of India's language policy before independence and even after too. Kachru mentions "four basic areas in which the power of English manifests itself: linguistic, literary, attitudinal and pedagogical. Linguistic control is reflected, for example, in the codification of a language, the attitudes toward linguistic innovation and lexicographical research. The literary aspect refers to the ethnocentric attitude toward literary creativity in the Outer Circle. The attitudinal aspect is involved in issues concerning the identities of individuals and speech communities" (Kachru, 1986c, pp. 132-133). English now plays the role of a second language and is used to express the Indian way of life. Although English was an alien language in India, it has blended itself with the cultural and social complex of the subcontinent over the years. Thus it has become Indianized through a long process of acculturation. In order to express certain culture-bound meanings, several IE expressions have to be used which from the point of view of the native speaker of the language, are deviant. It may, however, be noted that the more culture-bound IE becomes, the more distant it is from the native varieties. But day by day it flourishes with its own distinct features.

Works Cited:

Agnihotri, R. K. (1997). *Problematizing English in India*. New Delhi: Sage Publication.

Bailey, R. W. (1991). *Images of English. A Cultural History of the Language*. Cambridge: Cambridge University Press.

Chaudhary, S. (2009). *Foreigners and Foreign Languages in India: A Sociolinguistic History*. New Delhi: Foundation Books, Cambridge University Press .

Ghosh, S. C. (1995). *The History of Education in Modern India*. New Delhi: Orient Longman.

Kachru, B. B. (1982). *Introduction: The Other side of English In Kachru B. B. (ed) The Other Tongue: English across Cultures*. New Delhi: Oxford University Press.

Kachru, B. B. (1983). *The Indianization of English: The English Language in India*. Oxford: Oxford University Press.

Kachru, B. B. (1986a). *The Alchemy of English. The Spread, Functions and Models of Non-Native Englishes*. Oxford: Pergamon Press Ltd.

Krishnaswamy, N., & Krishnaswamy, L. (2006). *The Story of English in India*. New Delhi: Foundation Books.

BHARAT RATNA DR. BHIMRAO AMBEDKAR'S ECONOMIC THOUGHTS ON AGRICULTURE SECTOR

Dr. Manohar Kacharu Sanap

Associate Professor of Commerce, Ness Wadia College of Commerce, Pune-411001

Keywords: Ideology, land reforms, land holding, collective farming, agriculture development etc.

Introduction:

Bharat Ratna Dr. Bhimrao Ambedkar was the great architect of the constitution of India. He was one of the great personalities, who made dynamic changes in the society. He was also a custodian of social justice and a champion of socialism and state planning Thought. Bharatratna Dr. Bhimrao Ambedkar analyzed various social and political problems the thoughts were based on economic dimension. He published three books "The Problem of Rupee", provincial decentralization of imperial finance in British India and East India company administration economic policy. Bharatratna Dr. Bhimrao Ambedkar studied economic issues like land reforms, small holding and their remedies, problem of Indian currency, provincial finance and planning.

In the current scenario of globalization, the agriculture growth rate is not also only stagnant but it also indicates continuous declining trends. The government has concentrated only on the technical problems and thus ignored institutional. The subdivision, land reform and size distribution of ownership holding is the main obstacle in development of agriculture sector.

This calls a deep study to accelerate the growth rate of agriculture sector. So India needs to make appropriate change in this agricultural plan. While land reform. Such plan one might find Bharatratna Dr. Bhimrao Ambedkar thoughts on agriculture. This paper analyses Bharat Ratna Dr. Bhimrao Ambedkar thoughts on agriculture and current situation in India. The importance of his thoughts is that they are still applicable to India. The productivity of Indian agriculture sector is very low compared to many developed countries and there is need to take measures on the basis of Bharatratna Dr. Bhimrao Ambedkar economic thoughts.

Objectives of the Paper:

The present study is done with following objectives:

- 1) To study the relevance of agriculture thoughts of Bharat Ratna Dr. Bhimrao Ambedkar.
- 2) To compare Bharat Ratna Dr. Bhimrao Ambedkar thoughts with current Indian agricultural sector.

Methodology:

The research paper is an attempt of exploratory research, based on the secondary data sourced from journal, magazines, articles, internet and books. Looking into

DR. AMBEDKAR'S THOUGHTS ON EDUCATION: A SURE WAY TO BECOME A SUPERPOWER

Dr. Ravindra Mhasade

Associate Professor, Ness Wadia College of Commerce, Pune

Introduction

The greatness of any country depends not merely on its military power, nuclear power or financial power, but its knowledge power, which ultimately leads a nation towards becoming a superpower. We Indians always see a dream of becoming a superpower and nothing is wrong in it. However, there are certain questions which need to be answered. First, is our dream based on the ground reality? One of the quick answers to this question is that India has the world's largest youth population. Undoubtedly, the youth of any country is its asset, but only the large number does not help the nation to become a superpower. The world's history shows that a nation becomes a superpower due to its knowledge power and it helps the nation to gain other powers inevitably.

As per the recent National Employability Survey, nearly 47% graduates in India are unemployable. Only 18% engineering graduates are employable. At present, we are living in the world of contradictions. After the independence, the literacy rate has grown exponentially from 12% (1947 figure) to 74.04% (2011 figure). However, we are not able to yield the fruits of our educated population fully. For this sorry state of educational affairs, we either blame our education system or Lord Macaulay's minutes. Whether the minutes are entirely responsible for the degradation of our education system has been a debatable issue. For the sake of argument, even if it is accepted that the minutes are responsible for the degradation, then the question is 'Who is holding us back from throwing out those minutes into a dustbin?' Now, we are a sovereign nation and can take our own decisions. We can frame our own educational policies, but the record of the past 70 years shows that we are still in a confused state of mind as far as our national education policy is concerned. And therefore, with no other option, we cling to Lord Macaulay's minutes.

Now, the question is 'What can be done to come out of this educational chaos, and here, Man of the Millennium, Bharatratna Dr. Babasaheb Ambedkar ushers us a way to devise our educational policies with a clear vision. Unfortunately, like other thoughts of Babasaheb his thoughts on education are also ignored, but the time has come to understand and implement his thoughts meticulously. Firstly, in order to come out of the educational bedlam, it is necessary to understand and define the term education. The term is defined by a number of academicians across the globe, but we need the definition which will be appropriate to the Indian context. Dr. Ambedkar has taken inspiration from his Guru Mahatma Jyotiba Phule who has given a comprehensive definition of the term. Phule says: "Without education, wisdom was lost; without wisdom morals were lost; without morals development was lost; without development wealth was lost; without wealth the Shudras were ruined; so much has happened through lack of education." (*The Farmers' Whipcord*) This definition was further given

DR. B. R. AMBEDKAR'S CONTRIBUTION TO ERADICATE INEQUALITY FROM INDIAN SOCIETY

Prof. Prakash N. Chaudhary
Vice Principal and Head Dept. of Business
Law
Ness Wadia College Of Commerce, Pune

Prof. Balaji S. Biradar,
Asstiatant Professor
Ness Wadia College of Commerce, Pune

Keywords:

Justice, constitution, women empowerment, democracy, equality, social activist, law and legislation, rights, caste, depressed classes.

Introduction:

An architect of the Indian Constitution, Dr. B.R. Ambedkar to our Nation, was a great national leader of the twentieth century. He is known as an intellectual, scholar, statesman, activist, economist, social reformer. He has contributed to the nation building through various ways. He led a number of movements to emancipate the downtrodden masses and to secure human rights to millions of depressed classes. One can see his indelible imprint through his immense contribution in framing the modern Constitution of India. He struggled ceaselessly for achieving social justice and equality. He tried to imbibe democratic values in the Indian society through his work throughout his life.

Equality before law:-Dr. Ambedkar believes in bringing all the citizens socially on the same platform on the priority basis. In this regard the appropriate provisions were made in the Indian constitution. According to Article 14 of the constitution the State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India. Article 15 provides for prohibition of discrimination on grounds of religion, race, caste, sex or place of birth, Article 16 talks about equality of opportunity in matters of public employment and Article 17 prohibits any form of untouchability. These provisions have become the firm foundation for the Indian society to sustain with its heterogeneous character. Dr. Ambedkar worked and fought for these principles throughout his life in various ways.

Ambedkar's role as a lawyer in upholding equality:

Two socially significant court cases helped establish Dr. Babasaheb Ambedkar as an eminent lawyer. Though untouchability was one of the major hurdles for Babasaheb to practice law, but with his immense power to fight for justice and his courageous nature could not stop him from conducting socially sensitive cases in the court of law.

Veteran leaders and activists from Pune, Keshavrao Jedhe and Dinkarrao Jawalkar, had to face a court trial in 1926 for a book, '*Deshache Dushman*' (Enemies of the country), written by Jawalkar. Jedhe was the publisher. The book attacked Bal Gangadhar Tilak and Vishnushashtri Chiplunkar for their approach towards non-Brahmin communities. A police case was lodged and the entire Pune city went against Jedhe and Jawalkar.

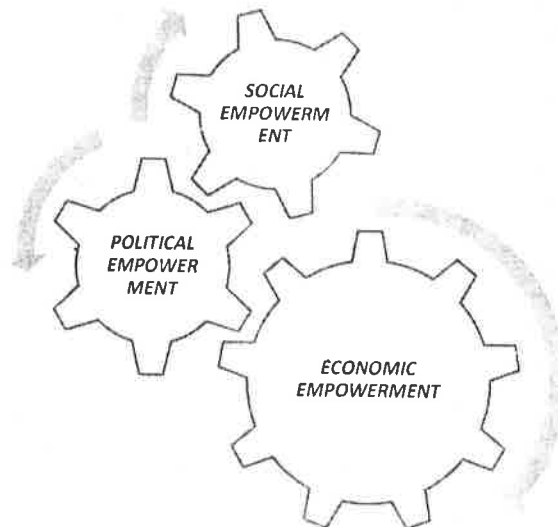
Dr. BABASAHEB AMBEDKAR AND WOMEN EMPOWERMENT

Prof. Dr. Vrishali Randhir

Prof. Sheetal Randhir

INTRODUCTION:

DR. B. R. Ambedkar is well-known personality in the world, who is real national hero in the field of women empowerment. Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives. It involves access to resources, resulting into increased participation in decision-making and bargaining power and increased control over benefits, resources and own life, increased self-confidence, self-esteem and self-respect, increased well being. *It means 'empowerment' is a multi-fold concept that includes economic, social & political empowerment.*



One of the important missions of Dr. B.R. Ambedkar's life was the reform of Hindu society in general and the amelioration of the lot of his untouchable brethren in particular, which he rightly treated as two ends of an interactive continuum. As a missionary he found himself pitched against tradition which would refuse to get modernized, in spite of all the fight that Dr. B. R. Ambedkar gave. And yet he would not mind go down fighting. In sum Dr. B.R. Ambedkar was at his best, his very natural-self, as a fighter and this is brought out in good measure in his historic battle for the Hindu Code Bill in the Provisional Parliament, which is being presented here as a case study to provide overview of Dr. B.R. Ambedkar in his crusade to reform and rejuvenate Hindu Society.

The Hindu Code Bill was the most controversial Bill considered by the Provisional Parliament. Twice it was brought to the House and both the times no progress could be made on the bill. Ultimately with the mounting opposition within and outside the congress I and also with the resignations of Dr. Ambedkar who had been the dynamic force behind the bill, it was finally dropped. Thus, the attempts of the government to pass a bill which was designed to bring radical changes in the Hindu society could

डॉ. बाबासाहेब आंबेडकर वृत्तपत्र लेखन : मूकनायक ते प्रबुद्ध भारत एक प्रवास

सुरेखा खरे -मो. ९८८१०३६७८५

संपत त्रिभुवन -मो- ९४२२००२६१०

मनोजकुमार ठाकर -मो . ९४२३४६४३४९



ज्या लोकांमध्ये आपला जन्म झाला त्या लोकांचा उद्धार करणे हे आपले कर्तव्य आहे हि जाणीव ज्यांना आहे ते धन्य होत. -डॉ. बाबासाहेब आंबेडकर

गोषवारा

डॉ. बाबासाहेब आंबेडकर वृत्तपत्र लेखनाचा मूकनायक ते प्रबुद्ध भारत या प्रवासाचा अल्पसा अभ्यास उपलब्ध विविध स्रोतवापरून या पेपर मध्ये केला आहे. डॉ. बाबासाहेबांना स्वातंत्र्य, समता आणि बंधुता यावर आधारलेला भारत देश निर्माण करायचा होता, त्याच्यासाठी त्यांनी त्यांचे संपूर्ण आयुष्य खर्ची केले. माणूसपण नाकारलेल्या, ज्यांचा स्पर्शच नाहीतर त्यांच्या सावलीचाही विटाळ होतो असे मानले गेलेल्या समाजाचे, मुलभूत हक्कापासून वंचित ठेवलेल्या समाजाचे नेतृत्व करताना डॉ. बाबासाहेब आंबेडकर यांनी भारतीयांना लोकशाही मूल्य दिली. तसेच अन्याय, अत्याचाराला वाचा फोडून, न्याय, समान हक्क मिळवून देण्यासाठी. “मूकनायक, बहिष्कृत भारत, जनता आणि प्रबुद्ध भारत” हि पत्रे काढली. या पत्राचे शीर्षकही त्या काळाचा मागोवा घेताना समर्पक वाटतात आणि त्यामधून डॉ. बाबासाहेब आंबेडकर यांच्या उद्दिष्टांचे सार आपल्याला समजते.

प्रस्तावना :

डॉ. बाबासाहेब आंबेडकर यांच्या सामाजिक जीवनाची सुरुवात जुलै १९१७ साली जेव्हा ते लंडन वरून पुढच्या शिक्षणाची शिष्यवृत्ती थांबल्याने मायदेशी परतले तेव्हा सुरु झाली. लोकजागृतीचे साधनापैकी वृत्तपत्र एक मुख्य साधन आहे असे बाबासाहेबांना वाटत होते. अस्पृश्य

Dr. Bharat Rathod
201718

A paper titled,

“Impact of Demonetization on Indian Economy”

By

Dr. Bharat V. Rathod,

Ness Waida College of Commerce, Pune

Cell No. 8380066867, E mail ID: rathodbv26@gmail.comPresented at the National Conference organized by Abeda Inamdar Sr. College of Arts,
Science and Commerce during 12th and 13th January 2018**Introduction:**

Until October 2016 the India was faced with sizable volume of high denomination currency notes which gave rise to various evils such as easy conversion of black money, funding for the Naxalite movement, circulation of counterfeit currency, and terrorists activities. For a pretty long time the Indian government was seized with this problem. Even in the Indira Gandhi's regime this problem was strongly felt. The following data will throw light on the volume of high denomination notes in circulation.

Bank Notes in circulation position as on 31st March every year

Denomination	Volume (million pieces)			Value (Rs. Billion)		
	Mar-14	Mar-15	Mar-16	Mar-14	Mar-15	Mar-16
500	11405 (14.7)	13128 (15.7)	15707 (17.4)	5702	8564	7854
1000	5081 (8.6)	5612 (8.7)	6326 (7.0)	5081 (39.6)	5612 (39.3)	6326 (38.6)
Total volume of currency	77330	83579	90266	12829	14289	16415

Source: RBI Annual Report 2016

Note: Figures in parentheses represent the percentage share in total

In a landmark move on the 8th November 2016, the Indian government under the leadership of Hon. Narendraj Modi- the Prime Minister of India, took a decision of demonetizing high denomination notes of Rs.1000 and Rs.500. The decision surprised one and all as it was kept secret to avoid scope for the adjustment for the unscrupulous elements. The prime minister in his nationwide broadcast at 9 p.m. announced this decision and asked the country men to deposit the demonetized currency in the nationalized banks and credit it to their account. He also announced that a new currency note of Rs.2000 and Rs.500 will be exchanged through the nationalized banks. The whole nation was shocked to hear this and next few months almost every day some new announcements were on the air to adjust to the situation and to ease out the suffering of the country men. The government was fully aware of the fact that this decision will have adverse effect on its economy and it will be stalled for some time.

The government admitted that the economic development will for some time roll back because it had expected that its decision of demonetization will take at least 6 months' time to get back to the normalcy. There was shortage of new currency notes and the government had to announce several concessions and adjustments. The government of India gave a slogan of commencing cash less era. Several new mobile applications like PayTM, Point of Sale (POS) machine for swiping the debit cards, Bhim app etc. In order to have quick settlement, these machines and applications were widely used and even the vegetable vendors started using it. The educated computer savvy population started using internet banking and participating in the government drive to have cashless economy. In this crucial period the banking sector was working under heavy pressure of work. Hats off to the bank employees! The world over the decision of demonetization was held by the institutions like IMF and the World Bank and everybody appreciated the bold decision of the Indian government.

Although the opposition parties are questioning the decision as according to them had failed to unearth the black money. However, almost the entire high denomination notes were deposited in the bank counting of which is still in on in the Reserve Bank of India. However, this move has certainly some advantages to the government. There are lakhs of bank accounts wherein this money which was idle with the countrymen came to the mainstream. Major part of it was in a way unaccounted in the sense tax revenue was evaded by these account holders. This resulted in sizably increasing the number of tax payers' base. Voluntary disclosure scheme which was announced by the government immediately prior to the demonetization decision has also received overwhelming response. Currently the Income tax department is attending to the gigantic task of scrutinizing the bank accounts in which suddenly heavy cash has been deposited. This will also add to the tax collection of the Govt.

Income Tax authorities have come out with the information that there are over 60 lakhs bank accounts in which more than Rs.2 lakhs have been deposited (which amounts roughly over Rs. 1.20 lakh crores) during the period 9th Nov. 2016 to 31st December 2016, so also there are credits of Rs.80000 crores and there are altogether new deposit accounts wherein over Rs.1.20 lakh crores of rupees are deposited. The IT dept. suspects that these credits will bring about Rs.3 to 4 lakh crores in the form of unaccounted money which is termed as black money. Of course it will take time to book these depositors as the scrutiny of these is a long term phenomenon.

Somehow the common man has expressed its faith in the government initiatives knowing fully well that in the long run these measures will certainly have positive impact on the country's economy and that he will have relief.

This move was criticised by the opposition parties as well as some economists. At this time the government of India was expecting that the economic development will get set back of about 0.5 % while eminent economists like Dr. Manmohan Singh estimated the set back of 1.5%. The economy which had just started reviving had a severe setback than originally estimated. All sectors of the economy agriculture, manufacturing, service industry, construction industry etc. had come to stand still and now only it is started slowly improving.

This demonetization along with the govt. of India's another landmark decision of introduction of Goods and Services Tax totally disturbed the entire business atmosphere in the country. There was no certainty as to what shape these move will take and in this situation no new investment was forth coming. The worst hit is the building construction industry. Several projects were halted which had thrown several construction labour out of

employment. Similar effect was also there on other industries which had to resort to retrench or give lay off to their employees. Obviously there was no new employment generation.

Against this backdrop various international credit rating agencies and the international banking organizations like Moody, HSBC, IMF, World Bank, and the India's Central Banking institution the Reserve Bank of India gave their estimates about the India's rate of economic development. The All India Consumer Price Index increased substantially. This had its adverse impact on the price line. Prices soar high. Added to this situation on the agricultural front was discouraging. There was uneven monsoon resulting in failure of crops on a large cultivated area. The above named international agencies original estimates and the revised estimates of the economic development rates for the financial year 2017-18 are as under:

Name of the organization	Original Estimate rate%	Revised rate %
Asian Development Bank	7.0	6.7
Feech	6.9	6.7
Moody's	7.1	6.7
HSBC	7.1	6.5
IMF	7.2	6.7
World Bank	7.2	7.0
OECD	7.3	6.7
Reserve Bank	6.7	6.7
Economic Survey of GoI.	6.75 to 7.5	---

Ref. PTI news Loksatta (Arth Satta) dated 14th December 2017.

While giving the above revised estimates the organizations have also kept in view that the likely hike in oil prices during 2018, providing sizable funds to the public sector banks to improve their balance sheet by getting rid of the heavy non-performing assets. Barring few states there was good monsoon which has raised the hopes of agriculture production. Thanks to good monsoon, the agricultural sector posted a huge jump in growth as it expanded by 4.9% during 2016-17 compared to dismal growth of 0.7% in the previous year.

Now after completion of one year's time after the demonetization the business activity has been gearing up. The industrial production during the last 2 quarters has showed increasing trend.

India's economic growth slowed to 6.1% in the fourth quarter ending March 2017, compared with 7.1% in the previous quarter, as the government's note ban decision slowed activity in cash-dependent sectors. Government data showed the gross domestic product grew 7.1% in the full financial year 2016-17, slower than 8% recorded in the previous year.

According to the Central Finance Minister the following are the estimates of GDP in the coming year. (Ref. Economic Survey 2016-17) The Survey forecasts a growth rate of 6.75 to 7.5 per cent for FY18, as compared to the expected growth rate of 6.5 per cent in FY17.

GDP Growth:

- ❖ GDP growth expected to be between 6.75 and 7.50 per cent in 2017-18.
- ❖ Real GDP growth expected at 6.5 per cent in 2016-17
- ❖ GVA growth at basic prices 7.0 per cent in 2016-17

Companies in Indian are optimistic that the country's economic growth will gain traction during the third quarter this fiscal, says a report. The CII Business Confidence index (BCI) has climbed up to the level of 59.7 during October-December 2017 compared to 58.3 in the previous quarter, reflecting an improvement in perception regarding overall economic conditions amidst indications of a normalisation in business situation post the recent disruptions like GST.

While presenting the 5th Bi Monthly Credit Policy The Reserve Bank today retained economic growth projection for 2017-18 at 6.7 per cent saying that the risks are evenly balanced.

Conclusion

Now from the various press releases from the government it is observed that slowly the economy is coming on the right track. The direct collection has recorded substantial increase. It will continue to be so in times to come because of the result of the Income tax department's efforts to book the bank account holders wherein heavy cash was deposited. GST collection is also getting streamlined. The initial troubles upon introduction of this new tax are now gradually reducing. The government is also responsive to the genuine demands of the business community and is taking periodical reviews and carrying out modifications to the Tax laws, giving relief to the business community. The World Bank also expects the Indian economy to grow at 7.2% in FY18 and gradually gather pace to touch 7.7% by FY20, a year later than Moody's projection.

Let us see how the govt. performs in times to come.

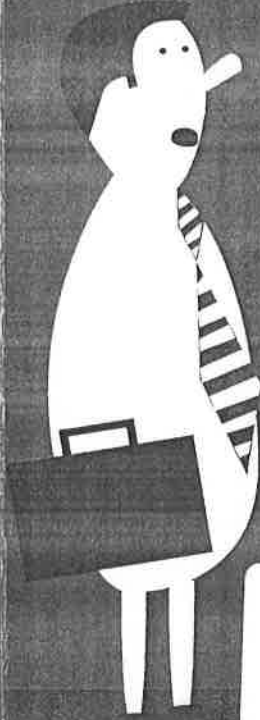
References:

1. India Today December 2016 and January 2017 issues.
2. Economic Times: 6th December 2017
3. Maharashtra Times, dated 10th Jan. 2017
4. Economic Times, dated 11th Jan. 2017
5. Arthsatta : Loksatta: 12th Jan. 2017
6. Loksatta, 14th December 2017.
7. <https://rbidocs.rbi.org.in/rdocs/AnnualReport/PDFs>

2017

मला श्रीमंत व्हायचंय!

वसुधा जोशी



शिका - वित्त नियोजन,
म्युच्युअल फंड,
निवृत्तीसाठीच्या
नियोजनाबद्दल व
आणखी बरेच काही!

NWCC LIBRARY
JOS
332.678



D.4034

माधवी
प्रकाशन, पुणे

NWCC LIBRARY
JOS

332.678



D.4034

मला श्रीमंत व्हायवंय !

वसुधा जोशी

सीध अमर एन्क्लेव्ह, AIPT समोर

सोलापूर रस्ता, पुणे ४११०१३

फोन: २६८७२०२८, ९९२१५२९३८१

प्रथम आवृत्ती :

१ नोव्हेंबर २०१७

© वसुधा जोशी

मुखपृष्ठ सजावट :

सुजीत जोशी

मुद्रित शोधन :

मिलिंद बोरकर

ISBN 978-81-934060-4-5

मूल्य : १२५/-

प्रकाशक :



माधवी प्रकाशन, पुणे

'दत्तकुटी', १४१६, सदाशिव पेठ,

पुणे - ४११ ०३०.

दूरभाष: ०२०-२४४७४७६२

भ्रमणभाष: ९३२५०९७८९४

इमेल: madhavipublisher@gmail.com

मुद्रक :

श्री जे प्रिंटर्स प्रा. लि.

१४१६, सदाशिव पेठ,

पुणे - ४११ ०३०

दूरभाष : ०२०-२४४७५३७२

इमेल: shreejprinters@yahoo.com