

**Personal Information**

Name : Prof. Dr. Mrs. Sonali Bhushan Deogirikar

Current Organization: K. J. Somaiya College of Arts and Commerce

Designation: Professor

Residence: 203/4, Silvino, Senroofs, Off Mulund –Goregaon link road,  
Nahur, Mulund East, PIN 400081

Date of Birth: 3<sup>rd</sup> July 1980

Marital Status : Married

Contact Details: Mobile - +91-9920326476  
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**Educational Qualification**

Qualification	Year Of Passing	University Name	% Marks
Ph. D	2015	S. N. D. T. Women's University	-
M.B. A. (HR)	2012	Y.C.M.O. U	63.77
State Level Eligibility Test	2002	-	-
M.Com	2002	University of Mumbai	65
B. Com	2000	University of Mumbai	71.57
HSC	1997	Maharashtra Board	81.33

**Additional Qualification**

1. Passed Company Secretary Inter 2<sup>nd</sup> Group
2. German Language Basic Course Successfully Completed 3 levels with Distinction

**Subjects taught**

<b>Sr. No.</b>	<b>Programs</b>	<b>Courses Taught</b>
1.	FYBCom	Introduction to Business
2.	FYBCom	Service Sector
3.	SYBCom	Management: Functions and challenges
4.	SYBCom	Production management and Finance
5.	SYBCom	Advertising
6.	TYBCom	Marketing
7.	TYBCom	Human Resource Management
8.	MCom	Strategic Management
9.	MCom	Research Methodology
10.	MCom	Business Ethics and CSR
11.	FYBBI	Principles of Management
12.	SYBBI	Organization Behaviour
13.	TYBBI	Human Resource Management
14.	FYBFM	Principles of Management
15.	FYBMM	Principles of Management

**Work Experience**

1. Working as Professor in the Department of Commerce at K. J. Somaiya College of Arts and Commerce, Vidyavihar, Mumbai - 400077 since December 2004
2. Working as MCom Coordinator at K. J. Somaiya College of Arts and Commerce since Academic year 2013-14
3. Teaching experience in the subjects - Marketing Management, Entrepreneurship Management, Principles of Management, Organizational Behavior for B. Com. (Banking and Insurance) from 2006 to 2015
4. Teaching experience in the subjects - Principles of Management and Marketing, Organizational Behavior for B. com (financial markets) since 2008 to 2015
5. Teaching experience in the subjects - Principles of Management and Marketing, Advertising to B. Com (Mass Media) from 2010 to 2015

## **Hobbies**

1. Trekking - Completed 40 treks all over Maharashtra
2. Bird Watching –
  - a. Completed basic course in ‘Ornithology’
  - b. Bird watching trails at different locations
  - c. Run what’s app group called ‘Somaiya Birders’ for students

## **Seminar, Conference, Workshop participation**

1. Participated in State Level Workshop on “Communication and Presentation Skills” at B. M. Ruia College of Arts and Commerce, Grant Road, on 24<sup>th</sup> July 2004.
2. Organized and Participated in UGC Sponsored Seminar on “Globalization-The Indian Scenario” at K. J. Somaiya College of Arts and Commerce, Vidyavihar on 23<sup>rd</sup> Feb. 2005.
3. Participated in National Level Seminar on “Television as a Medium of Advertising and its impact on Children” at N. M. College of Commerce and Economics, Vile parle on 5<sup>th</sup> March 2005.
4. Participated in National Seminar on “Total Quality Management – A Journey towards Excellence” at Smt. P. N. Doshi Women’s College, Ghatkopar on 22<sup>nd</sup> and 23<sup>rd</sup> April 2005.
5. Organized and participated in UGC sponsored National Seminar on “Insurance Sector in India: Prospects and Retrospect” at K. J. Somaiya College of Arts and Commerce on 13<sup>th</sup> Jan. 2006.
6. Organized and participated in National Seminar on “Development and Environmental Degradation” at K. J. Somaiya College of Arts and Commerce on 28<sup>th</sup> Jan. 2006.
7. Successfully completed certificate course on Mathematics for Economics, Commerce and Management at IIT Mumbai from 17<sup>th</sup> April to 30<sup>th</sup> April, 2006.
8. Organized and Participated in Workshop on “Innovative Teaching Techniques” at K. J. Somaiya College of Arts and Commerce, on 21<sup>st</sup> Sept. 2006
9. Participated in Two Day National Level Seminar on “Entrepreneurship: Perspective in the Changing World” at M. D. Shah College of Arts and Commerce, Malad on 19<sup>th</sup> and 20<sup>th</sup> January 2007
10. Successfully Completed Five days’ Workshop on “Research Methodology in Labour Studies” organized by V. V. Giri Institute, Noida and Maharashtra Institute of Labour Studies Mumbai from 14<sup>th</sup> to 18<sup>th</sup> May 2007.

11. Attended the half day workshop on “Revised Syllabus of Business Development at F. Y. B. Com” organized by Mulund College of Commerce and Board of Studies in Commerce, University of Mumbai on 4<sup>th</sup> July 2008.
12. Participated in one day seminar on “Contemporary issues in HR and Investment Avenues for Potential Investors” organized by Smt. M.M.K. College of commerce & Economics, Bandra(W) on 17<sup>th</sup> July 2010.
13. Participated in the Faculty Development Program on Research Methodology (A National Workshop) conducted jointly by SPSS South Asia and K C College of Engineering and Management, Thane(E) on 17<sup>th</sup> and 18<sup>th</sup> Sept 2010.
14. Attended one day Workshop on Research Methodology in Commerce organized by the P. G. Department of Commerce, S. N. D. T. Women’s University and Commerce Teacher’s Association, Mumbai on 13<sup>th</sup> Jan 2011.
15. Attended one day Workshop on Research Methodology in Commerce organized by the P. G. Department of Commerce, S. N. D. T. Women’s University and Commerce Teacher’s Association, Mumbai on 30<sup>th</sup> Sept 2011.
16. Participated in the one-day workshop on “Revised syllabus of S. Y. BCom Commerce Paper II and Advertising” under CBSGS system at Dnyanasadhana College, Thane on 6<sup>th</sup> July 2013.
17. Attended one day workshop on “Revised syllabus of commerce – T. Y. B. Com” at Ramanand Arya D. A. V. College on 30<sup>th</sup> June 2014.
18. Attended one day workshop on “Revised syllabus of commerce – M. Com” at Mulund College of commerce on 12<sup>th</sup> July 2014.
19. Attended one day Workshop on Research Methodology in Commerce organized by the P. G. Department of Commerce, S. N. D. T. Women’s University and Commerce Teacher’s Association, Mumbai on 3rd March 2015.
20. Participated in one day workshop on “recent amendments in UGC norms for the API under CAS” at K. J. Somaiya college of Arts and Commerce, Vidyavihar on 16<sup>th</sup> Sept 2017.
21. Awarded first prize in Arthalekhan, the annual inter-collegiate essay writing competition organized by Department of Economics, Patuk- Gala college of commerce and Management, Santacruz in Dec 2017.
22. Completed a short-term course organized by RUSA in association with Mumbai human resource development center, University of Mumbai on Mutual funds during 9<sup>th</sup> April to 14<sup>th</sup> April 2017.
23. Participated in three days online workshop on ‘Learning Google Classroom’ organized by IQAC and UGC – Paramarsh in May 2019.

24. Participated in webinar on the topic ‘Goal Based Investing’ organised by IQAC of SIES college of Arts, Science and commerce and Financial Planning Academy in May 2019.
25. Participated in an online Faculty Development Program on ‘Learning, Pedagogy and Effective Use of Case Methodology’ organised by ASMA in June 2019.
26. Participated in online Faculty development program on “ICT for Teaching & Learning” organized by Teaching Learning Centre, Ramanujan college, University of Delhi from 17<sup>th</sup> to 23<sup>rd</sup> October 2023.
27. Participated in the online two days national conference on ‘The knowledge bridge: Academia to Industry’ organized by IQAC of R. J. College on 24-25 Jan 2025.

#### **Seminar, conference, workshop presentation**

1. Presented a paper on “Global Financial Meltdown and Its Impact on Indian Economy” at one day state level Seminar on “Global Financial Meltdown: Challenges for India” at Kirti M. Doongursee College, Dadar on 18<sup>th</sup> Feb. 2009.
2. Presented a paper titled “Transformational leadership: An effective strategy to overcome global recession” at International Commerce and Management conference on ‘Global recession: management challenges and strategies’ organized by Department of Commerce, University of Mumbai on 17<sup>th</sup> and 18<sup>th</sup> Dec 2009.
3. Presented a paper titled “Green Brand Leadership- Challenges and Strategies adopted by Marketing Managers” in 63<sup>rd</sup> All India Commerce Conference organized by Faculty of Commerce, Goa University from 1<sup>st</sup> to 3<sup>rd</sup> Oct 2010.
4. Presented a paper titled “Future of Private Labels in India - Strategies” at two days national level seminar on “Emerging Trends in Indian Retail Management” organized by Sydenham College of Commerce and Economics, Churchgate on 10<sup>th</sup> & 11<sup>th</sup> February 2011.
5. Presented a paper titled “Delivery of Micro Finance through Post Offices in India – Opportunities and Challenges” at national conference on “Micro Finance and Women’s Self-Help Groups” organized by Commerce Teacher’s Association and S. N. D. T. Women’s University, Churchgate on 21<sup>st</sup> Oct, 2011.
6. Presented a paper titled “Micro Finance in Rural India – Business Opportunities and Challenges for Private Sector” at international conference on “The Challenges of Rural Marketing in the 21<sup>st</sup> Century” organized by Institute for Future Education Entrepreneurship and Leadership, Lonavala on 26<sup>th</sup> and 27<sup>th</sup> Nov 2011.

7. Presented a paper titled “Role of social Media in Employer Branding” at 65<sup>th</sup> All India Commerce Conference of Indian Commerce Association at K. P. B. Hinduja College of Commerce on 9<sup>th</sup> -11<sup>th</sup> Nov 2012.
8. Presented a paper titled “From Marketing to Reverse Marketing – Exploring Active Role of Customers” at two days national level conference on “Emerging Trends in Commerce and Management” organized by Sydenham College of Commerce and Economics, Churchgate on 18<sup>th</sup> & 19<sup>th</sup> Oct 2013.
9. Presented a paper titled “Changing work culture in Indian Railways and job satisfaction levels with reference to Mumbai division” at national conference on “Emerging Trends in Banking, Commerce and Insurance- opportunities, challenges and strategies” held at Dnyanasadhana College, Thane on 21<sup>st</sup> Nov 2014.
10. Presented a paper titled “Managing Railways in India – A journey of Centuries” at national conference on “Recent trends in education, research and management” at A. E. Kalsekar College, Mumbra on 7<sup>th</sup> Feb 2015.
11. Presented a paper entitled “Exploring Human Resource – Role of Work Culture and Working System in Indian Railways” at international conference Vanijya Sammelana 2015 organised by SRN Adarsh College, Bengaluru on 13<sup>th</sup> March 2015.
12. Presented a paper titled “A study of Employee’s stress in Indian Railways with reference to Mumbai Division” at two days national seminar on “Contemporary and Innovative Practices in HRD” at K. J. Somaiya College of Arts and Commerce, Vidyavihar on 27<sup>th</sup> and 28<sup>th</sup> Nov 2015.
13. Presented a paper titled “Sustainable rural development through social empowerment – A case study of Nareshwadi, India” at international conference on “Emerging challenges for social development and human services practice in the Asia Pacific region at Bali, Indonesia on 17<sup>th</sup> to 19<sup>th</sup> June 2016.
14. Presented a paper titled “Outsourcing- Great escapes for Indian Railways” at national conference on “New Horizons in business and management – A gateway of opportunities for business innovations” at Ramanand Arya D. A. V. College, Bhandup on 28<sup>th</sup> Jan 2017.
15. Presented a paper titled “Outsourcing by Indian Railways as a step towards privatization – a critical analysis” at international conference on Commerce, baking, economics, management, law, social sciences and environmental concerns organized by M. B. Harris college of Arts and A. E. Kalsekar college of commerce and management, Nalasopara in association with Indo Global chamber of commerce, industries and agriculture on 27<sup>th</sup> Jan 2018.
16. Presented a paper titled “Smart farming with digital technology- New model of business in primary sector” at one day international multidisciplinary conference on “use of digital technology in business, finance services and

education system, Challenges and opportunities” organized by Seva Sadan college of Arts, Science and commerce, Ulhasnagar on 10<sup>th</sup> Feb 2018.

17. Presented a paper titled “Moonlighting in education sector in India – A critical analysis” at two days international conference on ‘resurgence of industry and commerce in contemporary India’ organised by Dwaraka Doss Govardhan Doss Vaishnav College, Chennai on 7<sup>th</sup> and 8<sup>th</sup> Feb 2023.
18. Presented a paper titled “A critical analysis of motivation and leadership styles of Indian railway officers” at the One Day International Research Conference on India's Milestone Across 75 Years of Independence in Commerce and Management in Collaboration with the University of Mumbai, IQAC, Departments of Commerce and Accountancy held on 25<sup>th</sup> Feb 2023 in Online Mode.
19. Presented a paper titled “Changing Scenario of India’s export – navigating the dynamic landscapes” at one day international multi-disciplinary Conference on “Global Paradigm Shift: Initiatives of India in Science, Education, Technology, Business and climate” organized by Veer Wajekar Arts, Science and Commerce College, Mahalan vibhag, Phunde, Raigad on 10<sup>th</sup> Jan 2024.
20. Presented a paper titled “A study on impact of sustainable talent management in attracting and retaining employees” at one day multidisciplinary national conference on “Building a sustainable nation: recent developments, policies, practices & Commerce, Chembur on 3<sup>rd</sup> December 2024.

#### **Invitation as Judge, Resource Person**

1. Invited as Judge for State Level Science Exhibition at R M Bhatt High School, Parel on 2<sup>nd</sup> Dec 2005.
2. Invited as an examiner for revaluation in the subject of FYBCom at Pragati College of Arts and commerce, Dombivli on 4<sup>th</sup> Feb 2010.
3. Invited as an examiner for revaluation in the subject of Advertising at Mulund College of commerce, Mulund on 30<sup>th</sup> Nov 2012.
4. Invited as an examiner for revaluation in the subject of Advertising at Mulund College of commerce, Mulund on 18<sup>th</sup> June 2013.
5. Invited as external examiner in the subject of Marketing Strategies and Plan of M. Com I at Vivekanand Education society’s College of Arts, Science and Commerce on 17<sup>th</sup> March 2015.
6. Invited as external examiner in the subject of Research Methodology of M. Com-II at S. M. Shetty College of Science, Commerce and Management Studies on 6<sup>th</sup> April 2015.

7. Invited as external examiner in the subject of Research Methodology of M. Com-II at S. M. Shetty College of Science, Commerce and Management Studies on 31<sup>st</sup> Oct 2015.
8. Invited as external examiner in the subject of Principles of Management and Retail Management for SYBFM at K. J. Somaiya College of Science and commerce, Vidyavihar on 7<sup>th</sup> April 2016.
9. Appointed as Board of Studies member for MCom part I autonomous course 2016-17.
10. Appointed as Board of Studies member for MCom part II autonomous course 2017-18.
11. Appointed as Board of Studies member for BCom and MCom autonomous course 2018-19.
12. Appointed as Board of Studies member for BCom and MCom autonomous course 2019-20, 2020-21, 2021-22, 2022-23, 2023-24.
13. Appointed as ‘Conference Chair’ at Fourth international conference on advancements in Research & Development (ICARD 2024) jointly organized by Department of Commerce, Indira Priyadarshini Govt. degree College for women, autonomous, Nampally, Hyderabad, Telangana, India and RSP Conference Hub, Coimbatore, Tamil Nadu, India on 30/01/2024 & 31/01/2024.
14. Appointed as Board of Studies member for BCom at R. J. College of Arts, Science and Commerce, Ghatkopar for AY2024-25.
15. Invited as a Governing Body Nominee as Subject Expert on the selection committee for the appointment of Assistant Professor -Aided post in commerce department at R. J. College of Arts, Science and Commerce, Ghatkopar.

### **Membership**

1. Life membership of Indian Commerce Association and Maharashtra Commerce Association

### **Minor Research Project**

A Study of Women Empowerment through Self Help Groups in Thane District sanctioned by University of Mumbai in academic year 2011-12.

In charge of the “the Youth Camp” conducted by International Youth Fellowship at K. J. Somaiya College in Jan 2015 and participated in ‘The 2<sup>nd</sup> Youth Crisis Talk’ held at Bangkok, Thailand World Camp by International Youth Fellowship from 2<sup>nd</sup> to 4<sup>th</sup> Feb 2015.



**Publication**

1. Published a paper titled “Intellectual Property Rights – Comparative study of India and Canada” in international journal of Research published by Rizvi college of Arts, Science and commerce, Vol 1 (2), Jan- Jun 2012, ISSN 2231-6124, pg. 36-39. (international peer reviewed Journal)
2. Published a paper titled “Women Empowerment through SHGs in India – A case study of Thane District” in “Sumedha – Journal of Management”, referred international journal of CMR College of Engineering and Technology, Vol. 1, No.2, April – June 2012, ISSN 2277-6753, CMR Publication, pg. 1-6. (Referred Journal)
3. Published a paper titled “From Marketing to Reverse Marketing – Exploring Active Role of Customers” at two days national level conference on “Emerging Trends in Commerce and Management” organized by Sydenham College of Commerce and Economics, Churchgate on 18<sup>th</sup> & 19<sup>th</sup> Oct 2013, ISBN 978-93-82880-66-0, Excel India Publishers, New Delhi, pg. 153-157. (conference proceeding)
4. Published a paper titled “Changing work culture in Indian Railways and job satisfaction levels with reference to Mumbai division” at national conference on “Emerging Trends in Banking, Commerce and Insurance- opportunities, challenges and strategies” held at Dnyanasadhana College, Thane on 21<sup>st</sup> Nov 2014, ISBN 81-89217-04-6, Top Publication, pg. 429-435. (conference proceeding)
5. Published a paper titled “Managing railways in India – a journey of centuries” in multidisciplinary national research journal ‘Research Dimensions’ at national conference on “Recent trends in education, research and management” held at A. E. Kalsekar Degree college, Mumbra, Thane on 7<sup>th</sup> Feb 2015, Vol. V; Issue: II, ISSN 0976-8564, pg. 11-15. (Multidisciplinary National research journal).
6. Published the paper titled “Exploring Human Resource – Role of Work Culture and Working System in Indian Railways” at one day national conference on ‘commerce, Business, Management, information technology and tourism’ in special issue “Vanijya Sammelana – 2015” on 4<sup>th</sup> March 2015 with ISBN 978-81-930411-0-9 published by ELK Asia Pacific Journals, New Delhi, pg. 205 209. (Conference proceedings)
7. Published a paper titled “Work culture in Indian Railways with reference to Central Zone” in national Journal “Transforming Management System” published by Nepalese Academy of Management, ISBN 978-9937-2-9374-7, 2015, pg. 96-105. (Journal) (not UGC approved)
8. Published a paper titled “A Critical analysis of the work life balance of employees in Indian railways” in “Sumedha – Journal of Management”, referred international journal of CMR Group of Institutions, Vol. 4, No.2,

April – June 2015, ISSN 2277-6753, pg. 114-122. (UGC approved journal 46802)

9. Published a paper titled “A study of employee’s stress in Indian Railways with reference to Mumbai division” at UGC sponsored two-day national conference on ‘contemporary and innovative practices in HRD’ on 27<sup>th</sup> and 28<sup>th</sup> Nov 2015 in ISBN 978-81-931391-7-2, Sharayu Prakashan, pg. 233-238. (conference proceeding)
10. Published an abstract titled “Sustainable rural development through social empowerment: A case study of Nareshwadi, India at International Conference on ‘Emerging challenges for social development and human services practice in the Asia Pacific region’ on 17<sup>th</sup> to 19<sup>th</sup> June 2016 at Bali, Indonesia, ISBN 978-0-9802994-7-2, Brisbane Institute of Strengths based practice, pg. 21-22. (Abstract proceedings peer reviewed)
11. Published an article titled “Outsourcing- Great escapes for Indian Railways” in peer reviewed journal of management research ‘Management Guru’ published by Sharayu Prakashan, Vol. IV, Issue No. 12, Jan 2017, ISSN 2319-2429, pg. 94-97. (peer reviewed journal)
12. Published a paper titled “Micro finance for rural development” in annual peer reviewed research journal ‘Insight Management Review’ published by Patuk-Gala college of commerce and management in Dec 2017, Vol:8, Issue: 1, ISSN 2277-5676, (their own college publication), pg. 32-38. (annual peer reviewed research journal)
13. Published a paper titled “Outsourcing by Indian Railways as a step towards privatization – a critical analysis” in international multidisciplinary half yearly peer reviewed and referred UGC listed research journal ‘Genius’ (journal no. 47100) ISSN-2279-0489 with impact factor 4.248, Vol-VI, Issue-I, part-II, Aug 2017 to Jan 2018 published by Ajanta Prakashan, pg. 87-93. (An international multidisciplinary half year research journal)
14. Published a paper titled “Smart farming with digital technology- New model of business in primary sector” in an international peer reviewed, referred, quarterly scholarly research journal for international studies (UGC approved Sr. no. 49366), impact factor sjif 2016=6.177, Vol: 7, issue: 37, Jan-Mar 2018, ISSN-2278-8808 published by Amitesh publication, Pune, pg. 192-198. (UGC approved journal)
15. Published a paper titled “A critical analysis of inculcation and application of core values by Indian railway officers” in IOSR Journal of Business and Management (international organization of scientific research), impact factor 3.52, e-ISSN: 2278-487X, p-ISSN: 2319-7668, Vol. 20, Issue 10, Ver.4, Oct 2018, pg. 49-57. (UGC approved journal 4481)
16. Published a paper titled “Future of private labels in India – challenges ahead” in International Journal for Multidisciplinary Research, E-ISSN:

2582-2160, Volume 4, Issue 1, January – February 2022, Pg. 1 to 6.  
(International peer reviewed Journal)

17. Published a paper titled “A critical analysis of motivation and leadership styles of Indian railway officers” in International Journal of Advance and Innovative Research, impact factor 7.46, ISSN: 2394 7780, Volume 10, Issue 2 (IX), April - June 2023, pg. 34-39. (peer reviewed online journal)
18. Published a paper titled “A critical analysis of Communication style of Indian railway officers with their subordinates” in International Journal of Business and Management Invention (IJBMI), Impact Factor: 4.72, ISSN (Online): 2319-8028, ISSN (Print):2319-801X, Volume 12, Issue 3, March 2023, pg. 79-86, UGC Approval Serial Number: 4485 & UGC Journal Number: 46889 (UGC approved, peer reviewed referred journal)
19. Published a chapter entitled “Changing role of educators from ‘Tick’ to ‘click’ in digital classroom” in peer reviewed book titled ‘Digital learning: trends and challenges in education’ ISBN: 978-81-19567-31-7 by Eureka Publications, Jan 2024.
20. Published a research paper titled “Analysis of strategies and models adopted by ITC as ‘Green company’ with respect to environmental sustainability” in International Journal of Advance and Applied Research (IJAAR), peer reviewed bi-monthly journal ISSN-2347-7075, impact factor -7.328, Vol.5 Issue-1 Jan-Feb 2024, Pg. 56-62. (peer reviewed international journal)
21. Published a research paper titled "A Critical analysis of Indian retail investors with reference to stock market investment during pandemic period” in Rabindra Bharati University Journal of Economics ISSN: 0975-802X, Vol.: XXVIII, No. 2, Feb 2024, Pg. 131-137. (UGC CARE approved, peer reviewed and referred Journal)
22. Published a research paper titled “Examining the paths taken by Vaishnavi Joil – A Women entrepreneur’s contribution in developing Konkan coastal tourism” in GAP BODHI TARU- A Global Journal of Humanities ISSN-2581-5857 Impact factor – SJIF -5.551, IIFS – 5.125 Vol.: VII Issue II, April – June 2024, Pg. 245-247. (peer reviewed and referred Journal)
23. Published a research paper titled “A Study of women empowerment through innovation in entrepreneurship development: A critical analysis” in GAP BODHI TARU- A Global Journal of Humanities ISSN-2581-5857 Impact factor – SJIF -5.551, IIFS – 5.125 Vol.: VII Issue II, April – June 2024, Pg. 248-252. (peer reviewed and referred Journal)
24. Published a research paper titled “Empowerment or objectification? An analysis of female representation in modern Indian media” in GAP BODHI TARU- A Global Journal of Humanities ISSN-2581-5857 Impact factor – SJIF -5.551, IIFS – 5.125 Vol.: VII Issue II, April – June 2024, Pg. 396-401. (peer reviewed and referred Journal)

25. Published a research paper titled “Financial analysis and impact of financial services on development of India.” In Economic challenger – An international journal ISSN 0975-1351 RNI No.70869/98, Indexed: Ebsco, Birmingham A.L., USA Registered at Cabell’s Directories, Beaumont SJIF 2020 Impact Factor: 6.803, Vol.27, Issue :105, October-December 2024, Pg. 413-417.