

### **3.3.1. QnM**

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

### **3.3.1.1.**

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

### **3.3.1**

### **(Supporting Documents)**

- **Research Papers**

S/N	Title of paper	Name of the author/s	Name of journal	Year of publication	ISSN number
			<b>2017-18</b>		
1	Centring the Marginalized: a Comparativestudy of mahesh Dattani & Te Williams	Dr. Udaya Ravi Shastry	Indian Journal of Applied Research	2017	ISSN:2249-555x
2	Sado-Ritual Syndrome	Dr. Udaya Ravi Shastry	IJELL&H	2017	ISSN:2321-7065
3	"Myth And Realism In The Play A Long Day's Journey Into Night Of Eugene O'neill"	Dr. Udaya Ravi Shastry	IJRAR	2017	P- ISSN 2349-5138E- ISSN 2348-1269
4	Relevance of Library collection for Doctoral Research: a Citation analysis of theses in the field of Educationa and Physical Education at University of Mysore	Manjunath J	Journal of Library Development	2017	ISSN: 2395-518X
5	Stress and Coping Strategies among Optimistic and Pessimistic patients	Vijayakumari TR	International journal of management , marketing and HRD	2017	ISSN: 2321 8622
6	Self Image (Schemas) of skin patents: difference between optimists and pessimists	Vijayakumari TR	IJIP	2018	(E)ISSN 2348-5396 (p) ISSN 2349-3429
			<b>2018-19</b>		
7	Temporal and spacial variation of literacy: a case study of Tumkur District	Ningegowda MK	Geographical Analysis of UGIT	Jun-18	ISSN 2319-5371



8	Development of Road Transportation : A case study of Karnataka	Ningegowda MK	IJRAR	Jan-19	E-ISSN 2348-1269 P-ISSN 2349-5138
9	Skill India: Need of the Hour	Ningegowda MK	REACH	Feb-19	ISSN 2456-3617
10	Decadal growth of population: A case study of Karnataka	Ningegowda MK	Geo-eye	2018	ISSN 2347-4246
11	The Techniques of Elements of Symbolism and Expressionism The Hairy Ape	Dr. Udaya Ravi Shastry	IJRAR	Nov-18	E-ISSN 2348-1269 P-ISSN 2349-5138
12	Recreation linguistics for effective English language teaching	Dr. Udaya Ravi Shastry	TJELLS	Mar-19	ISSN:2249-2151
13	Linguistic Finger-printing in authorship identification	Dr. Udaya Ravi Shastry	Journal of Emerging Technologies and Innovative Research (JETIR)	Mar-19	ISSN-2349-5162
14	The Unsung poet of the Twentieth Century	Dr. Udaya Ravi Shastry	Chronicle of Humanities and Cultural Studies (A peer reviewed Bimonthly International Journal)	Nov-18	ISSN ; 2454-5503
15	Hindhi Rang Manch ki Aithihasik yatra	Dr. K.S.Sudha	Vswa Hindhi Parika evam Punarpat	Jan-19	ISSN1694 2477
			<b>2019-20</b>		
16	A STUDY ON INVESTOR ATTITUDE TOWARDS MUTUAL FUNDS AS AN INVESTMENT OPTION	Mallikarjunaprasanna	Global Journal For Research Analysis: A Peer Reviewed, Referred, Referred & Indexed	Aug-19	ISSN 2277-8160

			International Journal		
17	PERCEPTION OF INDIAN INVESTOR TOWARDS INVESTMENT IN MUTUAL FUNDS WITH SPECIAL REFERENCE TO MIP FUNDS	Mallikarjunaprasanna	Global Journal For Research Analysis: A Peer Reviewed, Referred, Referred & Indexed International Journal	Jan-20	ISSN 2277-8161
			<b>2020-21</b>		
18	A study on personalized banking services: a step towards rural development	Mallikarjunaprasanna	Gloal Journal for Research Analysis	2020	ISSN 2277 8160
19	an analysis of investors perception towards derivative market with special reference to tumkur district	Mallikarjunaprasanna	Gloal Journal for Research Analysis	2021	ISSN 2277 8160
20	Less Known Indian Writers in English: New Findings	Dr. Udaya Ravi Shastry	IJOES	2020	ISSN 2581-8333
21	“An Investigation into The Linguistics of Falsehood”	Dr. Udaya Ravi Shastry	International Journal of Multidisciplinary Educational Research	2020	ISSN: 2277-7881
22	Digital literature of the fourth century India	Dr. Udaya Ravi Shastry	IJRAR	Jan-21	ISSN
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24	Population of Karnataka at Glance	Ningegowda MK	sahitya sinchana	Feb-21	ISSN 2456 3617

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28	study on new avenue for physical education through the new education policy	Srinivas bs	national research journal of information technology and information science.	2021 aug	ISSN NO: 2350-1278
29	A study on geographical att karnataka with special refrence to agriculture	Manjunath swamy	International journal of innovative research in technology	2021	ISSN NO: 2349-6002



## Centering the marginalized: A Comparative study of Mahesh Dattani and Tennessee Williams

### KEYWORDS

Marginality, Homosexuality, hijra (Transgendering) identity

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### ABSTRACT

The present article falls under the thrust area of 'Marginal discourses'. The article intends to compare and contrast the characters sketched by Mahesh Dattani and Tennessee Williams. Despite several common denominators these two dramatists have they are distinct in their themes and treatments of the issues theme of Homosexuality, Cannibalism, impotency, drug addiction and sexual frenzy. Tennessee Williams' dramatics have been read in relation to the concept of marginality. Williams uses of theatricality and stage craft, and also visual and aural images stage directions and the character's body language as well as their spoken words has been deliberated and explored under the concept of marginalization in his earlier plays. Considering Mahesh Dattani's plays would raise many questions regarding hijra (Trans gendering) identity, their constitution, constitutions, their social acceptability and tolerability in a jeopardized conditions as they are the victims of nature as well as of the society. They are deprived class with no voice, no sympathies, no love, no considerations, no justice and probably no hope of acceptability in the society.

### Introduction

There is no more influential twentieth-century American playwright than Tennessee Williams. His repertoire twenty five full length plays as well as many shorter ones, two novels, three books of verse, sixty short stories and an original screen play. He won the Pulitzer Prize for A Street car Named desire in 1947 and Cat on a Hot Tin Roof in 1955 and was named as the first playwright who received the Pulitzer Prize for Drama. Honorary Doctorate award on him from Harvard University in 1982. President Carter at Kennedy Centre honored him in 1979.

Being the multifaceted literary and dramatic figure, Mahesh Dattani has given a new height and dimension to Indian English Drama. He is the first English Indian playwright to have been received the Sahitya Academy Award. He dares to expose the naked and agonizing reality of the marginalized groups/class, like gender inequalities, religious intolerance and hypocrisy about HIV victims. They are invisible minority-neglected minority-considered as chosen of god.

### Meaning of subaltern studies:

Subaltern, meaning 'of inferior rank', is a term adopted by Antonio Gramsci (1891-1937), an Italian Marxist and Communist Party Leader, refers to those groups in society who are subject to the hegemony of the ruling classes. A subaltern is someone with a low ranking in a social, political, or other hierarchy. It can also mean someone who has been marginalized or oppressed. From the Latin roots *sub*-'below', and *alternus* 'all others', *subaltern* is used to describe someone of a low rank (as in the military) or class (as in a caste system). Subalterns occupy entry-level jobs or occupy a lower rung of the 'corporate ladder.' But the term is also used to describe someone who has no political or economic power, such as a poor person living under a dictatorship. Different kinds of synonyms are used for the word 'Subaltern', like: common people, lower-class, underprivileged, exploited, inferiors, minors, weak etc. British Historian, E.P. Thomson wrote an article in 'The Times Magazine'. While giving his opinion he used the words 'History from Down Below' Italian Marxist thinker Antonio Gramsci has used the word 'subaltern' for minor, poor, downtrodden people. Subaltern means overlooked, neglected, disregarded, and treated with unconcern and indifference.

Besides all these, it might also be employed in discussions of race, ethnicity, class, gender, sexuality, religion and so on. Gayatri Spivak's essay 'can the subaltern speak' (1983) has had particular influence on this broader development, especially in its deconstruction of gender' (qtd. in Mc Ewan16). Spivak objects to careless life of

the term and its appropriation by marginalized groups who are not specifically subaltern' (16). She asserts that 'subaltern is not just another word for the oppressed or marginalized rather; it signifies very specifically a group of people whose voices cannot be heard or that are willfully ignored in dominant modes of narrative production.' (16).

### Marginalization and subaltern with reference to the works of Tennessee Williams and Dattani:

The term 'Subaltern' came in to existence during 1970s by which time Tennessee Williams had already written his most representative works. Though we find several characters and features of subaltern element in his works, the term has hardly been used anachronistically with reference to the works of Tennessee Williams. So, the study makes it a point that in what sense the term 'subaltern' is used with reference to his works. The marginalized characters, issues, and themes which come under subaltern studies are prevalent in the works of Tennessee Williams.

When the topic of marginalization is discussed in the Williams' works, one question is raised whether he intentionally writes about marginality or essentially, he sees all his characters as marginalized. Williams says 'I have never been able to say what was the theme of my play and I don't think I have never been conscious of writing with a theme in mind. I am always surprised when after a play is opened, I read to the papers what the play about...It is a play of life what could be simpler, and yet more you can easily extend that a little and say it is a tragedy of incomprehension. That also means life...that is life in America. Or you can say it is a play that considers the 'problem of evil' (qtd. in Day25-27). His words indicate that being a marginal is a 'tragedy of incomprehension that impedes an individual within a social structure. The question of marginality is therefore, about 'life' which also gives his character a universal aspect.

Even so, Mahesh Dattani, being the best known dramatist, also reputed and accomplished actor, director, and scriptwriter and dance teacher, with his interest in the so called abnormal, maladjusted and marginalized section of society dealt such social issues in each and every plays of him that he produced in the arena of English drama ever. In almost all the plays Dattani has succeeded in exposing social maladies and weaknesses of the mainstream of society.

### The subaltern common denominators in the plays of Dattani and Tennessee Williams

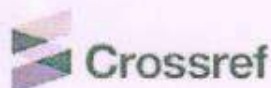
The article focuses on common denominators grappled by the two

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### Sado- Ritual Syndrome

This paper tries to present three different instances of Sado Ritual syndrome prevalent in the major 'cultures' of the different parts of the world. The mask of "rites and rituals" support and sustains the patriarchal interests which makes empowering women an almost unimaginable task.

The common features in these three cases are that women are used as scapegoats and token torturers. The atrocities towards women are made to appear a very normal harmless religious ritual that a woman performs against another woman, while the male-centred culprit never comes into picture. Mothers religiously pass the suffering to their daughters without even realizing that it is a male 'construct'. Whether it is the mother-in-law encouraging her daughter-in-law to enter the pyre with her deceased husband for self-immolation, or the mother binding her daughter's foot to cripple her for the rest of her life, or even worse, the barbaric mutilation of the genitals of her own daughter are made to subdue in the guise of a ritual. With such a social condition, called, sado- ritual- syndrome, prevailing in the society, empowerment could be a distant dream. However, two of these three practices are no longer in vogue. Hopefully the pernicious third one too, will find its end soon.

#### Scenario One:

##### Sati or Johar in India

The Indian rite of Sati or widow burning, involved a recently widowed woman throwing herself or being thrown onto the funeral pyre of her departed husband.

A variant on Sati was johar, in which all of the women of an area would be burned alive to keep them from falling into the hands of invading Muslims in order to "save their honor".

She must bear in mind that under the rigged rules of the patriarchy, woman actually ends up facing a Hobson's choice, that is, something that appears to be a free choice but, in fact, only one option is really offered. Consider, then, what kind of "choice" a woman within the culture of Sati was dealing with. What were her options?

Well, first of all, a widow was never allowed to marry again. She inherited no property, had nowhere to go. She lived in abject poverty, a street wanderer, a beggar. Her family would not shelter her since, as illustrated above, family members stood to lose caste and face humiliation if she did not join the fire. Since it was believed that the widow *always* according to "Karma" caused her husband's death, everyone despised and terribly mistreated her for the





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# MYTH AND REALISM IN THE PLAY A LONG DAY'S JOURNEY INTO NIGHT OF EUGENE O'NEILL

by JANARDHAN V.P. Janardhan V.P. by Dr. Udaya Ravi Shastri • Published 1 August 2017 • Art

Eugene O' Neill was an American playwright and Nobel Laureate in Literature. His poetically titled plays were among the first to introduce into U.S. drama techniques of Realism. O'Neill's plays were among the first to include speeches in American English vernacular and involve characters on the fringes of society. They struggle to maintain their hopes and aspirations, but ultimately slide into disillusionment and despair. He has written many popular plays. The most important ones are Beyond the Horizon, 1918 Pulitzer Prize, 1920, The Straw, 1919, The Emperor Jones, 1920, The Firstman, 1922, The Hairy Ape, 1922, The Fountain, 1922, and many others. Most of them are tragedies dealing with the modern man and American people. But his famous play A Long day's Journey into Night 1941 is popular play dealing with myth and realism of a family called Tyrons. KEY WORDS; Eugene O'Neill, A Long day's Journey into Night, Tyrons, Myth, Realism, American, dream, fate tragedy, modernism, postmodernism.....



मनोमयः अयं हि पुरुषः



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Theory Method and Principle of Metrics  
Science

S. L. Sangam

Application of Bradford's Law of  
Scattering to the Solar Physics World  
Literature: A Scientometric Study

Kiran P. Savanur and Praveen B Hulloli

First Year Post-Graduate Students' Awareness  
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Digambar Shinde

✓ Relevance of Library Collections for  
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Genesis' of Public Library Movement  
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Relevance of library collections for doctoral research:  
A citation analysis of theses in the field of Education  
and Physical Education at University of Mysore

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Abstract

The present study has been undertaken to examine the relevance of Mysore University Library collections for doctoral research in the Faculty of Education. The study evaluated 1865 references found in the 20 theses submitted to the University during the period from 1964 to 2013. The study includes the analysis of various variables of the citation such as type, authorship, age and library holdings to meet objectives of the study. The findings of the study reveals that the overall average number of citations per doctoral thesis in the faculty of Education was 154.24. The researchers cited 43.97% Journals and 41.34% Textbooks in the theses. The result clearly shows that the majority of cited resources (69.44%) were Single author works found in theses. The researchers cited the majority of resources that belong to age group of less than 1 year to 10 years that constituting 733 (39.91%). The Mysore University Library owned 49.78% of 1836 resources cited in the theses. The library ownership of cited resources is varied from one type to another type of resources. The library owned 612 (74.63%) of 820 cited Journals and owned 265 (34.77%) of 771 cited Textbooks. The age wise availability of cited materials is varying from one decade to another



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## STRESS AND COPING STRATEGIES AMONG OPTIMISTIC AND PESSIMISTIC SKIN PATIENTS

\*I VIJAYAKUMARI

### Abstract:

This study aims to find out whether there is any significant difference in stress level and coping strategies between optimistic and pessimistic skin patients along with gender as demographic variable. With null hypothesis 50 optimist [25 male and 25 female] and 50 pessimist [25 male, 25 female] skin patients were administered with LOT®, stress scale from DASS, Brief COPE. The results were analyzed with descriptive statistics and t-values. The results show that there is no significant difference in stress levels of optimist and pessimist skin patients but significant difference exists with gender variable. With regard to coping strategies significant difference exists with optimist and pessimist skin patients and with gender variable also. This shows the need of developing appropriate coping strategies among skin patients and considering psychological aspects in treatment of skin patients.

**Key Words:** *Optimism, Pessimism, Stress, Coping strategies, Skin Patients.*

### Introduction:

Skin as a psychosomatic disorder is associated with many psychological aspects. When it is viewed through biopsychosocial model, it results from various physiological causes associated with various psychological and social implications. [G.L.Engel, 1977,1980, G.E. Schwartz, 1982] So the skin and psyche are interrelated. Even though they are separate concepts, but they are interrelated to each other. Psyche effects the skin and the skin effects the psyche.[Vesna Jovanovska]. Majority of skin diseases, despite their causes are associated with psychological aspects. The reviews of earlier studies on skin diseases have shown that depression, anxiety, aggression and obsessive compulsive disorders, immature coping mechanisms, low self esteem are associated with skin diseases.[Judith Porter. Benjamin Barankin & Joel DeKoven, [2002], But very few studies have been done to study the role of optimism and pessimism in stress level and coping strategies of skin diseases.[Sreedhar Krishna, Nicole R et al.]. Most of the studies are focused on skin disorders like acne, psoriasis. Hence this study aims to study the role of optimism and pessimism in stress and coping strategies of skin patients.

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## Self Image [Schemas] of Skin Patients: Difference between Optimists and Pessimists

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Comparative Study | Published: March 25, 2018

## Self Image [Schemas] of Skin Patients: Difference between Optimists and Pessimists

Vijaya Kumari T.R., Promod Shivacharan

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*Ala Mathi V.*

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## Self Image [Schemas] of Skin Patients: Difference between Optimists and Pessimists

Vijaya Kumari T R<sup>1</sup>, Promod Shivacharan<sup>2</sup>

### ABSTRACT

The present study intended to find out the difference in negative and positive self schemas between skin patients with optimistic and pessimistic outlook along with socio demographic variables. A total of 300 patients were selected, of which 150 optimist (51 male and 99 female) and 150 pessimist (58 male, 92 female) skin patients. They were administered with LOT®, Brief Core Schema Scale (BCSS). The results were analyzed with descriptive statistics and ANOVA. The results revealed that no significant difference existed in negative schema between optimistic and pessimistic skin patients along with socio demographic variables. But significant difference exists in positive schemas between the groups. As far as the influence of demographic variables is considered, only in optimistic patients with different education levels differed significantly in their in positive schemas, where respondents having lower educational qualifications (SSLC and PUC) had lesser scores than rest of the respondents with higher educational qualifications.

**Keywords:** Optimism, Pessimism, Self Schema, Skin Patients.

Skin disorders include a wide range of disorders related to outermost layer of the body i.e. 'skin'. They are called as Dermatological disorders. 'Psycho dermatology' is a field which is interested in understanding the relationship between skin diseases and psychological factors. The research in this field shows that these disorders are associated with various physical and psychological factors. Though the exact role of psychological factors in various skin disorders are not completely known it is clear that in most of the skin diseases psychological factors play role in onset, maintenance and exacerbation of these diseases (Newell 2000; Carl Walker, Popadopoulos 2005, Popadopoulos Bor & Legg 1999). At the same time the skin disorders also affect the person psychologically by causing depression, anxiety, stress. Hence they come under psychosomatic disorders. Skin as an external response organ has impact on psycho social behavior. Any disturbance (due to psychological or physical causes) in skin condition may affect the psyche of the person especially on his self evaluation. Earlier studies

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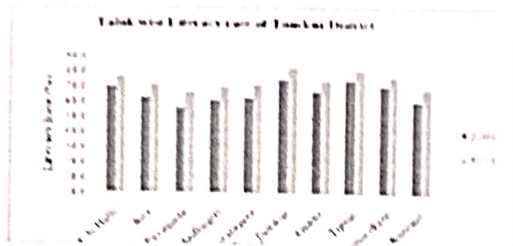
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*M. Sathish*

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## Temporal and spatial variation of literacy: A case study of Tumkur District

M K Ningegowda<sup>1</sup><sup>1</sup> Assistant Prof of Geography, Pallagatti Adavappa First Grade College, Tiptur, Tumkur Dist

### Abstract

Literacy is considered as a fairly index of socio-cultural and economic development of society / Population. Literacy is essential for eradicating poverty and mental isolation for cultivating peaceful and friendly relation at areas and area levels for permitting a free play of demographic process. Tumkur district is situated between 12° 45' and 14° 20' North latitudes and 76° 20' and 77° 31' East longitudes. The district has irregular shapes with peculiar features. The North Eastern part of the district is totally detached from the remaining part of the district. To know talukwise literacy in 2001 & 2011. To identify the change in literacy between 2001 & 2011. The methodology adopted to study the literacy characteristics of Tumkur districts with the help of secondary data collected from various departments of government. Simple statistical technology like diagrams, graphs and maps will be used to analyze the population aspects. However several maps will be prepared to show the location and physical aspects and various population characteristics of the study area with the help of GIS technology. Literacy of the district is characterised with sharp differences between the literacy rate of males & females and also rural & urban areas. Table represents the literacy level of population in India, Karnataka and Tumkur district according to 2001 and 2011 census. The total literacy level of India was 64.8% in 2001 and in 2011 it became 73.0% with the increase of 8.1%. Total male literacy was 75.3% in 2001 and 80.9% in 2011, which denotes a growth of 5.6%.

Keywords: Literacy, economic development, population

### Introduction

Literacy is considered as a fairly index of socio-cultural and economic development of society / Population. Literacy is essential for eradicating poverty and mental isolation for cultivating peaceful and friendly relation at areas and area levels for permitting a free play of demographic process. Trend in Literacy is considered an index of the place at which the socio-economic transformation of a society is taking place. Thus, the analysis of literacy, its pattern and trends is immense

significance.

United Nations Educational, Scientific and Cultural Organization (UNESCO) defines education as the capability to learn through the use of languages, images, figures, numbers, electronics media etc., to comprehend, to use, to communicate, to solve mathematical and general problems, to create, to understand cultural symbols associated to one or many societies and to apply learned skills wherever necessary. Literacy is the combination of both tangible and



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# DEVELOPMENT OF ROAD TRANSPORTATION: A CASE STUDY OF KARNATAKA

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Assistant Prof of Geography, Pallagatti Adavappa First Grade College, Tiptur, Tumkur District- 572201.

## Abstract

Karnataka has a rich cultural heritage. In the ancient Indian works of Kautilya, and foreign accounts of, Pliny Ptolemy and Alberuni there are reference to transport and conveyance system pertaining to Karnataka also. The State of Karnataka, confined roughly within  $11^{\circ}35''$  North and  $18^{\circ}30''$  North latitudes and  $74^{\circ}5''$  East and  $78^{\circ}35''$  East longitudes. The main aim of the paper are To know the road development in Karnataka and To know district wise No. of vehicles in Karnataka in 2001 & 2011. To achieve the set goals in the paper data were collected from various source like Department of road transportation, Statistical department of Karnataka, Karnataka Gazetters etc. to reach set goal 2001 & 2011 are considered as major year. In 1956, the road length including that of the integrated areas in the State was 43,182 km. The road development in Bidar, Gulbarga, Bellary, Raichur and Koppal was very poor. Special attention was paid to the development of roads in those areas during various Five Year Plans. For the development of economy of the state first the development of roads which connects all the places in all the seasons are essential. Hence, the study of development of road transportation is required.

**Keywords:** Road, National Highways, State Highways.

## INTRODUCTION

Karnataka has a rich cultural heritage. In the ancient Indian works of Kautilya, and foreign accounts of, Pliny Ptolemy and Alberuni there are reference to transport and conveyance system pertaining to Karnataka also. Early settlements of prehistoric culture and the existence of Atokan Rock edicts in different parts of Karnataka speaks much about the socio-cultural contacts that might have prevailed in those days, Hala, the Satavahana ruler of Kuntala, in his work Gatha Saptasathi, a poetic compilation also refer to major and minor roads. Moreover existence of early road system and flourishing trade centres in ancient Karnataka has been recorded in early inscriptions. A Copper Plate record (713 A.D.) of Ganga Shivamara I from Hallegeri in Mandya taluk, refer not only to the construction of a bridge across Kilini river, but also a 'Rajapatha' (Highway) passing across the village. Likewise according to a record of 1123 A.D., a major road was connecting Terdal and Halasi, the two important commercial centres in North Karnataka. A Chola inscription refers to a major road running from Tanjore to Kalyana viz., Basava Kalyana, the Chalukyan capital. Another Highway or 'Doddamarga' was connecting Konkan area with the interior Karnataka and a place on the borders of Goa has

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# SKILL India - Need of the Hour

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## Introduction:

India experienced a paradigm shift in terms of economic development as a result of liberalization and globalization. It transformed from being a predominantly agrarian economy to a tertiary sector driven economy. The global economy, which was industry intense till the 1990s. Gradually grew into a knowledge-based economy. The demand for knowledge and skill-based workforce has increased tremendously since then. A study by Goldman Sachs has projected that India will have a surplus of 47 million people in the working-age, giving the country a competitive edge in labor costs, which will be sustainable up to 2050 (Asia Times, May 5, 2006, online edition). The study has further reported that by 2020 the US will be short of 17 million people of working age, China 10 million and Russia 6 million. This situation coupled with the demographic dividend will create a natural demand for the Indian labor force in the following decades.

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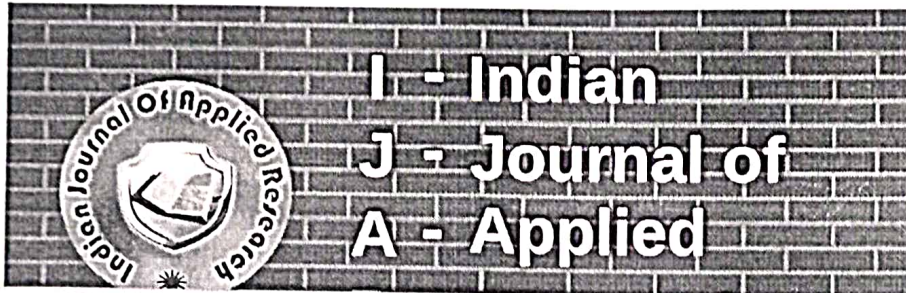
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## RESEARCH ARTICLE



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## Decadal growth of population: A case study of Karnataka

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### Abstract

The study of human resources is of vital importance from economic point of view for the regional development. Human aspects influence the economic activity and determine the level of consumption and such offer economic and social endeavors. To know the decadal growth of population in Karnataka from 1951 - 2011. In the present study an attempt is made to know the demographic pattern. The State of Karnataka, confined roughly within 11° 35' North and 18° 30' North latitudes and 74° 5' East and 78° 35' East longitudes, is situated on a tableland where the Western and Eastern Ghats converge into the Nilgiri hill complex. Karnataka is a state in the southern part of India. The present study concentrated on growth of population, relationship between area and population, & decadal growth. Temporal variations are observed at points of time i.e., 1951-2011. The required data for the present analysis is obtained from census of India. The data has been classified, processed and presented in the form of graphs. During the decade 2001-11, the State population witnessed a net addition of 82, 44, 735 persons to its 2001 population of 5, 28, 50, 562.

Keywords: Population, decadal growth, temporal variation

### Introduction

The study of human resources is of vital importance from economic point of view for the regional development. Human aspects influence the economic activity and determine the level of consumption and such offer economic and social endeavors. It is necessary to know the quantitative terms of their number of people living in a region at a particular time, the rate at which their number is growing and the composition and distribution of population. The number resource is a labour force which helps in the process of production. This enables the sizeable population of a region to live

in condition of comfortable and healthy living. As such it becomes necessary to know the demographic characteristics of the region in quantitative and qualitative terms.

During the last million years a new and incredible thin layer has spread over large part of the earth's surface at the contact of air, water and land. This layer is spread of man and his work (Dickens and Ppills, 1970). The study of components of population variation and change is known as demography.

The study of human resource is of vital importance both from the point of view of economic development and social welfare. It is particularly important because



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## The Techniques of Elements of Symbolism and Expressionism the Hairy Ape: A Study

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JANARDHAN V.P

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Dr. UDAYA RAVI SHASTRI

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### Abstract

Symbolism and Expressionism are the recurring techniques of Eugene O'Neill. Both are incorporated in his plays. Symbol refers to anything that signifies or stands for something else. In literature, a symbol is usually something concrete, for example, a place, a character, an action, an object that stands for or suggests something abstract. Expressionism has been defined by Morner and Rausch in the following terms: "It attempts to express

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## THE TECHNIQUES OF ELEMENTS OF SYMBOLISM AND EXPRESSIONISM THE HAIRY APE: A STUDY

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**ABSTRACT:** Symbolism and Expressionism are the recurring techniques of Eugene O'Neill. Both are incorporated in his plays. Symbol refers to anything that signifies or stands for something else. In literature, a symbol is usually something concrete, for example, a place, a character, an action, an object that stands for or suggests something abstract. Expressionism has been defined by Morner and Rausch in the following terms: "It attempts to express emotions, moods, and other aspects of inner experience by externalizing them through the use of non-realistic devices." In drama it involves drama-like distortions, staccato dialogue, abrupt, fantastic and many-leveled action, and non-realistic stage settings. Eugene O'Neill never made a secret of his influences. His indebtedness to the great Swedish dramatist August Strindberg has often been pointed out, and O'Neill himself devoted half the Nobel Prize speech in 1936 to him: "For me, he remains . . . the Master, still to this day more modern than any of us, still our leader."<sup>1</sup> The influence is not very surprising, for in temperament and in outlook on life, O'Neill and Strindberg had much in common. In fact, both of these men felt the urge to search restlessly for answers to questions such as: What is man's place in the universe? Why does he suffer? What is the essence of life? To do so, they dared to project their own soul on the stage, they dramatized their inner struggles.

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# Recreational Linguistics for Effective English Language Teaching

Dr. Udaya Ravi Shastry  
and  
Anasuya J. E

This paper is based on the practical experiments we conducted with students at a residential school to find a more effective method of teaching English.

Just as mathematics and chemistry torture the students in the city, English bothers the rural students. English has always been a tough nut to crack at all levels of learning. ELT experts have devised several means and methods to make English learning more effective and easy, but with little or no effect.

Our project was inspired by one of the most successful methods of teaching called Suggestopedia, invented by Georgi Lozanov the father of accelerated learning. He is a Bulgarian scientist and neurologist who developed suggestopedia in 1970s. He claims to say that the process of learning becomes more effective and quicker if the atmosphere in the class is informal and unconventional without any deterring forces of fear and anxiety as in the conventional classrooms.

Our method of using recreational linguistics to teach English also provides an informal atmosphere where the students feel that they are involved in an engrossing sport or a very happily exchanging jokes.

Logology or recreational linguistics is an activity that covers a variety of word games puzzles, riddles, jokes and word play which include terms like lipograms, acrostics



palindromes, doublets and pangrams. We can make use of recreational linguistics to teach students of all levels.

At primary level, it helps us to learn vocabulary, at the secondary level, we can use it to teach syntax and at the tertiary level, we can teach such complicated concepts like stylistic features of a language. However, this paper restricts to the basic level of learning using the two tools of "Word Games" and "humour".

The very familiar and popular word games are cross-word and hangman. The facilitator who initiates these games needs to do a lot of preparation. The crossword and Hangman games may be played as a lexical revision exercise after the completion each lesson. The inventory of words pertaining to the specific category may be used wisely to form the clues of the crossword, to fill in the grid. Hangman also helps the children to perfect the spellings in addition to get familiarized with the terms.

The word games make the child work faster, and they boost the working memory. They help in developing problem solving skills, and they extend the vocabulary of words. Word games can be a wonderful exercise for revision.

The next of learning could be made by the use of Rebus puzzles. A rebus puzzle combines the use of illustrated pictures with individual letters to depict familiar words, idioms and phrases. This helps not only in learning idioms and phrases, but also in developing lateral thinking- or thinking out of the box. These examples will give you an idea how interesting it will be.

## Linguistic Finger-printing in authorship identification

\*Dr. Udaya Ravi Shastry

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### Abstract

*The proposed paper intends to introduce a relatively new genre of applied linguistics that helps the law enforcement in finding the perpetrator in a specific kind of crimes. The word crimes like threat letters, fake suicide notes, extortion calls, and even plagiarism come under the scanner of Stylometry. The paper throws light on concepts like linguistic finger-printing and stylometry, and forensic linguistics. The paper focuses on suicide note that could be an evidence of a murder, but could easily mislead police and law enforcement as a simple case of suicide. The paper tries to show how a forensic linguist can expose a fake suicide note and help in catching the murderer.*

A suicide note was found tucked in Raju's shirt pocket, whose body was dangling from the ceiling in his secluded penthouse. The police arrived and the investigation began. The letter found in his pocket was a very strong evidence. It was taken to the forensic experts and the reports from the handwriting experts said that the handwriting matched with Raju's. It was proved beyond doubt that it was a clear case of suicide, and nobody was responsible for his death as he had explained, in his note. The case was closed as a man ended his life being frustrated in life.

The problem with the conventional police investigation is, it ends up with a handwriting expert. But there is always a chance that he was made to write in his own hand, under a gun point by others much against his will! Then it could be a case of murder, which the police has grossly failed to trace. The role of a linguist pitches in here. A linguist can play the role of a detective by applying his of linguistic skill to solve legal issues. Stylometry is the interface between language, crime and law. This paper introduces this new branch of applied linguistics called forensic Linguistics. The role of Stylometry by providing authentic clues to the enforcement of law, is restricted to such 'word crimes' like Suicide notes, ransom notes, threat calls and plagiarism, where the identification of authorship is involved. However, the paper intends to restrict its scope to suicide notes.

Since the audience/readers here are a heterogeneous group, I refrain from using technical jargons in my paper and shall make only a cursory initiation into the subject. When the authorship of a document is disputed or is found anonymous, stylometry is employed to decipher the issue. Even the much debated controversy over the authorship of Shakespeare's works has a solution with Stylometry. Today, with the



# THE UNSUNG POET OF THE 20<sup>TH</sup> CENTURY

(Dr) Radha Jayasimha & Dr. Udaya Ravi Shastry

This paper focuses on the Indian writers in English of the past. We generally assume that we should keep abreast of the contemporary literature which has seen a riotous profusion with writers from literary and non literary backgrounds writing a variety of fiction and non fictional works. Dozens of books are published every week and consequently some writers may slip out of our recognition.

We are more or less convinced that we have explored the Indian writers in English of the yester years extensively, and that they are all defined, nothing more remains. However, there have been a few Indian writers in English who prolifically wrote in English during the early and mid twentieth century, but are not known even to most scholars of the Indian Writing in English.

This paper introduces such an unsung poet of the twentieth century. Surprisingly, He is a well established writers of Kannada, but his abilities in English writing remain unknown to the scholars of Indian writers in English. The paper makes a stylistic study of one of his poems to prove that he is at par with his established contemporaries and deserve to be taken into the mainstream, academically. The fame and success of this writer in Kannada has eclipsed his writings in English.

While the Kannada critics have restricted their study only on his works in Kannada, his English works have not reached the academia of readers and critics of Indian writing in English.

## A brief profile of Shankar Mokashi Puneekar:

Shankar Mokashi Puneekar's novel 'AVADESIWARI' written in Kannada secured the central Sahitya Academy Award in 1988. This polyglot has translated Kalidasa's 'Ritu Samhara' from original Sanskrit into English. He has also translated Kuvempu's great epic in Kannada, 'Sri Ramayana Darshanam' into English. As a poet, dramatist, short story writer, novelist, critic and a researcher, his contribution to Kannada and English literatures is remarkable.

Besides his several writings, Shankar Mokashi Puneekar has written five anthologies of poems in English: *The Captive*, *The pretender*, *Tent-pole*, *Parodigms*, and *An Epistle to Prof. David McCutcheon*.

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The poems in these anthologies show the varied topics that Mokashi Puneekar chooses to write on, though by and large, the general theme of his poems include the regional and national culture. Mokashi Puneekar has chosen to write prosody and criticism in the poetic form in his poem, "My poems". This is reminiscent of Sarojini literature where the rules of the prosody are written in poetic form. Some poems in his anthology, "Pretenders", he takes the criticism task. His poems exhibit satirical humour.

The predominant theme of his poem, "An Epistle to Prof. David M. Cutchion" is the conflict between the poet and the critic, written in heroic couplet. He exhibits his chagrin against the disregard shown by the English towards literature in England.

Among Shankar Mokashi Puneekar's non-literary works, include his research on the Mohenjodaro seals. 'The contribution of the Dalits to the Medieval Indian thought' is his another significant research paper. Having given you this brief introduction to this unsung hero, we shall now focus on one of his slimmest anthologies, titled **Parodigms**. Which contains only fourteen poems.

Shankar Mokashi Puneekar, an original thinker who advocates nativization of Indian sensibility, has not been recognized by the academia as an Indian writer in English, for he did not adopt the techniques of gaining recognition and reputation as his contemporaries by imitating the form and style of the western writers.

At the outset, the title of the book makes one feel that the poet has questionable knowledge of English, even at the vocabulary level. He seems to have mis-spelt the word **paradigms** (1989) on the very wrapper of the book. But later we realize that it is his coinage. He has created a portmanteau of **Parody** and **paradigm**, which could mean a model of prosody.

The contents of the anthology justify the title. The poems have the sarcastic humour poking at people and their follies, and situations around his contemporary world.

Now we take up one of his poems from the anthology 'Parodigm' for as stylistic analysis.

#### **The Cobbler's Daughter**

There came on road a little child,  
A girl of bud-like charm,  
A basked poised upon her head,  
A basket hung on arm.  
She clambered on with weary step,  
She was the village cobbler's daughter.





Dr. K S Sudha Anantha Padmanabha : *Hindi Rangamanch ki Aitihasik Yatra*: page: 135

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## हिंदी रंगमंच की ऐतिहासिक यात्रा

—डॉ. के. एस. सुधा अर्नत पद्मनाभ

कि सी भी देश का साहित्य उसके बाह्य जीवन, राजनीतिक तथा आर्थिक स्थितियों का विवरण मात्र होता है, परन्तु राष्ट्र के साहित्य के इतिहास का अध्ययन उस देश के समाज के वैदिक, आर्थिक तथा मानसिक विकास का सिद्धान्तोक्त समुचित करता है। 'साहित्य' शब्दों की सृष्टि है, उसमें सही तत्व (संवेदनशील भाव साहित्य) की भाषा और अर्थ का द्वय का समावेश होता है। समाज का उत्थान-पतन, उसकी विधाताराएँ तथा उसकी चेतन के विकास का स्रोत जानने के लिए साहित्य के इतिहास का अध्ययन आवश्यक है। हजार वर्षों की दली यावन्त, अनुभूति की तथा सुख-दुख से संकेत विचार भूयसाएँ साहित्य के माध्यम से ही समझी जा सकती है।

हिंदी साहित्य का विकास विभिन्न उत्तरों से आन्दोलित परिवेश में क्रमशः गहराई से होता आया है। यन्त्रों के आविष्कार ने तो इसकी दिशा ही बदल दी थी, परन्तु ऐतिहासिकता के दुर्गम शिखरों को भी सरलता से पार कर हिंदी-साहित्य जनरलाइजेशन की भाषा में चलकर लोकप्रिय बनाया गया और अब तो इसे जनप्रियता की इतनी प्रभुता तब तक उपलब्ध हो गई है कि हिंदी को राष्ट्रभाषा के पद पर सबसे आगे में प्रतिष्ठा प्राप्त हो गई है। हिंदी साहित्य का अन्वेषण कर्षण से कन्वाकुमारी तक अविरोध गति से प्रयास होता जा रहा है। हिंदी-साहित्य की मूलभूत विशेषता इसकी जनप्रियता है। हिंदी भाषा जन-जन की भाषा होकर समूह श्रेष्ठ को एकता के सूत्र में बाँधने का कार्य अत्यन्त सरलता से करती जा रही है।

आधुनिक काल के पूर्व हिंदी का समस्त प्राचीन साहित्य पद्य में लिखा गया, किन्तु आधुनिक हिंदी साहित्य की रचना पद्य की अपेक्षा गद्य में ही अधिक हुई। हिंदी के आधुनिक साहित्य में गद्य का आधिपत्य नवयुग की चेतना का प्रतीक है।

जिस तरह प्राचीन काल में मनुष्य मूर्ति-रचना, चित्रकला, संगीत तथा कविता की भिन्न-भिन्न प्रणितियों से अपनी भावनाएँ व्यक्त करता था, उसी प्रकार वह आज भी कर रहा है। साहित्य के मूल में भी वे ही मनोभाव हैं, जो सब कलाओं के मूल में हैं। साहित्य की उत्पत्ति और विकास प्रवृत्ति भी उसी तरह हुई है, जिस तरह से अन्य कलाओं का

जन्म 18.07.1976

शिक्षा:

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व्यवसाय: व्याख्याता, हिंदी विभाग

प्रकाशन:

- ❖ 'सामग्र्य' पत्रिका में 'सुधा' नाम
- का साहित्यिक अन्वेषण नामक लेख प्रकाशित 2014
- ❖ 'भारत का साहित्य और विश्वसाहित्य' पुस्तक में साहित्य और विश्वसाहित्य नामक लेख प्रकाशित 2013
- ❖ 'सामग्र्य' साहित्य की दुर्लभ पुस्तक में हिंदी की प्रमुख दलित कविताएँ नामक लेख प्रकाशित
- ❖ हिंदी साहित्य में परिवर्तित संवेदन और संवेदन पुस्तक में हिंदी साहित्य में प्रति अन्वेषण नामक लेख प्रकाशित

पुरस्कार: गीता की राजमाला श्रृंखला में हिंदी साहित्य का सर्वश्रेष्ठ लेख 2015



हुआ है। अन्य ललित कलाओं की ही भाँति साहित्य-स्रष्टा का योगदान भी मनुष्य है। यह सारा अस्मर्य जीवधारियों की निवास-भूमि है।

वर्तमान काल के भारतीय नाटक अधिष्ठान में परिवर्तित शैली का अनुकरण करके सफलता प्राप्त करना चाहते हैं, परन्तु इस देश में सृष्टि-रचना का मार्ग प्रशस्त किया जा चुका है और हम निस्संशय रूप से कह सकते हैं कि यहाँ का रचना-क्रम पारंपरिक प्रणाली से किसी अंश में कम उत्कृष्ट नहीं है। जब हम इस बात पर ध्यान देते हैं कि ईसा के कई शताब्दी पूर्व यहाँ नाट्य-शास्त्र जैसी समकालीन ग्रंथ प्रसिद्ध हो चुके थे और भास तथा कालिदास जैसे श्रेष्ठ नाटककार अपनी नाट्य-सृष्टियों प्रस्तुत कर चुके थे तब हमारे मन में आनंद और उत्साह की भाव प्रवर्धित हो चलती है।

### हिंदी रंगमंच का इतिहास

भारतीय रंगमंच की परोपरा अती प्राचीन है। भारतीय पुराण कथा के अनुसार

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## A STUDY ON INVESTORS' ATTITUDE TOWARDS MUTUAL FUNDS AS AN INVESTMENT OPTION

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## ABSTRACT

In this paper, structure of mutual fund, operations of mutual fund, comparison between investment in mutual fund and bank and calculation of NAV etc. have been considered. In this paper, the impacts of various demographic factors on investors' attitude towards mutual fund have been studied. For measuring various phenomena and analyzing the collected data effectively and efficiently for drawing sound conclusions, Chi-square ( $\chi^2$ ) test has been used and for analyzing the various factors responsible for investment in mutual funds, ranking was done on the basis of weighted scores and scoring was also done on the basis of scale.

**KEYWORDS :** Hypothesis, Chi-square ( $\chi^2$ ) test, Rank, Weighted score and Scaling.

## INTRODUCTION

A Mutual Fund pools the money of people with certain investment goals. The money invested in various securities depending on the objectives of the mutual fund scheme and the profits (or loss) are shared among investors in proportion to their investment. Investments in securities are spread across a wide cross-section of industries and sectors. Diversification reduces the risk because all stocks may not move in the same direction in the same proportion at the same time. Mutual fund issues units to the investors in accordance with quantum of money invested by them. Investors of mutual funds are known as unit holders. The profits or losses are shared by the investors in proportion to their investment. The mutual funds normally come out with a number of schemes with different investment objectives which are launched from time to time. A mutual fund is required to be registered with Securities and Exchange Board of India (SEBI) which regulates securities markets before it can collect funds from the public.

A Mutual fund is a trust that pools the savings of a number of investors who share a common financial goal. The money collected from investors is invested in capital market instrument such as shares, debentures and other securities. The income earned through these investments and the capital appreciation realized are shared by its units holder in proportion to the number of units owned by them. Thus a Mutual Fund is the most suitable investment to the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at relatively low cost.

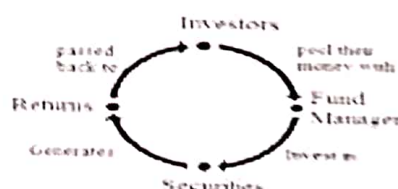
A mutual is a set up in the form of trust, which has sponsor, trustee, assets management company (AMC) and custodian. Sponsor is the person who acts alone or in combination with another body corporate and establishes a mutual fund. Sponsor must contribute at least 40% of the net worth of the investment managed and meet the eligibility criteria prescribed under the Securities and Exchange Board of India (Mutual Funds) regulations, 1996. The sponsor is not responsible or liable for any loss or shortfall resulting from the operation of the schemes beyond the initial contribution made by it towards setting up of Mutual Fund. The Mutual Fund is constituted as a trust in accordance with the provisions of the Indian Trusts Act, 1882 by the Sponsor. Trustee is usually a company (corporate body) or a board of trustees (body of individuals). The main responsibility of the trustee is to safeguard the interest of the unit holders and also ensure that AMC functions in the interest of investors and in accordance with the Securities and Exchange Board of India (Mutual Fund) Regulations 1996 the provisions of the Trust deed and the other Document of the respective schemes. The AMC is

appointed by the Trustees as the investment Manager of the Mutual Fund. The AMC is required to be approved by SEBI to act as an asset management company of the Mutual Fund. The AMC if so authorized by the Trust Deed appoints the Registrar and Transfer Agent to agent the mutual fund. The registrar processes the application form, redemption requests and dispatches account statements to the unit holders. The Registrar and Transfer agent also handles communications with investors and updates investor records.

## STRUCTURE OF MUTUAL FUND



## MUTUAL FUND OPERATION FLOW CHART



## NET ASSET VALUE

The net asset value, or NAV, is the current market value of a fund's holdings, usually expressed as a per share amount. For most funds, the NAV is determined daily after the close of trading on some specified financial exchange, but some funds update their NAV multiple times during the trading day. Open-end funds sell and redeem their shares at the NAV and so process orders only after the NAV are determined. Closed-end funds (the shares of which are traded by investors) may trade at a higher or lower price than their NAV, this is known as a premium or discount, respectively. If a fund is divided into multiple classes of shares, each class will typically have its own NAV, reflecting differences in fees and expenses paid by the different classes. Some mutual funds own securities which are not regularly traded on any formal exchange. These may be shares in very small or bankrupt companies; they may be derivatives, or they may be private investments in unregistered financial instruments (such as stock in a non-public company). In the absence of a public market for these





## PERCEPTION OF INDIAN INVESTOR TOWARDS INVESTMENT IN MUTUAL FUNDS WITH SPECIAL REFERENCE TO MIP FUNDS

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### ABSTRACT

Mutual Funds provide a platform for a common investor to participate in the Indian capital market with professional fund management irrespective of the amount invested. The Indian mutual fund industry is growing rapidly and this is reflected in the increase in Assets under management of various fund houses. Mutual fund investment is less risky than directly investing in stocks and is therefore a safer option for risk averse investors. Monthly Income Plan funds offer monthly returns and invest majorly in debt oriented instruments with little exposure to equity. However it has been observed that most of the investors are not aware of the benefits of investment in mutual funds. This is reflected from the study conducted in this research paper. This paper makes an attempt to identify various factors affecting perception of investors regarding investment in Mutual funds. The findings will help mutual fund companies to identify the areas required for improvement in order to create greater awareness among investors regarding investment in mutual funds.

### KEYWORDS:

#### INTRODUCTION

A Mutual Fund is a trust that pools the savings of a number of investors who share a common financial goal. The money thus collected, is then invested in capital market instruments such as shares, debentures and other securities. The income earned through these investments and the capital appreciation realized is shared by its unit holders in proportion to the number of units owned by them. Thus a Mutual Fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost.

Monthly Income Plans or MIPs invest maximum of their total corpus in debt instruments while they take minimum exposure in equities. It gets benefit of both equity and debt market. These schemes rank slightly high on the risk-return matrix when compared with other debt schemes.

There is considerable amount of research being done regarding investment in mutual funds. However very little research has been done to study the perception of investors regarding investment in mutual funds especially MIP funds.

#### Literature Review

Ippolito (1992) states that an investor is ready to invest in those fund or schemes which have resulted in good rewards and most investors are attracted by those funds or schemes that are performing better over the worst. Goetzman (1997) opined that investors' psychology affects mutual fund selection for investment and to withdraw from the fund.

De Bondt and Thaler (1985) submitted that mean reversion in prices of stock is backed by investors' regression which is based upon investors' psychology to overvalue firm's recent performance in forming future expected results which is also known as endowment effect. Gupta (1994) surveyed household investor to find investors' preferences to invest in mutual funds and other available financial assets. The findings of the study were more relevant at that time, to the policy makers and mutual funds to design the financial products for the future. Kulshreshtha (1994) in his study suggested some guidelines to the investors that can help them to select needed mutual fund schemes. Shanmugham (2000) conducted a survey of individual investors with the objective to find out what information source investor depends on. The results explained that they are economical, sociological and psychological factors which control investment decisions. Madhusudhan V

Jambodekar (1996) conducted his study to size-up the direction of mutual funds in investors and to identify factors that influence mutual fund investment decision. The study tells that open-ended scheme is most favored among other things and that income schemes and open-ended schemes are preferred over closed-ended and growth schemes. News papers are used as information source, safety of principal amount and investor services are priority points for investing in mutual funds.

Sujit Sikdar and Anant Pal Singh (1996) conducted a survey to peep in to the behavioral aspects of the investors of the North-Eastern region in direction of equity and mutual fund investment. The survey showed that because of tax benefits mutual funds are preferred by the salaried and self-employed individuals. UTI and SBI schemes were most preferred in that region of the country over any other fund and the other funds had been proved archaic during the time of survey.

Syama Sunder (1996) conducted a survey with an objective to get an in depth view into the operations of private sector mutual fund with special reference to Kothari Pioneer. The survey tells that knowledge about mutual fund concept was unsatisfactory during that time in small cities like Visakapatnam. It also suggested that agents can help to catalyse mutual fund culture, open-ended options are much popular than any other schemes, asset management company's brand is chief consideration to invest in mutual fund.

Anjan Chakrabarti and Harsh Rungta (2000) emphasised the importance of brand in ascertaining competence of asset management companies. Shankar (1996) suggested that for penetrating mutual fund culture deep in to society asset management companies have to work and steer the consumer product distribution model. Raja Rajan (1997) underlined segmentation of investors and mutual fund products to increase popularity of mutual funds.

#### Objectives of Study

1. To study the investment pattern of Indian investor.
2. To find out the awareness level of investors regarding mutual funds.
3. To find the type of scheme of mutual fund preferred by investor.
4. To find out the importance of factors like liquidity, higher return, company reputation and other factors that influence investment decision of mutual fund holder.
5. To find out awareness level of investors regarding Monthly Income Plan fund.





# A STUDY ON PERSONALIZED BANKING SERVICES - A STEP TOWARDS RURAL DEVELOPMENT

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## ABSTRACT

Ever since the country gained independence, the Government of India has taken a plethora of measures for the development of rural areas along with the urban areas. This is perceptible from the first Five-year plan to the latest schemes announced by the Government, which distinguishably emphasize on rural development and enhancing farmers' income & welfare. To achieve these aims, RBI gives directives to banks for development of rural areas and for opening of bank branches in these areas. Personalized services targeted for the rural residents will make them active participants in the banking sector and they will contribute towards the growth of the economy. The objective of this research paper is to understand the preference of personalized services by bank customers residing in different areas of the Mysore and Tumkur. More than half of the population in Karnataka is residing in rural areas. The results of the study reveal that the urban bank customers have more preference for personalized services as compared to their rural counterparts and there is need to motivate the rural dwellers for utilizing more personalized banking services for their own development and for the development of the economy.

**KEYWORDS :** bank customers, finance, personalized services, rural areas

## 1. INTRODUCTION

To achieve the objectives of all-encompassing growth, RBI initiates various development programs and gives directives to banks for development of rural areas. As rural economy is mostly based upon agriculture and allied activities, their requirement for finance is different from those of urban areas. They need specialized products suitable for their requirements. Tailor-made banking services, specially designed according to their requirements, will assist them in carrying out their activities effectively and efficiently. Personalized services are essential for meeting the requirement of the rural residents and also to make them understand regarding finance.

Personalized banking services would also aid the financially illiterate rural folk in better managing their money with the help of professional financial consultancy services provided by the banks. For instance, there have been several cases in the Mysore and Tumkur, where the rural people came into windfall fortunes when their lands were acquired by industrialists or the government for setting up of factories, infrastructural projects etc. However, being financially illiterate, they could not manage their funds and soon exhausted all of it and endangered their future as they had already sold out their lands which were their only source of income. If such people had access to professional financial management services, they could have availed their fortunes wisely and secured their future with the substantial amount they obtained from the sale of their lands.

A personalized banking service not only satisfies bank customers but also delights them. Personalized banking services create an impression of special care and concern for bank customers. It creates an environment of trust which not only increases communication between the banks and their customers but also increases customers' loyalty towards their banks. A loyal customer becomes source of recurring income for the bank. Banking is a service-oriented industry and its existence depends upon the customers. So, providing them with world class services is necessary for the banks in this competitive environment of financial sector.

This paper is an effort to understand the preference of personalized services by bank customers residing in different areas of Mysore and Tumkur. As more than half of its population resides in rural areas, examining the choice of personalized services in this area becomes significant and can be extrapolated for understanding the preference for personalized banking services in the country as a whole.

## 2. Literature Review

A research study conducted by Manal Mansour Alharthi et al. (2017) acknowledged the impact and attributes of the total quality management in banking services, reveals the significance and role of providing quality banking services to bank customers for enhancing the competitiveness of banks.

A study conducted in Nepal by Keshav Raj Bhattacha and Bhama Pratap Dangopal (2016) aims to identify bank customers' perception about quality of service and customer satisfaction. Data is collected from 300 respondents from Mysore and Tumkur for this purpose. It found correlation between service quality dimensions and customer satisfaction.

A study was conducted in Ghana by Agbenahese George Cudjoe (2015), on 120 respondents, the objectives of the study was to learn the effects of service quality on customer satisfaction in the Ghanaian banking industry. It took Ghana Commercial Bank as its research base. Five dimensions of SERVQUAL were applied to examine the data collected from respondents, under which the expectations and perceptions of GCB customers were studied. It reveals the effect of SERVQUAL on the quality of service. For better customer satisfaction, it proposes for excellent quality services to bank customers.

A study was conducted in Algeria by Houssein Wafar and Benhabib Abdelrazek (2014), to identify the factors affecting customer satisfaction in banking sector. Sample size is 530 respondents of Algerian public sector banks. The results show that there exists significant relationship between good quality banking services and customer satisfaction.

Amudha Ramchandran and Vijayabalu Chidambaram, (2012), conducted a study to recognize degree of customer satisfaction. The results disclose that customer satisfaction is affected by services of a bank provided on five scales of service encounters, waiting time of the customer, role of mediators, quality of service and handling of customer complaints by the bank. Their study proposed for maintaining long term customer relationships.

A study conducted by Canon Tang (2012) in Hong Kong on 306 respondents found out the effects of personalized banking services on customer satisfaction and loyalty. It found that there is important relationship between personalized services and customer satisfaction. It also found that customer satisfaction has direct influence on loyalty.





## AN ANALYSIS OF INVESTORS PERCEPTION TOWARDS DERIVATIVE MARKET WITH SPECIAL REFERENCE TO TUMKUR DISTRICT

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## ABSTRACT

The derivatives are playing an important role in the economy of our country. The first derivatives as "Futures" contracts were introduced in the Yedaya rice market in Osaka, Japan around 1960. The commodity derivatives market has been functioning in India since nineteenth century with organized trading in cotton. Exchange traded financial derivatives were introduced in India in 2000 at two major stock exchanges, NSE and BSE. There are various derivative instruments like index futures, stock futures, index options, stock options, interest rate futures, currency option, currently traded in these exchanges. This paper investigates the perception of the investors in NSE and BSE derivatives markets. The study focus on investor's perception. The data were collected from 150 respondents via a questionnaire survey.

**KEYWORDS :** DS - Derivatives status, DM Derivative market, II Institutional investors, IP Investor perception.

## INTRODUCTION:

A derivative is a financial tool which derives its importance from the value of underlying entities such as an asset, Equities, debt, currencies, index or interest rate. The first derivative contract in India was launched on NSE was the nifty 50 index futures contract. A series of modifications in the financial markets paved way for the improvement of exchange - traded derivatives by the LC Gupta committee, set up by the securities and exchange board of India recommended appeared introduction of derivatives tools with bi-level instruction (i.e. self regulation by exchanges with SEBI providing the overall regulatory and supervisory role). Integration in the world's commodity and financial market because of globalization and liberalization of the countries across the world. Various types of risks, interest rate risk, foreign exchange risk, inflation risk etc. due to successful management of such type of risks have become major issues for market players and business houses.

## Types of derivatives

Different types of derivatives instruments are forwards, future, option and swaps.

## Forwards:

A forward contract is a customized contract between two entities, where settlement takes place on a specific date in the future at today's pre-agreed price. This is an agreement between two parties to buy or sell an asset at a specified point of time in the future.

## Futures

Futures are one of the important financial instruments in derivatives market. A futures contract is an agreement between the two parties to buy or sell an asset at a certain time in the future for a certain price.

## Options

An option is a financial derivative contract that provides a party the right to buy or sell an underlying asset at a fixed price by a certain time in the future. The party holding the right is known as the option buyer; the party granting the right is known as the option seller. There are two types of options: one is calls option and second is puts option.

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The global liberalization and integration of financial markets have created new investment opportunities, which in turn require the development of new instruments that are more efficient to deal with increased risks. The most of desired instruments that allow market participants to manage risk in the modern securities trading are derivative instruments.

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1. To analyze the perception of investors towards investment in derivative instrument and market.
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## RESEARCH METHODOLOGY:

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# AN ANALYSIS OF INVESTORS PERCEPTION TOWARDS DERIVATIVE MARKET WITH SPECIAL REFERENCE TO TUMKUR DISTRICT

S. S. Mallikarjuna Prasanna

Abstract:

Keywords:

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*S. S. Mallikarjuna Prasanna*  
PRINCIPAL  
Pallagatti Adavappa Arts &  
Commerce First Grade College, Tiptur



RESEARCH ARTICLE

LESS KNOWN INDIAN WRITERS IN ENGLISH: NEW FINDINGS

Dr. Udayaravi Shastry

Associate Professor of English, Pallagatti Adavappa Arts and Commerce College,  
Tiptur, Karnataka, India

Abstract

This research paper intends to introduce three Indian writers in English of the mid twentieth century, who have contributed significantly to the field, yet are still unknown to the academia. The paper introduces these authors and attempts a stylistic analysis of their representative works to prove that they are at par with their contemporary writers in content and form. The paper exhorts the academia to bring these writers to the mainstream.

**Keywords:** Less known, Kuvempu, Sir M Visweswaraya, T P. Kailasam

The writers this paper intends to introduce are dead at least twenty five years ago. But they and their works are unknown or less known to the enthusiasts of Indian writing in English, critics and scholars.

K R Srinivasa Iyengar's celebrated work "*Indian Writing in English*" is a prescribed textbook in almost all Indian universities at MA level. Other books like, "*A Concise History of Indian Literature in English*" by Mehrotra, and

other writers like M K Naik, Joya Chakravathy, A N Dwivedi, Mohit Kumar Ray etc, Several reference books and ready-reckoners, make an extensive study of all Indian writers in English. For a serious academician, the repetition of the names of writers in these books reassure that the Indian writers' list is explored, analyzed, made exhaustive and nothing more remains to be explored.

Indian writing in English is a flourishing genre of literature that is increasingly drawing global attention. Every now and then a new star is born in the firmament of literature. However, when we speak about the Indian writers in English of the yester years, the scholars seem to have drawn a final line and have declared a well-defined set of recognized well known writers. They are probably even convinced that there could not be any more writers than they have listed out.

On the contrary, there have been several Indian writers who wrote good amounts of literature in English, but still the literary world is not aware of such writers and their works, who deserve to be



## AN INVESTIGATION INTO THE LINGUISTICS OF FALSEHOOD

Dr. Udaya Ravi Shastri

Pallagatti Adavappa Arts and Commerce College

### ABSTRACT

The paper tries to argue that the language used by liars are distinct and distinguishable from the language used by truthful people. Linguists have managed to arrive at ready-made, user friendly key indicators of falsehood in the language that can help to detect deception. Just as every individual has a unique fingerprint, we leave linguistic "fingerprints" behind as we write, and stylometrics helps in the authorship identification. Similarly, detecting the deception is also possible, because the liars 'leak' cues of their deceit not just through facial expressions, body movements and voice changes, but by their verbal choices as well.

### Introduction:

Falsehood, deception or plainly lying, has been in existence ever since man began to speak. A lie is a deliberate misrepresentation of a fact to cause malice intentionally. A lie is an assertion that is believed to be false, typically used with the purpose of deceiving someone.

Lies come in all colours and shapes. You have bald faced lie, bold faced lie, white lie, blue lie, big lie, an honest lie, bullshit, cover up, etc., we all have lied at some point of time or the other. Some are expert liars while others are bald faced liars.

### Scope:

But I consider language in the context of falsehood. The paper tries to argue that the language used by liars are distinct and distinguishable from the language used by truthful people. Linguists have managed to arrive at ready-made, user friendly key indicators of falsehood in the language that can help to detect deception. Though this paper focuses on the linguistic aspects like the lexis and syntax, the psycholinguistic contribution to this is also brought into focus, time and again.

### Why people lie?

People, by and large, resort to falsehood in order to circumvent the law, to attain recognition, popularity and accolades which they cannot glean by truthful means, to save themselves from any possible physical harm, or to avoid a scandal or humiliation in the society. The intention of telling a lie could range from a very inconsequential reason to a very substantially solemn reason.

### Detection of Falsehood in olden days:

There have been several attempts made to detect falsehood in the history of humankind. During the medieval period, they used the third degree methods through torture devices during interrogation to extract information.

In later period, many electrical and electronic lie detecting devices were invented. A polygraph, popularly referred to as a lie detector test, is a device or procedure that measures and records several physiological indicators such as blood pressure, pulse,



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## A Study on Geographical Attributes of Karnataka with Special Reference to Agriculture

Mr. Manjunathaswamy

Assistant professor of Geography, Pullagatti Adavappa Arts and Commerce First Grade College, Tiptur, Tumkur District

**Abstract** - Agriculture employs more than 60 per cent of Karnataka's workforce. As per the population Census 2011, agriculture supports 13.74 million workers, of which 23.61 per cent are cultivators and 23.67 per cent are agricultural workers. Agriculture in Karnataka is heavily dependent on the southwest monsoon. Karnataka is highly progressive with regard to vegetable production and enjoys this advantage because of favourable climatic conditions without any extremes in temperature. The state ranks fifth in India in terms of total area under horticulture. It stands fifth in production of vegetable crops and third in fruit crop production. It is also the largest producer of spices, aromatic and medicinal crops and tropical fruits. Karnataka is India's 8th largest state in terms of geographical area covering 1.92 lakh sq km and accounting for 6.3 per cent area of the country. The state comprises of 30 districts and 176 taluks and has over 27,481 villages. A total of 1,23,100 km<sup>2</sup> of land is cultivated in Karnataka constituting 64.6% of the total geographical area of the state, out of which 26.5 per cent of the sown area (30,900 km<sup>2</sup>) is under irrigation. In Karnataka, horticulture crops occupy about 15.21 lakh hectares with an annual production of about 96.60 lakh tonnes. Karnataka is also the second largest producer of grapes in the country and accounts for the production of 12 per cent of total fruits, 8 per cent of total vegetables and 70 per cent of coffee in the country. It is the third largest producer of sugar and ranks fourth in sugarcane production. It is the second largest milk-producing state after Gujarat. Karnataka leads in the export of silk in India with an approximate share of 25 % of the total Indian export market. There are varied types of soils in Karnataka. Black soils are found in northern Karnataka whereas red and red loamy soils are prominent in southern Karnataka. Laterite soils are found in Malnad and Coastal areas of the state. Being a state with rich diversity, understanding different aspect of the state would be very informative. An attempt has been made to get the bird's eye view of the geographical attributes of the state, with special to understanding the agricultural profile of the state in this paper.

**Index Terms** - Geographical attribute, Farming, Horticulture, Land Holdings, Cropping Pattern.

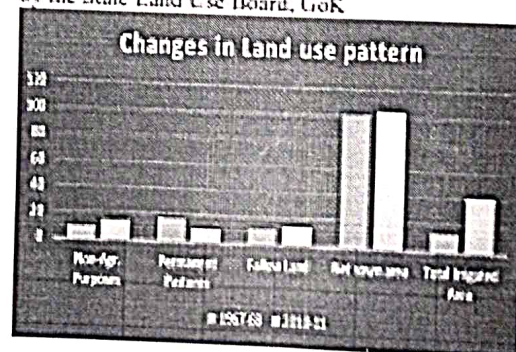
### INTRODUCTION

The geographical area of Karnataka is 1.92 lakh sq km, out of which, a total of 1,23,100 km<sup>2</sup> of land is cultivated constituting 64.6% of the total geographical area of the state, out of which 26.5 per cent of the sown area (30,900 km<sup>2</sup>) is under irrigation. Considering the importance of land use and policy, the Government of Karnataka brought out a document on land use policy (Government of Karnataka, 2003). The following table narrates the different categories of land use.

Area under various land use categories (Area in lakh hectares)

Land Use category	Years				
	1967-68	1977-78	1987-88	1997-98	2010-11
Non-Agr. Purposes	8.76	10.36	11.72	12.88	13.97
Permanent Pastures	16.76	14.49	11.32	10.03	9.16
Fallow Land	10.65	13.05	10.90	13.59	13.33
Net sown area	100.67	99.40	108.21	104.01	103.67
Total Irrigated Area	12.97	17.16	23.83	29.70	40.94

Source: The Land Use Pattern of Karnataka, published by the State Land Use Board, GovK



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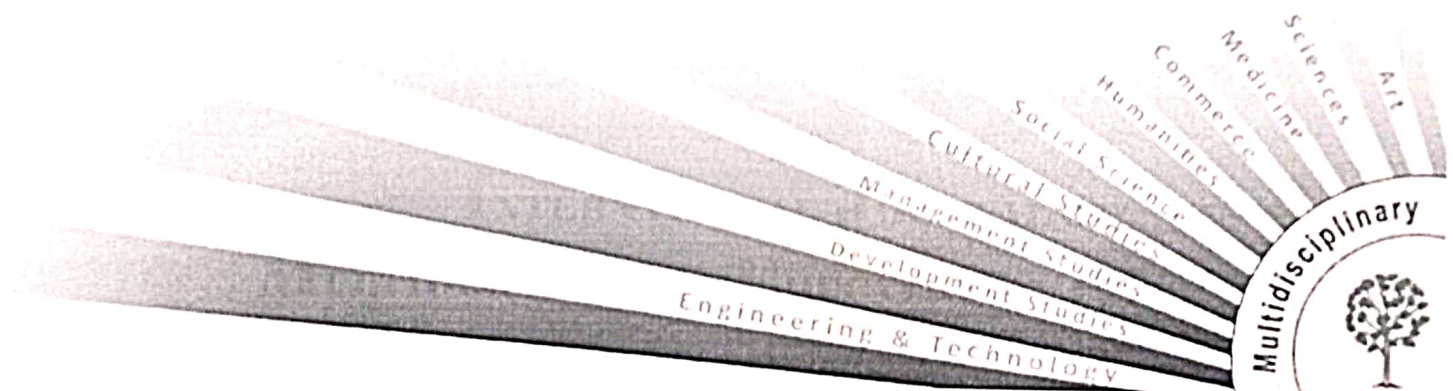
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## PERCEPTION OF INDIAN INVESTOR TOWARDS INVESTMENT IN MUTUAL FUNDS WITH SPECIAL REFERENCE TO MIP FUNDS

**S.S. Mallikarjuna Prasanna**

Assistant Professor, Department of Commerce, Pallagatti Adavappa Arts & Commerce FGC, Tiptur - 572201.

### ABSTRACT

Mutual Funds provide a platform for a common investor to participate in the Indian capital market with professional fund management irrespective of the amount invested. The Indian mutual fund industry is growing rapidly and this is reflected in the increase in Assets under management of various fund houses. Mutual fund investment is less risky than directly investing in stocks and is therefore a safer option for risk averse investors. Monthly Income Plan funds offer monthly returns and invest majorly in debt oriented instruments with little exposure to equity. However it has been observed that most of the investors are not aware of the benefits of investment in mutual funds. This is reflected from the study conducted in this research paper. This paper makes an attempt to identify various factors affecting perception of investors regarding investment in Mutual funds. The findings will help mutual fund companies to identify the areas required for improvement in order to create greater awareness among investors regarding investment in mutual funds.

### KEYWORDS:

#### INTRODUCTION

A Mutual Fund is a trust that pools the savings of a number of investors who share a common financial goal. The money, thus collected, is then invested in capital market instruments such as shares, debentures and other securities. The income earned through these investments and the capital appreciation realized is shared by its unit holders in proportion to the number of units owned by them. Thus a Mutual Fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost.

Monthly Income Plans or MIPs invest maximum of their total corpus in debt instruments while they take minimum exposure in equities. It gets benefit of both equity and debt market. These schemes rank slightly high on the risk-return matrix when compared with other debt schemes.

There is considerable amount of research being done regarding investment in mutual funds. However very little research has been done to study the perception of investors regarding investment in mutual funds especially MIP funds.

#### Literature Review

Ippolito (1992) states that an investor is ready to invest in those fund or schemes which have resulted in good rewards and most investors are attracted by those funds or schemes that are performing better over the worst. Goetzman (1997) opined that investor's psychology affects mutual fund selection for investment and to withdraw from the fund.

De Bondt and Thaler (1985) submitted that mean reversion in prices of stock is backed by investor's retrogression which is based upon investor's psychology to overvalue firm's recent performance in forming future expected results which is also known as endowment effect. Gupta (1994) surveyed household investor to find investors' preferences to invest in mutual funds and other available financial assets. The findings of the study were more relevant, at that time, to the policy makers and mutual funds to design the financial products for the future. Kulshreshta (1994) in his study suggested some guidelines to the investors that can help them to select needed mutual fund schemes. Shanmugham (2000) conducted a survey of individual investors with the objective to find out what information source investor depends on. The results explained that they are economical, sociological and psychological factors which control investment decisions. Madhusudhan V

Jambodekar (1996) conducted his study to size-up the direction of mutual funds in investors and to identify factors that influence mutual fund investment decision. The study tells that open-ended scheme is most favored among other things and that income schemes and open-ended schemes are preferred over closed-ended and growth schemes. News papers are used as information source, safety of principal amount and investor services are priority points for investing in mutual funds.

Sujit Sikidar and Amrit Pal Singh (1996) conducted a survey to peep in to the behavioral aspects of the investors of the North-Eastern region in direction of equity and mutual fund investment. The survey showed that because of tax benefits mutual funds are preferred by the salaried and self-employed individuals. UTI and SBI schemes were most preferred in that region of the country over any other fund and the other funds had been proved archaic during the time of survey.

Syama Sunder (1998) conducted a survey with an objective to get an in-depth view into the operations of private sector mutual fund with special reference to Kothari Pioneer. The survey tells that knowledge about mutual fund concept was unsatisfactory during that time in small cities like Visakapatanam. It also suggested that agents can help to catalyse mutual fund culture, open-ended options are much popular than any other schemes, asset management company's brand is chief consideration to invest in mutual fund.

Anjan Chakarabarti and Harsh Rungta (2000) emphasised the importance of brand in ascertaining competence of asset management companies. Shankar (1996) suggested that for penetrating mutual fund culture deep in to society asset management companies have to work and steer the consumer product distribution model. Raja Rajan (1997) underlined segmentation of investors and mutual fund products to increase popularity of mutual funds.

#### Objectives of Study

1. To study the investment pattern of Indian Investor.
2. To find out the awareness level of investors regarding mutual funds.
3. To find the type of scheme of mutual fund preferred by investor.
4. To find out the importance of factors like liquidity, higher return, company reputation and other factors that influence investment decision of mutual fund holder.
5. To find out awareness level of investors regarding Monthly Income Plan fund.





## AN ANALYSIS OF INVESTORS PERCEPTION TOWARDS DERIVATIVE MARKET WITH SPECIAL REFERENCE TO TUMKUR DISTRICT

S. S. Mallikarjuna Prasanna

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## LIMITATIONS OF THE STUDY





## PHYSIOTHERAPY IN PHYSICAL EDUCATION AND SPORTS: WATER AND STRESS

\*Omkar J. Mahashetty \*\* Sreenivasa B

\*Physical Education Director, Kavyarima Kandaswamy Degree College, Bidar

\*\*Physical Education Director, Pallagatti Adavappa Arts & Com. First Grade College, Tiptur

### Water

Is it essential? Is it important?

Water is of major importance to all living things

Water is needed for most body functions.

- Keep the bloodstream liquid enough to flow through blood vessels
- Help eliminate the by products
- Regulate body temperature through sweating
- Aid digestion and prevent constipation
- Moisturize the skin to maintain its texture and appearance
- Serve as a shock absorber inside the eyes, spinal cord

What happens when the water in body is reduced?

- 1% we become thirsty.
- 5% muscle strength and endurance declines significantly and we become hot and tired
- When the loss reaches 10%, delirium and blurred vision occur.
- 20% results in death.

### Stress

Stress is a response to events that makes one feel threatened or upsets the balance in some way. When one senses danger-whether it's real or imagined-the body's defense automatically takes the process known as the "fight-or-flight-or-freeze" reaction, or the stress response.

What happens when we are stressed ?

- Blood pressure rises
- Breathing becomes more rapid
- Digestive system slow down

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# A Study on Geographical Attributes of Karnataka with Special Reference to Agriculture

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**Abstract** - Agriculture employs more than 60 per cent of Karnataka's workforce. As per the population Census 2011, agriculture supports 13.74 million workers, of which 23.61 per cent are cultivators and 25.67 per cent are agricultural workers. Agriculture in Karnataka is heavily dependent on the southwest monsoon. Karnataka is highly progressive with regard to vegetable production and enjoys this advantage because of favourable climatic conditions without any extremes in temperature. The state ranks fifth in India in terms of total area under horticulture. It stands fifth in production of vegetable crops and third in fruit crop production. It is also the largest producer of spices, aromatic and medicinal crops and tropical fruits. Karnataka is India's 8th largest state in terms of geographical area covering 1.92 lakh sq km and accounting for 6.3 per cent area of the country. The state comprises of 30 districts and 176 taluks and has over 27,481 villages. A total of 1,23,100 km<sup>2</sup> of land is cultivated in Karnataka constituting 64.6% of the total geographical area of the state, out of which 26.5 per cent of the sown area (30,900 km<sup>2</sup>) is under irrigation. In Karnataka, horticulture crops occupy about 15.21 lakh hectares with an annual production of about 96.60 lakh tonnes. Karnataka is also the second largest producer of grapes in the country and accounts for the production of 12 per cent of total fruits, 8 per cent of total vegetables and 70 per cent of coffee in the country. It is the third largest producer of sugar and ranks fourth in sugarcane production. It is the second largest milk-producing state after Gujarat. Karnataka leads in the export of silk in India with an approximate share of 25 % of the total Indian export market. There are varied types of soils in Karnataka. Black soils are found in northern Karnataka whereas red and red loamy soils are prominent in southern Karnataka. Laterite soils are found in Malnad and Coastal areas of the state. Being a state with rich diversity, understanding different aspect of the state would be very informative. An attempt has been made to get the bird's eye view of the geographical attributes of the state, with special to understanding the agricultural profile of the state in this paper.

**Index Terms** - Geographical attribute, Farming, Horticulture, Land Holdings, Cropping Pattern.

## INTRODUCTION

The geographical area of Karnataka is 1.92 lakh sq km, out of which, a total of 1,23,100 km<sup>2</sup> of land is cultivated constituting 64.6% of the total geographical area of the state, out of which 26.5 per cent of the sown area (30,900 km<sup>2</sup>) is under irrigation. Considering the importance of land use and policy, the Government of Karnataka brought out a document on land use policy (Government of Karnataka, 2003). The following table narrates the different categories of land use. Area under various land use categories (Area in lakh hectares)

Land Use category	Years				
	1967-68	1977-78	1987-88	1997-98	2010-11
Non-Agr. Purposes	8.76	10.36	11.72	12.88	13.97
Permanent Pastures	16.76	14.49	11.32	10.03	9.16
Fallow Land	10.65	13.05	10.90	13.59	13.33
Net sown area	100.67	99.40	106.21	104.01	103.67
Total Irrigated Area	12.97	17.16	23.83	29.70	40.94

Source: The Land Use Pattern of Karnataka, published by the State Land Use Board, GoK

