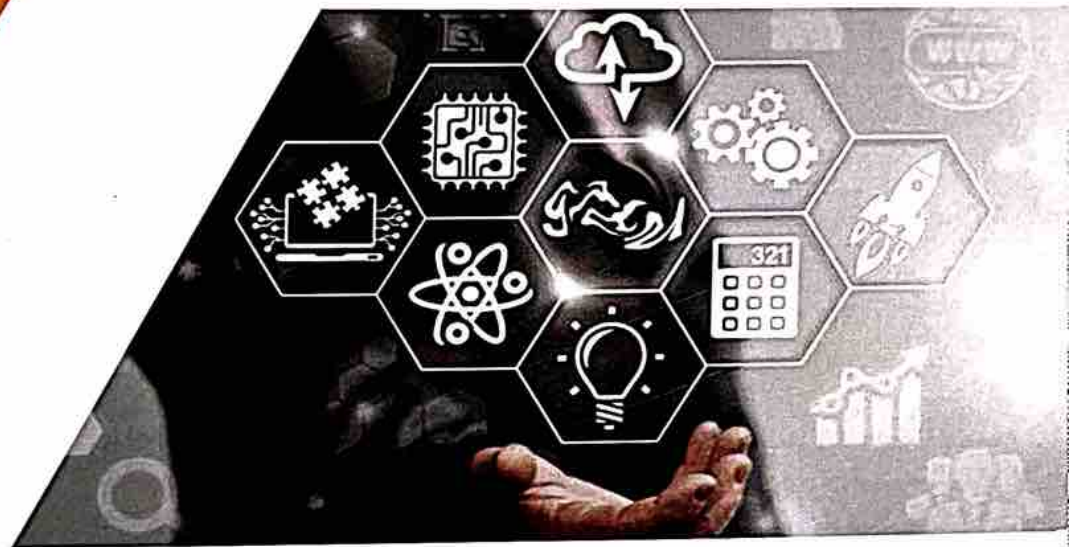




PROCEEDINGS OF  
**INTERNATIONAL CONFERENCE ON  
EMERGING TRENDS IN SCIENCE AND SOCIAL SCIENCE**  
MAY 3 - 4, 2019 KUALA LAMPUR, MALAYSIA



**Editors**

SUNDARA PANDIAN PANDIARAJAN  
MEHALINGAM PALANICHAMY  
JANETHY BALAKRISHNAN BOKSTROM

**ICETSSS 2019**

V.H.N.SENTHIKUMARA NADAR COLLEGE (AUTONOMOUS)  
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INSTITUTE FOR INTEGRATED REGENERATIVE MEDICINE  
Malaysia



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**Sundara Pandian Pandiarajan  
Mehalingam Palanichamy  
Janethy Balakrishnan Bokstrom**



**Institute for Integrated  
Regenerative Medicine**

**Virudhunagar Hindu Nadars' Senthikumara Nadar College (Autonomous)**

College road, Virudhunagar – 626001

Tamilnadu, India

**Institute for Integrated Regenerative Medicine**

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International Conference on

**Emerging Trends in Science and Social Science**



May 03-04, 2019 Kuala Lumpur, Malaysia

## **PROGRAMME SCHEDULE**



**Day 1 May 03, 2019**

08.30 – 09.30 Registrations

09.30 - 09.55 **Harmony**

Welcoming Speech and Introductory Remarks : Captain Dr. P. Sundara Pandian, Organizing Chair,  
ICETSSS

Inaugural Address : Mr. Nils Bokstorm, Swedish Institute of Regenerative  
Medicine, Uppsala, Sweden

Vote of thanks : Dr. P. Mehalingam, Organising Secretary, ICETSSS

**Keynote Forum**

**@ Bunga Kenanga Room**

**Clinical insights in using ancient oils for metabolic management**

10.00–10.30 Nils Bokstrom

*Swedish institute of Regenerative Medicine, Uppsala, Sweden*

**Problems of Humanity and Their Logical Solutions Through Yoga, Meditation and  
Biomagnetic Energy Practices.**

10.30–11.00 Anuradha Soundararaj

*Department of English, Nirmala College for Women (Autonomous), Coimbatore, Tamil Nadu,  
India.*

**Group Photo**

11.00–11.20 Networking and Refreshments break

**Session : Basic and applied aspects of Mathematical Sciences**

**@ Bunga Kenanga**

Session Chair: Sahaya Sudha Antoniswamy, Department of Mathematics, Nirmala College for Women  
(Autonomous), Coimbatore, Tamil Nadu, India.

Session Co-Chair: Deepa S D, PG Department of Mathematics, Sree Ayyappa College for Women,  
Nagercoil, Tamil Nadu, India.

**On Harmonic Mean Graphs**

11.20–11.30 Sandhya S

*Department of Mathematics, Sree Ayyappa College for Women, Chunkankadai, Nagercoil,  
Tamil Nadu, India.*

**Multicriteria Decision Making Methods in Intuitionistic Bipolar Fuzzy Environment on  
Effective Teaching**

11.30–11.40 Ludi Jancy Jenifer K

*Department of Mathematics, Nirmala College for Women (Autonomous), Coimbatore, Tamil  
Nadu, India.*

**On  $(k,1)$ - Super Contra Harmonic Mean Graphs**

11.40–11.50 Rajeshni Golda J

*Department of Mathematics, Sree Ayyappa College for Women, Chunkankadai,  
Nagercoil, Tamil Nadu, India.*

**Application of Mathematics in Agriculture with Special Reference to Farmers**

11.50–12.00 Helen M

*Department of Mathematics, Nirmala College for Women, Coimbatore, Tamil Nadu. India.*

**Multicriteria Decision Making Methods in Intuitionistic Bipolar Fuzzy Environment on  
Indoor and Outdoor Plant Growth**

12.00–12.10 Ludi Jancy Jenifer K

*Department of Mathematics, Nirmala College for Women (Autonomous), Coimbatore, Tamil  
Nadu, India.*

**Stolarsky-3 Mean Cordial Labeling of some more Graphs**

12.10–12.20 Kavitha S

*Department of Mathematics, Sree Ayyappa College for Women, Nagercoil, Tamil Nadu, India.*

**New Classes of Root Square Mean Graphs**

12.20–12.30 Anusa S

*Department of Mathematics, AMRITA College of Engineering and Technology, Nagercoil,  
Tamil Nadu, India*

12.30–12.40 **Harmonic Mean Labeling of Some Modified Graphs**



**ICETSSS**

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# 21 ஆம் நூற்றாண்டிலும் காமராசர்



**பதிப்பாசிரியர்**  
**பேரா. சோ. ஹரிபாண்டிராஜன்**



வி.இ.நா. செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி)  
(தேசிய தர மதிப்பீட்டில் 'A' தரம் பெற்றது)  
விருதுநகர்



## நூல் விவரம்

நூல் தலைப்பு	:	21ஆம் நூற்றாண்டிலும் காமராசர்
முதற்பதிப்பு	:	ஜூலை 2019
பதிப்பு மற்றும் வெளியீடு	:	வி.இ.நா.செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி), விருதுநகர்
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பதிப்பாளர்	:	பேரா. சோ. ஹரிபாண்டி ராஜன்
அச்சிட்போர்	:	முத்து பிரிண்டர்ஸ், விருதுநகர்

(இந்நூலில் இடம் பெற்றுள்ள கட்டுரைக் கருத்துகளுக்கு அந்தந்த கட்டுரையாளர்களே முழுப் பொறுப்பாவார்கள்)



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II	ஜோ. ஞானகிருபா விக்டோரியா ஏ.பி.சி.மகாலெட்சுமி மகளிர் கல்லூரி	10
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III	இ. தெய்வயார்கவி செல்வி வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)	53

# I. பெருந்தலைவரின் பெருந்தகைமை

இளம்அறிவியல் கணிதம், இரண்டாமாண்டு  
வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி), விருது

அவருக்கு கைகள் நீளம்  
ஆனால் சுத்தம்  
அவருக்கு மலர்ச்சியான கண்கள்  
அதன் தீட்சண்யம் காலம் கடந்தது  
ரொம்ப நல்லவர்  
ஆனால் ஏமாற மாட்டார்  
அரசியல் தெரியும்-ஆனால்  
சூழ்ச்சி கலந்த சுயநலம் இல்லை  
வெறும் புத்திசாலி இல்லை  
பண்பு கலந்த புத்திசூர்மை அது  
தன்னம்பிக்கை மிக்கவர்

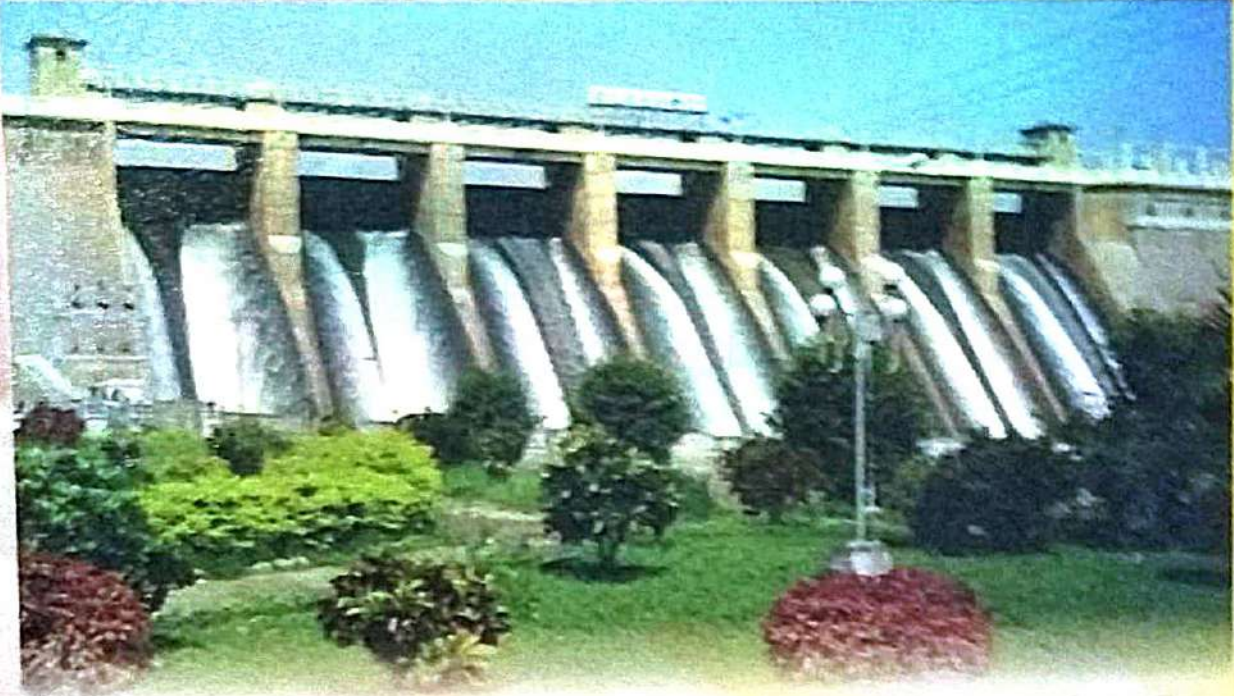
அகங்காரம் கலக்காத தூயநம்பிக்கை அது  
அதிகம் பேசுவதில்லை செயலை  
தன் சொல்லாக மாற்றிய மேதை அவர்  
மாற்றாரை மதிப்பவர் - ஆனால்  
மண்டியிட்டதில்லை  
புத்தகங்களை விட  
மக்களை அதிகம் படித்தவர்  
வாய்திறந்து சொல்லப்படாத  
எளியவரின் வேதனையைக்  
கேட்கும் செவி அவருக்கு  
அரசர்களை உருவாக்கிய  
ஆண்டி அவர்

இலட்சுமி இல்லாததால் சரஸ்வதி  
மறுக்கப்பட்ட ஏழைகளுக்கு  
அவர்தான் வீரம் தந்த தூர்கா  
கால்கள் காந்தியத்தில் நடந்தாலும்  
கைகள் நேருவின் சோசலிசத்தில் தான் அலைந்தன.

ஒரு நாட்டின் உள் கட்டமைப்பை



# 21 ஆம் நூற்றாண்டிலும் காமராசர்



பதிப்பாசிரியர்  
பேரா. சோ. ஹரிபாண்டிராஜன்



வி.இ.நா. செந்திக்குமார் நாடார் கல்லூரி (தன்னாட்சி)  
(தேசிய தர மதிப்பீட்டில் 'A' தரம் பெற்றது)  
விருதுநகர்



## நூல் விவரம்

நூல் தலைப்பு	:	21ஆம் நூற்றாண்டிலும் காமராசர்
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பதிப்பு மற்றும் வெளியீடு	:	வி.இ.நா.செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி), விருதுநகர்
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அச்சிட்டோர்	:	முத்து பிரிண்டர்ஸ், விருதுநகர்

(இந்நூலில் இடம் பெற்றுள்ள கட்டுரைக் கருத்துகளுக்கு அந்த கட்டுரையாளர்களே முழுப் பொறுப்பாவார்கள்)



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## II. பெருந்தலைவரின் பெருந்தகைமை

முதுஅறிவியல் கணிதம், இரண்டாமா  
எம். அ.வி  
வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி), விருது

ளிசல்மண் காட்டில்  
கடல்குழந்த நாட்டில்  
மண்வளம் சிறக்க  
மனிதவளம் காக்க  
கட்டப்பட்டது - அணைகள்.

பென்சில் குச்சி உறங்க  
தீக்குச்சி கரங்களில்  
துள்ளி விளையாடிட  
வறுமைத் தாண்டவத்தால்  
வெறுமை பள்ளியறைகள்

வந்தான் தலைவன்  
வியந்தான் நிலையை  
உணர்ந்தான் அறியாமையை  
கொண்டான் கொள்கை மாற்றம்  
"இலவச கல்வி  
இலவச மதிய உணவுதிட்டம்"

நூறு வீரனை வென்ற  
"மாவீரன்" - வீரம்  
ஆறு வயதில்  
களிறை வென்ற  
வீரனிடம் தலைவணங்கும்..

தன் வீட்டில் இல்லை  
பிறர் மனதில் கோட்டைகட்டிய  
கோமகன்

மனைவி வேண்டா  
மக்கள் வேண்டா  
தன்னலம் வேண்டா



# 21 ஆம் நூற்றாண்டிலும் காமராசர்



**பதிப்பாசிரியர்**  
**பேரா. சோ. ஹரிபாண்டிராஜன்**



வி.இ.நா. செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி)  
(தேசிய தர மதிப்பீட்டில் 'A' தரம் பெற்றது)  
விருதுநகர்



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II	கோ. பாலகிருஷ்ணன் அருள் ஆனந்தர் கல்லூரி	3
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III	இ. தெய்வபார்கவி செல்வி வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)	53



### III. பெருந்தலைவரின் பெருந்தகைமை

முது அறிவியல் கணிதம், இரண்டாம் ஆண்டு  
வி.இ.நா.செ.நா.கல்லூரி (தன்னாட்சி), விடுதலை

கர்மவீரரே,  
காமராசரே,  
என் பெருந்தலைவரே,  
நீர் கருப்புகாந்தி என்பதால் தானோ  
இந்நாட்டிற்கு பொறுப்பாய் விளங்குகிறாய்

நீ படித்ததோ ஆறு  
தற்போது வயதோ நூற்றி பதினாறு  
பிறந்த போது அழுதாய் நீயும்  
பாலுக்காக அல்ல?  
பாற்பட்டுக் கிடந்த  
பாரத நாட்டிற்காக

உன் வீட்டு அடுப்பில் நெருப்பில்லை  
உன் நெஞ்சில் மட்டும்  
விடுதலை நெருப்பு?

மூவாயிரம் ஆண்டுகள்  
சிறைகம்பிகள் வாசம்  
உன் நினைவெல்லாம்  
இந்திய தேசம்  
பதவிக்காக பலரும் வந்தார்கள்  
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நீர்தான் யாரையும் "நாடா" தவராயிற்றே

நீர் இதுவரை  
யார் பக்கமும் சாய்ந்ததில்லை  
இளம் பருவத்திலேயே நீர்  
சரியாக தராசைப் பிடிப்பதால்  
பச்சை தமிழர் பட்டம் பெற்றாய்  
உன் கொச்சைத் தமிழாலே



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விருதுநகர்



## நூல் விவரம்

நூல் தலைப்பு	:	21ஆம் நூற்றாண்டிலும் காமராசர்
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பதிப்பு மற்றும் வெளியீடு	:	வி.இ.நா.செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி), விருதுநகர்
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பதிப்பாளர்	:	பேரா. சோ. ஹரிபாண்டி ராஜன்
அச்சிட்டோர்	:	முத்து பிரிண்டர்ஸ், விருதுநகர்

(இந்நூலில் இடம் பெற்றுள்ள கட்டுரைக் கருத்துகளுக்கு அந்தக் கட்டுரையாளர்களே முழுப் பொறுப்பாவார்கள்)

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III	இ. தெய்வபார்கவி செல்வி வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)	53



# I. காவியத்தலைவன்

முது அறிவியல் முதலாம் ஆண்டு கல்வியியல்  
வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி), விருதுநகர்

முன்னுரை

**“தோன்றிற் புகழொடு தோன்றுக அஃதிலார்  
தோன்றலின் தோன்றாமை நன்று”**

என்ற வள்ளுவரின் வாக்கிற்கிணங்க இம்மணுலகில்  
இன்றுவரை கல்வியின் பெயரல் வாழ்ந்து கொண்டிருக்கும்  
உண்ணத மாமனிதர் நம் தென்னாட்டு காந்தி காம  
கருப்புத்தங்கம் என்ற பட்டத்திற்கு சொந்தக்காரர். கிங்  
என்ற பட்டத்திற்கு உகந்தவர். கல்விக்கு கண் கொடுத்தவர்  
பல புகழுக்கு சொந்தக்காரர் நம் காமராஜர்.

காமராஜர் முதல்வராக பொறுப்பேற்று ஆட்சி ந  
காலம் தமிழகத்தின் பொற்காலம் எனப்போற்றப்பட்டது.

**கல்வியின் காவியத் தலைவன்**

கல்விக்கு கண் கொடுத்தவர் நம் மண்ணின் எ  
கர்மவீரர் காமராஜர் அவர்கள்.

- குலக்கல்வியை வேரோடு அறுத்தவர் நம் காமராஜர்
- மூடப்பட்ட பள்ளிக்கூடங்களை திறந்தார்
- புதிய பள்ளிகளை உருவாக்கினார்.
- மதிய உணவு என்னும் மகத்தான திட்டத்தை  
வந்தார்.
- பள்ளி வேலை நாட்களை 200 ஆக உயர்த்தினார்.
- இலவச பள்ளி சீருடைத் திட்டத்தைக் கொண்டு வந்
- இலவச நோட்டு, புத்தகம் பென்சில் போன்றவற்றை  
மாணவர்களுக்கு வழங்கினார்.

**தொழிந்துறையில் பங்கு**

காமராஜர் தமிழக முதல்வராகப் பொறுப்பேற்ற  
தமிழகத்தை தொழிந்துறையில் வளர்ச்சி பெற பலத்திட  
உருவாக்கினார்.

**“மேட்டுர் கால்வாய்திட்டம்**



# 21 ஆம் நூற்றாண்டிலும் காமராசர்



**பதிப்பாசிரியர்**  
**பேரா. சோ. ஹரிபாண்டிராஜன்**



வி.இ.நா. செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி)  
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விருதுநகர்



## நூல் விவரம்

நூல் தலைப்பு	:	21ஆம் நூற்றாண்டிலும் காமராசர்
முதற்பதிப்பு	:	ஜூலை 2019
பதிப்பு மற்றும் வெளியீடு	:	வி.இ.நா.செந்திக்குமார் நாடார் கல்லூரி (தன்னாட்சி), விருதுநகர்
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அச்சிட்டோர்	:	முத்து பிரிண்டர்ஸ், விருதுநகர்

(இந்நூலில் இடம் பெற்றுள்ள கட்டுரைக் கருத்துகளுக்கு அந்தக் கட்டுரையாளர்களே முழுப் பொறுப்பாவார்கள்)

## உள்ளடக்கம்

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II	என். மணிராஜ் வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)	50
III	இ. தெய்வபார்க்கவி செல்வி வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)	53



## II. காவியத்தலைவன்

என். மண  
இளம் அறிவியல் மூன்றாம் ஆண்டு வேதி  
வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி), விருது

முன்னுரை

**"தோன்றிற் புகழொடு தோன்றுக அஃதிலார்  
தோன்றலின் தோன்றாமை நன்று"**

நாம் பிறப்பிற்குரிய அர்த்தமே நாம் மறைந்த பின்பும் நம்  
என்றும் இந்த மண்ணிலகில் நிலைத்திருப்பதனைப் பொறு  
மானுடனாய் இவ்வுலகில் அவதரித்து ஏழை எளிய மக்களு  
ஏனையவர்களுக்கும் இறைவனாய் அருள்புரிந்தவர் கர்  
காமராஜர். அக்காவியத்தலைவனின் சில வாழ்  
வரலாறுகளைக் இக்காவியத்தில் காண்போம்.

**இளமையில் போராட்டம்**

விருதுபட்டியில் ஜலைத் திங்கள் 15ம் நாள் அவதரித்  
காமராஜர். குமாரசாமி சிவகாமியம்மாள் இவரது பெற்றோர்  
சிறுவயதிலேயே தன் தந்தையை இழந்ததாய்க் கல்  
நிறுத்திவிட்டு தன் சேவைகளை இந்நாட்டி  
செய்யத்தொடங்கினார். காந்தியடிகள் அவர்களால் ஈர்க்கப்  
அவரது பாதையினைப் பின்பற்றி பல போராட்டங்களில் ஈடுபட்ட  
பொற்கால மன்னர்

காமராஜர் ஆட்சி செய்த 1954-63 வரையி  
காலக்கட்டம் தமிழக மக்களுக்கு பொற்காலமாக அமை  
மனிதனை மனிதானக்குவது கல்வி என்பதனை அறிந்த  
அனைவருக்கும் இலவச கண்ணான கல்வியைத் தந்தார்.

**"கண்ணுடையோர் என்பர் கற்றோர் முகத்திரண்டு  
புண்ணுடையார் கல்லா தவர்"**

ஒரு நூற்றாண்டில் ஏற்படக்கூடிய வளர்ச்சியினை  
ஒன்பது கால ஆட்சியில் தந்தவர். இராஜாஜி அவர்களால் கெ  
வரப்பட்ட குலக்கல்வி முறையை ஒழித்து ஊரெங்கும் பள்  
தொடங்கினார்.

**"அன்னச் சத்திரம் ஆயிரம் வைத்து**



# 21 ஆம் நூற்றாண்டிலும் காமராசர்



**பதிப்பாசிரியர்**

**பேரா. சோ. ஹரிபாண்டிராஜன்**



வி.இ.நா. செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி)  
(தேசிய தர மதிப்பீட்டில் 'A' தரம் பெற்றது)  
விருதுநகர்



# நூல் விவரம்

நூல் தலைப்பு	:	21ஆம் நூற்றாண்டிலும் காமராசர்
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பதிப்பு மற்றும் வெளியீடு	:	வி.இ.நா.செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி), விருதுநகர்
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விலை	:	ரூ 250
பதிப்பாளர்	:	பேரா. சோ. ஹரிபாண்டி ராஜன்
அச்சிட்போர்	:	முத்து பிரிண்டர்ஸ், விருதுநகர்

(இந்நூலில் இடம் பெற்றுள்ள கட்டுரைக் கருத்துகளுக்கு அந்தந்த கட்டுரையாளர்களே முழுப் பொறுப்பாவார்கள்)

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II	எம். அபர்ணா வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)	44
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### III. காவியத்தலைவன்

இ. தெய்வபார்க்கவி செல்வி

இளம் அறிவியல் கணிதம் மூன்றாமாண்டு,  
வி.இ.நா.செ.நா. கல்லூரி(தன்னாட்சி), விருதுநகர்.

ன்னுரை

நம் பாரதத்தின் தந்தை காந்தியடிகள் அந்த காந்தி வழி  
ந்து தமிழ்நாட்டை உலகெங்கும் புகழ் பெறச் செய்தவர் கருப்பு  
ந்தி என்றழைக்கப்படும் நம் காமராசர் ஐயா அவர்கள்.

**"தோன்றின் புகழோடு தோன்றுக அஃதிலார்**

**தோன்றலின் தோன்றாமை நன்று"**

ன்னும் வள்ளுவரின் வாக்கிற்கிணங்க இன்றும் மக்களின்  
ள்ளத்தில் நீங்காத புகழ் பெற்றவர் நம் காவியத்தலைவர். அரை  
ற்றாண்டு கடந்த பிறகும் அவரது புகழ் இன்றும் பேசப்பட்டு  
ருகிறது. நம் கருப்புகாந்தி, படிக்காத மேதை, ஏழைப்பங்காளன்,  
ல்விக்கண் திறந்தவர், உத்தமமேதை காவியத் தலைவன்  
ாமராசரின் சரித்திரத்தை இக்கட்டுரையில் காண்போம்.

**மிகுந்த பொற்காலம்**

காமராசர் 1954 முதல் 1963 வரை முதல்வராக ஆட்சி  
சய்தார். அவர் ஆட்சிக்கு வந்த முதல் நாளே என் தொண்டு  
மிகுந்த மக்களுக்கு என்றும் உண்டு என்றார். அவர் வாக்கு  
பாய்யாகவில்லை.

**"என் கடன் பணி செய்து கிடப்பதே"**

ன்ற முதுமொழிக்கேற்ப தன் வாழ்நாள் முழுவதையும் ஏழை  
க்களுக்காகவும், அவர்களது கல்விக்காகவும் தன்னை  
ழர்ப்பணித்தவர் கர்மவீரர் காமராசர். கல்வியின்  
க்கியத்துவத்தையும் அருமை பெருமைகளையும் நன்கு  
ணர்ந்திருந்த காமராசர் கட்டாயக்கல்வி, இலவசக்கல்வி, மதிய  
ணவுடன் கல்வி என பல திட்டங்களை நடைமுறைப்படுத்தினார்.

**"தனி ஒருவனுக்கு உணவில்லை என்ற**

**போது இந்த ஜகதையே அழிப்போம்"**

ன்ற பாரதியின் கூற்றை நன்கு உணர்ந்த காமராசர் மதிய  
ணவுத் திட்டத்தை நடைமுறைப்படுத்தினார். அவர் கொண்டு  
பந்த அத்திட்டம் உலகம் முழுவதும் பெரிதும் பேசப்பட்ட  
ிட்டமாகும். இன்றும் பல நாடுகளில் இத்திட்டம் நடைமுறையில்



# 21 ஆம் நூற்றாண்டிலும் காமராசர்



பதிப்பாசிரியர்  
பேரா. சோ. ஹரிபாண்டிராஜன்



வி.இ.நா. செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி)  
(தேசிய தர மதிப்பீட்டில் 'A' தரம் பெற்றது)  
விருதுநகர்



## நூல் விவரம்

நூல் தலைப்பு	:	21ஆம் நூற்றாண்டிலும் காமராசர்
முதற்பதிப்பு	:	ஜூலை 2019
பதிப்பு மற்றும் வெளியீடு	:	வி.இ.நா.செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி), விருதுநகர்
மின்னஞ்சல்	:	support@vhnsnc.edu.in
வலைதளம்	:	www.vhnsnc.edu.in
ISBN No.	:	978-81-942052-0-3
புத்தக அளவு	:	1 x 4
பக்கங்கள்	:	446
விலை	:	ரூ 250
பதிப்பாளர்	:	பேரா. சோ. ஹரிபாண்டி ராஜன்
அச்சிட்போர்	:	முத்து பிரிண்டர்ஸ், விருதுநகர்

(இந்நூலில் இடம் பெற்றுள்ள கட்டுரைக் கருத்துகளுக்கு அந்த கட்டுரையாளர்களே முழுப் பொறுப்பாவார்கள்)

17)	<b>முனைவர் சு. அட்சயா</b> சங்கரா அறிவியல் மற்றும் வணிகவியல் கல்லூரி	5
18)	<b>முனைவர் ஜே. அந்தோணி சகாய சோபியா</b> தூயசவேரியார் கல்லூரி (தன்னாட்சி)	5
19)	<b>க. அம்சவேணி</b> அய்ய நாடார் ஜானகி அம்மாள் கல்லூரி (த)	6
20)	<b>முனைவர் சி. அருள் செல்வம்</b> ஸ்ரீ கன்யகா பரமேஸ்வரி கலை மற்றும் அறிவியற் கல்லூரி	6
21)	<b>செ. அன்னபூரணி</b> கே.ஆர்.கலை மற்றும் அறிவியல் கல்லூரி	6
22)	<b>முனைவர். மா. அன்னலெட்சுமி</b> வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)	7
23)	<b>அ. இந்துமதி</b> அக்சிலியம் கல்லூரி (தன்னாட்சி)	7
24)	<b>முனைவர் சா.ஞா.எஸ்தர் அருள்மேரி</b> மகளிர் கிறித்துவக் கல்லூரி	7
25)	<b>செ.ஐடா</b> திருச்சிலுவைக் கல்லூரி (தன்னாட்சி)	8
26)	<b>அ. கற்குவேல்ராஜ்</b> ஸ்ரீ வித்யா கலை மற்றும் அறிவியல் கல்லூரி	8
27)	<b>வெ. காமினி</b> மருதர் கேசரி ஜெயின் மகளிர் கல்லூரி	8
28)	<b>மு. கார்த்திகை ஈஸ்வரி &amp; பெ. முருகேஸ்வரி</b> வி.இ.நா.செ.நா. கல்லூரி (த)	9
29)	<b>ச. சக்தி</b> மருதர் கேசரி ஜெயின் மகளிர் கல்லூரி	9
30)	<b>லோ. சங்கீதா</b> ஏ.பி.சி. மகாலெட்சுமி மகளிர் கல்லூரி	10
31)	<b>முனைவர்.த.சண்முகப்பிரபா</b> வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)	10
32)	<b>திருமதி.மு.சண்முகவடிவு</b> நா.ம.ச.சேர்மத்தாய்வாசன் மகளிர் கல்லூரி	10
33)	<b>பி.சாந்தபொன்செல்வன்</b> போப் கல்லூரி	11



## 22. 21-ஆம் நூற்றாண்டிலும் காமராஜர்

முனைவர். மா. அன்னலெட்சுமி,  
கணிதத்துறை, உதவிப்பேராசிரியர்,  
வி.இ.நா.செந்திக்குமார் நாடார் கல்லூரி(தன்னாட்சி),  
விருதுநகர்.

**மூலக்கோவை:**

தாயின் கருவறையைத் திரும்ப பார்க்க முடியாது என்பது உலகறிந்த உண்மை. அது போல் பெருந்தலைவர் காமராசர் போல் தலைவரைக் காண முடியாது ஆம். ஆனால் 1954 முதல் 1963 வரை தமிழ்நாட்டின் முதலமைச்சராக இருந்த போது அவர் செய்த பல நற்செயல்கள், நல்திட்டங்கள் இன்றும் பெருந்தலைவர் அய்யா உருவில் நமக்கு நன்மை தந்து காண்டிருக்கின்றன. கண்முன் தெரியும் திட்டங்களில் நானறிந்த தலைவற்றை இக்கட்டுரையில் சமர்ப்பிக்கிறேன்.

**திட்டங்கள்:**

இன்று பல சிறந்த அறிவியல் முன்னேற்றங்கள் இருந்தும் போது நாம் உருவாக்கும் வசதிகள் சில தோல்வியில் தான் முடிகிறது. ஆனால் அன்று கர்மவீரர் வாழ்ந்த காலத்தில் எந்த கருவிகள், அறிவியல் முன்னேற்றங்கள் இல்லாமல் இருந்தும் க்களின் நலனுக்காக அவர் ஏற்படுத்திய திட்டங்கள் இன்றும் எந்த காலத்திலும் இல்லாமல் சிறப்பாக உள்ளது.

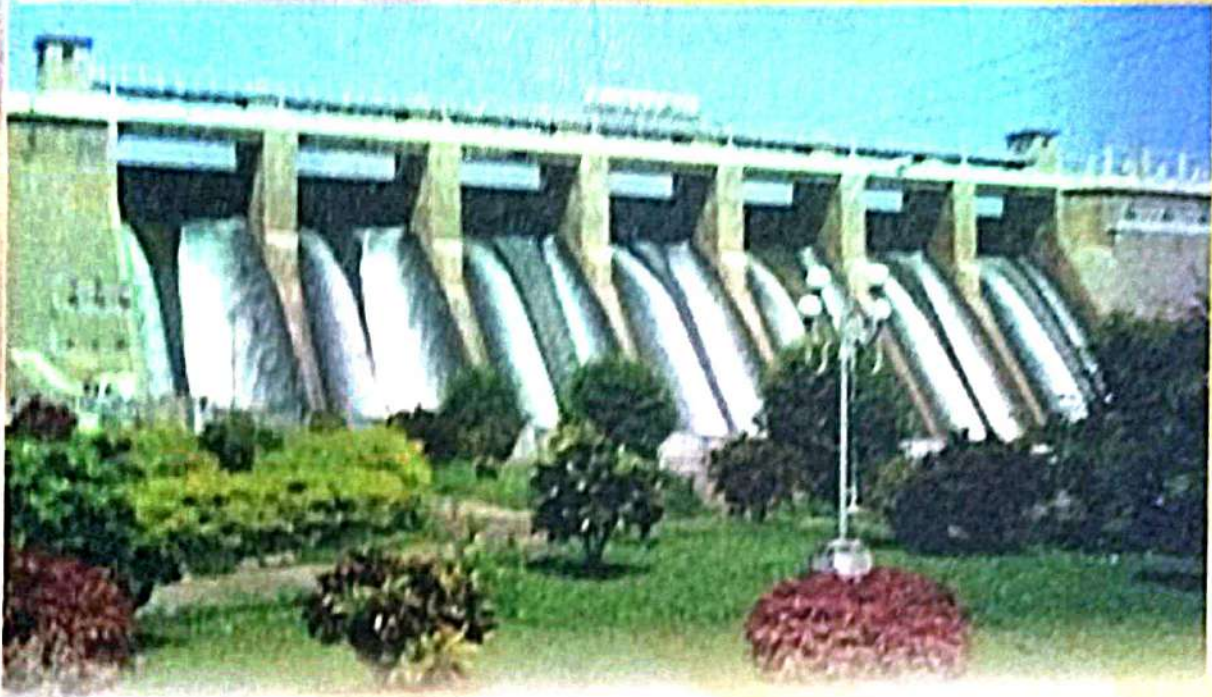
**செயல்கள்:**

கிட்டத்தட்ட 30 ஆண்டுகளுக்கு முன் விருதுநகர் துறாமண்பட்டி இரயில்வே தண்டவாளம் தாண்டி வந்தால் படர்ந்த காட்டிற்குள் செல்வது போல் இருக்கும். ஆம். அது காடு மலை, சாலையின் இருபுறமும் அடர்ந்து படர்ந்து இருக்கும் புளிய மரங்கள். சூரியன் எங்கே என்று கேட்கும் அளவிற்கு ஏப்ரல், மே மாதங்கள் இருக்கும். அவை அனைத்தும் படிக்காத மேதை காமராஜர் காலத்தில் வளர்ந்து செழித்து வந்தவை. ஆனால் போது அதில் சிலவை மட்டும் தான் நாம் பார்க்க முடிகிறது.

ஏப்ரல், மே மாதத்தில் அந்த சில மரங்களின் நிழல்கள் தான் மும்புச்சாறு கடைகள், ஆரஞ்சுப்பழச் சாறு கடைகள் சூரியவற்றிற்கு இன்று குடைகள். இன்று வெப்பத்தினால் தவித்து மரங்கு நிற்கும் போது கிங்மேக்கர் காமராஜர் நினைவுகள் நம்



# 21 ஆம் நூற்றாண்டின் காமராசர்



**பதிப்பாசிரியர்**  
**பேரா. சோ. ஹரிபாண்டிராஜன்**



வி.இ.நா. செந்திக்குமார் நாடார் கல்லூரி (தன்னாட்சி)  
(தேசிய தர மதிப்பீட்டில் 'A' தரம் பெற்றது)  
விருதுநகர்



## நூல் விவரம்

நூல் தலைப்பு	:	21ஆம் நூற்றாண்டிலும் காமராசர்
முதற்பதிப்பு	:	ஜூலை 2019
பதிப்பு மற்றும் வெளியீடு	:	வி.இ.நா.செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி), விருதுநகர்
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விலை	:	ரூ 250
பதிப்பாளர்	:	பேரா. சோ. ஹரிபாண்டி ராஜன்
அச்சிட்டோர்	:	முத்து பிரிண்டர்ஸ், விருதுநகர்

(இந்நூலில் இடம் பெற்றுள்ள கட்டுரைக் கருத்துகளுக்கு அந்த கட்டுரையாளர்களே முழுப் பொறுப்பாவார்கள்)

17)	முனைவர் ச. அட்சயா சங்கரா அறிவியல் மற்றும் வணிகவியல் கல்லூரி	5
18)	முனைவர் ஜே. அந்தோணி சகாய சோபியா தூயசவேரியார் கல்லூரி (தன்னாட்சி)	5
19)	க. அம்சவேணி அய்ய நாடார் ஜானகி அம்மாள் கல்லூரி (த)	6
20)	முனைவர் சி. அருள் செல்வம் ஸ்ரீ கன்யகா பரமேஸ்வரி கலை மற்றும் அறிவியற் கல்லூரி	6
21)	செ. அன்னபூரணி கே.ஆர்.கலை மற்றும் அறிவியல் கல்லூரி	6
22)	முனைவர். மா. அன்னலெட்சுமி வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)	7
23)	அ. இந்துமதி அக்சிலியம் கல்லூரி (தன்னாட்சி)	7
24)	முனைவர் சா.ஞா.எஸ்தர் அருள்மேரி மகளிர் கிறித்துவக் கல்லூரி	7
25)	செ.ஐடா திருச்சிலுவைக் கல்லூரி (தன்னாட்சி)	8
26)	அ. கற்குவேல்ராஜ் ஸ்ரீ வித்யா கலை மற்றும் அறிவியல் கல்லூரி	8
27)	வெ. காமினி மருதர் கேசரி ஜெயின் மகளிர் கல்லூரி	8
28)	மு. கார்த்திகை ஈஸ்வரி & பெ. முருகேஸ்வரி வி.இ.நா.செ.நா. கல்லூரி (த)	9
29)	ச. சக்தி மருதர் கேசரி ஜெயின் மகளிர் கல்லூரி	9
30)	லோ. சங்கீதா ஏ.பி.சி. மகாலெட்சுமி மகளிர் கல்லூரி	1
31)	முனைவர்.த.சண்முகப்பிரபா வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)	1
32)	திருமதி.மு.சண்முகவடிவு நா.ம.ச.சேர்மத்தாய்வாசன் மகளிர் கல்லூரி	1
33)	பி.சாந்தபொன்செல்வன் போப் கல்லூரி	1



## 28. 21-ஆம் நூற்றாண்டிலும் காமராஜர்

மு. கார்த்திகை ஈஸ்வரி & பெ. முருகேஸ்வரி,  
உதவிப்பேராசிரியை, கணினிப்பயன்பாட்டியல் துறை,  
வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி),  
விருதுநகர்.

### வரை:

"பெருந்தலைவர்", "தென்னாட்டு காந்தி", "படிக்காததை", "கர்ம வீரர்", "கல்விகண் திறந்தவர்", "கிங் மேக்கர்" என்று வேறு சிறப்புப் பெயர்களைக் கொண்ட ஒரே மனிதர் நம் தநாட்டில் 9 ஆண்டு காலமாக முதலமைச்சராக பதவியில் நந்து கடைசி காலத்தில் வெறும் 2 வேட்டிகளை மட்டுமே தந்ததாக கொண்ட ஒரே முதலமைச்சர் நம் கர்ம வீரர் காமராஜர். 3இல் பிறந்து 1975 வரை மக்களின் நலனையும், நாட்டின் னேற்றத்தையும் மட்டுமே யோசித்து, அதை செயல்முறையும் த்தியவர். அவருடைய ஆரம்ப காலத்திட்டங்கள் இந்த 21ஆம் றாண்டிலும் தொடர்ந்து கொண்டு வந்துள்ளதை கட்டுரையில் காண்போம்.

### வச மதிய உணவு திட்டம்:

20ஆம் நூற்றாண்டில் (1953) ஆம்பிக்கப்பட்டு, ஏழை ந்தைகளுக்கு ஒரு நேரம் உணவாவது கிடைக்கச் செய்தார். னவுக்காகவாது குழந்தைகள் பள்ளிக்கு வருவார்கள் என்று ாம்பிக்கப்பட்ட திட்டம் இந்த 21ஆம் நூற்றாண்டிலும் சத்து னவாக இன்றும் நடைமுறையில் உள்ளது. இந்த ஆரம்ப லத்திட்டம் இப்பொழுது சத்து பொருட்கள் அடங்கிய சத்து னவாக குழந்தைகளுக்கு அளிக்கப்பட்டு வருகிறது. உதாரணமாக ற, முட்டை மற்றும் பயிர் வகைகள் அதில் அடங்கும். அதை ப்பிடும் அந்த ஏழைக் குழந்தைகள் இந்த 21ஆம் நூற்றாண்டிலும் மராஜரை மறக்க முடியாது.

### தொழில்துறையில் காமராஜரின் பங்கு:

காமராஜர் கல்வித்துறையில் மட்டுமல்லாமல் தொழில் றையிலும் மிக முக்கிய மாற்றங்களை கொண்டு வந்தார். ிழ்நாடு, விவசாயத்தையே நம்பி வானம் பார்த்த பூமியாக ளுந்தது. தொழில்துறையில் மிகவும் பின் தங்கி இருந்தது. 1955



# 21 ஆம் நூற்றாண்டிலும் காமராசர்



பதிப்பாசிரியர்  
பேரா. சோ. ஹரிபாண்டிராஜன்



வி.இ.நா. செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி)  
(தேசிய தர மதிப்பீட்டில் 'A' தரம் பெற்றது)  
விருதுநகர்



## நூல் விவரம்

நூல் தலைப்பு	:	21ஆம் நூற்றாண்டிலும் காமராசர்
முதற்பதிப்பு	:	ஜூலை 2019
பதிப்பு மற்றும் வெளியீடு	:	வி.இ.நா.செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி), விருதுநகர்
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பதிப்பாளர்	:	பேரா. சோ. ஹரிபாண்டி ராஜன்
அச்சிட்போர்	:	முத்து பிரிண்டர்ஸ், விருதுநகர்

(இந்நூலில் இடம் பெற்றுள்ள கட்டுரைக் கருத்துகளுக்கு அந்த கட்டுரையாளர்களே முழுப் பொறுப்பாவார்கள்)

17)	<b>முனைவர் சு. அட்சயா</b> சங்கரா அறிவியல் மற்றும் வணிகவியல் கல்லூரி	5
18)	<b>முனைவர் ஜே. அந்தோணி சகாய சோபியா</b> தூயசவேரியார் கல்லூரி (தன்னாட்சி)	5
19)	<b>க. அம்சவேணி</b> அய்ய நாடார் ஜானகி அம்மாள் கல்லூரி (த)	6
20)	<b>முனைவர் சி. அருள் செல்வம்</b> ஸ்ரீ கன்யகா பரமேஸ்வரி கலை மற்றும் அறிவியற் கல்லூரி	6
21)	<b>செ. அன்னபூரணி</b> கே.ஆர்.கலை மற்றும் அறிவியல் கல்லூரி	6
22)	<b>முனைவர். மா. அன்னலெட்சுமி</b> வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)	7
23)	<b>அ. இந்துமதி</b> அக்சிலியம் கல்லூரி (தன்னாட்சி)	7
24)	<b>முனைவர் சா.ஞா.எஸ்தர் அருள்மேரி</b> மகளிர் கிறித்துவக் கல்லூரி	7
25)	<b>செ.ஐடா</b> திருச்சிலுவைக் கல்லூரி (தன்னாட்சி)	7
26)	<b>அ. கற்குவேல்ராஜ்</b> ஸ்ரீ வித்யா கலை மற்றும் அறிவியல் கல்லூரி	7
27)	<b>வெ. காமினி</b> மருதர் கேசரி ஜெயின் மகளிர் கல்லூரி	7
28)	<b>மு. கார்த்திகை ஈஸ்வரி &amp; பெ. முருகேஸ்வரி</b> வி.இ.நா.செ.நா. கல்லூரி (த)	7
29)	<b>ச. சக்தி</b> மருதர் கேசரி ஜெயின் மகளிர் கல்லூரி	7
30)	<b>லோ. சங்கீதா</b> ஏ.பி.சி. மகாலெட்சுமி மகளிர் கல்லூரி	7
31)	<b>முனைவர். த. சண்முகப்பிரபா</b> வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)	7
32)	<b>திருமதி. மு. சண்முகவடிவு</b> நா.ம.ச.சேர்மத்தாய்வாசன் மகளிர் கல்லூரி	7
33)	<b>பி.சாந்தபொன்செல்வன்</b> போப் கல்லூரி	7



## 31. 21-ஆம் நூற்றாண்டிலும் காமராஜர்

முனைவர் த.சண்முகப்பிரபா,  
உதவிப்பேராசிரியர், நுண்ணுயிரியல் துறை,  
வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி),  
விருதுநகர்.

நுரை:-

"வீரசுதந்திரம் வேண்டினின்றோர் பின்பு  
வேறொன்றுகொள்வரோ?"

"விண்ணில் இரவிதனைவிற்றுவிட்டெவரும் போய்  
மின்மினிகொள்வரோ?"

என்று வீரமுழக்கமிட்டு வெற்றிச் சரித்திரம் படைத்ததியாகத்  
தலைவர்கள் வரிசையில் ஒப்பற்ற தலைவராக விளங்கியவர்  
காமராசர். காமராசரின் ஆட்சிகாலத்தில் அவர் கொண்டு வந்த  
மும் நிறைவேற்றிய திட்டங்கள் இந்த 21ஆம் நூற்றாண்டிலும்  
நடப்படுகிறது என்பதை இக்கட்டுரையின் மூலம் காணலாம்.

**விசேஷம் தந்தகொடைவள்ளல் :-**

படிக்காத மேதையாக விளங்கிய காமராசர்,

"அன்னாயாவினும் புண்ணியம் கோடி

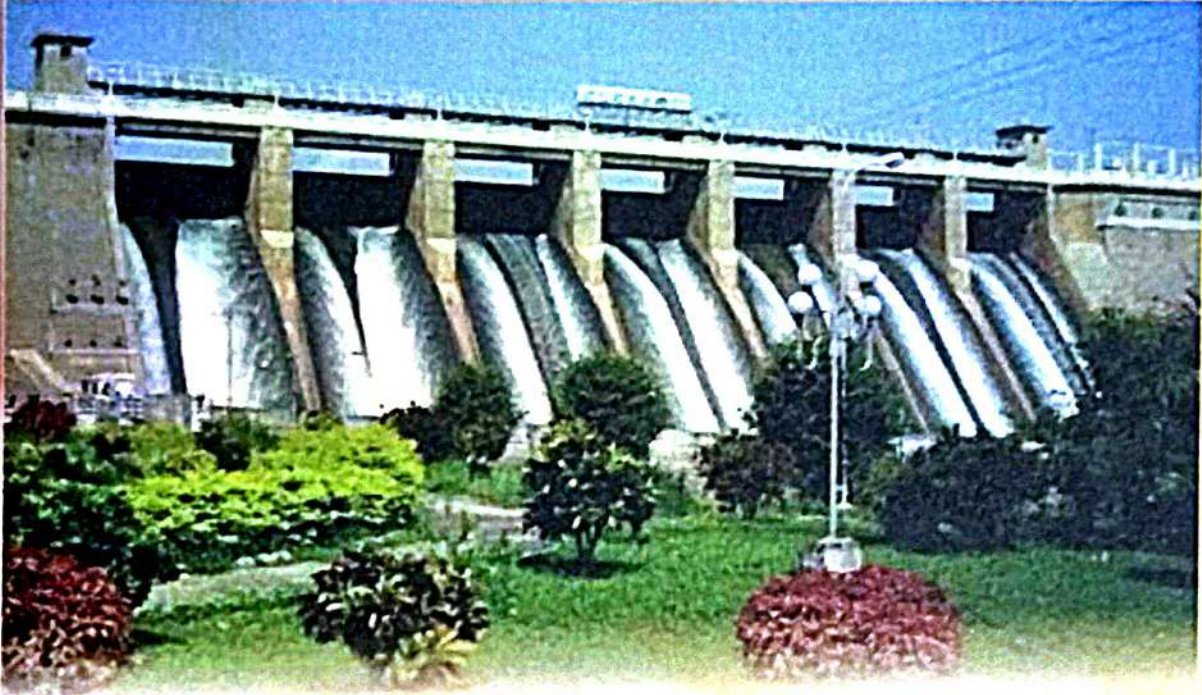
ஆங்கோர் ஏழைக்கு எழுத்தறிவித்தல்" என்று பாடிய  
தியாரின் பாட்டிற்கிணங்க முதல் வகுப்புமுதல் பள்ளி இறுதி  
வகுப்பு வரை இலவசக் கல்வியைத் தன் ஆட்சிக் காலத்தில்  
புதித்தார். அவர் கொண்டுவந்த இலவசக் கல்வி மூலம்  
நதைகள் அன்றுமட்டும் அல்லாது இன்றையகாலத்திலும் பயன்  
படந்து வருகின்றன. இது போன்றே, தனியார் பள்ளிகள்  
நாட்சியிலும் தனிக் கவனம் செலுத்தினார் காமராசர்.

அனைத்து ஆசிரியர்களுக்கும் ஓய்வூதியத் திட்டத்தையும்,  
பள்ளி காப்பீட்டுத் திட்டத்தையும் அமல்படுத்தி காமராசர்  
ஆசிரியர்களையும் ஊக்கப்படுத்தினார்.

ஏழ்மையையும் அறியாமையையும் நாட்டின் முதல்  
பிரதமராக கருதி நாட்டின் முன்னேற்றத்திற்குப் பயன்படும்  
வகையில் இலட்சக் கணக்கான ஏழைகளைக் கல்வி செல்வர்களாக  
மாற்றிய பெருமை காமராசரையே சாரும்.



# 21 ஆம் நூற்றாண்டிலும் காமராசர்



**பதிப்பாசிரியர்**

**பேரா. சோ. ஹரிபாண்டிராஜன்**



வி.இ.நா. செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி)  
(தேசிய தர மதிப்பீட்டில் 'A' தரம் பெற்றது)  
விருதுநகர்



## நூல் விவரம்

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அச்சிட்போர்	:	முத்து பிரிண்டர்ஸ், விருதுநகர்

(இந்நூலில் இடம் பெற்றுள்ள கட்டுரைக் கருத்துகளுக்கு அந்தந்த கட்டுரையாளர்களே முழுப் பொறுப்பாவார்கள்)

34)	முனைவர் க. சிவனேசன், அய்ய நாடார் ஜானகி அம்மாள் கல்லூரி (கு)	113
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39)	ஐ. செல்வம், நவரசம் கலை மற்றும் அறிவியல் மகளிர் கல்லூரி	127
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46)	முனைவர் சி. பாலமுருகன் மகேந்திரா கலை அறிவியற் கல்லூரி	150
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49)	முனைவர் ஜெ.புவனேஸ்வரி, தேசியக் கல்லூரி (தன்னாட்சி)	162
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51)	சே. மகாலட்சுமி வி.இ.நா.செ.நா.கல்லூரி (தன்னாட்சி)	171



## 37. 21-ஆம் நூற்றாண்டிலும் காமராஜர்

சு. சபா

உதவிப்பேராசிரியர், ஆங்கிலத்துறை

வி.இ.நா.செந்திக்குமாரநாடார் கல்லூரி (தன்னாட்சி), விருதுநகர்.

**வாழ்வரை**

எளிய வாழ்கை வாழ்ந்து ஏழைப்பங்காளராகத் திகழ்ந்திருந்தலைவர் பிறந்த ஆண்டே புனிதமான ஆண்டுதான்; அவர்ந்த ஆண்டு தான் மகாத்மா காந்தியடிகள் தனது வாழ்வில் பரிமை,தியாகம் என்ற உயர் நிலையுடன் வாழ அவற்றை வட்சியமாக ஏற்றுக் கொண்டார் பெருந்தலைவர் காமராசரும் அவற்றைத் தான் இலட்சியமாக ஏற்றுக் கொண்டார். அதனால் 21ம் நூற்றாண்டில் மட்டுமல்லவரவிருக்கும் எல்லா நூற்றாண்டுகளிலும் அவர்கள் வரலாற்றில் வாழ்ந்து கொண்டிருப்பார்கள்.

**நேருசுயநலமில்லாததலைவர்**

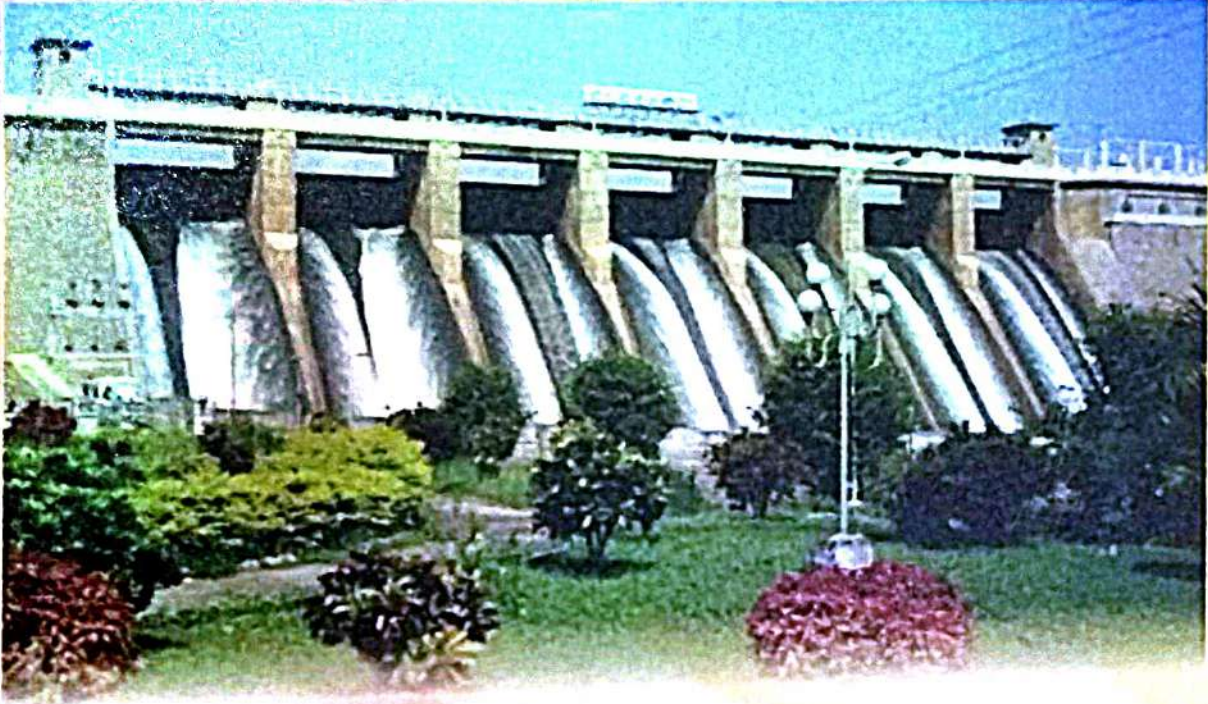
அந்த காலத்தில் வாழ்ந்த தேசத் தலைவர்கள் அதிகாரம் பெறும் என்று ஆசைப்படாத தனித்துவம் வாய்ந்தவர்கள், காமராசரும் அப்படிப்பட்ட தலைவர் ஆவார். மற்றும் அவர் காந்தியம் மற்றும் இலக்கணத்தின் இலக்கியம் ஆவார். காமராசர் மூன்று தலைவர்கள் தமிழ்நாட்டின் முதல் அமைச்சர் பணிபுரிந்தார். பதவி வார்ப்பு மக்களுக்காக செயல்படமக்களே தருகின்ற தகுதி. இந்தகுதிக்கு உரிய தகுதி உடையவராக தலைவர் இருந்தார். பின் அவர் காங்கிரஸ் கட்சியைப் பலப்படுத்ததன் பதவியை விட்டு விலகினார் (2 அக்டோபர் 1963). அவரதுதனித்துவம் வாய்ந்த பதவியை மற்ற உலகத்தையே வியக்க வைத்தது. அவர் மற்ற பதவி காங்கிரஸ் தலைவர்களையும் பதவியை ராஜினாமா செய்து விட்டு கட்சிக்குத் தொண்டு ஆற்றச் சொன்னார். இது "காமராசர் பதவி" என்று அழைக்கப்பட்டது. அதன்படி அவர் பிரதம மந்திரி நேருவிடம் கேட்டுக் கொண்டதால், 6 மந்திரிகள் பதவியிலிருந்து விலகினார்கள் அவர்கள் லால் பகதூர் சாஸ்திரி, ஜெகஜீவன் பிம்மொரார்ஜி தேசாய், பிஜ்ஜீபந்தாயக் மற்றும் S.முபட்டேல் ஆவார்கள். காமராசருடைய சேவைகள் தேசிய அளவில் தேவை என்று நேரு உணர்ந்தார். காமராசர் இந்திய தேசிய காங்கிரஸ்க்குத் தலைவர் ஆக்கப்பட்டார்

**பிரதமமந்திரிபதவியைமறுத்தவர்**

காமராசரின் வாழ்க்கைச் சரிதம் நம்ப முடியாத அளவிற்குச் சிக்கலைக் கொண்டது. நேருவின் மறைவுக்குப் பின் அவர்



# 21 ஆம் நூற்றாண்டிலும் காமராசர்



**பதிப்பாசிரியர்**  
**பேரா. சோ. ஹரிபாண்டிராஜன்**



வி.இ.நா. செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி)  
(தேசிய தர மதிப்பீட்டில் 'A' தரம் பெற்றது)  
விருதுநகர்



## நூல் விவரம்

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பதிப்பு மற்றும் வெளியீடு	:	வி.இ.நா.செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி), விருதுநகர்
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பதிப்பாளர்	:	பேரா. சோ. ஹரிபாண்டி ராஜன்
அச்சிட்போர்	:	முத்து பிரிண்டர்ஸ், விருதுநகர்

(இந்நூலில் இடம் பெற்றுள்ள கட்டுரைக் கருத்துகளுக்கு அந்த கட்டுரையாளர்களே முழுப் பொறுப்பாவார்கள்)

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செ.செல்வநாதன்  
 துறைத்தலைவர், வணிகவியல் துறை (சுயநிதிப்பின்பு)  
 வி.இ.நா.செ.நா.கல்லூரி (தன்னாட்சி)  
 விருதுநகர்

முன்னுரை

தனது ஆரம்பக் கல்வியை திண்ணைப் பள்ளிக்கூடத்தில் ஆரம்பித்த காமராஜர் அதன்பின் ஏனாதி நாயக வித்யாசாலையில் சேர்ந்தார். பிடி அரிசி பள்ளிக்கூட என்றழைக்கப்பட்ட இப்பள்ளி ஆசிரியர்களுக்கு சம்பளமின்றி பள்ளிக்கு வரும் பிள்ளைகள் பெற்றோரால் கொடுத்தனுப்படும் பிடி அரிசியுடன் வருவார்கள் அவற்றை அந்த ஆசிரியர் போட்ட நார்பெட்டியில் சேர்த்து வைப்பார். படைத்தவர்களிடமிருந்து நிதியுதவி பெற்று நடத்தப் பட்ட அப்பள்ளியில் மாணவர்களுக்கு இலவசக் கல்வி அளிக்கப் வந்தது. அப்போது இருந்த வந்த இந்த நடைமுறைகள் தர பின்னாளில் இலவசக்கல்வி, பகல் உணவுத்திட்டம் போன்றவற்றை காமராஜர் செயல்படுத்த உந்துதலாக அமைந்தது.

**பள்ளி வாழ்க்கை:**  
 பள்ளிக்குச் சென்று கொண்டிருந்த சமயத்தில் ஆறாவது வயதில் தந்தையை இழந்து நின்ற காமராஜர் அவருடைய பாட்டியும், அன்னையும் தொடர்ந்து படிக்க வைத்த அந்த வயதுக்குரிய விளையாட்டு, பொழுதுபோக்கு, நண்பர்களுடன் கூற்றல் போன்ற குணங்களுடன் வளர்ந்து வந்த காமராஜர் அரசியல் கூட்டங்களில் கலந்து கொள்வதிலும் ஆர்வம் காட்டினார். ஊரில் அரசியல் கூட்டங்கள் நடைபெறும் இடங்களுக்கு சென்று அவர்கள் பேசுவதைக் கவனிப்பார்.

ஏட்டுப்படிப்பு வாழ்க்கைக்கு உதவாது என நினைந்த காமராஜரின் வீட்டார்கள் ஆறாம் வகுப்பு மாணவர்களைக் கொண்டு வந்தவரின் பள்ளிப்படிப்பைப் பாதியிலே நிறுத்த அவருடைய மாமாவின் ஜவுளிக் கடைக்கு வியாபாரத்துக்கு உதவ வைத்தனர். வியாபாரத்துக்கு அனுப்பி வைக்கப்பட்ட காமராஜர் வந்தபின் காமராஜரின் உடையிலும் மாற்றம் காணவில்லை.

**நாட்டுப்பற்று:**  
 ஒரு கட்டத்தில் முதல் உலகப்போர் நடைபெற்ற காலத்தில் நண்பர்களுடன் அது பற்றியே

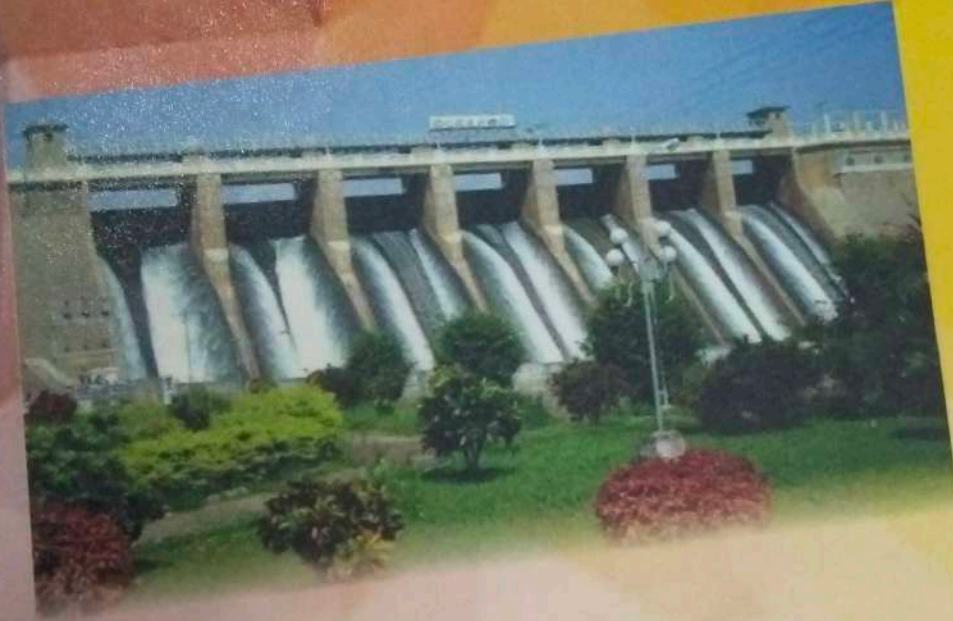
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# 21 ஆம் நூற்றாண்டிலும் காமராசர்



**பதிப்பாசிரியர்**  
**பேரா. சோ. ஹரிபாண்டிராஜன்**



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46)	முனைவர் சி. பாலமுருகன் மகேந்திரா கலை அறிவியற் கல்லூரி	150
47)	முனைவர் இரா. புவனா தேசியக் கல்லூரி (தன்னாட்சி)	155
48)	முனைவர்.க.புவனேஸ்வரி தேசியக் கல்லூரி (தன்னாட்சி)	158
49)	முனைவர் ஜெ.புவனேஸ்வரி, தேசியக் கல்லூரி (தன்னாட்சி)	162
50)	பேரா. எஸ்.பைஜ் அகமது, ஹாஜி கருத்தராவுத்தர் ஹௌஸ்தியா கல்லூரி	168
51)	சே. மகாலட்சுமி வி.இ.நா.செ.நா.கல்லூரி (தன்னாட்சி)	171



## 40. 21-ஆம் நூற்றாண்டிலும் காமராஜர்

மா.நவீன்ராஜ்,  
கணிதத்துறை உதவிப்பேராசிரியர்,  
வி.இ.நா.செ.நா.கல்லூரி (தன்னாட்சி),  
விருதுநகர்.

**அறிவுரை:**

பெருந்தலைவர் காமராஜர் பிறந்த நாளை "கல்வி வளர்ச்சி" எனக் தமிழ்நாடு அறிவித்து அனைத்துக் கல்வி கூடங்களிலும் துண்டு தோறும் சிறப்பாக கொண்டாடி வருகிறது. இவ்வளவு பெரிய வாய்ந்தவரும் தமிழக வளர்ச்சிக்காக தன்னலமற்றுப் பணியாற்றியவருமான காமராஜரின் வாழ்க்கை அவரது பிள்ளைகளிடம், அரவணக்கம் குறித்தும், அவரது எளிமையான வாழ்க்கை முறையும் இன்றைய இளைய தலைமுறையினர் ஒவ்வொருவரும் கற்றுக்கொள்ள வேண்டியது அவசியம்.

**காமராஜர் ஈடுபட்ட போராட்டங்கள் :**

உய்ய சத்திய கிரகம், கள்ளுக்கடை மறியல், அந்நிய நாட்டு வணிகர்கள் எரிப்பு, கொடி போராட்டம், சைமன் கமிஷன் எதிர்ப்பு, போன்ற பல போராட்டங்களில் கலந்து கொண்டு பலமுறை சிறை சென்றனவையே அனுபவித்தார்.

**கல்விக் கண் திறந்தவர்:**

தமிழக முதல்வராக காமராஜர் இருந்த பொது தான் தமிழ்நாட்டில் பல்வேறு வரலாற்று சிறப்பு மிக்க திட்டங்கள் கொண்டு வந்தார். கல்வி வளர்ச்சிக்காக பல்வேறு திட்டங்களை கொண்டு வந்தார். ஏழை, எளியவர், உயர்ந்தவர், தாழ்ந்தவர் என எந்தவித வேறுபாடும் இல்லாமல் எல்லோருக்கும் கல்வி என்ற உன்னத நோக்கத்துடன் தமிழகம் முழுவதும் உள்ள பட்டி தொட்டிகள் கட்டி கல்வி சாலைகளை உருவாக்கினார். ஓராசிரியர் பணிகளை நிறுவினார். சென்னையில் இந்திய தொழில்நுட்ப கல்லூரி தொடங்கவும் காரணமாகவும் இருந்தார்.

ஏழை மக்களும் கல்வி அறிவு பெறும் வகையில் இலவச கல்வி உணவு திட்டத்தை கொண்டு வந்தார். அன்றைய கால கட்டத்தில் 18 லட்சம் சிறுவர்கள் படித்து வந்த தமிழகத்தில் 34 லட்சம் சிறுவர்கள் படிக்கும் நிலையை தமிழகத்தில் உயர்த்தி வந்தார். தமிழகத்தின் கல்வி வளர்ச்சிக்காக



# 21 ஆம் நூற்றாண்டிலும் காமராசர்



**பதிப்பாசிரியர்**

**பேரா. சோ. ஹரிபாண்டிராஜன்**



வி.இ.நா. செந்திக்குமார் நாடார் கல்லூரி (தன்னாட்சி)  
(தேசிய தர மதிப்பீட்டில் 'A' தரம் பெற்றது)  
விருதுநகர்



## நூல் விவரம்

நூல் தலைப்பு	:	21ஆம் நூற்றாண்டிலும் காமராசர்
முதற்பதிப்பு	:	ஜூலை 2019
பதிப்பு மற்றும் வெளியீடு	:	வி.இ.நா.செந்திக்குமார் நாடார் கல்லூரி (தன்னாட்சி), விருதுநகர்
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விலை	:	ரூ 250
பதிப்பாளர்	:	பேரா. சோ. ஹரிபாண்டி ராஜன்
அச்சிட்போர்	:	முத்து பிரிண்டர்ஸ், விருதுநகர்

(இந்நூலில் இடம் பெற்றுள்ள கட்டுரைக் கருத்துகளுக்கு அந்தக் கட்டுரையாளர்களே முழுப் பொறுப்பாவார்கள்)

ந.பத்மாவத்  
உதவிப்பேராசிரியர்  
வணிகவியல் துறை  
வி.இ.நா.செ.நா.கல்லூரி (தன்னாட்சி)  
விருதுநகர்

**முன்னுரை**  
தமிழ்நாட்டின் வளர்ச்சிக்காக தங்கள் வாழ்க்கையைத் தியாகம் செய்த தலைவர்கள் பலர் அவர்களில் காமராஜரும் ஒருவர். நாட்டுக்காய் வாழ்ந்து, நமக்காய் நொந்து, நாம் வாழ அவர் நைந்து பாடுபட்டார். அப்படிப்பட்ட தன்னலம் இல்லாத பெருந்தகையை 1965ல் ஒரு கவியரங்கத்தில் காமராஜ் பற்றி கண்ணதாசன் அவர்கள்

சொத்து சுகம் நாடார்  
சொந்தம் நாடார்  
பொன்னொன்றும் நாடார்  
பொருள் நாடார், தான் பெற்ற  
அன்னையையும் நாடார்  
ஆசை தனை நாடார்  
நாடொன்றை நாடித்தான்  
நலமென்றும் நாடாத  
நாடாரை நாடென்றார்  
நாடினேன்

கூறியது எவ்வளவு உண்மை இவ்வாறு காமராஜர் ஒரு சகாப்தமாக விளங்கினார். மேலும் காமராஜரை கல்விக்கண திறந்தவ் படிக்காத மேதை, கல்வி தந்தை, கர்மவீரர், மக்கள் தலைவர் பகுத்தறிவு பகலவன், ஜனநாயக காவலன், ஏழைப்பங்காளன் மற்றும் சோசலிச சிற்பி எனப் பல பெயர்கள் உள்ளன. காமராஜருடைய ஆட்சிக்காலம் தமிழ்நாட்டின் பொற்காலம் என்றால் அத் பொய்யுரையோ வெற்றுப் புகழூரையோ அல்ல.

**பெருந்தலைவரின் சிந்தனைகள்:**  
அனைவரும் சிந்திக்கின்றனர். ஆனால் அனைவரையும் சிந்தனைவாதிகள் என்று கூற முடியாது. பெருந்தலைவர் காமராஜர் அவர்களது சிந்தனைகள் இன்னும் வாழும் சிந்தனைகள் என்னும் தகுதியைப் பெறுகின்றனர். அவரது சிந்தனையில் உதித்த சீரிய கருத்துக்கள்:

- பொறுமையை கடைபிடியுங்கள்



# 21 ஆம் நூற்றாண்டிலும் காமராசர்



**பதிப்பாசிரியர்**  
**பேரா. சோ. ஹரிபாண்டிராஜன்**



வி.இ.நா. செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி)  
(தேசிய தர மதிப்பீட்டில் 'A' தரம் பெற்றது)  
விருதுநகர்



## நூல் விவரம்

நூல் தலைப்பு	:	21ஆம் நூற்றாண்டிலும் காமராசர்
முதற்பதிப்பு	:	ஜூலை 2019
பதிப்பு மற்றும் வெளியீடு	:	வி.இநா.செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி), விருதுநகர்
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பதிப்பாளர்	:	பேரா. சோ. ஹரிபாண்டி ராஜன்
அச்சிட்போர்	:	முத்து பிரிண்டர்ஸ், விருதுநகர்

(இந்நூலில் இடம் பெற்றுள்ள கட்டுரைக் கருத்துகளுக்கு அந்தக் கட்டுரையாளர்களே முழுப் பொறுப்பாவார்கள்)



34)	முனைவர் க. சிவனேசன், அய்ய நாடார் ஜானகி அம்மாள் கல்லூரி (த)	113
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39)	ஐ. செல்வம், நவரசம் கலை மற்றும் அறிவியல் மகளிர் கல்லூரி	127
40)	மா. நவீன்ராஜ் வி.இ.நா.செ.நா.கல்லூரி (தன்னாட்சி)	131
41)	முனைவர் சா. நீலகண்டன் தேசியக் கல்லூரி (தன்னாட்சி)	133
42)	இரா. பத்மா தேசியக் கல்லூரி (தன்னாட்சி)	136
43)	ந. பத்மாவதி வி.இ.நா.செ.நா.கல்லூரி (தன்னாட்சி)	138
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46)	முனைவர் சி. பாலமுருகன் மகேந்திரா கலை அறிவியற் கல்லூரி	150
47)	முனைவர் இரா. புவனா தேசியக் கல்லூரி (தன்னாட்சி)	155
48)	முனைவர்.க.புவனேஸ்வரி தேசியக் கல்லூரி (தன்னாட்சி)	158
49)	முனைவர் ஜெ.புவனேஸ்வரி, தேசியக் கல்லூரி (தன்னாட்சி)	162
50)	பேரா. எஸ்.பைஜ் அகமது, ஹாஜி கருத்தராவுத்தர் ஹௌஸ்தியா கல்லூரி	168
51)	சே. மகாலட்சுமி வி.இ.நா.செ.நா.கல்லூரி (தன்னாட்சி)	171



# 51. 21-ஆம் நூற்றாண்டிலும் காமராஜர்

சே. மகாலட்சுமி

உதவிப்பேராசிரியர்,  
கணிதத்துறை (சுயநிதிப்பிரிவு)  
வி.இ.நா.செ.நா.கல்லூரி (தன்னாட்சி),  
விருதுநகர்.

முன்னுரை

**“ஒருமைக்கண் தான்கற்ற கல்வி ஒருவற்கு  
எழுமையும் ஏமாப் புடைத்து.”**

தமிழ்நாட்டை ஆண்ட முதலமைச்சர்களுள் குறிப்பிடத்தக்க ஒருவராக கருதப்படுபவர், பெருந்தலைவர் காமராஜர். தமிழகத்தை ஒன்பது ஆண்டு காலம் ஆட்சிசெய்த இவருடைய காலம், தமிழக அரசியல் வரலாற்றில் “பொற்காலமாக”க் கருதப்படுகிறது. பள்ளிக்குழந்தைகளுக்கு இலவச மதிய உணவுத் திட்டத்தினை ஏற்படுத்தி, ஏழை எளிய மக்களின் கல்வியில் முன்னேற்றத்தினை ஏற்படுத்தினார். தன்னுடைய உழைப்பால், தொண்டால், படிப்படியாக உயர்ந்த இவர், பெரும் தலைவர், தென்னாட்டு காந்தி, படிக்காத மேதை, கர்ம வீரர், கல்விக்கண் திறந்த காமராஜர் எனப் பல்வேறு சிறப்பு பெயர்களால் அழைக்கப்படுகிறார். சமுதாயத்தில், தாழ்த்தப்பட்டோர் மற்றும் ஏழைகளுக்கு நல்லது செய்யும் அவரின் தன்னலமற்ற தொண்டிற்காக, இந்திய அரசு, அவரின் மறைவிற்கு பின்னர் 1976 ஆம் ஆண்டு “பாரத ரத்னா” விருதினை வழங்கியது. இந்தியாவின் மதிக்கத்தக்க இரண்டு பிரதம மந்திரிகளை உருவாக்கி, இந்தியாவின் கிங்மேக்கராகப் போற்றப்படும் காமராஜரின் பெருமை இந்த 21 - ஆம் நூற்றாண்டிலும் பேசப்படுகிறது.

**முதல்வராக காமராஜர் ஆற்றியப் பணிகள்:**

காமராஜர், தன்னுடைய அமைச்சரவையை மிகவும் வித்தியாசமாகவும் வியக்கும் படியும் அமைத்தார். தன்னை எதிர்த்து போட்டியிட்ட சி.சுப்பிரமணியத்தையும், அவரை முன்மொழிந்த எம். பக்தவத்சலத்தையும் அமைச்சராக்கினார். முதல்வரான பின்னர், தன்னுடைய முதல் பணியாக ராஜாஜி கொண்டு வந்த குலக்கல்வித் திட்டத்தினை கைவிட்டு, அவரால் மூடப்பட்ட 6000 பள்ளிகளைத் திறந்தார். மேலும், 17000த்திற்கும் மேற்பட்ட பள்ளிகளைத்



# 21 ஆம் நூற்றாண்டிலும் காமராசர்



**பதிப்பாசிரியர்**  
**பேரா. சோ. ஹரிபாண்டிராஜன்**



வி.இ.நா. செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி)  
(தேசிய தர மதிப்பீட்டில் 'A' தரம் பெற்றது)  
விருதுநகர்



## நூல் விவரம்

நூல் தலைப்பு	:	21ஆம் நூற்றாண்டிலும் காமராசர்
முதற்பதிப்பு	:	ஜூலை 2019
பதிப்பு மற்றும் வெளியீடு	:	வி.இ.நா.செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி), விருதுநகர்
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பதிப்பாளர்	:	பேரா. சோ. ஹரிபாண்டி ராஜன்
அச்சிட்போர்	:	முத்து பிரிண்டர்ஸ், விருதுநகர்

(இந்நூலில் இடம் பெற்றுள்ள கட்டுரைக் கருத்துகளுக்கு அந்தக் கட்டுரையாளர்களே முழுப் பொறுப்பாவார்கள்)



52)	ஆ. மகேஸ்வரி ஸ்ரீ சாரதா நிகேதன் மகளிர் கல்லூரி	1
53)	முனைவர்.ரெ. மலர்விழி நேரு நினைவுக் கல்லூரி	1
54)	மு. முகமது யாசர் அரபாத் வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)	1
55)	முனைவர் சீ. முத்துலெட்சுமி ஸ்ரீபாரதி கலை மற்றும் அறிவியல் மகளிர் கல்லூரி	1
56)	பி.எஸ். முத்துலெட்சுமி ஏ.பி.சி. மகாலெட்சுமி மகளிர் கல்லூரி	1
57)	முனைவர் இரா. மூர்த்தி ஸ்ரீராமகிருஷ்ண மிஷன் வித்யாலயா கலை அறிவியல் கல்லூரி	1
58)	செ. ராஜீவ் காந்தி வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)	1
59)	முனைவர் அ. வசந்தி போப் கல்லூரி (தன்னாட்சி)	2
60)	முனைவர் ஜெ.எம். வினிதா சார்லஸ் திருச்சிலுவைக் கல்லூரி	2
61)	முனைவர் சு.வினோத், அய்ய நாடார் ஜானகி அம்மாள் கல்லூரி (கு)	2
62)	அ.ர. விஜயலலிதா, வி.இ.நா.செ.நா.கல்லூரி (தன்னாட்சி)	2
63)	முனைவர் சு. ஸ்ரீநிவாசன் மதுரை காமராசர் பல்கலைக் கழகம்	2
64)	முனைவர்.ஜே.ரா.வேனா லில்லி போப் கல்லூரி (தன்னாட்சி)	2
65)	கார்த்தீஸ்வரி ஸ்ரீ காளீஸ்வரி கல்லூரி (தன்னாட்சி)	2
66)	பெ. சசிக்குமார் சுதர்சன் கலை அறிவியல் கல்லூரி	2
67)	சோ. விஜயராம் எஸ்.பி.கே.கல்லூரி	2
68)	பா. வெற்றிவேல் நேரு நினைவுக் கல்லூரி	2

## 54. 21-ஆம் நூற்றாண்டிலும் காமராஜர்

மு. முகமது யாசர் அரபுத்

உதவிப்பேராசிரியர், கணிதத்துறை

வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி), விருதுநகர்

**முன்னுரை:**

எண்ணென்ப ஏனை எழுத்தென்ப இவ்விரண்டும்  
கண்ணென்ப வாழும் உயிர்க்கு.

என கல்வியின் முக்கியத்துவம் அறிந்து பெருந்தலைவர்  
காமராசர் சுதந்திர இந்தியாவில் தமிழகத்தில் அவர் ஆற்றி  
பங்களிப்பினை அறிவோம். அவரின் தொண்டுகளை சுருக்கமாக  
நாம் பின்வருமாறு காண்போம்.

**அரசியலில் ஆர்வம்:**

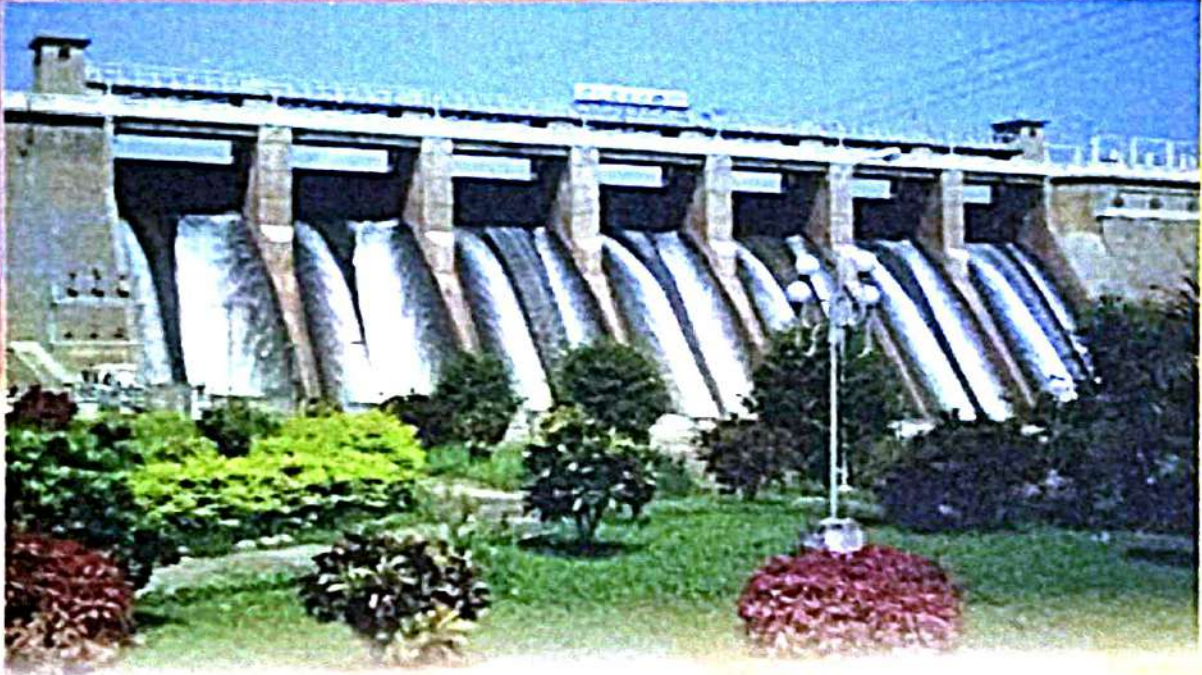
ஆங்கிலேயர்களின் ஆட்சிக் காலத்தில் இந்தியாவில்  
சுதந்திரத்திற்காக தமிழகத்தில் போராடிய ஒரு மாபெரும் தியாகி  
1918 ஆம் ஆண்டு ஒத்துழையாமை இயக்கத்தில் காந்தி மஹாத்மியின்  
கொண்டு தமிழகம் வந்தார். அப்பொழுது அவரைப் பார்த்து  
காமராசர் அவரால் ஈர்க்கப்பட்டார். தமிழகத்தின் அகிலமான  
காந்தியாகத் திகழ்ந்தார். அரசியல் இருந்த ஆர்வத்தால் காங்கிரஸ்  
தலைவர் சுப்பிரமணிய சிவா காமராசரை ஆதரித்தார். 1924 ஆம்  
ஆண்டு தமிழகத்தில் உப்புக் காய்ச்சி சிறை சென்றார். சிறையில்  
இருந்து தனது அறிவை உயர்த்திக் கொண்டார். சிறையில் இருந்து  
விடுதலையான காமராசர் மீண்டும் கட்சிப் பொறுப்பில் அமர்ந்தார்.

**அணைகளும் தொழிற்சாலைகளும்:**

இவரே அதிக அணைக்கட்டுகளை திறந்து வைத்த  
சாத்தனூர் அணை இரண்டரை கோடி ரூபாயில் 20,000 ஏக்கர்  
நிலத்தில் கட்டப்பட்டது. வைகை அணை மூன்று கோடி ரூபாயில்  
செலவில் 40,000 ஏக்கர் நிலத்தில் பாசனத்திற்காகக் கட்டப்பட்டது.  
மணித்தாறும் இவரது ஆட்சிக் காலத்தில் கட்டப்பட்ட  
அணையாகும். ஏழை மக்களின் பணத் தேவைகளைப் பராமரிப்பதில்  
போக்குவதற்காக பெரம்பூரில் இரயில் பெட்டி தொழிற்சாலை  
அரசுப் பணியிடங்களில் ஏழை மக்களை அமர்த்தி  
மருத்துவமனைகளைக் கட்டி ஏழை மக்களை பயன்பெறச் செய்து  
அதனால் அவர் மீது மக்களுக்கு இன்றும் மிகவும் மரியாதை  
உள்ளது.



# 21 ஆம் நூற்றாண்டிலும் காமராசர்



**பதிப்பாசிரியர்**  
**பேரா. சோ. ஹரிபாண்டிராஜன்**



வி.இ.நா. செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி)  
(தேசிய தர மதிப்பீட்டில் 'A' தரம் பெற்றது)  
விருதுநகர்



## நூல் விவரம்

நூல் தலைப்பு	:	21ஆம் நூற்றாண்டிலும் காமராசர்
முதற்பதிப்பு	:	ஜூலை 2019
பதிப்பு மற்றும் வெளியீடு	:	வி.இ.நா.செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி), விருதுநகர்
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பதிப்பாளர்	:	பேரா. சோ. ஹரிபாண்டி ராஜன்
அச்சிட்போர்	:	முத்து பிரிண்டர்ஸ், விருதுநகர்

(இந்நூலில் இடம் பெற்றுள்ள கட்டுரைக் கருத்துகளுக்கு அந்தக் கட்டுரையாளர்களே முழுப் பொறுப்பாவார்கள்)



52)	ஆ. மகேஸ்வரி ஸ்ரீ சாரதா நிகேதன் மகளிர் கல்லூரி	11
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56)	பி.எஸ். முத்துலெட்சுமி ஏ.பி.சி. மகாலெட்சுமி மகளிர் கல்லூரி	11
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58)	செ. ராஜீவ் காந்தி வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)	11
59)	முனைவர் அ. வசந்தி போப் கல்லூரி (தன்னாட்சி)	21
60)	முனைவர் ஜெ.எம். வினிதா சார்லஸ் திருச்சிலுவைக் கல்லூரி	21
61)	முனைவர் சு.வினோத், அய்ய நாடார் ஜானகி அம்மாள் கல்லூரி (த)	21
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## 58. 21-ஆம் நூற்றாண்டிலும் காமராஜர்

செ. ராஜீவ் காந்தி

துறைத்தலைவர், கணிதம்

வி.இ.நா.செ.நா. கல்லூரி (தன்னாட்சி)

விருதுநகர்.

### முன்னுரை

வையத்துள் வாழ்வாங்கு வாழ்பவர் வானுறையும்  
தெய்வத்துள் வைக்கப் படும் - குறள்

### குறள் விளக்கம்

இருபத்தியொன்றாம் நூற்றாண்டிலும் திருக்குறள்.

இருபத்தியொன்றாம் நூற்றாண்டிலும் காமராசர்

இதற்கு முன்னாலும்..... இன்னும் இன்னும் நூறு நூற்றாண்டுகள்

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எந்நாளும் வரலாறாய் வாழ்ந்திருக்கும் அவர் "பேரு". எங்கள்

தமிழ்நாடு பெற்ற "பெரும் பேறு" - பெருந்தலைவர் காமராசர்.

எழுத்தறிவித்தவன் இறைவன் என்பதாலே

தமிழகத்தை ஆண்ட முதல்வர்களுள் - இவரே

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ஒன்பது ஆண்டுகட்கு செய்தார் என்பதே ஆகப் பெரிய சாதனை....

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"மழை நீர் சேகரிப்பு" மாதிரி - காமராசரின் திட்டங்களை சேகரித்து

சேகரித்தே தமிழ்நாடு - இன்றளவும் தன்னிறைவாக தலை

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மூங்கில் பெயரையே சொல்கிறது..... இந்தக் கட்டுரையும்.....

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தொலைநோக்குத் திட்டங்களையும் விட்டு விடாமல் தொகுத்து

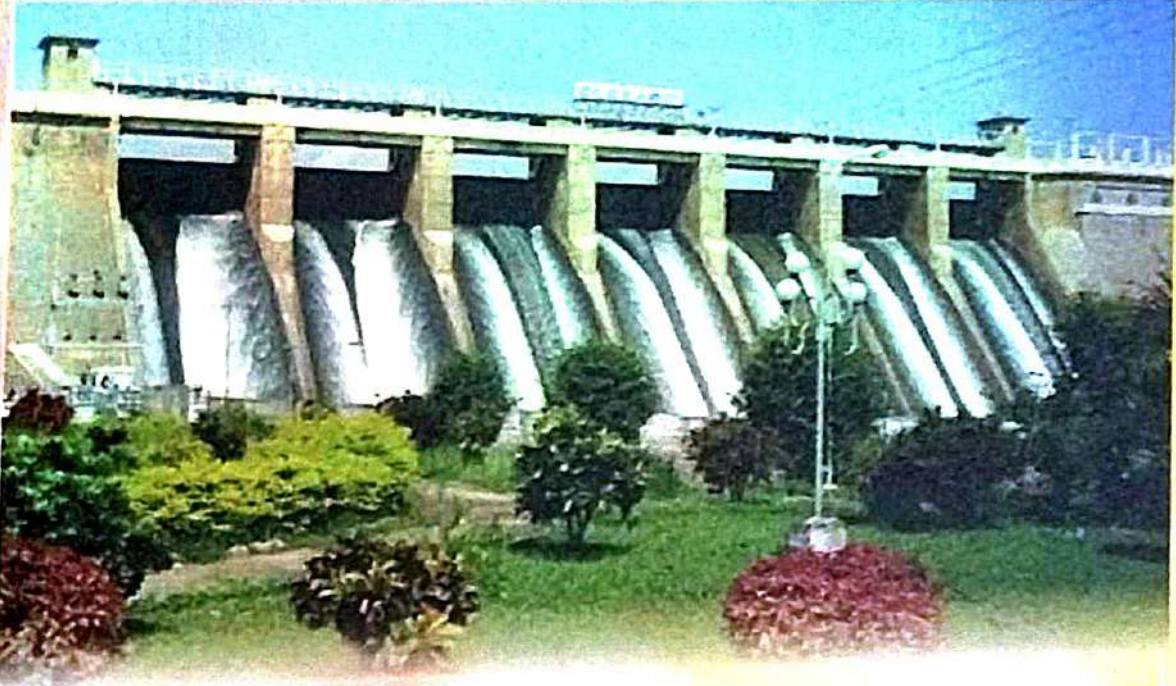
தொகுப்பாய்வு செய்கிறது. அத்திட்டங்களின் இன்றைய பயன்கள்

குறித்தும் பகுப்பாய்வு செய்கிறது. ஆராய்ந்து அறிந்ததை இங்கே

பதிவு செய்கிறது.



# 21 ஆம் நூற்றாண்டிலும் காமராசர்



**பதிப்பாசிரியர்**  
**பேரா. சோ. ஹரிபாண்டிராஜன்**



வி.இ.நா. செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி)  
(தேசிய தர மதிப்பீட்டில் 'A' தரம் பெற்றது)  
விருதுநகர்

## நூல் விவரம்

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கட்டுரையாளர்களே முழுப் பொறுப்பாவார்கள்)



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68)	பா. வெற்றிவேல் நேரு நினைவுக் கல்லூரி	23

அ.ர.விஜயலலிதா,

உதவிப் பேராசிரியை, நுண்ணுயிரியல் துறை,  
வி.இ.நா.செ.நா.கல்லூரி (தன்னாட்சி),  
விருதுநகர்.

புறநானூறு

"உண்டாலம்ம இவ்வுலகம்  
தமக்கென முயலா நோன்றாள்  
பிறர்க்கென முயலுநர் உண்மையானே"

என்று பழந்தமிழ் இலக்கியமான புறநானூறு புகழ் சொல்கிறது. உண்டாலம் விடுத்த தூயவர்கள் தோன்றிக் கொண்டே இருப்பதால் தான் உலகம் இயங்கிக் கொண்டிருக்கிறது. நம் பாரத நாடு உண்டாக் காலம் தொடரே எண்ணற்ற ஞானிகளை புலனைந்தும் வென்ற துறவிகளை, ஈடும் எடுப்பும் அற்ற தலைவர்களை வழங்கி வந்திருக்கின்றது. அவர்கள் வழங்கிய ஞானக் கல்வியும், வாழ்வியல் கொள்களும் நம்மை உலக அரங்கில் தலை நிமிர்ந்து நடைபோட வைத்திருக்கின்றன. அந்த வரிசையிலே தோன்றிய ஒப்பற்ற ஒரு தலைவர் தான் நம் விருதுநகர் தந்த காமராஜர்.

காமராஜரின் கல்விப் புரட்சி

கல்விச் சிந்தனை என்பது தமிழர் வாழ்வில் காலம் காலமாக இருந்து வரும் ஓர் அங்கம். சிந்து சமவெளி நாகரீக காலத்திலேயே நம் முன்னோர்களுக்கு எழுதத் தெரிந்திருந்தது. கல்வியைப் பழந்தமிழர் "எண்ணும் எழுத்தும் கண்ணெனத் தகும்" என்று கூறி வந்தார்கள். ஆனால் காலப்போக்கில் கல்வியானது, பல சிமாணங்களைப் பெற்றது. இறுதியில் கிராமத்து ஏழைக்கு கல்வி கிடைப்பது, கற்பனைக்கு எட்டாத கதையாகவும், புரியாத ராணமாகவும் மாறிப் போனது. இந்நிலையில்,

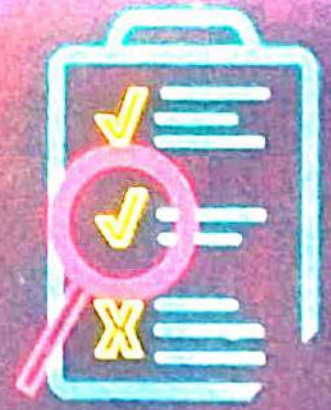
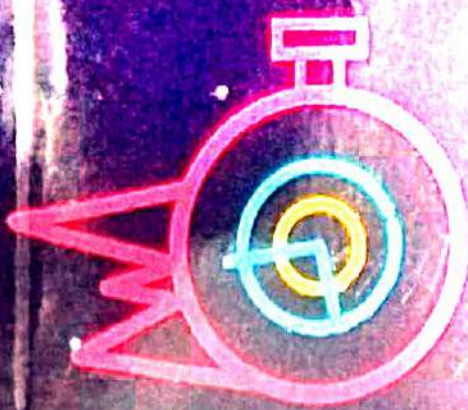
"என்னரும் தமிழ்நாட்டின் கண்  
எல்லோரும் கல்வி கற்று  
பன்னருங் கலை ஞானத்தால்  
பராக்கிரமத்தால், அன்பால்  
உன்னத இம்மலை போல்  
ஒங்கிடும் கீர்த்தி யெய்தி  
இன்புற்றார் என்று மற்றோர்  
இயம்பக் கேட்டிடல் எந்நாளோ"



# EVOLUTION OF BUSINESS MANAGEMENT ETHOS IN INDIA

*Dr.G.Murugesan*

*Dr.M.Jatsun*



VIRUDHUNAGAR HINDU NADARS'  
SENTHIKUMARA NADAR COLLEGE (AUTONOMOUS)  
(Affiliated to Madurai Kamaraj University, Madurai)  
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**FACTORS DETERMINING SERVICE QUALITY IN SOUTHERN  
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JUNCTION**

Dr. R. Neelamegam,

Emeritus Professor, Department of Management Studies  
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**Abstract**

Indian railways are one of the largest and oldest state enterprises of the world. Now a day, the concept of service quality has assumed greater significance including the state run enterprises like Indian railways (IR) / Southern Railways (SR). In a globalised scenario, competition is the rule. Of late IR is confronted with intense competition from the road transport. As a consequence, Ministry of Railways (Railway Board) has to much concern about service quality attributes so as to beat the road transport operators. The present paper focuses on the factors that determine the service quality in Madurai division of Southern railway. The study was made with reference to Virudhunagar Junction of Madurai division in Southern Railway.

**Keywords:** Madurai division of SR, Service quality, Factor analysis, preferred service features.

**Introduction**

Being a state public utility, the IR/SR has to carefully consider both the aspects of social obligation and profit earning for effective management. IR is divided into 17 zones (including Southern Railway zone) which are subdivided into divisions.

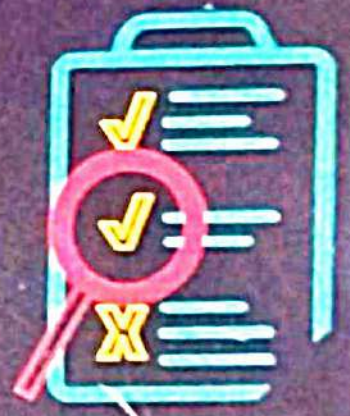
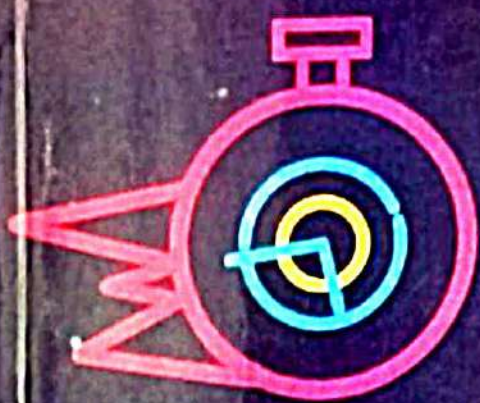
At present, the train service in IR has different classes in operation such as First class AC (the most expensive classes where the fare is nearly on par with air fare), AC -two tier, AC-three tier, AC chair car, First class, Sleeper class ( this is a common coach in IR) seated class and unreserved (the cheapest class of travel). Madurai division is the largest railway division of SR. The Madurai division covers 11 districts of Tamilnadu and one district in Kerala. The present author performed factor analysis in order to determine the minimum number of factors that would account for maximum variance in the survey data consisting of 24 variables relating to passengers' perception of service quality attributes of IR/SR.



# EVOLUTION OF BUSINESS MANAGEMENT ETHOS IN INDIA

*Dr. G. Murugesan*

*Dr. M. Jalsun*



VIRUDHUNAGAR HINDU NADARS'  
SENTHIKUMARA NADAR COLLEGE (AUTONOMOUS)  
(Affiliated to Madurai Kamaraj University, Madurai)  
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## FACTORS INFLUENCING APPROVAL OF HOUSING CREDIT FACILITIES IN VIRUDHUNAGAR

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### Abstract

Own house is a dream of every people. Each people want to have shelter. It is a basic need of human beings for their survival. The Government of India has made its best effort to give an own house to all citizens of the country have an own house. The study has been analysis factors influencing approval of housing credit facilities in Madurai. This study focusing on ascertains factors those affect approval for housing credit. And further it has been examined whether such variables like occupation, disposable income, EMI and interest rate, would play a part in ascertaining the approval for housing credit. The outcomes of the study reflect that all variables except occupation are important and are the drivers of approval for housing credit in the study area.

Key words: *Housing Credit facilities, EMI, interest rate*

### INTRODUCTION

House is a necessity to all human beings and owning a house is a dream for everyone. Earlier only a few people had the privilege to have an own house but now we have availability of house loans provided by banks many people's dream has come true. These was a loans are provided to buy an already built ready to occupy a house or a flat or to construct a house. The demand for housing is increasing day by day because of various reasons but majorly because of the increasing population of the country.

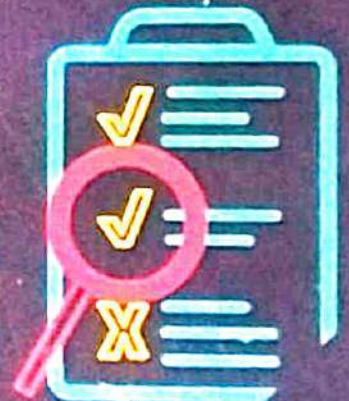
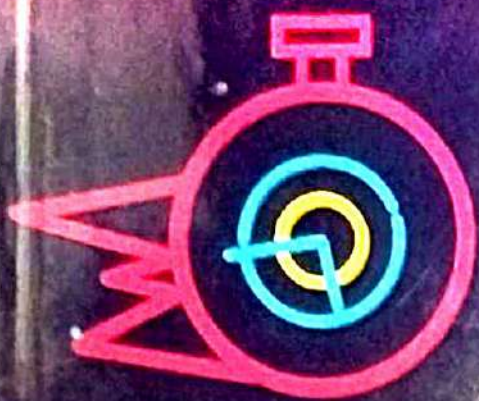
Housing requires a huge amount of investment and a major constraint for the development of housing is lack of finance. But with the help of government policies commercial banks have come with various schemes for lending loans to them. Due to these various steps India has seen the real boom in housing sector but now the market is becoming stagnant that is becoming the issue of concern. Thus to understand this problem of mismatch of demand and supply housing finance in India it became necessary concern to study the topic.



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## QUALITY OF WORK LIFE OF BPO SECTOR EMPLOYEES: A STUDY IN CHENNAI CITY

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### Abstract

Quality of Work Life is the level of happiness or dissatisfaction with one's career. Employers have started concentrating on providing best work environments to their employees to get the best results. A good quality of work life reduces absenteeism, accidents & attrition. Quality of work life is useful to improve production, organizational effectiveness, and morale of employees and economic development of the country. The modern world is entitled to be a global village backed by call centers. It revolutionizes the way, in which we live and work. The world witnesses a lot of drastic change in the course of mankind's reach to the present era. Quality of Work Life is a real phenomenon and it is associated with the satisfaction level of the employees universally. In this case, the employees in the BPO sector in Chennai city, is considered for the study.

**Key words:** BPO (Business Process Outsourcing), Employees, Quality of work life, Chennai.

### INTRODUCTION

Quality of work life is not be confused with some socio-political concept of 'democratic management'. Managers who have evidence of concern for quality of work life continue to be accountable for carrying out their responsibilities effectively. If they learn that inviting opinion or 'collective wisdom' in problem solving or decision making from the persons they supervise is likely to lead to better quality and acceptance of those solutions or decisions, they can become better managers.

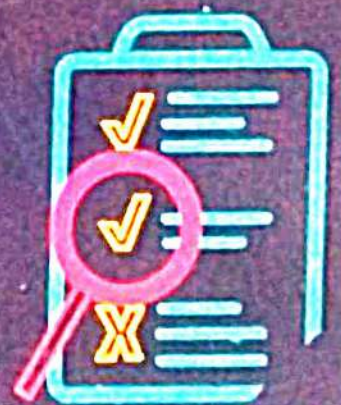
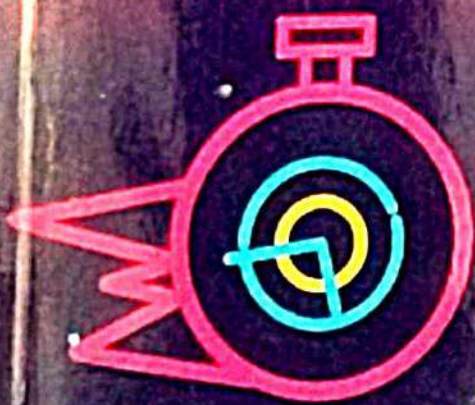
There are generally two types of employees-some accept the life as they find, it i.e., a job, which provides a living, is enough. But for some others, 'taking home a pay is not all'- they want a chance for self-fulfillment in workplace. Thus most of the employees in the organizations want this activity to be conducted, though a few reject the idea and do show alienation.



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**WORK LIFE BALANCE OF FEMALE NURSES WITH SPECIAL  
REFERENCE TO PUBLIC AND PRIVATE SECTOR HOSPITALS IN  
RAJAPALAYAM TALUK**

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**ABSTRACT**

Today India is power in the global economy because of talented educated Indian women. From the past for many decades the society is dominated by the social cultural environment which has opened the gate way for the talented women to enter in all works of life. Health service is one of the industries that provide a continuous service around the clock for the benefit of all citizens. The present research paper shows the work life balance among nurses in both public and private sector hospitals in Rajapalayam taluk. The study indicates as increased infections and working hours, occurs when there are inadequate nursing staffs. Three elements of work organization emerged as pivotal in determining nurses' working hours and their control over the balance between their work and their home life: the management of work hours; the degree of mutual dependency of nurses within teams; and the nature of patient care. Also shift timings is one of the problems for nurses because the organizations are unable to decide the right shift timings for the nurses sometimes the nursing staff have to cope with long shift hours or have difficulty in travelling at odd hours.

**Key words:** Imbalance, rewards, stress, work and life.

**INTRODUCTION**

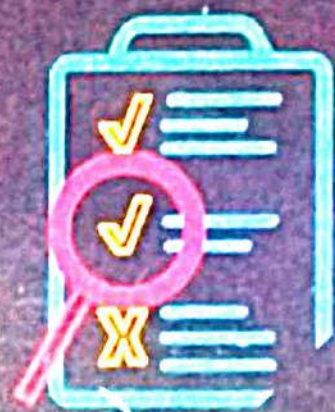
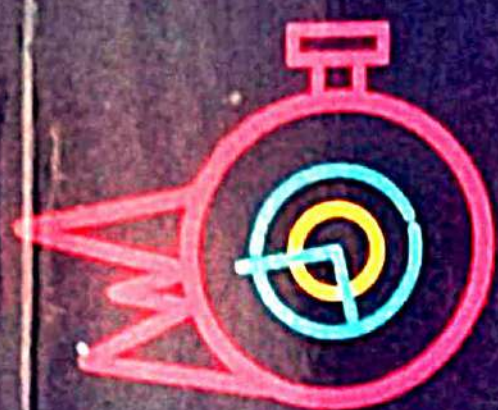
In ancient India, women enjoyed equivalent status and rights like their males counterparts. In addition they were properly educated in the early Vedic period. "Health is Wealth", health is considered as the most important phenomenon in today's world which determines the wealth of the country at large. The health care industry in India is one of the largest economic and fastest growing professions. In order to create a balance between the provision and reception of health care, various strategies have been worked out which makes the industry effectively by health consciousness among people and welfare schemes.



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**SUSTAINABLE DEVELOPMENT OF E-GOVERNANCE SYSTEM IN  
URBAN AND RURAL AREAS OF INDIA**

**R.Thanga Ganesh<sup>1</sup> and Dr.K.Pushpa Veni<sup>2</sup>**

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**ABSTRACT**

E-Governance is easy governance, effective governance and also economic governance. India is increasingly taking the technology towards citizen-centric services through e-governance system. With 27 mission mode projects as initial stage the national e-Governance plan came up in practice in 2006. It contributes all the government services through online for all the end users. It is really challenge to provide e-governance services to over a billion among literate and illiterate spread citizens over 600,000 villages and 5,500 towns. India has successfully rolled out several national e-governance initiatives, including the establishment of State Wide Area Networks (SWANs), State Data Centers (SDCs), E-Governance Centers and the Unique Identification Authentication (UID) or the Aadhaar card project. Significantly these projects are home-grown, make use of indigenous technologies, research and development, and talent and are consequently better suited to the meet the needs of its citizens. And the e-Governance centre also increased towards the urban with rural and the rural areas respectively.

**Keywords:** E-Governance, Village Level Entrepreneur, Service centre agency, public-private partnership.

**INTRODUCTION**

"Technology means to empower and as a tool that bridges the distance between hope and opportunity" - **Shri Narendra Modi** - Honorable Prime Minister of India

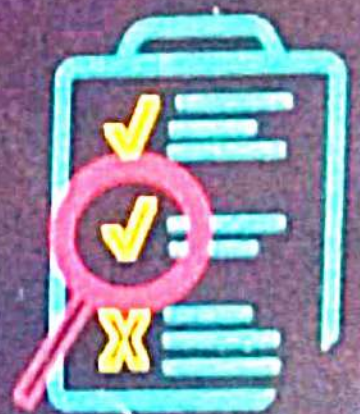
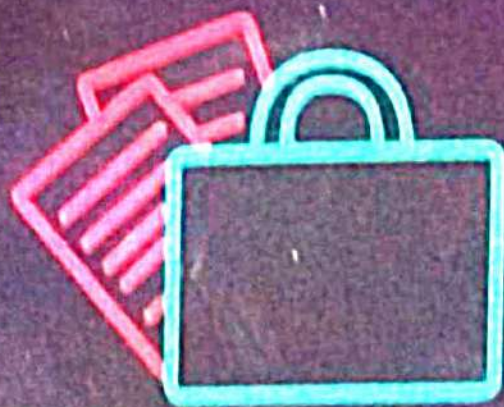
E-Governance centre is a part of National E-Governance Plan Scheme of Indian Government. This Scheme is one of the programs of Government of India under the Digital India Program. E-Governance centre is the service delivery points enabled with Information and Communication Technology (ICT) for the delivery of various public and private services to rural citizens of India. E-Governance centre is a Special Purpose Vehicle that connects local and rural people with the Government departments, Private and government institutions such as banks, insurance



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**RETAIL BANKING SECTOR PROCESS AND METHODS OF SERVICES -  
A STUDY OF SELECTED PUBLIC AND NEW INDIAN PRIVATE SECTOR  
BANKS IN ARUPPUKOTTAI**

**Dr.L.Joshua Paul Moses**

Assistant Professor in Management Studies,  
V.H.N.S.N.College (Autonomous), Virudhunagar.

**Abstract**

Economic prosperity has changed consumer demographics and technological factors have made consumers demand for better quality and efficient service. The service industry is becoming major contributor to the economy of many countries which were earlier dependent on the manufacturing sector. Service industry particularly the banking sector is not left behind in the competition. Banking industry has been highly commoditized. To be in business, every retail bank should have competitive difference that can be realized to a great extent through customer service excellence.

The aim of retail banking industry is to satisfy customers and deepen their relationships. This can be achieved by taking the benefits of every cross-selling and up-selling opportunity. The availability of advanced technologies will help in boosting the cross-selling, increase customer retention and differentiate the brands in the retail banking sector.

This empirical study assesses the current status of retail banking in service sector with special references to Banking Sector. The study focuses on service quality parameters and customer satisfaction. On the basis of an empirical study which was conducted in Malwa Punjab, the study concludes that all the service quality parameters play a vital role in customer satisfaction.

**Keywords:** Retail Banking, Service Quality, Customer Satisfaction.

**Introduction**

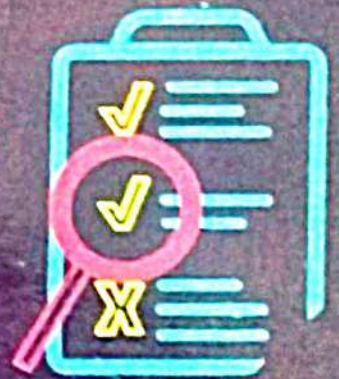
The banking system in India is significantly different from that of other Asian Nations because of the country's unique geographic, social and economic characteristics. India has a large population and land size, a diverse culture and extreme disparities in income, which are marked among its regions. There are high levels of literacy among a large percentage of its population, but at the same time, the country has a large reservoir of managerial and technologically advanced talents



# EVOLUTION OF BUSINESS MANAGEMENT ETHOS IN INDIA

*Dr.G.Murugesan*

*Dr.M.Jaisun*



**VIRUDHUNAGAR HINDU NADARS'  
SENTHIKUMARA NADAR COLLEGE (AUTONOMOUS)**

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**MANAGEMENT ETHOS IN INDIA – AN OVERVIEW**

**Dr. P. K. Pandiyaraj<sup>1</sup> and P. Rajmohan<sup>2</sup>**

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**I. INTRODUCTION**

The word “ethics” is derived from the Greek word ethos (character), and from the Latin word ‘mores’ (customs). Derived from the Greek word “ethos”, which means “way of living”, ethics is a branch of philosophy that is concerned with human conduct. It consists in a code of conduct of human beings living in a society. Ethics examines the rational justification for our moral judgments; it studies what is morally right or wrong, just or unjust. Together, they combine to define how individuals choose to interact with one another. In philosophy, ethics defines what is good for the individual and for society and establishes the nature of duties that people owe to themselves and to one another. It aims at individual good as well as social well, which means the good of mankind as a whole.

Ethics is an attempt to guide human conduct and it is also an attempt to help man in leading good life by applying moral principles. Ethics refers to well based standards of right and wrong that prescribe what humans ought to do, usually in terms of rights, obligations, benefits to society, fairness, or specific virtues. Ethics is related to issues of propriety, rightness and wrongness. What is right is ethical and what is wrong is unethical. The words ‘proper’, ‘fair’ and ‘just’ are also used in place of right and ethical. If it is ethical, it is right, proper, fair and just. Ethics is a matter of practical concern. It tries to determine the good and right thing to do; choices regarding right and wrong, good and evil; questions of obligation and value. Ethics is to consider the practice of doing right actions or what we may call the art of living the good life.

It is also defined as the science of the highest good. Mackenzie defines ethics as “the study of what is right or good in human conduct” or the “science of the ideal involved in human life”. So, it is clear that ethics is the study which determines rightness or wrongness of actions.

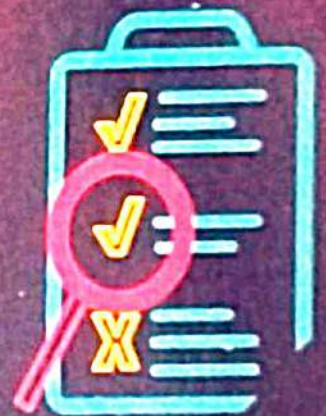
Applied ethics is the practice of ethics that aims to guide the moral judgment governing the decisions we make in all areas of our lives. Issues of right



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**PERFORMING DISCRIMINANT ANALYSIS FOR PASSENGERS'  
PROBLEM OF TRANSACTION FAILURE IN ONLINE TICKET BOOKING  
IN SOUTHERN RAILWAY**

**Dr. R. Neelamegam<sup>1</sup> and P. Saritha<sup>2</sup>**

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**Abstract**

Rail road transport in India was first introduced in Maharashtra State. Now the Indian Railway (IR) has its service in all the 29 states and 7 union territories. The IR owns locomotive and coach production facilities at various places of the country. IR is the world's seventh largest public utility employer, by number of employees over 1.376 million as on 31<sup>st</sup> March 2013. The present study brings to light the types of passengers' kind of problem in online booking.

**Key Words**

Indian Railway, Southern Railway, Online Ticket Booking, Discriminant Analysis

**Introduction**

Indian Railway is divided into 17 zones including Southern Railway (SR); these zones are further subdivided into divisions. Each zone consists of certain number of divisions. Southern Railway zone has six railway divisions including Madurai division which is the largest division of the SR Passengers' mode of booking ticket may vary and in online booking their kind of problem may vary. Here, linear two group Discriminant analysis was performed to classify the passengers' problem of transaction failure in online ticket booking.

**Literature Review**

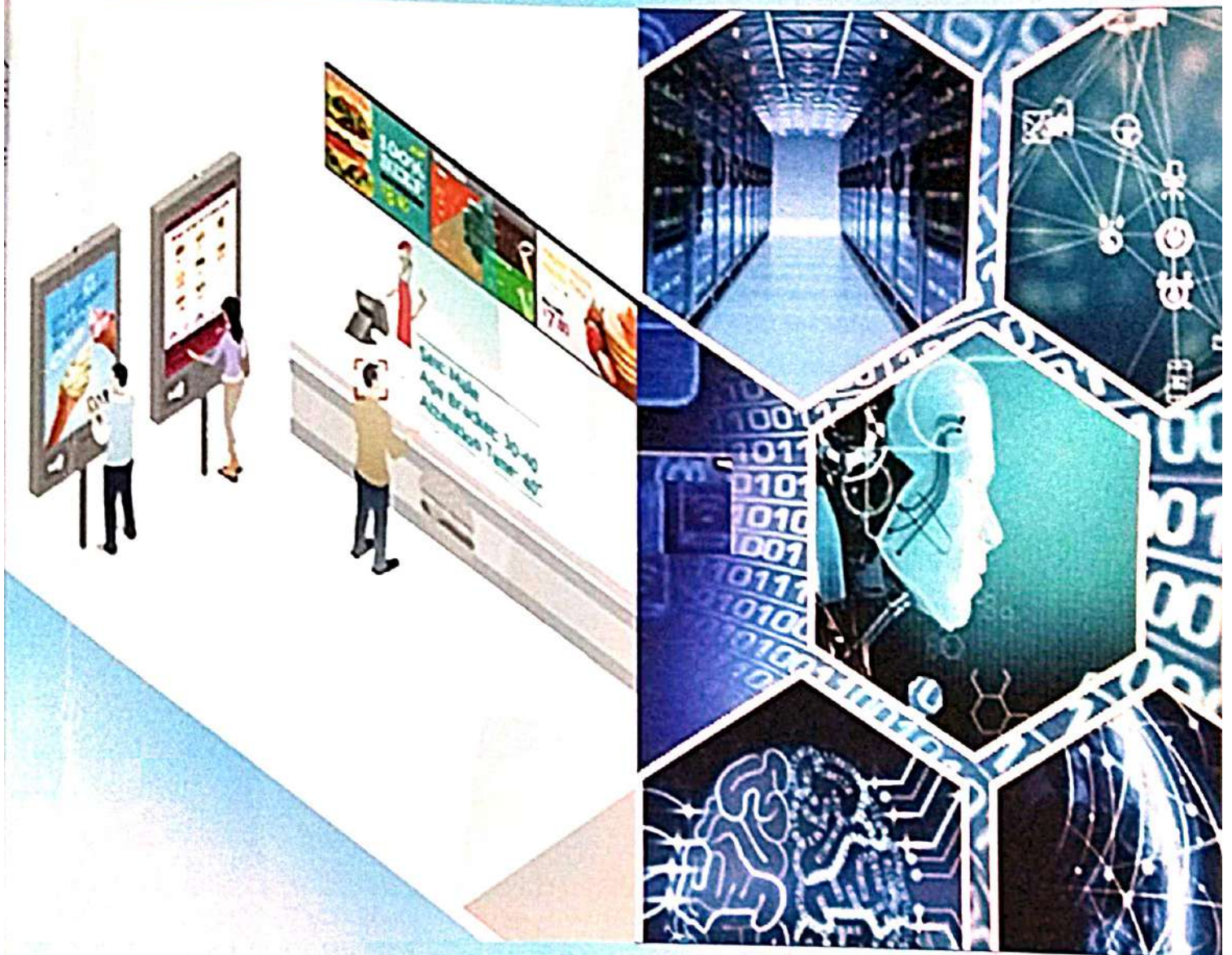
<sup>1</sup>In a study of service quality in Madurai division of Southern Railway, Neelamegam (2018) found there was a negative gap in all the 29 variables of the four service quality dimensions of SR.

<sup>2</sup>In his subsequent study, Neelamegam (2019) reported a list of suggestive measures meant for augmenting the revenue of IR/SR.





# Digital Information Systems and Services



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## **Drupal: A E-Library Web Portal**

**<sup>1</sup>Dr. Mohini, A, K and <sup>2</sup>Dr. Prabhakaran, P.**

<sup>1</sup>Associate Professor in History, V.H.N.S.N. College, Virudhunagar

<sup>2</sup>Librarian, Vivekananda College, Thiruvudgam

### **Abstract**

*Traditional libraries are vacated by digital library. Digital library contents are to be very user-friendly and easy to update periodically. Drupal is best selected for the development of E-Library portal. This paper presents the mode of installing Drupal and e-content development and implementation process.*

**Keywords :** *Drupal Cms, Portal, e-library portal and Web Site Design.*

### **Introduction**

Library is a pivotal key of any institution. It plays an important role in the success of an organization by keeping a continuous flow of information to its users. An important anticipatory task of a library today is to provide the right information to the right user at his doorstep. The practical problems faced by many traditional libraries today are to keep their resources physically is troublesome such as expansion of space for men and material, recurring collection development cost, maintenance, manpower, fluctuating buying cost of materials including books and journals and etc. The invasion of ICT paved a way to overcome the traditional problems and accessing of information to every corner of needy in the world through internet. Every web site content can be designed to cater up-to-date information in any form . The development and advancement in the field of Information and Communication Technology (ICT) plays an important role in the development of application software using Open Source Software (OSS).

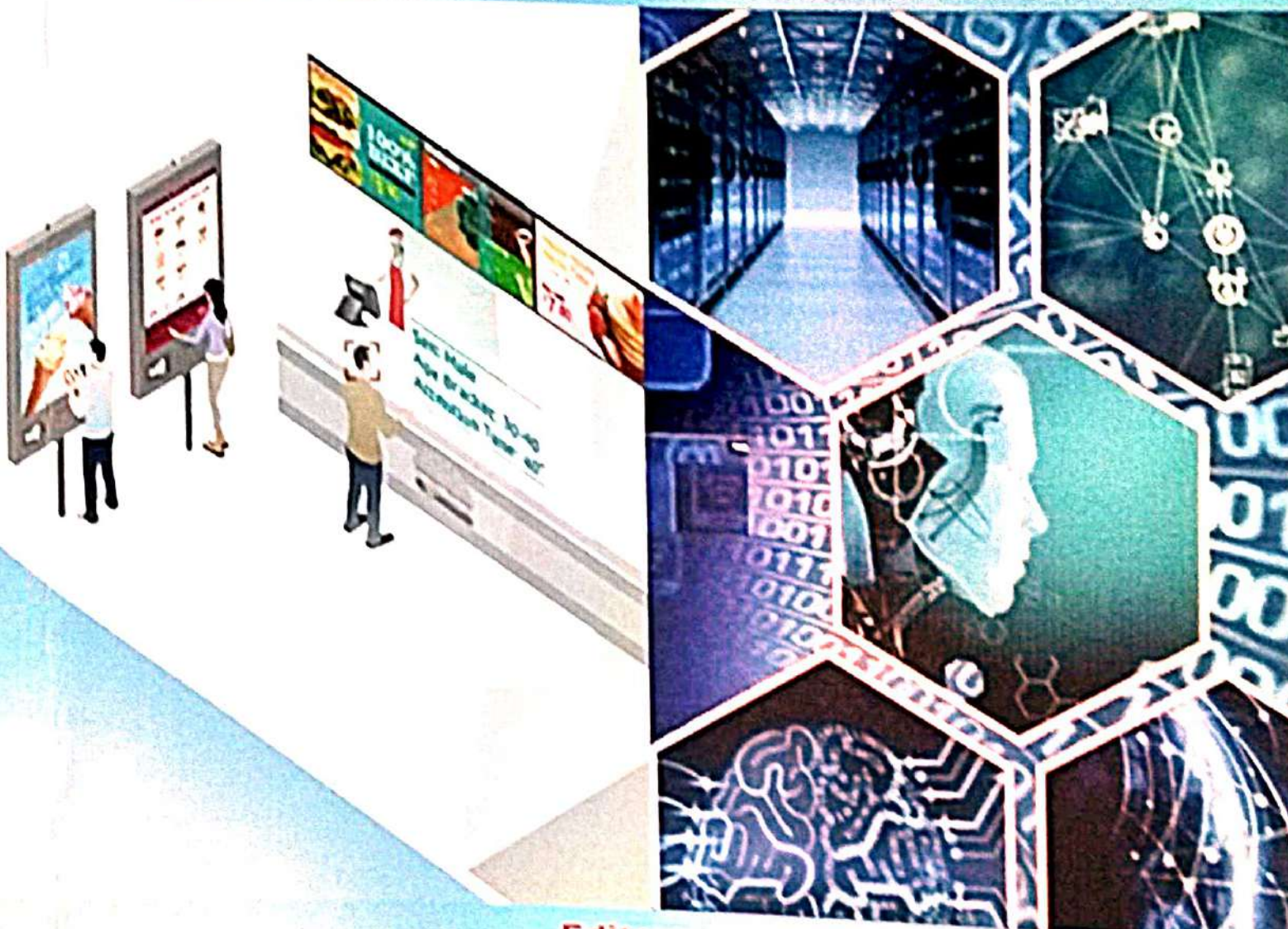
Open source software is a all engaging term for a wide range of approaches to designing, licensing and selling software. There is no specific definition of what open source software. open source in common usage is pretty turn of the century both licensed and free software were released with their source code prior to that and there were a number of other models such as paying extra for the source of software after buying it buying just the source of the software. Open source software as it is commonly understood involves the process of the development of the software as well open source software are licensed in a way that makes them legal to use as many copies of them as you want open source software take up much less resources than their commercial software that much better than the open source counterparts. Content Management Systems like Drupal, WordPress, and Joomla etc. allow creating and managing websites easily without much of technical knowledge,

### **Content Management System (CMS)**

Content Management System (CMS) is software or a group or suite of applications and tools that enable an organization to seamlessly create, edit, review and publish electronic text. The features of a CMS system vary, but most include web-based publishing, format management, revision control as well as indexing, search and retrieval. There are many open source CMSs available like- Drupal, Joomla, etc. which are becoming popular and being used by many companies.



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## Trends and Initiatives in Curation of Scientific Datasets

<sup>1</sup>Arun Dinesh Raj, S and <sup>2</sup>Dr. Amudha, G

<sup>1</sup>Library Assistant, Arul Anandar College, Karumathur-625514

<sup>2</sup>Librarian, VHNSN College, Virudhunagar.

### Abstract

*E-Science and cyber infrastructure developments present information professionals and researchers with significant curation challenges relating to the management of scientific datasets. Among pressing questions are: What data should be collected for data curation? How can quality control be maintained? And, how can metadata are generated effectively? These and other challenges are made complex, given the diversity of methods by which data are produced, their heterogeneity, and the increasing scale and scope of scientific research projects.*

**Keywords:** *Curation, Scientific Data, Cyber Infrastructure and Education*

### Introduction

A chief motivation for data curation is discovery and re-use of valuable research data. Research universities and large organizations such as the Max Planck Institute face curation challenges due to the diversity and expanse of data produced. Specifically, they need to address issues of what data should be collected, quality control, curatorial responsibility, trust, and sustainability. An alliance of scientific organizations in Germany has been formed to collectively address these problems. The alliance includes the Deutsche Forschungsgemeinschaft (DFG, the German Research Foundation), the Fraunhofer Society, the Helmholtz Association of German Research Centres, and the Max Planck Society. All of the members have signed a joint national infrastructure policy initiative that has six priority areas; one is focusing on "Preservation and re-use of primary research data" An emphasis of our work is on open data. This presentation will give an overview of ongoing discussions in Germany underlying the alliance, issues and decisions made specific to data curation, and steps to support open access.

### Metadata Scheme for Scientific Data

Dryad's metadata architecture links data object metadata with publication metadata. The repository metadata team has developed an application profile with functional requirements that include long-term preservation of datasets, object retrieval and reuse, versioning, provenance tracking, instantiations, and the representation of complex relationships between datasets. Dryad's application profile supports the entire life cycle of a data object, starting with its generation, and ensures the long-term preservation of the metadata itself. The application profile is in compliance with the Singapore Framework for application profiles, a framework compatible with the Dublin Core Abstract Model (DCAM). This presentation will provide an overview of our application profile development work, with an emphasis on its support of curatorial tasks, and highlight challenges in complying with the Singapore Framework. Furthermore, we will illustrate the applicability of our work to other scientific endeavors and its integration with the Semantic Web. Issues addressed by the presentation will include the nature of scholarly collaboration in scientific domains, incentives



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# Challenges Faced by the Researchers in Publishing the Research Articles in Online Publication

<sup>1</sup>Dr. Jeyanthi, R and <sup>2</sup>Manju@Manjulatha, R.K.

Assistant Professors, Department of Commerce, V.H.N.S.N College, Virudhunagar

## Abstract

Online publication, in words, means the digital publication of e-books or digital magazines and a result develops the domain of digital libraries. This study helps to know about the process of online publishing. The researchers have to Enhance their content by adding more media to make it more interesting and entertaining. Infographics, videos, e books, podcasts will help you making your content more resourceful and give you an edge over your competitors.

**Keywords:** Online Publication, Digital Publication

## Introduction

Online publication, in words, means the digital publication of e-books or digital magazines and a result develops the domain of digital libraries. It is also becoming quite common to distribute books or magazines or newspapers to readers through tablet like reading devices and this market growing by millions each year. The online dealers like Apple iTunes bookstore, Amazon bookstore and Google bookstore are taking this business to a new horizon. Apart from these we have a flurry of magazines that are contributing to the domain regularly. Electronic publishing scientific and academic journals have become so common that the peer reviewed journals are becoming extinct day by day.

## Objectives of the Study

The purpose of the paper is to study the challenges faced by the researchers in publishing the research articles in online publication. In order to achieve these objectives, the following issues have been examined:

- To know about the process of online publishing.
- To examine the challenges faced by the researchers in publishing the research articles in online publication
- To offer concrete suggestions and conclusions.

## Process of Online Publishing

The online publishing process is not much different from the traditional paper-based publishing process except that the online publishing does not need any offset printing press to print out the products and secondly it does not need the distribution of a physical product like paper book or newspaper. The electronic contents can be distributed through digital bookstores or platforms where users can read the material via electronic devices like a desktop, laptop, tablet computer, smart phone or e-readable tablets like kindle.

## The Mediums of Content Distribution

Software application or apps became popular as the medium of content distribution since 2010 due to the rapid outbreak of smartphones or tablets. The benefits of online publishing generally cover





# Digital Information Systems and Services



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## Metadata for Online Resource Management

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<sup>3</sup> Assistant Professor in Computer Application, VHNSN College, Virudhunagar.

### Abstract

*The creation and management of metadata is a sizeable and rapidly expanding industry. In scholarly communities, libraries and abstracting and indexing services invest heavily in creation of metadata to manage the published literature. Scholars are increasingly publishing their work in electronic journals or in less formal Web forums and scientific datasets proliferating. Metadata will be needed for these materials. As libraries and museums digitize cultural heritage information, they must create metadata to organize and manage it; indeed, the cost of creating this metadata is often comparable to the cost of digitization itself. This paper discusses the standards, policy and issues of organizing Metadata infrastructure.*

**Keywords:** Metadata, Data about Data and Online Resource Management

### Introduction

“Metadata” is the Internet –age for structured data about data. Typical examples are library catalogue records, bibliographic headers in Web pages, “terms of use” statements, and ratings. Different user communities – from librarians and computer scientists to government agencies, and the legal community – scope and purpose metadata differently.

The creation and management of metadata is a sizeable and rapidly expanding industry. In scholarly communities, libraries and abstracting and indexing services invest heavily in the creation of metadata to manage the published literature. Scholars are increasingly publishing their work in electronic journals or in less formal Web forums and scientific datasets are proliferating. Metadata will be needed for these materials.

As libraries and museums digitize cultural heritage information, they must create metadata to organize and manage it; indeed, the cost of creating this metadata is often comparable to the cost of digitization itself.

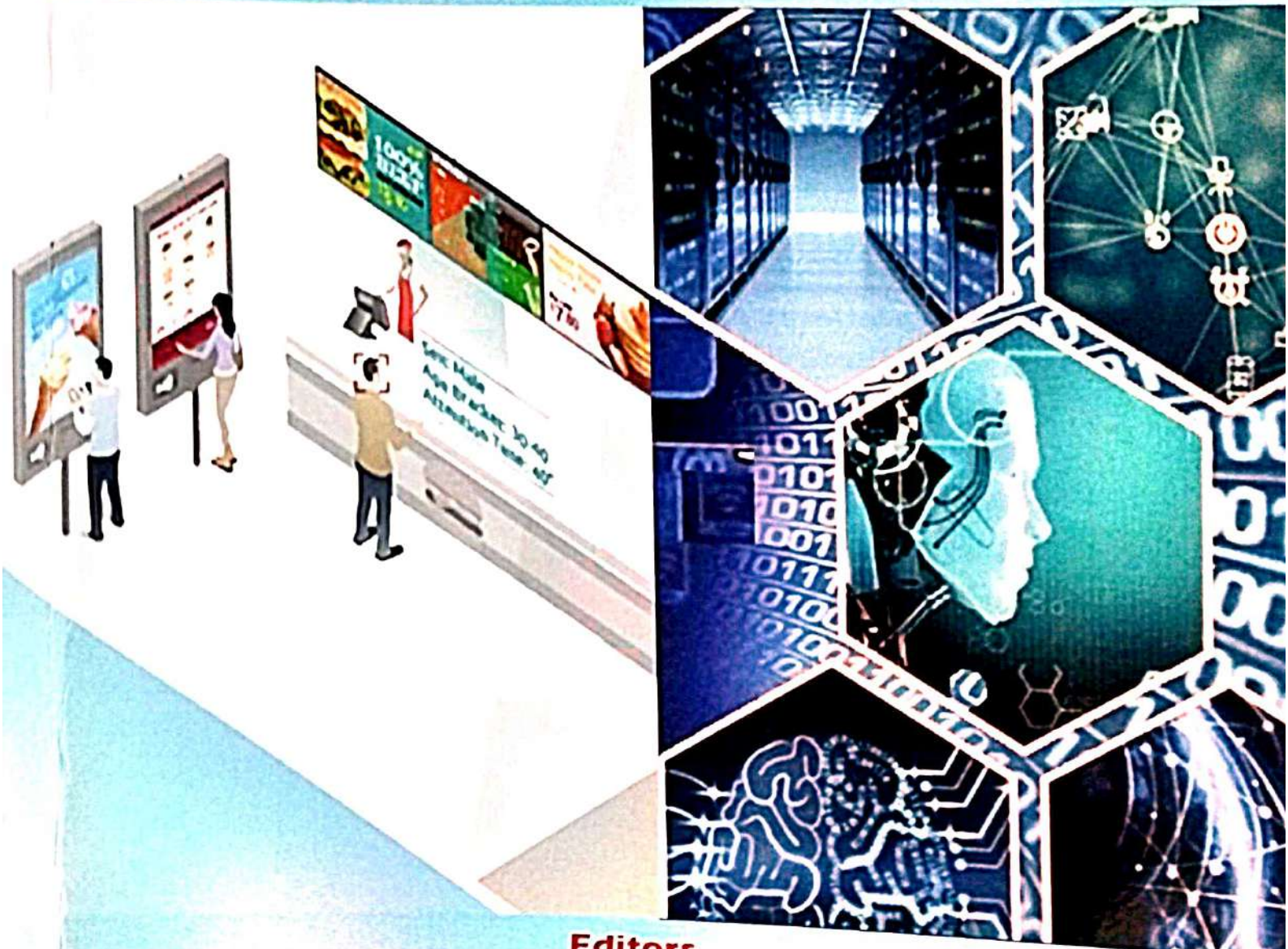
### Architectural Issues for Metadata

A number of high – level issues concern the management of metadata and the relation of metadata to the overall design of networked information systems. The EU – NSF Working Group on Metadata focused on the architectures, tools, and models needed for managing metadata in a distributed, networked environment and on aspects very broadly related to the problem of resource discovery.

We did not cover specialized uses of metadata within information services, such as using thesauri to reformulate queries. Also outside our scope was metadata for knowledge representation in the broader sense of natural – language ontologies, classification schemes, domain-specific terminologies, and controlled vocabularies of element values.



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# Anti Plagiarism Software: An Outlook of Researcher in Madurai District

Dr.Shobana Devi, R [Dr.P.Sundara Pandian]

Assistant Professor in Commerce, VHNSN College, Virudhunagar

## Abstract

*This paper aims to contribute to the discussion by describing and evaluating the use of commercial anti-plagiarism software package to sensitize students to the challenge, provide them with the theoretical and practical means to take control of their academic production, and turn the same technology that is part of the problem into part of the solution.*

**Keywords:** *Plagiarism*

## Introduction

Over the past decades, advances in technology have greatly impacted the way we perceive the world and participate in it, both professionally and in our daily lives. Knowledge is at our fingertips and is acquired and shared freely, without regard to its origin or creator. This poses a problem in economic terms as well as in terms of legal consequences and political repercussions. Educational institutions are located at the crossroads of how to address, teach and evaluate students' interaction with this new kind of technologically-mediated knowledge creation and reproduction. Plagiarism, and the wider principle of academic honesty, is one of the central issues that universities have to grapple with at all levels. This paper aims to contribute to the discussion by describing and evaluating the use of a commercial anti-plagiarism software package to sensitize students to the challenge, provide them with the theoretical and practical means to take control of their academic production, and turn the same technology that is part of the problem into part of the solution.

## Plagiarism Policies of Indian Universities:

The UGC Regulation "Minimum standards & procedure for award of M.Phil / Ph.D degree", June 2009, mandated all universities to check plagiarism using detection tools of all the theses and dissertations which are uploaded into Shodhganga. This would overcome severe problem of duplication of research and poor visibility and hidden factor in research output. So, all universities of India are bound to check the plagiarism before uploading the thesis into Shodhganga. All universities are also mandated to set up an IR which would host all theses and dissertations permitting anyone to access, browse, and view.

## Situations constitute Plagiarizing

Writing or copying a short piece from a source precisely without stating who the original author is.

- Using someone's exact words without using quotation marks in citation.
- Reading several texts and reworking the contents of these into a new text that isn't like any of the original sources other than a few words or a sentence being the same, without citing any of the sources.







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## Consequences of Plagiarism

Geetha, P

Assistant Professors, Department of Commerce, V.H.N.S.N College, Virudhunagar

### Abstract

EEE(Institute of Electrical and Electronics Engineers) defines plagiarism as the reuse of someone else's prior processes, results, or words without explicitly acknowledging the original author and source. Equally important to the process of recognizing an act of plagiarism is clarifying who will be responsible for responding to any complaints of alleged plagiarism. The guidelines specify that the editor responsible for conducting an investigation and determining if plagiarism has in fact taken place. In order to accomplish this critical task, the editor shall also appoint an independent committee of experts on the subject to help make a recommendation on the allegation. Emphasis is placed on the "independence" of the committee, in that the editor cannot be directly involved with the committee's investigation.

**Keyword:** *Plagiarism, Concept of Plagiarism, Types of Plagiarism*

### Introduction

EEE(Institute of Electrical and Electronics Engineers) defines plagiarism as the reuse of someone else's prior processes, results, or words without explicitly acknowledging the original author and source. It is important that plagiarism in any form, at any level, is unacceptable and is considered a serious breach of professional conduct, with potentially severe ethical and legal consequences. Equally important to the process of recognizing an act of plagiarism is clarifying who will be responsible for responding to any complaints of alleged plagiarism. The guidelines specify that the editor responsible for conducting an investigation and determining if plagiarism has in fact taken place. In order to accomplish this critical task, the editor shall also appoint an independent committee of experts on the subject to help make a recommendation on the allegation. Emphasis is placed on the "independence" of the committee, in that the editor cannot be directly involved with the committee's investigation.

### Common Types of Plagiarism

#### Direct Plagiarism

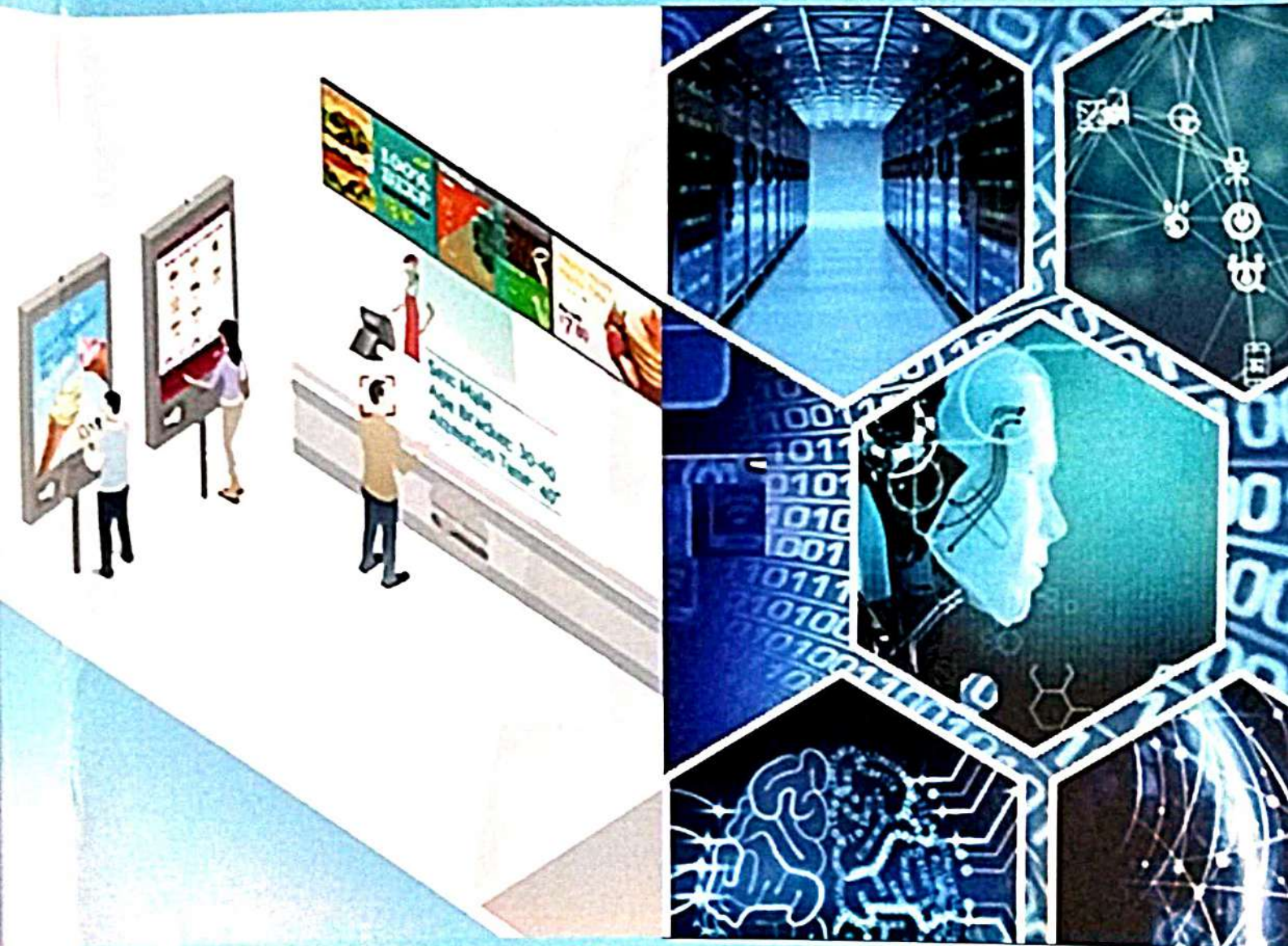
Direct plagiarism is the word-for-word transcription of a section of someone else's work, without attribution and without quotation marks. The deliberate plagiarism of someone else's work is unethical, academically dishonest, and grounds for disciplinary actions, including expulsion

#### Self Plagiarism

Self-plagiarism occurs when a student submits his or her own previous work, or mixes parts of previous works, without permission from all professors involved. For example, it would be unacceptable to incorporate part of a term paper you wrote in high school into a paper assigned in a college course. Self-plagiarism also applies to submitting the same piece of work for assignments in different classes without previous permission from both professors.



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# Plagiarism in Digital Environment

Dr.Kamatchi Eswaran, J

Assistant Professor, Department of Commerce, V.H.N.S.N College, Virudhunagar

## Abstract

IEEE defines plagiarism as "The reuse of someone else's prior ideas, processes, results, or words without explicitly acknowledging the original author and source. Plagiarism in any form is unacceptable and is considered a serious breach of professional conduct, with potentially severe ethical and legal consequences. plagiarism detection software systems, or detection tools, currently available. Use of plagiarism detection software which is accessible online has strong role because people are more open to the web. Numerous online counterfeit checking softwares are accessible online to detect the appropriate content. Higher education institutes and R&D organizations should conduct workshop and training programmes to create awareness about plagiarism. Such an approach will certainly ensure both prevention and cure of plagiarism

**Keyword:** Plagiarism

## Introduction

The word plagiarism derived from Latin roots, which means abducting, kidnapping, seducing or plundering. The Oxford English Dictionary credits Ben Jonson being the first to use it in print. The English word 'plagiary' surfaced in 1601 in Ben Johnson's "The Poetaster", means a literary thief who wrongfully takes another's words or ideas. In other words, plagiarism is an act of fraud. It involves both stealing someone else's work and lying about it afterward. According to the Authoritative Modern Language Association, plagiarism is a form of cheating that has been defined as the false assumption of authorship—the wrongful act of taking the product of another person's mind, and presenting it as one's own. Plagiarism is turning out to be a big challenge to various researchers and academicians due to the easy availability of resources anytime from anywhere nowadays poses a serious threat to the integrity of their work. IEEE defines plagiarism as "The reuse of someone else's prior ideas, processes, results, or words without explicitly acknowledging the original author and source. Plagiarism in any form is unacceptable and is considered a serious breach of professional conduct, with potentially severe ethical and legal consequences". The prominent reasons considered for the rapid growth in plagiarism cases are lack of awareness about it. and its consequences, fierce competition and easy availability of digital resources online.

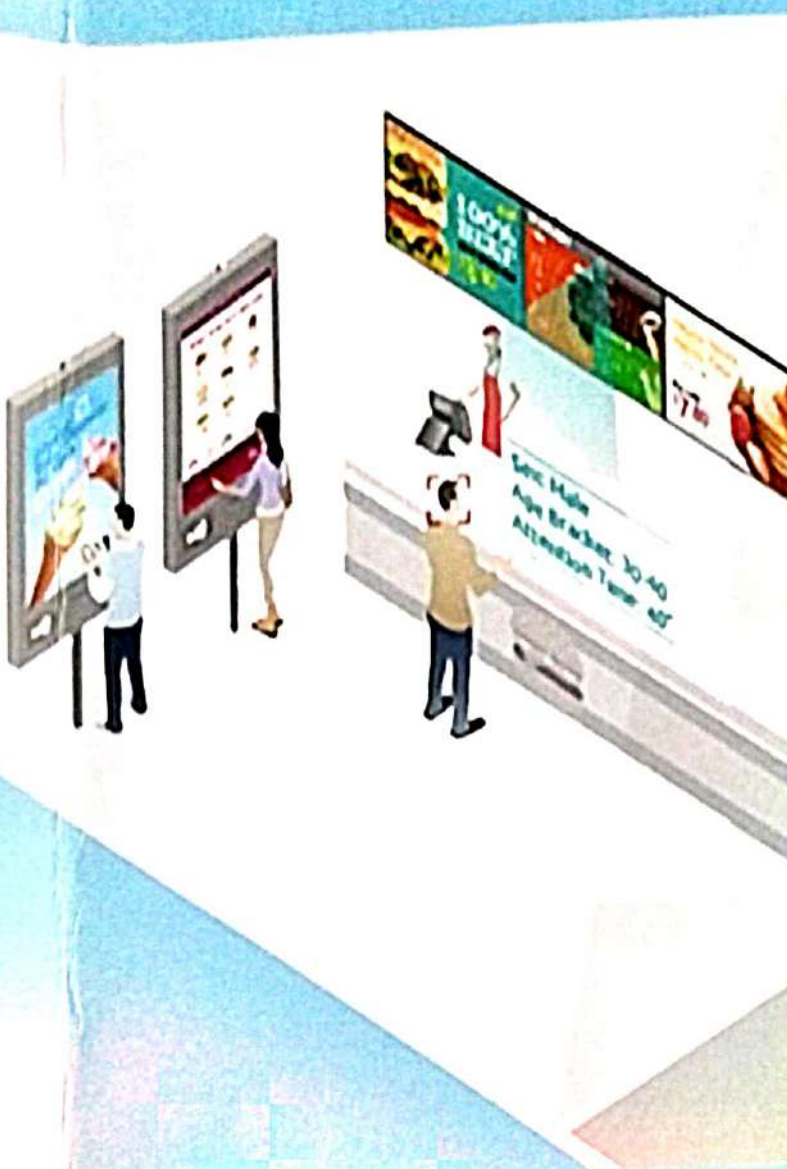
## Causes and Measures of Plagiarism

In order to deal with the issue of plagiarism, it is essential to understand the factors which make it happen. Many factors can trigger plagiarism—pressure, disorganization, poor study habits, "cut-and-paste" culture, or lack of understanding on the seriousness of plagiarism. Plagiarism has become a root problem in all educational institutes and research centers. Even in other fields of life, the issue of plagiarism is increasing rapidly as in the entertainment sector and also in music. There are many reasons for plagiarism; however, the University of Alberta Library Guide to Plagiarism has discussed reasons of plagiarism very comprehensively.





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## Plagiarism – A Conceptual Analysis

Sivajothi, R

Assistant Professor, Department of Commerce, V.H.N.S.N College, Virudhunagar

### Abstract

*The goal of research is to produce knowledge, and the aim of producing knowledge is to improve human situation while doing research using unethical or inappropriate means leads to scientific corruption, which is against scientific knowledge production. No doubt, there is plagiarism in the scientific community although it is against basic scientific principles. Plagiarism is useless, meaningless, unethical and thus forbidden. One of the pathological components' in the relationships between people is the legal culture in society. Unethical issues are quickly increasing in the realm of science. Effective prevention through proper education at the right time, proper interaction between teachers and students and devising appropriate policies for this purpose are possible means of tackling plagiarism.*

**Keyword:** *Plagiarism, Prevention of Plagiarism*

### Introduction

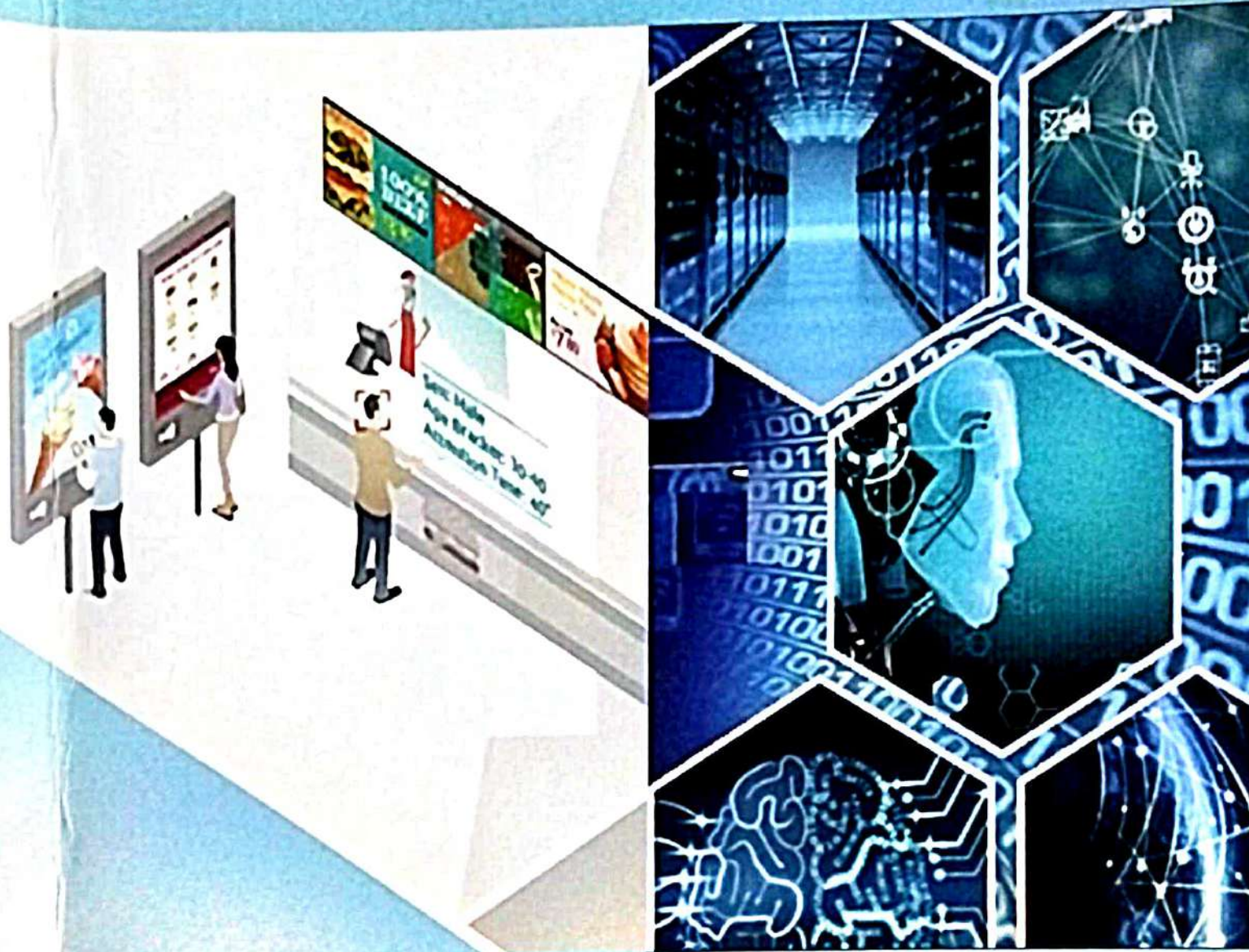
The goal of research is to produce knowledge, and the aim of producing knowledge is to improve human situation while doing research using unethical or inappropriate means leads to scientific corruption, which is against scientific knowledge production. No doubt, there is plagiarism in the scientific community although it is against basic scientific principles. Plagiarism is useless, meaningless, unethical and thus forbidden. One of the pathological components' in the relationships between people is the legal culture in society. Unethical issues are quickly increasing in the realm of science. In the future, such issues in gathering data, cooperation between scientists and in publications will most probably get more complicated and more difficult to deal with. More than ever before, postgraduate medical students should know about methods, technologies and concepts of science.

The global competition among the scientists of developing countries, especially Asian ones, is a new reality for the western researchers who want to be the best in all areas of research. Researchers in developing countries are increasingly enjoying more research budgets, and this development has been accompanied by governmental and institutional demand for better results and more publications in scientifically accredited journals. Plagiarism is a controversial issue in higher education, and it is increasingly widespread among students. Some challenges in academic activities are due to the increase in the number of students. Today, open access publications are not only reasonable but also very vital to scientific innovations. Unlimited access to scientific ideas, methods, findings and results is not compatible with the restricting regulations of copyright, and this has made for more plagiarism [6]. "If plagiarism turns into an ordinary and usual activity, it will affect the security of scientific knowledge and destroy all social realms. In such a situation, nobody will bother doing research; rather, everybody will make use of ready-made knowledge produced by the past researchers and will destroy all knowledge. Such unreasonable behavior will





# Digital Information Systems and Services



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## Scope of Digital Learning

<sup>1</sup>Niranjana suresh, R and <sup>2</sup>Vijaya Kumar, R

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### Abstract

*Today the learners have completely lost the art and habit of reading. A need to entice this digital native generation to reinvent the reading habit has become inevitable today. This can be best achieved by our intent and passion combining, i.e. creating online personal libraries using internet tools and selecting and storing content. Commonly referred to as social bookmarking, these digital libraries can be neatly organized using tags for references and can be accessed easily. Rather than enforcing book reading and library visits, it would be wiser to conquer them in their own den. This can be accomplished by creating an online library, popularly termed social bookmarking, which has links to the books/articles/videos/audio etc., and making them accessible through the social media hemisphere. In this paper we generally see the Digital Learning and its scope.*

**Keyword:** Reading, Digital Library, ICT, Information Technology, Digital Tools

### Introduction

Digital Learning is learning facilitated by technology that gives students some element of control over time, pace, path and place. The digital learning technology helps students such as Leverage time better, spread knowledge widely, engage a worldwide audience, build learning modules quickly, improve instructional technologies. Reading has been instrumental in developing knowledge. Today the readers spend the free time on facebook, twitter and whatsapp. Though they involve reading they do not qualify for a reading skill and prerequisite for knowledge enhancement. Solong as technology rules, books would languish in their sheltered shelves reducing the library to an antique storehouse of knowledge. The below reasons given for a steady decline in reading habit:

**TIME** – The user finds no time to put an effort to go to the library and read up the entire book to locate the material required.

**MONEY** – The user thinks that the same information is available through computers why spend money on buying books?

**ENTERTAINMENT** – Books gets 2nd place next to the visual media. Even the much acclaimed Harry Potter series, sawthrice as many movie watchers as readers.

**PASTIME** – Today the holidays are times when one has to go out visiting places, adventure tourism, etc.

Today the learners has developed laziness to search for knowledge in libraries. Shotened attention leads to incomplete learning which leads to incomplete language skills which lead lead to poor thinking.





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# Citation Analysis for Measuring the Value of Scientific Publications

Dr. Shanthi, P

Assistant Professors, Department of Information Technology, VHNSN College, Virudhunagar

## Abstract

*The basic concepts of citation analysis and journal impact factors are discussed in the light of quality assessment of scientific publications, individual scientists and research units. The major controversies concerning this topic are addressed: technical limitations, database selectivity, time and discipline-related biases, language and publication type biases, multiple authorship merits and citing motivations. Both positive and negative aspects are put into perspective. The authors conclude that citation analysis, even when based on journal impact factors, can be a worthwhile criterion for evaluating publication records of individual scientists or research units, as long as some of the problems discussed are sufficiently taken into account. However, this conclusion in no way implies that citation analysis may be considered as the one and only evaluation criterion.*

**Keywords:** *Scientific Literature, Quality Assessment, Citation Analysis*

## Introduction

Citation analysis is the study of the impact and assumed quality of an article, an author, or an institution based on the number of times works and/or authors have been cited by others. It is used for the following:

- To find out how much impact a particular article has had by showing which authors based some work upon it or cited it as an example within their own papers.
- To find out more about a field or topic; i.e. by reading the papers that cite a seminal work in that area.
- To determine how much impact a particular author has had by looking at the number of times his/her work has been cited by others.

## Scope and Purpose of Citation Analysis :

Citation analysis reflects two major themes that is use of citations as tools for librarians to evaluate the library collection and services and use of citations as tool to analyse research activity.

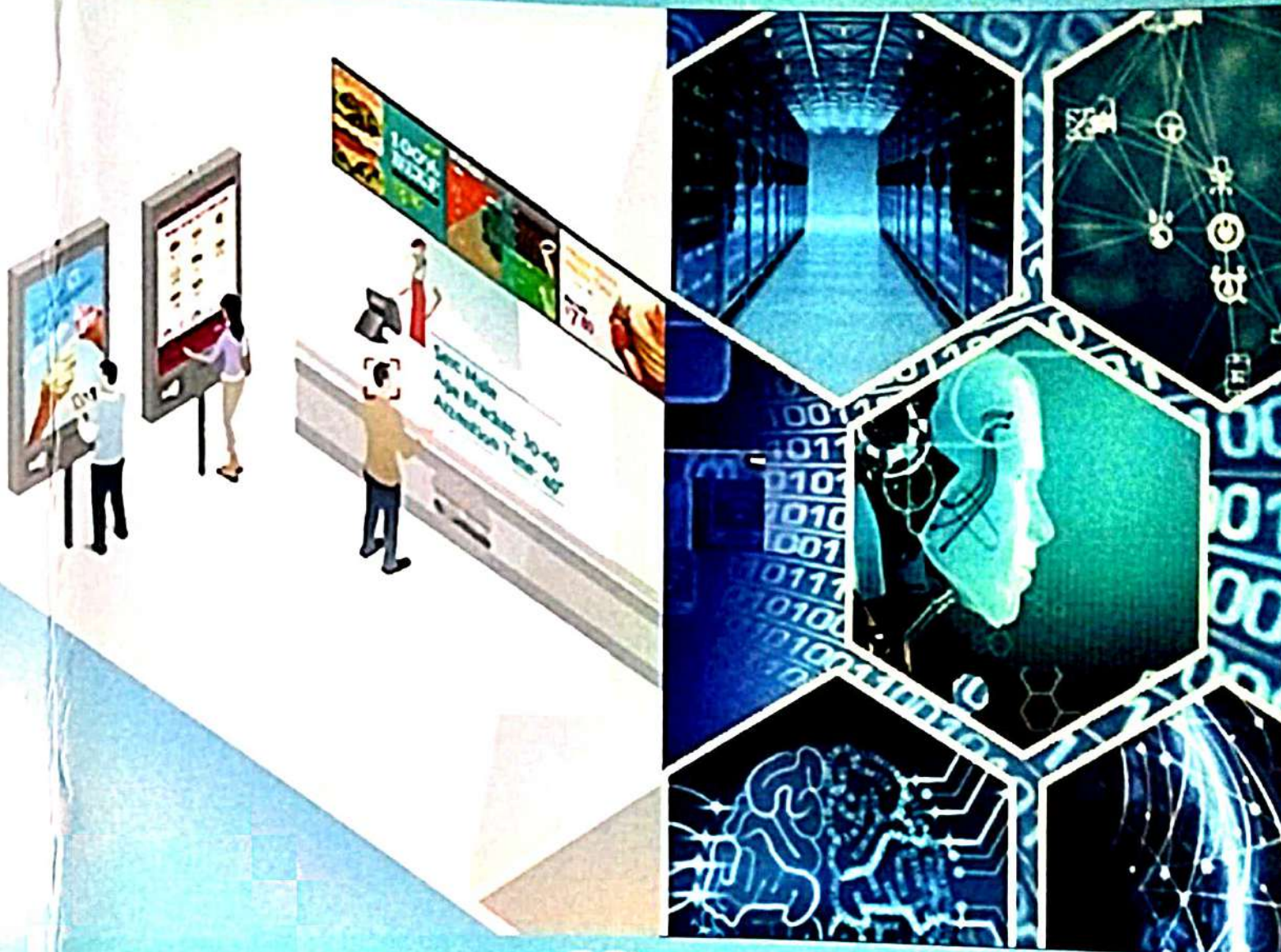
Citation analysis is concerned with the following phenomena :

- Which authors are most cited
- Which journals are most cited
- What linkages exist between the citing and cited works (i.e., self-citation)
- Language of documents selected for use as citation
- Subject distributions and how quickly the literature on some subject become out-of-date, i.e., obsolescence study

The basic purpose of acquiring, processing, maintaining and serving all kinds of reading materials is to satisfy the information requirements of users in any library or information resource centre.



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# Plagiarism - A Serious Violation and Threat to Budding Scholars

Muthu Lakshmi, S     Dr.P.Sundara Pandian

Assistant Professor, V.H.N.Senthikumara Nadar College (Autonomous), Virudhunagar.

## Abstract

*Plagiarism has been a great issue these days. Although there is no direct evidence that students electronically cut and paste material into assignment or for writing papers the problems exists. It poses a great difficulty for the students to understand what plagiarism is and how to avoid it. This paper discusses about types of plagiarism. Most of the plagiarism occurs in the literature review of the document in the manuscript or thesis, the scholar can read the content carefully, try to understand the context, take good notes and then express their views by citing the original source thus avoiding plagiarism.*

**Keywords:** *Plagiarism, Research, Types of Plagiarism*

## Introduction

Plagiarism has been a great issue these days. Although there is no direct evidence that students electronically cut and paste material into assignment or for writing papers the problems exists. It poses a great difficulty for the students to understand what plagiarism is and how to avoid it. Students particularly research scholars' need proper training and guidelines on what is acceptable and the institutions' procedures and regulations for dealing with plagiarism. Information literacy needs to inculcate at an early age. The following type of plagiarism poses a serious violation in academics

## Different Types of Plagiarism

The most common types of plagiarism are detailed below. Research suggests that the work should be devoid of plagiarism. Many research works are plagiarized. This should be seriously considered. It is a complex issue with many factors involved in it. The following session discusses different types of plagiarism and the measures how to avoid it.

### Direct Plagiarism

This type of plagiarism is copying someone's work without ones knowledge. Direct plagiarism is often unethical, and accounts to strict actions. This type of work is given without attribution and quotation marks.

### Plagiarism by self

This type of plagiarism is done by the researchers and students by copying their previous work with little modifications. It is also copying an already available research work under the same title. It is also unacceptable by providing a school assignment for college course. It also involves submitting the same piece of work for different assignments

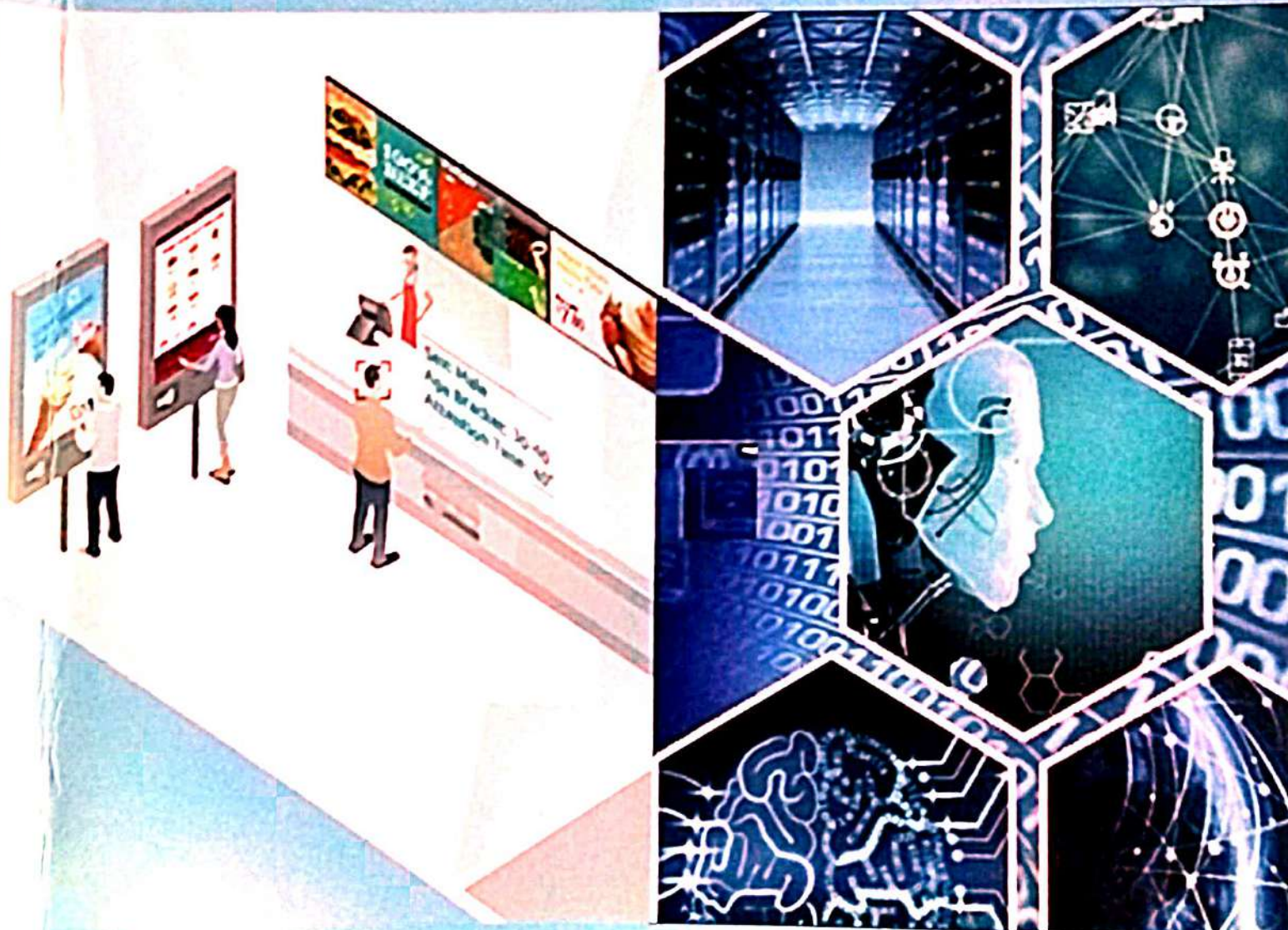
### Patch Plagiarism

Patch plagiarism takes place when the researcher or student borrows the same phrases without changing the source and contents but conveying the same meaning. The general structure is also kept intact. This type of plagiarism is also called as "Mosaic Plagiarism". It is also punishable.





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## மக்கள் தகவல் தொடர்பியலில் இணையத்தின் பங்கு

முனைவர் ஜீவா

உதவி பேராசிரியர், தமிழ்த் துறை, வி.இ.நா.செ.நா. கல்லூரி, விருதுநகர்

### முன்னுரை

முந்தைய காலகட்டத்தில் தகவல் தொடர்பு மிகவும் பின்தங்கிய நிலையில் இருந்தது. ஒருவர் மற்றொருவருக்கு தகவல் கூறவேண்டும் என்றால் ஆட்கள் மூலமாக அனுப்பி தகவல் கூறுவர் இதனால் சேர வேண்டிய நேரத்திற்கு தகவல் சென்று அடைவதில்லை. பின்பு புறாக்கள் மூலம் தந்தி செய்தித்தாள்கள் கடிதம் மூலம் தகவல்பரிமாறப் பட்டது. ஆனால் தற்போது இணையத்தின் மூலம் தகவல் பரிமாறப்படுகிறது உடனுக்குடன் தகவல்களை நம்மால் அறிந்து கொள்ள முடிகிறது. இதனைப் பற்றி இக்கட்டுரையின் வழி விரிவாகக் காண்போம்.

### தகவல் தொழில்நுட்பம்

தகவல் தொழில் நுட்பம் என்பது தகவல் மற்றும் தொலைத் தொடர்பு தொழில் நுட்பம் என்றும் அழைக்கப்படும் இத்துறை தகவலை பரிமாறுவதற்கும் பயன்படுத்துவதற்கும் அடிப்படையான தொழில் நுட்பங்களைப் பற்றியதாகும். இவ்வமைப்பு இணையத்தின் மூலம் கணினி நிர்ல்கள் ஆகியவற்றின் உதவியுடன் தகவலை எங்கும் எப்போதும் சேமிக்கவும், மீட்கவும், பாதுகாக்கவும், மாற்றவும், அனுப்பவும் பெறவுமாக பயன்படுத்துவதாகும் இத்துறை கல்வி, பொருளாதார வளர்ச்சிக்கு பெரும் உதவியாக இருந்து வருகிறது.

### இணையம்

தற்போதைய தலைமுறையினர் தம் வாழ்வில் தவிர்க்க முடியாதவைகளில் ஒன்றாக இணையம் திகழ்கின்றது. இன்னும் சொல்லப் போனால் தகவல் பரிமாற்றத்தில் கணினிக்கு மிக முக்கிய பங்களிக்கும் பொறுப்பை கொடுத்ததே இணையம் தான். கணினியை பயன்படுத்துவோர் எவரும் இன்டர்நெட் எனப்படும் இணையத்தைப் பற்றி அறியாமலிருக்க முடியாது. இணையத்தால் மக்கள் பலவித நன்மைகளை அடைகின்றனர்.

### கல்விக்கு உதவும் இணையம்

கல்வியிலும் மாணவர்களுக்கு தேவையான தகவல்கள் யாவும் இணையத்தில் உள்ளன. கல்வி கற்பது இணையத்தில் மூலம் சாத்தியமாகும் என்ற நிலை உருவாகியுள்ளது. பல்வேறு கல்வி நிறுவனங்களும் இணையம்வழி வகுப்புகளை நடத்திவருகின்றன. அந்தக் காலத்தில் குருகுலக் கல்வி நிலை இருந்தது ஆசான் உடைய இல்லத்திற்கு சென்று அரசன் உடைய மகனாக இருந்தாலும் அங்கேயே தங்கி அவர்களுக்கு உரிய பணிவிடைகளைச் செய்து பின்பு கல்வி கற்றனர். ஆனால் நாம் இன்று நம்முடைய இல்லத்தில் இருந்தே யாருடைய உதவியும் இல்லாமல் கல்வி கற்க முடிகிறது. தகவல் தொழில் நுட்ப வளர்ச்சியால்தான் இவை சாத்தியமாகின்றது.

### பத்திரிகைகளில் இணையத்தின் பங்கு

முந்தைய காலகட்டத்தில் செய்தித்தாள் எப்பொழுது வரும் என்று மக்கள் காத்து கிடந்தனர். ஆனால் இன்று நாளிதழ்களில் வரும் செய்திகளை சுடச்சுட இணையத்தில் நம்மால் அறிந்து கொள்ள முடிகிறது. ஏற்கனவே பிரபலமான பத்திரிகைகள் அனைத்தும் இணையதளத்தில் இலவசமாக கிடைக்கின்றன. இவை தவிர இணையத்தில் மட்டும் பிரசுரிக்கப்படும் மின்னிதழ்களும் ஏராளமாக உள்ளன. தகவல் களஞ்சியமாகவும் இணையம் செயல்படுகிறது நமக்கு வேண்டிய தகவல்களை சேமித்து வைத்து தேவையான நேரம் நம்மால் பார்த்துக் கொள்ள முடிகிறது.

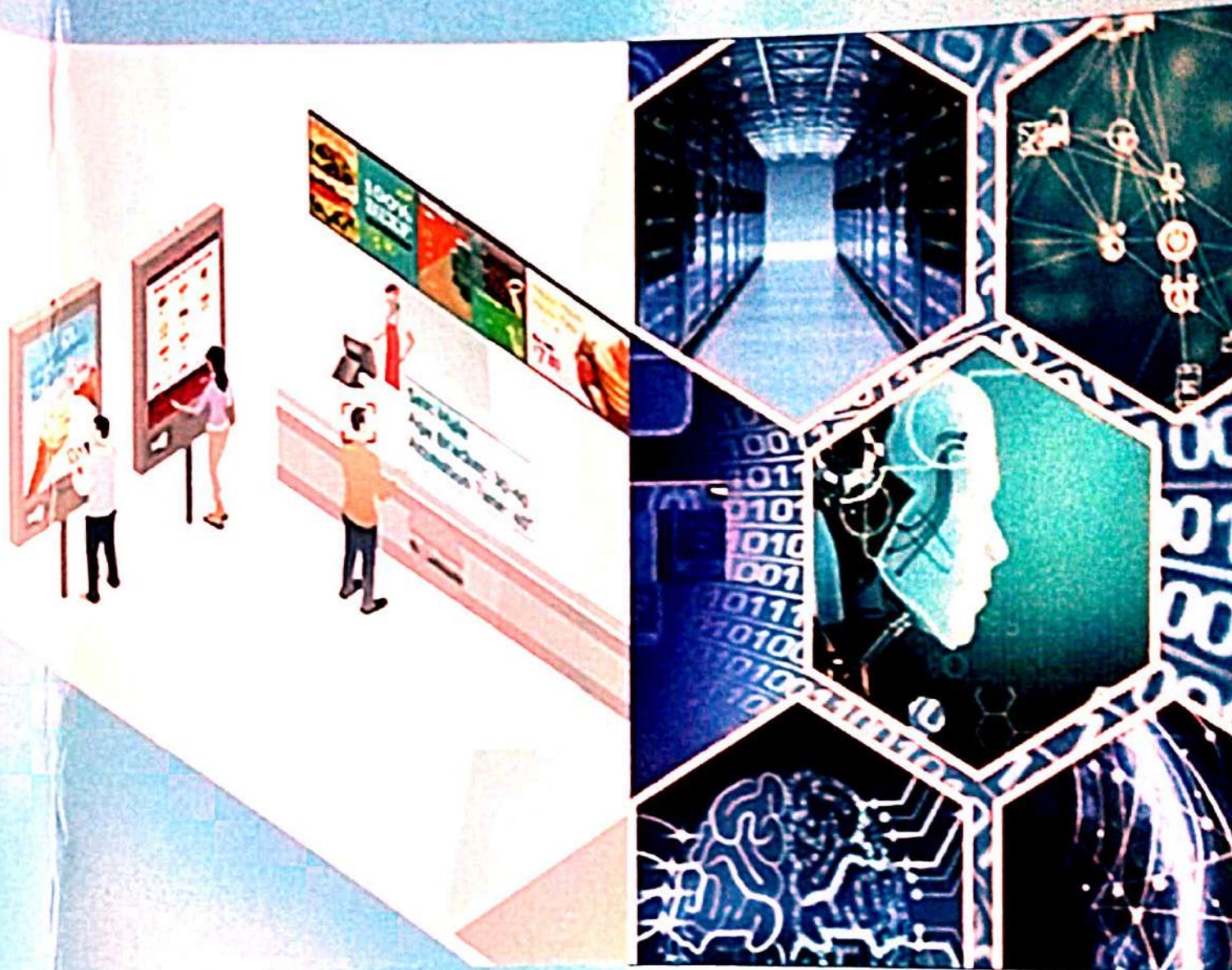
### வணிகத்தில் இணையத்தின் பங்கு

வீட்டில் இருந்தபடியே கணினி முன் அமர்ந்து கொண்டு இணையத்தில் கடை பரப்பி வியாபாரம் செய்து வருகின்றனர் மக்கள். வங்கி நடைமுறைகள் இன்னோரன்ன வணிக நடவடிக்கைகள் பலவும் இணையத்தின் வழி நடைபெறுகின்றது. மேலும் பயணச்சீட்டு முன்பதிவுகள், திரைப் படச்சீட்டு முன்பதிவு, தங்குமிட முன்பதிவு, இணையம் வழி நடைபெறுகின்றது. மக்களுக்கு மிகவும் பயனுள்ளதாகிறது. மக்கள் உடைய நேரத்தை சேமிக்கின்றது.





# Digital Information Systems and Services



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## Plagiarism in Academic Publications

<sup>1</sup>Dr. Manohar, V and <sup>2</sup>Selvanathan, S

<sup>1</sup>Associate Professor, Dept. of Commerce, VHNSN College, Virudhunagar

<sup>2</sup>Asst. Professor, Dept. of Commerce (S.F.), VHNSN College, Virudhunagar.

### Abstract

*Self-plagiarism requires clear definition within an environment that places honesty at the heart of the research enterprise. This paper explores the whole concept of self-plagiarism by academics and distinguishes between appropriate and inappropriate textual re-use in academic publications, while allowing for research on other forms of plagiarism such as student plagiarism. Based on the practical experience of the authors in identifying academics' self-plagiarism using both electronic detection and manual analysis, a simple model is proposed for identifying self-plagiarism by academics. Whenever the topic of academics' self-plagiarism arises, there are habitually a range of reasons that academics give for why textual re-use may be appropriate in certain circumstances. This paper has explored the difference between appropriate and inappropriate textual re-use and provided a simple model for identifying self-plagiarism in academic publications. Self plagiarism detection is a potentially instrument. It cannot be used is isolation. Academic judgment and clear processes is useful to determine plagiarism*

**Keywords:** *Artificial Intelligence, Information Literacy, Speech recognition, Expert System, Natural Language Processing, Pattern Recognition and Robotics*

### Introduction

Self-plagiarism requires clear definition within an environment that places honesty at the heart of the research enterprise. This paper explores the whole concept of self-plagiarism by academics and distinguishes between appropriate and inappropriate textual re-use in academic publications, while allowing for research on other forms of plagiarism such as student plagiarism. Based on the practical experience of the authors in identifying academics' self-plagiarism using both electronic detection and manual analysis, a simple model is proposed for identifying self-plagiarism by academics. Whenever the topic of academics' self-plagiarism arises, there are habitually a range of reasons that academics give for why textual re-use may be appropriate in certain circumstances. For example, even in the case where an author has submitted the same paper to two different journals on the same day, it might be argued that the author could justify publishing the paper twice, if the two journals to which the paper has been submitted are in very different disciplines (and therefore have different audiences), and if the recommendations from the Editor/reviewers results in substantial changes to the manuscript. It might also be acceptable if the author states that the paper has been submitted to another journal at the time of submission, and therefore clearly has no intention to deceive the Editor about the originality of the work. Without this statement up front, there is the possibility that the paper will be accepted for publishing by both journals. The author would then need to determine which journal should publish the paper, having wasted the time of at least one Editor, and two or more reviewers.





PROCEEDINGS OF  
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EMERGING TRENDS IN SCIENCE AND SOCIAL SCIENCE**  
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**Editors**

**SUNDARA PANDIAN PANDIARAJAN  
MEHALINGAM PALANICHAMY  
JANETHY BALAKRISHNAN BOKSTROM**

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Thiru T.J. Jayakumar, M.A.  
Secretary & Correspondent

### *Message*

It is with great pleasure that I offer my heartfelt felicitations to the team of ICETSSS 2019. This conference is a wonderful effort taken to create an excellent platform for the academia. In order to constantly maintain and uphold the standard of various disciplines, VHNSN College is laurelled as an eminent institution of conducting research conferences addressing research gaps in numerous fields. The steadfast research culture at Virudhunagar Hindu Nadars' Senthikumara Nadar College (Autonomous), Virudhunagar has taken a leap further in organising its International Conference in collaboration with Institute for Integrated Regenerative Medicine in Malaysia.

ICETSSS 2019 is an excellent platform to create and disseminate latest knowledge in the field of Science and Social sciences.

I wish ICETSSS 2019 success.

Chief Patron, ICETSSS





## Clinical Insights in Using Ancient Oils for Metabolic Management

Nils Bokstrom

Swedish institute of regenerative medicine, Uppsala, Sweden.

In our clinic we are constantly researching and educating ourselves in order to offer healthy, long-term solutions for our patients. We have evolved clinically into using nutrition and natural medicine as our primary modalities. I will be sharing how we re-discovered two ancient oils that stood the test of time which helped our patients to restore their health. The endocannabinoid system (ECS) was discovered in during the 1980's. Before this very little was known about the importance of this system to our overall health. With emerging science, this system has been thoroughly researched, and new discoveries are made on a regular basis. Some researchers say that this system should be perceived and treated like a specialized system in our body, just like the respiratory system or the lymphatic system. The ECS has the potential to affect many different aspects of our health like the immune system, the hormone system, the cardiovascular system, the respiratory system, the pain management system and the gastrointestinal system. All these systems are affected through the central nervous system (CNS), the peripheral nervous system (PNS) or directly on the immune system. And it goes both ways meaning that you can influence your ECS with a good overall health and nutrition. The ECS has a modulating effect on all systems, striving to create homeostasis in the body. This means that when the system needs to be suppressed, ECS will have a suppressing effect and when it needs to be stimulated ECS will have a stimulating effect. The endocannabinoid system has the potential to affect many dimensions of our health. For sustainable improvement of health, we need to use natural products to modulate the ECS. In our clinical practice for many years, we used ancient oils to treat patients with many different indications.

### Biography

Nils Bokstrom is a Swedish biologist and researcher. He holds a masters degree in biology and mathematics. A practicing nutritionist qualified at Uppsala University, Sweden. He is the founder and CEO of SRIM (Swedish Institute of Regenerative Medicine) and IC PLT (Integrative Conferences PLT). He lectures internationally on nutrition and is a proponent of H.I.T the high intensity training program mentored by Drew Baye. He is a frequent speaker at seminars and conferences focusing on innovative nutrition for optimum health. Nils manages patients with the cutting-edge aspects of nutrition and high intensity training. With an evolving mindset, Nils seeks to raise public awareness on how to treat health issues with integrative, participatory medicine.

n.bokstrom@gmail.com

Notes :





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**Dr. P. Sundara Pandian, M.Com., M.A., M.B.A., M.A., M.Sc., M.Phil., Ph.D.,**  
Principal

### *Message*

It is pleasure to be a part of the success journey that ICETSSS 2019 of Virudhunagar Hindu Nadars' Senthikumara Nadar College (Autonomous), Virudhunagar, Tamil Nadu, India, has embarked upon. I must place on record the constant encouragement and commitment of management in providing a research milieu in VHNSN College, Virudhunagar, India.

I also take pride in the successful accomplishment of the conference and its pivotal role in discussing the Emerging trends in Science and Social Sciences. The seminal role of research to promote scientific investigation is always encouraged. It is a mission of VHNSN College to influence, promote and equip researchers to take up projects that help in the development of science and betterment of human existence, a holistic existence.

The zealous and mammoth task of organizing the first conference shows the interest of our researchers. I appreciate the untiring collective efforts of Organizing Team in making this conference possible.

I wish all the research contributors and organizing team a fruitful conference experience.

With regards,

Organizing Chair, ICETSSS





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---

Dr. P. Mehalingam, M.Sc., Ph.D.  
Assistant Professor in Botany

### *Message*

It's my privilege and honour to be the organising Secretary of ICETSSS 2019. The involved participation and encouragement of our college management and principal of VHNSN College is noteworthy. Their motivation for research laid the path for this conference icetsss is an apt platform for thoughtful futuristic planning. This journey of organising has been full of challenges and new learnings. This intellectual endeavour was delight to the organising team. ICETSSS invited explorations on various facets of social sciences and Sciences. The conference abstract has thoroughly researched papers which show the growth in academic research leading to benefit for the society. This academic platform addresses various questions that arise in young minds and paves way for good and healthy research. The deliberation in the conference will lead to vibrant and fruitful discussion for the academia and also industry. We hope to see such information exchange and brainstorming discussions in future also.

Yours sincerely,

Organizing Secretary, ICETSSS





## Clinical Insights in Using Ancient Oils for Metabolic Management

Nils Bokstrom

Swedish Institute of regenerative medicine, Uppsala, Sweden.

In our clinic we are constantly researching and educating ourselves in order to offer healthy, long-term solutions for our patients. We have evolved clinically into using nutrition and natural medicine as our primary modalities. I will be sharing how we re-discovered two ancient oils that stood the test of time which helped our patients to restore their health. The endocannabinoid system (ECS) was discovered in during the 1980's. Before this very little was known about the importance of this system to our overall health. With emerging science, this system has been thoroughly researched, and new discoveries are made on a regular basis. Some researchers say that this system should be perceived and treated like a specialized system in our body, just like the respiratory system or the lymphatic system. The ECS has the potential to affect many different aspects of our health like the immune system, the hormone system, the cardiovascular system, the respiratory system, the pain management system and the gastrointestinal system. All these systems are affected through the central nervous system (CNS), the peripheral nervous system (PNS) or directly on the immune system. And it goes both ways meaning that you can influence your ECS with a good overall health and nutrition. The ECS has a modulating effect on all systems, striving to create homeostasis in the body. This means that when the system needs to be suppressed, ECS will have a suppressing effect and when it needs to be stimulated ECS will have a stimulating effect. The endocannabinoid system has the potential to affect many dimensions of our health. For sustainable improvement of health, we need to use natural products to modulate the ECS. In our clinical practice for many years, we used ancient oils to treat patients with many different indications.

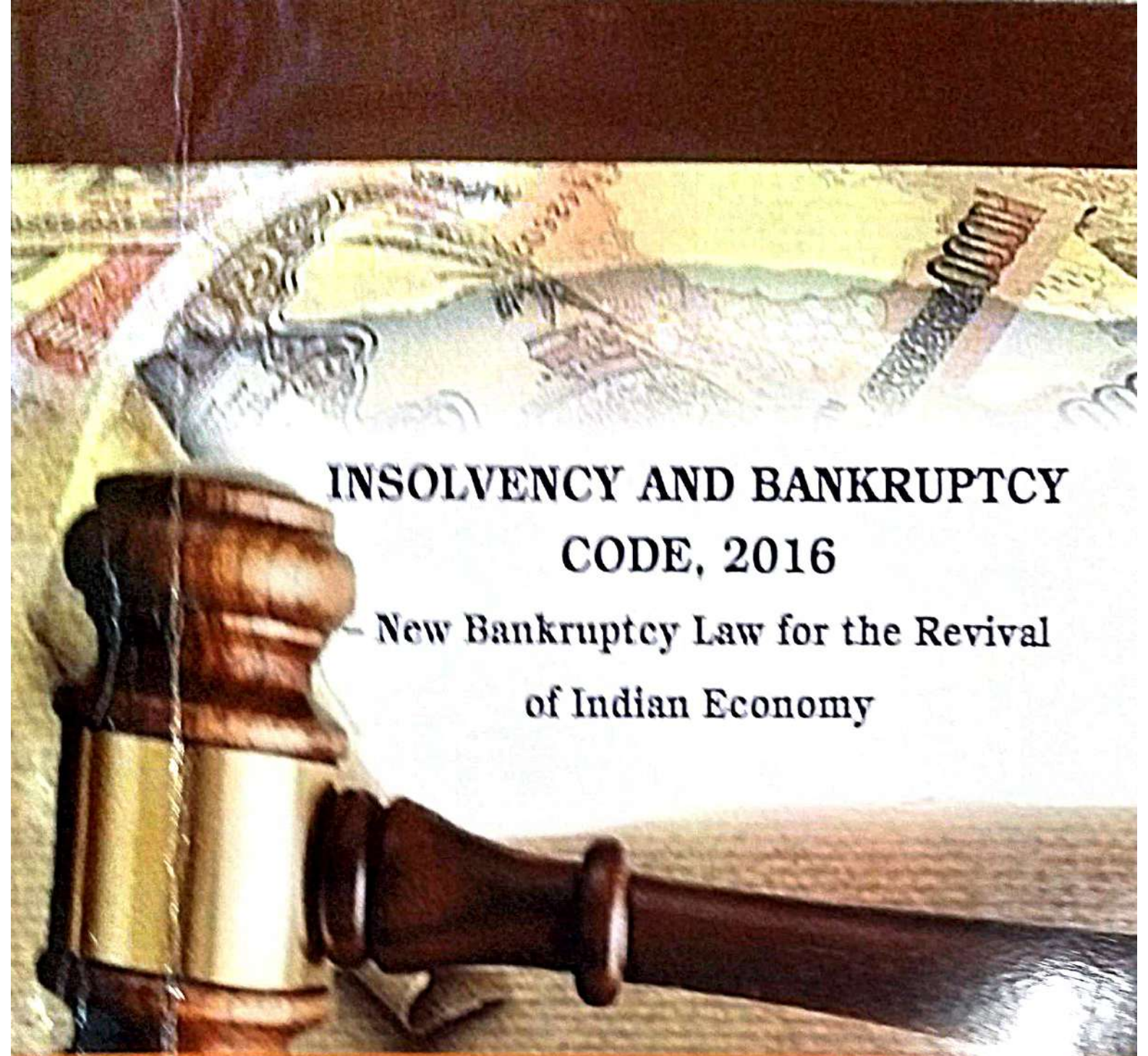
### Biography

Nils Bokstrom is a Swedish biologist and researcher. He holds a masters degree in biology and mathematics. A practicing nutritionist qualified at Uppsala University, Sweden. He is the founder and CEO of SRIM (Swedish Institute of Regenerative Medicine) and IC PLT (Integrative Conferences PLT). He lectures internationally on nutrition and is a proponent of H.I.T the high intensity training program mentored by Drew Baye. He is a frequent speaker at seminars and conferences focusing on innovative nutrition for optimum health. Nils manages patients with the cutting-edge aspects of nutrition and high intensity training. With an evolving mindset, Nils seeks to raise public awareness on how to treat health issues with integrative, participatory medicine.

n.bokstrom@gmail.com

Notes :





**INSOLVENCY AND BANKRUPTCY  
CODE, 2016**

**– New Bankruptcy Law for the Revival  
of Indian Economy**

**Dr. P. Sundara Pandian  
Dr. N. Ashok Kumar  
Dr. C. Chelladurai**



**V.H.N.SENTHIKUMARA NADAR COLLEGE**

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## **FINANCIAL INCLUSION AND WOMEN EMPOWERMENT**

<sup>1</sup>*Dr. P.Sundara Pandian & <sup>2</sup>Dr. S.Muthulakshmi*

<sup>1</sup>*Principal, V. H.N.Senthikumara Nadar College (Autonomous), Virudhunagar.*

<sup>2</sup>*Asst. Prof. of Commerce, V. H.N.Senthikumara Nadar College (Autonomous), Virudhunagar.*

### **INTRODUCTION**

Financial inclusion is a method of offering banking and financial solutions and services to every individual in the society without any form of discrimination. It primarily aims to include everybody in the society by giving them basic financial services without looking at a person's income or savings. Financial inclusion chiefly focuses on providing dependable financial solutions to the economically deprived sections of the society without having any inequitable treatment. It intends to provide financial solutions without any signs of inequality.

### **FINANCIAL INCLUSION SCHEMES IN INDIA**

The Government of India has been introducing several exclusive schemes for the purpose of financial inclusion. These schemes intend to provide social security to the less fortunate sections of the society. After a lot of planning and research by several financial experts and policymakers, the government launched schemes keeping financial inclusion in mind. These schemes have been launched over different years. The following are the financial inclusion schemes in our country

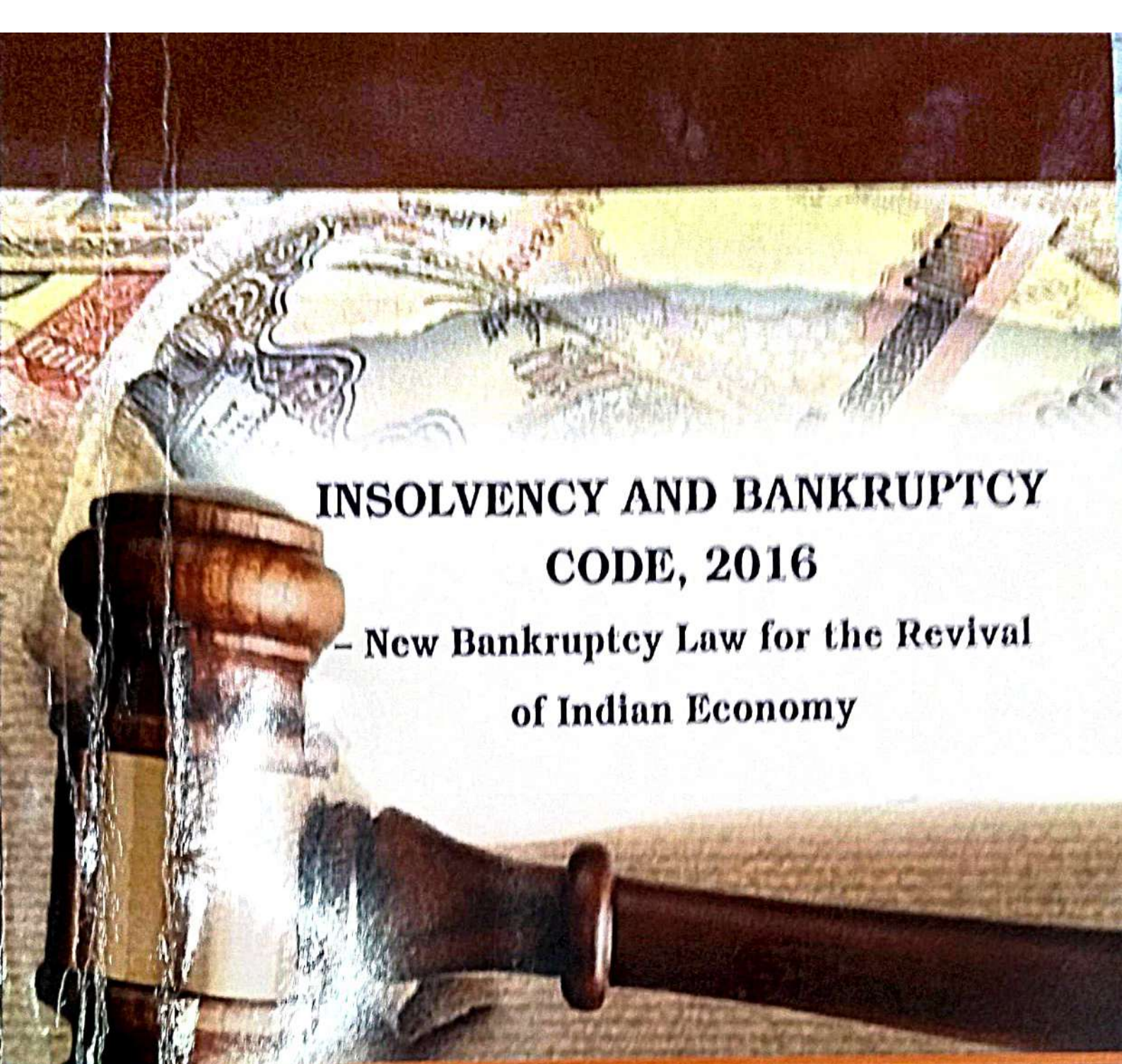
- Pradhan Mantri Jan Dhan Yojana (PMJDY)
- Atal Pension Yojana (APY)
- Pradhan Mantri Vaya Vandana Yojana
- Stand Up India Scheme
- Pradhan Mantri Mudra Yojana

- Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- Sukanya Samridhi Yojana
- Jeevan Suraksha Bandhan Yojana
- Credit Enhancement Guarantee Scheme (CEGS) for Scheduled Castes (SCs)
- Venture Capital Fund for Scheduled Castes under the Social Sector Initiatives
- Varishtha Pension Bima Yojana (VPBY)

### **OBJECTIVES OF FINANCIAL INCLUSION**

- Financial inclusion intends to help people secure financial services and products at economical prices such as deposits, fund transfer services, loans, insurance, payment services, etc.
- It aims to institute proper financial institutions to cater to the needs of the poor people.
- Financial inclusion aims to construct and maintain financial sustainability so that the less fortunate people have a certainty of funds which they struggle to have.
- Financial inclusion also intends to have many institutions that offer affordable financial assistance so that there is sufficient competition so that clients have a lot of options to choose from. There are traditional banking options in the market. However, the number of institutions that offer inexpensive financial products and services is very





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## ASSOCIATION OF FINANCIAL LITERACY WITH TECHNOLOGY FOR ENTREPRENEURIAL SUCCESS

<sup>1</sup>Rukmini Murugesan and <sup>2</sup>Dr. V. Manohar

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<sup>2</sup>Associate Professor, Department of Commerce, VHNSN College (Autonomous), Virudhunagar.

*Abstract* India is one of the largest countries in the world and its population is constantly increasing. In 2017, 66.23 percent of total population of our country is youth which shows that our country is young country. The youth of nation are trustees of prosperity. Youth is a huge reservoir of energy which needs to be tapped and harnessed intelligently for the development of society. The entrepreneurs are considered 'change agents' in the process of industrial and economic development of an economy. The countries like United States of America, Japan etc. are developed because they have a countless examples of successful entrepreneurial ventures. Their entrepreneurial development has helped them in becoming the powerful economies in the world. While on the other hand, the countries like Nepal, Bangladesh etc. are lagging behind because of poor entrepreneurial development. To put the youth in track of economic development, transforming youth from job seekers to job makers through nurturing entrepreneurship, financial literacy skills through adopting technology. So this paper focuses on the two effects of technology inter-related to success of entrepreneurship which goes hand by hand. In this context, this paper stresses the role of financial literacy through technology in success of entrepreneurs.

**KEYWORDS:** Technology, entrepreneurship, financial literacy

### INTRODUCTION

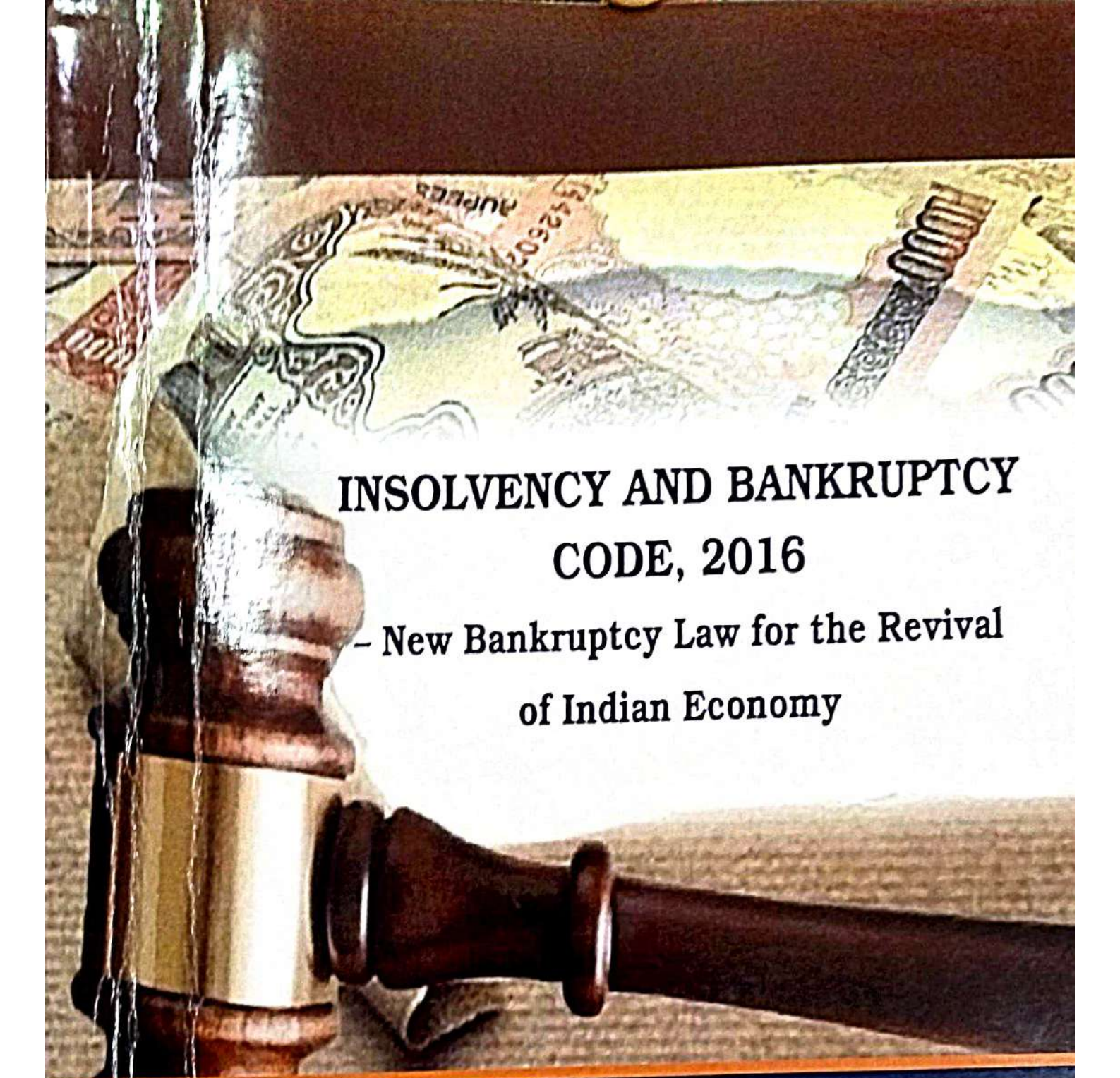
India provides a thriving platform for entrepreneurship culture. India is the fifth largest country in the world on the basis of growing number of startups counting over 4200. The entrepreneurs work as

change-agents in the economy of a country. They help in stimulating the growth process by influencing macroeconomic variables through micro ventures. They have the capability of creating a spark to transform the economy which is required for an emerging economy like India. The countries like United States of America, Japan etc. are developed because they have a countless examples of successful entrepreneurial ventures. Their entrepreneurial development has helped them in becoming the powerful economies in the world. While on the other hand, the countries like Nepal, Bangladesh etc. are lagging behind because of poor entrepreneurial development. In India, the states such as Punjab, Gujarat are growing well because of the efforts put by the entrepreneurs while states like Odisha, Bihar etc. are very backward owing to absence of entrepreneurship culture there. To further promote entrepreneurship spirit in India which is actually the need of the hour, a lot of initiatives can be taken. To build an entrepreneurial ecosystem, the schools and colleges should launch entrepreneurship related programmes and courses to develop the seed of entrepreneurship in the young hearts. Every college should have separate centers for creativity and innovation.

### OBJECTIVES OF STUDY:

- To contemplate the present scenario of entrepreneurship in India.
- To summarize the requisite and





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## **AN OVERVIEW OF CAPITAL MARKET IN INDIA**

*<sup>1</sup>Dr.P.K.Pandiyaraj and <sup>2</sup>Dr.A.A.Magesan*

*<sup>1</sup>Assistant Professor, <sup>2</sup>Associate Professor Department of Commerce,*

*<sup>1</sup>Ayya Nadar Janaki Ammal College (Autonomous), Sivakasi.*

*<sup>2</sup>V.H.N.Senthikumara Nadar College, Virudhunagar.*

### **INTRODUCTION**

Indian capital markets have been receiving global attention, especially from sound investors, due to the improving macroeconomic fundamentals. The presence of a great pool of skilled labor and the rapid integration with the world economy increased India's global competitiveness. No wonder, the global ratings agencies Moody's and Fitch have awarded India with investment grade ratings, indicating comparatively lower sovereign risks. The Securities and Exchange Board of India (SEBI), the regulatory authority for Indian securities market, was established in 1992 to protect investors and improve the microstructure of capital markets. In the same year, Controller of Capital Issues (CCI) was abolished, removing its administrative controls over the pricing of new equity issues. In less than a decade later, the Indian financial markets acknowledged the use of technology (National Stock Exchange started online trading in 2000), increasing the trading volumes by many folds and leading to the emergence of new financial instruments. With this, market activity experienced a sharp surge and rapid progress was made in further strengthening and streamlining risk management, market regulation, and supervision.

Capital market concerned with the industrial security market, government securities markets, and long term loan market. Capital market deals with long term loan market. It supplies long-term

and medium term funds. It deals with shares, stocks debentures and bonds. Security dealt in capital markets are long-term securities. It provides a market mechanism for those who have saving and to those who have saving and to those who need funds for productive investments. The capital market aids economic growth by mobilizing the savings of the economic sector and directing the same towards channels of productive uses. Companies turn to them to raise funds needed to finance for the infrastructure facilities and corporate activities.

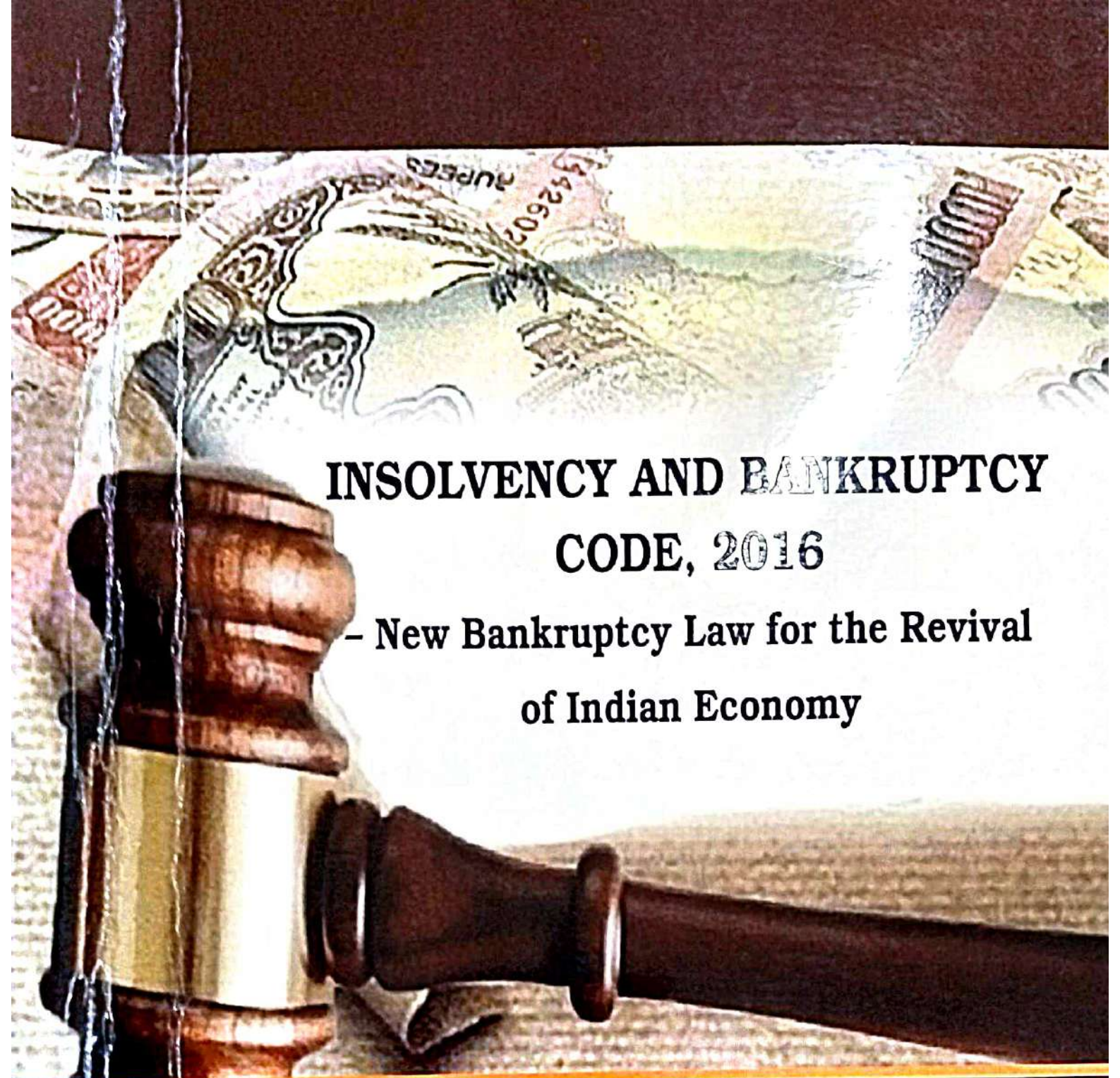
### **OBJECTIVES OF THE STUDY**

1. To know the concept of capital market
2. To trace the history of capital market in India
3. To identify the reforms in capital market in India
4. To understand the Indian capital market regulatory framework
5. To study the role of capital market in India
6. To find the challenges faced by the capital market in India

### **METHODOLOGY**

This is a descriptive paper and largely based on secondary data. The data regarding capital markets was collected from various websites, books and journals.





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## **EFFICIENCY AND EFFECTIVENESS OF CUSTOMER USAGE LEVEL IN THE NEW DIMENSION OF E- BANKING SERVICES IN TIRUNELVELI CITY, TAMILNADU**

**Dr.M.Balaji,**

*Assistant Professor, Department of MBA,  
V.H.N.S.N.College (Autonomous), Virudhunagar.*

**Abstract** *E-banking refers to electronic banking. It is like E-business in banking industry. E-banking is also called as "Virtual Banking" or "Online Banking". E-banking is a result of the Growing expectation of banks customers. The E-banking involves information technology based banking. Under this IT system, the banking services are delivered by way of a computer-controlled system. E-Banking is the use of computer to carry out Banking. Transaction such withdrawals through cash dispensers or transfer of funds at point of sale. E-Banking or Electronic Banking is a major innovation in the field of Banking. Earlier Banking was conducted in a very traditional manner, there were no such innovations. Information revolution led to the evolution of internet, which lead to E-Commerce continued by evolution of E-Banking.*

*Banks play a crucial role in promoting online businesses. Even though e-shoppers have the option of cash-on-delivery, which seems to be secure and trustworthy, still there is an urge for the e-payment schemes, which can only be provided through banks. Banks act as strong and trustworthy intermediaries in the online transactions and they provide a bold opening in the online business. At present, banks have e-payment systems like Internet banking, electronic fund transfers (NEFT/RTGS), plastic money (credit card & debit card) and mobile banking. These systems provide payment to online transactions like online purchases of products, mobile recharges, hotel booking, ticket booking, etc. by considering all types of security measures.*

*A financial institution that handles all transactions via the Web, email, and mobile*

*check deposit and ATM machines. By not having the overhead of physical branches, people expect a virtual bank to offer higher interest rates on their accounts.*

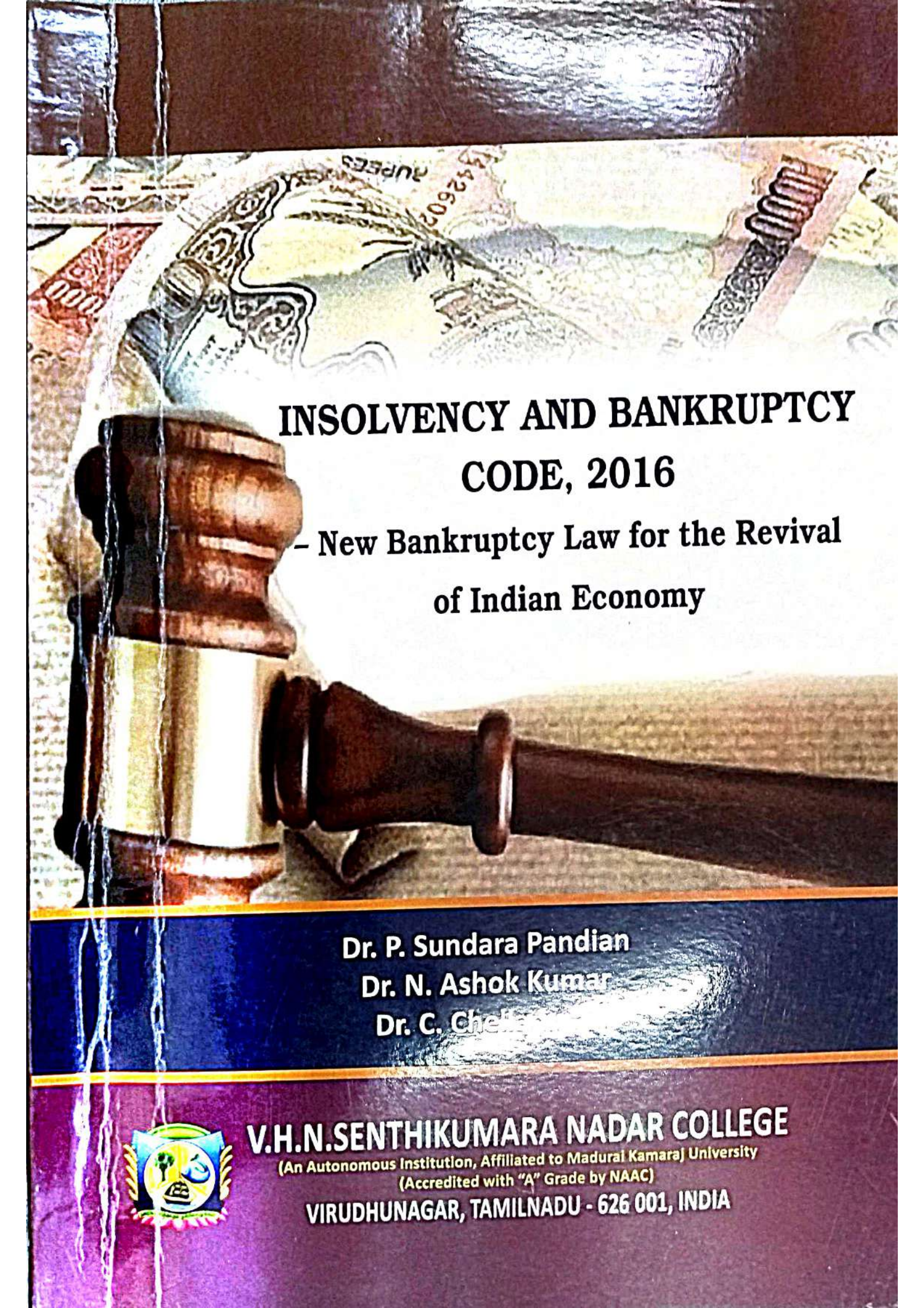
**Key words:** *e-services and Internet service providers. Virtual banking, mobile banking, online business*

### **INTRODUCTION:**

#### **E-banking in India:**

In India e-banking is of fairly recent origin. The traditional model for banking has been through branch banking. Only in the early 1990s there has been start of non-branch banking services. The good old manual systems on which Indian Banking depended upon for centuries seem to have no place today. The credit of launching internet banking in India goes to ICICI Bank. Citibank and HDFC Bank followed with internet banking services in 1999. Several initiatives have been taken by the Government of India as well as the Reserve Bank to facilitate the development of e-banking in India. The Government of India enacted the IT Act, 2000 with effect from October 17, 2000 which provided legal recognition to electronic transactions and other means of electronic commerce. The Reserve Bank is monitoring and reviewing the legal and other requirements of e-banking on a continuous basis to ensure that e-banking would develop on sound lines and e-banking related challenges would not pose a threat to financial stability.





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**VIRUDHUNAGAR, TAMILNADU - 626 001, INDIA**



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Dr.C.Chelladurai

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## CHALLENGES IN IMPLEMENTATION OF INSOLVENCY AND BANKRUPTCY CODE 2016

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*V.H.N.S.N.College (Autonomous), Virudhunagar.*

*Abstract* The preamble of the Insolvency and Bankruptcy Code, 2016 gives a clear indication of the objective that the Code seeks to achieve: to maximise the value of assets, to promote entrepreneurship, to promote availability of credit and to balance the interests of all the stakeholders. Each provision of the Code was drafted keeping these principles in mind, and the introduction of this legislation was done with the aim of replacing the existing framework for insolvency which was visibly inadequate, ineffective and wrought with delays. The provisions relating to corporate insolvency in the Code came into effect on 1 December, 2016 and has completed a little more than one year in its operation. This one year has witnessed the setting up of the eco-system for the Code to function: the Insolvency and Bankruptcy Board of India ("IBBI"), National Company Law Tribunal ("NCLT"), development of the profession of insolvency professionals and establishment of information utilities ("IU"). As per the Economic Survey 2017-18, 525 applications have been admitted for corporate insolvency resolution within the framework envisaged in the Code. This paper tries to highlight Challenges in implementation of Insolvency and bankruptcy code 2016.

### INTRODUCTION

The Insolvency and Bankruptcy Code, 2016 (the "IBC"), that was passed by Parliament and received Presidential assent on May 28, 2016, aims at a significant overhaul of the existing legal framework of insolvency and bankruptcy resolution. The IBC seeks to consolidate the laws relating to insolvency and bankruptcy resolution for corporates, limited liability partnerships, partnership firms, individuals and other body

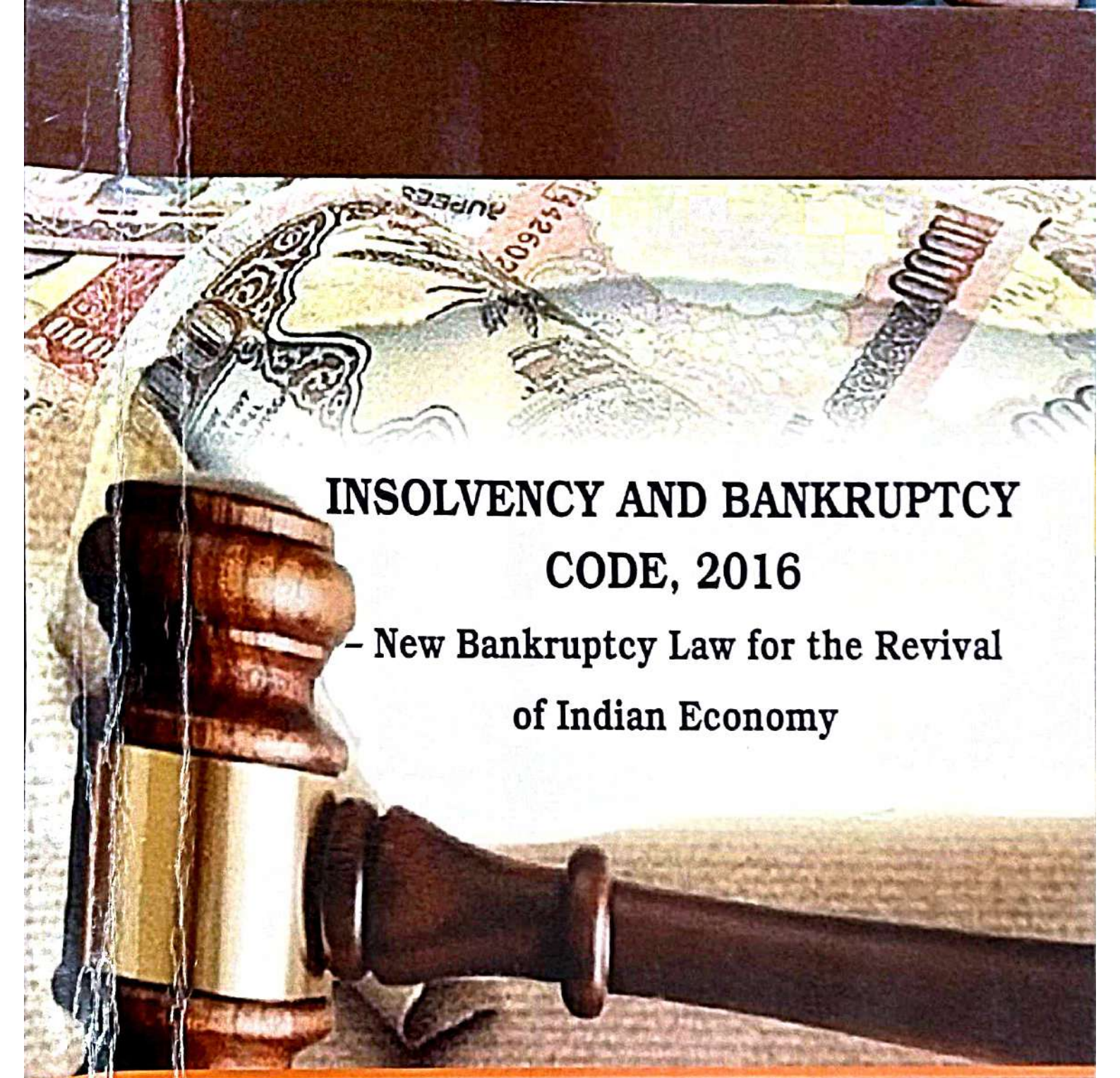
corporate as may be notified by the Central Government from time to time. The Central Government now has much work to do in establishing the institutional framework required to implement the IBC before the new law can take effect. This period is also a good time for corporate debtors and creditors to prepare themselves for the new regime. In this Update, we discuss the key provisions of the new legislation that our corporate clients and lending institutions should be aware of in structuring and managing their financing arrangements.

### History and Rationale for the IBC

Prior to the IBC being passed, India did not have a single law dealing with all aspects of a company in financial distress. Instead, there were multiple laws, each of which applied to a particular legal process, type of company or group of creditors. For example, the Sick Industrial Companies Act, 1985 ("SICA") dealt with the rescue and rehabilitation of industrial companies only, while the Companies Act, 1956 provided a process for the liquidation and winding up of all types of corporate entities. There were also debt recovery laws such as the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI") and the Recovery of Debt Due to Banks and Financial Institutions Act, 1993 ("RDDBFI Act") that provided avenues for security enforcement and debt recovery, respectively, by banks and financial institutions.

The result of this fragmented legal





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## DUE DILIGENCE AS A KEY SUCCESS FACTOR OF MERGERS AND ACQUISITIONS

*A.Nithyakarpagam,*

*Research Scholar,*

*VHNSN College(Autonomous), Virudhunagar.*

**ABSTRACT:** In this study the due diligence as a key success factor of Merger and acquisition. Mergers and acquisitions (M&A) are defined as consolidation of companies. Differentiating the two terms, Mergers is the combination of two companies to form one., Acquisitions are one company taken over by the other. M&A is one of the major aspects of corporate finance world. The reasoning behind M&A generally given is that two separate companies together create more value compared to being on an individual stand. With the objective of wealth maximization, companies keep evaluating different opportunities through the route of merger or acquisition. Due diligence is a process which identifies, approves or denies business reasons for proposed M&A transactions. After general presentation of the process of due diligence, its phases and different areas of research, the study analyses the role of due diligence in alleviating risks associated with takeover process. Finally, a review of existing empirical research which proves the importance of due diligence for success of M&A is presented.

**Keywords:** Mergers and acquisitions; due diligence; post-acquisition performance;

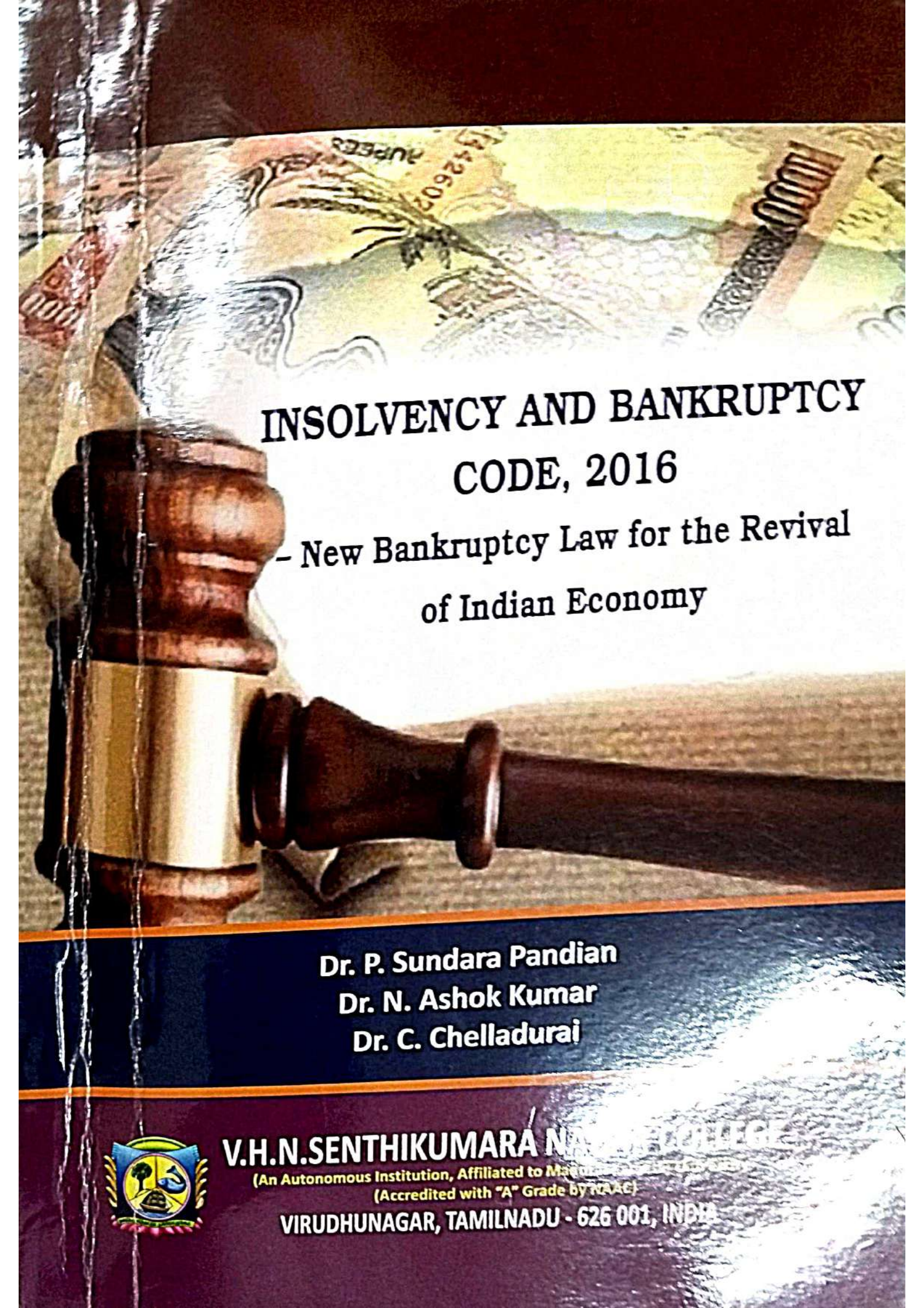
### REASONS FOR MERGERS AND ACQUISITIONS:

- Financial synergy for lower cost of capital
- Improving company's performance and accelerate growth
- Economies of scale
- Diversification for higher growth products or markets
- To increase market share and positioning giving broader market access
- Strategic realignment and technological change
- Tax considerations
- Undervalued target
- Diversification of risk

### RECENT MERGERS AND ACQUISITIONS:

Acquirer	Target Company	Deal size	Comments
Flipkart	Myntra	US\$300mn	Acquisition led to scripting of largest E-commerce stories
Asian paints	Ess Ess bathroom Products	Undisclosed	To be one stop provider in home décor space
RIL	Network 18 media & Investments	Rs.4000cr	78% percent share were taken over by RIL
Merck	Sigma	USD17bn	Acquisition to boost lab supply business of merck
TCS	CMC		Merger to consolidate IT business
Tatapower	PT Arutmin Indonesia	Rs 47.4 bn	Purchased 30% stake
Groupe Lactalis	Tirumala milk	USD275mn	Lactalis entry into India
CSPCX	Aditya Brila Minacs	USD260mn	Aditya Birla's exit from IT industries
Thomas cook	Sterling India	Rs 870 cr	Entry into hospitality business





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# NEW CHANGES IN INDIAN CAPITAL MARKET AND MONEY MARKET

**Dr. J. Kalaisigamani,**

*Assistant Professor of Economics,*

*Department of Commerce (SF), V.H.N.S.N College, Virudhunagar.*

*Abstract India Financial Market helps in promoting the savings of the economy and helping to adopt an effective channel to transmit various financial policies. The Indian financial sector is well-developed, competitive, efficient and integrated to face all shocks. The financial market provides a platform to the buyers and sellers, to meet, for trading assets at a price determined by the demand and supply forces. There are many components to a financial market; two of the most commonly used are capital markets and money markets. A paper deals with new Changes in capital market and money markets development of Indian economy.*

## INTRODUCTION

A financial market consists of two major segments Money Market and Capital Market. Capital Market and Money market plays a crucial and effective role in the economic development of a nation. While the money market deals in short-term credit, this market is dominated mostly by government banks and financial institutions. Money market is the term designed to include the financial institution which handle the purchase, sale, and transfer of short term credit instruments. The capital market handles the medium term and long-term credit and sustainable development of the different sectors of the economy.

## OBJECTIVES OF THE STUDY

To know the Changes in capital market and Money market in India

**Money market :** The money market is a market for short-term funds, which deals in financial assets whose period of

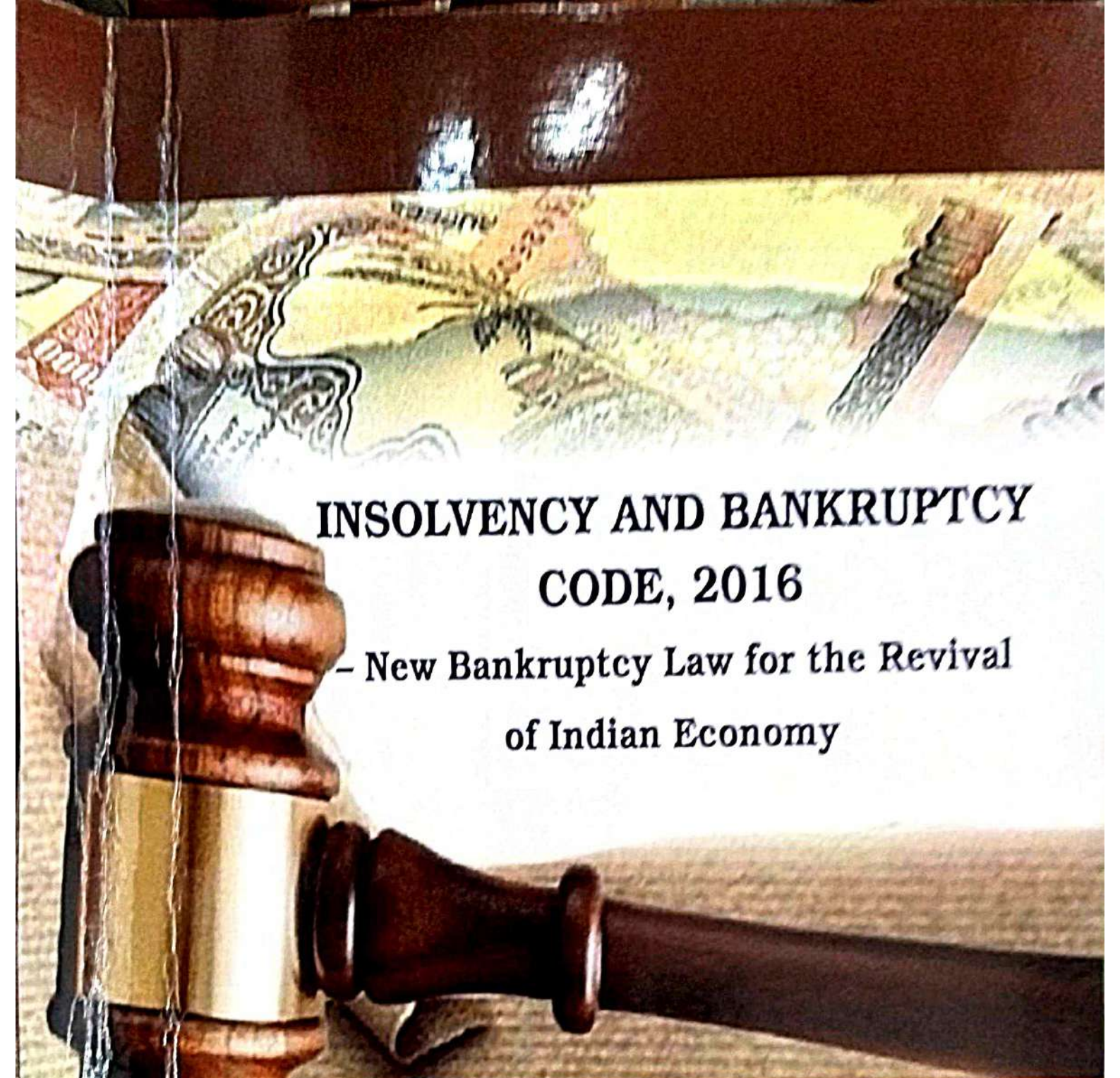
maturity is upto one year. It should be noted that money market does not deal in cash or money as such but simply provides a market for credit instruments such as bills of exchange, promissory notes, commercial paper, treasury bills, etc. These financial instruments are close substitute of money. These instruments help the business units, other organisations and the Government to borrow the funds to meet their short-term requirement. Money market does not imply to any specific market place. Rather it refers to the whole networks of financial institutions dealing in short-term funds, which provides an outlet to lenders and a source of supply for such funds to borrowers. Most of the money market transactions are taken place on telephone, fax or Internet. The Indian money market consists of Reserve Bank of India, Commercial banks, Co-operative banks, and other specialized financial institutions. The Reserve Bank of India is the leader of the money market in India. Some Non-Banking Financial Companies (NBFCs) and financial institutions like LIC, GIC, UTI, etc. also operate in the Indian money market.

## Money Market Instruments

**Call Money :** Call money is mainly used by the banks to meet their temporary requirement of cash. They borrow and lend money from each other normally on a daily basis. It is repayable on demand and its maturity period varies in between one day to a fortnight. The rate of interest paid on call money loan is known as call rate.

**Treasury Bills :** A treasury bill is a





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## TRENDS OF CAPITAL MARKET IN INDIA

**Mr. R. Balaji,**

*Assistant Professor, Department of Commerce (SF),  
V.H.N.S.N. College (Autonomous), Virudhunagar.*

### INTRODUCTION:

Capital market is a market for long-term debt and equity shares. In this market, the capital funds comprising of both equity and debt are issued and traded. This also includes private placement sources of debt and equity as well as organized markets like stock exchanges. Capital market includes financial instruments with more than one year maturity.

After the nationalization of commercial banks, there has been a steady growth in both agriculture and industrial finance. Certain new financial institutions have been created in the country such as NABARD, EXIM Bank, SIDBI, etc., which were responsible for providing funds to the capital market. In the existing development banks, certain operational changes were made, which enabled them to finance more industrial activity in the country. Mutual funds started in both public and private sector banks have also improved the working of capital market in India. Every money is unique in nature. The money market in developed and developing countries differ markedly from each other in many senses. Indian money market is not an exception for this. Though it is not a developed money market, it is a leading money market among the developing countries. It is a significant aspect of the Indian money market. It has a simultaneous existence of both the organized money market as well as unorganised money markets. The organized money market consists of RBI, all scheduled commercial banks and other recognized financial institutions. However, the unorganized part of the money market comprises domestic money

lenders, indigenous bankers, trader, etc. The organized money market is in full control of the RBI. However, unorganized money market remains outside the RBI control. Thus both the organized and unorganized money market exists simultaneously.

### OBJECTIVES OF THE STUDY:

1. To study about the privatization of public sector undertakings in India.
2. To analyze the promotion of private sector banks in India.
3. To study the online trading in capital market.
4. To analyze the transactions of capital market in India.
5. To study the role of non banking financial companies.

### Privatization of Public Sector

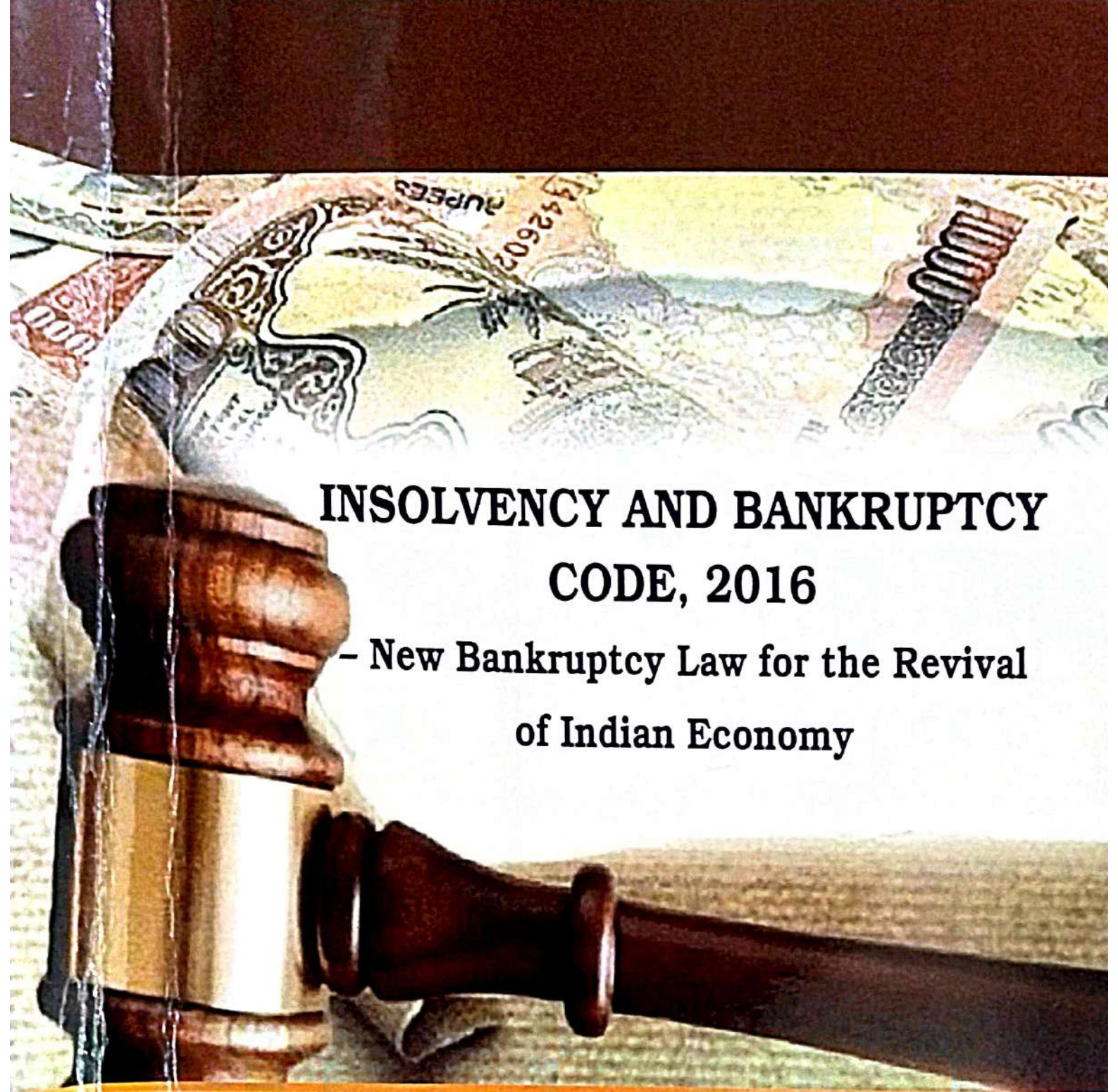
The economic liberalization has led to more deregulation, liberalization and privatization of some of the public sector undertakings in India. This has resulted in the shares of some of the public sector undertakings being made available to the public. The Industrial policy adopted by the government earlier did not allow investment in core sector by either individuals or private sector. But, with the privatization of some of the public sector undertakings, the shares are now available to the public for contribution.

### Example:

Steel Authority of India (SAIL). The Navarathna companies, consisting of major public sector undertakings such as ONGC, BHEL, Oil India Ltd, Gas Authority etc., are some of the companies which are yet to be privatized. Recently

*V. H. N. Senthikumara Nadar College (Autonomous), Virudhunagar*





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# NON-PERFORMING ASSETS: A STUDY WITH SPECIAL REFERENCE TO SBI AND HDFC BANKS IN INDIA

<sup>1</sup>P. Rajmohan and <sup>2</sup>Dr. A.A. Magesan

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V.H.N. Senthikumara Nadar College (Autonomous), Virudhunagar.

## INTRODUCTION

Indian banking sector has changed tremendously over the past few years. With the advent of the LPG (Liberalisation, Privatisation & Globalisation) era in 1991, the Indian banking industry experienced multiple and quick changes. Now the banks are becoming much more competitive in all terms to have a global presence. But in recent years, the banks are facing distressing signals on sustainability and durability due to increase in the non-performing assets (NPAs). A high-level of NPA affects the profitability and net-worth of the banks negatively, thereby eroding the value of the assets. Asset Quality is considered one the most important criterion in determining the overall condition of the bank as it reflects the quantum of existing credit risk associated with the loan and investment portfolios. Management spent a lot of their time, effort and resources in administering their assets in order to minimize the risk associated with it. Stress in banking sector causes less money available to fund other projects, thereby, having a negative impact on the larger national economy. This research paper discusses the literature review, objectives of the study, methodology, limitation of the study, Gross Non Performing Assets (GNPA) and Net Non Performing Assets (NNPA) in SBI bank and Gross Non Performing Assets (GNPA) and Net Non Performing Assets

(NNPA) in HDFC bank in India.

## LITERATURE REVIEW

NPA is a burning topic for the banking sector and many authors tried to study the reasons of NPA, the problems created by NPA and the impact of NPA on the banking sector, and moreover came to a solution or remedies of the growing problem of NPA.

Dutta. A (2014), this paper studied the growth of NPA in the public and private sector banks in India, and analyzed sector wise non-performing assets of the commercial banks. For the purpose of the study data has been collected from secondary sources such as report on Trend and Progress of Banking in India, RBI, Report on Currency and Finance, RBI Economic Surveys of India.

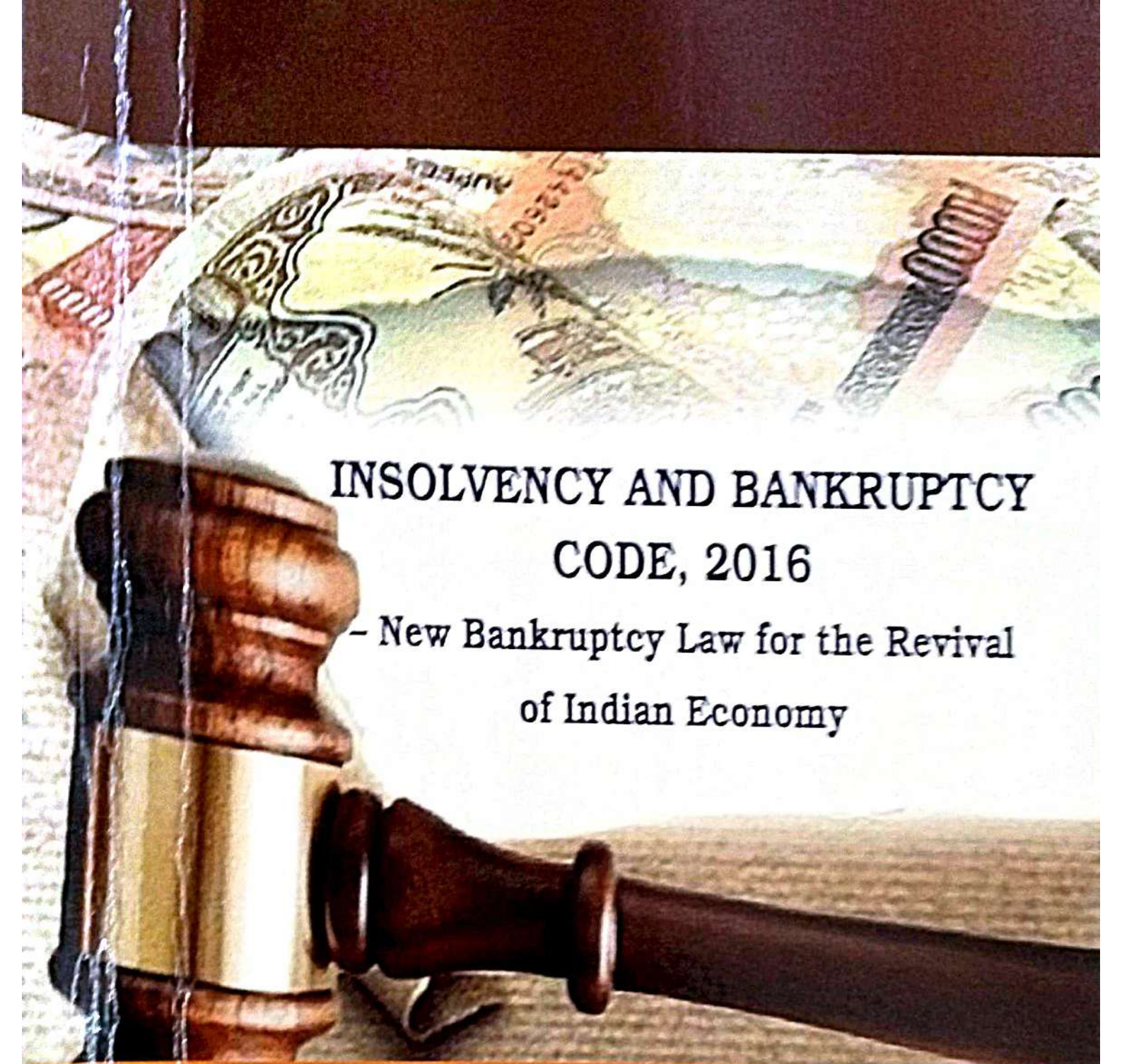
Arora, N., Ostwal, N. (2014), the present paper analyses the classification and comparison of loan assets of public and private sector banks. The study concluded that NPAs are still a threat for the banks and financial institutions and public sector banks have higher level of NPAs in comparison to Private sector banks.

## OBJECTIVES OF THE STUDY

The main objectives of study are as follows:

1. To study the NPA trend of SBI bank.
2. To study the NPA trend of HDFC





**INSOLVENCY AND BANKRUPTCY  
CODE, 2016**

**– New Bankruptcy Law for the Revival  
of Indian Economy**

**Dr. P. Sundara Pandian  
Dr. N. Ashok Kumar  
Dr. C. Chelladurai**



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## CHANGING TRENDS IN INDIAN BANKING SECTOR

*N. Vijayalakshmi,*

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*Abstract* The banks play an important part in improving the Indian economy. Among various challenges service quality is considered as a vital element in creating brand loyalty and attaining customers' satisfaction in banking industry. Through 2017, we have seen technological advancements, new regulatory policies, and ever demanding customers reshape the banking industry's landscape. For some time now, incumbents of the financial sector have been under pressure to address the demands of the well-informed millennial customer while staying relevant and profitable at the same time. Gone are the days when banks viewed FinTech companies as disruptors; today, they are partners that are pairing up to take on the challenges of a digital first world. This paper tries to highlight the Changing Trends in Indian Banking Sector.

### INTRODUCTION

India's banking sector has undergone a paradigm shift in the past two decades evolving from physical banking to becoming digital anchors. It has witnessed a transition from the simple automation of paperwork in bank branches to today's branchless banking paradigms that use new-age contactless technologies. The role of technology has evolved from being a mere cog in the strategic framework of companies to driving, shaping and redefining business models and revenue streams. Democratic access to the latest technological capabilities, coupled with the breakneck speed of change, has destroyed industry barriers to entry and allowed tech-centric start-ups to compete with Financial Services (FS) giants. In fact, the pace of technological advancement has led these developments

to be viewed less as enablers and more as positive disruptors. This shift can be attributed to organic changes across the following five key segments:

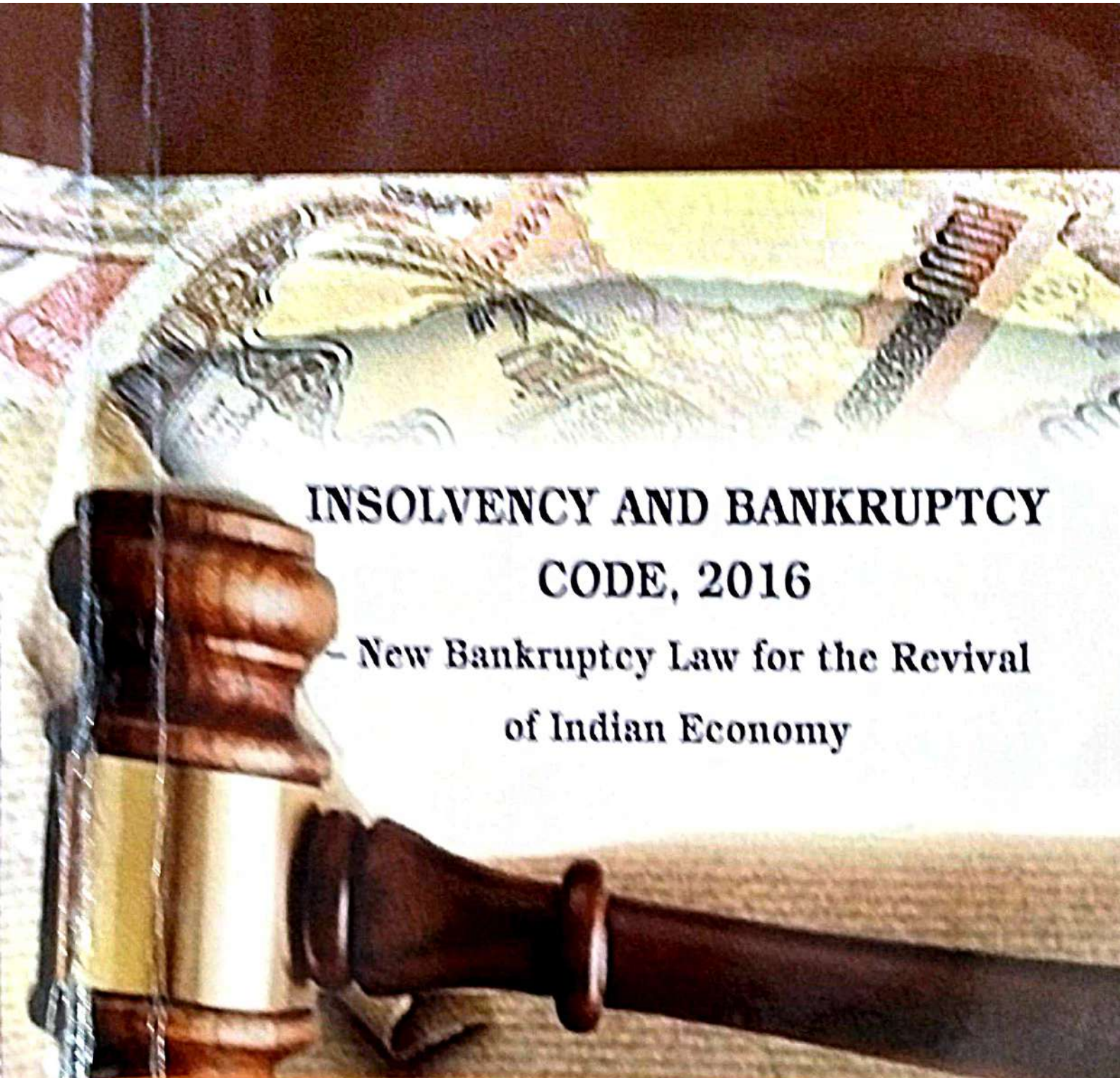
#### **Customers' trust:**

The first part of the 2000s witnessed a change in the mindsets of consumers. Customers progressed from perceiving money as an instrument that was meant to be preserved to one that offered growth opportunities. This led to 'safe' money from homes being increasingly mobilised to banks. However, the change was slow because customers took time to understand that their money would be safe with other institutions. Private sector banks saw hardly any activity, since only public sector banks (backed by the Government) were usually considered effective in building trust. The changes in the next decade, in contrast, were swift and radical because customers had increasingly begun trusting banks because of the convenience they offered in easing processes. This was made possible by the onset of the digitisation wave which enabled customers to manage all their financial affairs on their personal digital devices. The following decade saw the remarkable growth of payments banks and Unified Payments Interface (UPI) transactions.

#### **Technology:**

The movement from paper-based book-keeping to systems was a step in the right direction. But it was the adoption of the Core Banking Solutions (CBS) in 2002 that set the ball rolling for the incorporation of sophisticated





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## PMJDY SCHEME – A LEAD TO FINANCIAL INCLUSION IN INDIA

<sup>1</sup>*Dr. J. Kamatchi Eswaran and* <sup>2</sup>*Dr. R. Shobana Devi,*  
<sup>1 and 2</sup> *Assistant Professor, Department of Commerce,*  
*VHNSN College (Autonomous), Virudhunagar.*

### INTRODUCTION

India is changing at a very fast rate since the past decade. The GDP growth trend has transformed from 3.5% per annum to 8 to 9% per annum. But the maximum contribution to GDP comes from a much diversified and advanced manufacturing and service sectors. From a poor and static country of villages, India has graduated into a progressive and dynamic economy. But whether the poor are included in this changing scenario is a burning question arises before us. On one hand big cities are propounded the virtues of emerging super power status in India, the country-side on the other hand is still suffering acutely from the withdrawal syndrome. Not only has this but the recent acceleration in economic growth been exclusive and not inclusive especially in agriculture sector and also in regions where poverty is concentrated for example, Bihar, Orissa, M.P, U.P, Jharkhand and Tamilnadu.

After the World Wars, most developed nations vigorously implemented rural finance policies, which focused primarily on the provision of subsidized credit to the rural population, through state-controlled or directed institutions. Indian policies on rural finance have mirrored the worldwide pattern since the 1950s with the implementation of various forms of subsidized credit schemes, including the mammoth Integrated Rural Development Programme (IRDP). The basis of extending subsidized credit is the theory in development economics which claims that access to capital can lead to

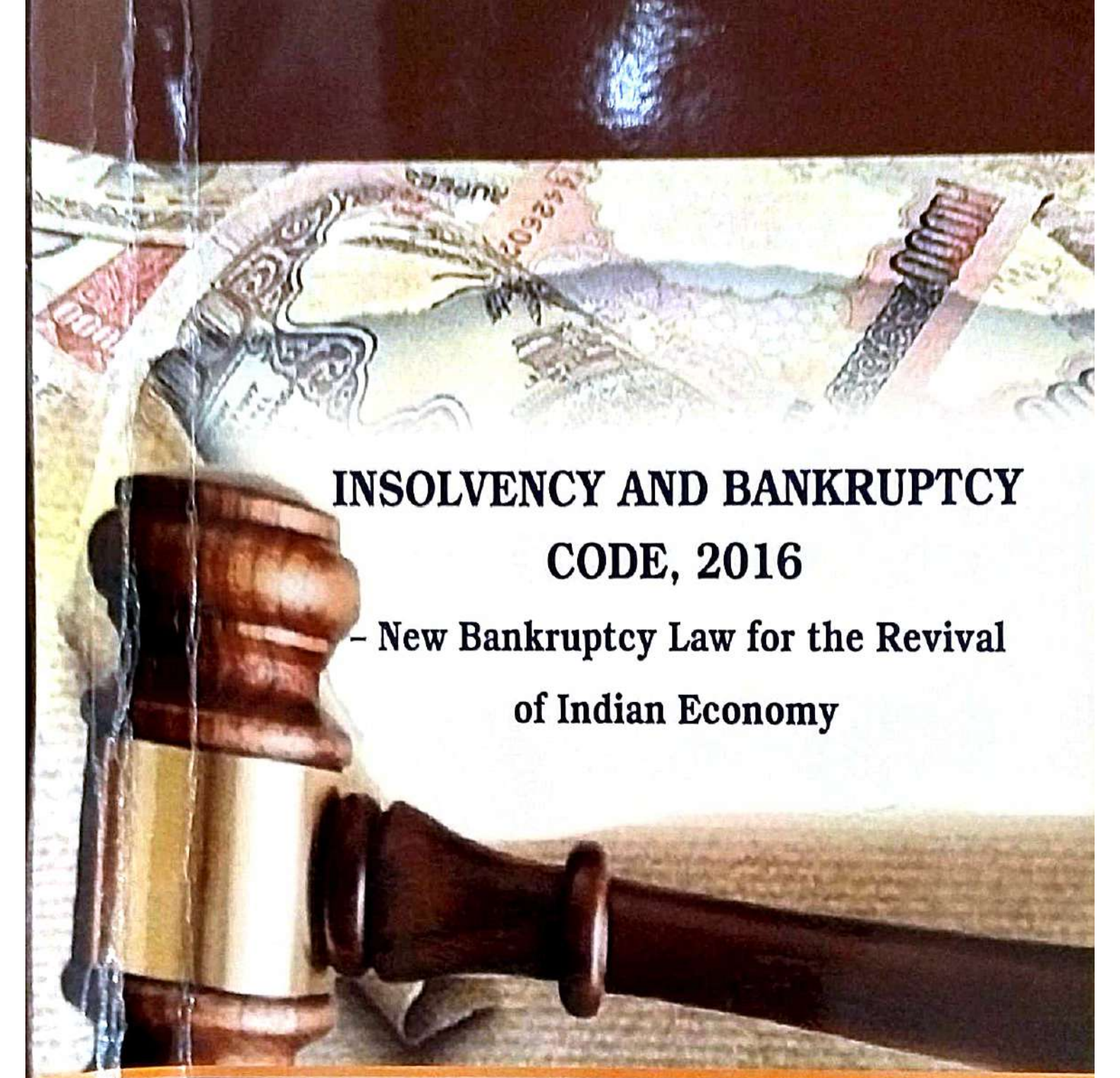
increased income and reduced poverty. The critical assumption of that model is that all households have a project to invest in and it is only the lack of collateral that prevents banks from lending to the poor. It was exactly this fundamental logic which led to the innovation of different kinds of collateral substitutes like joint liability which formed the basis for the microcredit revolution worldwide, particularly in South Asia.

The Indian economy, though achieved a high growth momentum during 2003-04 to 2007-08, could not bring down unemployment and poverty to tolerable levels. Further, a vast majority of the population remained outside the ambit of basic health and education facilities during this high growth phase. In recent decades, economic and social inequalities have increased alongside high growth rates which have exacerbated regional inequalities. Over 25% of Indians continue to live in poverty. This can be answered by the given fact that if poor are not connected to our formal financial system, their growth and improvement will not take place and as the country grows they will still be poor without access to basic needs. Secondly due to lack of financial system awareness they can be lured to enter in fraud money saving schemes and can be looted.

The main demand-side barriers to the provision of financial services to the poor are the lack of awareness, limited financial literacy, and limited access. The lack of awareness of investing is sure to risk

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## **CLOUD COMPUTING IN BANKING SECTOR**

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*Assistant Professor, Department of Commerce (SF),  
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**ABSTRACT:** *In today's business and economic climate, financial institutions are looking out for better solutions to cope up with their customer needs as well as get a competitive edge over other banks. Cloud computing is touted as a way to deliver software in the future, can help banking sector react to this new customer-driven environment with innovation in business models, operations and IT. It can offer unconventional business models for delivering innovative client experiences, better data security, high service quality, enhanced IT efficiency and reduced operating cost. Cloud computing is a type of disruptive innovation that is likely to change the demographics of banking industry. Using cloud computing, banks can create a flexible and agile banking environment that can quickly respond to new business needs. Though cloud banking can face few problems like security, data confidentiality and quality of services, they can be sorted by building a good application model. This paper gives a brief outline about the principles, applications and models of cloud computing as well as its implementations in banking and financial sector.*

**KEYWORDS:** *Financial Cloud Computing, Deployment models, BPaas, IaaS, SaaS, Paas, and Business Agility.*

### **INTRODUCTION**

Cloud computing is a standardized model and a paradigm shift in computing for enabling convenient, on-demand network access to a shared pool of configurable computing resources (e.g., networks, servers, storage, applications, and services) that can be rapidly provisioned and released with minimal management effort or service provider interaction. It has the capabilities and resources which can be delivered as a service to customers using internet technologies. Cloud

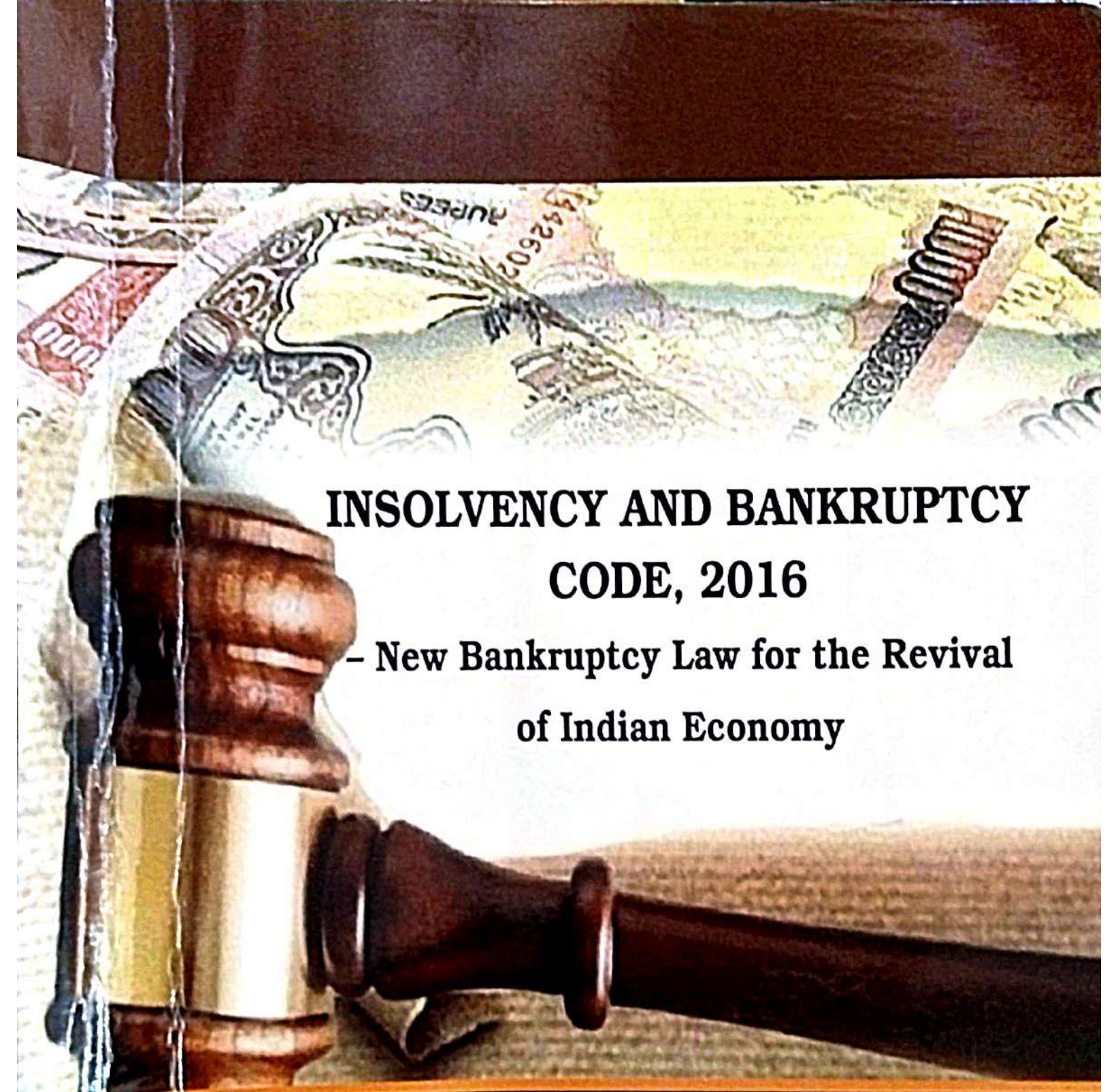
economics are attractive and increasingly relevant to financial services organizations. It has the potential and ability to change the financial services landscape completely. By making efficient enterprise-level banking systems and high-end technologies available in the cloud on a pay-per-use basis, now any customer can have access to modern core banking systems without the cost and other barriers usually associated with this technology. Banks that take advantage of cloud based technologies are better positioned to provide facilities for users to develop, deploy and manage their applications 'on the cloud' as well as respond to current economic uncertainties, interconnected global financial systems and growing customer demands.

### **OVERVIEW OF CLOUD COMPUTING**

Cloud computing provides the facility to access shared resources and common infrastructure, offering services on demand as well as perform operations that meet volatile business needs. Financial institutions can utilize computing capabilities provided by the cloud to control and optimize available resources. Based on current standards, cloud computing can provide banks with vital features like data storage, network computing services, safety, high-speed and convenience. Infrastructures, information and functions required by an information system exist on the network and they are delivered to customers by standardizing and customizing them with the help of service providers. All cloud based bank applications can share

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## BANKING SECTOR REFORMS IN INDIA

<sup>1</sup>Dr. V. Manohar, and <sup>2</sup>P. Uma Shanthi,  
<sup>1</sup>Associate Professor, <sup>2</sup>PhD Scholar,

Department of Commerce, VHNSN.College (Autonomous), Virudhunagar.

**ABSTRACT** Banking sector is treated as to be the back bone of the Indian economy. The task of banking industry is particularly vital as one of the leading and mostly essential service sector. The banking sector, being the indicator of the economy, is reflective of the macro-economic variables. While the Indian economy is yet to catch strength, the Indian banking system continues to deal with improvement in asset quality, execution of sensible risk management practices and capital adequacy. The paper focuses on the impact of reforms and analysis in Indian banking system. The Indian banking system consists of 26 public sector banks, 25 private sector banks, 43 foreign banks, 56 regional rural banks, 1,589 urban cooperative banks and 93,550 rural cooperative banks, in addition to cooperative credit institutions. The purpose of this paper is to study the performance of banking industry in India.

**Key Words**— Analysis of Banking Sector; Growth; India; Performance; Reforms

### INTRODUCTION

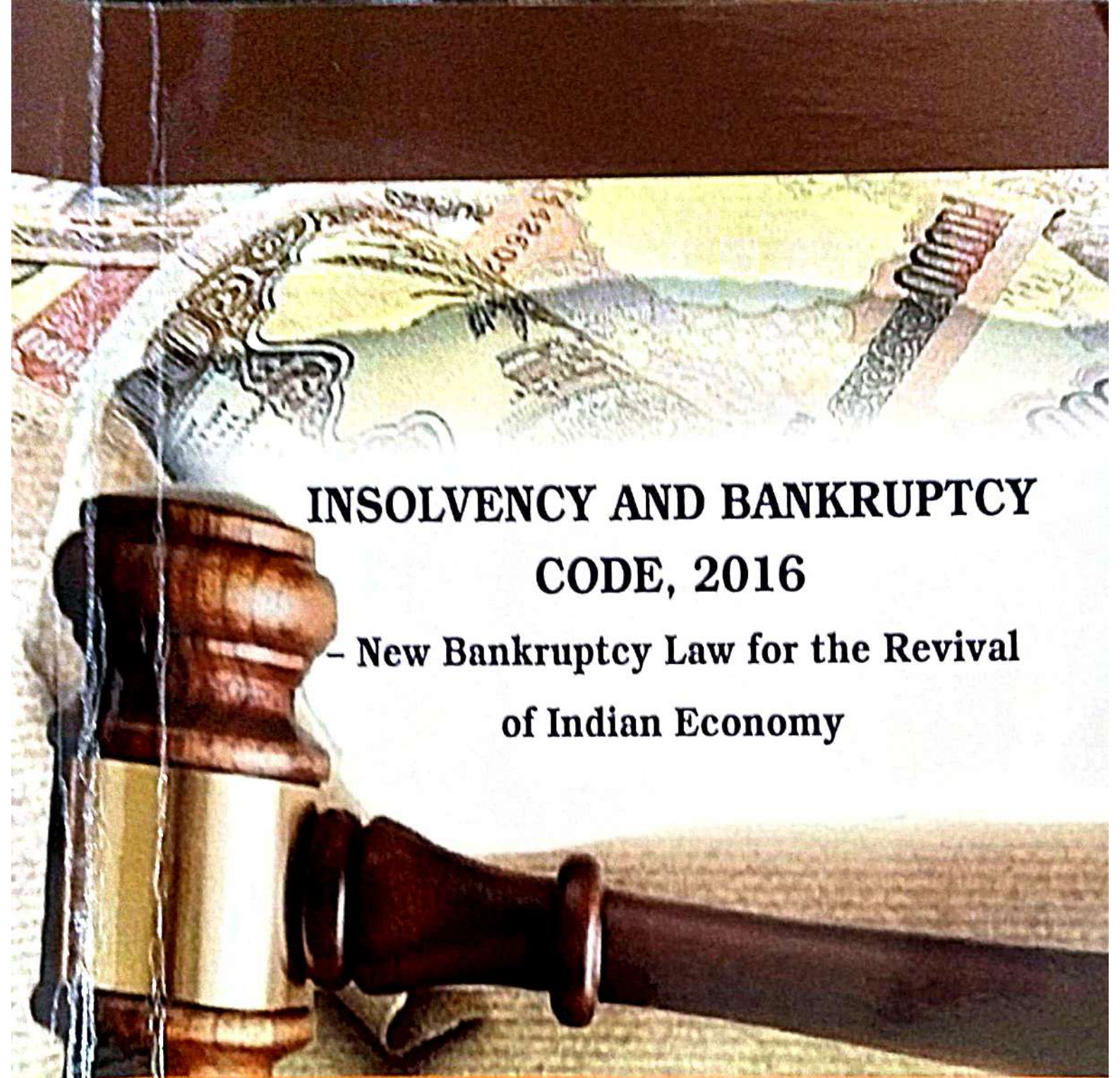
Since 1991, the Indian financial system has undergone radical transformation. Reforms have altered the organizational structure, ownership pattern and domain of operations of banks, financial institutions and Non-banking Financial Companies (NBFCs). The main thrust of reforms in the financial sector was the creation of efficient and stable financial institutions and markets. Reforms in the banking and nonbanking sectors focused on creating a deregulated environment, strengthening ensuring the prudential norms and the supervisory system, changing the ownership pattern and increasing competition.

### Narasimham Committee Report on Banking Sector Reforms

The committee on Financial system (CFS), popularly known as Narasimham committee was set up in 1991, to recommend for bringing about necessary reforms in financial sector. Narasimham Committee appraised and acknowledged the success and progress of Indian banks since the major banks were nationalized on 19th July 1969. Unfortunately, the developments were witnessed only in the field of expansion and spread of bank branches, generation of huge employment and mobilization of savings rather than improvement in efficiency. Besides corruption, fraud, improper utilization of public money, outdated technology was found to be major drawbacks in the real progress of the banks. The United Front Government appointed Narasimham committee to review the progress of reforms in the banking sector. The committee submitted its report to the then Finance Minister on April 23, 1998. The main objective of the Banking Sector Reforms Committee was to establish a strong, efficient and profitable banking system of the global standard.

The reform measures have brought about sweeping changes in this critical sector of the Indian's economy. Performance of the banking sector has impact across the length and breadth of the economy. The major banking sector reforms comprises of modifying the policy framework; improving the financial soundness and credibility of banks; creating a competitive environment, and strengthening of the institutional framework.





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## FINANCIAL INCLUSION AN OVERVIEW

<sup>1</sup>Dr. V. Manohar & <sup>2</sup>S. Selvanathan

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Department of Commerce, VHNSN College (Autonomous), Virudhunagar.

### INTRODUCTION

Financial inclusion enhances the economy. In the contemporary era of running for economic power and self reliance, it is imperative for any regime to create congenial conditions for individuals, households and private institutions which included the availability of Banking services. The availability of banking facilities and strong bank branch network are the major facilitator's of developmental and expansionary activities. A strong and sturdy financial system is a pillar of economic growth, development and progress of an economy. A financial system, which is inherently strong, functionally diverse and displays efficiency and flexibility, is critical to our national objectives of creating a market-driven, productive and competitive economy. A mature system supports higher levels of investment and promotes growth in the economy with its coverage. The economic agents facilitate in growth and one of the important facilitator is Financial Inclusion. Financial inclusion is defined as delivery of financial services to the poor at affordable cost. As per V Leeladhar, financial inclusion means delivery of banking services at an affordable cost to the vast section of disadvantaged and low income groups.

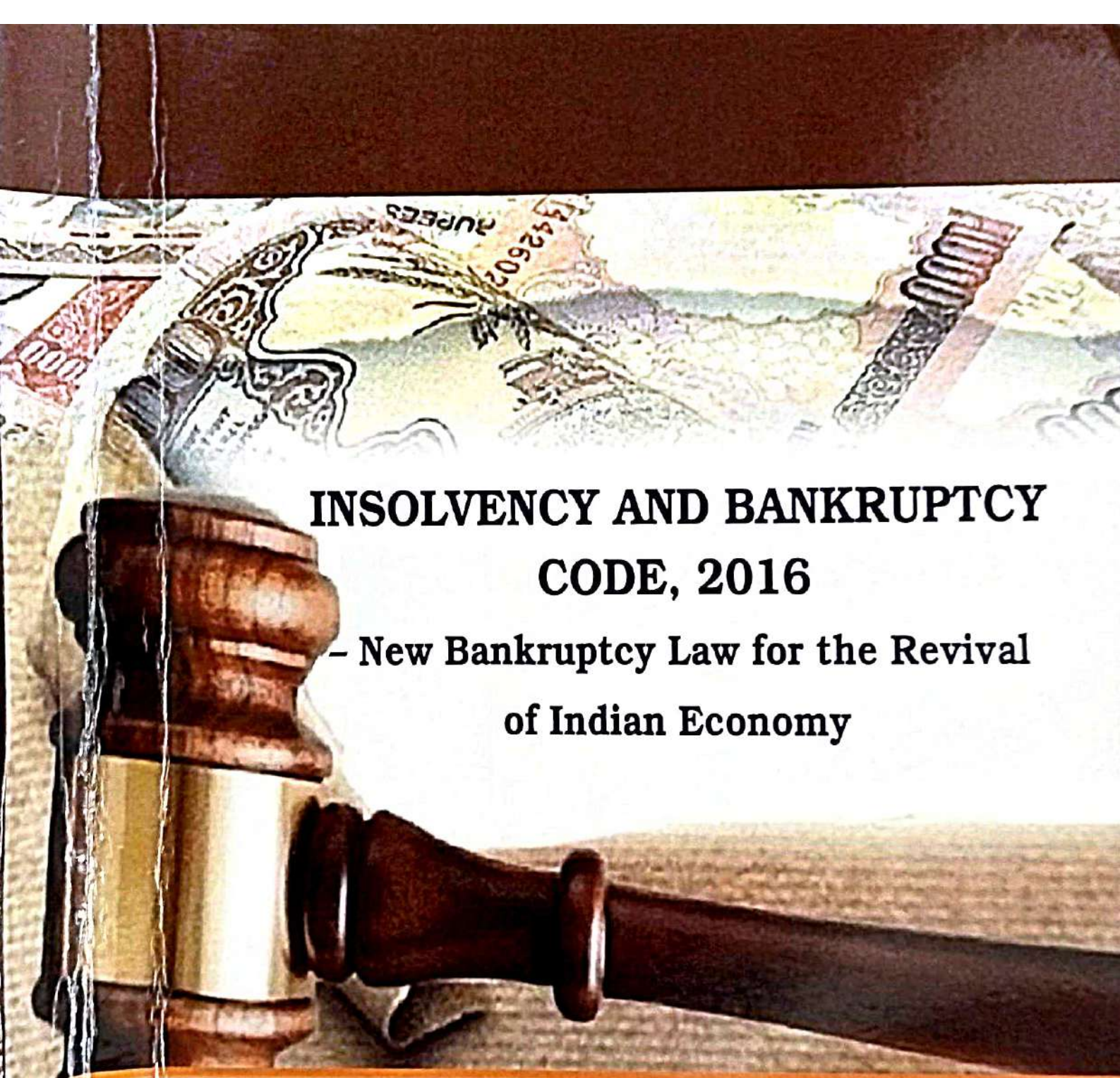
India is a country of 1.2 billion people, spread across 29 states and seven union territories. There are around 600,000 villages and 640 districts in our country. A vast majority of the population, especially in rural areas, is excluded from the easy access to finance (Gounasegaran, Kuriakose, & Iyer, 2013). Forty per cent

of the households having bank accounts, but only 38 per cent of the 117,200 branches of scheduled commercial banks are working in rural areas. Accessibility of financial services at affordable and appropriate prices has been always a global issue. Hence, an inclusive financial system is required widely not only in India, but has become a policy priority in various countries. Financial access can surely improve the financial condition and living standard of the poor and the deprived section. So, RBI has been continuously stimulating the banking sector to extend the banking network both by setting up of new branches and installation of new ATMs (Dangi & Kumar, 2013). Financial inclusion means the delivery of financial services, including banking services and credit, at an affordable cost to the vast sections of disadvantaged and low-income groups who tend to be excluding (Chhabra, 2015). Financial inclusion takes into account the participation of vulnerable groups such as weaker sections of the society and low income groups, based on the extent of their access to financial services such as savings and payment account, credit insurance, pensions etc. (Singh et al., 2014).

### II. FACTORS AFFECTING ACCESS TO FINANCIAL SERVICES

Financial Inclusion, on the one hand, is a process aiming at providing banking services like saving account, credit facility, and insurance product to weaker sections of the society. While on the other hand, it refers to the objective of ensuring financial services (banking, insurance,





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CODE, 2016**

**– New Bankruptcy Law for the Revival  
of Indian Economy**

**Dr. P. Sundara Pandian  
Dr. N. Ashok Kumar  
Dr. C. Chelladurai**



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# RECENT TRENDS IN INDIAN BANKING SECTOR

*Mr. V.M.Kannan,*

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VHNSN College (Autonomous), Virudhunagar.*

**Abstract:** *The banking sector plays a vital role in the development of one country's economy. The growth of banking sector depends upon the services provided by them to the customers in various aspects. The growing trend of banking services is found significant after the new economic reforms in India. Today, India has a fairly well developed banking system with different classes of banks – public sector banks, foreign banks, private sector banks – both old and new generation, regional rural banks and co-operative banks with the Reserve Bank of India as the fountain Head of the system. Nowadays banking sector acts as a backbone of Indian economy which reflects as a supporter during the period of boom and recession. From 1991 various trends and developments in banking sector are credited. It also reflects the various reforms were caused to improve their The banking system in India is significantly different from other Asian nations because of the country's unique geographic, social, and economic characteristics. India has a large population and land size, a diverse culture, and extreme disparities in income, which are marked among its regions. There are high levels of illiteracy among a large percentage of its population but, at the same time, the country has a large reservoir of managerial and technologically advanced talents. Between about 30 and 35 percent of the population resides in metro and urban cities and the rest is spread in several semi-urban and rural centers. The country's economic policy framework combines socialistic and capitalistic features with a heavy bias towards public sector investment. India has followed the path of growth-led exports rather than the "export led growth" of other Asian economies, with emphasis on self-reliance through import substitution. These features are reflected in the structure, size, and diversity of the country's banking.*

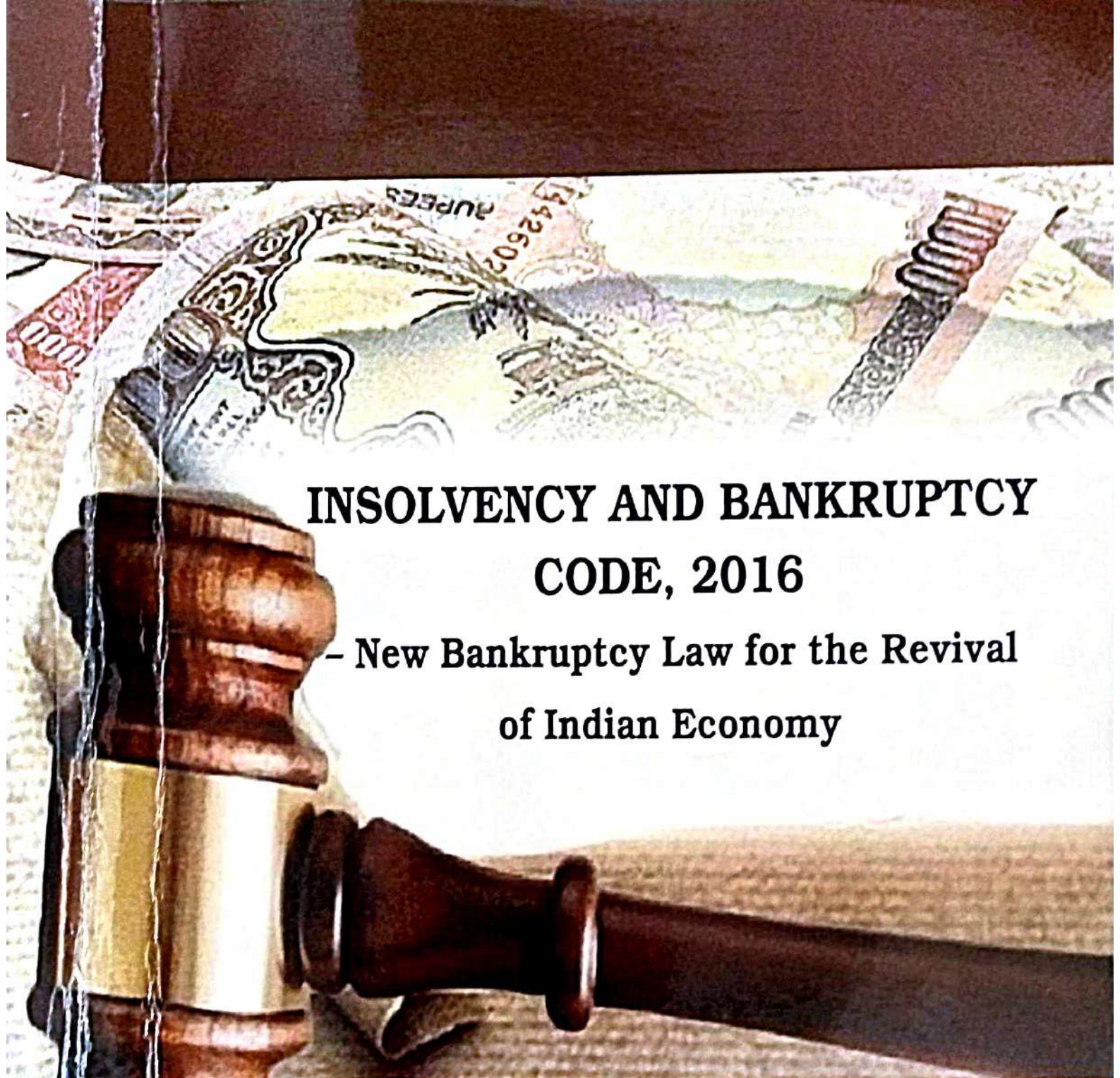
## OBJECTIVES OF THE STUDY

1. To examine recent trends and developments in banking sector
2. To present the technological developments in Indian banking sector
3. To study the emerging trends in banking technology

## RECENT TRENDS AND DEVELOPMENTS IN BANKING SECTOR

Today, we are having a fairly well developed banking system with different classes of banks – public sector banks, foreign banks, private sector banks, regional rural banks and co-operative banks. The Reserve Bank of India (RBI) is at the paramount of all the banks. The RBI's most important goal is to maintain monetary stability (moderate and stable inflation) in India. The RBI uses monetary policy to maintain price stability and an adequate flow of credit. The rates used by RBI to achieve the bank rate, repo rate, reverse repo rate and the cash reserve ratio. Reducing inflation has been one of the most important goals for some time. Growth and diversification in banking sector has transcended limits all over the world. In 1991, the Government opened the doors for foreign banks to start their operations in India and provide their wide range of facilities, thereby providing a strong competition to the domestic banks, and helping the customers in availing the best of the services. The Reserve Bank in its bid to move towards the best international banking practices





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## **PRADHAN MANTRI JAN DHAN YOJANA (PMJDY): THE BIGGEST FINANCIAL INCLUSION INITIATIVE IN INDIA**

<sup>1</sup>*Dr. P. Ravichandran, <sup>2</sup>Dr. J. Kamatchi Eswaran and <sup>3</sup>R. Sivajothi*

<sup>1</sup>*Associate Professor, Dept. of Commerce, S.B.K. College, Aruppukottai.*

<sup>2&3</sup>*Assistant Professor, Dept. of Commerce, V.H.N.S.N. College (Autonomous),  
Virudhunagar.*

### **INTRODUCTION**

Financial inclusion means providing financial services such as basic bank accounts and deposit and saving facility at very low cost to poor section of society or to those who are not having access to banking sector so that they can also enjoy basic banking facilities and they can be integrated with formal banking system. Concept of financial inclusion came in to existence in 2005 in India when its importance was recognized and relaxation given to banking sector to come with best strategies to involve people in banking sector by providing banking facilities at very low cost. Reserve bank of India is playing its central role in promotion of financial inclusion so that involvement of every single household can be achieved. Although Government of India and our banking sector are making efforts to achieve targets of financial inclusion and getting favourable results in this side also. There are some challenges also in way of financial inclusion, which are acting as barriers to achieve targets of financial inclusion. Financial inclusion or access to banking sector is touching lives of needed and poor people, they are getting a wide range of financial services at very low cost and they are managing their resources in productive way because in absence of formal system, moneylenders would exploit them. Most of the population of India is living in rural areas that's why they have less access to formal banking sector here role of financial inclusion becomes active by providing

banking facilities to rural population and involving them in circle of finance.

### **OBJECTIVES OF THE STUDY:**

Followings objectives have been framed for the purpose of the study

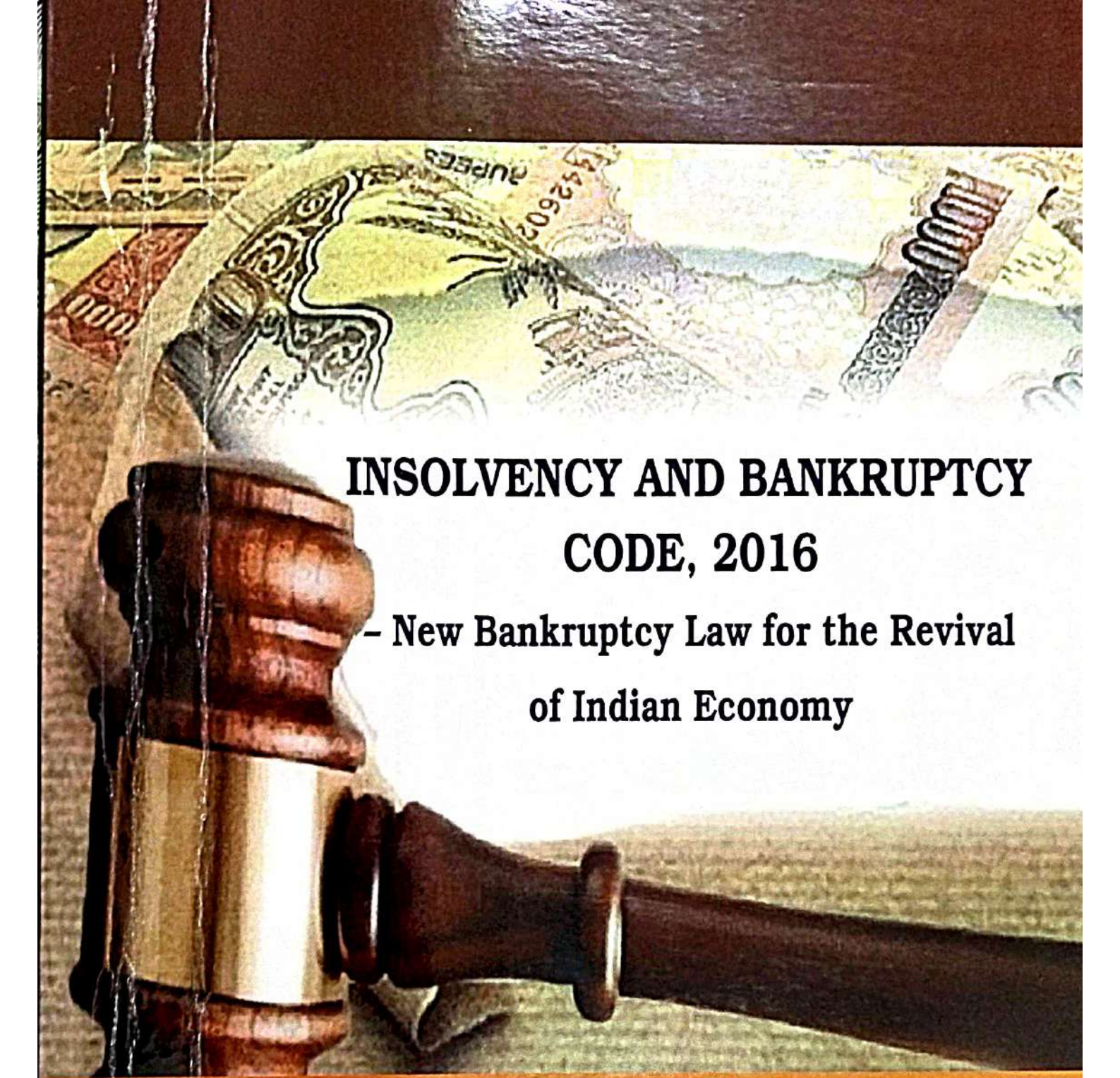
- To make a review of progress of PMJDY and financial inclusion process
- To find out the challenges in way of Financial Inclusion.
- To find out the ways to achieve objectives of financial inclusion in India

### **PROGRESS OF PRADHAN MANTRI JAN DHAN YOJNA IN FINANCIAL INCLUSION**

The National Mission on Financial Inclusion or Pradhan Mantri Jan Dhan Yojna was started by Ministry of Finance, Department of Financial Services, Government of India, with a wide vision to provide access to banking facilities to those people who are not having any bank accounts or still unbanked from formal banking sector, so that they can also be involved in banking sector which is necessary for economic development and for the welfare of poor people. Under this scheme people will get basic bank accounts with insurance facility and an additional facility of overdraft. Thus they will avail benefit offered by banks and facilities provided by government and will be able to develop small savings habits among them, and it will enhance

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## **TRENDS IN INDIAN BANKING SECTOR – BLOOMING WAY FOR INDIANS**

<sup>1</sup>*R.K. Manju @ Mahalakshmi, and <sup>2</sup>Dr. R. Jeyanthi,*  
<sup>1&2</sup>*Assistant Professor of Commerce,*  
*V.H.N.S.N College (Autonomous), Virudhunagar.*

### **INTRODUCTION**

Banks in India have been undergoing major challenges in the dynamic environment over the past few years as it is evident from several parameters, It is generally agreed that a strong and healthy banking system is a prerequisite for sustainable economic growth. As per the Reserve Bank of India (RBI), India's banking sector is sufficiently capitalised and well-regulated. The financial and economic conditions in the country are far superior to any other country in the world. Credit, market and liquidity risk studies suggest that Indian banks are generally resilient and have withstood the global downturn well. Indian banking industry has recently witnessed the roll out of innovative banking models like payments and small finance banks. RBI's new measures may go a long way in helping the restructuring of the domestic banking industry. The digital payments system in India has evolved the most among 25 countries with India's Immediate Payment Service (IMPS) being the only system at level 5 in the Faster Payments Innovation Index (FPII).

### **OBJECTIVES**

- To explore the recent technology used in banking sector
- To furnish the achievements, market size and future plan for Indian Banking sector

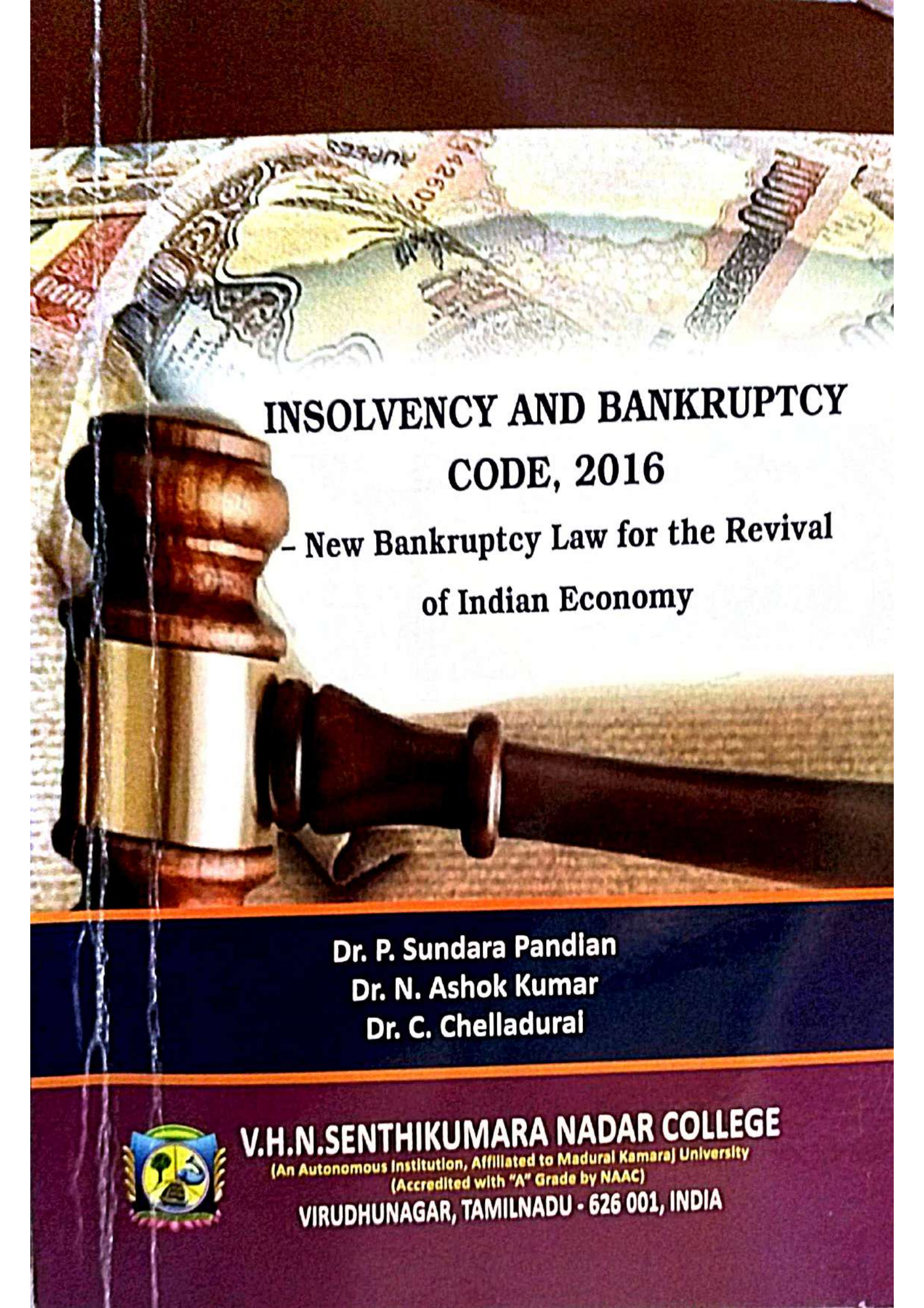
**RECENT TRENDS IN INDIAN  
BANKING SECTOR**  
**SWIFT (Society For Worldwide Inter-  
Bank Financial Telecommunications)**

*V. H. N. Senthikumara Nadar College (Autonomous), Virudhunagar*

SWIFT, as a co-operative society was formed in May 1973 with 239 participating banks from 15 countries with its headquarters at Brussels. It started functioning in May 1977. RBI and 27 other public sector banks as well as 8 foreign banks in India have obtained the membership of the SWIFT. SWIFT provides have rapid, secure, reliable and cost effective mode of transmitting the financial messages worldwide. At present more than 3000 banks are the members of the network. To cater to the growth in messages, SWIFT was upgrade in the 80s and this version is called SWIFT-II. Banks in India are hooked to SWIFT-II system. SWIFT is a method of the sophisticated message transmission of international repute. This is highly cost effective, reliable and safe means of fund transfer. This network also facilitates the transfer of messages relating to fixed deposit, interest payment, debit-credit statements, foreign exchange etc. This service is available throughout the year, 24 hours a day. This system ensure against any loss of mutilation against transmission. It is clear from the above benefit of SWIFT that it is very beneficial in effective customer service. SWIFT has extended its range to users like brokers, trust and other agents.

**Automated Teller Machine (ATM)**  
ATM is an electronic machine, which is operated by the customer himself to make deposits, withdrawals and other financial transactions. ATM is a step in improvement in customer service. ATM facility is available to the customer 24 hours a day. The customer is issued an ATM card. This is a plastic card, which





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## OVERVIEW OF INDIAN MSMES INSOLVENCY & BANKRUPTCY CODE (IBC) 2016

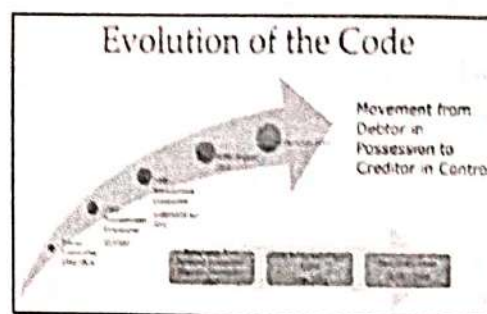
<sup>1</sup>Mr. N.Kanagavel and <sup>2</sup>Mrs. N.Padmavathy,  
<sup>1&2</sup>Assistant Professor, Department of Commerce (SF),  
VHNSN College (Autonomous), Virudhunagar.

### INTRODUCTION

Insolvency and Bankruptcy Code, 2016 (hereinafter referred to as "IBC, 2016") was notified by the Government of India on 28th May 2016. The Act consolidates and amends the laws relating to reorganisation and insolvency resolution of corporate persons, partnership firms and individuals in a time bound manner for maximisation of value of assets of these persons, to promote entrepreneurship, availability of credit and balance the interests of all the stakeholders. IBC, 2016 also altered the order of priority various payment dues; and put the payments of workmen's dues in foremost priority over Government dues. The payments of Government dues are kept after payment of financial debts owed to unsecured creditors. IBC, 2016 provides the complementary ecosystem for the insolvency law, and aims to ensure smoother settlement of insolvency cases, enable faster turnaround of businesses and provide for creating a database of creditors.

The Corporate Insolvency Resolution Process (hereinafter referred to as "CIRP") can be initiated by making an application to the National Company Law Tribunal (NCLT) by the Financial Creditors under Section 7 of IBC, 2016 by Operational Creditors under Section 9 of the IBC, 2016 and by the Corporate Debtor himself under Section 10 of the IBC, 2016. The basic departure from the old law and fundamental rule under this new codified law is that a company which has gone insolvent cannot start the Liquidation process at the primary stage

until and unless it has gone through the process of Corporate Insolvency Resolution Process (CIRP), under the said resolution process options for revival of the company is looked into and if the said resolution process fails then only the company goes into liquidation.

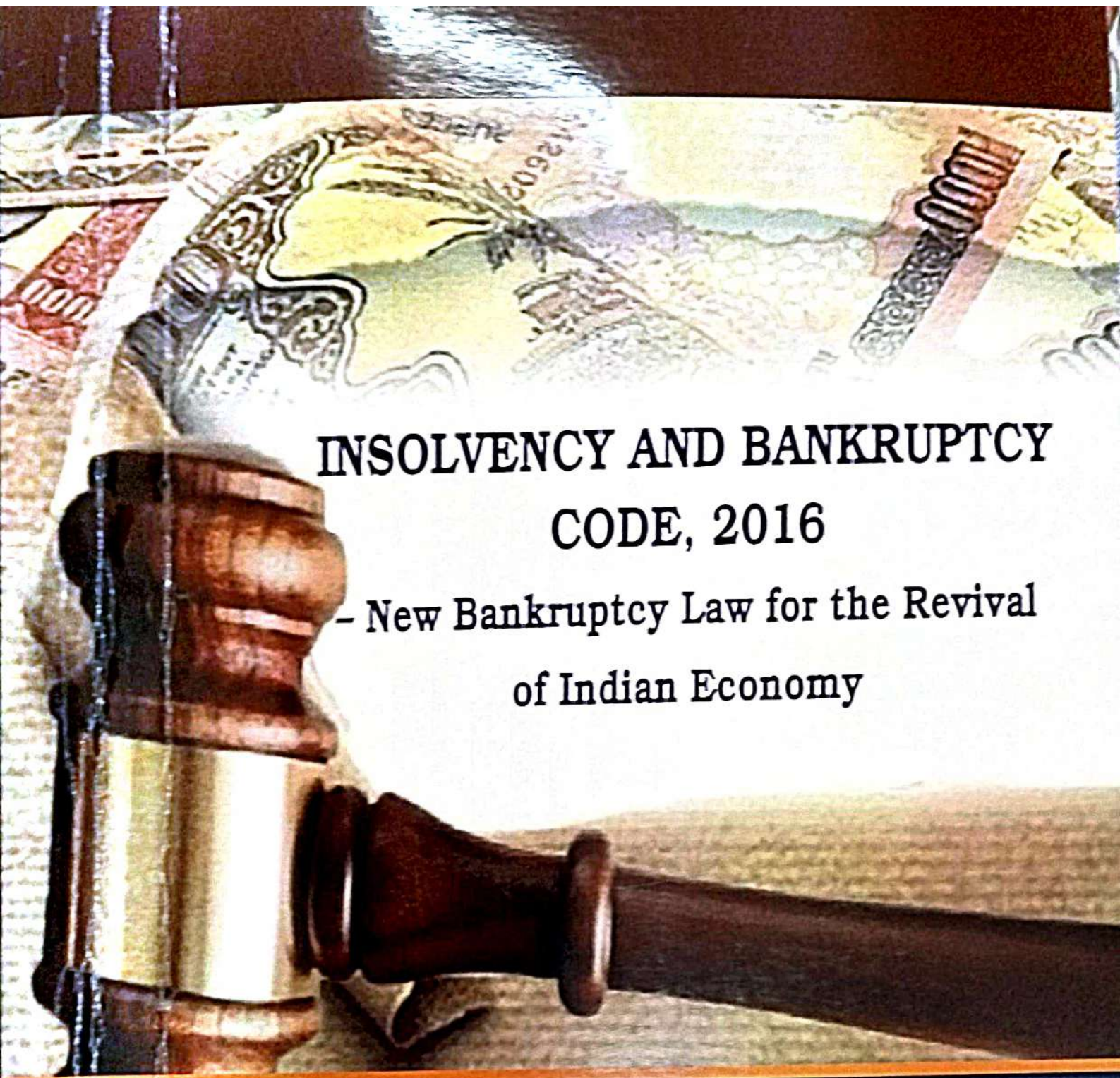


### Stage-Wise Process for Insolvency

In case a corporate debtor makes a default in repayment of dues of the creditors, the financial creditor/s, an operational creditor or a corporate debtor through Corporate applicant or any authorised member, a person who has the controlling capacity over the financial affairs of the corporate debtor has the power to start the insolvency resolution process. In order to initiate the resolution process, an application has to be made to National Company Law Tribunal (NCLT) under (Section 10, IBC, 2016 in case of Corporate Debtor, Section 7 and 9 of IBC, 2016 in case of Financial Creditors and Operational Creditors).

A ten days demand notice under (Section 8(2) of IBC, 2016 in case of Operational Creditors) has to be given to the corporate debtor by the Operational Creditors before he approaches the NCLT under Section 9 of IBC, 2016). However, an





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# ROLE OF INFORMATION TECHNOLOGY IN PUBLIC SECTOR BANKS

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## ABSTRACT

In today's hi-tech world technology support is very important for the successful functioning of the banking. This research focuses on the usage of technology in banking sector. Today banks are the backbone of the Indian economy. Banking in India originated in the last decades of the 18th century. The first banks were Bank of Hindustan (1770-1829) and the General Bank of India (1786). Without information technology and communication we cannot think about the success of a banking sector. It has enlarged the role of banking sector in the economy. The financial transactions and payment can be processed in easy and quick way. The use of ATM, credit card, telebanking, mobile banking internet banking etc, provides more security in banking. It also highlights the effective use of technology in banking and product awareness among people.

## INTRODUCTION

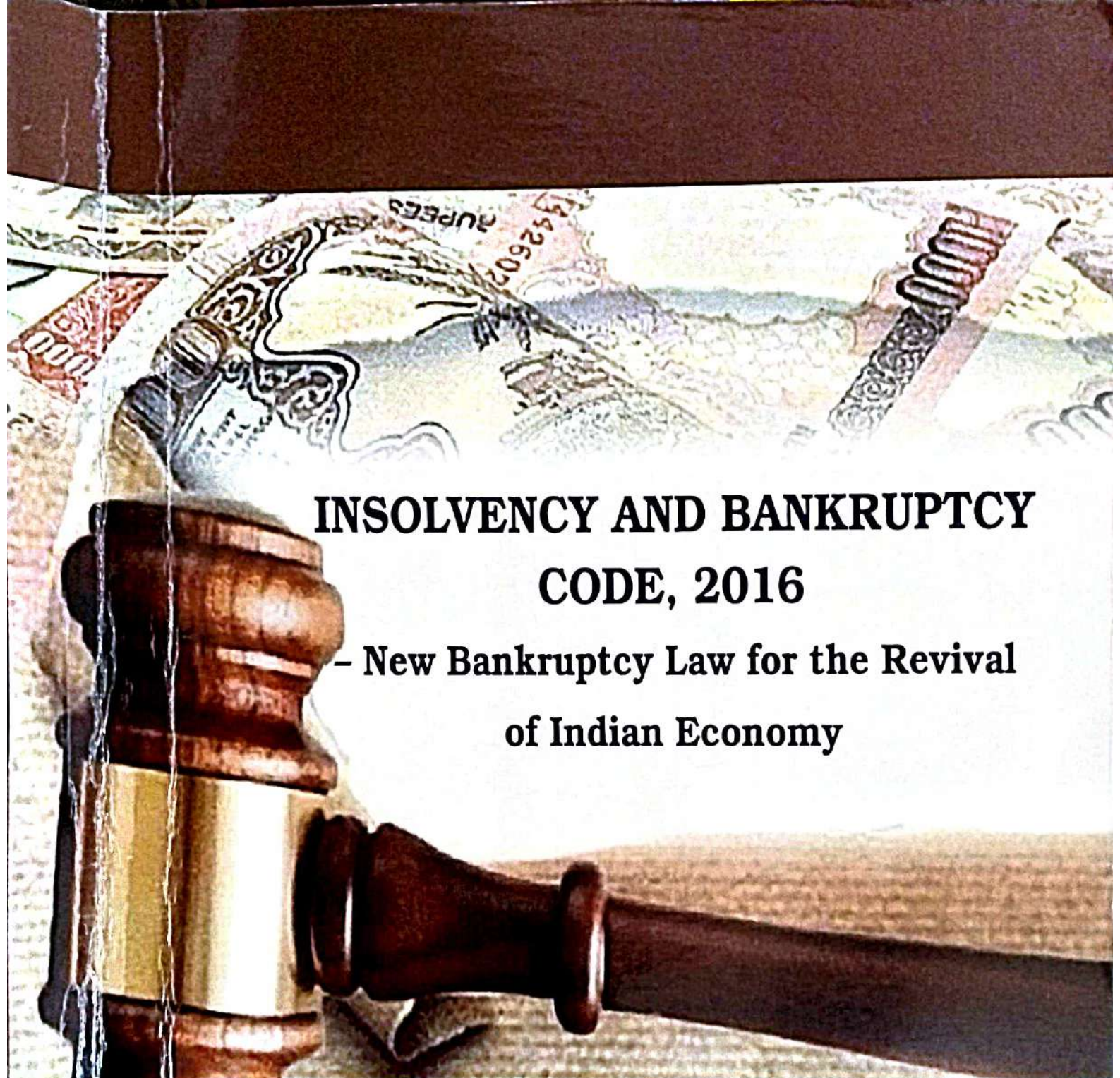
The term "Banking Technology" refers to the use of sophisticated information and communication technologies together with computers to enable banks to offer better services to its customers in a secure, reliable, affordable manner and sustain competitive advantage over other banks. In the competitive financial market, the banks with the latest technology and techniques are more successful in the modern civilization. Through this banking, business can

generate more and more profitability thus retaining customers. Now a day's Banks are not following the traditional or conventional banking with manual operations. Banks have moved from disbursed to a centralized environment, which shows the impact of technology on banks. Banks are using new tools and techniques to find out their customers' needs and satisfaction and offer them tailor made products and services to make it convenient. Through this people are benefitted and are comfortable to operate the nearer branch for all payments and transactions. People can take advantage in saving time and distance which was inconvenient in early days. Banks provide a lot of products and services combined with technology are of great use today.

## METHODOLOGY

The objective of the present study requires an understanding of various dimensions of IT role, the investigator seeks to gather both qualitative as well as quantitative data with regard to IT role in the banks. The information search, takes into account both primary and secondary data. The primary data for the present research has been collected through sample survey of public sector banks in Virudhunagar district. The secondary sources of data collection in the form of fathering published resources such as books, journals, annual reports and bank websites etc. The primary data, which is the base of research work, has been





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Dr. N. Ashok Kumar  
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# **ROLE OF DUE DILIGENCE IN MERGER AND ACQUISITIONS**

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*Assistant Professor in Commerce, VHNSN College(Autonomous), Virudhunagar.*

## **ABSTRACT**

Due diligence is the process of investigating all aspects of a target Company including finances, production and technology, legal, IT, human resources and culture to perceive whether initial impressions of this company were accurate, and in order to make the decision whether to go on with the acquisition process and at which price. Due diligence estimates how acquisition will affect the efficiency of internal business processes and creation of new capabilities, thus providing realization of those acquisitions which can contribute to realization of strategic goals of a company, and increase its value for shareholders. Despite general consensus of managers, accountants and bankers regarding the importance of due diligence, this aspect of M&A process is relatively unexplored in literature.

## **INTRODUCTION**

Merger and acquisitions is one of the best processes of corporate restructuring that has gained substantial prominence in the present day corporate world. Restructuring usually means major changes and modifications in the corporate strategies and beliefs. This shift in strategic alliances is done with a desire to have an edge over competitors, eventually creating a new economic paradigm.

Mergers and Acquisitions are undertaken with a view to have enhanced reputation in marketplace or with stakeholders; reduction of operating expenses or costs, access to management or technical talent, access to new product lines, growth in market share, quick access to new markets or

entry into new industry (diversification), reduction in number of competitors, access to new technology, manufacturing capacity or suppliers. Now, even though Mergers and Acquisitions have several advantages, the risks involved are very high.

The real motive behind mergers or acquisitions should be to ensure real success. In the present day business world, the procedure is hugely being used across various industrial segments. All the industrial processes are based on external expansion and look ahead to expand their customer base, gain and break all barriers in the market segment. The post implementation phase is a very critical part where several mergers or acquisitions fail and before onset of any deal, most companies should conduct due diligence to ascertain the real risks and profitability of such deals.

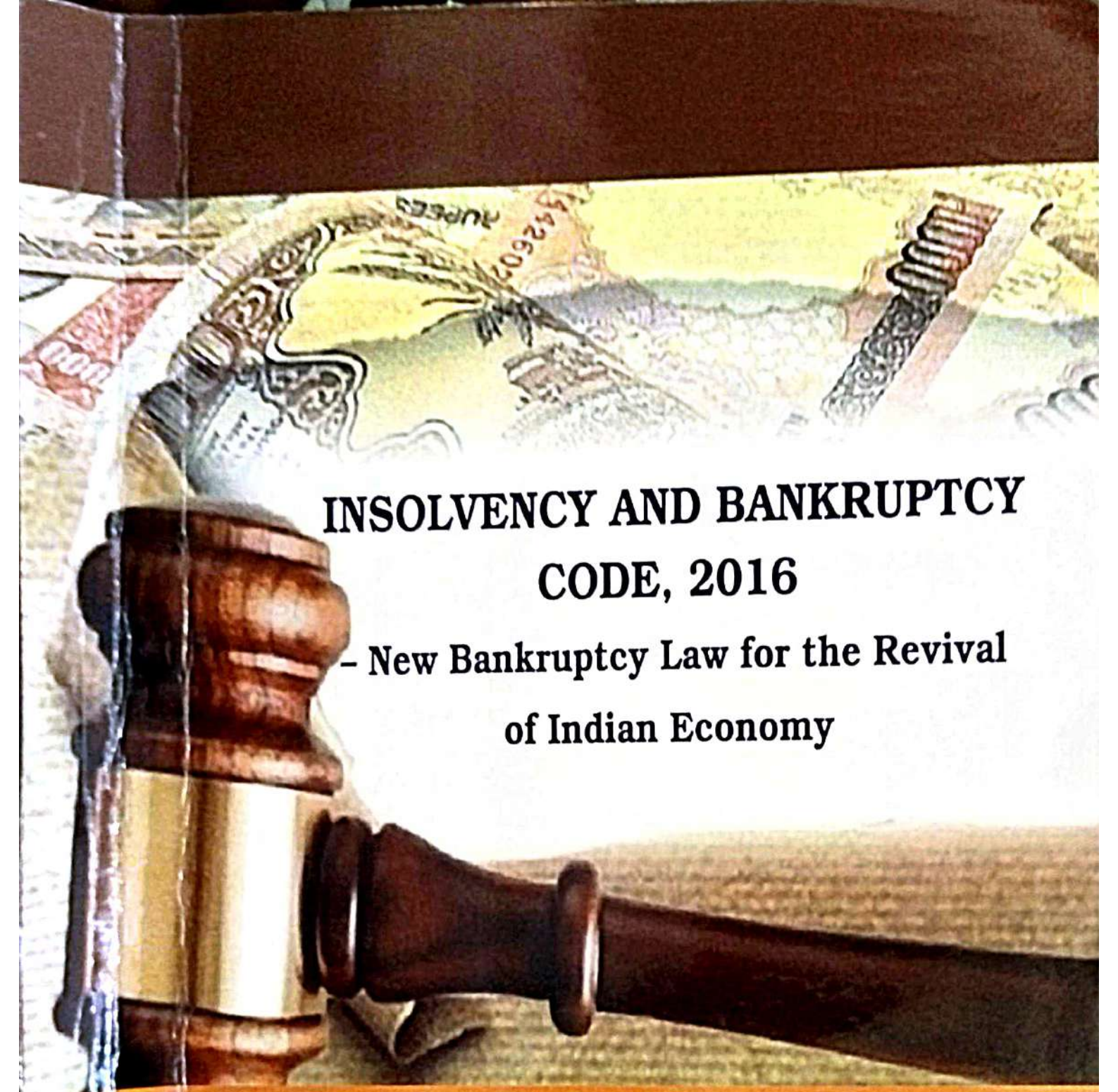
## **Merger and Acquisition**

Merger and Acquisitions have become a common phenomenon throughout the country ever since the introduction of New Economic Policy of 1991 which led to liberalisation and the opening of Indian markets to the foreign ones.

The term **Merger** is a combination of two companies, where one company merges itself into the other and loses its identity, while the other prominent company gains greater importance and consolidates itself with or absorbs the other company.

In an **Acquisition**, there are an acquiring company and an acquired company. The acquiring company purchases the interest of the acquired company's shareholders. The ownership of one company is bought in tangible or





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## **MICRO FINANCE IN INDIAN ECONOMY IN 2020**

**Dr.L.Joshua Paul Moses**

*Assistant Professor Department of Management Studies, V.H.N.S.N.College  
(Autonomus), Virudhunagar.*

### **ABSTRACT**

*Microfinance is the finance provided to low income individuals or groups through institutions, giving them an opportunity to become self sufficient, through provision of financial services like Micro loans, savings and insurance. Micro Finance Institutions' are wide spread in more than 600 Districts and 27 states. The client outreach of Microfinance as on 31.03.14 has been 330 lacs. Rs. 29442 crores stand as the loan outstretched by the microfinance institutions till 2014.*

*In this research paper an effort has been made to analyze the growth, trend and projection of microfinance in Indian Economy by analyzing trends of Microfinance in the period 2010-15 projecting the trend pattern of microfinance in 2016-20 based on the loan disbursement of microfinance institutions in the time period of 2010-14.*

**KEYWORDS:** *Microfinance, Growth, Trend.*

### **INTRODUCTION**

**Microfinance** initially had a limited definition - the provision of microloans to poor entrepreneurs and small businesses lacking access to bank and related services. The two main mechanisms for the delivery of financial services to such clients were: (1) relationship-based banking for individual entrepreneurs and small businesses; and (2) group-based models, where several entrepreneurs come together to apply for loans and other services as a group.

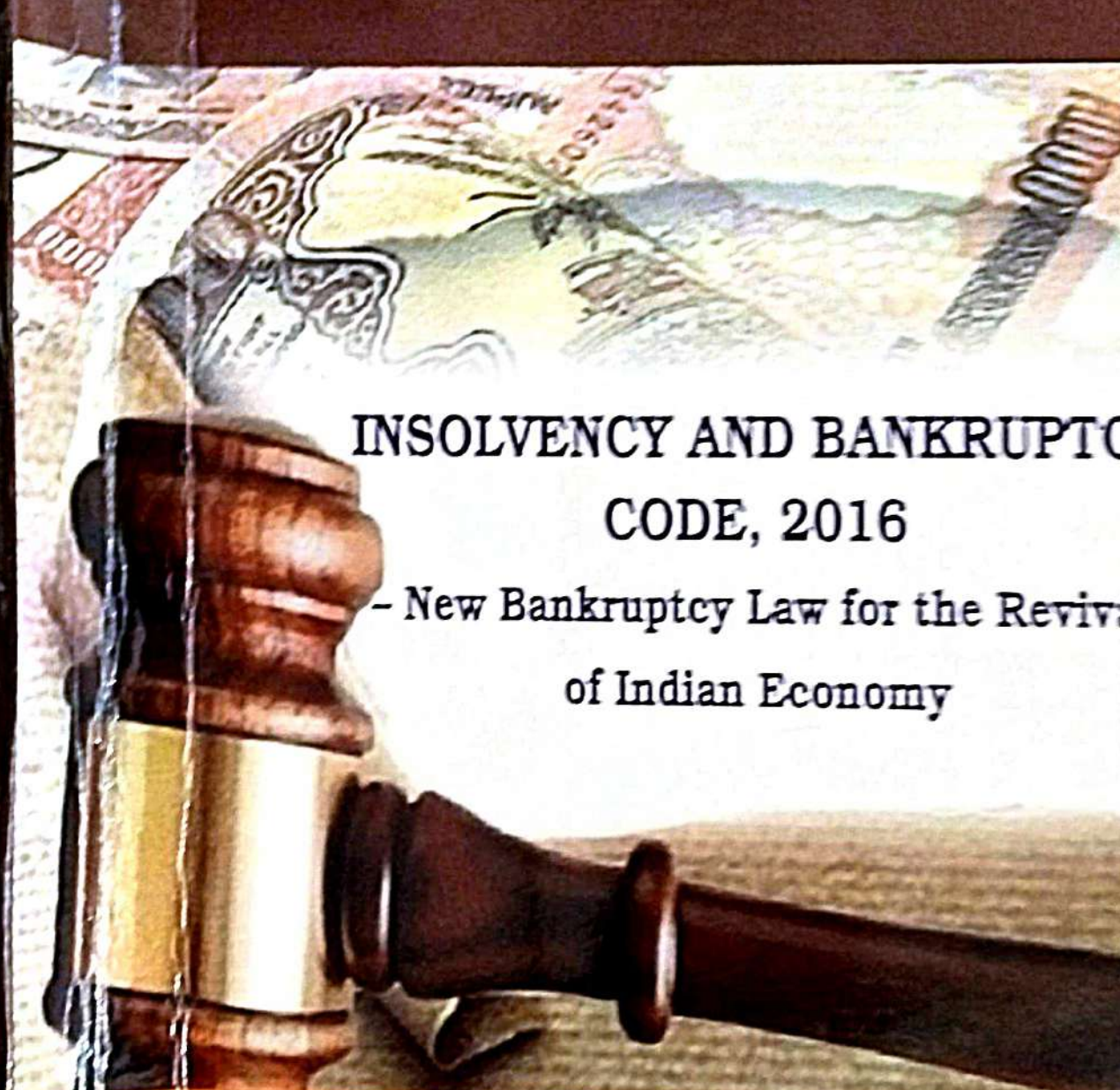
“Microcredit, or microfinance, is banking the unbankables, bringing credit, savings and other essential financial services within the reach of millions of people who are too poor to be served by regular banks, in most cases because they are unable to offer sufficient collateral. In general, banks are for people with money, not for people without.” (Gert van Maanen,2004).Much has changed in India since the early credit strategies.

The rural economy has diversified, the cash economy has expanded, the service sector has developed, and mobility has increased. These changes have gained speed in the past decade, and with those changes come opportunities to re-think financial sector interventions, including new ways of thinking about how the poor use financial services and which kinds of services they require. Users were once seen primarily as small farmers, nearly always male, needing credit for crop production or livestock rearing at better terms than those available from informal lenders.

The 1990s saw something of a shift to women's needs for credit, to support opportunities for investment in off-farm microbusinesses. Now, typical microfinance clients might be better understood as men and women from poor households seeking a wide range of savings and loan services to support a diverse set of consumption needs and investment opportunities (Morduch, J., & Rutherford, S.,2003). Microfinance: analytical issues for India. Background paper prepared for the World Bank).



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## CHANGING TRENDS IN INDIAN BANKING SECTOR

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### INTRODUCTION

The banking system in India is significantly different from other Asian nations because of the country's unique geographic, social, and economic characteristics. India has a large population and land size, a diverse culture, and extreme disparities in income, which are marked among its regions. There are high levels of illiteracy among a large percentage of its population but, at the same time, the country has a large reservoir of managerial and technologically advanced talents. Between about 30 and 35 percent of the population resides in metro and urban cities and the rest is spread in several semi-urban and rural centers. The country's economic policy framework combines socialistic and capitalistic features with a heavy bias towards public sector investment. India has followed the path of growth led exports rather than the "export led growth" of other Asian economies, with emphasis on self-reliance through import substitution. These features are reflected in the structure, size, and diversity of the country's banking and financial sector. The banking system has had to serve the goals of economic policies enunciated in successive five year development plans, particularly concerning equitable income distribution, balanced regional economic growth, and the reduction and elimination of private sector monopolies in trade and industry. In order for the banking industry to serve as an instrument of state policy, it was subjected to various nationalization

schemes in different phases. As a result, banking remained internationally isolated (few Indian banks had presence abroad in international financial centers) because of preoccupations with domestic priorities, especially massive branch expansion and attracting more people to the system. Moreover, the sector has been assigned the role of providing support to other economic sectors such as agriculture, small-scale industries, exports, and banking activities in the developed commercial centers (i.e., metro, urban, and a limited number of semi-urban centers). The banking system's international isolation was also due to strict branch licensing controls on foreign banks already operating in the country as well as entry restrictions facing new foreign banks.

The traditional functions of banking are limited to accept deposit and to give loans and advances. Today banking is known as innovative banking. Current banking sector has come up with a lot of initiatives that oriented to provide a better customer services with the help of new technologies. Indian banking sector today has the same sense of excitement and opportunity that is evidence in the Indian competitive banking world improvement day by day in customer services is the most useful tool for their better growth. Bank offers so many changes to access their banking and other services.

### Present Scenario

The present banking scenario provides a lot of opportunities as well as facing lot of challenges also. India is



# நாட்டுப்புறவியல் சிந்தனைகள்



முனைவர் வீ.ச. அசோக்குமார்



# நாடடுப்புறவியல் கீர்த்தனைகள்

ஆசிரியர்

முனைவர் **வீ. ச. அசோக்குமார்**

உதவிப்பேராசிரியர், முதுகலைத் தமிழ்த்துறை

வி. இ. நா. செந்திக்குமார நாடார் கல்லூரி (தன்னாட்சி)

விருதுநகர்

இலக்கியா பதிப்பகம்  
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## முனைவர் வீ.ச.அசோக்குமார்

முனைவர் வீ.ச.அசோக்குமார் அவர்களின் இளங்கலைப் பட்டம் விருதுநகர் இந்துநாடார் செந்திக்குமாரநாடார் கல்லூரியில் அமைந்தது. முதுகலை பட்டம் அய்யநாடார் ஜானகி அம்மாள் கல்லூரியில் அமைந்தது. இளம்முனைவர் பட்டம் மதுரை காமராசர் பல்கலைக்கழகத்தில் அமைந்தது. முனைவர் பட்டம் அய்யநாடார் ஜானகி அம்மாள் கல்லூரியில் அமைந்தது.

இவர் அண்ணாமலை பல்கலைக்கழகத்தில் மொழியியலில் முதுகலை பட்டம் பெற்றுள்ளார்.

இவர் நாற்பதிற்கும் மேற்பட்ட தேசிய, பன்னாட்டு கருத்தரங்குகளில் கலந்து கொண்டு கட்டுரைகளை வழங்கியுள்ளார்.





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This is to certify that *Dr. B. Rajkumar* Asst Prof of English, V.H.N.S.N College, Virudhunagar has participated and presented a paper entitled *Artistic Excellence and Theatrical Vitality in the Select Plays of Asif Currimbhoy* in the One-Day International Conference EMERGING PARADIGMS IN ENGLISH WRITING EPEW-19 conducted by the Department of English on 29.3.2019.

  
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### Artistic Excellence and Theatrical Vitality in the Select Plays of Asif Currimbhoy

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#### Abstract

*Asif Currimbhoy is a great master in the field of writing theatrical plays. It demonstrates his fine sense of the theatre and his skill as a dramatist. In Om Mane Padme Hum he has very successfully treated the themes based on political and public events. In the play Asif has presented the true historical events of Tibet with the help of the dialogues of the religious Gurus, the Dalai Lama, Tibetan's monk and the Chinese Chief General and other generals. He gives more importance to the inner feelings of the land. The play deals with the Chinese invasion of Tibet and the flight of the Dalai Lama to India. The Miracle Seed gives us a tremendous impression of reality and presents an eternal challenge of endurance and survival. It is rooted in the modern Indian rural society.*

**Key Words:** Critical culture, Metaphysical rigour, Lamaism, Cruel vagaries, Nature, Survival

*Om Mane Padme Hum* depicts the flight of the Dalai Lama from Tibet after Chinese occupation of the Himalayan kingdom. It shows the Chinese invasion of Tibet. No doubt, a political event of far-reaching consequences has been artistically recaptured in this play. The play opens in the prayer room of the monastery in the Potala at Lhasa where Boy Rimpoche along with the monks sings the Buddhist hymn "Om Mane Padme Hum". The three abbots of Dre Pung, Saka and Ganden urge the Dalai Lama to escape from Tibet. The minister also wants the Lama to run away. The Lama, however, does not like the idea. In the meantime, the Chinese army reaches the outskirts of Lhasa. Gen Chang, Chinwe, Gen. Tan Kuan San, and Gen. Chin Hao-jun are seen discussing the repercussions of the possible Chinese occupation of Tibet. They know that the Tibetans led by primitive Khamba tribesmen and the Lama's bodyguards will pose a challenge to the Chinese army. Hence, they think of a culture revolution through class conflict. The ensuing scenes show how the culture revolution takes place in Tibet. The monks are forced to cultivate the land and to work hard. The Chinese soldiers plead with the natives that religion should not be "an opium" for the people. They accelerate the process of culture revolution and colonization by the introduction of landed aristocracy. As the news of the escape of the Dalai Lama reaches the Chinese, Gen. Tan Kuan San orders the destruction of the Potala and other monasteries and the killings of the masses. But the Lama succeeds in crossing the border and entering India in a depressed mood.

It is the play on the religion of Lamaism. In 1950 the Dalai Lama, the Chief Guru of the followers of Lamaism, left Tibet secretly for some political reason. In the play, Asif

Currimbhoy has presented the Dalai Lama as a child and as a man, as a spiritual leader. He always cares for the Orders of God and not of human beings. But even then he thinks that he should keep himself safe from the tyrant rulers of China, only then he can do some service to his followers. The pious Guru does not care for his murder. The Chinese soldier may kill his body but not his soul for him the limitations of the human body have no value. He gets inspiration from his inside spirit soaring on the wings of God, his energy continues to form him forever. His all devotees take a place that they will die trying to save his pious body from the cruel tyrants. All the abbots tell their spiritual Guru that His Holiness should leave this place because the Chinese military is coming fast to this palace and they may give some harm to his body. At last the Dalai Lama accepts their advice. In the meanwhile Lukhangwa and Losang Tashi, the two religious Ministers come there. They were the two great hands for the Dalai Lama. These two Ministers were very important to him like his two hands, one was religious and the other was a temporal one. His very close and trusted abbot, Losang Tashi tells him that Lamaism survives with him and therefore he must flee. His religious Minister, Lukhangwa, reminds him that Tibet was invaded before: by the barbarous Mauchus, the corrupt Komintang, and now the goddess Communists.

The Dalai Lama of the time also fled for political reasons. Lukhangwa in an hesitating way tells him to leave divine judgements to his state oracles: his concern is with the political realities of today. Moreover, he informs him that the Chinese military has come in Tibet and they outnumber the loyalist rebels by two to one, with superior weapons but they will not stay in the place for long time. They can physically capture Tibet, but spiritually no citizen and religious man is with them. In the end, they would have to go away from this land. The religion is their culture and religion do not influence the people of this land. Their atheism failed over the last eight years of expansionism here. They cannot influence the people of Tibet. Even their so-called "democratic reforms" don't give any influence upon the people. It is the fact that they have physically given a lot of things to the people but spiritually they are "dry" people. Hence for a longer time, they cannot remain here.

Dalai Lama has made up his mind to escape, from Lhasa. Though it was very dangerous and long journey but he has courage to face all these dangers. He meditated and remembered Mercy God. He did not care for the tiresome journey; rather he busied his mind in seeing the beautiful sight scene. They encouraged him and inspired to complete his action. His followers were cooperating him. His own family members, ministers, landed aristocracy, noblemen, frantically collected whatever wealth and treasures they can pile them on yaks and mules. The Dalai Lama himself has to change his common personality, impersonates as a common soldier, takes a gun unfamiliar, removes his glasses, wears the fur cap which looks something like a balaklava that both conceals and protects him against the gathering sandstorm, he slips beyond the Palace guards, unnoticed, accompanied by three or four of his bodyguards. The intention is that all family members and others should break up into small groups and meet beyond the city at Nethang. His flights from Lhasa from the crucial point of escape are through the dry river bed at night where Chinese camps and guards are stationed. They negotiate it under cover of the sandstorm, dreading every moment of discovery.

The Dalai Lama has to cross two rivers with the gruelling 17,000 feet Che Pass before they get into friendly Khamba territory and start their trek to India over mountains and into valleys, scenes of torrid rivers being crossed in yak-skin coracles; horses being taken on rafts,



வே.வ.வன்னியப்பெருமாள் பெண்கள் கல்லூரி (தன்னாட்சி)  
(விருதுநகர் இந்து நாடார்களுக்குப் பாத்தியப்பட்டது)

விருதுநகர்

(தேசியத் தர மறுமதிப்பீட்டில் 'A' தர வரிசை (முன்றாவது சுற்று) பெற்றது  
தமிழ்த்துறை, தன்னாட்சி நிதிநல்கையுடன் நடத்தும் தேசியக் கருத்தரங்கம்



### சான்றிதழ்

வே.வ.வன்னியப்பெருமாள் பெண்கள் கல்லூரி தமிழ்த்துறை, தன்னாட்சி நிதிநல்கையுடன்  
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42	இயற்கை- கருவி இசை ஒப்புமை		
43	சங்க இலக்கியத்தில் அகஉறவு		



## 21. பண்டைத் தமிழரின் வாழ்க்கை மரபும் மாற்றமும்

முனைவர். இ. செல்வி, உதவிப்பிராசிரியர்,  
தமிழ்த்துறை, வி.இ.நா.செ.நா.கல்லூரி (தன்னாட்சி), விருதுநகர்.

### முன்னுரை

பழந்தமிழகத்தில் மக்கள் இல்லற வாழ்க்கையே பெரிதும் பாராட்டி வந்தனர். ஒருவனும் ஒருத்தியும் இணைந்து வாழ்வாங்கு வாழ்வாராயின் அவர்களுக்கு வீடு பேறு நானாக வந்தெய்தும் என்பது தமிழரின் கொள்கையாக இருந்தது. இக்காரணத்தினாலேயே திருவள்ளுவரும் அறம், பொருள், இன்பம் என்னும் முப்பாலை மட்டும் பாடியுள்ளார்.

### களவு

மணப்பருவம் எய்திய காதலர்கள் தாமாகவே கூடியோ அன்றிப் பிறரால் கூட்டப்பெற்றோ கணவன் மனைவியாவர், காதலர்கள் தாமாகக் கூடும் கூட்டத்துக் 'களவு' என்று பெயர். பிறர்க்கு உரித்தான ஒரு பொருளை அவரறியாவாறு அவரிடமிருந்து கவர்ந்து கொள்ளுவதும் 'களவு' எனப்படும். பழந்தமிழர் ஊழின் பெருவலியில் நம்பிக்கை கொண்டவர்கள். ஆகவே காதலர்கள் ஒன்று கூடுவதற்கே அவர்களை ஊழ்கூட்டுவிக்க வேண்டும் என்று கருதினர். காதலர் இருவர் ஒருவரையொருவர் ஒருமுறை கண்டு உள்ளத்தைப் பறிகொடுத்து விடுவாராயின், மீண்டும் அவர்கள் வேறு யாரையும் காதலிப்பதில்லை. ஆனால் இன்றைய காதலர்கள் காதலிப்பது ஒருவனைத் திருமணம் புரிவது மற்றொருவனை என்ற காலச் சூழலில் மாற்றம் பெற்று வருகின்றது. காதல் என்பது பொழுதுபோக்கு நிகழ்வாக மாற்றப்பட்டுள்ளதைக் காண முடிகிறது. அகப்பொருள் இலக்கணத்தில் காதலனைத் தலைவன் என்றும், காதலியைத் தலைவி என்றும் அழைப்பது மரபாகும்.

தமிழிலக்கியங்களில் மரபும் மாற்றமும்

### திருமணம்-சடங்கு முறை

அகத்திணையுள் திருமண அழைக்கப்படுகின்றது. தலைவன் பெற்றோரும் அவர்களுடைய திரு திருமணம் ஒரு நல்ல நாளில் நடைபெற்று விடும் விலகவும் நிலா உரோகிணி விடியற்காலையில் திருமணம் நடைபெறுமணல் பரப்பப்படும்.

மாலைகள் தொங்கவிடப்படும். வைப்பார்கள். வயது முதிர்ந்த மா குடங்களில் முகந்து தம் தலையில் வந்து 'சிறு மண்டை' எனும் அகம் பெய்து கொடுப்பர். சூழ்தைகளைப் நால்வர் கூடி அத்தண்ணீரை வாங்கி நெல்மணிகளையும் சோரித்து அத்த நீராட்டுவார்கள் இச்சடங்கிற்கு 'வ பெயர். அப்போது அப்பெண்கள் 'வழுவாமல், தன்னைக் கொண்ட கவிருப்பமுள்ள துணைவி யாவாளா வாழ்த்துக் கூறுவர். மணமகளின் இல்லத்துக் கிழத்தியாக ஆவாய்' என கலந்த அரிசிப் பொங்கல் மணல் வழங்குவதுண்டு. ஆனால் இச்சட நீராட்டி வாழ்த்துதல் என்ற மரபு மாற்றம் பெற்றது என்பது தான் உண்மை. திருமணத்தில் 'தாலி'

திருமண வினைகள் தொடங்கி நடைபெறும். மணமுழவு முழங்குவதாக இலையையும், அறுகம்புற் மாலைமணல் மணமகள் அணிந்து மணமகளுக்குத் தாலி கட்டியதாகச் சிபிட்டவில்லை. ஈகையரிய இழையப் பிறர்க்குக் கொடுத்தற்கரிய இழை-குறிப்புக் காணப்படுகின்றது.

ஆனால், அது திரு அணிவிக்கப்பட்டதென்பதற்குச்





# Digital Information Systems and Services

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## மக்கள் தகவல் தொடர்பியலில் இணையத்தின் பங்கு

முனைவர் ஜீவா

உதவிப் பேராசிரியர், தமிழ்த் துறை, வி.இ.நா.செ.நா. கல்லூரி, விருதுநகர்

### முன்னுரை

முந்தைய காலகட்டத்தில் தகவல் தொடர்பு மிகவும் பின்தங்கிய நிலையில் இருந்தது. ஒருவர் மற்றொருவருக்கு தகவல் கூறவேண்டும் என்றால் ஆட்கள் மூலமாக அனுப்பி தகவல் கூறுவர். இதனால் சேர வேண்டிய நேரத்திற்கு தகவல் சென்று அடைவதில்லை. பின்பு யூனெஸ்கோ மூலம் தந்தி செய்தித்தாள்கள் கடிதம் மூலம் தகவல்பரிமாறப் பட்டது. ஆனால் தற்போது இணையத்தின் மூலம் தகவல் பரிமாறப்படுகிறது. உடனுக்குடன் தகவல்களை நம்மால் அறிந்து கொள்ள முடிகிறது. இதனைப் பற்றி இக்கட்டுரையின் வழி விரிவாகக் காண்போம்.

### தகவல் தொழில்நுட்பம்

தகவல் தொழில் நுட்பம் என்பது தகவல் மற்றும் தொலைத் தொடர்பு தொழில் நுட்பம் என்றும் அழைக்கப்படும் இத்துறை தகவலை பரிமாறுவதற்கும் பயன்படுத்துவதற்கும் அடிப்படையான தொழில் நுட்பங்களைப் பற்றியதாகும். இவ்வமைப்பு இணையத்தின் மூலம் கணினி நிரல்கள் ஆகியவற்றின் உதவியுடன் தகவலை எங்கும் எப்போதும் சேமிக்கவும், மீட்கவும், பாதுகாக்கவும், மாற்றவும், அனுப்பவும் பெறவுமாக பயன்படுத்துவதாகும். இத்துறை கல்வி, பொருளாதார வளர்ச்சிக்கு பெரும் உதவியாக இருந்து வருகிறது.

### இணையம்

தற்போதைய தலைமுறையினர் தம் வாழ்வில் தவிர்க்க முடியாதவைகளில் ஒன்றாக இணையம் திகழ்கின்றது. இன்னும் சொல்லப் போனால் தகவல் பரிமாற்றத்தில் கணினிக்கு மிக முக்கிய பங்களிக்கும் பொறுப்பை கொடுத்ததே இணையம் தான். கணினியை பயன்படுத்துவோர் எவரும் இன்டர்நெட் எனப்படும் இணையத்தைப் பற்றி அறியாமலிருக்க முடியாது. இணையத்தால் மக்கள் பலவித நன்மைகளை அடைகின்றனர்.

### கல்விக்கு உதவும் இணையம்

கல்வியிலும் மாணவர்களுக்கு தேவையான தகவல்கள் யாவும் இணையத்தில் உள்ளன. கல்வி கற்பது இணையத்தில் மூலம் சாத்தியமாகும் என்ற நிலை உருவாகியுள்ளது. பல்வேறு கல்வி நிறுவனங்களும் இணையம்வழி வகுப்புகளை நடத்திவருகின்றன. அந்தக் காலத்தில் குருகுலக் கல்வி நிலை இருந்தது ஆசான் உடைய இல்லத்திற்கு சென்று அரசன் உடைய மகனாக இருந்தாலும் அங்கேயே தங்கி அவர்களுக்கு உரிய பணிவிடைகளைச் செய்து பின்பு கல்வி கற்றனர். ஆனால் நாம் இன்று நம்முடைய இல்லத்தில் இருந்தே யாருடைய உதவியும் இல்லாமல் கல்வி கற்க முடிகிறது. தகவல் தொழில் நுட்ப வளர்ச்சியால்தான் இவை சாத்தியமாகின்றது.

### பத்திரிகைகளில் இணையத்தின் பங்கு

முந்தைய காலகட்டத்தில் செய்தித்தாள் எப்பொழுது வரும் என்று மக்கள் காத்து கிடந்தனர். ஆனால் இன்று நாளிதழ்களில் வரும் செய்திகளை கூடக்கூட இணையத்தில் நம்மால் அறிந்து கொள்ள முடிகிறது. ஏற்கனவே பிரபலமான பத்திரிகைகள் அனைத்தும் இணையதளத்தில் இலவசமாக கிடைக்கின்றன. இவை தவிர இணையத்தில் மட்டும் பிரசுரிக்கப்படும் மின்னிதழ்களும் ஏராளமாக உள்ளன. தகவல் களஞ்சியமாகவும் இணையம் செயல்படுகிறது. நமக்கு வேண்டிய தகவல்களை சேமித்து வைத்து தேவையான நேரம் நம்மால் பார்த்துக் கொள்ள முடிகிறது.

### வணிகத்தில் இணையத்தின் பங்கு

வீட்டில் இருந்தபடியே கணினி முன் அமர்ந்து கொண்டு இணையத்தில் கடை பரப்பி வியாபாரம் செய்து வருகின்றனர் மக்கள். வங்கி நடைமுறைகள் இன்னோரன்ன வணிக நடவடிக்கைகள் பலவும் இணையத்தின் வழி நடைபெறுகின்றது. மேலும் பயணச்சீட்டு முன்பதிவுகள், திரைப் படச்சீட்டு முன்பதிவு, தங்குமிட முன்பதிவு, இணையம் வழி நடைபெறுகின்றது. மக்களுக்கு மிகவும் பயனுள்ளதாகிறது. மக்கள் உடைய நேரத்தை சேமிக்கின்றது.

Digital Information Systems and Services



மக்கள் தகவல் தொடர்பியலில் இணையத்தில் பங்கு

வேலைவாய்ப்பு மற்றும் பொழுதுபோக்கு

இணையம் மிகச் சிறந்த வேலைவாய்ப்பு மையமாக செயல்படுகிறது. வேலை வாய்ப்பு தொடர்பான விபரங்களை இணையம் மூலம் அறிந்து கொள்ள முடியும். வேலையில் ஆள் தேவையற்றிய விளம்பரங்களையும் இணையத்தில் மூலம் அறிந்து கொள்ள முடிகிறது. மேலும் இணையம் ஒரு பொழுதுபோக்கு தளமாகவும் விளங்கி வருகின்றது. பல்வேறு பொழுதுபோக்கு அம்சங்களும் இணையத்தில் பின்னிப் பிணைந்து கிடக்கின்றன. தொலைக்காட்சி, சினிமா சார்ந்த நிகழ்ச்சிகள் அனைத்தையும் நாம் இணையதளத்தில் கண்டு மகிழலாம்.

பிற துறைகளில் இணையம்: தமிழ் இணையக் கல்வி

ஒலைச் சுவடிகளில் இருந்த தமிழ் இலக்கியம் இன்று மின் ஊடகங்களில் வெளிவருகின்றன. இதற்காக உழைத்த உத்தமர்கள் பலர் கற்றுக் கைமண்ணளவு கல்லாதது உலகளவு என்பது பழமொழி இப்பழமொழிக்கேற்ப இன்று அறிவியலின் பரிணாமம் பல வழிகளில் வளர்ந்து வந்துள்ளன. தற்பொழுது தமிழ் இணையக் கல்விக்கழகம் (றுறுறு-வயஅடைஎழுசப) என்ற வலைப்பக்கத்தில் சங்க இலக்கியம் தொடங்கி இக்கால இலக்கியம் வரை இடம் பெற்றிருக்கிறது. மேலும் பல்வேறு தமிழ் அகராதிகள், உலகளவில் வாழும் தமிழ் மக்களின் குழந்தைகள் தமிழ்க் கல்வியை கற்று வாழ இணையம் வழி வகை செய்கின்றது. இதன்மூலம் தமிழ் பாரம்பரிய கலை, பண்பாடுகள் பற்றி நம்மால் அறிந்து கொள்ள முடிகின்றது.

முடிவுரை

பாதுகாப்பிற்காகத் தொடங்கப்பட்ட இணையம் இன்று பல நாட்டுப் பண்பாடுகளைக் காக்கும் பாதுகாப்பு பெட்டகமாக இருக்கிறது. யாதும் ஊரே யாவரும் கேளிர் என்ற சொல்லுக்கு இன்று இணையம் மூலம் நாம் பொருள் உணர்ந்து கொண்டோம் தமிழால் இணையம் வளர்ந்த வீதம் அதனால் நாம் தமிழ் மொழி வளர்ச்சி அடைந்ததையும் நம்மால் உணர முடிகிறது. மேலும் ஒவ்வொரு துறையிலும் இணையம் மிகச் சிறந்த பங்காற்றி உள்ளதை நம்மால் இக்கட்டுரை வழி அறியமுடிகிறது.

பார்வை நூல்கள்

1. சந்தா, வீ. மோகன், மக்கள் ஊடகத் தொடர்பியல் புதிய பரிமாணங்கள்
2. கார்த்திகேயன், இன்றைய ஊடகங்களின் செயல்பாடும், கடமைகளும்.
3. ராசா - மக்கள் தகவல் தொடர்பியல் அறிமுகம்.





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in a Two Day National Level Conference on

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**Dr. J. Jayalakshmi**

This is to certify that \_\_\_\_\_

*Assistant Professor of Economics, VHNSN College (Autonomous), Virudhunagar*

has participated / presented a paper on \_\_\_\_\_

**E-SHAKTI - DIGITAL INITIATIVE FOR SHGS**

\_\_\_\_\_ in a Two Day National Level Conference on  
"TRAJECTORY OF TRANSFORMATION IN RURAL INDIAN YOUTH: FROM TECHNO-ILLITERATES TO TECHNOCRATS FOR  
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*About the Editor.....*

Dr. A. Rama, Dean of Arts, Head and Associate Professor of Commerce, has the credit of challenge filled career experience of 34 years at V.V. Vanniaperumal College for Women, an Autonomous institution at Virudhunagar, affiliated to Madurai Kamaraj University, Madurai, Tamilnadu. She got Vocational Excellence Award in appreciation to her meaningful contribution in teaching and positive influence on students. She is the recipient of Teacher Achiever Award for her active research in completing a UGC major project, two UGC minor projects and a TNSCST project. She organised a National Seminar on Women Entrepreneurship in Comprehensive Environment – A Paradigm Shift in Indian Context\* sponsored by ICSSR.



She has additional Masters in Business Administration and she is an expert in the field of Entrepreneurship, Banking, Marketing and Personnel Management. She assumes prestigious positions in many academic bodies of various institutions. She has served the cause of higher education by holding several capacities in Universities and Colleges.

In her two decades of research experience, she has published 159 papers in various books, journals and proceedings. She has presented more than 175 papers in International/National/Regional level Conferences and Seminars. She is one of the active research guides in South Tamil Nadu. She has produced 15 Doctorates and 26 M.Phil. graduates. She has inspired thousands of student minds to achieve greater heights.

Her book on "Banking Technology" is a reservoir of information in a lucid and clear style. She, as the Editor-in-Chief of MASIV International Multi disciplinary journal has promoted the research culture of the budding scholars towards a prospective direction. The publication of this edited book had added another feather to her crown of laurels.

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TRAJECTORY OF TRANSFORMATION IN RURAL INDIAN YOUTH:  
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NATIONAL EDITION  
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**Dr. RM. Chidambaram**  
 Former Dean of Management,  
 Professor of Bank Management,  
 Alagappa University,  
 Karaikal.

Actualizing India is the need of the hour. Actualization results in improved productivity in the primary (agriculture), secondary (industries), and tertiary (services) sectors. Actualization is possible by developing the skills of people. Identification of skills in individuals and their sharpening should take place in all stages of education. An education is complete only when learners acquire both knowledge and skills simultaneously. Indian educational systems failed in that respect in the sense that educational institutions thrust knowledge only. Even technical institutions produce graduates without the required skills in the chosen field.

Skills are classified under three heads: conceptual, human relations, and technical. All these three skills are required to everyone who is contributing towards productivity, though their shares may differ depending upon the role position assumed. Invariably educational institutions failed in imbibing skills in learners. Though these institutions turnout zooming numbers, but their quality to undertake responsibilities is awfully poor.

That is why the present government at the centre has launched number of programmes to develop the skills of youngsters. Though these programmes have created an awareness, that is not enough. The role of educational institutions at the higher education level is enormous. Hope this national conference might have identified the ways through which inherent skills are to be identified, developed and sharpened to contribute towards the promotion of productivity in India.

*Dr. R.M. Chidambaram*

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### E-SHAKTI – DIGITAL INITIATIVE FOR SHGS

Dr. J. JAYALAKSHMI

Assistant Professor of Economics, VHNSN College (Autonomous), Virudhunagar

#### INTRODUCTION

The self-help group movement, over a span of 25 years, has grown massively with 85 lakh units operating across the country. The National Bank for Agriculture and Rural Development (NABARD) has embarked on an initiative of strengthening and positioning them as crucial pillars in financial inclusion. With this in view, it has been digitising the accounts of SHGs.

SHGs found it difficult to regularly update SHG transaction information due to lack of resources and over-reliance on the few literate members in the groups. It was also found that group members did not have equal and complete access to financial information and that information was concentrated among leaders or secretaries of the groups rather than spread among everyone. Digitization of SHGs along with the use of mobile phones has the potential to solve these problems.

#### DIGITAL FINANCIAL INCLUSION

For SHGs, digital financial inclusion can be targeted through two separate but symbiotically enabling core activities: recording of financial information digitally and facilitating transactions using digital, paper-less modes like mobile money, mobile wallets, debit cards, ATMs, and Epos machines. The interdependence between these two arises because facilitating transactions digitally can be sustainable and effective only if there exists an accessible database with financial information on SHG members, and, vice versa, digital information can be more cost effectively and seamlessly updated in the long run if transactions themselves are digitized.

It now plans to scale up the digitization and expand digital coverage to 100 districts by the end of this fiscal year. This could lead to an additional Rs. 10,000 crore credit flow from the banking system to the SHGs over the span of one year. The total loan exposure of the banking system to these SHGs is about Rs. 61,000 crore. The units also hold about Rs. 16,000 crore in savings in the banking system as of April 2017. The self-help groups have their origin in the self help affinity groups facilitated by the Mysore Resettlement and Development Agency (MYPADA) that were adapted by NABARD for lending by commercial banks. The

adapted version, which underwent modifications to suit the needs of formal financial laws, started in 1992 as a pilot project and was soon upgraded to a regular banking programme.

#### E-SHAKTI – DIGITAL INITIATIVE FOR SHGS

The National Bank for Agriculture and Rural Development (NABARD) has initiated e-Shakti, a pilot project for digitisation of Self Help Groups (SHGs). Aimed at improving the quality of book keeping of SHGs and to enable banks to take informed credit decisions about the group through a Management Information System (MIS), the project covers 25 districts and 1,30,176 SHGs have been digitised as on 31st March 2017, informed the Minister of State for Finance Santosh Kumar Gangwar.

#### AIMS AND OBJECTIVES

The project aims at digitisation of all the SHG accounts to bring SHG members under the fold of Financial Inclusion thereby helping them access wider range of financial services together with increasing the bankers' comfort in credit appraisal and linkage by way of:

- Integrating SHG members with the national Financial Inclusion agenda;
- Improving the quality of interface between SHG members and Banks for efficient and hassle free delivery of banking services by using the available technology;
- Facilitate convergence of delivery system with SHGs using Aadhaar linked identity.

#### STAKEHOLDERS OF THE PROJECT

Rural poor community and members of SHGs, Self Help Promoting Institutions (SHPI), Non-Government Organisations (NGOs), Banks, NABARD, Government development departments and agencies like SLRM, NLRM etc. At a later stage Credit Bureaus may also be on board.

#### ATTRIBUTES OF THE PROJECT

- e-book keeping for the SHGs
- Regular updates of transactional data
- Reports generated in the formats as required by stakeholders like bankers
- Inbuilt automatic grading of SHGs based on NABARD/IBA (for NRLM) norms
- Auto generation of Loan application for the bankers on input of resolution to borrow by SHG.

The project will also helps in

- A comprehensive information base and robust MIS can be developed about poor community covered, which may facilitate suitable interventions and convergence of other programme for social and financial empowerment;
- It will help in identifying suitable interventions and support for proper nurturing and strengthening of SHGs.
- Ease of transfer of social benefits and Direct Benefit Transfer (DBT) through Aadhaar linked accounts and convergence with other Government benefits;



3. Back, K. & Back, K. (1999) *Assertiveness at Work. A Practical Guide to Handling Awkward Situations*. Cambridge, UK: McGraw-Hill Education.
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#### INTRODUCTION

The self-help group movement, over a span of 25 years, has grown massively with 85 lakh units operating across the country. The National Bank for Agriculture and Rural Development (NABARD) has embarked on an initiative of strengthening and positioning them as crucial pillars in financial inclusion. With this in view, it has been digitising the accounts of SHGs.

SHGs found it difficult to regularly update SHG transaction information due to lack of resources and over-reliance on the few literate members in the groups. It was also found that group members did not have equal and complete access to financial information and that information was concentrated among leaders or secretaries of the groups rather than spread among everyone. Digitization of SHGs along with the use of mobile phones has the potential to solve these problems.

#### DIGITAL FINANCIAL INCLUSION

For SHGs, digital financial inclusion can be targeted through two separate but symbiotically enabling core activities: recording of financial information digitally and facilitating transactions using digital, paper-less modes like mobile money, mobile wallets, debit cards, ATMs, and Epos machines. The interdependence between these two arises because facilitating transactions digitally can be sustainable and effective only if there exists an accessible database with financial information on SHG members, and, vice versa, digital information can be more cost effectively and seamlessly updated in the long run if transactions themselves are digitized.

It now plans to scale up the digitization and expand digital coverage to 100 districts by the end of this fiscal year. This could lead to an additional Rs.10,000 crore credit flow from the banking system to the SHGs over the span of one year. The total loan exposure of the banking system to these SHGs is about Rs.61,000 crore. The units also hold about Rs.16,000 crore in savings in the banking system as of April 2017. The self-help groups have their origin in the self help affinity groups facilitated by the Mysore Resettlement and Development Agency (MYRADA) that were adapted by NABARD for lending by commercial banks. The

adapted version, which underwent modifications to suit the needs of formal financial laws, started in 1992 as a pilot project and was soon upgraded to a regular banking programme.

#### E-SHAKTI – DIGITAL INITIATIVE FOR SHGS

The National Bank for Agriculture and Rural Development (NABARD) has initiated e-Shakti, a pilot project for digitisation of Self Help Groups (SHGs). Aimed at improving the quality of book keeping of SHGs and to enable banks to take informed credit decisions about the group through a Management Information System (MIS), the project covers 25 districts and 1,30,176 SHGs have been digitised as on 31st March 2017, informed the Minister of State for Finance Santosh Kumar Gangwar.

#### AIMS AND OBJECTIVES

The project aims at digitisation of all the SHG accounts to bring SHG members under the fold of Financial Inclusion thereby helping them access wider range of financial services together with increasing the banker's comfort in credit appraisal and linkage by way of:

- Integrating SHG members with the national Financial Inclusion agenda;
- Improving the quality of interface between SHG members and Banks to efficient and hassle free delivery of banking services by using the available technology;
- Facilitate convergence of delivery system with SHGs using Aadhaar linked identity.

#### STAKEHOLDERS OF THE PROJECT

Rural poor community and members of SHGs, Self Help Promoting Institutions (SHPI), Non-Government Organisations (NGOs), Banks, NABARD, Government development departments and agencies like SERM, NIRM etc. At a later stage Credit Bureaus may also be on board.

#### ATTRIBUTES OF THE PROJECT

- e-book keeping for the SHGs
- Regular updates of transactional data
- Reports generated in the formats as required by stakeholders like bankers
- Inbuilt automatic grading of SHGs based on NABARD/TBA (for NIRM) norms
- Auto generation of Loan application for the bankers on input of resolution to borrow by SHG.

The project will also helps in

- A comprehensive information base and robust MIS can be developed about poor community covered, which may facilitate suitable interventions and convergence of other programme for social and financial empowerment.
- It will help in identifying suitable interventions and support for proper nurturing and strengthening of SHGs.
- Ease of transfer of social benefits and Direct Benefit Transfer (DBT) through Aadhaar linked accounts and convergence with other Government benefits.







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## Drupal: A E-Library Web Portal

<sup>1</sup>Dr. Mohini, A, K and <sup>2</sup>Dr. Prabhakaran, P.

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### Abstract

*Traditional libraries are vacated by digital library. Digital library contents are to be very user-friendly and easy to update periodically. Drupal is best selected for the development of E-Library portal. This paper presents the mode of installing Drupal and e-content development and implementation process.*

**Keywords :** *Drupal Cms, Portal, e-library portal and Web Site Design.*

### Introduction

Library is a pivotal key of any institution. It plays an important role in the success of an organization by keeping a continuous flow of information to its users. An important anticipatory task of a library today is to provide the right information to the right user at his doorstep. The practical problems faced by many traditional libraries today are to keep their resources physically is troublesome such as expansion of space for men and material, recurring collection development cost, maintenance, manpower, fluctuating buying cost of materials including books and journals and etc. The invasion of ICT paved a way to overcome the traditional problems and accessing of information to every corner of needy in the world through internet. Every web site content can be designed to cater up-to-date information in any form. The development and advancement in the field of Information and Communication Technology (ICT) plays an important role in the development of application software using Open Source Software (OSS).

Open source software is a all engaging term for a wide range of approaches to designing, licensing and selling software. There is no specific definition of what open source software. open source in common usage is pretty turn of the century both licensed and free software were released with their source code prior to that and there were a number of other models such as paying extra for the source of software after buying it buying just the source of the software. Open source software as it is commonly understood involves the process of the development of the software as well open source software are licensed in a way that makes them legal to use as many copies of them as you want open source software take up much less resources than their commercial software that much better than the open source counterparts. Content Management Systems like Drupal, WordPress, and Joomla etc. allow creating and managing websites easily without much of technical knowledge,

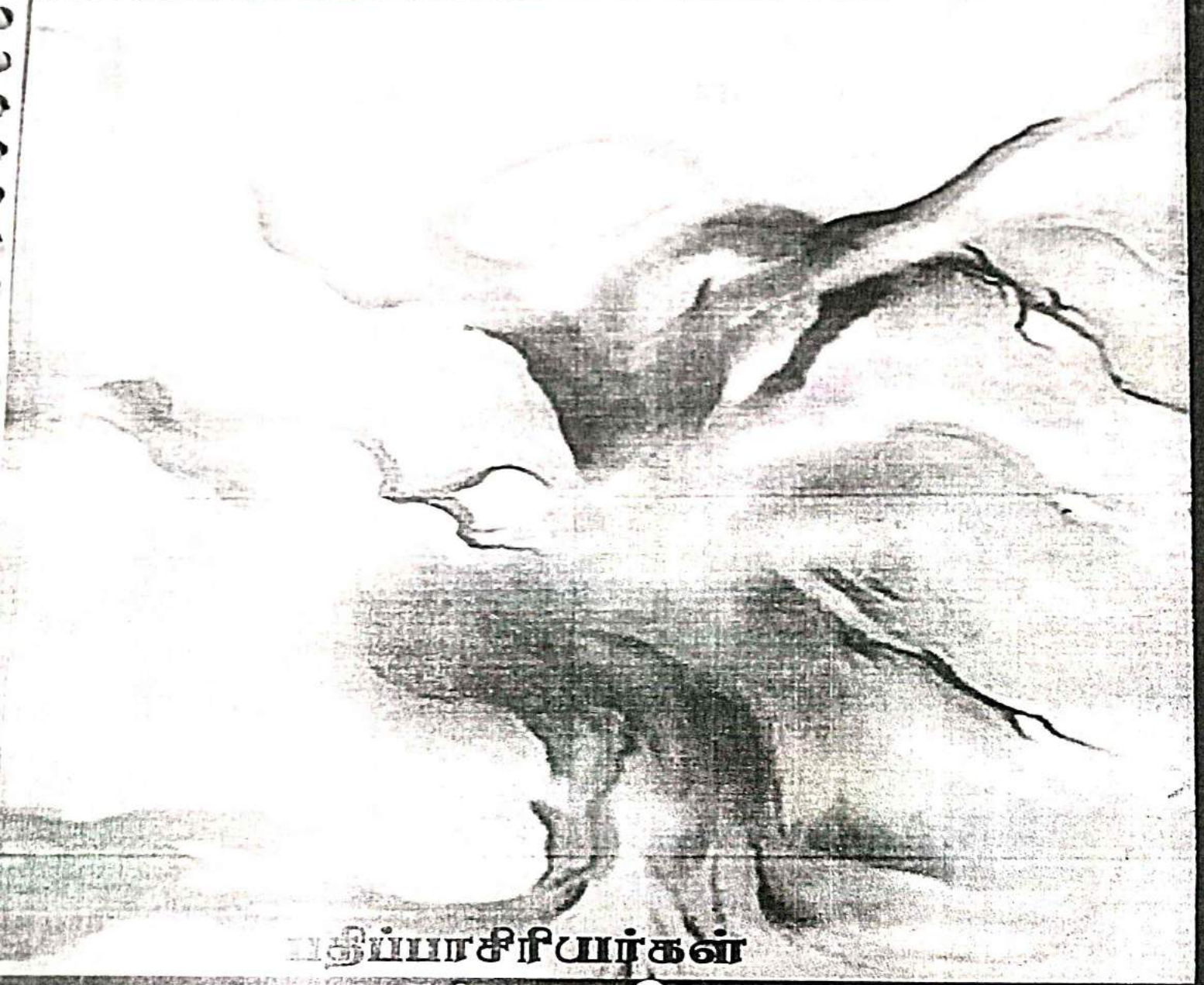
### Content Management System (CMS)

Content Management System (CMS) is software or a group or suite of applications and tools that enable an organization to seamlessly create, edit, review and publish electronic text. The features of a CMS system vary, but most include web-based publishing, format management, revision control as well as indexing, search and retrieval. There are many open source CMSs available like- Drupal, Joomla, etc. which are becoming popular and being used by many companies.



# பல்லுயிர்ப் பேணுதலில் சமய இலக்கியங்களின் பங்கு

The Role of Religious Literature in Bio-diversity Conservation



பதிப்பாசிரியர்கள்

முனைவர் ஆ.நிர்மலா

மாணிக்கம்

சு.திபலட்சுமி

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வெளியீடு	- பல்சமய ஆய்வாளர் மன்றம் சமயங்கள், தத்துவம் மற்றும் மனிதநேயச் சிந்தனைப்புலம் மதுரை காமராசர் பல்கலைக்கழகம் மதுரை - 625021
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நூல் வடிவமைப்பு	- சோ.அறிவுமணி

குறிப்பு : இந்நூலில் இடம்பெறும் கட்டுரைக் கருத்து அந்தந்த  
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முனைவர் ஆ.பாஸ்கரன்,  
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### முன்னுரை

தமிழகமன்னர்களில் பெரும்பான்மையோர் இந்து வழிபாட்டு முறையைச் சார்ந்திருந்தனர். விஜயநகரப் பேரரசர்கள் மற்றும் மதுரை, செஞ்சி, தஞ்சைநாயக்கர்கள் சிவன் அல்லதுவிஷ்ணு அல்லது கிராம தெய்வங்களைப் போற்றிவந்தனர். விஜயநகரப் பேரரசர்கள் விருபாக்ஷர் என்னும் சைவக் கடவுளின் பிரதிநிதியாக ஆட்சிசெய்தனர் என்பது சொல்லப்படுகிறது. இக்காலத்தில் பக்திஎன்பது இந்துமதத்தின் முக்கிய பிரிவாக இருந்தது. அவர்கள் காலத் தமிழ் மக்கள் தெய்வத்தின் மீதும், சமயத்தின் மீதும், மற்றபுனிதப் பொருட்களின் மீதும் அதிக நம்பிக்கைக் கொண்டிருந்தனர். எந்தச் செயலையும் செய்வதற்குமுன்புகடவுளிடம் முறையிட்டபின்பே அதனைச் செய்வதுவழக்கமாயிருந்தது. மக்களும் சமயச்சடங்குகள், திருவிழாக்கள், வழிபாடுகள் ஆகியவற்றிற்கு அதிகம் முக்கியத்துவம் கொடுத்தனர். இந்துசமயத்தைப் போற்றிப் பாதுகாத்த விஜயநகர நாயக்க மன்னர்களின் காலத்தின்தான் கிருத்துவசமயம் தமிழகத்தில் வளர்ச்சியடைந்தது.

### இந்துசமயத் தத்துவம், பண்பாடு

தமிழகத்தில் ஆட்சி செய்த விஜயநகர நாயக்க மன்னர்கள் வேதாந்த சித்தாந்தத் தத்துவக் கருத்துக்களை ஊக்குவித்தனர். தத்துவக் கருத்துக்களை போதிப்பதற்காக மடங்களை நிறுவினர். அம்மடங்களுக்கு மானியமும் வழங்கினர். விஜய நகர ஆட்சிக்காலத்தில் சதாசிவநாயக்கர் சிருங்கேரியன் மடத்துக்கு சேவைசெய்துள்ளார். தஞ்சைமாவட்டத்தில் உள்ளதருமபுரம் மடம், திருவாடுதுறை ஆதினம், திருப்பனந்தாள் காசிமடம், காசி ஞானப்பிரகாச சுவாமிகள் மடம், திருவற்றியூர் அரங்கராயன் மடம், புளியங்குளம் திருவேங்கடநாதன் மடம் போன்றவை இக்காலத்தில் தோன்றியமடங்களில் சிலவாகும். விஜயநகர நாயக்க மன்னர்கள் அறிஞர்களைப் போற்றினர். அவர்கள் கால







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## Challenges Faced by the Researchers in Publishing the Research Articles in Online Publication

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### Abstract

*Online publication, in words, means the digital publication of e-books or digital magazines and as a result develops the domain of digital libraries. This study helps to know about the process of online publishing. The researchers have to Enhance their content by adding more media to make it more interesting and entertaining. Infographics, videos, e books, podcasts will help you in making your content more resourceful and give you an edge over your competitors.*

**Keywords:** *Online Publication, Digital Publication*

### Introduction

Online publication, in words, means the digital publication of e-books or digital magazines and as a result develops the domain of digital libraries. It is also becoming quite common to distribute books or magazines or newspapers to readers through tablet like reading devices and this market is growing by millions each year. The online dealers like Apple iTunes bookstore, Amazon bookstore and Google bookstore are taking this business to a new horizon. Apart from these we have a flurry of magazines that are contributing to the domain regularly. Electronic publishing of scientific and academic journals have become so common that the peer reviewed journals are becoming extinct day by day.

### Objectives of the Study

The purpose of the paper is to study the challenges faced by the researchers in publishing the research articles in online publication. In order to achieve these objectives, the following issues have been examined:

- To know about the process of online publishing.
- To examine the challenges faced by the researchers in publishing the research articles in online publication
- To offer concrete suggestions and conclusions.

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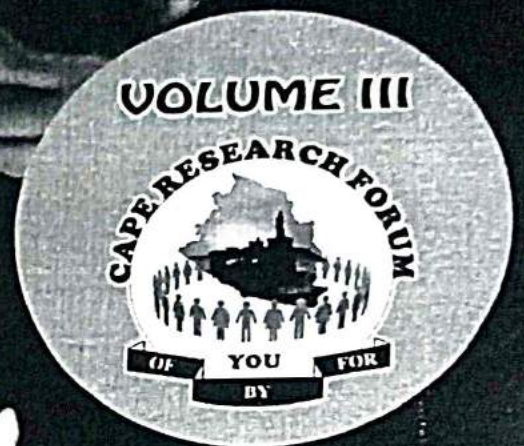
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**RURAL WOMEN EMPOWERMENT**  
**- A WAY OF SUSTAINABLE DEVELOPMENT**



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## ROLE OF WOMEN ENTREPRENEURS FOR SUSTAINABLE DEVELOPMENT

P. Rajmohan, Research Scholar, V.H.N. Senthikumara Nadar College (Autonomous), Virudhunagar.

Dr. A.A. Magesan, Associate Professor and Head, Commerce Research Centre, V.H.N. Senthikumara Nadar College (Autonomous), Virudhunagar.

### 1. INTRODUCTION

According to Sixth Economic Census released by the Ministry of Statistics and Programme Implementation, women constitute around 14% of the total entrepreneurship that is 8.05 million out of the total 58.5 million entrepreneurs, noted the Vice President of India, M. Venkaiah Naidu. Out of this, 2.76 million women constituting 13.3% of women entrepreneurs work in agriculture sector whereas 5.29 million women constituting more than 65% work in non-agriculture sector. The average employment in women-owned enterprises is meager 1.67. He said further that empowerment of women is central to achieving the objective of inclusive, equitable and sustainable development and it is not only a national goal but also a global agenda. He was addressing the gathering after inaugurating the International Conference on 'Empowering Women: Fostering Entrepreneurship, Innovation and Sustainability'. A recent World Bank report has revealed that women employers tend to hire mostly women. This may be partly because of the kind of businesses set up by women entrepreneurs, such as small tailoring unit, beauty and wellness saloon, etc. Many of such women-owned firms offer only meager employment at nominal rate of 1-2 person per unit, giving credence to the finding that large number of women entrepreneurs are micro-household enterprises supplementing their family income. The Vice President said that it is beyond doubt that given the right opportunities and proper environment, women have excelled in different spheres of life. He also stressed on the need to create suitable conditions to facilitate and encourage women to have full, active and unhindered participation in social, economic, political and public life so that their potential is realized fully for the benefit of the society.

The Vice President said that lack of equal access to education & employment, inequalities in the labour market, rising sexual violence and unequal division of unpaid care and domestic work remain the key barriers to their advancement. Saying that gender disparity hinders women's empowerment and their integration in mainstream, the Vice President argued for a major shift in our mindset which would lead to a positive attitude towards women and their role in society. The Vice President said that women's active participation in decision-making has a positive impact on





**INSOLVENCY AND BANKRUPTCY  
CODE, 2016**

**– New Bankruptcy Law for the Revival  
of Indian Economy**

**Dr. P. Sundara Pandian  
Dr. N. Ashok Kumar  
Dr. C. Chelladurai**



**V.H.N.SENTHIKUMARA NADAR COLLEGE**

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## **EFFICIENCY AND EFFECTIVENESS OF CUSTOMER USAGE LEVEL IN THE NEW DIMENSION OF E-BANKING SERVICES IN TIRUNELVELI CITY, TAMILNADU**

**Dr.M.Balaji,**

*Assistant Professor, Department of MBA,  
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**Abstract** *E-banking refers to electronic banking. It is like E-business in banking industry. E-banking is also called as "Virtual Banking" or "Online Banking". E-banking is a result of the Growing expectation of banks customers. The E-banking involves information technology based banking. Under this IT system, the banking services are delivered by way of a computer-controlled system. E-Banking is the use of computer to carry out Banking. Transaction such withdrawals through cash dispensers or transfer of funds at point of sale. E-Banking or Electronic Banking is a major innovation in the field of Banking. Earlier Banking was conducted in a very traditional manner, there were no such innovations. Information revolution led to the evolution of internet, which lead to E-Commerce continued by evolution of E-Banking.*

*Banks play a crucial role in promoting online businesses. Even though e-shoppers have the option of cash-on-delivery, which seems to be secure and trustworthy, still there is an urge for the e-payment schemes, which can only be provided through banks. Banks act as strong and trustworthy intermediaries in the online transactions and they provide a bold opening in the online business. At present, banks have e-payment systems like Internet banking, electronic fund transfers (NEFT/RTGS), plastic money (credit card & debit card) and mobile banking. These systems provide payment to online transactions like online purchases of products, mobile recharges, hotel booking, ticket booking, etc. by considering all types of security measures.*

*A financial institution that handles all transactions via the Web, email, and mobile*

*check deposit and ATM machines. By not having the overhead of physical branches, people expect a virtual bank to offer higher interest rates on their accounts.*

**Key words:** *e-services and Internet service providers. Virtual banking, mobile banking, online business*

### **INTRODUCTION:**

#### **E-banking in India:**

In India e-banking is of fairly recent origin. The traditional model for banking has been through branch banking. Only in the early 1990s there has been start of non-branch banking services. The good old manual systems on which Indian Banking depended upon for centuries seem to have no place today. The credit of launching internet banking in India goes to ICICI Bank. Citibank and HDFC Bank followed with internet banking services in 1999. Several initiatives have been taken by the Government of India as well as the Reserve Bank to facilitate the development of e-banking in India. The Government of India enacted the IT Act, 2000 with effect from October 17, 2000 which provided legal recognition to electronic transactions and other means of electronic commerce. The Reserve Bank is monitoring and reviewing the legal and other requirements of e-banking on a continuous basis to ensure that e-banking would develop on sound lines and e-banking related challenges would not pose a threat to financial stability.





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## 21. WORK LIFE BALANCE OF EMPLOYEES IN SAIL REFRACTORY COMPANY LIMITED, SALEM.

D. Radha\*, and G. Murugesan\*\*

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### ABSTRACT

*Work-life balance is now playing an important role in deciding the job related performance of employees in any company. With swelling obligations in the work place, it is very difficult to the employees to maintain a fair level of work life balance. Such circumstances impact on workers physiologically and psychologically. The successful management of an organization's human resources is an exciting, dynamic and challenging task, especially at a time when the world has become a global village and economies are in a state of flux. In organizations and on the home front, the challenge of work life is rising to the top of many employers' and employees' consciousness. Human resources are the most valuable and unique assets of an organization. Increasing prevalence of work-life balance conflicts in the current scenario increase the challenge and opportunity of human resource professionals, work life issue lead the employee into burn out and turnover intention it effects employees in a myriad ways. The sail company can be a high pressure, high stress, demanding long working hours, and it is posited that work life balance initiatives are important for the future sustainability of the industry. The present study focuses on the relationship of work life balance, burn out turnover intention of employees in Sail Company.*

**KEYWORDS:** work life balance, work place support and family support, company employees, sail refractory company ltd.

### INTRODUCTION

The subject of Work Life Balance and Work Life Boundaries has received much attention in the last 15 years. Though concept of Work Life Balance is not so much popular in India yet as it is in the West. India remained unaffected earlier due to the social support system available so far in our country. But now in India, there is also change in family structures like the advent of nuclear family system and structure of work force- more employee participation in workforce. Further, the today's workforce now includes more dual career couples where both have careers, not just jobs. Organizations have started to realize that work and personal life are interdependent and employees' personal issues can impact job performance and further job satisfaction and life satisfaction. So organizations need to incorporate policies and strategies to foster a Work Life Balance into their workforce and support their staff undertake Work Life Balance policies or programs. The demands of work domain of life were the working hours, work intensity and the proportion of working hours actually spent in work. If more hours were subtracted from home hours keeping the work intensity high, the imbalance may produce fatigue, anxiety and other physiological impact that could have a negative effect on both work and family domain of life. Often organization culture and workplace practices dominate an individual's working life and put organization's requirements before the individual's needs. But in due course of time it leads to low performance and productivity shown by the employees in work.



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## Fabrication of Al-TiO<sub>2</sub> thin film electrode by spray pyrolysis technique in view of sensor electrode for urea

A. MathiVathani<sup>1</sup>, S. Dhanalakshmi<sup>2</sup>, N. Jeyakumaran<sup>1</sup>, N. Prithivikumaran<sup>1\*</sup>

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### Abstract

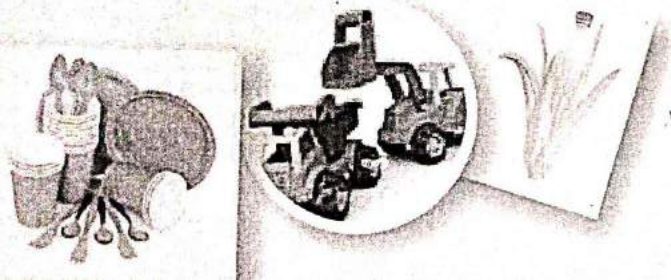
A simple cost effective Al-TiO<sub>2</sub> thin film electrode was fabricated for Urea sensing. Urea is the key end product of nitrogen metabolism in humans. Increased level of Urea leads to loss of kidney function. Thus determination of urea is important in analysis of kidney diseases. Al-TiO<sub>2</sub> thin films were deposited with different concentration of Al by Spray pyrolysis technique. The XRD pattern reveals the anatase phase of the Al-TiO<sub>2</sub> thin films with tetragonal structure. A shift is observed in the XRD peak position compared to as prepared TiO<sub>2</sub> thin film indicates the incorporation of Al ions into Ti ions. The UV-Vis spectroscopy study shows that the absorption increases and the absorption peak shift towards the visible region for Al-TiO<sub>2</sub> thin films compared with that of the as prepared TiO<sub>2</sub> thin film. The optical band gap values change with the change in the Al concentration in TiO<sub>2</sub> thin films. The electrochemical analysis for optimized Al-TiO<sub>2</sub> thin film electrode was carried out by cyclic voltammetry method. CV studies of Al-TiO<sub>2</sub> thin film electrode show the good stability and linearity which is essential to fabricate biosensor. The sensor response to Urea is linear with correlation coefficient of 0.944 and the sensitivity is 3.17 μA mM<sup>-1</sup> cm<sup>-2</sup>.

**Keywords:** Thin films, Al-TiO<sub>2</sub>, Spray pyrolysis, Electrochemical analysis, Sensing, Urea.



# ADVANCES IN BIOPLASTICS

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Advances in Bioplastics

Effect of UV-B radiation exposed to callus in *Vigna mungo* cultivars

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### Abstract

Callus induction was tried with leaf explants harvested from control and UV-B irradiated six cultivars of *Vigna mungo* (Vamban 1, Vamban 2, Vamban 3, Vamban 4, Vamban 5 and Vamban 6) to study their callus fresh weight and dry weight. Callus induction was recorded in Vamban 1, Vamban 2, Vamban 3, Vamban 4, Vamban 5 and Vamban 6 both from control and UV-B leaf explants harvested. UV-B delayed callus induction and depressed biomass accumulation. However, the callus fresh weight and dry weight were 100% compare to UV-B treated in all the cultivars of *Vigna mungo* under the control conditions. The cultivar Vamban 2 (V2) is the more sensitive one to the enhanced UV-B radiation treatment. The fresh weight and dry weight decreased by under UV-B treated plants 14%, 14%, 14%, 14%, 16% and 17% in the cultivar V1, V3, V4, V5, V6 and V2 respectively.

**Keywords:** Ultraviolet-B, *Vigna mungo*, six cultivars, Callus Initiation

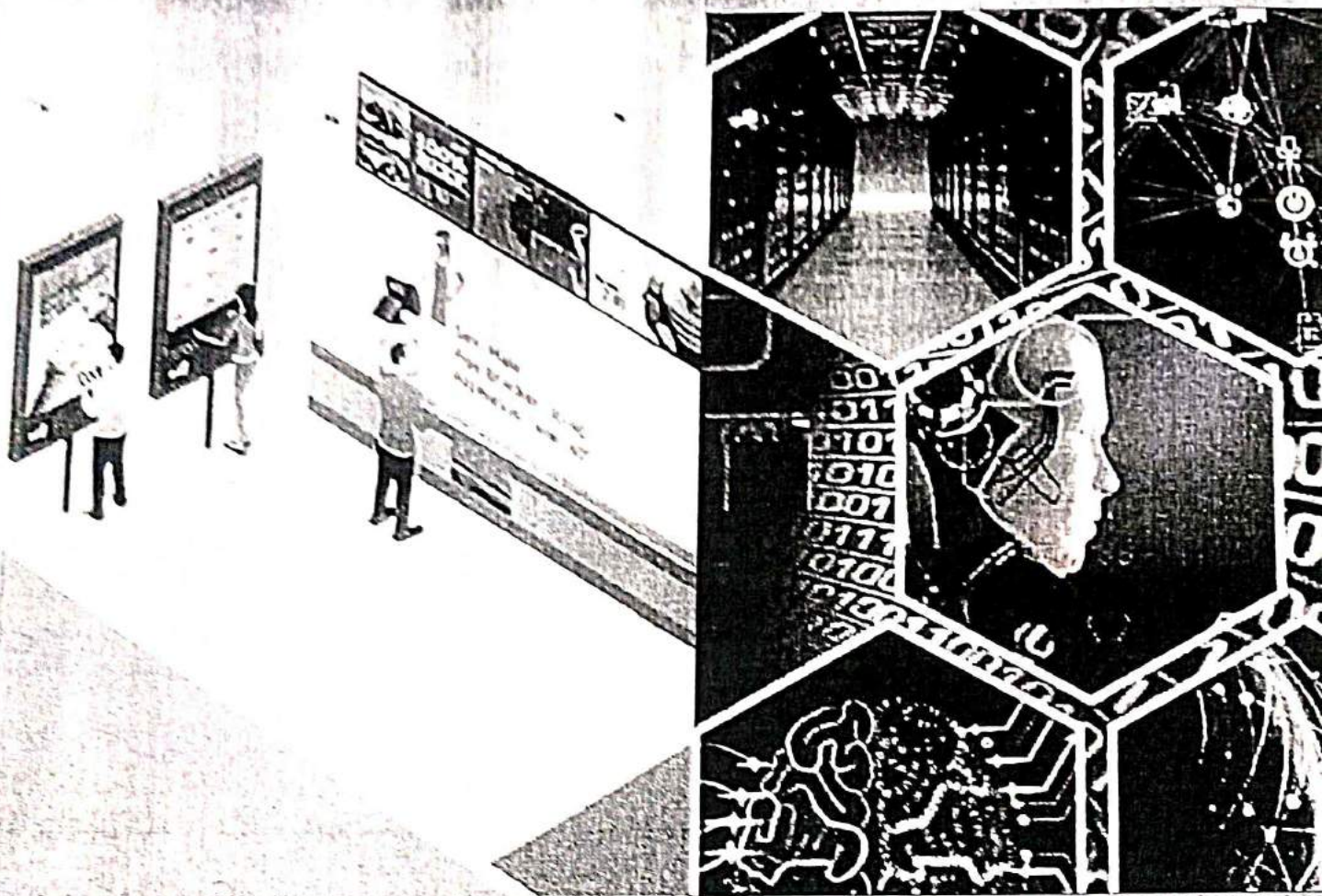
### Introduction

The ozone layer in the stratosphere protects life on earth from exposure to dangerous levels of ultraviolet light. It does so by filtering out harmful ultraviolet radiation from the sun. When ozone-degrading chemicals are emitted, they mix with the atmosphere and eventually rise to the stratosphere. Chlorine and bromine catalyze the destruction of ozone. This destruction is occurring at a more rapid





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## Trends and Initiatives in Curation of Scientific Datasets

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### Abstract

*E-Science and cyber infrastructure developments present information professionals and researchers with significant curation challenges relating to the management of scientific datasets. Among pressing questions are: What data should be collected for data curation? How can quality control be maintained? And, how can metadata are generated effectively? These and other challenges are made complex, given the diversity of methods by which data are produced, their heterogeneity, and the increasing scale and scope of scientific research projects.*

**Keywords:** *Curation, Scientific Data, Cyber Infrastructure and Education*

### Introduction

A chief motivation for data curation is discovery and re-use of valuable research data. Research universities and large organizations such as the Max Planck Institute face curation challenges due to the diversity and expanse of data produced. Specifically, they need to address issues of what data should be collected, quality control, curatorial responsibility, trust, and sustainability. An alliance of scientific organizations in Germany has been formed to collectively address these problems. The alliance includes the Deutsche Forschungsgemeinschaft (DFG, the German Research Foundation), the Fraunhofer Society, the Helmholtz Association of German Research Centres, and the Max Planck Society. All of the members have signed a joint national infrastructure policy initiative that has six priority areas; one is focusing on "Preservation and re-use of primary research data" An emphasis of our work is on open data. This presentation will give an overview of ongoing discussions in Germany underlying the alliance, issues and decisions made specific to data curation, and steps to support open access.

### Metadata Scheme for Scientific Data

Dryad's metadata architecture links data object metadata with publication metadata. The repository metadata team has developed an application profile with functional requirements that include long-term preservation of datasets, object retrieval and reuse, versioning, provenance tracking, instantiations, and the representation of complex relationships between datasets. Dryad's application profile supports the entire life cycle of a data object, starting with its generation, and ensures the long-term preservation of the metadata itself. The application profile is in compliance the Singapore Framework for application profiles, a framework compatible with the Dublin Core Abstract Model (DCAM). This presentation will provide an overview of our application profile development work, with an emphasis on its support of curatorial tasks, and highlight challenges in complying with the Singapore Framework. Furthermore, we will illustrate the applicability of our work to other scientific endeavors and its integration with the Semantic Web. Issues addressed by the presentation will include the nature of scholarly collaboration in scientific domains, incentives



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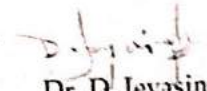
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This is to certify that Dr.Y.Vidya, Assistant Professor of English, V.H.N.S.N College, Virudhunagar has participated and presented a paper entitled Artistic Excellence and Theatrical Vitality in the Select Plays of Asif Currimbhoy in the One-Day International Conference EMERGING PARADIGMS IN ENGLISH WRITING EPEW-19 conducted by the Department of English on 29.3.2019.

  
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Tamil Nadu, India**

**Department of English**

**Edited by**

**Mr. M. Vinoth Kumar**



## Artistic Excellence and Theatrical Vitality in the Select Plays of Asif Currimbhoy

Dr. V. Vidya

Assistant Professor of English, V.H.N.S.N College, Virudhunagar

Dr. B. Rajkumar

Assistant Professor of English, V.H.N.S.N College, Virudhunagar

### Abstract

*Asif Currimbhoy is a great master in the field of writing theatrical plays. It demonstrates his fine sense of the theatre and his skill as a dramatist. In Om Mane Padme Hum he has very successfully treated the themes based on political and public events. In the play Asif has presented the true historical events of Tibet with the help of the dialogues of the religious Gurus, the Dalai Lama, Tibetan's monk and the Chinese Chief General and other generals. He gives more importance to the inner feelings of the land. The play deals with the Chinese invasion of Tibet and the flight of the Dalai Lama to India. The Miracle Seed gives us a tremendous impression of reality and presents an eternal challenge of endurance and survival. It is rooted in the modern Indian rural society.*

**Key Words:** Critical culture, Metaphysical rigour, Lamaism, Cruel vagaries, Nature, Survival

*Om Mane Padme Hum* depicts the flight of the Dalai Lama from Tibet after Chinese occupation of the Himalayan kingdom. It shows the Chinese invasion of Tibet. No doubt, a political event of far-reaching consequences has been artistically recaptured in this play. The play opens in the prayer room of the monastery in the Potala at Lhasa where Boy Rimpoche along with the monks sings the Buddhist hymn "Om Mane Padme Hum". The three abbots of Dre Pung, Saka and Ganden urge the Dalai Lama to escape from Tibet. The minister also wants the Lama to run away. The Lama, however, does not like the idea. In the meantime, the Chinese army reaches the outskirts of Lhasa. Gen. Chang, Chinwe, Gen. Tan Kuan San, and Gen. Chin Hao-jan are seen discussing the repercussions of the possible Chinese occupation of Tibet. They know that the Tibetans led by primitive Khamba tribesmen and the Lama's bodyguards will pose a challenge to the Chinese army. Hence, they think of a culture revolution through class conflict. The ensuing scenes show how the culture revolution takes place in Tibet. The monks are forced to cultivate the land and to work hard. The Chinese soldiers plead with the natives that religion should not be "an opium" for the people. They accelerate the process of culture revolution and colonization by the introduction of landed aristocracy. As the news of the escape of the Dalai Lama reaches the Chinese, Gen. Tan Kuan San orders the destruction of the Potala and other monasteries and the killings of the masses. But the Lama succeeds in crossing the border and entering India in a depressed mood.

It is the play on the religion of Lamaism. In 1950 the Dalai Lama, the Chief Guru of the followers of Lamaism, left Tibet secretly for some political reason. In the play, Asif

Currimbhoy has presented the Dalai Lama as a child and as a man, as a spiritual leader. He always cares for the Orders of God and not of human beings. But even then he thinks that he should keep himself safe from the tyrant rulers of China, only then he can do some service to his followers. The pious Guru does not care for his murder. The Chinese soldier may kill his body but not his soul for him the limitations of the human body have no value. He gets inspiration from his inside spirit soaring on the wings of God, his energy continues to form him forever. His all devotees take a place that they will die trying to save his pious body from the cruel tyrants. All the abbots tell their spiritual Guru that His Holiness should leave this place because the Chinese military is coming fast to this place and they may give some harm to his body. At last the Dalai Lama accepts their advice. In the meanwhile Lukhangwa and Losang Tashi, the two religious Ministers come there. They were the two great hands for the Dalai Lama. These two Ministers were very important to him like his two hands; one was religious and the other was a temporal one. His very close and trusted abbot, Losang Tashi tells him that Lamaism survives with him and therefore he must flee. His religious Minister, Lukhangwa, reminds him that Tibet was invaded before: by the barbarous Mauchus, the corrupt Komintang, and now the godless Communists.

The Dalai Lama of the time also fled for political reasons. Lukhangwa in an hesitating way tells him to leave divine judgements to his state oracles; his concern is with the political realities of today. Moreover, he informs him that the Chinese military has come in Tibet and they outnumber the loyalist rebels by two to one, with superior weapons but they will not stay in the place for long time. They can physically capture Tibet, but spiritually no citizen and religious man is with them. In the end, they would have they would have to go away from this land. The religion is their culture and religion do not influence the people of this land. Their atheism failed over the last eight years of expansionism here. They cannot influence the people of Tibet. Even their so-called "democratic reforms" don't give any influence upon the people. It is the fact that they have physically given a lot of things to the people but spiritually they are "dry" people. Hence for a longer time, they cannot remain here.

Dalai Lama has made up his mind to escape from Lhasa. Though it was very dangerous and long journey but he has courage to face all these dangers. He meditated and remembered Mercy God. He did not care for the tiresome journey; rather he busied his mind in seeing the beautiful sight scene. They encouraged him and inspired to complete his action. His followers were cooperating him. His own family members, ministers, landed aristocracy, noblemen, frantically collected whatever wealth and treasures they can pile them on yaks and mules. The Dalai Lama himself has to change his common personality, impersonates as a common soldier, takes a gun unfamiliar, removes his glasses, wears the fur cap which looks something like a balaklava that both conceals and protects him against the gathering sandstorm, he slips beyond the Palace guards, unnoticed, accompanied by three or four of his bodyguards. The intention is that all family members and others should break up into small groups and meet beyond the city at Nethang. His flights from Lhasa from the crucial point of escape are through the dry river bed at night where Chinese camps and guards are stationed. They negotiate it under cover of the sandstorm, dreading every moment of discovery.

The Dalai Lama has to cross two rivers with the gruelling 17,000 feet Che Pass before they get into friendly Khamba territory and start their trek to India over mountains and into valleys, scenes of torrid rivers being crossed in yak-skin coracles; horses being taken on rafts.





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International Conference on 'English Language Teaching and Literary Studies'  
19.02.2019

**CERTIFICATE**

Dr. B. Rajkumar  
Assistant Professor of English  
V. H. N. S. N. College  
Virudhunagar

has presented the Research Paper on

*Coalesce and ambit of cultural matrix in Meena Alexander's 'Atmospheric*

On 19<sup>th</sup> of March 2019 in the International Conference on *Embroidery*  
'English Language Teaching and Literary Studies'

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2019

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INTEGRATING LANGUAGE AND LITERATURE

Edited by Mrs. P. SELVI SANTHANAKRISHNAN



# INTEGRATING LANGUAGE AND LITERATURE



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Mrs. P. SELVI SANTHANAKRISHNAN

"While walking along the path of a bright tomorrow, it is still the teacher's slow sparkles in the sky, reflects in my eyes and a new brightness, securing my future, transforming my mind and igniting excellence within me" says Abhishek, my Ideal Teacher". Feeling the need to provide better knowledge to the students of English of the integrity between Language and Literature and enhance the research ambience among the faculty and the scholars, the Editor of this book has taken a strenuous effort to organize International Conference on "English Language Teaching and Literary Studies" and get the selected research articles published as a book titled Integrating Language and Literature. My great appreciations to Mr. M. Balakrishnan, Assistant Professor, K.R. College of Arts and Science, Kovilpatti, who has stood along with his in the completion of this whole project.

The attempts taken by Arulmigu Palaniandavar Arts College for Women, Palani to excel in all academic endeavours like this is laudable. My best wishes to all, who have contributed to this noble initiative.

Wishes and regards

**Dr. G. BASKARAN**  
Professor, School of English & FL  
The Gandhigram Rural Institute -  
Deemed University, Dindigul



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## COALESCE AND AMBIT OF CULTURAL MATRIX IN MEENA ALEXANDER'S *ATMOSPHERIC EMBROIDERY*

Dr. Y. Vidya

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Meena Alexander is among the most visible of South Asian American poets writing in the US. *Atmospheric Embroidery: Poems* by Meena Alexander is a collection of poetry reflecting on life on three continents. The poet's earliest memories are of India and childhood. Later they move to Sudan and the violence there. Other poems reflect on her final stop-New York. In *Atmospheric Embroidery*, the author's eighth book of poems, she continues her journey as witness and cartographer, drawing primarily from Christian and Hindu mythologies, revisiting the beginnings of her dislocation and assimilation into different lands. Alexander weaves cartographic tapestries with terrains often juxtaposed with the unlikeliest pairings, to create something new. In the poem, "Blues," Alexander appeals to the Hindu Goddess of learning:

"Saraswati of the broken seawall / Saraswati of raw eggs and slipshod girls  
Goddess of the feverish tide / And storm-drunk saxophones  
Speak to me." (15)

*Atmospheric Embroidery* morphs the metaphor of migration, compounded out of memory, myth and varied landscapes from multiple homes. In "Debt Ridden," Alexander sets the tone of the book, by asking:

"Who are we? / Something was hopping / Up and down in my throat / O bullfrog  
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blouse / Over it her sari. / Something / Was torn." (3)

Alexander's work has always embraced this constant tussle between "who we are" and "how we got here," along with the challenge of finding the right words. However, her poems in this collection particularly reveal a cartographer flitting in and out of childhood memories and distant lands, before being swallowed by the earth. Alexander revisits the mythic story of Sita, transported from ancient India to modern day Manhattan:

"Sita bathed in sand. / By wildwort / And willowherb  
Fire starts - / Dry ground cracks, / Swallows her whole.  
Sita-found-in-a-field." (20)

The book is seventy-pages long and divided into five sections. Towards the end of *Atmospheric Embroidery*, one realizes that Alexander's angst about dislocation is no longer dictated by the geographical or cultural, but rather by the metaphysical. In "No Rescue (With Toy Cars)," the poignant last poem, she ponders:

"You thought that by crossing all these seas / Writing all these poems something would  
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# INTEGRATING LANGUAGE AND LITERATURE

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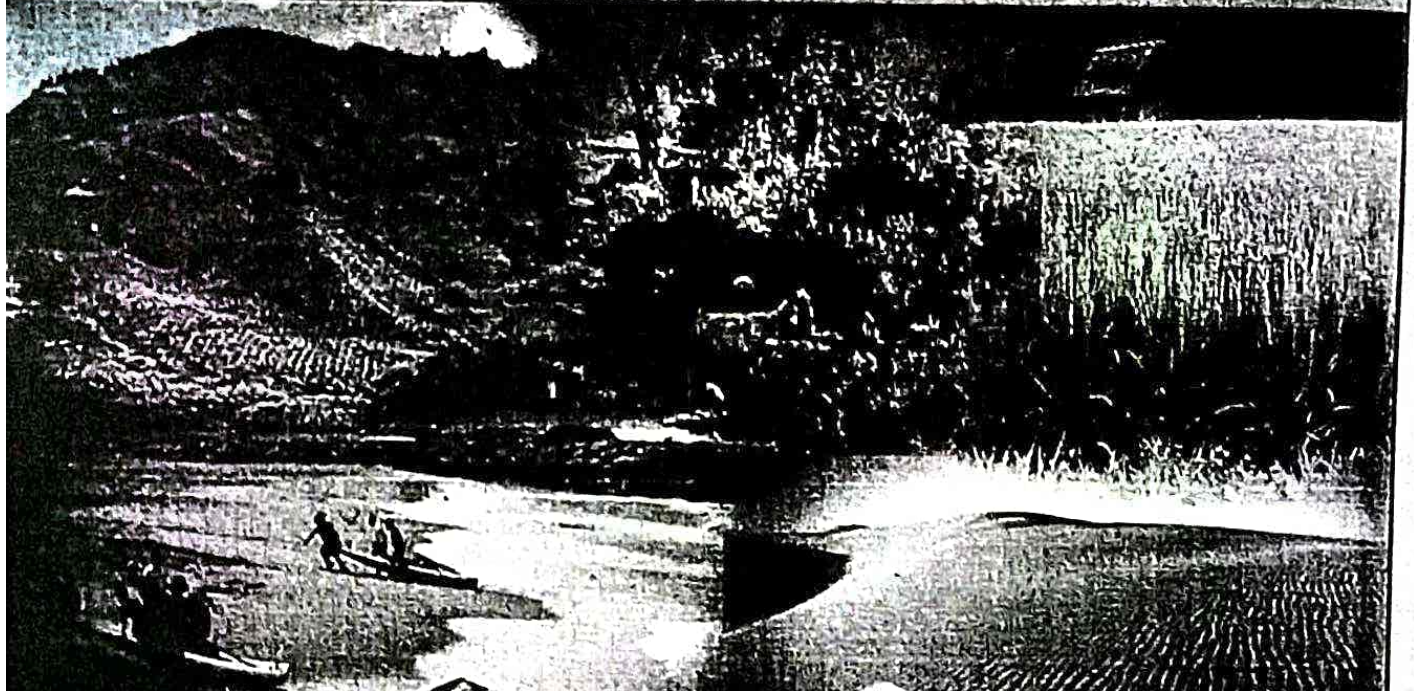
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# தமிழ் இலக்கியங்களும் கோட்பாடுகளும்



தமிழ்க்துறை (சுயநிதிப்பிரிவு)  
நாடார் மஹாஜன சங்கம்  
சு. வெள்ளையாச்சாரி நாடார் கல்லூரி (கரிவாடகி)

சேதிய தாமதிப்பீட்டுக் கடிமலினால் 'A' தரத்தான்வெய்க்க கல்லூரி



## நூல் விபரம்

தலைப்பு	: தமிழ் இலக்கியங்களும் கோட்பாடுகளும்
பொருள்	: ஆய்வுக் கட்டுரைகள்
முதற்பதிப்பு	: சனவரி 2019
பக்கங்கள்	:
நூல் அளவு	: ௨௨x௨௨ (1 X 8)
தாள்	: 80 GSM
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தமிழ்த்துறைத் தலைவர் (சுயநிதி)  
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நாகமலை, மதுரை -19

“உடுக்கை இழந்தவன் கைபோல ஆங்கே  
இடுக்கண் களைவதாம் நட்பு”

(திருக்.பொருட்பால். நட்பு. 788)

என்கிறார் வள்ளுவர். எமது கல்லூரியில் தொடக்கம் முதல் நிறைவு வரை எந்த விழாவிலும் தமிழ்த்துறை அல்லாத விழா கிடையாது. அந்தளவிற்குத் தமிழும் தமிழின்பால் உள்ள பற்றும் நிலைத்து நிற்கும் என்பதை உறுதியுடன் கூறுவோம்.

சிறப்புடன் விளங்கும் நமது தமிழ்த்துறை இலக்கியத்தை வளர்ப்பதில் பெரும் பங்கு உண்டு. கடந்த 2017ஆம் ஆண்டு முதல் இன்று வரை இடைவிடாது மூன்றாண்டு காலம் பன்னாட்டுக் கருத்தரங்கம் நடத்தி ஆய்வுக்கட்டுரை நூலை வெளியிட்டுள்ளோம்.

2017ஆம் ஆண்டு “தமிழ் இலக்கியங்களில் பல்சூறைப் பதிவுகள்”

2018ஆம் ஆண்டு “தமிழ் இலக்கியங்களில் ஆளுமைச் சிந்தனைகள்”

இந்தாண்டு 2019ஆம் ஆண்டு “தமிழ் இலக்கியங்களும் கோட்பாடுகளும்”

என மூன்றாம் பன்னாட்டுக் கருத்தரங்கம் ஆகும். இவற்றைத் திறனாய்வு நோக்குடன் நடத்திய பெருமை எமது தமிழ்த்துறையைச் (சுயநிதி) சாரும். இதுவே எமது நட்பின் அடையாளமாகும்.

இந்தாண்டு பேராசிரியர்கள், ஆய்வு மாணவர்கள், அறிஞர் பெருமக்களிடம் உள்ள ஆற்றலைப் பல்வேறு வகையான கோட்பாடுகளை இலக்கியத்தில் கண்டறிந்து வெளிக்கொணரும் வகையில் “தமிழ் இலக்கியங்களும் கோட்பாடுகளும்” எனும் தலைப்பிலான இப்பன்னாட்டுக் கருத்தரங்கு நூலாக வெளிவருவதற்கு எமது துறையுடன் கூடி வடிவமைத்து, கர்மவீரர் கு.காமராசர் அவர்களை வணங்கி கல்வித்தந்தை ச.வெள்ளைச்சாமி



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## Ontological Philosophy of Thirumular and Tagore A Comparative Study

A. PARTHIPAN

Assistant Professor of English

V.H.N. Senthikumara Nadar College (Autonomous)  
Virudhunagr

A, as its first of letters, every speech maintain;

The "Primal Deity" is first, through all the world's domains

(Kural 1 G.U. Pope's Translation)

It means that this world is covered by god, the omnipresent. The god almighty is everywhere. We can feel and find his presence in every object. Thus our Tamil saint Thiruvalluvar generalized the meaning and the existence of the god in two thousand year before. But in reality we kept erecting temples and segregating some section of people. If we look back our history there were a lot of discrimination were meted out towards some section of people who were consider to be the sinners by their low birth, they were believed to be born from foot of god in according to Hindu Manu Dharma Shastra, which was framed by The men who were believed to be born form the head of god, the Brahmins. They refused hard labor but wished to lead their life in sophisticated manner hence they found god. They did not allow an ordinary layman to enter into the sanctum sanctorum of the temples. They were of the opinion if a man from low caste enters into the temple then it will become pollute.

This paper explores the humanistic proximity of Tagore and Thirumular against all the religious odds and hypocrite who have been enjoying privileges in the name of god and god worship and maintained their social status. And who were nearly ruled over the temple in the name of god. In the past an ordinary man could not worship god because he had made to believe that to get the blessings of god he has to offer something more valuable via Brahmins. Brahmins indirectly looted lay man in the name of god. But very few humanistic poets want to peel the hypocrite of the so called religious men. Among them the Tamil poet Thirumular and the Bengali poet

writings. Though these two belong to different age and different region one can find sameness in their perceptions about the existence of god.

The Tamil poet and saint Thirumular wrote his monumental poetic collection 'Thirumanthiram' discussed a lot of ideologies particularly in his 1832<sup>nd</sup> song he has given his idea about the existence of god. He has discussed the existential philosophy before the European philosophers. All his words show himself as a humanist. His words liberated many people from the religious clutches which has been chained him in name of god and worship. His ideologies are very simple to understand and follow. He asked man to find god within him. by doing this he has peeled out the hypocrite behind god and worships

"ullam perunkoil uun udambu aaiyam,  
valla piranarkku vai gopura vassal  
thella theilintharkku seevan sivalingam  
kalla pulan-anaithum kaala-manivilakkea" (Thirumanthiram 1832)

Heart huge temple, body god's abode,  
For compassionate mouth temple portico  
For enlightened spirit siva linga and  
Five senses ever burning lamb (translation is mine)

Thus he equates human mind body with god and god's existence. By stating that our heart is temple, he advises to all to keep their heart away from jealousy and selfishness. For him human body is the abode of god so one should keep his body pure and free from any external influences. Then he advises for one's spirit to be enlightened and be compassionated towards fellow men to obtain the grace of god. At the end of the song he compares five senses of human to the ever burning lamb (kalamaniivilakku) which usually kept inside the sanctum and sanctorum of the temple.

Tagore unlike other religious men he wants to see the god in every human and in nature, and also in every action of man. Tagore echoes the perceptions of Thirumular in every line of speech. He is the real humanist at heart so only he does not have a belief in the sophisticated manner of worshipping for him the god is not there inside the four walls of the temple but as





**நாடார் மஹாஜன சங்கம்**  
**ச. வெள்ளைச்சாமி நாடார் கல்லூரி** (தன்னாட்சி)  
 தேசிய தர மதிப்பீட்டுக் குழுவின்ரால் மறு மதிப்பீடு செய்யப்பட்டு 'A' தரச்சான்று பெற்றது  
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**தமிழ் இலக்கியங்களும் கோட்பாடுகளும்**  
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**ONTOLOGICAL PHILOSOPHY OF THIRUMALAR AND TAGORE A COMPARATIVE STUDY** என்னும் தலைப்பில் கட்டுரை வழங்கிச் சிறப்பித்தார் /

கலந்து கொண்டு சிறப்பித்தார் எனச் சான்றளிக்கப்படுகிறது.

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**சுப**  
 முனைவர் **எஸ். ராமமூர்த்தி**  
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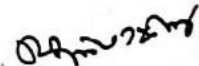
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has participated & Presented a Paper entitled *Opinion of Customers about Internet  
..Banking.. Services (A Study with special reference to Virudhunagar District*  
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# COMMERCE AND MANAGEMENT IN DIGITAL ERA

Mr.S.SELVANATHAN  
Dr.M.P.ASHA KUMARI



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**OPINION OF CUSTOMERS ABOUT INTERNET  
BANKING SERVICES  
WITH SPECIAL REFERENCE TO  
VIRUDHUNAGAR DISTRICT – A STUDY**

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**ABSTRACT**

Banking industry is facing intense competition due to the entry of private sector and foreign banks in India. Private banks in India were the first to introduce internet for banking services in the country. Due to the late ingress into the field, public sector banks understood that reaching the customers in inaccessible corners of the country is a very intricate task. The way to endure in the industry is to get connected with customers from any place and any time through technology like the internet. Hence, they offered banking services to their customers through internet applications. India is among the Top 3 countries in the world with the highest number of internet user where 11.4 percent of the Indian population use internet which is 5.4 percent of the world population.

**Keywords:** Internet Banking, Mobile Banking, Customer

**INTRODUCTION**

The Internet has changed the operations of many businesses, and has been becoming a powerful channel for business marketing and communication. The banking industry has followed this trend in recent years, and sometimes called "e-banking".

all banking transactions now completing through internet applications. The advance of communication and computer technology and the availability of the Internet have made it possible for customers to do most banking transactions from a remote location without stepping into a physical financial structure i.e., the concept of e-banking Brune.

**Statement of the Problem**

Once a time, people have to spend three to four hours to go to the bank for a transaction sometimes cost of transaction was more than the amount deposited or withdrawn. E-banking allows customer to do financial transaction on a secure website. Nowadays User Friendly Technology is becoming more popular among customers, and banks are providing e-banking facility. Today, most of the customers are increasingly using the technological banking services available in banking sector. It reduces cost and saves time. Customers are more perceptive towards technological banking services as a convenient and effective way to manage finance that is available at 24hours a day in 7 days a week. On the other hand, e-banking has certain problems such as lack of knowledge to operate the technology, set-up cost, legal issues, lack of relationship among banker and customer, security and privacy issues. For some people the User Friendly Technology really changes their life style, while for others it is very much threatening their life style. Hence, the present study attempts to analyse the opinion of customers about internet banking services.

**OBJECTIVES OF THE STUDY**

The objectives of this study are to study the features of internet banking services provided by the banking industry. To present the profile of the sample respondents in the study. To analyse the level of opinion of customers about the factors influencing the using of internet banking services.





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Mr.S.SELVANATHAN  
Dr.M.P.ASHA KUMARI



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# ROLE OF FINANCIAL INCLUSION IN EMPOWERING RURAL COMMUNITIES IN INDIA

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---

## **ABSTRACT**

*Financial inclusion is a fundamental keystone of socio-economic development. It has been a policy goal of high priority in India for decades. It is an important policy option which aims at reducing poverty and minimizing social as well as financial exclusion, thereby enhancing the inclusive growth process. Though there has been considerable progress in the process of inclusion over the past few years, India remains a long way from attaining universal financial inclusion.*

*Keywords: Financial Inclusion, Socio Economic Development, Retail Banking*

---

## **INTRODUCTION**

The term financial inclusion is defined as the process of ensuring timely access to financial services and adequate credit where needed by vulnerable groups such as the weaker sections and low-income groups at an affordable cost. However, it is perceived differently under different contexts. It can be viewed as a process of enabling access to credit, improving banking services or as a process of developing social and economic infrastructure available to the public. In short, financial inclusion is not only about money and savings but about directly eradicating the state of social exclusion existing in the economy. While they need it the most, rural communities remain the largest unserved market for financial






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# ROLE OF FINANCIAL INCLUSION IN EMPOWERING RURAL COMMUNITIES IN INDIA

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## ABSTRACT

Financial inclusion is a fundamental keystone of economic development. It has been a policy goal of high priority in India for decades. It is an important policy option which aims at reducing poverty and minimizing social as well as financial exclusion, thereby enhancing the inclusive growth process. In the past few years, India remains a long way from achieving universal financial inclusion.

**Keywords:** Financial Inclusion, Socio Economic Development, Retail Banking

## INTRODUCTION

The term financial inclusion is defined as the process of ensuring timely access to financial services and products where needed by vulnerable groups such as the weaker and low-income groups at an affordable cost. However, it is needed differently under different contexts. It can be viewed as enabling access to credit, improving banking services and of developing social and economic infrastructure available to public. In short, financial inclusion is not only about savings but about directly eradicating the state of social exclusion existing in the economy. While they need it the rural communities remain the largest unserved market in the world.

Ensuring their financial inclusion can unlock the economic potential of rural areas.

## OBJECTIVES OF THE STUDY

The purpose of the paper is to study the Role of financial inclusion in empowering rural communities in India. In order to achieve these objectives, the following issues have been examined:

1. To know about a wide range of financial services used by the rural communities.

2. To examine the policy options available in empowering rural communities through Financial Inclusion.

3. To review the Current Role in empowering rural communities.

4. To analyse the ILO works on financial inclusion in rural areas.

5. To study the Rural development through decent work.

## IMPORTANCE OF FINANCIAL INCLUSION IN INDIA

Despite India boasting economic growth rates higher than most emerging countries in recent years, a majority of the country's population remains unbanked. Financial Inclusion is a relatively

new economic concept in India that aims to change this scenario by providing financial services at affordable costs to the unbanked, who might not otherwise be aware of or able to

access financial services. Global trends have shown that in order to achieve economic development and growth, the expansion of

financial services to all sections of society is of utmost importance.

Financial inclusion in the rural as well as financially excluded pockets of cities is a win-win opportunity for everybody.

The banks/NBFC's intermediaries, and the left-out urban population will handle core infrastructure and services while

the rural population known as Business Correspondents (BC's) will be the

face of these banking & financial services, acting as the face of these banking & financial services

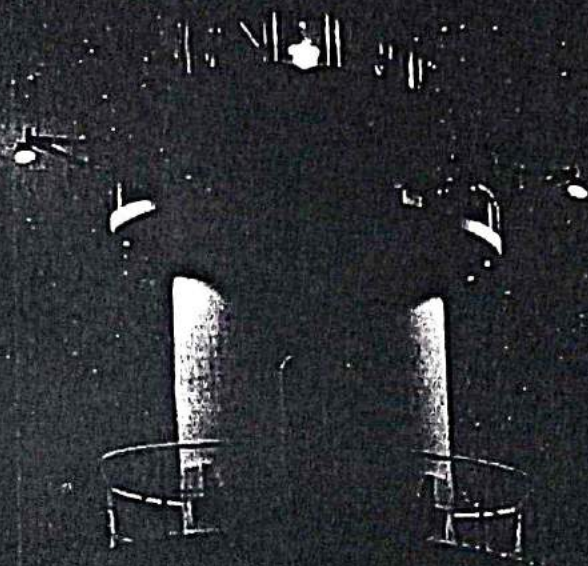
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## Preface

The development of the linguistic and communicative competence in English at the undergraduate level is an urgent need since English has gained international status as an official language. It is an undeniable fact that there is a wide gap between the level of competence in English required from the college students and the level they actually possess.

Keeping this in mind we have taken initiatives to prepare the students to cope up with the present language requirements. The result is the book entitled *Beacon - I*. The main objective of the book is to enrich and improve the communicative and linguistic competence of the students and thereby help them play their roles effectively in global platform.

The book consists of five chapters. The first and second chapters deal with Prose and Short Stories respectively which are meant for learning language through literature. The aesthetic sense of the reader will be enhanced and they 'teach and delight' simultaneously.

The third and fourth chapters have grammar and composition. They provide ample guidance and practice to the students in sentence construction usage, written composition and other allied areas so as to equip the students with the ability to communicate effectively in English. Chapter V is intended to learn the art of speaking and writing which will indeed be an immense use to the learners in expressing themselves clearly in English both in oral and written form.

I would like to express my sincere gratitude to our college Managing Board and our revered Principal Dr. P.Sundarapandian for granting me permission to bring out this book. I am grateful to our Head of the Department who has played a key role in bringing out this book. I thank all my teachers and colleagues for their valuable suggestions and support. I bow my head to the Almighty for His blessings forever and ever.



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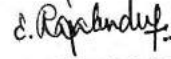
That Long Silence

In the State Level Seminar on *Voice of Sub-conscious in Diasporic Literature* organized by P.G. Department of English, Syed Hameedha Arts and Science

College, Kilakarai, Ramnad Dist, on 16<sup>th</sup> March 2019.



Prof. R. D. Nelson Daniel  
Head & Convener



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*Ominum Gatherum  
of Diasporic Literature*

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### QUEST FOR IDENTITY IN SHASHI DESHPANDE'S THAT LONG SILENCE

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**Dr. R. Meena**  
Assistant Professor of English,  
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Virudhunagar.

Shashi Deshpande was born in 1938, in Dharwad in Karnataka. She received an English education at a protestant mission school in Karnataka. She studied Economics in Bombay, and graduated in law from Bangalore. She later received an M.A. in English Literature. Her writing career began in 1970, initially with short stories. Later, she has published many novels and collections of short stories.

*That Long Silence* (1989), which won the Sahitya Akademi award in 1990, centres around the narrator Jaya, who lives in Bombay with her husband Mohan and two teenage children. Her relationship with Mohan is one of a traditional wife who silently accepts her condition though mentally she is deeply agonized by Mohan's indifference and neglect. Jaya compares her relationship with Mohan as that of "a pair of bullocks yoked together" while the reality is that "we were two persons. A woman" (8). Despite their living together, "there had been only emptiness between us" (185). But, paradoxically, when Mohan leaves her for a short period to release him of the charges of business malpractice, she feels dejected, and with the hope of his return, she feels comforted. She realizes that her resentment at being Mohan's wife is meaningless: "I had" thought and cut off the bits of me that refused to be Mohan's wife. Now I know that kind of fragmentation is not possible (191)

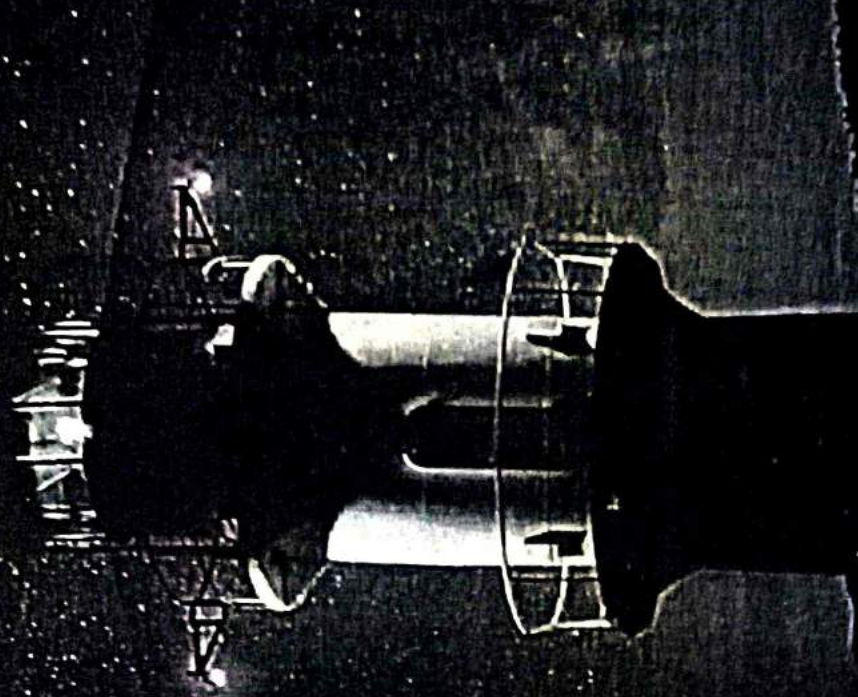
Shashi Deshpande's *That Long Silence*, most critically acclaimed novel is about the long silence that engulfs the marriage of Jaya and Mohan. It brought her lot of praise and appreciation. Shashi Deshpande portrays the new Indian woman and her dilemma. She concerns herself with the plight of the modern Indian women trying to understand her and to



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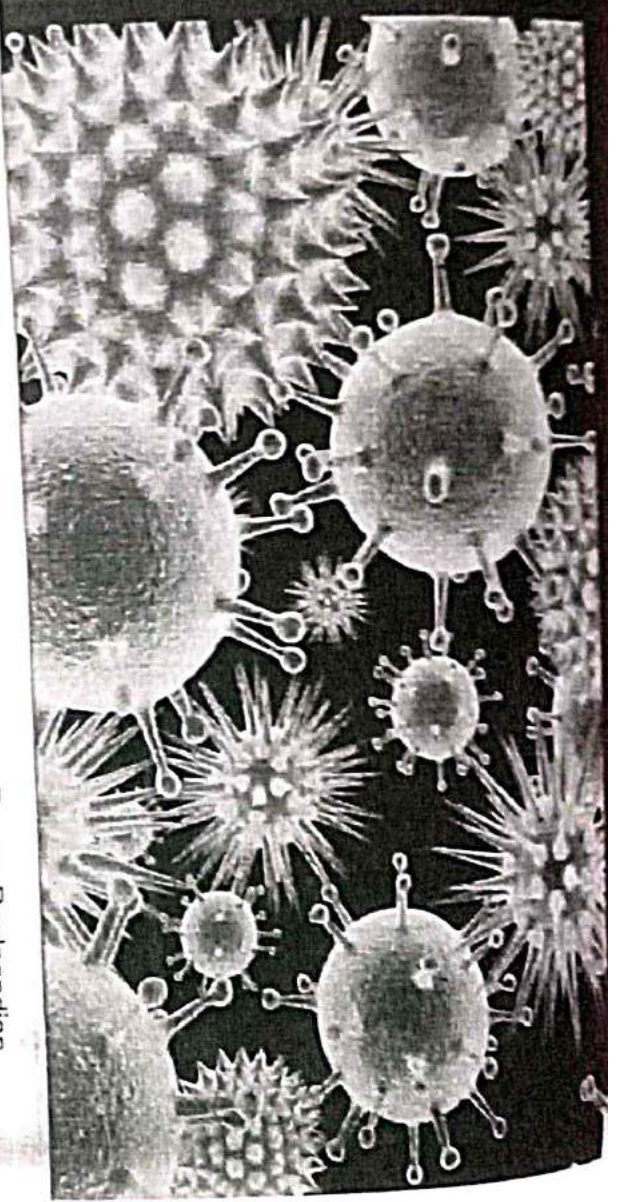


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...plant extract has been used as reducing and capping agent for the synthesis of nanoparticles which could be advantageous over the chemical reduction, heat evaporation, electrochemical reduction, and chemical reduction method. In the present attempt mulberry leaves extract act as reducing agent as well as a stabilizing agent in green synthesis process. The synthesized silver nanoparticles were examined by the change of color of solution from white to brownish. Via absorption spectroscopy confirmed the spherical nature and the average size of 15-25 nm. The nanoparticles showed enhanced antibacterial activity against human pathogens.



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## Green synthesis of silver nanoparticles and its antibacterial effect

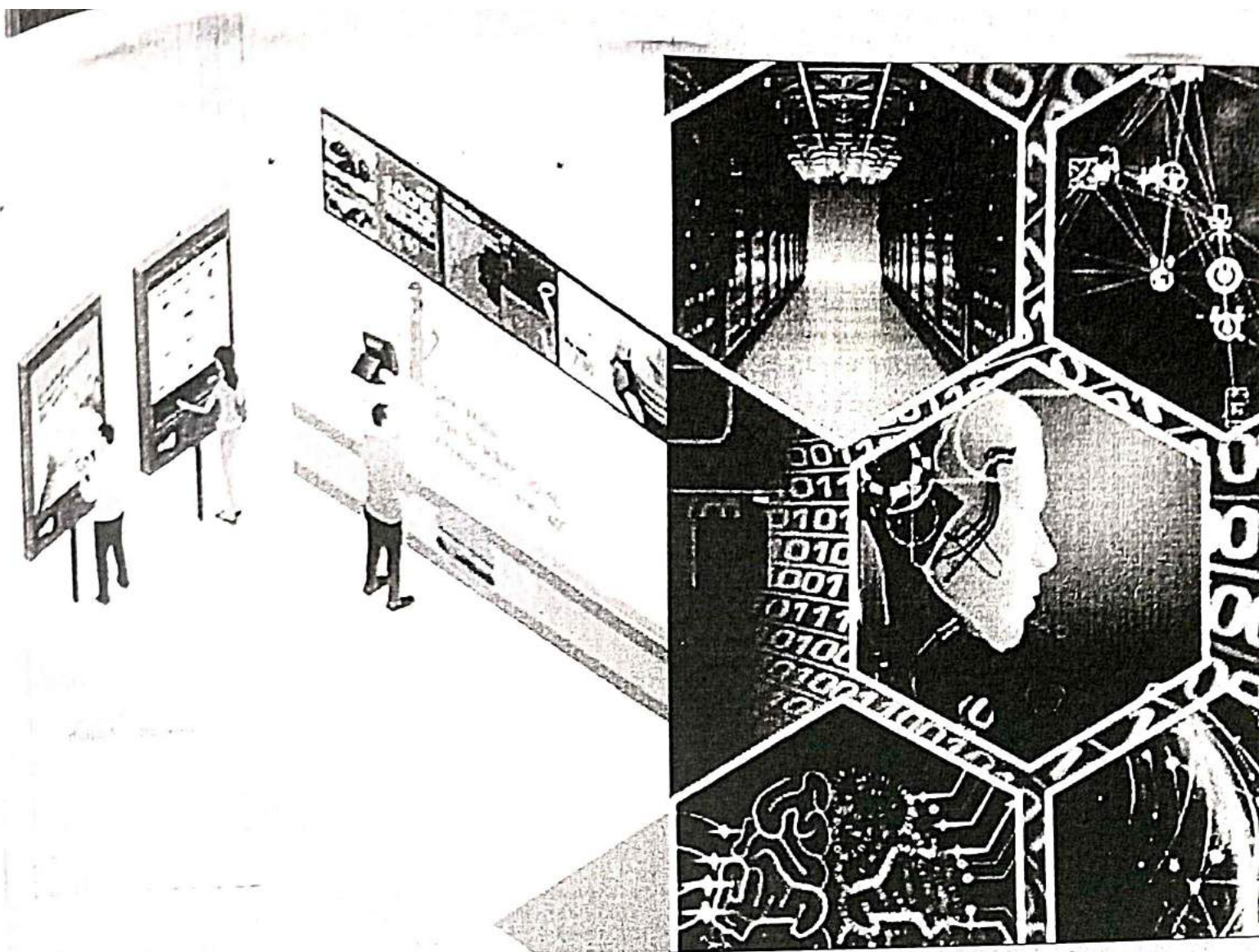
Prema is currently working as Assistant Professor in the Research Department of Zoology, VIT-VELLUR College, Vellore. She received her Ph.D. in Microbiology from Anna University, Chennai. She is specialized in the field of Biotechnology.



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DIASPORA AND BOLLYWOOD MOVIES

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Talking about the Bollywood films and the Indian diaspora in Germany Christiane Brosius, in her essay, *The Scattered Homelands of the Migrants: Bollywood through the Diasporic Lens*, observes:

The south Asian shops are somewhat condensed illuminations of a parallel world: alongside trays filled with triangular henna tubes, samosas and wedding garlands, shelves offer film magazines such as *Stardust* or *Filmfare* and postcards of film stars Shah Rukh Khan and Kajol. Walls are covered with posters announcing classical and pop concerts, lectures on religious issues, as well as, the screening of the latest blockbuster. (207)

The observation brings to light the relationship of Indian films with the diaspora as the other cultural entities like henna tubes, samosas or wedding garlands are related to them. Often, Indian diaspora has been talked about for its famous attachments to the popular Indian films from the time since Mehboob Khan's *Mother India* and Raj Kapoor's *Awaraz* were screened in the West and in the erstwhile USSR.

The Indian films form an intricate part of the cultural patterns carved out in the collective memory and the mass psychology of the Indian diaspora. They often look up to the films as a junction where they exchange, recall, recollect, relive, revive and remember their ethnic roots, their homeland, their culture, their forefathers, their glories, their youth, their gains, their losses, their pains, their achievements and their struggles. From Subash Ghai's *Pardes*, Aditya Chopra's *Dilwale Dulhania Le Jaayenge* to Karan Johar's *Kabhi Alvida Na Kehna* the Indian films are bringing forth not just the Indianness to the diaspora which traditionally reminds them of their homeland, but these films also bring forth the diasporic





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ON

## Voice of Sub-conscious in Diasporic Literature

# CERTIFICATE

This to certify Dr./Mr./Ms.

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Participated / presented a paper titled Diaspora and Bollywood Movies

In the State Level Seminar on *Voice of Sub-conscious in Diasporic Literature* organized by P.G. Department of English, Syed Hameedha Arts and Science College, Kilakarai, Ramanad Dist, on 16<sup>th</sup> March 2019.

Prof. R. D. Nelson Daniel  
Head & Convener

Dr. E. Rajabudeen  
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# *Ominium Gatherum of Diasporic Literature*

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