SSMRV College®

Book of Abstracts

National Conference

INDIA'S PATHWAY TO SUSTAINABILITY: OPPORTUNITIES & CHALLENGES

(HYBRID MODE)

25th Oct 2024

Proceedings

National Conference on

INDIA'S PATHWAY TO SUSTAINABILITY: OPPORTUNITIES & CHALLENGES

25th October 2024

Book of Abstracts

Organized By

SSMRV College®

No 17 36th Cross, 26th Main, Jayanagar 4th 'T' Block, Bengaluru- 560041

Published in: ***2024***

Edited & Published by:

SSMRV College, Bengaluru Karnataka, India

Title:	**National Conference on India's Pathway to Sustainability: Opportunities & Challenges**
Editor's Name:	**Mr. M R Aravind** **Dr. Geetha R** **Ms. Kanchan G. Rajput**
Published by:	**Shanlax Publications,** **Vasantha Nagar, Madurai – 625003,** **Tamil Nadu, India**
Publisher's Address:	**61, 66 T.P.K. Main Road,** **Vasantha Nagar, Madurai – 625003,** **Tamil Nadu, India**
Printer's Details:	**Shanlax Press, 66 T.P.K. Main Road,** **Vasantha Nagar, Madurai – 625003,** **Tamil Nadu, India**
Edition Details (I,II,III):	**I**
ISBN:	**978-93-6163-683-7**
Month & Year:	**October, 2024**

Pages:	**63**

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Track-4 Information technology (Online & Offline)	**Dr. Piyush Kumar Pareek** Professor-NITTE, Bengaluru	**Dr. Suma** Assistant professor, BCA Department, SSMRV College

ABOUT THE NATIONAL CONFERENCE

The **National Conference on India's Roadmap towards Sustainability: Opportunity & Challenges**, scheduled for October 25th, 2024, at SSMRV College, aims to unite researchers, industry professionals, academicians, and students to address the pressing issues and innovative solutions related to sustainability in India. In an era where environmental concerns and resource management are paramount, this conference serves as a vital platform for sharing knowledge, experiences, and best practices. The primary objectives include facilitating discussions on sustainable development practices across various sectors, highlighting the role of innovation and collaboration in overcoming sustainability challenges, encouraging interdisciplinary dialogue, and showcasing research findings and case studies that enhance understanding of sustainability in the Indian context.

The conference will cover a wide range of themes, such as innovative technologies for sustainable development, the influence of policy on promoting sustainability, corporate social responsibility, environmental conservation, and the impact of digital transformation on sustainable practices. A key feature of the event will be a panel discussion titled **"Innovative Solutions for Sustainable Development: Bridging Technology, Business, and Environment,"** where esteemed panelists will share insights and engage in meaningful dialogue regarding the future of sustainability in India. Targeting researchers, students, policymakers, and professionals interested in sustainability, the conference aims to foster a collaborative environment where ideas can flourish and participants can network with like-minded individuals. We look forward to your valuable contributions, making this conference a significant step towards a sustainable future for India.

FOREWORD

Mr. M R Aravind
Chairman, Governing Council, SSMRV College

As the world grapples with the urgent need for sustainable development, India stands at a pivotal juncture, facing both challenges and opportunities in its pursuit of a more sustainable future. The National Conference on India's Roadmap towards Sustainability: Opportunity & Challenges represents an important gathering of minds committed to exploring innovative solutions and sharing valuable insights on this critical issue.

This conference aims to facilitate meaningful dialogue among researchers, industry professionals, academicians, and students who are passionate about sustainability. Through engaging discussions, presentations, and a focused panel discussion, we seek to address key themes such as the role of technology in sustainable development, the impact of policies, and the importance of corporate social responsibility.

In an era marked by rapid advancements and environmental concerns, collaboration and interdisciplinary approaches are essential for fostering sustainable practices. This abstract book serves as a testament to the diverse perspectives and research contributions from participants who are committed to making a difference in the field of sustainability.

We extend our heartfelt gratitude to all the contributors, participants, and sponsors for their support and commitment to this initiative. Together, let us strive towards a roadmap that not only addresses the challenges we face but also seizes the opportunities for a sustainable and prosperous future for India.

Mr. M R Aravind
Honorary Editor

EDITORIAL PREFACE

We are pleased to announce the release of the proceedings of our National Conference titled- ***India's Pathway to Sustainability: Opportunities and Challenges.*** This event has brought together thought leaders, practitioners, and scholars to discuss critical issues surrounding sustainable development in India. I extend my heartfelt appreciation to our esteemed Management, Advisory committee members, Keynote Speakers, editorial Board members, Track Chairs, authors, convener, Co-conveners and the organizing committee members for their contributions towards the event's success.

The pathway towards sustainable development has deep historical roots, notably marked by the 1987 Brundtland Report, which led to the establishment of the UN Commission on Sustainable Development. This report catalyzed global efforts to integrate economic growth, environmental protection, and social equity.

The UN SDGs represent a comprehensive blueprint for a sustainable future, addressing interconnected challenges such as poverty, inequality, and climate change. Despite challenges such as a fragile global economy and the climate emergency, there remains hope for achieving the Sustainable Development Goals (SDGs) by 2030. Since adopting the 2030 Agenda in 2015, progress has been made in key areas, including poverty reduction, improved child mortality rates, and increased electricity access. Countries are intensifying efforts to achieve the SDGs, as showcased at the annual High-Level Political Forum on Sustainable Development, where governments, civil society, and businesses gather to share bold actions.

The NITI Aayog SDG India Index reflects our nation's collective efforts to accelerate progress on the SDGs. It is a culmination of the efforts of 28 states and 8 Union Territories who are the key stakeholders responsible for achieving these goals. The SDGs not only measure progress on the UN 2030 Agenda but also align with the vision of Viksit Bharat @2047.

The proceedings highlight perspectives of researchers on India's sustainability achievements and serve as a call to action to meet the SDGs, ensuring a sustainable and equitable future for all.

Dr. Geetha R

CHIEF EDITOR

It is with immense pleasure that I welcome you to the National Conference on India's Roadmap towards Sustainability: Opportunities and Challenges. This conference serves as a crucial platform for dialogue and collaboration among thought leaders, academicians, research scholars, and industry professionals, all dedicated to exploring sustainable solutions for India's future.

The journey towards sustainability is not only an opportunity but a necessity for the prosperity of future generations. Through this conference, we aim to delve into the pressing issues, innovative practices, and evolving frameworks that will guide our nation toward a more sustainable and inclusive growth trajectory.

This collection of abstracts represents a snapshot of diverse research and ideas that contribute to the broader understanding of sustainability. I am confident that the insights shared here will inspire further research, collaboration, and tangible outcomes.

I extend my heartfelt thanks to all the participants, the organizing team, and our esteemed guests for their contributions to this important endeavor. Together, we are shaping a future that balances development with environmental stewardship, ensuring a brighter and more resilient tomorrow.

Ms. Kanchan G. Rajput

Executive Editor SSMRV: THE NUCLEUS OF HOLISTIC EDUCATION SINCE 1984

SSMRV, a distinguished institution founded by Sri Sivananda Sarma, has been a cornerstone of holistic education for over 40 years. Since its inception in 1984 under RSST's patronage, the institution has been dedicated to educating and empowering young aspirants, preparing them for successful careers. Affiliated with Bangalore City University (BCU), recognized by the UGC under sections 12(b) and 2(f), and approved by AICTE, SSMRV proudly holds an 'A' grade NAAC accreditation. Recently, we achieved 24th place among 167 institutions nationwide in India Today's rankings for BCA Program, reflecting our commitment to excellence in education.

Located in Bengaluru, the heart of India's IT industry, SSMRV offers a dynamic learning environment with cutting-edge infrastructure. Our programs in Commerce, Management, and Computer Applications emphasize research and innovation, supported by extensive skill enhancement initiatives and certified training programs. The institution's vibrant ecosystem is enriched by Centres of Excellence like RAISE (Research, Art & Applications, Innovation, Science & Technology, and Entrepreneurship) and ETDCA (Enterprise Resource Training Data Centre Architecture), alongside 52 Activity Centres organized into 10 clusters, each fostering student growth in diverse areas.

Our comprehensive support system includes 16 specialized committees and cells that address various academic, career, and personal challenges, ensuring holistic student development. SSMRV hosts a range of events such as RV Infiniti, Inkscribe, and IP Carnival, providing platforms for students to showcase their talents and innovations. Through these activities and our commitment to sustainability and global engagement, we offer a transformative education that nurtures students academically, socially, and personally, preparing them to excel in their future endeavours.

VISION

Inclusive education for holistic development of individuals to meet societal requirements

MISION

- Commitment to impart skill and value based education through best of academicians and professionals
- To empower students to face the challenges of the competitive world
- To foster entrepreneurship , research and innovation

CORE VALUES

- Honesty and Integrity
- Commitment to excellence
- Mutual respect and trust
- Spirit of service
- Sustainability
- Diversity & Inclusion

PROGRAMME SCHEDULE
Venue: Seminar Hall
SSMRV College

Time (AM)	Event flow	In-charge
09:00 – 09:30	Registration	Registration Committee
09:30 – 09:35	Invocation & Lighting of Ceremonial Lamp	By the Dignitaries
09:35– 09:40	Commencement & Welcome Address	Ms. Kanchan G Rajput,Asst. Prof. BBA
09:40 – 09:50	Opening Remarks	Dr. Geetha R, *Principal, SSMRV*
09:50 – 10:00	Address by the Governing Council Chairman, SSMRV	Mr. M R Arvind
10:00– 10:20	Contextual Keynote Address	Mr. Rajendra Kumar K N Global Process Engineer, HP Inc.
10:20 – 10:40	Technical Keynote Address	Dr. Basanna Patagundi *Consultant & Advisor- Sustainability & Sustainable Development*
10:40- 10:50	Releasing – The Book of Abstracts	By the Dignitaries
10:50 - 11:15	Panel Discussion	Track Chairpersons
11:15 - 11:20	Vote of Thanks	Mr. Arun Kumar
11:20 - 11:50	Tea Break	Food Committee

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PROGRAMME SCHEDULE
Venue: Seminar Hall
SSMRV College

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Co-Chairperson</th><th>Venue</th></tr>
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Associate Professor
Christ Deemed to be University</td><td>302</td></tr>
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Presidency Business School
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SSMRV College</td><td>304</td></tr>
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THE RISE OF SUSTAINABLE INVESTING: EXPLORING TRENDS AND IMPACTS ON GLOBAL FINANCIAL MARKETS

Ashwini P
Assistant Professor, Vivekananda Institute of Management

Abstract

Sustainable investing, which emphasizes environmental, social, and governance (ESG) factors, is significantly influencing financial markets worldwide, including India. This paper examines the rise of sustainable investing in India, highlighting key trends, obstacles, and its effects on both bond and equity markets. The shift towards sustainability in Indian financial markets is being driven by international investment trends, regulatory measures, and increasing awareness among both institutional and retail investors. In the bond sector, there has been a notable rise in green bond issuances aimed at funding projects related to renewable energy, clean infrastructure, and climate adaptation. Initiatives like the National Action Plan on Climate Change (NAPCC) and commitments under the Paris Agreement are fostering the growth of the green bond market. On the equity side, there is a growing interest in ESG-focused mutual funds and exchange-traded funds (ETFs), with companies adopting ESG practices to align with investor demands and mitigate regulatory and reputational risks.

The paper emphasizes that sustainable investing is transforming India's financial environment by enhancing corporate transparency, promoting long-term value creation, and directing investments towards sustainability objectives. However, challenges such as inconsistent ESG data, limited investor knowledge, and the need for stronger regulatory frameworks pose barriers to broader acceptance. Ultimately, while sustainable investing in India is still developing, it has significant potential to enhance long-term financial outcomes, support sustainable growth, and strengthen the financial system.

Keywords: *Green Bonds ESG (Environmental, Social, and Governance), Sustainability Regulatory Frameworks*

THE EFFECT OF GREEN BANKING INITIATIVES ON FINANCIAL ENVIRONMENTAL, AND SOCIAL PERFORMANCE IN THE BANKING SECTOR

Dr. Ankita Chaturvedi
Associate Professor IIS (Deemed to be University), Rajasthan
Sania Berer Research Scholar IIS (deemed to be University), Rajasthan, India

Abstract

The study aims to analyze the impact of green banking activities on bank performance, which consists banks environmental, financial and social performance. The relationship between the variables was evaluated with the help of Structural Equation Modeling. Primary Data was collected from 150 bank employees of private and public sector bank through structured questionnaire. According to the results of this study, green banking activities have a positive and significant impact on banks' performance. Furthermore, Bank Environmental Performance (BEP), Bank Financial Performance (BFP) and Bank Social Performance (BSP) are also influenced positively by Green Banking Activities (GBA). The findings of the study will help banks and financial institutions, environmentalists, businessmen, academicians, and researchers to better understand the impact of Green Banking Activities on bank performance. It will provide valuable insights into how integrating environmentally sustainable practices can enhance financial, economic, and sustainability performance. Furthermore, the study can serve as a guide for developing policies, fostering innovation, and promoting sustainable business practices, contributing to long-term growth and environmental responsibility within the banking and financial sectors.

Keywords: *Bank Environmental Performance (BEP), Bank Financial Performance (BFP), Bank Social Performance (BSP), Green Banking Activities (GBA), Structural Equation Modeling (SEM)*

A STUDY ON GREEN ECONOMY: A PATHWAY TO SUSTAINABLE DEVELOPMET

Dr. B. Yasodha Jadeeswari
Assistant Professor and Head
PG & Research Department of Economics
Holy Cross College (Autonomous), Tiruchirappalli

Abstract

The green economy is considered a vivid and ideal model of sustainable development, especially economic development, which affects all aspects of life. The green economy represents a catalyzer for sustainable development in its three dimensions -economic, social and environmental- aiming to improve human well-being and social equity and reduce environmental risks. It is worth noting that the role of sustainable development can only be activated by implementing the green economy program and providing a healthy environment. This can only be executed by replacing the means of economy that are harmful to the lives of individuals with other healthy means such as generating thermal energy from healthy sources instead of from fuel sources as the fuel sources lead to environmental pollution therefore harm all forms of life. As for the concept of sustainable development, it is the exploitation of material and human energies, support and employment in an optimal manner, and work to develop them and increase their effectiveness in a way that guarantees the rights of everyone in the present and future , and includes people and natural resources, and affirms that the human being invested natural resources perfectly without depletion and leaves to future generations their right , and ensures the just distribution for the wealth.

Over the last few years, the green economy notion has been realized as a key tool for achieving sustainable development in both developing and developed nations. Therefore, the cur- rent study tries to investigate the role of green economy in achieving sustainable development in developing countries. The paper provides original visions for policy makers to encourage the transition to green economy which constitutes the main locomotive to attain the economic, social and environment sustainability for the India.

Key words: *Green growth, Green economy, environment, poverty, Sustainable development.*

CONSUMER BEHAVIOR WITH THE FINANCIAL SECTOR - A GENDER-BASED PREFERENCE ANALYSIS WITH A FOCUS ON BENGALURU CITY

Ms. Rajput Kanchan Gulabsing
Assistant Professor, SSMRV College

Dr. Bharath Booshan M
Assistant Professor, Acharya Institute of Graduate Studies

Abstract

Consumer behaviour research enables better understanding and prediction of the subject of purchase, purchase intentions, and purchase frequency. Every year various new financial products are introduced, generating the need for individuals to plan and invest their finances tactfully. To dominate the competitive handicap in the marketplace, marketers must grasp consumer Behaviour and preferences that prevail in buying decisions. The research tries to determine the influence of gender over the Consumer Buying Behaviour of the respondents towards various financial services. A survey study explores the key factors affecting consumer buying behaviour towards various financial services. The questionnaire, validated by the Cronbach Alpha test, was distributed to 384 respondents who were sampled by convenience. The descriptive analysis summarizes the demographic characteristics of respondents. Exploratory factor analysis unveiled eight underlying factors prompting consumers towards various financial services. These eight factors accounted for around three- fifths of the total variance explained. Characteristics of financial services, living standards of people in Bengaluru, e-marketing, increasing competition, increasing education ratio in Bengaluru, etc., are some of the factors that affect the buying behaviour of consumers in Bengaluru for financial services.

Keywords: *Financial Services, Buying behaviour, Standard of living*

THE INTERSECTION OF ESG AND FINANCIAL PERFORMANCE: INDIA'S SUSTAINABLE GROWTH PATH

Smt. Lavanya Balaji
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Dr. Lalitha B S
Assistant Prof, PG Department of Commerce, SSMRV College

Abstract

Growth and development start with addressing societal needs through ***Environmental, Social, and Governance (ESG)*** principles. India's journey towards sustainability has gained momentum with the increasing focus on Environmental, Social, and Governance (ESG) investing. ESG investing encourages responsible corporate behavior, pushing companies to prioritize long-term environmental sustainability, social well-being, and governance standards. This shift not only addresses climate change and resource conservation but also helps tackle income inequality and corporate governance issues. For businesses, adopting ESG frameworks presents a dual benefit of enhancing their reputation and improving operational efficiency, ultimately boosting financial performance.

However, the transition to sustainability presents challenges. Indian industries face regulatory hurdles, gaps in ESG disclosures, and the lack of standardized reporting mechanisms. Despite these obstacles, opportunities arise in the form of growing global interest in sustainable investment, government incentives, and the increasing demand from consumers for ethically-driven products. This creates potential for innovation, job creation, and financial growth, particularly in renewable energy, waste management, and sustainable agriculture sectors.

Empirical evidence shows that companies incorporating ESG criteria tend to experience better financial performance due to higher investor confidence, risk mitigation, and resilience during economic downturns. Nonetheless, the shift requires significant investments in technology, training, and transparent reporting practices, which could be burdensome for smaller enterprises.

Keywords: ESG Principles, Sustainability, Financial performance, Investment

STRENGTHENING INFORMAL LEARNING IN LOW-INCOME COMMUNITIES: EFFECTIVE STRATEGIES AND INTERVENTIONS TO LEVERAGE LOW-INCOME RURAL COMMUNITY

Dr. Priyanka Pawar
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Pune, Maharashtra

Abstract

Every human being has the capability to learn from their experiences. This is a natural process to experience, gather information, learn from it and apply the same in the future reference. This is competency-based development which does not have standard process, structured way like learning objectives, time frame, guidance, support. And this is called Informal learning. Informal learning is random and non-intentional. An opportunity of informal learning is not organized by an educational institution. And thus, it is also called non-institutional learning. Formal learning is exactly the opposite, it takes place in educational institutes like schools, have structured syllabuses, time limit and assessment based with the certification. Learning opportunities must be through both formal and informal ways. Formal learning environment is totally taken care of by education institutes while informal learning environment many things involves like conversation with family, friends, siblings, watching online tutorials, observing others, imitating their behavior, community-based activity participation and personal hobbies/interest. Though it is a way of self-learning, socio-economic factors show impacts on accessing the informal learning opportunities/ resources.

Low-income groups majorly face the issue of socio-economic impact. Researchers would like to study the factors like income level, parental education, availability of resources for informal learning etc. Communities with better access to resources and communities with lack of resources show the engagement difference in informal learning. Interventions like community engagement, increase in funding and improving digital literacy and access.

Rural community always challenges when it comes to accessing educational resources and opportunities for skill development. However, informal learning flourishes the settings, offering valuable knowledge and skills outside the traditional classroom environment. Limited resources and lack of guidance are the challenges for them. Informal learning plays a major role for low-income rural community, informal learning is empowering individuals and encouraging the culture of lifelong learning. It is important to recognize and support this nature of learning. Greatest potential lies in rural communities, and we can minimize the gap between potential and opportunity to make social and economic impact.

Qualitative data gathered through focused groups and interviews with educators, social service providers and community members. This provides us with insight into the needs, challenges and preferences of the community related to informal learning. The outcome of this study and successful implementation will be dependent on availability of resources, educators, adaptive learning framework and continuous evaluation of process and outcomes. The suggestions will provide the roadmap for educators, policymakers which will aim to employ technology to create more dynamic, inclusive and effective learning environment specifically to the low-income group in rural area.

Keywords: *Socio Economics, Low income*

A STUDY ON WOMEN ECONOMIC EMPOWERMENT THROUGH SELECTED SELF HELP GROUPS WITH SPECIAL REFERENCE TO KOTTAYAM DISTRICT

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PhD Research Scholar, SMBS, M G University, Kottayam, Kerala

Dr. Johney Johnson
Professor, SMBS, M G University, Kottayam, Kerala

Ms. Anjana Biju
MBA Student, Girideepam Business School, Kottayam, Kerala

Abstract

SHGs have emerged as a powerful mechanism for fostering economic independence, enhancing self- esteem, and promoting financial inclusion among women. By focusing on a sample of SHGs within Kottayam, this research aims to evaluate the impact of these groups on women's economic status and overall well-being. The purpose of the study is to find out the economic empowerment of women through Self Help group of Kottayam district after the introduction of small finance banks in India. The study will consider various aspects such as income level, family wellbeing, credit access, poverty alleviation, improvement in standard of living. This study is identifying the various factors affecting the women empowerment of SHG. The study is also analyzing the relationship between economic empowerment of women and factors pertaining to it. The study has used qualitative research technique for data collection from the women members of Self-Help group. This study will definitely provide an insight about the level economic empowerment and family empowerment attained by the members of Self-Help group. This study will also contribute to the development of new plans which can be used for further studies and help government to laydown new schemes and policies for attaining sustainable development goals.

***Keywords**: SHG, Women Empowerment, Women Economic Empowerment, Sustainable Development Goal, Financial Inclusion*

EXPLORING FINANCIAL MECHANISMS TO SUPPORT ENVIRONMENTAL SUSTAINABILITY

Naveen S
Student, Vivekananda Institute of Management Rajajinagar Bengaluru

Abstract

As environmental sustainability becomes a growing concern, financial mechanisms that support sustainable development are increasingly recognized as essential tools for addressing climate change, conserving biodiversity, and promoting resource efficiency. This paper explores various financial mechanisms designed to support environmental sustainability, including green bonds, carbon pricing, sustainability-linked loans, and impact investing. We analyze how these mechanisms can mobilize capital towards sustainable projects, incentivize environmentally responsible practices, and support the transition to a low-carbon economy. Furthermore, the paper discusses the challenges associated with these financial mechanisms, such as market transparency, regulatory hurdles, and balancing profitability with environmental goals. We conclude with recommendations for strengthening financial systems to better support global sustainability objectives.

Keywords: *Financial Mechanisms, Environmental Sustainability, Green bonds, Carbon pricing, Market transparency*

THE IMPACT OF ESG ON MUTUAL FUND PERFORMANCE AND INVESTOR BEHAVIOR

Prof Anila D A
Department of M.Com, Jyothi Nivas Autonomous College

Alekya G. S
M.Com Student, Jyothi Nivas Autonomous College

Abstract

The research proposed aims to analyze the investment returns of the investor's mutual fund portfolio, which the company provides through environmental, social, and corporate governance (ESG) Strategy. The study also focuses on how the company's management attracts investors with ESG strategies. Most Asset management companies prefer the ESG Strategy to attract investors and provide them with balanced risk and return. Since investors who are willing to invest in the stock market, in the beginning, will start with mutual funds and then gradually move to stock market- related funds; because of this, investors who are investing in mutual funds, especially those who are socially responsible, will be benefited from this study. The understand the behavior of individual investor the theory of planned behavior has been followed. The findings of the study will be helpful for Asset Management companies to come up with better ESG funds with higher returns because now, in India, only a few Asset Management companies are provided with ESG funds.

Keywords: *ESG strategy, Mutual fund, ESG funds, Theory of planned behavior*

THE RELATIONSHIP BETWEEN ECONOMIC GROWTH, ENERGY CONSUMPTION AND CO2 EMISSIONS IN INDIA. A CHALLENGE TO SUSTAINABILITY

Anjali Tripathi
PhD Scholar Department of Applied Economics University of Lucknow, UP

Abstract

Energy is pivotal for the growth of an economy. India is the fastest-developing economy in the world. As the nation is experiencing high growth rates with rapid industrialization and urbanization the demand for energy is increasing at a very fast pace in India. It is the third-largest consumer of energy in the world after the US and China and is soon expected to surpass China. India is dependent largely on fossil fuels to meet its growing energy demands. India's energy mix is primarily composed of coal at 56 percent and crude oil at 32 percent. the country is facing the challenge of maintaining an equilibrium between growth and sustainability. This dependence on fossil fuels is proving detrimental to the environment leading to CO2 emissions. Hence, the present study will examine the relationship between India's energy consumption, economic growth, and CO2 emissions from 1971-2014 using the Johansen co-integration and Vector Error Correction Model.

Keywords: *Sustainable Development, Fossil Fuels, India, Energy Consumption, Economic Growth*

INVESTOR BEHAVIOUR: THE ROLE OF BIASES IN FINANCIAL MAKING DECISION

Lipishree. M
Master of Business Administration Student, PES University

Abstract:

This research paper is on "Investor Behavior." This paper helps us to explore behavioral biases influencing investors mainly in decision making in the sustainable investment sector. The study mainly highly the two types of biases such as cognitive and behavioral biases that mainly influence the decisions of individuals which leads them to imperfect decision making. The research method used is primary information in the form of a questionnaire. The survey of 300 respondents, mainly students, employees and few investors' prevalence of biases. This has too much impact on financial choices, often hindering their participation in environmentally sustainable investments. The findings tell that Self-control bias, endowment bias, loss aversion, herding behavior, anchoring, recency bias and experimental bias, having significant impact, which is affecting decision making of investors. Loss aversion may lead to reluctance mainly in investing in green technologies based on the risks that are perceived. This research also provides the importance of campaigns, advisory training, educational initiatives and strategic interventions which help them to eliminate major effects of biases on investments. By implementing all these awareness, it can enhance the decision-making process and get long term outcomes related to financial growth with environmental sustainability.

***Keywords**: Investor Behavior, biases, cognitive biases, emotional biases, overconfidence, investment, decision making, Anchoring*

IMPACT OF MACROECONOMIC FACTORS ON CAPITAL STRUCTURE DECISIONS IN INDIAN FIRMS

Prakruthi N Gupta
PES University, Bangalore

Abstract

This research paper aims at understanding the role of macroeconomic variables in capital structure choices of the Indian firms with listed securities. More specifically, it shows how some critical determinants, including interest rates, inflation, and growth rate of GDP will affect the financial leverage decisions of firms, drawn from different sectors. The study considers the comparison analysis approach to determine the impact of the independent macroeconomic variables on the dependent variable being the EPS after analyzing data collected from six sampled firms, each from a different industry. The results point up a considerable sensitivity of the capital structure to interest rates and inflations rates, and this means that firms respond to fluctuations in the macroeconomic conditions and to changes in external conditions when making decisions on their financing policies. Further, the research shows the role of operating profit, sales, and other financial factors in decision making over capital structures. It is important to know that the real world of financial economics is far from simple and this analysis shows more difficulties about financial decision making under changing macro-economic conditions. The paper also equally concentrates on the relationship between the macro-economic environment and the micro- financial factors. Therefore it highlights the need for firms top implement dynamic financial strategies that correspond to the macroeconomic environment in order to increase the firm value or to any firm more competitive in the market.

Keywords: *Capital Structure, Macro Economic factors*

EFFECT OF FAKE MANIPULATION OF STOCK ON ECONOMY

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Abstract

A well-managed financial market of stocks, commodities, derivatives and bonds is crucial to the country's economy. Fake manipulation of stock leads to financial instability, reducing public confidence in financial markets. Harming the reputation of the economy demoralized the market player and also harmed the reputation of other listed companies. That results in the FIIs (Foreign institutional investor) were not invest heavily which effect on GDP of a country, other countries about the manipulation of prices say that manipulation refers to activities which in anyway may interfere the free function of supply and demand, to create artificial prices and false view of market activities, and finally lead to misleading market. In this you can observe the things happening, and how it effects the GDP or market sentiments.

Keywords: *Financial instability, GDP, de- moralized, misleading market, artificial price.*

ANALYZING FINANCIAL PERFORMANCE AND EFFICIENCY: A STUDY ON THE RELATIONSHIP BETWEEN RETURN ON ASSETS, NET PROFIT MARGIN, AND ASSET TURNOVER FOR SE FORGE LIMITED

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Abstract

In today's dynamic business landscape, understanding the nuances of financial performance and operational efficiency is crucial for stakeholders. This study, titled "Analyzing Financial Performance and Efficiency: A Study on the Relationship Between Return on Assets, Net Profit Margin, and Asset Turnover for SE Forge Limited," aims to elucidate the interrelationships among key financial ratios— Return on Assets (ROA), Net Profit Margin (NPM), and Asset Turnover (AT)—and their implications for SE Forge Limited (SEFL). Established in 2006 and a wholly owned subsidiary of Suzlon Energy Ltd., SEFL operates in India's manufacturing sector, focusing on high-precision engineering components. With its two advanced manufacturing plants located in SEZs, SEFL produces essential components for various industries, including wind energy, oil and gas, and aerospace.

This research investigates how ROA, NPM, and AT reflect SEFL's financial health and operational efficiency. By analyzing these metrics, the study seeks to uncover insights into SEFL's profitability and operational effectiveness, providing a comprehensive overview of the company's financial performance. The findings are intended to support strategic decision-making and enhance stakeholder confidence by revealing how these financial indicators interact and impact SEFL's growth trajectory. The thesis of this paper suggests that a thorough examination of these ratios will yield valuable information for guiding SEFL's future strategies and improving overall business performance.

Keywords: *DuPont, Return on Equity, Net Profit Margin, Asset Turnover Ratio*

ENHANCING CLIMATE RESILIENCE THROUGH EFFECTIVE REGULATORY FRAMEWORKS AND FINANCIAL SUPPORT: AN ANALYTICAL REVIEW

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Abstract

Climate change poses significant threats to global economic stability, environmental sustainability, and social well-being. Effective regulatory frameworks and financial support are crucial for enhancing climate resilience. This study aims to analyze regulatory and policy frameworks supporting climate resilience, evaluate the long-term benefits of financial support for climate resilience, and identify barriers and challenges faced by financial institutions in climate resilience. Employing a mixed-methods approach, combining qualitative and quantitative data analysis, the study examines the regulatory and policy landscapes, evaluates financial support, and identifies institutional barriers. The findings highlight the need for harmonized regulatory frameworks, targeted financial support, and capacity building within financial institutions.

Keywords: *Climate resilience, regulatory frameworks, financial support, policy analysis, sustainability.*

A BIBLIOMETRIC APPROACH TO EXPLORE ADVANCEMENT IN SUSTAINABLE FINANCE

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Abstract:

Contextualization: Recent studies, have shown the growing need of sustainable finance in advancing performance of companies, emphasizing the role of sustainable finance as a catalyst for attracting investments. Additionally, scholarly works have examined the interconnection between sustainable finance and CSR (corporate social responsibility), governance and performance of the company. The pivotal significance of sustainable finance in the pursuit of achieving performance of company has engendered the emergence of a nascent research avenue, which is progressively gaining momentum.

Objective of Study: This study offers an extensive overview of a collection of research studies centered around the concept of sustainable finance and the pivotal role played by sustainable finance in enhancing performance of company by engaging in CSR, governance and using green finance investment options. The first objective of this paper is to discern the current status of research within the realm of sustainable finance, identify the most influential journals in this domain, pinpoint the most prolific researchers in this field, and highlight the thematic elements that influence the intellectual landscape. Furthermore, this paper endeavors to propel sustainable finance research forward by recognizing existing research lacunae and proposing potential research avenues that warrant exploration. ***Methodology:*** This study is a bibliometric analysis to delve into the collaborative, citation, co-reference, and co-occurrence patterns within the domain of sustainable finance. A comprehensive dataset comprising 1338 academic publications sourced from Scopus and Web of Science database, spanning the years 1997 to 2023, has been meticulously examined and analyzed. ***Findings:*** This study identified prominent researchers, publications, productive countries, collaborative institutions, research focal points, and latest trends associated with study of sustainable finance. Biblioshiny is used for data analysis and visualization sustainable finance, continues to be an emerging research issue for better performance of companies. Further popularity, adoption or Acceptance, access and trust are the gap areas for further studies.

***Subject Classification*:** *Primary 97M30, Secondary 97A50*

Keywords: *Sustainable Finance, Performance, green finance, Investment preference, Biblioshiny.*

INDIA'S JOURNEY TOWARDS SUSTAINABILITY: A COMPREHENSIVE STUDY

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Abstract

As India embarks on its path to achieve SDGs (Sustainable Development Goals) by 2030, Indian businesses and MNCs operating in the country play a vital role in this progressive period and have potential to contribute significantly. The purpose of this paper is to explore ways in which businesses can align their commercial strategies and marketing practices with sustainability goals, while being industry-specific and considering both challenges and opportunities. This research will also examine eco-consciousness among consumers, and the impact it has on brand perceptions, purchase decisions, consumptions, and lifestyles. By understanding consumer behaviour, this study will then proceed to appraise the competitive advantage of green branding, ethical advertising, and corporate social responsibility.

Keywords: *Sustainable Marketing Practices, Consumer Behaviour, Green Branding, Corporate Social Responsibility*

RECENT TRENDS IN BUSINESS SUSTAINABLE PRACTICES: SCOPE AND OPPORTUNITIES

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Abstract

Meaning of Sustainability – The usage of resources in a way that meets our needs today without harming the environment or depleting resources, so future generations can meet their needs too. Government has made The National Environment Policy of India formulated in 2006, acts as a comprehensive guideline for sustainable development and environmental governance in the country. The Government's delay in recognizing and implementing necessary measures results in the unsustainable exploitation of natural resources, causing irreversible problems and leading to disasters. Business encounters challenges in its focus on profit generation at the expense of utilizing resources to enhance the quality of life. Additionally, small-scale industries face difficulties due to insufficient funding, preventing them from effectively translating their ideas into viable business practices. This research explores how business is striving for sustainability through their practices, emphasizing a proven approach that not only generates wealth but also contributes to making the world a better place to live through actionable strategies. With this background, this study focuses on the following two objectives: -

1. To examine the current trends in sustainable business practices.
2. To assess government measures and policies aimed at promoting sustainable business practices.

***Keywords**: Sustainability, Government, Business Practices and Environmental Policies.*

CRAFTING CAPTIVATING NARRATIVES: STORYTELLING STRATEGIES FOR EFFECTIVE DESTINATION BRANDING

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Abstract

Storytelling has been an integral part of human culture since ancient times, serving as a means of preserving history, imparting wisdom, and fostering connections. In the modern era, storytelling has gained renewed importance in marketing, where businesses utilize narratives to build emotional connections with audiences. This study delves into the realm of destination branding, emphasizing the significance of storytelling in encapsulating the essence of a place and resonating with potential visitors. Through a systematic literature review and analysis of case studies, the research aims to develop a comprehensive framework for crafting captivating narratives in destination branding, with a specific focus on Indian destinations. Key objectives include identifying storytelling elements and techniques that resonate with diverse audiences and analyzing successful destination marketing campaigns to extract best practices. The study also explores the potential impact of storytelling initiatives on metrics such as brand equity, visitor numbers, and long-term brand loyalty. Furthermore, it investigates the role of emerging technologies in enhancing digital storytelling experiences. By providing actionable insights and frameworks, this research seeks to empower destination marketers and branding professionals with the tools necessary to navigate the challenges and opportunities of destination branding in an increasingly competitive tourism landscape. The study's significance lies in its potential to foster cultural understanding, celebrate diversity, and contribute to the preservation and promotion of cultural heritage through storytelling.

Keywords: *Storytelling, Destination Branding, Narrative Marketing, Cultural Sensitivity, Digital storytelling.*

SUSTAINABLE WASTE MANAGEMENT IN BENGALURU

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Abstract

Bengaluru has grown in terms of population and so is the waste disposal problem. Bengaluru is facing a severe waste problem as it generates around 4,000 tons of garbage out of which only 2,300 tonnes are being treated by the BBMP. Littered streets are a common problem faced by citizens. Door-to-door garbage collection is done in the city via the centralized and decentralized method. This waste is further segregated into biodegradable and non-biodegradable waste. Bruhat Bengaluru Mahanagara Palike (BBMP) has appointed waste collectors to collect the city's waste and allocated Rs.1,643 Crores for solid waste management in the 2023-24 budget. This is around 15% of the total budget. Yediyur ward in South Bengaluru is the first amongst the 198 wards to have its own waste-to-energy plant. BBMP has been able to save Rs.15 lakhs, post establishment of this plant. IoT plays a prominent role in tracking, monitoring and optimization of waste with disposal processes. With usage of technology, it has been able to streamline the operations. Today various initiatives like recycling programs, waste segregation, and carbon footprints are adopted. This helps in improving operational efficiency and reduce green gas emissions. Through this study, the researchers aims to analyze how a smart city can use IoT (Internet of Things) for better waste management.

Keywords: *Waste Management, BBMP, Technology, Sustainability*

INTEGRATING HERITAGE MARKETING AND ENTREPRENEURSHIP TO REVITALIZE COMMUNITIES AND ECONOMIES IN INDIA

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Abstract

Heritage Marketing integrates the preservation of cultural assets with innovative marketing strategies to generate customer value and foster enduring relationships, thus aiding in the conservation of cultural attractions. This article investigates the potential of leveraging Heritage Marketing and entrepreneurship to mitigate unemployment and foster sustainable economic growth in India by capitalizing on its extensive heritage. It addresses challenges such as the underutilization and deterioration of heritage sites. The proposed holistic strategy encompasses marketing initiatives, infrastructure development, cultural preservation, vocational training, and sustainable tourism. Entrepreneurial ventures, including traditional crafts and immersive heritage experiences, can create employment opportunities and stimulate economic development, thereby positioning heritage as a cornerstone for economic prosperity and cultural preservation.

Keywords: *Heritage Marketing, Sustainable development, Employment, Entrepreneurship*

THE LAG IN THE ADOPTION OF GREEN SUSTAINABILITY PRACTICES WITHIN INDIAN INDUSTRIES

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Abstract

Against a background when the entire world is now showing ever-greater concern for environmental sustainability, ambitious policies and programs in the shape of FAME India Scheme, National Solar Mission, and UJALA program are seen as making a considerable stride for India to move toward switching over to renewable energy and eventually carbon neutrality. The present study examines the complexities of these initiatives in detail and points towards a serious gap between the policy frameworks that aim at well- intentioned The policy documents, budgetary allocations, and industry data analyzed thoroughly throw a lot of challenges, each one being multidimensional, covering financial constraints, regulatory bottlenecks, and infrastructural deficiencies for effective policy execution. This paper, therefore, reflects that with a substantial effort from the government and sizable financial commitment, disparities still exist within the business landscape toward meeting the green transition envisioned. To this lag, the nuanced understanding of the research is its presentation of sustainability barriers in India valuable for other developing countries foreseeing a similar crisis in their path towards reaching environmental sustainability. It remains focused on diagnoses of the issues at hand and criticizes only the current standing of green sustainability initiatives in India without making inroads on how these issues can potentially be solved.

THE IMPACT OF COVID-19 ON MEDIA COMPANIES AND ITS INFLUENCE ON INDIA'S PATHWAY TO SUSTAINABILITY: A PANEL DATA ANALYSIS (2013-2023)

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Abstract

This research paper explores the impact of COVID– 19 pandemics on media companies India, including India's Pathway to sustainability in this sector. Media industry plays an important role in the economy. During Covid-19 Pandemic India has been started more attached to media. Television is the primary driver of Indian media companies. It remains economically sustainable inn India. It plays a vital role in shaping public narratives around sustainability. Covid-19 Pandemic transformation of media companies enhances India's Pathway to sustainability by promoting increased awareness of sustainability issues.

This research analyzes the financial and operational performances of the top seven media companies over the period from 2013 to 2023. To analyze the data panel data analysis was conducted with the support of statistical tool. Considering the Variables such as COVID-dummy (X1), Equity Paid up (X2), Capital Employed (X3) as independent variables, with the net worth the financial performance indicator (Y) as the dependent variable. Highlights the random effect model analysis signifies that variability across the media companies.

The Hausman test also applied to validate the model selection between random and fixed effect model. This study focuses on sustainability strategies and the sudden digital transformation enhances more digital infrastructures and sustainability goals. Compared to traditional media digital media is less intensive. It improves environmental sustainability by reducing paper and physical distribution. And also, to improve the capital employed and equity paid-up to ensure long-term stability in the media industry.

Keywords: *Media Industry, Sustainability, Covid-19, Panel Data Analysis*

A STUDY ON SOCIAL ENTREPRENEURSHIP: OPPORTUNITIES AND CHALLENGES IN INDIA

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Abstract

Social entrepreneurship refers to the use of innovative approaches to address social problems and challenges. Social entrepreneurs aim to create positive social change by developing sustainable solutions that address societal issues. In India, social entrepreneurship has become a popular approach to addressing challenges such as poverty, education, health, and environmental sustainability. Since India is a country with a rich history of social activism and social entrepreneurship. The country's social problems, including poverty, healthcare, education, and gender inequality, have spurred the growth of social entrepreneurship as an innovative approach to address these challenges. Today, India is home to a thriving social entrepreneurship ecosystem, with hundreds of social ventures across the country. Social entrepreneurship has emerged as a new approach to addressing social problems in India. It involves the creation of sustainable and scalable solutions to social problems, by using entrepreneurial principles to organize, create, and manage social impact initiatives. Despite the growing interest in social entrepreneurship in India, there are still significant challenges and opportunities that need to be explored. This paper provides a comprehensive analysis of the opportunities and challenges in social entrepreneurship in India. It explores the key drivers, models, and success factors for social entrepreneurship initiatives in India. It also examines the role of government policies and funding mechanisms in promoting social entrepreneurship and looks at the impact of social entrepreneurship in various sectors and communities in India.

Keywords: *Social Entrepreneurship, government policy framework, social entrepreneurs, inclusive growth, social problems*

DIGITAL MARKETING AND SUSTAINBLE DEVELOPMENT IN BUSINESS

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Abstract

The Internet is dominating every field. Similarly, marketing is also becoming digital. Nowadays Digital Marketing is essential for the sustainable growth of business. To sustain today's cut throat competition, organizations must change their marketing strategies. Emerging technologies are supporting marketing activities. This study has been undertaken to know how digital marketing helps business sustainably. This research study is based on secondary data. Social Media Marketing is also getting popular. Digital Marketing platforms are Facebook, YouTube, Instagram, Twitter and many more. Digital Marketing is faster and cheaper as compared to traditional marketing. It is 24*7 available for customers. Customers can buy online products online with ease. The aim of this research is to find out how innovation and creativity in digital marketing will lead to success in business.

Keywords: *Marketing, Digitalization, Technology, Online, e-Commerce, Business*

THE ROLE OF UPI PAYMENT APPLICATIONS IN DRIVING SUSTAINABLE PRACTICES IN INDIA

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Abstract

The widespread adoption of UPI payment applications in India has not just made the lives of people easier and simpler but also has revolutionized the financial system by promoting cashless transactions. Through the prism of sustainable development theory, this research investigates how UPI payment apps promote sustainable habits. UPI helps maintain environmental sustainability by lowering the carbon footprint in almost all sectors, including manufacturing, transit, and cash disposal, hence decreasing reliance on physical currency. Moreover, UPI promotes economic inclusion by helping all socioeconomic backgrounds with easy transactions, especially in rural areas. This encourages financial empowerment, which is essential to the sustainability of society. Furthermore, UPI's digital infrastructure improves accountability and transparency while lowering corruption and fostering effective governance—all important components of attaining institutional sustainability.

The research uses primary data to explore how UPI aligns with three major Sustainable Development theory factors: environmental, economic, and social sustainability. The research finding reveals that the increased usage of UPI can act as a catalyst for sustainable economic growth, particularly in emerging economies. However, the economy still must deal with digital literacy, and data security to find the UPI payment applications as successful schemes in the long term. The research paper concludes with the note that UPI applications can be instrumental in advancing sustainable development goals in emerging economies like India.

Keywords: ***UPI Payment Applications, Emerging Economy, Sustainable Development theory, India***

WORKPLACE SPIRITUALITY AND JOB SATISFACTION: A COMPREHENSIVE REVIEW OF RELATIONSHIPS, MEDIATORS AND IMPLEMENTATION STRATEGIES

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Abstract

This comprehensive literature review has shown the importance of workplace spirituality and its relationship with job satisfaction. The subject itself is considered a growing concern in the field of organizational behaviour and human resource to improve the overall performance of employees. According to various studies it plays a major role in improving employee job satisfaction and organizational performance for which this review summarizes the state of the study, points out important themes and knowledge gaps, and suggests future lines of exploration.

The study used a methodical strategy to find pertinent peer-reviewed articles, including some handbooks published between 2000 and 2023 by searching academic databases. 43 articles were chosen for in-depth examination following screening.

The findings demonstrate to a significant positive relationship, mediated by several variables, between job satisfaction and workplace spirituality. These comprise work-life balance, emotional intelligence, sense of coherence, empowerment, resilience, mindfulness, and personal well-being in addition to organizational commitment and work engagement. Developing a sense of community, encouraging meaningful work, boosting personal development, and coordinating organizational and individual ideals are important approaches. The evaluation looks at a number of implementation options, such as work design methods, organizational culture efforts, and spiritual leadership. Despite an increase in the body of literature, there are still gaps in the field, such as a dearth of longitudinal studies, a paucity of cross-cultural studies, inconsistent assessment methods, and a lack of investigation on potential drawbacks.

This review has explored few significant variables and its studies relevant to the subject workplace spirituality comprising of satisfaction at work and offering variety of perspectives to various scholars and professionals in the field of Organizational behaviour and Human resource management.

Keywords: *workplace spirituality, job satisfaction, organizational behaviour, employee well-being, organizational commitment, psychological empowerment, work-life balance, emotional intelligence, spiritual leadership, organizational culture*

AN EXTENSIVE AND COMPREHENSIVE STUDY ON THE EMPOWERMENT AND THREATS FACED BY WORKING WOMEN IN JORDAN- A COMPREHENSIVE ANALYSIS

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Abstract

This paper provides a comprehensive analysis of the empowerment, challenges and threats faced by working women in Jordan. The research investigates the socio-cultural, economic, and institutional factors that both promote and hinder women's progress in various sectors. Through qualitative and quantitative analysis, the paper identifies the key threats, including gender-based discrimination, unequal access to leadership roles, and workplace harassment. Recommendations are proposed to address these issues and support the empowerment of Jordanian women.

ENHANCING KNOWLEDGE RETENTION IN IT AND ITES SECTOR

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Abstract

This Research explores the critical issue of knowledge retention within the dynamic IT and ITES sectors, with a particular focus on the impact of the forgetting curve on training effectiveness. Through a bibliometric analysis using VOS viewer, key publications, influential authors, and prevailing research themes are identified, providing valuable insights into effective knowledge retention strategies. The study proposes tailored approaches, including spaced repetition, multimedia learning, personalized training, social collaboration, and gamification, to address the unique demands of these sectors. Emphasis is placed on optimizing Return On Investment for training initiatives and fostering a culture of continuous learning. Recognizing the limitations associated with secondary data analysis, the study suggests future research avenues involving primary data collection and the integration of emerging technologies. The findings aim to enhance the understanding of knowledge retention strategies, offering practical benefits for organizations, employees, and the broader industry.

Keywords: *Forgetting curve, VOS viewer, Bibliometric analysis*

TATA MOTORS LIMITED ACCOMPLISHING SUSTAINABLE DEVELOPMENT GOALS (SDGS) THROUGH THEIR CSR PROGRAMS: A CASE STUDY OF EMPLOYABILITY (KAUSHALYA)

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Abstract

Aligning the companies' corporate social responsibility (CSR) with Sustainable Development Goals (SDG) helps address and resolve various global challenges. 17 SDGs were adopted at the UN Sustainable Development Summit in New York in September 2015, to achieve the 2030 agenda for sustainability. The objective of this study is to understand CSR initiatives taken by TML which are facilitating the attainment of Sustainable development goals (SDG). TATA Motors Limited (TML)'s corporate social responsibility initiatives revolve around four thrust areas, i.e., Aarogya- for Healthcare, Vidyadhanam- for Education, Kaushalya- for Employability, and Vasundhara- for Environment. This case study focuses on employability (Kaushalya initiative), which was created and developed by TML. TATA Motors Limited started its CSR initiatives across various locations in 2014, which have completed a decade in 2024; hence, the researcher observed progress throughout these years through various secondary data sources. The researcher has studied multiple benefits of employability. The findings of the study state that TML is continuously serving the nation's upliftment and social inclusion through its four-pillar strategy of CSR.

Keywords: *Corporate social responsibility (CSR); Employability; SDG's; Tata motors limited (TML); Kaushalya*

A STUDY ON CONSUMER BEHAVIOUR AND ATTITUDE TOWARDS SUSTAINABLE AND ECO-FRIENDLY PACKAGING WITH REFERENCE TO BANGALORE CITY

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Abstract

Sustainable development is an approach to human development and growth that aims in achieving the needs of the present without compromising the ability of future generations to meet their own needs.

There are many ways to deal with the depletion of natural resources. Recycling is one of them. The excessive production and use of plastic materials pose a significant threat to the environment, prompting global concerns about reducing plastic consumption. Sustainable packaging is designed to minimize environmental impact throughout their lifecycle.

The goal of the study is to examine consumer behavior towards sustainable packaging. In recent years, there has been growth in support for sustainable packaging. However, several factors hinder its widespread acceptance, even though many companies now offer recyclable, reusable, or less harmful options.

This study mainly focuses on the consumer attitudes and behaviors of Bangalore city people towards sustainable packaging about sustainable development goals. It mainly focuses on how certain norms and values impact consumer behavior towards sustainable packaging. The paper tries to study consumer behavior and attitudes towards sustainable packaging. The study will be conducted through primary data such as questionnaires and secondary data such as blogs, research paper, and case studies. With this the paper tries to discover the environmental consciousness, the perceived quality, social norms, economic norms that are having an impact on the preferences of the consumer about sustainable packaging.

Keywords: *Sustainable packaging, Ecofriendly, Consumer behavior and attitude, Recyclable*

LEVERAGING DEEP OCEANIC CURRENTS AS A NATURAL COOLING METHOD: SUSTAINABLE COOLING SOLUTIONS FOR FUTURE DATA CENTERS

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Abstract

A data center is an IT infrastructure that is crucial in addressing the increasing challenges of managing large volumes of data in an organization. When it comes to the generation of data flow and being in the range of 2.5 quintillion bytes a day, data centers have become the indispensable infrastructure for data availability, security, and scalability. The data center market is expected to expand at a CAGR of 15% and power usage is expected to follow a similar trajectory. As of 2020, data centers consume 1% of the world's electricity, with this figure projected to rise to 3% by 2030. In response to this rising demand for data centers, the power supply is on the rise and is projected to reach 500TWH by 2025. The increase in this power consumption is usually associated with a cooling system that maintains suitable operating conditions for data centers and consumes between 30-40% of the overall power consumption. In light of these challenges, this research paper explores the innovative approaches to cooling a data center using deep ocean currents as a natural cooling solution. Appropriate strategies can be utilized such as locating the data centers near the coasts or developing submersible data centers that can help control the costs of energy and carbon emissions as compared to the traditional air-cooling methods.

Keywords: *Sustainable data centers, ocean cooling, energy efficiency, carbon reduction, renewable cooling technologies*

SMART CITIES AND IOT SOLUTIONS FOR SUSTAINABILITY

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Abstract

Smart cities represent the future of urban living, were technology and data drive sustainable development. The integration of Internet of Things (IoT) solutions plays a crucial role in this transformation. IoT devices collect and analyze data in real-time, optimizing the efficiency of urban systems, including energy management, transportation, and waste reduction. This connectivity enhances resource allocation, reduces carbon emissions, and improves the overall quality of life for residents. By leveraging IoT for smart infrastructure, cities can achieve sustainable growth, minimizing environmental impact while maximizing economic and social benefits. The goal is to create resilient, adaptive, and livable urban environments for future generations.

Keywords: *IoT, implementation of AI, Smart cities, IoT for infrastructure*

BLOCKCHAIN FOR A DECENTRALIZED AND SECURE FUTURE

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Abstract

Block chain for a decentralized and secure future. Block chain technology has rapidly evolved from its origins in crypto currency to a versatile tool with numerous practical applications across various sectors. This paper examines how block chain enhances transparency, security, and efficiency in real-world scenarios. In the financial services sector, block chain streamlines cross-border transactions and automates processes through smart contracts. In healthcare, it secures patient data and improves electronic medical records management. The supply chain industry benefits from real-time tracking, enhancing accountability and reducing fraud.

Additionally, block chain is transforming government operations by improving public record-keeping and enabling secure voting systems. Its impact on real estate simplifies property transactions and reduces fraud risks. By exploring these diverse applications, this research highlights block chain's potential to revolutionize business practices and foster innovation, ultimately contributing to a more decentralized and efficient future across multiple domains.

Keywords: *Smart Contracts, cross border transactions, secure voting systems, electronic medical records.*

BLOCKCHAIN AND IT'S APPLICTIONS BEYOND CRYPTOCURRENCY: A EMPIRICAL STUDY

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Abstract

Block chain and Crypto currency have gotten wider considerations as of late. Block chain is a list of orders or "BLOCKS" that stores data publicly and in chronological order. Crypto currency is a digital currency, which is an alternative form of payment created using encryption algorithms .The key advantage of this technology lies in the fact that it enables the establishment of secured trusted and decentralized a autonomous ecosystems for various scenarios, especially for better usage of the legacy devices, infrastructure and resources .With this background this research article focus on below two objectives-

1. To study the role of block chain and its impact on crypto currency.
2. To analyses the impact of crypto currency on industrial growth

The industries that the block chain will disrupt are banking, cyber security, healthcare, government voting, supply chain management. In this paper, we present a systematic investigation and history of block chain and crypto currency. Block chain, a financial tool that can prospectively play an important role in the sustainable development of the global economy. The new technology is expected to bring massive benefits to consumer's current banking system and to the whole society in general.

Keywords: *Block chain, Crypto currency, Cyber security*

OPTIMIZING BIG DATA ANALYTICS FOR ENHANCED ENVIRONMENTAL MONITORING: INSIGHTS AND INNOVATIONS

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Abstract

As environmental challenges escalate due to population growth and industrialization, effective monitoring of ecological systems has become increasingly vital. This research investigates the significant role of big data analytics in environmental monitoring, focusing on its capacity to process with a tremendous dataset from different sources, including sensors, satellite imagery, and public databases. By employing advanced computational techniques and machine learning algorithms, the study reveals crucial trends and patterns related to air and water quality, soil health, and climate variability. Additionally, this research focus on how predictive modelling can forecast future environmental conditions, enabling proactive measures to address potential threats to ecosystems and public health. By incorporating big data analytics into environmental monitoring frameworks, stakeholders can make knowledgeable decisions that promote sustainability and mitigate adverse effects on the environment. The findings underscore the significance ongoing advancements in data processing technologies, as they enhance the accuracy efficient and efficiency of monitoring programs. In conclusion, big data analytics represents a transformative approach to environmental monitoring, providing valuable insights that can guide effective environmental management strategies. The integration of these technologies not only supports the immediate needs of monitoring ecological systems but also fosters a more sustainable future for future generations. As we continue to face pressing environmental issues, leveraging big data analytics will be crucial in safeguarding our planet and ensuring the well-being of both ecosystems and human populations.

Keywords: *Big Data Analytics, Environmental monitoring, Sustainable practices, Trends and patterns.*

HUMAN IN THE LOOP DATA SCIENCE

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Abstract

The human-in-the-loop (HITL) learning paradigm refers to machine learning models complemented with the human input or annotation although artificial intelligence (AI) can help accomplish or assist in quite a lot of processes, human-in-the-loop (HITL) warrants positive biz in areas that necessitate expert deliberation. For instance, understanding electronic health records to perform patient care requires a doctor as in the case of companies like Pangaea. In the same manner, training one's artificial intelligence (AI) for autonomous driving would also require human contributions where images need to be taken of items done. As system designers understand the types of interactions which do not really warrant full-blown automation, the significance of human-in-the-loop (HITL) increases as well, to the advantage of the artificial intelligence (AI) systems where human intelligence is always a requisite, more so with the increase of cyber infrastructure.

Keywords: *Data Science, Machine learning models*

ZERO-WASTE INNOVATION IN THE JUICE INDUSTRY: A CASE STUDY OF SUSTAINABLE PRACTICES AT RAS RANG RUSH

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Abstract:

This case study presents the sustainable business practices of *Ras Rang Rush*, a juice bar committed to achieving a zero-waste operational model. Through innovative methods, such as serving juices in natural fruit shells and composting organic waste, *Ras Rang Rush* has significantly reduced its environmental footprint. The study explores the sustainability strategies that drive the company's operations, including product design, waste management, and local sourcing. It also examines the positive impact on customer engagement, brand reputation, and cost savings. Key challenges faced in the implementation of these sustainability measures, as well as the financial and environmental benefits, are analyzed. The findings highlight how small businesses in the food and beverage sector can integrate sustainability into their core operations while maintaining profitability and customer loyalty.

Keywords: *Sustainability, zero-waste, circular economy, eco-friendly packaging, juice bar, composting, local sourcing, sustainable business Environment.*

CASE STUDY ON TERRALOK: PROMOTING SUSTAINABILITY THROUGH TERRACOTTA AND BANANA FIBER PRODUCTS IN A CIRCULAR ECONOMY

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Abstract

This case study explores **Terralok,** a social entrepreneurship venture committed to promoting sustainability using terracotta and banana fiber products. By partnering with NGOs like **Headstreams** and **Masmara**, Terralok addresses environmental challenges through innovative, eco-friendly solutions that align with circular economy principles. The initiative focuses on creating durable, biodegradable products that preserve traditional craftsmanship while reducing reliance on plastic and other harmful materials. Key sustainability practices include responsible sourcing, waste reduction, energy-efficient production, and water conservation. The research evaluates Terralok's sustainability impact, environmental benefits, and contribution to local communities. It highlights the challenges of adopting sustainable practices and offers solutions to overcome these barriers. Terralok's business model exemplifies how small enterprises can lead the way in eco- conscious markets while supporting the Sustainable Development Goals (SDGs).

Keywords: *Sustainability, terracotta products, banana fiber, eco-friendly, circular economy, traditional craftsmanship, waste reduction, biodegradable materials*

EMPOWERING CREATIVE SYNERGY AND TEAM SUCCESS THROUGH INCLUSIVE CULTURES AND SUSTAINABILITY: A CASE OF BENGALURU'S IT SECTOR IN INDIA'S SUSTAINABLE FUTURE"

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Abstract

Inclusive workplace cultures and sustainability initiatives are increasingly recognized as critical factors in fostering creativity and enhancing team performance. This study explores the relationship between these elements, examining how diverse and inclusive environments contribute to innovative thinking, collaboration, and effective teamwork. It also investigates the role of sustainability practices in promoting a sense of purpose, cohesion, and shared responsibility among team members, leading to higher employee satisfaction and long-term commitment. By analyzing various organizations within Bengaluru's IT sector, the research uncovers how inclusive cultures enhance problem-solving capabilities, while sustainability- driven strategies align corporate values with societal needs, fostering resilience and adaptability. The findings suggest that organizations prioritizing inclusivity and sustainability not only experience heightened creativity but also demonstrate improved team dynamics, productivity, and a competitive edge in the rapidly evolving tech landscape. These insights highlight the importance of strategic organizational policies that support diversity, equity, and environmental responsibility to drive business success, long-term innovation, and contribute to India's sustainable development goals.

Keywords: *Inclusive Culture, India's Sustainable Future, Empowering Creative Synergy, Team Performance, Diversity.*

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ISBN
9 789361 636837

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