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CHAPTER 11

Industrial Aspects of Soil Microbes

Mukul Sharma 1. and Shivani Dubey2

Faculty of Pharmacy, Medi-Caps University, Indore, M.P., India

Acropolis Institute of Management Studies and Research, Indore, M.P., India

Abstract: The multifaceted potential of soil microorganisms is being exploited in various fields like agriculture, food and cosmetic industries, for the sustainability of the environment and in the industrial production of useful compounds. On the one hand, these microorganisms play an essential role in the nutrient cycling of minerals like phosphorus and nitrogen that are crucial for their survival and sustenance, along with making the soil fertile by releasing important growth-promoting hormones like ethylene, auxin, and cytokinin. On the other hand, the potential of soil actinomycetes Dactylosporangium, Ampullariella, Actinoplanes, Actinomadura, Actinosynnema is being explored extensively for the industrial production of new lifesaving antibiotics. Many of the enzyme producing species like Streptomyces ruber, S. lividan, and S. rutgersensis are used in supplements for detergents, textiles, animal additives, paper, and pulp. Xanthomonas produces xanthan gum, which is used to thicken and stabilize foods and cosmetics. Screening desired microorganisms and manipulating them to obtain maximum production is a crucial step in industrial production. Hence, it can be concluded that soil microorganisms are important for diverse metabolite production useful in agriculture and industry as well as having the capability to transform recalcitrant compounds to reduce environmental pollution.

Keywords: Soil Microbes, Xanthomonas, Industrial Production, Actinomycetes,

INTRODUCTION

to anyone of Microorganisms have existed for a very long time on earth. Our planet is 4.6 about 3.86 billion years old, approximately. As per literature, the first micros billion years old, approximately. As per literature, the first microorganisms were about 3.86 billion years ago in the form of stromatolites, layered sedimentary formations that are created by photosynthetic cyanobacteria. We are all surrounded by microorganisms and can not imagine life without them. Some of them are harmful, but many of them are useful for human and industrial purposes. They are crucial for the production of a variety of metabolites that help in agricul-

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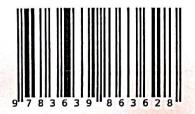
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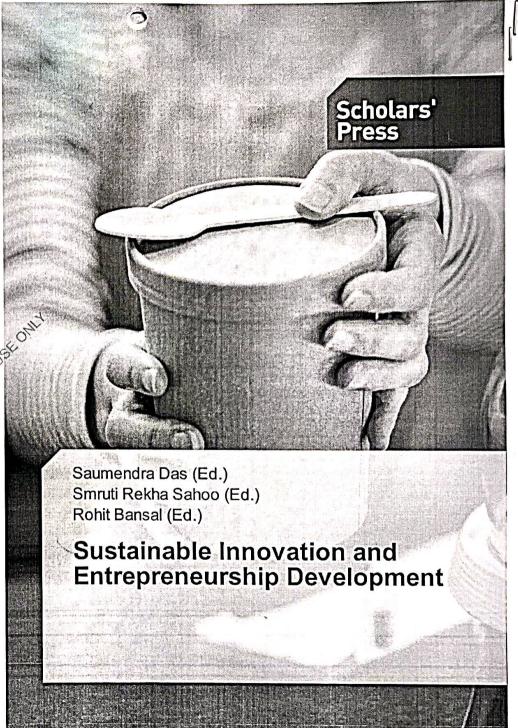
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Sustainable Innovation and Entrepreneurship Development

Our knowledge of business sustainability has evolved in recent years from corporate environmental management to sustainable entrepreneurship, from exploitation to exploration, and from efficiency to creativity. However, the present trends in sustainability point to the necessity of radical innovation through new enterprises within established organizations or entrepreneurial start-ups. The marketing and funding of these programmes, however, continue to be issues. This fascinating curated book explores how we may combine economic, social, and environmental sustainability to create novel new business models, including both conceptual and actual research. With the help of this book, academics, researchers, and educators will be able to examine businesses whose tactics and goods are intended to provide creative answers to some of the most challenging social issues of the twenty-first century. To balance tackling social and ecological issues with our goals for economic development, a new generation of prosperous companies is actively involved in clean technology, renewable energy, and financially viable product system design and supply chain strategies.

Dr. Saumendra Das is Head of the Department at the School of Management Studies, GIET University, Gunupur, Odisha. Dr. Smruti Rekha Sahoo is an Assistant Professor at the School of Management Studies, GIET University, Gunupur. Dr. Rohit Bansal is working as faculty in Department of Management Studies in Vaish College of Engineering.





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Chapter-1

A Conceptual Study of Role of Technology towards Green Banking to promote Sustainable Development in India

Mrs. Shrutika K. Wani

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Abstract:

In the 21st century where the era of globalization prevails, the depletion of greenery is being missed badly and it is time to sustain environmental balance. The society is becoming more and more concerned about the natural environment hence business organizations and corporations have started to modify their working habits. Most of Indian banks too adopting various technological changes in their working area. One of such major change is Green Banking. Green Banking refers to adopting environment friendly practices in banking sector and thereby reducing internal and external carbon footprints. It also ensures merging technological advancements in the banking industry. The paper focuses on various strategies adopted by Indian banks to promote green banking which will result in the sustainable development. The conclusion states that there is an urgent need to raise vulnerability, adopt, as



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मेरे प्रिय राम्भक्तों,

सीता-निर्वासन की कथा 'वाल्मीकि-रामायण' के उत्तरकाण्ड में आई है। मेरे द्वारा आप सभी के समक्ष प्रभु श्रीराम की कृपा से वाल्मीकि-रामायण एवं उत्तरकाण्ड में वर्णित प्रसंगों के माध्यम से यह सिद्ध करने का प्रयास किया गया है कि सीता-निर्वासन की कथा श्रीराम विरोधियों द्वारा रचा गया एक षडयंत्र है। सच क्या है, वह तो सिर्फ राम ही जानें। मेरे शोध परक प्रयास से मैंने यह जाना है कि मानव-मात्र को प्रेरणा देने वाले मेरे आराध्य प्रभु श्री राम ऐसा कदापि नहीं कर सकते।

लेखक - परिचय



डॉ. पवन कुमार मित्तल

प्रभु श्रीराम में आगाध आस्था रखने वाले, इन्दौर शहर के श्रमिक क्षेत्र में पले-बढ़े डॉ. पवन कुमार मित्तल विगत 22 वर्षों से शिक्षा के क्षेत्र में कार्यरत हैं। वर्ष 2013 में मित्तल सर कैंसर रोग से पीड़ित थे। इसी दौरान सर ने 'डॉक्टर ऑफ फिलॉसफी' की उपाधि प्राप्त की। शिक्षण-कार्य के प्रति सर के समर्पण एवं जुझारू व्यक्तित्व के कारण रेनेसा

महाविद्यालय द्वारा उन्हें वैलोर अवार्ड से सम्मानित किया गया। दृष्टिहीन विधार्थियों के शिक्षण में सहायता हेतु मित्तल सर द्वारा अनेक प्रयास राष्ट्रीय दृष्टिहीन कल्याण संघ के साथ मिलकर सम्पन्न किए गए हैं। मित्तल सर वर्तमान समय में एक्रोपोलिस महाविद्यालय में प्राध्यापक के पद पर कार्यरत हैं।



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PROCEEDINGS OF THE

Examining the Role of Resources and Governance in implementing the National Education Policy (NEP) in India.

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Acropolis Institute of Management Studies & Research, Indore professorshalinipanjwani@gmail.com Ph. No. 8989890875

Abstract

The National Education Policy (NEP) is a comprehensive framework that aims to transform India's education system to meet the needs of the 21st century. The successful implementation of the NEP requires effective governance at all levels, including the national, state, and local levels. To ensure effective governance, the government needs to provide clear policy direction, allocate adequate resources, empower local stakeholders, establish transparency and accountability mechanisms, prioritize teacher training, engage stakeholders, promote flexibility and adaptability, encourage collaboration and partnership, prioritize data-driven decision making, establish innovative financing mechanisms, promote inclusive governance, foster innovation and experimentation, address equity and inclusion, ensure alignment with other policies, strengthen the role of research, promote digital literacy, and encourage public-private partnerships. By prioritizing these elements of governance, India can transform its education system and provide quality education for all students. Effective governance of the education system is critical for the successful implementation of the NEP and the realization of India's educational goals.

Key words - NEP 2020, National Education Policy 2020, Education, Indian Education system.

Introduction

The National Education Policy (NEP) is a landmark policy framework in India that aims to revolutionize the education system to meet the evolving needs of the 21st century. The successful implementation of the NEP requires careful consideration of two key factors: resources and governance.

Resources, both financial and infrastructural, form the backbone of any educational reform. Adequate funding is essential to support infrastructure development, curriculum design, teacher training programs, technology integration, and the creation of learning materials. Without the necessary resources, the implementation of the NEP may face significant challenges and hinder the realization of its goals.



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SYNERGIZING SUSTAINABLE DEVELOPMENT AND BIODIVERSITY CONSERVATION: STRIKING THE VITAL BALANCE

SHALINI PANJWANI

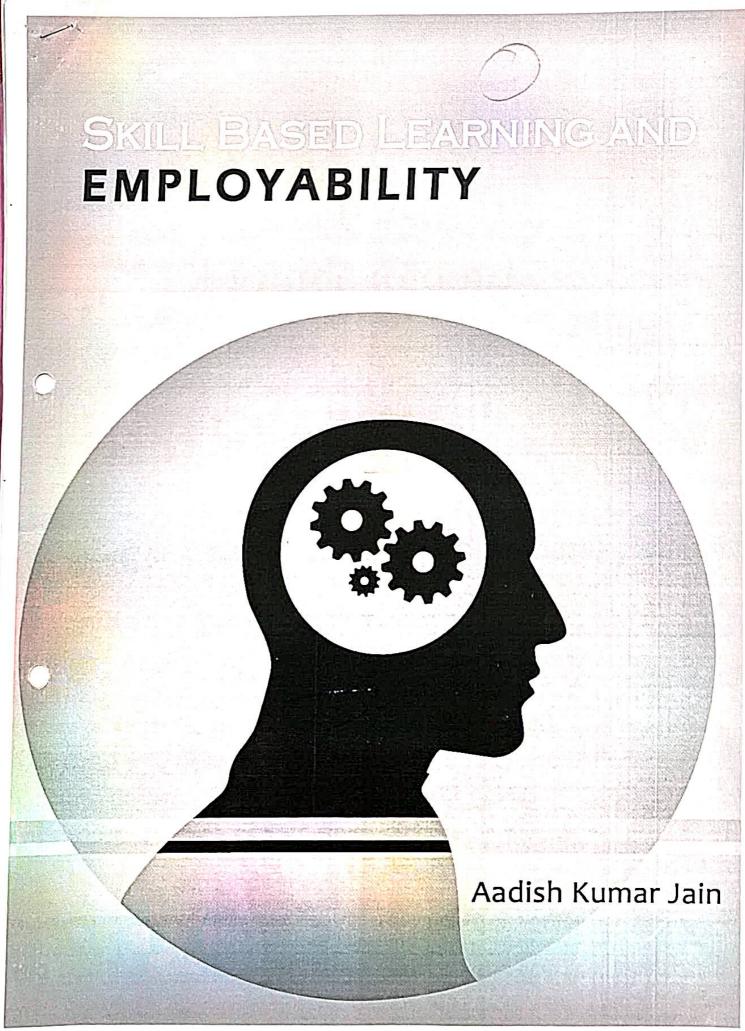
Abstract: This research paper delves into the intricate synergy between sustainable development and biodiversity conservation, highlighting the imperative of achieving a harmonious equilibrium. In an era marked by growing environmental concerns, this paper explores the strategies and challenges associated with striking a delicate balance between advancing human progress and safeguarding Earth's rich biodiversity. By investigating case studies, policy frameworks, and interdisciplinary perspectives, the research sheds light on the multifaceted connections between sustainable development goals and the preservation of diverse ecosystems and species.

The paper emphasizes the critical need to align economic, social, and environmental objectives, acknowledging that the unchecked pursuit of development can lead to detrimental consequences for biodiversity. Through a comprehensive analysis of successful integration, it showcases instances where conservation initiatives have concurrently supported local livelihoods, fostered resilience, and maintained ecological integrity. Furthermore, the abstract underscores the pivotal role of education, community engagement, and policy coherence in navigating the path towards sustainable coexistence.

This research paper contributes to the ongoing discourse by highlighting that a symbiotic relationship between sustainable development and biodiversity conservation is not only desirable but also essential for long-term global well-being. By recognizing the intricate interplay between human aspirations and the natural world, societies can collectively strive for progress that respects the intricate web of life on Earth. As such, the abstract encapsulates the urgency of synergizing sustainable development and biodiversity conservation, advocating for a future where humanity thrives while preserving the planet's invaluable biological heritage.

Keywords: Sustainable Development, Biodiversity, Environment, Social, Earth.

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Skill Based Learning and Employability

Mr. Aadish Kumar Jain



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Empowering Careers: Navigating the Role of Higher Education in Employability

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Abstract: This research paper thoroughly examines the intricate relationship between higher education and employability, showcasing higher education institutions as key contributors to students' success in an evolving job market. It investigates how these institutions equip students with essential skills and attributes, both technical and soft, through proactive strategies aligned with industry demands. The paper underscores that employability goes beyond academics, embracing qualities like a growth mindset and adaptability, which institutions foster through diverse curricula and support services. By facilitating experiential learning, industry partnerships, and career development integration, higher education bridges theory and practice, ensuring graduates are job-ready. Ultimately, the paper underscores higher education's vital role in cultivating a skilled, resilient, and innovative workforce, supported by a comprehensive review of literature in the field.

Key words: Higher Education, Growth, Job, Employment, Technical skills, Soft skills etc.

Introduction

In today's ever-changing job market, characterized by continuous technological advancements and shifting skill demands, higher education institutions hold a crucial role in equipping individuals for successful careers. This research paper extensively examines the intricate link between higher education and employability, emphasizing how these institutions significantly contribute to graduates' readiness for the swiftly evolving workforce.

As the job landscape evolves due to technological integration and skill evolution, higher education's significance in molding corporate-ready professionals becomes evident. This paper delves into the dynamic interaction between higher education and employability, exploring how these institutions enhancing skills, attributes, and experiential knowledge essential for graduates to navigate complex professional terrains.

This paper acknowledges the transformative shift in today's job market, highlighting the symbiotic relationship between higher education and employability. It meticulously explores how higher education institutions enhance graduates' preparedness for workforce demands, bridging theoretical knowledge and real-world application to cultivate adaptable and innovative professionals.

Central to this investigation is the understanding that higher education serves as more than a knowledge conduit. It cultivates not only subject expertise but also critical thinking,

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Microbe-assisted heavy metal phytoremediation

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1. Introduction

All living organisms including microorganisms dwell on natural resources like soil, water, and air. Indiscriminate release of heavy metals resulting from different modernization and anthropogenic activities is presenting a great threat not only to these natural resources but also to the food safety and security. The ever-increasing population of humankind adds to the anthropogenic pressure resulting in change in traditional agricultural practices and fast industrialization causing disruption of the natural ecosystems (Sarwar et al., 2017). Globally, around five million sites have been identified with heavy metal/metalloid pollution where their concentration in soil well exceeds the regulatory levels (Li et al., 2019). The major heavy metal pollutants are arsenic, chromium, cadmium, lead, copper, zinc, and mercury (Liu et al., 2013; Henao and Herrera, 2021). These heavy metal pollutants are extremely toxic to living forms even at extremely low concentration (Atobatele and Olutone, 2015). They are nonbiodegradable and hence become an integral part of the food chain and adversely affect human health by acting as carcinogen, mutagen, and teratogen (Ali et al., 2013; Ahemad and Kibret, 2013) as well as affect soil fertility and soil microbial diversity (Huang et al., 2009). Thus a lot of remediation strategies have been developed to relieve the soil from the heavy metal stress and preserve the environment to protect life which includes physical, chemical, and biological technologies. The physicochemical techniques are costly and are with many deficiencies as they produce secondary pollutants which further add to the adversity on soil fertility (Glick, 2010; Henao and Herrera, 2021). Biological techniques on the other hand are sustainable, environment friendly, and benign (Henao and Herrera, 2021). Bioremediation is a technique where microorganisms remove heavy metal pollutants via different strategies, while phytoremediation involves heavy metal pollutant removal using plants (Kumar Mishra, 2017; Doble and Kumar, 2005). Both of these bioremediation methods are economic, eco-friendly, and effective. Major bioremediation techniques include biosorption, biomineralization, and biooxidation (Jin et al., 2018). Phytoremediation involves plant-soil-atmosphere interactions such as phytoextraction, phytostabilization, phytovolatilization, and rhizofiltration. All of these techniques are dependent on soil, water, and climatic conditions making phytoremediation a slow and seasonal process (Laghlimi et al., 2015). Studies have shown that heavy metal-resistant microbe and plant interactions are very effective in heavy metal remediation. This synergism results in very fast, safe, and effective remediation making it an alternative method of choice for heavy metal remediation (Khan and Doty, 2011; Glick, 2014; Ahemad, 2015; Ma et al., 2016; Mishra et al., 2017; Henao and Herrera, 2021).

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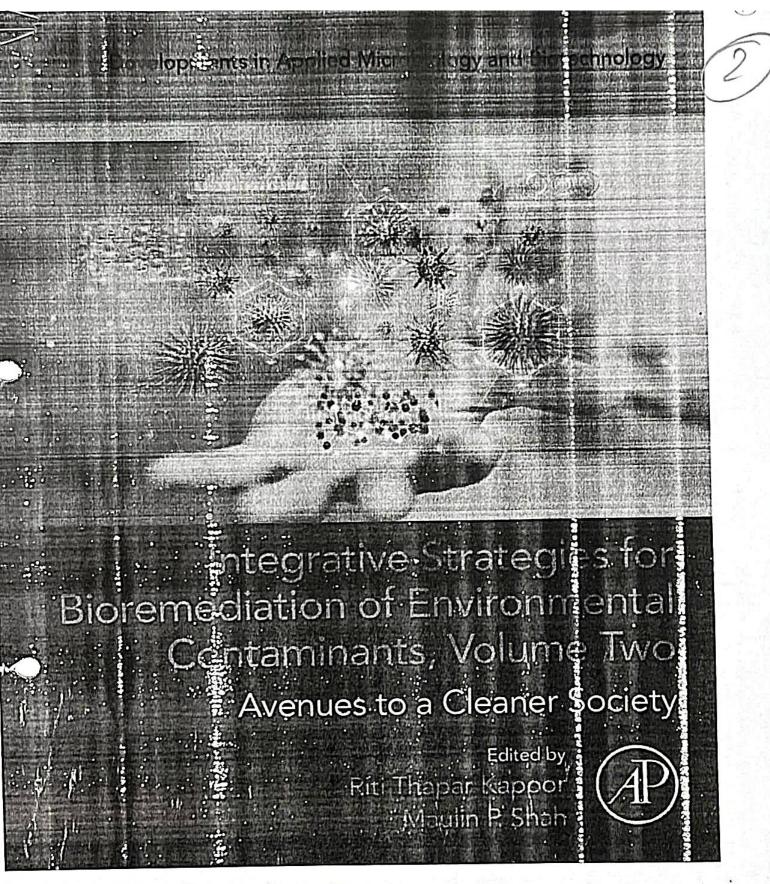
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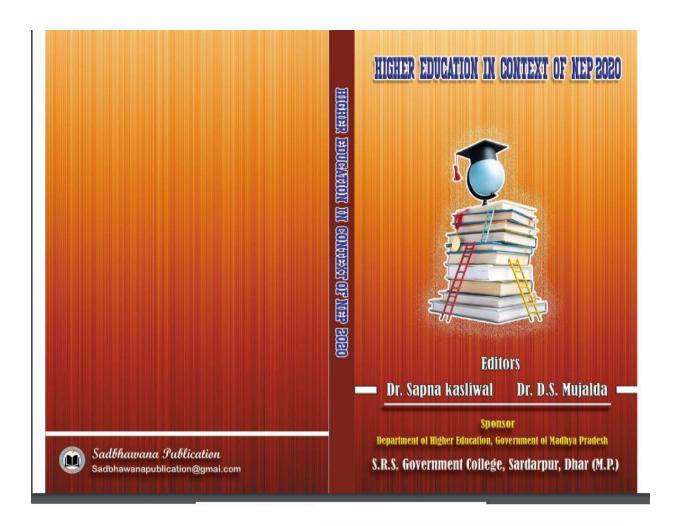
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1- Revamping of Higher Education Policy is the outset for Holistic Education

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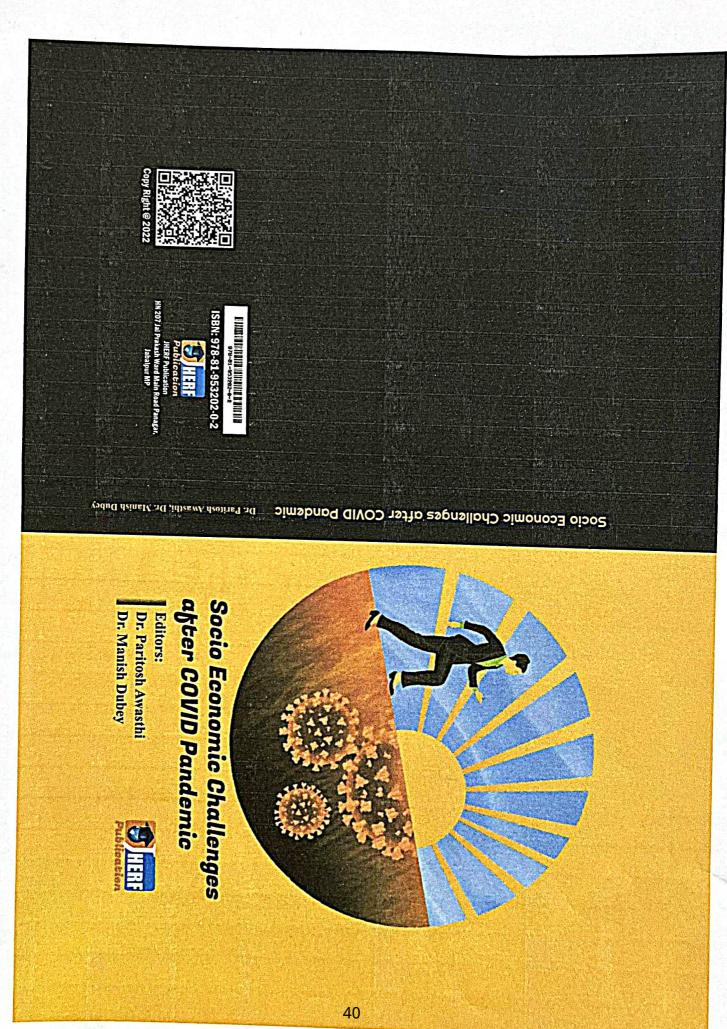
Acropolis Institute of Management Studies & Research, Indore

Abstract:

Indian History is loaded with the fact that Ancient India has proficiency in education system. Our Rishis Charak, Sushruta, Ved Vyas are still considered as most enlightened sages whose knowledge and work is still prototype for today's modern education. The facts which scientists are proving today were written by our Rishis millions of years back. Indian Universities like Takshasila, Nalanda, Vallabhi, and Vikramshilla are not new names. Here thousands of students studied in vibrant multi-disciplinary environment and thus demonstrated great success. It was the need of time to bring back this great Indian tradition which is already transforming other countries. This chapter an attempt to study the impact of NEP on the higher education.

Introduction:

A country is made by its people and thus for getting sustainable development it is very much essential that its people are well versed and educated. Government always seeks novel solutions to expand the access of education to every citizen and thus on 29th July 2020 our cabinet approved NEP. It's third time when India is witnessing changes in its education policy. It was very essential to make our citizen according to changing scenario of global ecosystem. Its time where a child should not only learn but should know how to learn. He must develop critical thinking and problem solving attitude. He should be quick enough to absorb, adopt and creative according to changing scenario and make himself adaptive to stand strongly in



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A CONCEPTUAL STUDY ON CHANGES INTRODUCED IN EDUCATIONAL SYSTEM DURING COVID-19

Dr. Lalit Kumar Dubey

Associate Professor, Acropolis Institute of Management Studies and Research Indore

Abstract- Covid-19 has inserted a dramatic change in teaching technology after 2019. The research focuses on an online telephonic conversation with private school teachers in Indore. 5 Schools have been selected area wise randomly. 16 teachers responded for answers about the topic discussed with them. As consequences of COVID-19 teachers responded that it is directly affecting their livelihoods. COVID-19 has changed overall pattern of education. Direct face to face classes have been turned in online classes. The distance between teachers and students is increased. Technology of audio visual presentation is being used to add the students online. This paper is reflecting light on gap between students and teacher to continue the learning process through online.

Keywords: COVID-19, online, Education system, Technology, Pattern of Education.

1 INTRODUCTION

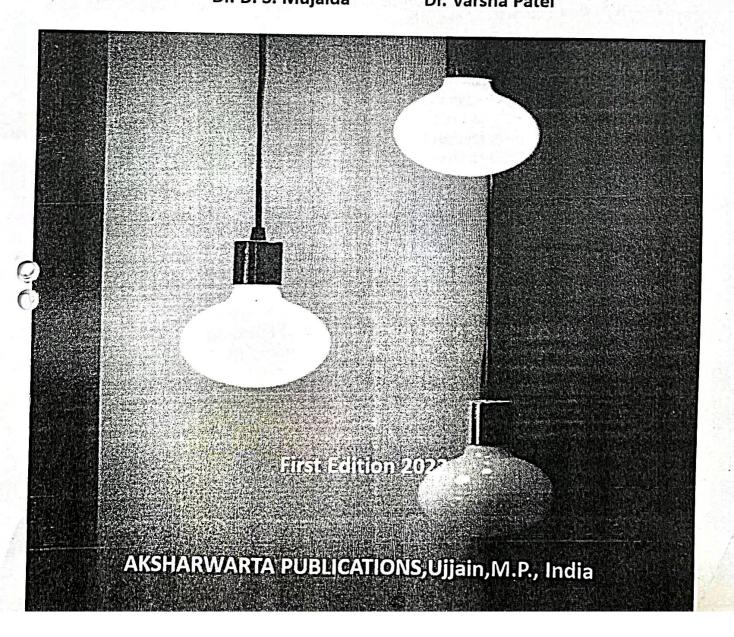
Since January 2020 after starting growth of COVID-19 the education, students, teachers, parents all have been affected negatively in term of learning. Government has ordered to close all the educational institutions and only learning through online mode is permissible. The pandemic situation is adversely affected teaching and learning process all over the session. This research is conducted during the period of lock down on the basis of direct conversation with school teachers on mobile phones. This article is the brief effort to record their responses in limited time period. The responses of teachers in this regard are as under.

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Emerging Trends and Opportunities In The Field Of Commerce And Humanities

Editors

Dr. Sapna Kasliwal Dr. Dilip Kumar Gupta Dr. Snehlata Singh Dr. D. S. Mujalda Dr. Varsha Patel



Crowd Funding: Emerging as an Exotic Means of Financing

Dr. Deevya Agrawal Asst. Professor Acropolis Institute of Management & Research

Abstract: Dynamism is must for sustainability. Economy also transforms itself many times to become friendlier to its determiners. Out of them one is crowd funding. There are many examples of one night sensation which proves power of digital crowd. In this chapter an attempt has been made to explore more about an unconventional means of finance i.e. crowd funding .Also this chapter tried to answer the question whether crowd funding has replaced the traditional mode of financing or it is an alternative.

Introduction: "Crowd funding is about storytelling, communication, technology and consumer behaviour coming together. It's not the amount of money raised that's important but the impact that it creates," says Ranganath Thota, Founder and CEO, Fuel A Dream.

Social media & digital platform has brought many changes which were never thought before. The power of crowd can be realised by seeing an innovative way of funding a project i.e. Crowd funding, where a project finds funds by pooling money of crowd in small amount collected through various online platforms via social media or crowd funding platforms after getting convinced by the campaign launched by the fund raiser. It is different from traditional approach of fund raising in which one had to contact banks, financial institutions, angle investors or venture capital firms etc. for the investment.

Here crowd funds a project or a business, rather than one or two investors (Belleflamme et al., 2012; Riedl, 2013). For this entrepreneur has to launch a campaign and seek the attention of large number of people and convince them that he has a unique idea and worthy project for the investment.

Keyword: Crowd Funding, Investors, Entrepreneurs, Investment,

fund raiser Objective:

- 1. To explore the financing mode of new generation.
- 2. To give suggestions on the basis of study.

Methodology:

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Indian Women's Role at Achieving an Equal Future in the World.

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Dr. Indrajeet Ramdas Bhagat
HoD, Faculty of Commerce Yeshwantrao Chavan College Ambajogai
District - Beed, State - Maharashtra



Chapter 13

Contribution of Women Entrepreneurs in Development of Social Status of Slum Dwellers in Indore City

Dr. Lalit Kumar Dubey Associate Professor, Acropolis Institute of Management Studies and Research Indore

Introduction

The up gradation of slum society is based at least 50% in the hand of women population. The process of development starts from slum women's education, respect in family, eradication of domestic violence and opposition by the women itself results the up gradation in life style of their family members as living with physically and residential cleanliness, Improvement in tongue and communicational skill, understanding in dressing sense, enhanced learning ability and stimulating to become self-employed after being trained through government schemes and financial assistance, learning the importance of saving of money, use of safety techniques for escaping self from antisocial elements etc.

Key Words: Social Welfare Societies, Slum Women,

The research is being conducted in the slum areas Bheem Nager, Aheerkheri, Niranjanpur, of Indore city, randomly selected from slum areas from the data have been collected. The study is focused on working women residing in slum areas. the noticeable efforts are being done by the entrepreneur women residing in slum area.

(i) Improved Entrepreneurial Skills:

Women also have benefited the option to pursue two or three petty businesses, change from one type of business to another, combine wage employment with small business like selling of vegetables and fruits etc.

(ii) Easy Access to Credit.

They are now at ease in their reach they can avail monies when they need, without having to pay any coilateral. The most important effect of entrepreneurial activities performed by women in slum areas is to escape the slum dwellers from the clutches of the money lenders. Pledging on assets is also reduced.

(iii) Setting-Up of Businesses:

The slum women are now running their own business in kind of shop of grocery material, clothes, vegetables and fruits, handy crafts etc. Some women are running tailoring shops, making toys, envelops like material from west material and earning

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Business (2)

SANITATION LAW A Necessity

Foreword by Shri Ganga Prasad, Hon'ble Governor of Sikkim

> Editor-in-chief Prof. (Dr.) Shefali Raizada

> > Editors Ms. Ekta Gupta Ms. Swati Kaushal



ABOUT THE BOOK

Prof. (Dr.) Shefali Raizada

Editor-in-Chief

Editor-in-Chief, Prof. (Dr.) Shefali Raizada, has two Masters and two Ph.D degrees in World History and Law. She is currently working as Additional Director & Joint Head in Amity Law School, Amity University, Noida Uttar Pradesh. She hails from renowned judicial family. She has done higher education from Lucknow University and other good universities. Her areas of specialization are Indian Legal History, International Relations, Intellectual Property Rights, Arbitration Dispute Resolution and Interdisciplinary stream.

She has travelled widely in India and abroad to participate in various conferences and presented several papers. She has chaired the conference sessions on various occasions. She received award for 'Best Research Paper' and 'Best Presentation' in International conference for her paper on ADR and other academic excellence awards. She has a number of articles to her credit and authored a book on North-East. She has been engaged in the reviewer and editorial team for two years for International Journal of University of Malaysia and passionate about writing and research. She has contributed her best in content writing for UG and PG courses for various universities. She is the Chief Editor of 'Amity International Journal of Legal and Multidisciplinary Studies,' since 2017. She has been actively involved in Amity University uniform course coding and other scholastic activities and the Editor-in- Chief of more than eighteen books on diverse and interdisciplinary issues.

She has pursued and took initiatives for international collaborations with number of foreign universities and signed MoUs. In the recent years she has been conferred with 'Teaching Excellence Awards' from different agencies,' Best Researcher Award 2018,' in 2019 Global leaders Award-The Most Promising Women of the Year 2019, 'Visionary Leadership Award' and few more. She is an active member of Centre for Gender studies and actively involved in projects concerning social and women rights' issues. While serving in Amity Law School for past more than fourteen years, she has contributed to the development of Law school and provided opportunities for education, research and capacity building in the university. She has done voluntarily social work for skill development and women upliftment and employability.

Ms. Ekta Gupta

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She is a double post-graduate in political science and masters in law. Ms. Elda Gupta has been an academician from past 13 years while associated with Amity Law School, Noida. She has published around 120 articles, chapters and research papers in various magazines, journals and books. She is the editor of around 15 books which were published by international publishers of repute. She has keen interest in doing innovative research in Multidisciplinary dimensions such as gender studies, sports law, space laws, media laws etc.

She is appointed as the national coordinator of Youth Parliament by the Ministry of Parliamentary Affairs. Due to her intriguing interest in serving the society and research, she is the editor of Amity International Journal of Legal and Multidisciplinary Studies. She is also the Convenor of Amity Centre for Gender Justice and Child Rights.

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Chapter 11

Impact of Inadequate Access to Water, Sanitation and Hygiene (WASH)

Dr. Geetanjali Chandra* Ms. Devika Ramachandran**

ABSTRACT

In an increasingly globalized world, the impact of Water, Sanitation and Hygiene (WASH) related decisions cross borders and has been affecting everyone. Inadequate WASH conditions prevail in almost all the areas, from temporary refugee camps to prison to permanent homes. It is considered to be an important public health issue. Many researches on this topic suggests that lack of sanitation may contribute to poor health outcomes above and beyond pathogen exposure, particularly among women. Right to Water and Right to Sanitation has been considered as human rights and Water, like any other sector, has also gendered. The UN Commission on Sustainable Development has very aptly affirmed that 'water has a woman's face'. Even though Internationally and nationally, Water, Sanitation and Hygiene have been discussed and talked much, most of the countries lack policies and regulations that help women and girls to overcome challenges to get the rights. This article focuses on the impact of inadequate access to WASH especially in Women. This paper uses a gender lens to examine the legal and policy framework for sanitation in India and also across the globe. The paper also aims to compare the policies implemented in other developed countries.

Professor, Indore Institute of Law, MP, India

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A Paradigm Shift in Banking Methods

Dr. Virshree Tungare
Assistant Professor,

Acropolis Institute of Management Studies and Research, Indore (M.P.)

1. Introduction to Internet banking

A. Introduction

Internet banking is commonly known as online banking/ I-Banking where all banking transactions are executed with help of Internet. IB allows bank customers to make and receive payments digitally.

The extensive investment in IT by the Indian banking sector has brought improvement in the quality of customer service, enhancement in their performance, and most important processing of banking operations has become really fast. Banks facilitates its customers internet banking through various channels, such as mobile banking, telebanking, net banking, green banking, Artificial intelligence (AI), and data mining solutions.

Before seasoning Information Technology Act only a few private banks were providing IT services to their customer, those were basic services such as transfers and bill payments, with the new development of technology such as Machine learning and Artificial Intelligence each institution now allows their customers with some extended services(other than basics) such as open up new accounts and apply for credit cards, ordering cheques, putting stop payments on cheques, or reporting a change of address through online banking portal.

Application of digital payments and internet banking have opened up new services, unexplored markets and effective delivery channels of banking services in the banking industry.

B. Evolution of internet banking

Financial reforms have witnessed an innovative movement of banking services. The pressure of sheer compulsion of globalization and to cope with increasing overload and incompatibility of the manual system The Indian banking sector has accepted computerization since 1993.

This year "The employees' association of the Indian banks (IBA)" contracted an agreement with the bank manager about the introduction of computerized applications in banks. The year 1994 Reserve bank of India created a committee under the head of W S Saraf, the committee strongly recommended the use of Electronic fund transfer (EFT), the introduction of electronic clearing services, and the extension of Magnetic Ink Character Recognition (MICR) beyond metropolitan cities and branches. In 1996 Industrial Credit and Investment Corporation of India was the first to use Electronic banking in India by introducing online banking services in branches. Its initiatives were followed by HDFC Bank, IndusInd Bank, and Citibank, which started providing online banking facilities in 1999. The government of India passed the IT Act, of 2000 which delivers a legal acknowledgment to e-transactions and E-commerce.

The milestones of the development of Online Banking /Internet Banking in India are:

- 1. From 1980 to 1990's Arrival of debit cards and credit card
- 2. From 1984 to 1988 Banks started using computers, and MICR cheques were introduced.

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To, Dear Pushpanjali Sharma

This certificate confirms that Pushpanjali Sharma is the author of book chapter titled "Chemical Biology in Drug Discovery" of published book entitled "Advanced Trends in Chemical Sciences (Volume - 1)" having ISBN 978-93-92804-05-2.

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Chapter - 1 Isolation of Compound from Natural Herbal Product and Characterization through Various Spectroscopic Techniques

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Chapter - 4

Chemical Biology in Drug Discovery

Dr. Seema Kelotr, Rati Trivedi Nair and Pushpanjali Sharma

Abstract

Drug discovery and development is fundamental to the safety of humans and sustainability of the pharmaceutical industries. Using chemical biology approaches to determine drug leads has become a commonly conventional path. Biological problems are mainly solved by chemical biology, through penetrating beforehand unknown targets for the pharmacophore of a potent drug. It is an influential tool to cram how these drug molecules interact with their particular targets, plus in cell functions, signal transduction and molecular recognition. There have been a rising number of new identified therapeutic targets and consequently validate because of functional genomics advances, which leads to the finding of several potent drug molecules via a range of high-throughput screening initiatives. In this chapter, we have highlighted some applications of chemical biology in the context of drug discovery.

Keywords: Chemical biology, genomics, proteomics, drug discovery, target validation, High-Throughput Screening (HTS)

1. Introduction

Research in chemistry is widely diverse and involves many areas of biology such as monitoring and removal of pollutants from the atmosphere; investigation of polysaccharides present on the cell surface; study of chromosomes, genes, and DNA replication; illumination of the role of small molecules in cell signaling; the production, conversion, and storage of energy; research on the creation of new materials for nanotechnology and for medical applications. This branch of study which deals with how chemistry can be applied to solve biological problems is known as chemical biology. It may be defined as the scientific discipline involving study of biological systems under the influence of chemical techniques and small molecules produced through synthetic chemistry.



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आजादी के पशचात झुग्गीवासी गरीब महिलाओं के उत्थान के लिए किये गये महिला एवं बाल विकास विभाग के प्रयत्न

■ Dr. Lalit Kumar Dubey

Associate Professor

Acropolis Institute of Management Studies and Research Indore

महिलाओं एवं बाल विकास के द्वारा म. प्र. में महिलाओं की प्रगति के नए आयाम

मुख्यमंत्री श्री शिवराज सिंह चौहान का मानना है कि प्रदेश में महिलाओं के विकास के लिए एक सशक्त वातावरण तैयार हो तािक वह अपने हित में स्वयं फैसला ले सकें। यहां पर श्री चौहान ने न सिर्फ महिलाओं को पुरूषों के बराबर खड़े होने का मौका दिया बल्कि उन गरीब घरेलू कामकाजी महिलाओं के चेहरों पर भी मुस्कुराहट जगाई। शायद मध्यप्रदेश ऐसा पहला राज्य है जहां पर १३ अक्टूबर २००९ को शहरी घरेलू कामकाजी महिलाओं की पंचायत हुई और घरों में काम करने वाली महिलाओं को फोटो युक्त परिचय पत्र, उपचार, उनके बच्चों को नि:शुल्क पाठय पुस्तक, प्रसूति सहायता, बीमा योजना, पेंशन आदि सुविधाएं उपलब्ध कराई।

मध्यप्रदेश में महिला व बाल विकास की दिशा में सरकार की सकारात्मक सोच का परिणाम है कि पिछले छ: वर्षों में अनेक ठोस एवं सार्थक कदम उठाए गए। महिला एवं बाल विकास की प्राथमिकता में सम्मिलित करते हुए राज्य सरकार ने इसके बजट में भी निरंतर वृद्धि की है।

छ: वर्ष पूर्व २००२-०३ में तत्कालीन राज्य सरकार ने महिलाओं एवं बच्चों के कल्याण के लिए विभागीय बजट में मात्र २२५ करोड़ ८६ लाख रुपये की राशि रखी थी जो वर्तमान बजट प्रावधान किया गया है। यह वृद्धि करीत १३१९.४४ करोड रु. आंकी गई। वित्तीय वर्ष २०१०-११ में कुल १८६०.२७ करोड़ रुपये का प्रावधान किया गया है जिसमें वर्ष २००९-१० की तुलना में २०५.०९ करोड़ रु की वृद्धि हुई है। यह वृद्धि लगभग १२.३९ प्रतिशत अधिक है।

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Chapter - 1 **Isolation of Compound from Natural Herbal** Product and Characterization through Various Spectroscopic Techniques

<u>Authors</u>

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Assistant Professor, Department of Chemistry, ISLE, IPS Academy, Indore, Madhya Pradesh, India

Sangeeeta Parihar

Assistant Professor, Department of Chemistry, Jai Narain Vyas University, Jodhpur, Rajasthan, India

Chapter - 4

Chemical Biology in Drug Discovery

Dr. Seema Kelotr, Rati Trivedi Nair and Pushpanjali Sharma

Abstract

Drug discovery and development is fundamental to the safety of humans and sustainability of the pharmaceutical industries. Using chemical biology approaches to determine drug leads has become a commonly conventional path. Biological problems are mainly solved by chemical biology, through penetrating beforehand unknown targets for the pharmacophore of a potent drug. It is an influential tool to cram how these drug molecules interact with their particular targets, plus in cell functions, signal transduction and molecular recognition. There have been a rising number of new identified therapeutic targets and consequently validate because of functional genomics advances, which leads to the finding of several potent drug molecules via a range of high-throughput screening initiatives. In this chapter, we have highlighted some applications of chemical biology in the context of drug discovery.

Keywords: Chemical biology, genomics, proteomics, drug discovery, target validation, High-Throughput Screening (HTS)

Introduction 1.

Research in chemistry is widely diverse and involves many areas of biology such as monitoring and removal of pollutants from the atmosphere; investigation of polysaccharides present on the cell surface; study of chromosomes, genes, and DNA replication; illumination of the role of small molecules in cell signaling; the production, conversion, and storage of energy; research on the creation of new materials for nanotechnology and for medical applications. This branch of study which deals with how chemistry can be applied to solve biological problems is known as chemical biology. It may be defined as the scientific discipline involving study of biological systems under the influence of chemical techniques and small molecules produced through synthetic chemistry.



Chapter - 4 Chemical Biology in Drug Discovery

Authors

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Chapter - 4

Chemical Biology in Drug Discovery

Dr. Seema Kelotr, Rati Trivedi Nair and Pushpanjali Sharma

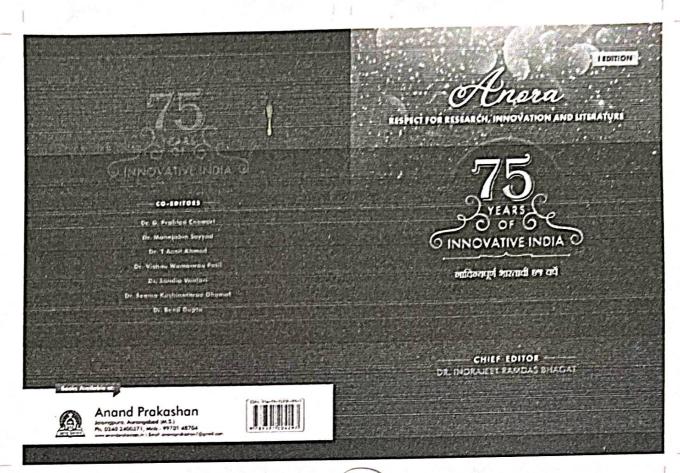
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Book chapter (3)

Anora:

Respect for Research, Innovation and Literature



常 Chief Editor 發 Dr. Indrajeet Ramdas Bhagat



Anora: Respect for Research, Innovation and Literature

Author

Dr. Indrajeet Ramdas Bhagat

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Preface



Dear friends,

We are celebrating the year 2021-22 as the Nectar Anniversary of Indian Independence. In these 75 years, various developments have taken place in India, mainly political, social, literary, scientific and so on. Dear friends, truth should come out of research, society should gain knowledge from research, research should be important for achieving development of society. While doing research, the truth should come out from that research. And that is why research is so important for the development of any nation.

From the presented Edited book-'ANORA: Respect for Research, Innovation and Literature' in this edited book, on the Theme "75 Years of innovative India", various researchers have presented their various research articles on the occasion of the nectar anniversary of India's independence. I wish all these researchers the best of luck. The Editor-in-Chief of this book and all the members of the editorial board have chosen the theme and sub-theme very carefully. You all researchers did justice to the theme and sub-theme, which is really commendable. Once again, I congratulate you all on this and wish you all the best for your future research. Dr. Narendra H. Kale

Chief Editors Message



I take this opportunity to extent my heartfelt congratulation and best wishes to the professors, research scholars and academicians' for contributing their research, articles in the edited book named 'ANORA: Respect for Research, Innovation and Literature'

in this edited book, on the Theme "75 Years of innovative India" We got 30 papers in Commerce, Management, Economics, Education, Humanities, Applied and Social Sciences which focus on the 75 Years of innovative India and subthemes. The edited book is published and structured to provide a broad range of information across the entire academia and other platforms.

I hope that the edited book ANORA will be useful for knowledge sharing and informative for all researchers. Wide range of topics covered under the umbrella of publication of this edited Book which will surely stimulate for dynamic knowledge sharing to add to the richness of research and literature and make this publication a memorable one.

I extremely thankful to the members of the Editorial Board of this book. I congratulate distinguished researchers for their Researches and Articles contribution. I also express my gratitude towards my college's respected Management and Hon, Principal Professor D. B. Tanduljekar for their motivations. I am thankful of the Teaching Faculty of my College, Administrative Staff, My Students who have timely encouraged and guided me. You all are the backbone of my efforts. I am deeply indebted to them for their solid support to us for all times.

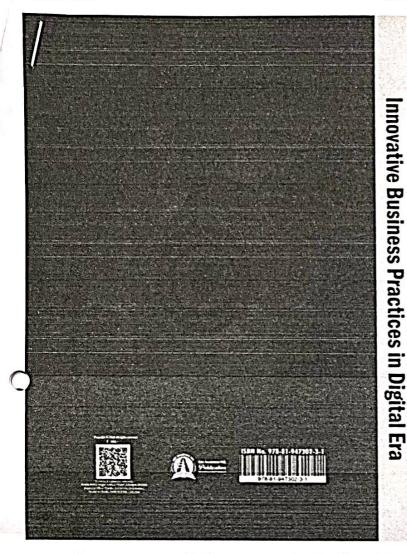
Best regards.

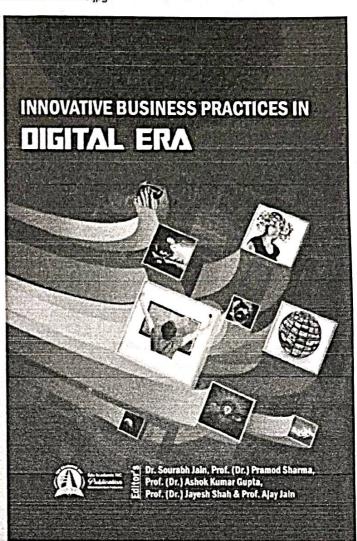
Dr. Indrajeet Ramdas Bhagat Head and Assistant Professor in Department of Commerce (UG & PG) Yeshwantrao Chavan College Ambajogai, Maharashtra.

Anora Ist: Respect for research, innovation and litrature

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GOOLS (2)

Cering of

Rationality of Buying Electronic Bikes v/s Petrol Bikes an Empirical Study"

Author: Dr. Lalit Kumar Dubey Associate Professor AIMSR Indore 09827266157

Abstract:

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"Price of Petrol and diesel in India are increasing day by day. Prices of Petrol have crossed the rate of Rs. 100 per liter. The people who are laying under lower middle and middle class families it is not easy to maintain this too much expensive fuel for them. The reflection of this changing tendency of price of fuel like petrol and CNG is coming directly on demand of type of vehicles. The manufacturers of two wheelers are searching an option as production and selling of Electronic two wheelers instead of petrol operated vehicles. The study is conducted in Indore city selecting the 100 respondents randomly, how have recently purchased or they already have an electric operated two wheeler who have used petrol powered vehicles previously or still they are using their petrol vehicles. The overall assessment work is reflecting a result as in today's scenario by Taking variables as actual cost of buying, cost of fuel, maintenance cost, resale value, Pick-up, Speed, Load bearing capacity, Durability, appearance are taken in to account "There is no significant difference between cost effectiveness of both kind of vehicles." It can be concluded that overall cost for customer either Petrol powered or Electronic two wheeler is mostly same.

Keywords: Electronic and Petrol Powered tow wheelers, overall cost effectiveness, Price of fuel, Economic performance

Introduction: Consumer preferences It is a crucial matter now a days that prices of petrol and diesel are increasing day by day. Cost of vehicles is also running in the same patch. Continuing the situation of recession job opportunities are decreasing. Expansion of city is resulting the increasing transportation cost for people. Going from workplace to organisation and from there to home getting expensive as compared to previous years it was. So people are now in search of an economic means of transportation to reduce the cost of transportation in this situation of long run recession. As a remedy Electric powered vehicles are coming in the market. As per the specialist it is being said that electronic vehicles are cheaper in maintenance cost as compared to petrol vehicle. The research problem thus came in the light to analyse the comparative cost of both kinds of vehicles. Continue hike in the price of petrol is pushing the demand of two witnessing the interest of customer toward buying of Electronic vehicles. The study is conducted to assess the difference between overall cost of both kinds of vehicles. Keeping in the mind a question that Electric powered two wheelers are really cost effective as compared to petrol middle class families.

NEW CHALLENGES & OPPORTUNITIES
IN THE FIELD OF EDUCATION,
SCIENCE, MANAGEMENT, COMMERCE,
HUMANITIES, AGRICULTURE &
TECHNOLOGY IN THE CURRENT
SCENARIO

(Book Chapter)



Editors

Dr. Sachin Sharma

Dr. Sourabh Jain



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"AN ANALYTICAL STUDY ON EFFECTIVENESS OF MARKETING TECHNIQUES IMPLEMENTED BY PRIVATE BANKS TO INCREASE SALES VOLUME OF INSURANCE PRODUCTS" (WITH SPECIAL REFERENCE OF INDUSIND BANK)

Dr. Lallt Kumar Dubey

Associate Professor, (AIMSR Indore)

Abstract- In today's scenario different kind of Marketing techniques are used by the Businessman to enhance sales volume of their product in the consumer market .Research shows here, A customer mainly ignores the advertisement, SMS, E-mail, and many other marketing offers made by the companies to sale Insurance products in India that opinion of insurance customers and Managerial persons who are utilizing above said marketing techniques to enhance sales volume of Insurance products is not same. The analysis shows that, customer mainly influenced by Face to Face Interaction with them as compared to another techniques where as manager's opinion is that all the Direct Marketing Technique are useful equally. So finally it can be concluded that opinion of the customers may be deemed as more reliable as compare to Managerial persons.

Keywords: Marketing Techniques, Insurance Products, Consumer Perception.

1 RATIONALE OF THE STUDY

Study is related with the process of applying direct marketing techniques for selling of — Insurance Products in the market and perception of customer toward these techniques.

1.1 Objectives of The Study:

The main objectives behind the study are follows:

- To study & assess the Impact of direct marketing techniques on sales volume of Insurance Product among customer in Barwani region.
- To analyze and evaluate techniques used to attract customer toward their insurance product.
- 3. To recommend to Insurers to provide better after sale services to customer.

2 RESEARCH METHODOLOGY

Personal interview method has been applied for data collection from the respondents in Barwani with the help of an interview schedule and the use of structured questionnaire and Information from business analysts and customers of IndusInd Bank situated at District Barwani through direct conversation with them.60 customers of IndusInd Bank randomly have been selected and information regarding Impact of direct marketing





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DUSTER TO CHAIR AND DEVICE'



Publisher

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ISBN -"978-93-89522-41-9" A STUDY ON JOURNEY OF EDUCATORS FROM "CHALK DUSTER TO CHAIR AND DEVICE"

Dr. Deevya Agrawal
Assistant Professor in Acropolis Institute of Management &
Research

Abstract - The intended purpose behind this chapter is to study the journey of transformation from face to face teaching method to online teaching method. The study has been done on the educators how this sudden transformation has affected their teaching practice. Also the chapter seeks to find the challenges which the educators faced due to this sudden change. The chapter employs qualitative approach to study the whole journey of transformation. Also as educators how challenges were converted into opportunities are also discussed through this chapter.

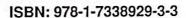
Keywords: COVID, online education, educators, challenges.

1 INTRODUCTION

Outbreak of COVID 19 shattered the whole world. It bound every sector for transformation .One of the sectors which was affected a lot due to this sudden pandemic is the education system. It was the challenge before the educators to shape the future of the nation without compromising their health. It was just like making a pot without touching it. But as it is said "Where there is a will, there is a way." Educators found the solution and start imparting knowledge through online. Although it was not so easy to do this transformation. In the initial phase educators were not much acquaint with the technology used in the online teaching. Also many of them do not have their personal laptops or android mobiles. Also they found it quit difficult to deal with the subject without chalk and duster. Especially the subject having calculations and also the subject which needs physical testing was quite difficult in online mode. But within few days educators get acquaint with the technology. They found that they can teach comfortably even without "Chalk & Duster on their Chair using a Device.

Virtual Teaching in India During Lock Down

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A Study of Social Innovation with Special Reference to Women Entrepreneur in India

Dr. Shahina Qureshi
Assistant Professor
Acropolis Institute of Management Studies and Research
shahinagureshi@gmail.com

Abstract

Entrepreneurship has been an attractive topic for scholars over several decades. However, social entrepreneurship has remained relatively understudied in scale and scope. More specifically, the aspect of women in entrepreneurship is mostly untouched. Therefore, this research aims to examine the role of women in social entrepreneurship in an emerging economy such as India. This research provides literature on definitions of social entrepreneurship and the difference between social entrepreneurship and business entrepreneurship by taking the historical development of entrepreneurship into account. Secondary data of four difference-maker women entrepreneurs are demonstrated through analyzing videos, newspapers, websites, and interviews of the entrepreneurs. Four different life stories of social entrepreneurs suggest that Indian women social entrepreneurs face many challenges from their environment. The life stories indicate that they touched many lives by improving their social status as well as economic conditions.

INTRODUCTION

Social innovation takes birth in complex systems and these systems have complex or "wicked" problems, similar to the sorts of issues the world is attempting to handle right now, for example, environmental change, HIV Aids and other pandemics, poverty and inequality. A complex system has many variables or elements such as different types of individuals, material and rules and those elements of the system are interacting with one other so much, resultant the complexity increases exponentially. So the basic task of complexity is about bringing vourself into the system, engaging with it, dwelling with it and innovating in yourself as you innovate that system that you are operating in. You cannot check out the entire system but you may observe more than one piece of it. The more you begin to usher in different parts of the systems, the more you are likely to connect the dots which were connected before.

One of the characteristics of very innovative organizations and people is that they have the ability to see the potential resources where other people do not, and they can bring those resources to create new innovative solutions. There is transformative power in shifting from watching needs, gaps, and what's wrong, to appreciating strengths, resources and what's best possible. A strength-based mindset and an appreciative approach can discover hidden or underused resources. These resources could be people, knowledge and expertise, time, and physical spaces. As soon as you begin seeing resources all around you, not only are you able to move forward but you become energized and hopeful, and imaginative things start to happen. You'll find that you simply could be a lot richer than you think that in terms of what you have got to start building your own social innovation with.

Getting out of comfort zone helps you see the resources which other people are unable to see. Basic composition of the world of social innovation is made up

Anita Mahajas,

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Today's world offers new opportunities for every person to learn. The aim of this book is to applify the concepts and make a difference in the wide world of computer. Every book has its own aracteristic and a unique mind involved in its origin and that is why every book is different even if itten on the same topic.

This book guides the students to excel on academic levels and to make the subject easy for them is book aims to cater to beginners who look to learning data structures through C. While teaching and data structures, we felt the need for a balanced book on the subject. In fact, this is the main petus for writing such a book. The book is written in both the languages to reach maximum number students possible and guide them. Here, we have tried to reflect oral teaching styles to written ones the examples when and where required.

We do not assume any prior knowledge of the subject. The book starts with basic concepts lowed by programming and real world problems. Suitable diagrams are also given for making the iderstanding better. All the programs are tested. At the end of every unit, important questions are ortlisted for better preparation of the subject.

ACKNOWLEDGEMENT

We thank the Lord to give us the intellect to complete the book justifying our aim. Many people we played important role directly or indirectly in completion of this book and we would like to thank of them for their support.

The person we become is the hard work of the most important people of our life who guide us rough right and wrong. We thank our parents to raise us up to this level and make us a better man being. We have no words for the immense support our children, Prisha and Kashvi, provided because of which we could find time enough to be able to write this book.

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Anita Mahajan Ajay Varma 6

I

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Session 2017-18

B.Sc. II YEAR COMPUTER SCIENCE Second Paper: DATA STRUCTURES

Max Marks: 50

UNIT-I

Concept of data structure and analysis of algorithm, abstract data structure, introduction to stack and primitive operations on stack, stack as an abstract data type, stack application: infix, prefix, postfix and recursion, introduction to queues, primitive operation on queues, circular queue, dequeues, priority queue and applications of queue.

UNIT-II

Introduction to linked list, basic operations on linked list, stacks and queues using linked list, doubly linked list, circular linked list, applications of linked list.

UNIT-III

Trees-basic terminology ,binary trees, tree representations as array and linked list, basic operations on binary tree, traversal of binary trees:- inorder, preorder, postorder. Applications of binary tree, threaded binary tree, AVL tree, binary tree representations of trees.

UNIT-IV

Sequential search, binary search, insertion sort, selection sort, quick sort, bubble sort, heap sort, comparison of sorting methods.

UNIT-V

Hash Table, Collision resolution technique, Introduction to graphs, Definition, Terminology, Directed, Undirected and Weighted Graph, Representation of Graph, Graph Traversal-Depth first, Breadth first search, Spanning tree, Minimum Spanning tree, Shortest path algorithm.