

PIMT JOURNAL OF RESEARCH

Volume- 17, No. – 2 (Jan- March) 2025

ISSN No: 2278-7925

Peer Reviewed Refereed Journal

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Published By

Punjab Institute of Management & Technology

(Estd. In 1997, Approved by AICTE, New Delhi, Affiliated to IKG PTU, Jalandhar)

(Near GPS, Mandi Gobindgarh) Vill. Alour, Khanna -141401, Distt, Ludhiana, Punjab, India

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NEP DISCLOSURES ON THE WEBSITES OF THE UNIVERSITIES

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ABSTRACT

NEP 2020 has been introduced by government as a major reform in education system in schools as well as higher education institutes. It has emerged as a challenge to all the universities imparting higher education. Most of the universities have either adopted or are in process of adopting NEP. Since it is of utmost significance to all the stakeholders especially students, its appropriate disclosures on the websites of the universities is very essential so that transparency can be ensured and awareness of the NEP can be widely spread. Although NEP has public self-disclosure element in policy itself yet all the universities are following different practices in reporting the features, documents relating to NEP. The study provides a comprehensive overview disclosure practices being followed by public universities with regard to NEP. Following the NIRF ranking for the selection of universities, the data has been obtained by manually searching websites of all the universities. Disclosure Index has been formulated and every university has been compared against that index. Findings reveal that NEP is being weakly reported by many universities even no reporting by many of them. Policy makers should ensure that any major change in system should be completely and appropriately disclosed till it gets completely dissolved into the existing system and becomes part of it.

KEYWORDS- *NEP 2020, disclosure, website, universities*

A STUDY ON SIGNIFICANT RELATIONSHIP BETWEEN LEVEL OF FINANCIAL LITERACY OF INDIVIDUALS AND THEIR FINANCIAL DECISIONS

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ABSTRACT

Financial knowledge assists the public in being economically educated plus grows a constructive outlook towards supervising their earnings, expenses, resources, and responding appropriately, which would direct for improved economic welfare. Financial planning is a necessity for each household. Financial planning goes far away from savings. It is an outlay by way of a reason. It is an arrangement to accumulate and expend potential earnings and is supposed to be cautiously planned.

Financial literacy means an arrangement of realization, understanding, ability, outlook, and behaviors, essential to build an appropriate financial decision and eventually attain a person's pecuniary welfare. According to RBI "Financial Literacy as the ability to grow, monitor and effectively use financial resources `to enhance wellbeing and economic security of one self, one's family and one's business."

Financial literacy is the knowledge and acceptance of a range of money-linked areas. It assists in analyzing how to supervise individual finance realistically and involves the data of building the right decisions about private funding such as investing, assurance, withdrawal, and wealth and tax planning. FL involves the expertise of financial values and principles and the worth of wealth giving due consideration to time. Financial illiteracy may show the way to unexpected economic alternatives that will have an unconstructive penalty on the monetary well-being of a person.

Key words- Financial Literacy, Financial Decisions, Digitalization, Economic Security.

FROM WORDS TO SCREEN: GENDER OPPRESSION AND LIBERATION IN KAMALA DAS' LITERATURE AND *THE GREAT INDIAN KITCHEN*

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ABSTRACT

This study examines the interconnected themes of gender oppression and liberation in the literary works of Kamala Das and Jeo Baby's film The Great Indian Kitchen. Both Das' poetry and her autobiographical work My Story critically address the societal expectations and traditional roles that confine women to domestic spaces, portraying the silent suffering and emotional toll of these patriarchal structures. The film similarly illustrates the psychological and physical burden borne by women in a male-dominated society. Through a comparative analysis, this study highlights the protagonists' journeys toward self-awareness and rebellion against these oppressive norms, emphasizing the significance of bodily autonomy and the quest for identity. The findings reveal the enduring relevance of both Das' literature and Baby's film in advocating for gender equality and the need for societal change.

Keywords: Kamala Das, The Great Indian Kitchen, gender oppression, patriarchal structures, bodily

autonomy, self-awareness.

THE DECENTRALIZED FINANCE REVOLUTION: INNOVATIONS, APPLICATIONS AND RISKS

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ABSTRACT

Decentralized finance (DeFi) is one of the logical developments in the history of financial services provided on blockchains. This paper explains the key building blocks i.e. blockchain, smart contracts, oracles, decentralized autonomous organizations, DeFi wallets, stablecoins, and governance tokens on which DeFi is based. DeFi has recently experienced significant growth and its most common use cases are borrowing and lending, decentralized exchanges, synthetic assets, and insurance. The paper also explains the total value locked in DeFi and its various categories and the global DeFi adoption index. DeFi services are so innovative but also expose DeFi to new risks related to technology, regulation, governance, etc. The study implies that for the mass adoption of DeFi, there is a need to overcome DeFi's risks and challenges to fully unleash its potential.

KEYWORDS – Decentralized finance, DeFi, Cryptocurrency, Blockchain, Smart contracts

INVESTMENT BEHAVIOUR RISK PERCEPTION OF RURAL WOMEN'S IN MADURAI DISTRICT

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ABSTRACT

The process of making financial decisions is greatly impacted by risk perception and portfolio management, especially for rural women who often face unique challenges and opportunities. This study explores the relationship between risk perception and portfolio management strategies among rural women. It investigates how their understanding of risk influences their investment choices, asset allocation, and long-term financial planning. Rural women typically have a more conservative approach toward risk due to factors such as limited financial literacy, socio-cultural constraints, and economic instability. However, despite these challenges, many engage in informal savings and microfinance options that reflect their risk management preferences. The findings suggest that while rural women are often cautious in their financial decision-making, they are capable of making informed choices when given the appropriate tools and resources. Recommendations include developing strategies for financial inclusion, enhancing financial literacy, and promoting sustainable investment opportunities within rural communities.

Keywords: *Risk perception, portfolio management, rural women, financial literacy, investment strategies, financial inclusion, economic empowerment.*

THE ROLE OF THE FRBM ACT IN STRENGTHENING INDIA'S FISCAL STABILITY: A DECADAL STUDY

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ABSTRACT

This paper examines the impact of the Fiscal Responsibility and Budget Management (FRBM) Act on India's fiscal stability from 2013 to 2024. Enacted in 2003, the FRBM Act aims to enhance fiscal discipline by reducing the fiscal deficit. Using secondary data from the Reserve Bank of India and government reports, this study employs trend analysis to assess changes in fiscal indicators such as fiscal, primary, and revenue deficits. The findings reveal fluctuations in these indicators, highlighting both successes and challenges in implementing fiscal reforms. The study also explores broader economic implications, identifying periods of compliance and stress within the fiscal framework. Recommendations are provided to strengthen the FRBM Act by aligning fiscal targets with economic conditions. This research contributes to the literature by offering insights into the Act's long-term effects and guiding policymakers toward more effective fiscal strategies for economic stability.

Keywords: *Fiscal Responsibility and Budget Management (FRBM) Act; Fiscal Stability; Fiscal Deficit; Economic Reforms in India, Public Debt Management.*

FISCAL HEALTH OF PUNJAB: A DIAGNOSTIC ANALYSIS

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ABSTRACT

One of India's most important states, Punjab, is experiencing a serious financial problem as a result of growing debt and rising interest costs. The Punjab Government is caught in a trap due to the intensifying debt burden, a high debt to GSDP (Gross State Domestic sProduct) ratio, and fiscal deficit. Punjab's fiscal crisis has been worsening. The fiscal position of Punjab is a matter of concern, with the state facing significant challenges in terms of revenue generation, expenditure management, and debt sustainability. Despite efforts to improve fiscal management, Punjab's fiscal deficit and debt-GSDP ratio remain high. The 16th Finance Commission's interactions with Punjab have been significant. The State Government sought a substantial allocation of Rs 1,32,247 crore from the Finance Commission to support its development plans. The Punjab Government has also emphasized the need for greater fiscal autonomy and equitable resource distribution. The Sixteenth Finance Commission recommendations and the state's government effort to present a strong case for increased funding provide a glimmer of hope. Addressing Punjab's Fiscal Challenges will require a sustained commitment to fiscal discipline, innovative revenue generation strategies, and collaborative efforts between the state government, central government, and other stakeholders.

PERCEPTION OF AUTHORS FOR MULTIDISCIPLINARY COLLABORATIONS: A CASE STUDY OF FACULTY OF MUMBAI UNIVERSITY

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ABSTRACT

Multidisciplinary collaborations in publications are helpful not only in solving complex problem but also widen the exchange of ideas, literature, methodologies and findings across disciplines. These are the cases where co-authors from different subject background or disciplines collaborate for a research output circulating the benefits of researches and advancements across disciplines. The study attempts to study the trends in multidisciplinary publications in Mumbai University and also identifying their benefits in terms of more citations and funding and hence, implicate the perception of authors with regard to such researches. The findings of the study can be beneficial to policy makers in terms of framing policies with regard to multidisciplinary researches. It will also enrich to database of the faculty publications of the university and will help the future researchers in making decision with regard to choice of such researches.

Keywords Disciplinary, multidisciplinary, collaboration, citation.

THE BEST POWER ORIENTATION APPROACH TO MAXIMIZE PSYCHOLOGICAL PARTICIPATION OF WORKFORCE

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ABSTRACT

Participation, both physical and mental, of employees at Workplace empirically holds various benefits to both employer and employee. Psychological Participation is the mental and emotional involvement of employees at workplace. The present study attends to psychological participation and its relation with power orientation of employees. The present study which was conducted on 132 middle level employees studied on how they relate to their source and purpose of power and further how it relates to their mental inclusion at work. It was found that those employees who derived maximum of their power from organisational membership scored highest on psychological participation (M=65.29) followed by the group which acquired it from attaining or renouncing valuable (M=58.42) things scored second highest psychological participation mean (M=58.42). Those employees whose source and purpose of power both was self were third highest (M=55.18) while participants whose power orientation was from competing or showing assertive behavior had minimum psychological participation mean score (M=41.43). ANOVA analysis showed highly significant difference between all groups while post hoc showed that group with power from self enhancement and the group with power orientation attaining/renouncing valuable things had no significant difference between them. Other descriptive findings are discussed in the study.

OCCUPATIONAL STRESS AND JOB SATISFACTION OF FEMALE EMPLOYEES IN PUBLIC & PRIVATE SECTOR BANKS

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ABSTRACT

The number of female employees working in banking sector is increasing and so is their stress in balancing personal and professional commitments is becoming a challenge. The study focusses on the occupational stress and job satisfaction among female employees working in public and private sector banks of Chandigarh and Punjab. A sample of 250 respondents was selected comprising 110 respondents from Chandigarh and 140 respondents from Punjab. The data relating to Occupational Stress was collected using Occupational Stress Index (OSI) by Srivastava and Singh (1981) and Job Satisfaction was collected using scale developed by Spector (1985). It can be inferred from the study that there is linkage between the dimensions of Occupational Stress and Job Satisfaction.

Keywords: 'Job Satisfaction', 'Occupational Stress', 'Private Sector Banks', 'Public Sector Banks'