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Editorial

Integrate and harmonize the intellectuals concerning various disciplines is a great task in the dynamic world. Meanwhile, International Journal of Academic Research - A Common Platform of Voice of Intellectuals as Change Agents for better Society' has been taking care towards the stare with the well acknowledged advisory and editorial committee speaks of strong backbone and its conscious action to deliver the best to the society, state, nation and the world by its unique features covering the areas of Social Science, Humanities and Technology. To add to this thought and idea, with the contributors from various university Professors and institutions of national and international importance, IJAR establish its credibility with the continuous effort to deliver the qualitative aspect of International repute.

IJAR enriches the world by adding the committed dynamic researchers and wish to utmost cooperation from the readers and intellectuals of institutions, universities, colleges etc. in improve the journal. IJAR believes that the present Issue enriches the aim of the journal. IJAR is conveying special thanks and congratulations to the participants with their valuable writings.

This volume is the glimpses of voice of authors that are enthusiastically associated with various issues. The present issue is really useful to reference for multi-dimensional aspects. I am grateful to the paper writers for their valuable contributions on different dimensions of disciples.


Editor-in-Chief



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'EA' 'A'»D'»E'A' PAZASJ P'A'»Z'EK'ES'EA K'V'»A'»U'KA e'EVUE g'AU'»E'»AI'» Ew'»A'P'EB z'AR'» 'A'»V'UO 'AU'V'z'e E'AI'PA P'A'»U'KA K'V'»A'»U'KA z'AG'AV' P'K'e C.E'AP'L'g'P'j'UE Z'EB'V' »Z'AI'»AV'»V'A. E'AI'PA P'A'»U'KA 'z'»O' 'A'»E'EA'»A'» MAZA P'A'» 'A'»V'EA'Z'A P'A'»AI'» 'K'z'p'e 'A'»V'» P'A'»Z'EB'» 'O'» 'O'»UE E'v'g'a D'»A'»P'»r'U 'K'z'p'e 'A'»z'a, E'» -E'»AI'»G'a 'A'»z'P'»U'KA V'g'»z'z'a, E'»AI'»G'a P'A'» 'A'»P'EA G'»V'»AI'»V'g'»z'z'a, P'A'»AI'» 'A'»»P'A '»Z'AP'»V'»C'z'p'e '»E'm'»»U'AV E'» -E'»AI'»G'a C'»E'EB N'»E'»z'z'a, 'K'z'p'e 'A'»V'»z'z'a 'z'»C'Z'AV P'A'»U'KA C'»A'»AI'»U'z'z'a, E'» g'a z'A'z'a U'z'z'a 'z'»V' D'g'EA'U'» 'O'»A'»P'EAQ' E'AI'PA P'A'»AI'»EB 'O'» 'A'»V' H'j'UE »A'w'g'U'»z'z'a, g'AU'»E'»AI'» 'A'»V'»P'» 'O'»A'»P'EA C'Z'EK'EAZ'A 'A'»»»»P'»AI'»E'AV 'A'»z'z'a- F 'A'»E'Z'»Z'A '»A'»U'»E'» C.E'AP'L' 'EA' 'A'»D'»E'A' PAZASJ AiA'e «'A'»P'AV 'A'»z'z'a

C.E'AP'L' P'EA'» 'A'»G'U'»E'»AI'» E'AI'PA P'A'»U'KA 'A'»»P'»E'» 'P'»AV 'A'»z'z'a C'»X'P'» 'g'AD'g'»E'»j' E'AI'PA P'A'»AI'» g'»E'»P'»A'm'e S'»V'» 'K'z'p'e 'A'»I'»E'»»j' P'A'»AI'» 'A'»»P'A 'A'»»»P'A 'K'z'p'e C'AC'EA g'AU'»E'»AI'» z'AG'P'»AI'»E'EB 'K'z'p'e 'A'»V'z'e

'O'», 'O'»E'AU 'O'»Q'a 'E'Z'»Z'A 'Z'»P'»U'Z'A 'A'»U' g'AU'»E'»AI'»E'EB 'K'z'p'e 'A'»I'»Q'»S'AI'» 'A'»E'»AI'»P'A D Z'ES'»U'K'A 'A'»»»V '»EA'U'»z'a, M'»S'g'a 'z'»D'» 'C'»E'AI'»- U'AI'»E'» 'K'z'p'e 'D'z'j'1 '»V'» 'A'»U'



gAUA'KE«A, F a'0hAAiAgAUMa aEaiOpa zESoUjKZAVaiBa oAUKE 1EPAA YEKEA'EF-AAZAV Ezhg'e
EI EIhAigA muk P-aBAiAUA'AzA EvAc aeZtAZA PAgitUkZAV CaeWAiA aiAUB »rzA
a'bhGAUA'KE«AAIA zAgAvzA avkavkEtoAV F PAZASj AiA eCOPADU jkte'ce

'EI AAD'EEA' o'ljA KEA'AAvE EI PA gAUZA PFA«ZESESzEI EAmAEA'PUMa PPA zEAPzAIAVZE
MSa PAZASj PAgPUE Ega'APAZA aU'NUYAZZKA mPA Cj aA «a'gjUMA KEPaa AUAp PA ±DU YBPB YEPAA tUKA
o'AgMA zzhDEUMA C.EAPL CAg UE zEgva' a'vEAI PA A.UMA M/A o'Ega a'P'AgUMeP'e C.EAPL jmuo
mPA aAV Cj wZAgASAZA NzAUGeAB a'jUAyir'AAwze 1940gmuo »AzE gZEAIAAZA C.EAPLgP'ljA F
PAZASj PFA«ZA gADESESzEI PkAiAmA DV PATZE EP'aMjA zEPzA A CaeWAiA EjeAj UE o'zI PEAQA
a'bhGAUA'KE«AAIA SZAOEA ZAR'IAA YAI UKAVAIaE a'0Ma YkjiAAVZE

avk'avkE PAZASj AiA aAAEAb-Aia eC.EAPL ZPEAvzA DUPAECAZA EI PPA'IAI C'PA'EEP A-AVA JAZA
COPAEaIYkAVAU »AUe o'vAvAGe : "EI PPA'IAI C'PA'EEP yaiBAI gAUMa PAA, EI -EIhAigA aAOVBzUE
DPMjovjAZAZA, dEWAiA C'g'AAaIA'AZA aAAyAOI A PAgit aA-AVA. jOPKEI aAARPAZA PAgit a'zjhE
SAQPA'AzA » GZPA'AZA aAOVzA aAAZE ±EP'AF« GZPA'AZA EI PPTI aOP' A C'PA'xPA'AZAZA..."⁴
F PAZASj AiA gZEAPA(1954) aEAB UP'AEzP' i APPEAQUA C.EAPL o'vAA' a'IAVA jMA

avhAUZA SUE KEKE wAA'kPE-AZa AOPagi gZMEAVPP'ljA vPAa YAAI'AIaEAB avhAUZA
vAgAiEAAM aAAQPA KEE Ae AOA' a'AAQA'AZA, 1 mAA PAAIAPEAZA YEYAEI ASA CUIEPEEAZA jVAi
o'vA o'At -o'AgUMa zA jEAV PI OAvzA mAAOTPE KEAEA APEEA CzOP'EKEB aAAQA'AZA, PEAQA'APAI
UAZUAj-AZa ±AA'-A'-AAIaEAB C'MA YSAw-AAZT EAAIIOAiEAAM PbvjA'AZA, Yb' a'AVVA j »w
jAzhDEjEAB jAxID a'AEo'AZA MjAgAQAAIAZa avAAUMAZA avhAQCAZA oIAO o'EUa'AVe
a'AAQA'AZA- »AUe vjAIA »ACEA F a'j'PA avhMEAB C.EAPL 'avk'avkE PAZASj AiA ePREnzAgE

a'OUe EAvPAE muk Eo'czlgE CAEA vAEUA C'oe EvjgEKEB zAaAOUDE PjVAIAS'e JASzEAB
C.EAPLgP'ljA KuAQe PAZASj AiA AAzlgA±EA YAvzA a'AE'PA gKE jAvAGe PAAV'AAzAx' o'EtAU a'UMa o'At
o'AUKE QAwOAIa a'AP'EAOP'E MjAVAV OUE PAI AASZA a'AE'UMeKEB UAQA' o'Agv, a'APIA JAS
jASAZUMEKEB jAw, «±Ae zAx' a'AE'UMeKEB EA±PAAQA'VAGe JASa'AZEKEB Yj uA'APAJ AiAV
awa'zAgE QAwO o'AUKE o'At PAV vEa a'UMa zAa'AEa YAt OqAvAGe MSgAZA EAvgjA a'vPEsA mAAOPPA
mzDA±PjEAB vEA a'UMa KuAQAIa gMEYAI aIIE'AEzA D, jvEAj 1 jA' AiAAVAGe

o'At SAZzAV vEPE DzhE SAZAJ Aw vAA JAza MAzA jAZA DZP'e KuAQe jAAzlgA±EUE o'vAvAGe E'e
C.EAPL YAe'IA tPP'AZA aiAUBzP'e Ujz'ZA jAymA md'AZA Dv'jA jU aqAvzE JASzEAB KuAQAIa YAvzA
a'AE'PA o'vA jAvAGe

zDetZP'ljA PEAOI PA jAVAvPEAB Ca'eb a'IAr vPAa zDuAc jAVAvPEAB aAA' a'IAr PEAOI PzA jAVAvA
PbAj UKAR eCA'ljA jAVAvPEa «dEAOP md'AV AiEaUM'vAI'AA'AA PEAOI PzA jAVAvUAgjA vAEPEa'AzE a'IAr
CA'ljA CEPEAB QvAPPEAVWjA'a YAvVA Yj 1 vAIaEAB C.EAPL vPAa P'hzs tu PAZASj AiA e' jEPAP AV
vAcg'a'ljA. CA'ljA P'hzs tuza aAAEAb-Aia e' PEAOI PPE vEzA DzA jA jwPA YjA YjE-AZE EzhgA
Ca'AE'UMeAB PAAiAAPPE'jA'AZA EPaa P'vD'AJAR eMAZA. jAgE jAgE YAAvUMa vPAa jA jwPA YjA YjAIA

⁴. P'ljAAiAgA, C.EA: avk'avkE 2007, aAAEAb-



A comparative study of happiness among working and non-working women: *"Happy women's are Beautiful women's"*

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Abstract

The present investigation is an attempt to comparative study of happiness level of working and non workingwomen. The study comprises of 50 samples of working and nonworking women, selected from Belgaum district. The Satisfaction with Life Scale by Ed.Diener was administrated on the sample. The sample was collected through Google form and the obtained responses were analysed through mean, sd, and t-test. The result showed that the working women are happier than non working women.

Key Words: Happiness, Working, Women.

1.

2. Introduction

Being happy is sole of the essential requirement of living being. Since the origination of the human civilization, an individual has also been trying to adopt new means, develop new tools and techniques to improve his/her lifestyle for the solitary purpose to secure happiness. Nevertheless, in its race of scientific endeavour and pursuit of money and luxuries, individuals is hardly aware of what exactly constitute happiness

Happiness is a state of contentment; it is a sensation of well being, joy, heaven, paradise. Most of us think about, what makes us happy, is it an object oriented or is it related to our thoughts or inner peace? Happiness is subjective, which is strenuous (tough, hard) to define. Different people have different perspective about happiness, for someone wealth is happiness, for someone divinity is Happiness, for

someone good family life is Happiness, it differs from each personality, how one would see the life in their view. But, happiness is very much essential in everyone's life for beautiful and gratitude life, but unfortunately, most of mankind is missing happiness in today's life. Happiness is not stable but if you maintain a positive mindset and an optimistic outlook can make each and every one happy all the time.

Feeling good all the time is not happiness, happy people is not always feel happy. It's a total misconception that being happy is an eternal state of mind. Everyone come across all types of stress, tension and setback in life and these all are part of life. How the individual responds to such situation the capacity to handle the setback, work on them and improve the condition is what determines happiness level in the long run.

The founding father of positive psychology Martin Seligman describes



Happiness as, “experiencing frequent positive emotions, such as joy, excitement and contentment, combined with deeper feeling of meaning and purpose”

When we talk about women’s, they are beautiful soul created by god, they are the spirit of every one’s family, if they are happy they can do wonders in life nevertheless because of this frantic life they are missing happiness in today’s era nonetheless they are managing to maintain happiness for themselves as well as for their family.

The progress of women over decades shifted to extraordinary. Their educational attainment has raised surprisingly and women’s both at personal and professional doing wonders in international and national level. Women’s of our country *Nirmala Sitaraman, Susma swaraj, Kiran badi, Pratiba patil, Sunita willims*, are undoubtedly one of the few most fascinating women and many others contributing to our country. Alternatively, women’s lives have become more and more complex and their happiness is now likely reflecting, their contentment with more aspects of life collates with previous generation women.

3. LITERATURE

1. Adam Okulicz-Kozaryn&Rubia da Rocha Valente (30 June 2017) studied on “**Life Satisfaction of Career Women and Housewives**” This paper analyzed the Profound changes in gender roles have taken place over the past several decades in the United States. Women’s roles have changed most, women are marrying later in life and at lower rates, having fewer children, and working more outside of the household. “Career women” are the new normal and

housewifery has gone out of fashion. At the same time, women have become less happy. The US General Social Surveys from 1972 to 2014 to explore these latest trends., We found that, until recently, women were happier to be housewives or to work part-time than fulltime, especially, women who are older, married, with children, in middle or upper class, and living in suburbs or smaller places. The effect size of housewifery on subjective wellbeing (SWB) is mild to moderate, at about a fourth to a third of the effect of being unemployed. Therefore, we argue that one possible reason for the decline in average happiness for women was increased labor force participation. Yet, the happiness advantage of housewifery is declining among younger cohorts and career women may become happier than housewives in the future.

2. James D. Wright studied on “Are Working Women Really More Satisfied? Evidence from Several National Surveys” In his paper authors have argued that women with jobs outside the home are generally happier and more satisfied with their lives than are fulltime housewives. Evidence from six large national surveys conducted by the University of Michigan and The National Opinion Research Centre between 1971 and 1976 consistently fails to support this hypothesis. We conclude that both works outside the home and fulltime housewifery have benefits and costs attached to them; the net result is that there is no consistent or significant difference in patterns of life satisfaction between the two groups.



RESEARCH METHODOLOGY

OBJECTIVE. To study the happiness level of working and non-working women comparatively.

HYPOTHESIS H1- There would be significance difference between working and non women Happiness level.

H2- non –working women Happiness is higher than working women.

SAMPLING: Sample size -50, Average age – 35-55

Mode of data collection – Online through Google form

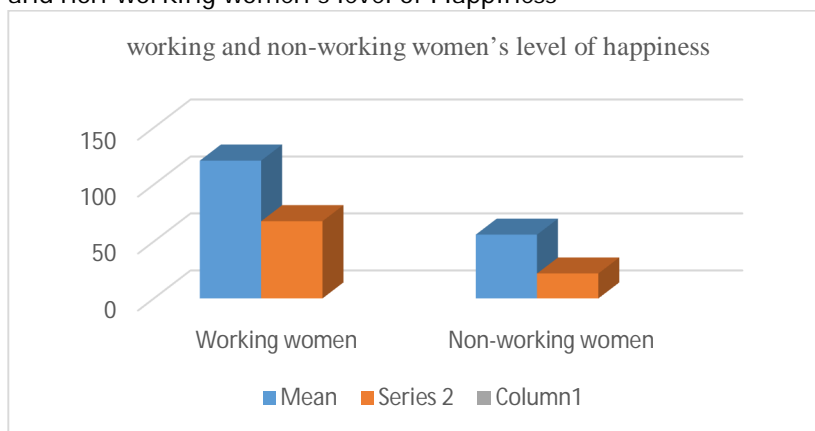
RESULT ANALYSIS

The following table shows the Mean, Standard deviation and t-test of working and non working Women’s Level of Happiness

Working Status	N	Mean	Std	t- value
Working women	25	121	67.8	2.1*
Non-working women	25	56	21.9	

*Significance at 0.01 level.

The below bar graph represents the Mean and Standard deviation of working and non-working women’s level of Happiness



The mean and standard deviation value of working women is 117.0 & 68.51 is higher than non-working women mean and standard deviation that is 116.8 & 74.10 the calculated t-value is 1.20 which is significant at 0.01 level of significance. This shows that working women are happier than non working women. We can clearly show see the difference in above chart.

The reason may be High qualification, financial independence, decision making capacity as well as freedom.

Conclusion

In present scenario most of us are surrounded by negative environment and thoughts, which will leads to lot of physical and mental problems. So you must always remind your good times, your work enjoyment, your achievements, your success and most importantly you should concentrate on your future goals



rather wasting time in unnecessary issues. This will make you to shift your mood from negative to positive.

The research work significantly concludes that working women are happier than non working women. As gain in economic and social freedom working women rated a higher rate of life satisfaction compared to non working women.

Limitations of research study:

- Samples were collected within Belagavi.
- The data collected through Google form.

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**Halagannada Kavigala Dharma Kaarana
(Pampa Mattu Nayasena Kavigalannu Anulakshisi)**

- Ramareddy.K.

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1. zA<UVAU - «Q; RA°AA.
2. gAAUAEAXA PAI EAPAA°E - eAW °AA°AA, °AA°AA°AA °AA°AA, °EUA°EgAA, 2014. °AAI . 126



An Analysis of Economic Slowdown Impact on India's Foreign Trade

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Abstract

The paper try to explore economic slowdown effect on India's foreign, the paper examine that recession has significantly influence on the foreign trade, India's export has witness of 1.93 percent of negative growth during the April 2019 to January 2020, and import volume has been declined significantly by 7.33 percent during the same period. Export has declined by 5.1 percent over the previous month. Oil import hold the major share in India's import with average of 27.1 percent per month during the same period, in January 2020 Oil share was 31.5 percent. Huge declined in import and narrowed Trade deficit, and stood at US \$ 15174.42 million. With an average of 13820.5 which is the lower than last year for the same period. Most of the commodities had witness of negative growth during same period in export as well as import of India.

Key Words: Import, Export, Trade Deficit, Oil and Non-Oil Import and Export.

Introduction

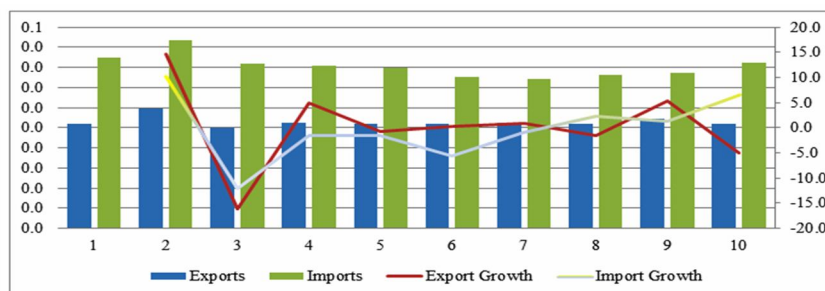
Foreign trade of the country indicates country's internal as well as external strength of the economy, and foreign trade of the country is depends on various factors, of the domestic as well as external factors, the 2019-20 financial year is the more challenging and critical situation for Indian economy, whereas the India's domestic growth has been fell-down significantly due to economic slowdown. This economic slowdown has push into various negative developments on the economy. Hence this paper concerned with impact of economic slowdown on the India's trade deficit, , which is the one of major area of correct concern among the economist and policy

makers., the available data shows that the domestic economic recession has significantly influence on the her external sector,

Trade balance is the key part of the current account. It includes visible items of export and import. Trade balance is the difference of country's exported and imported, it can be a favorable when exports exceed its imports, and on the other hand, if imports exceed than the export, it will be unfavorable trade balance, In this onset, the primary objective of this paper is to examine the impact of economic slowdown on export, import, trade deficit, oil and non oil crude import, and various, aspects on the foreign trade of India.



Figure-No1
 India's Export, Import and Growth Rate during the April 2019 to January 2020



Source: Derived from Handbook of Statistics on Indian Economy 2019-20 RBI.

Source: Derived from Handbook of Statistics on Indian Economy 2019-20 RBI.

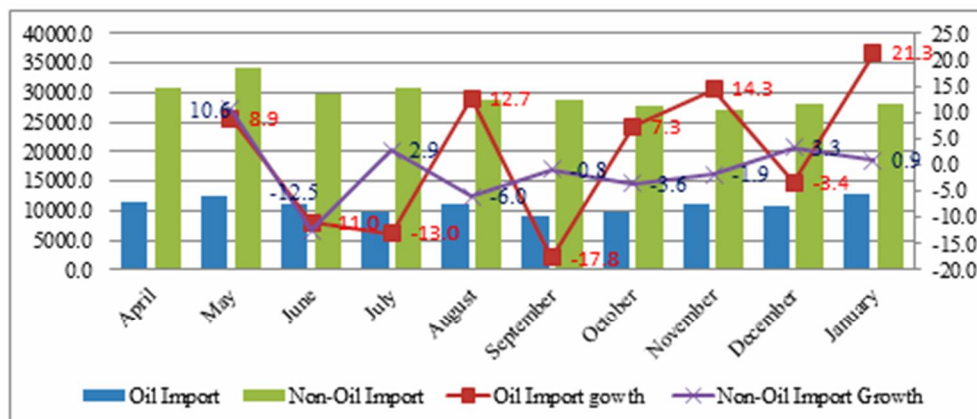
2019-20 FY, is the crucial year for the Indian economy, GDP of the nation has registered below 5 percent which is lowest in the decade, whereas the effected of economic slowdown also can see in India's foreign trade, during Aril 2019 to January 2020 India's export has witness for the negative growth of 1.93 percent and on other hand import also registered sharp decline of 8.12 percent, from April 2019 to January 2020.

Figure -No describe India's export and import volumes, as well as the monthly percent of change, India's total merchandise export, were stood at the US \$ million in January 2020 from 26026.10 US\$ million in April 2019, during this period, it has registered negative growth of 1.93 percent and 5.1 percent over the previous month. The domestic economic slowdown has influence on the export on the nation, some major export items of India has declined significantly during the same period, major commodities export declined during the period such as fallows, Other cereals, (-43.56) Oil meals (-42.15), Rice(-16.39),Meat & dairy popular products (10.48%), cashew(-12.73%), Plastic & linoleum (-9.91%),

leather product (-6.70), Fruit & vegetables (-7.26%), export were sharply declined

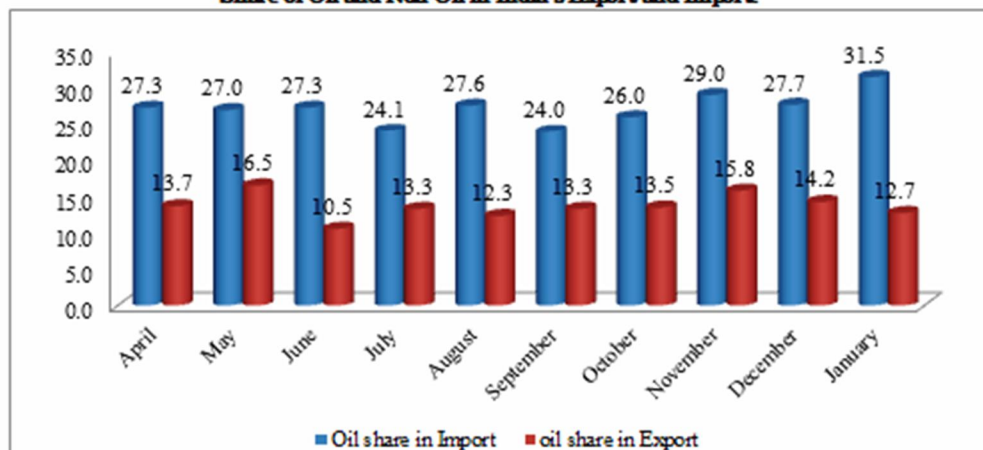
The contraction of India's export continues during the month of January it has again declined sharply by 5.1 percent over the previous month (October) in us \$million term, mainly due to the economic slowdown and continues falling in domestic growth during month of January. India's major export commodities registered negative growth, such product like, Oil meals, (-42.15%) tobacco (-3.14%), Coffee (-6.34%) Cashew (-12.73%), Plastic & Linoleum (-9.91%) Germs and Jewelry (-5.99%) Leather product (-6.70%). and many other product export has been came down significantly.

In January 2020 some major commodity group of export showing positive over the corresponding month of last year are, electronic good,(32.81%) drugs and pharmaceuticals (12.37%), Petroleum Products (2.9%), Organic Chemicals (2.25%) cotton yarn, handloom product etc (2.21%) Iron Ore Ceramic Product & Glassware (105.57%) has been declined



Source: Derived from Handbook of Statistics on Indian Economy 2019-20 RBI.

Figure No- 4
Share of Oil and Non-Oil in India's Export and Import.



India's merchandise import has been witness of US \$ 41144.71 million in January 2020 from US \$ 42385.29 US \$ million in April 2019, with negative growth during June, July, August, September, and October, months, throne increased in import but not significantly. India's major imported commodities declined during the periods are such as sulphur & unroasted iron pyrites (37.83%) Coal, Cake & Briquettes etc (13.84%), Petroleum Crude and Products (9.24%), Organic & Inorganic chemicals (11.66%), Newsprint (27.52%), Transport

equipment (31.73) Silver (26.95%) Gold (8.89%), Project goods (11.21%).

As the response of its merchandise export and import trade defect has been fluctuated describe the trade deficit of the India. India's merchandise trade narrowed and stood at US \$ 15174.42 million in January 2020 from US \$ 16359.19 million in April 2019, registered 0.74 percent of negative growth during the study April 2019 to January 2020, during the month of October it has recorded lowest trade



defect, with 10910.4 million, mainly due to slight increase in export and other hand slight decrease in import volume, in the month of January it has registered 34.8 percent of growth over the previous month.

Oil Imports hold major share in India's merchandise import, with an average of 27.1 percent in the study period, registered 1.2 percent of CAGR during April 2019 to January 2020 in US \$ million term, during the month of September it has witnessed of significant declined over the last month, figure No-4 shows the share of oil and non-oil share in India's merchandise trade, in the month of January 2020 it hold highest share with 31.5 percent,

Concluding Remark:

Above analysis clear that Indian economic slowdown negatively impacted on the on her foreign trade, India's economy has been running out of steam, with five consecutive quarters of lower economic growth and a very weak GDP print of 4.5 percent Q2 FY20. India's current has narrowed to US \$ 6276 million during quarter 2, from 14345 US \$ 6276 million in quarter 1, it mainly due to significant declining in import volume. Exchange rate of Indian currency also has fell down and cross the 70 rupee in this period, however domestic economic slowdown push economy into critical condition. Hence in keeping mind domestic economic slowdown union budget has frame, and in order to

promote export new scheme has introduced with the name of NRVIK, which may increase the India's export.

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1983 ರ ವಿಧಾನಸಭಾ ಚುನಾವಣೆಯಲ್ಲಿ ರಾಮಕೃಷ್ಣ ಹೆಗಡೆಯವರ ನೇತೃತ್ವದಲ್ಲಿ ಪ್ರಥಮ ಕಾಂಗ್ರೆಸ್‌ನೇತರ ಸರ್ಕಾರ C100ರ SAZAU F ZAEALIAIA UZAY SACZL PEJ .i.EAUJMAA YA YPAZA EAAIQOAIIZHJAEAVJ 1985 AAVU1989GA «ZAEALIAIA ZAEALIAIA UAAQAAMi PAVAZA Dj 1 SAZHA. 1990GA E J .i.SAUAGMA CAHA JA A ANI ZR E DgEUA AAVU PAI AAS PA At HA AIAUA A AEPAPA PEAOI PZA AEPZ A»%A HA AIAVAIAE PAIAIO«D»1 ZHA, »AUÉ 1957,1962,1969,1972,1983,1985 AAVU 1989 »AUÉ MPA AV KVA A J UAQAAMi PAVAZA A AIAUA A AEPAPA PEAOI PZA gAdPAgt ZR E «UAQAAMi CAHA EAZA SAVAIAAVZAGÉ 1993 GA E AHA E O T EAPP EAB VIT 1 ZHA.

PEAOI PZA gAdOAAIA ZJ vhiA e AVAVAVAVZHA CAHAIA e AEPZEPZ gAdPAgt A AIAAV, «ZAEALIAIA ZPZHJAV, «gEZA YPAZA EAAIQOAIIV PEJ .i.EAUJMAA AEPHA AARGA A PAIAIO AZEUA:

PEJ .i.EAUJMAA CAHA gAdOAAIA GAUZLA ZEL A AEW O, VP HA EGA OAUKE M RGA AAVAVUKE U E HA A AIAAVZHA, AIAA A A AFO ZAOE PPEVAUAZHA 1APHA AIEZLA PMA AUMKAB PA X O AV LZA VSSGGA KAL NIVAHISIDRU. Adagadali asamarathayannu a sadanagalli kshu matunagalli, vishleshanega M%K R AVZHA.

1957GA CAHAIA e CAHA CCPAGZP ZAUUA CAPEA AAGAJ AAWAVAVZLA n.AJ AIA YEP HA, AAGAJ E ASUE gVJ AZA AI GI GAMI SGAW O DEHA AI GI O PA AWO E JAS «ZAGP EAB A A A CMAUA PEJ .i.EAUJMAA AEP HA VP HA PVZLA AAGAJ AIEADEAIA 1WUVAIAEAB PAJ VA «ZAEALIAIA e VP HA AZP EAB F PAPAQA JAVAVAV AAR 1 ZHA. " PA OGA 9.5 OPA gKE.RZAO AAR A E KE GA AAVU D O ZR HAIA 49 PAI AASUKUÉ AAVH GYAVI EAP AUA A AIEADEE O AQO J .F AIEADEE-AAZA 4000 PAI AASUKUÉ CEAAIA AUAVZÉ OAUKE 400 JPHÉ KE A AAVAVUQAIAIAVZÉ EAJ AZA AUKEGA, D O ZR HAIA O AHA PAI AASUKUÉ CEAAIA AUAVZÉ EADEUKEQA VA AEP E J UE AAVH CEAPKE O AUAVZÉ" JAZA PEJ .i.EAUJMAA A O AVZHA.»AUÉ EAUJMAA A PA OGA PAIAIO ERJ AIA SUE ZELZP E VJAMUÉ VUZAPEVA AVZHA.F «ZAGPA CAHA DQV A ERJ AIAEAB KEA AVZÉ

1960-61GA GADA DAIAIAIYA VVZLA SUVVA ZIZBAIA e GADZLA AZELA YAYEPEUMKAB AIAA A JAVAVAV e MZV 1PEAQ A DYOPA A PA AIAEAB A ZEL AVQA APA JASAZEAB K A HA AV O AVZHA.S J ZHJPA EAB AUKEJ AZA UAQAAMIUÉ 50 YÉ E O AHA ZEAB RAR 1 ZHA³, gVJ UE 50 YÉ E MAZA O KEWA H I . DZJ AZA S 1EA ZH VAMU KADIMU MADABEKU?VANDU SAKARAVAMU AGRHISIDAMU NODIDAR, VISHLESVANI SRIYORIG S 1EP E YAPAPA «AA PA D UJMAA A PA O A AQA APA JAZA MAVU-A 1 ZHA.UA A A T DEJ UE A PAVGA A GA UMA «ZAGP EAB A O EA E O UMA CUMPA EAB PA OGA UP AEP E VAZA CZEAB PAIAIOUMUVE 1 ZA AHAIAI MEI NAGRATHAMAVARAVAVARIG KAVARVA, MADHAMAVARVA HAGA JANSAMAVARVAR SANGAMAGAMU PACHISUVADRALIDU PAVAFIAEAB PA A AIAEAB HJAZUE 1/2 A A PA X O EAB AIAAGKE A AGAIA A AV O E

gVJ ZHA ZH - 1963GP E AARPA AAWAVAVZLA J .i. AD O AUMEP J UE EAUJMAA AEP HA ZELZP E F JAVAVAV DU 1 ZHA. "gVJ UE GVPA AAGAJ EPAIO: A O ZA E O A GVPA O AD, UKESGA AAVAVZP AUMKAB HJPAJ MZV 1 ZHÉ D O AGEAVAZEIAIA UAJ AIAEAB A AIA AVO E JAZA EZHA PA AV PHT E ASAVIA A AEPAPA gVJ UE J O EPAIOUMKAB MZV A APAZA, UKESGIZLA PA AV AUMKEGA OAUKE A AUMKEJ EP E PASAOEUMKAB YAPPA O A APAZHA. PHT UE A O P O AJ UE AAVH 1UAVZÉ MAZA A «GA gKEYA-A E PAIA JPHÉ KE AUÉ EKEGA gKEYA-A A O 1UA A K O E P O A gVJ UE A O 1PHJE A «UKEUE FUA PA OGA PPEQA AVHA A A O KEKE A O A K O E PA OGA A EAGI O AO, QEA A IA-A MI O AO A «UMKAB PH O ZHÉ M%AVAZA JAZA EAUJMAA AEP HA gVJUA JZAJ AVZÉ PA UJUE PA OGA PA AIA A AQA APAZA" AARPA AAWAVAVZLA DU 1 ZHA. F A A EA YAPPA EAB CAHA EAO 1 ZHÉ EAUJMAA AEP J UE EP HA GADZLA gVJ PHT GVAVZÉ gVJUA PA UJUA DCPA CAHA AARGA A Y J O AGUVA ADPKEI AAVHAAIA.



1972 ಗ್ರೇ ಗೌಡಾಚಾರಿ ಖಾಸಗಿ ಸಂಸ್ಥೆಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ ವಿವರಗಳನ್ನು ಸಂಗ್ರಹಿಸಿ ಅವುಗಳ ಬಗ್ಗೆ ವಿವರಿಸಿರುವ ಕೆ.ಎಸ್.ನಾಗರತ್ನಮ್ಮ ಅವರಿಂದ ಸಾಕಷ್ಟು ಕಲೆಯಬಹುದಾಗಿದೆ.

25.11.1975 ಗ್ರೇ ಗೌಡಾಚಾರಿ ಸಂಸ್ಥೆಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ ವಿವರಗಳನ್ನು ಸಂಗ್ರಹಿಸಿ ಅವುಗಳ ಬಗ್ಗೆ ವಿವರಿಸಿರುವ ಕೆ.ಎಸ್.ನಾಗರತ್ನಮ್ಮ ಅವರಿಂದ ಸಾಕಷ್ಟು ಕಲೆಯಬಹುದಾಗಿದೆ.

... ಸಂಸ್ಥೆಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ ವಿವರಗಳನ್ನು ಸಂಗ್ರಹಿಸಿ ಅವುಗಳ ಬಗ್ಗೆ ವಿವರಿಸಿರುವ ಕೆ.ಎಸ್.ನಾಗರತ್ನಮ್ಮ ಅವರಿಂದ ಸಾಕಷ್ಟು ಕಲೆಯಬಹುದಾಗಿದೆ.

... ಸಂಸ್ಥೆಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ ವಿವರಗಳನ್ನು ಸಂಗ್ರಹಿಸಿ ಅವುಗಳ ಬಗ್ಗೆ ವಿವರಿಸಿರುವ ಕೆ.ಎಸ್.ನಾಗರತ್ನಮ್ಮ ಅವರಿಂದ ಸಾಕಷ್ಟು ಕಲೆಯಬಹುದಾಗಿದೆ.

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Kittel's Contribution to Kannada Language

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Introduction

This write up aims simply at the beginning of Kittel's contribution towards the Kannada Language. Now we study the history of Kannada Language, of course, in order to recognize the contribution made by Rev.F. Kittel toward the growth of Kannada language and literature of the colonial postcolonial periods. He laid the base for the scientific and systematic study of Kannada language and literature.

Rev.F.Kittel was a protestant Christian born at Rooster Hape in North-West Germany on 7th April 1832 as a son of church official. After his school education, he went to Switzerland where he entered the services of Basel mission. At the young age of 21, he came to Dharwar as a missionary in 1853. In addition, later on he moved to Mangalore. Nothing much is known about his early years in Karnataka and about his study of Kannada language and literature. On the other hand, within 20 years, Kittel acquired mastery over Kannada, in addition to expertise in Sanskrit, Persian, Tamil, Konkani and Marathi. In addition, he worked in different places like Dharwar, Hubli, Anandapura, Mangalore and Mercara. It was in Mercara that he spent most of his stay, as the weather was suited him. During the first twenty years of his stay, he learnt Kannada, Sanskrit, Marathi, Tamil, Konkani and Persian. During this particular period, like other missionaries, Kittel wrote books on bible Literature and school text books.

His Bible literature covers translations of Bible, poems composed by him on the bible, bible stories and other religious literature. Among school textbooks, his Kannada grammar, school dictionaries, Kannada poems, History books and books on Carnatic Music, are important and those were published at the request of the department of public instruction, Government of Madras. Rev. F. Kittel, though a missionary like others in the beginning working towards Christianity, later on, he did not study the language, culture and society of region only to achieve his missionary goal. Rather he developed great interest and love for the Kannada language and people of Karnataka. He made in depth study of the ancient manuscript and classics written by ancient Kannada scholars. He involved himself with the natives to understand their day-to-day language, culture, religion and traditions intimately. As a result, he was published many research and creative works in relation with linguistics and literature

Kittel's work and its impact on Kannada literature:

Kittel made good use of his assignments: from 1860's he started publishing extensively, including a considerable number of articles in research journals like the Indian Antiquary and the German oriental society. He also authored a large number of Christian tracts and textbooks (see bibliography). From the beginning of the 1870's Kittel had plans to write other



Kannada grammar and Dictionary, and from 1877 onwards, he devoted himself to this task nearly exclusively. These works substantiate Kittel's linguistic and literary talents in Kannada language.

Significant writings on Kannada language are;

"Nagavarmana Chandhassu" (i.e. that Nagavarma's 'Canarese Prosody'). It is the

'Naagavarma's Chhandombudhi' a Kannada text on prosody was published by him with an elaborate introduction containing a historical out-line of Kannada literature. Kittel is another significant work

on Keeshiraaja's 'Shabdamani Darpana' (1872), the most authentic classical grammar of Kannada. He edited this classical grammar by giving English interpretation and illustrations to every 'sutra' of 'Shabdamani Darpana' wherever it is essential. Kittel published his magnum opus, the Kannada-English Dictionary in 1894 after twenty years of meticulous work. In addition, Kittel became an reliable on grammar and dictionary, which paved the way for the standardization and

modernization of the Kannada grammar. Kittel collected the stuff for this Kannada English Dictionary from 1871 to 1877 living in Karnataka. For this collection of Kannada-English Dictionary, Kittel has used 18 literary works of old Kannada, 18 of middle Kannada, of modern Kannada, 5 Dravidian dictionaries, 4 Sanskrit dictionaries, 1 Marathi dictionary for the collection of lexical data and illustrations (M.Bhat:1984). At the same time, Kittel has collected a range of colloquial forms, idioms, regional forms, usages, citations, proverbs and possible senses of a given

lexical item. Kittel might have been courageous to take up the project of bilingual dictionary mainly because he had a comprehensive understanding not only of the structure and function of Kannada, but also the syntactic and semantic (including selection restrictions) lexical formative in these languages. A voluminous work of 1,762 pages was published in 1894; it is also a treasury of Kannada Idioms and proverbs (Nudigattu and Gaade). Another important feature of this dictionary is the use of thick fonts for native (Desya) Kannada words of Dravidian origin and thin font for the words borrowed from Sanskrit and other sources. The utility of such a process followed by Kittel for researchers as well as common people is quite evident. Kittel tried to examine and write every word himself (1894: XXii) in to decide on distinctions he followed only trust-worthy and authentic manuscripts. Meanings given by the ancient and modern native writers were properly assessed and represented

suitably, interestingly, Kittel states, the compiler's aim has been to raise his work, as far as possible to the level of modern scholarship, avoiding the creation of such difficulties as can not easily be trounce by intelligent beginners' (1894:XXV). Kittel tried to give good care of loan words borrowed by Sanskrit from Kannada and vice versa (1894: XXXI-LXIII). In this dictionary, cross-references have been given for variant forms. Moreover, cognates in other Dravidian languages are given after the meaning of the word in English. Similarly, all 'tadbhavas' were related to their Sanskrit origins and words of English language commonly used in Kannada are treated. Words of Non-Dravidian origin have also been



traced to their source. At the same time, all these special features, this made it an outstanding work of Rev. F. Kittel.

It is interesting to note that Kittel was both lexicographer and grammarian. In fact, there seems to be logic about it. His interest to become both will have to be appreciated in the light of a mutual dependence or interdependence of 'lexicon' and 'grammar' which is of first class importance (Zgusta:1971:18) in modern theoretical thinking in linguistics, especially in transformational grammar. More than grammar lexicography is an activity in which tradition plays a great role (Zgusta: 1971:18). Therefore, Rev. F. Kittel could able to bring a grammar on Kannada in 1903 entitled "A Grammar of the Kannada Language"- this present volume of grammars chiefly based on Keeshiraaja's 'Shabdamani Darpana', the terminology of this his grammar is simple, and fit for the three dialects of Kannada viz ancient, medieval and modern. At the same time, Kittel's reliance on the ancient, medieval and modern dialects of Kannada in his grammar is indicative of his intentions on historical validation (Andrewskutty: 1998). Other than the above-discussed works, there are some more significant works and research papers on Epigraphy, Manuscripts, Literature, 'Granth Sampaadane', 'Culture', 'Language and Society', most of which appeared in the Journals 'Indian Antiquary' and other various Indian and German news papers and magazines. The following list of works of Rev. F. Kittel can witness the outstanding contributions to the Kannada language and literature. Writings by Rev.F.Kittel list 63 including

books and articles, these books and articles can be classified in different headings to the subject and content.

1. Bible and other Writings
2. Coorgs Their Languages, Social Customs and Superstitions
3. Indian prosody and poetry
4. Inscriptions
5. Kannada language.
 - A. Kannada dictionary
 - b. Kanada grammar
 - c. Kannada teaching
 - d. Kannada Literature
 - e. Karnataka music
 - f. Lingayat Literature
 - g. School Textbooks
 - h. Translations

Rev. F. Kittle's Writings in Newspapers and Literary Magazines:

Kittles Contribution to Kannada is great in many other respects he was an able scholar to to a lot of work in the area of Linguistics, Literature Theology, Culture and Society.

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oAnndA aAAeCzAUa oAnwO-AAzAUa eEAA@A-OAVAAeASAZAA jAZAA JAznA pNEAPZA AgAA
yAZe AvAgE. S. aAtUA AgAA CxEd 1zAvE eE@AA wEAApEEA eE-EAIA, AAyAA eAVAApAEEA eE-EAIA, eEEA A
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ApAE aAQAvAgE. oAUeEAA pNEAPZA AgAA zA vAgAA OAVAA, aAtUA AgAA eEAA@eEAS AvAgAZA vAgAvAAa
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AnArPEEAQA eEeAUAAEAPeAZAA eEAAvAgE. yAAyAAeAA pAEQA eAw APAA EU SUEI yAAU 1gAAmzAAAB
UA AAa A SAAzAA. "PAA@A PAA@AA@AU ZAApAA@A, UAA tAPAA@A C@PAAEAeCzAZA PAA@A AAtAA PAA@A" eAZAA
eE1/2AEe.

pNEAPZA AgA OAVOeEUAA e CAceA eAw APAA EU CpeA C@e yAAUAA jAZA oOzA AvAAE
yAZe vAAVgAAa AnAAdzA e EAgAA OnGAAa gAerU AAyAAzAAvAAvAA eAw, zAAO, AAyAA, yAAxAAvAAzAA,
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zAAvAAv eEeAgAEAA eAw » EeEAA eA eEeAA SgAI DQA AAeAAvAA pAAQA PEAAQ AAQA@AAvAAvAgE.

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- 1) SAAAEAgA aAAvAU YAAgAZAgAZA: qA.SAAgAd ASgAZA
- 2) PREAQ A »va ZAJ vEA gAA. ZAAvAAvAAv
- 3) PREAQ A »va AA Avv PEAEAA : AA.qA.a.1.aUA tU



Awareness of mutual funds among investors in Hubli-Dharwad

-Prof. Afreen Hallur

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KLE SVS Bellubbi College of Arts & Commerce, Saundatti, Belagavi-District

Abstract:

There are a lot of investment avenues available today in the financial market for an investor with an investable surplus. He can invest in Bank Deposits, Corporate Debentures, and Bonds etc. The recent trends in the Stock Market have shown that an average retail investor always lost with periodic bearish trends. People began opting for portfolio managers with expertise in stock markets who would invest on their behalf. Thus we have wealth management services provided by many institutions. However they proved too costly for a small investor. These investors have found a good shelter with the mutual funds. study gives an overview of mutual funds. The present study analyses the mutual fund investments in relation to investors awareness about mutual funds. Investors' opinion and perception has been studied relating to various issues like type of mutual fundscheme, main objective behind investing in mutual fund scheme, investors'opinion relating to factors that attract them to invest in mutual funds, sources of information, deficiencies in the services provided by the mutual fund managers, etc. This study is very important in order to judge the investors' behavior and awareness in a market like India, where the competition increases day by day due to the entry of large number of players with different financial strengths and strategies

Introduction:

Mutual fund industry has seen a lot of changes in past few years with multinational companies coming into the country, bringing in their professional expertise in managing funds worldwide. In the past few months there has been a consolidation phase going on in the mutual fund industry in India. Now investors have a wide range of Schemes to choose from depending on their individual profiles. Hence it is very important to investors to consider mutual fund as one of the best investment option.

Need for the study:

The main purpose of doing this project was to know about mutual fund and its functioning. This helps to know in details about mutual fund industry right from its inception stage, growth and future prospects. It also helps in understanding different schemes of mutual funds. Because my study depends upon prominent funds in India and their schemes like equity, income, balance as well as the level of awareness of mutual funds among the investors of hubli – dharwad and also to offer suggestions to increase the level of awareness about mutual funds among investors.

Objectives of the study:

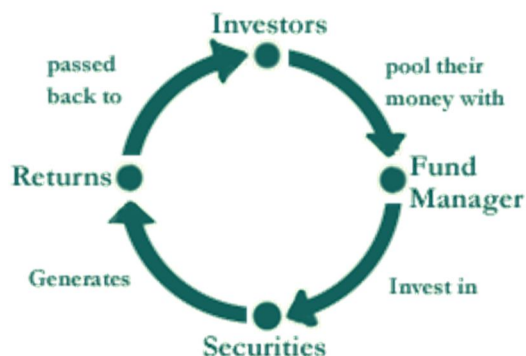


- To find out the level of awareness of mutual funds among investors.
- To study the attitude and knowledge of investors towards mutual funds.
- To offer suitable suggestions to improve the scope of the market of mutual funds.
- To recognize the opportunities for investor education about mutual fund.

Concept of Mutual Funds:

A Mutual Fund is a trust that pools the savings of a number of investors who share a common financial goal. The money thus collected is then invested in capital market instruments such as

shares, debentures and other securities. The income earned through these investments and the capital appreciation realised are shared by its unit holders in proportion to the number of units owned by them. Thus a Mutual Fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost. The flow chart below describes broadly the working of a mutual fund:



Mutual Fund Operation Flow Chart

Some of the traditional, distinguishing mutual fund characteristics include the following:

Investors purchase mutual fund shares from the fund itself (or through a broker for the fund) instead of from other investors on a secondary market, such as the new York Stock Exchange or Nasdaq Stock Market.

The price that investors pay for mutual fund shares is the fund's per share net asset value (NAV) plus any shareholder fees that the fund imposes at the time of purchase (such as sales loads).

Mutual fund shares are "redeemable" meaning investors can sell their shares back to the fund (or to a broker acting for the fund).

Mutual funds generally create and sell new shares to accommodate new investors. In other words, it sells its shares on a continuous basis, although some funds stop selling when, for example, they become too large.

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Organisation of a mutual fund

There are many entities involved and the diagram below illustrates the organisational set up of a mutual fund:



Organisation of a Mutual Fund

The Organization of a Mutual Fund contains entities such as

- **Mutual Fund Shareholders:** The Mutual Fund Shareholders, like the other share holders have the right to vote. The voting rights include, the right to elect directors during the directorial elections, voting right to approve the alterations investment advisory contract pertaining to the fund and provide approval for changing investment objectives or policies.



- **Board of directors:** The Board of directors supervise the functional activities, which include approval of the contract Asset Management Company and other various service providers.
- **Investment management company or Asset Management Company:** This body handles the mutual fund portfolio as per the objectives and policies mentioned in the prospectus of the mutual funds..
- **Transfer Agents:** The transfer agent for the purpose of maintaining records and similar functions. The maintenance of the shareholder's accounts, calculation of dividends to be disbursed, sending information to the shareholders about the account statements, notices, and income tax information. Some of the transfer agent sends information to the share holders about the shareholder transactions and account balances. They also maintain customer service departments in order to cater to the queries of the shareholders.
- **SEBI:** The primary aim of the Securities Exchange Board of India is to protect the interest of the mutual fund investors. The SEBI has formulated several policies for better functioning and controls the mutual funds. In the year 1993, SEBI issued guidelines pertaining to the mutual funds. All mutual funds, private sector and public sector are regulated by the guidelines of the SEBI. The Asset Management Company managing the funds has to be approved by the SEBI.
- **Sponsor:** The sponsor is akin to a promoter of a company as he gets the mutual fund registered with Sebi. The sponsor is defined under Sebi regulations as a person who, acting alone or in combination with another body corporate, establishes a mutual fund. The sponsor forms a trust, appoints the board of trustees, and has the right to appoint the (AMC) or fund manager.
- **Trustees:** The mutual fund can be managed by a board of trustees or a trust company. The board of trustees is governed by the Indian Trust Act whereas a trust company is governed by the Companies Act, 1956. The trustees act as a protector of unit holders' interests. They do not directly manage the portfolio of securities and appoint an AMC (with approval of Sebi) for fund management. If an AMC wishes to float additional or different schemes, it will need to be approved by the trustees.

Trustees play a critical role in ensuring full compliance with Sebi's requirements.

- **Asset Management Company:** The AMC is appointed by trustees for managing fund schemes and corpus. An AMC functions under the supervision of its own board of directors and also under the directions of trustees and Sebi. The market regulator has mandated the limit of independent directors to ensure independence in AMC workings.
- **Custodian and depositories:** The fund management includes buying and selling of securities in large volumes. Therefore, keeping a track of such transactions is a specialist function. The custodian is appointed by trustees for safekeeping of physical securities while dematerialised securities holdings are held in a depository through a



depository participant. The custodian and depositories work under the instructions of the AMC, although under the overall direction of trustees.

- **Registrar and transfer agents:** These are responsible for issuing and redeeming units of the mutual fund as well as providing other related services, such as preparation of transfer documents and updating investor records. A fund can carry out these activities in-house or can outsource them. If it is done internally, the fund may charge the scheme for the service at a competitive market rate.

The Benefits of Mutual Funds:

1. Professional Investment Management.
By pooling the money of thousands of investors, mutual funds provide full-time, high-level professional management that few individual investors can afford to obtain independently.

2. Diversification.
Mutual funds invest in a broad range of securities. This limits investment risk by reducing the effect of a possible decline in the value of any one security

3. Convenience and Flexibility.
You own just one security rather than many, yet enjoy the benefits of a diversified portfolio and a wide range of services. . It's easy to purchase and redeem mutual fund shares, either directly online or with a phone call.

4. Quick, Personalized Service.
Most mutual funds now offer extensive websites with a host of shareholder services for immediate access to information about your fund account. Or a phone call puts you in touch with a trained investment specialist at a mutual fund company.

Disadvantages

1. Operational charges: The Fund is managed by a Fund Manager employed by the Asset Management Company that floated the fund. Obviously, they are not a non-profit organization and they are looking to make profits themselves. They get paid by charging you a percentage of your invested money. Hence, when you invest in a fund, you don't get your entire money invested. Rather, a tiny part of it is chopped off and the remainder invested.

2. No control over investments: You have absolutely no control over what the Fund Manager does with your money. You can't advise him on how your money is to be invested. You only have to sit back and hope for the best.

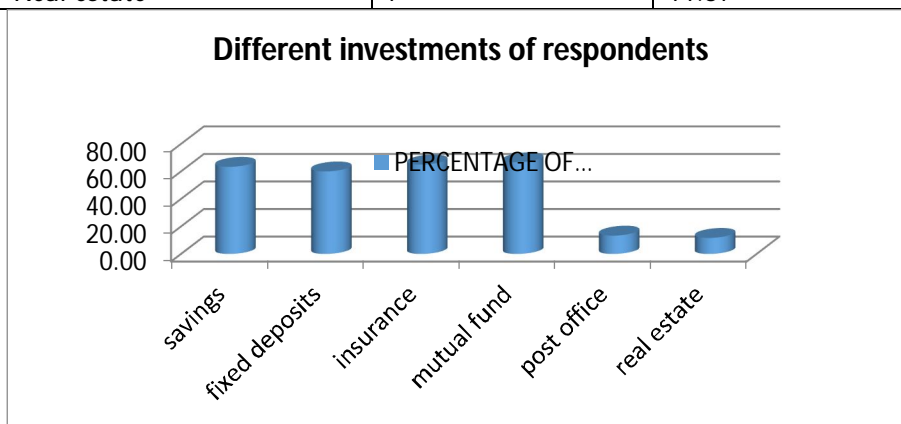


3. Personal Tax situation is not considered: When you invest in a Mutual Fund, your money is pooled together with others and your personal tax situation is not considered while making investment decisions.

4. Probability of wildly high returns reduced significantly: A Mutual Fund contains a diversified basket of securities. If a single security outperforms by a significant margin, the impact will be limited

Different investments by Respondents: (Multi-response)

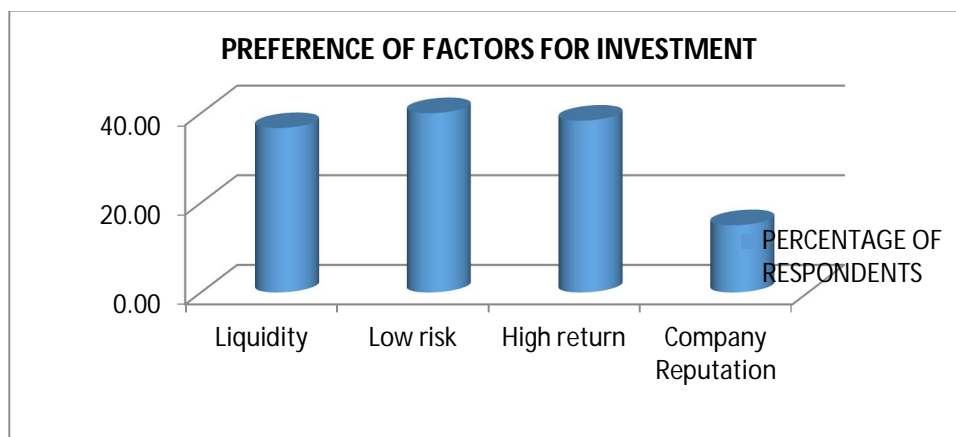
KIND OF INVST	NO.OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
Savings	38	63.33
Fixed deposits	36	60.00
Insurance	39	65.00
Mutual fund	40	66.67
Post office	8	13.33
Real estate	7	11.67



It is clear from the above table that out of 60 people ,63% have invested in savings 60% in fixed deposits65% in insurance 67% in mutual fund13% in post office12% in real estate. So we can say that investment is higher in mutual fund.

Preference of factors for investing in mutual fund: (Multi-response)

FACTORS	NO.OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
Liquidity	22	36.67
Low risk	24	40.00
High return	23	38.33
Company Reputation	9	15.00



Out of 60 people 37%prefer liquidity,40% prefer low risk,38% prefer high return and 15%prefer company reputation.

Source of information for customers about Mutual Fund: (Multi-response)

SOURCE INFORMATION	OF	NO.OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
Advertisement		13	21.67
Peer group		8	13.33
Banks		37	61.67
Financial Advisers		10	16.67

From the table we can recognize that bank is the most important source of information about mutual fund.out of 60 respondents 21% know of mutual fund

through advertisement 13%through peer group,62% through banks 17% through financial advisors

Limitations of the study:

- The attitude of investors, incomplete and wrong information and non responses to some questions cannot be avoided.Efforts are made to minimize such errors.

- The study is restricted to 60 respondents.
- The research holds validity for the particular time period because facts and figures keeps on changing and preferences also get changed.
- The scope is limited to some prominent mutual funds in the mutual fund industry. I analyzed the funds depending on their schemes like equity, income, balance. But there is so many other schemes in other mutual fund industry.



Conclusion:

The mutual funds serve as the vital form of investment avenue to investors. They serve as an easy platform for investment and earning of high returns provided investor is educated about various schemes ,benefits and period of returns etc as then compared to different variety of investment avenues already available to investor. Many people do not invest in mutual fund due to lack of awareness although they have money to invest and the crucial problem is the ignorance of investors as they only see mutual fund as other investment option it's the responsibility of various companies to come forward and change their mindsets and create various awareness programmes ,marketing strategies etc to attract large number for

the success and upliftment of mutual fund.

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- 2.<https://www.amfiindia.com/investor-corner/awareness-program/schedule-of-investor-awareness-program.html>
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- 5.<http://sersc.org/journals/index.php/IJAST/article/view/1672>



PRAECQAZA YAZAZA PA GAEPYA TEAZUVAEAB MYAUEARZE. GE. OMEIGAA AAZAUAZA E CYAGA CEAA APA YAQEZA AGAVZABJA. CZAGA YA AV CGAZZA 24 AAEEAZEA TAREAUVA YAARVA YAWPEVAZA EARANEI JANPEJ OAUAE EAAD PAI j ACA EA E YAE UEARAE. AAUAQA AEA COZAEA AAAREEA, OJ ZA AGA OAVOEUAVA, AGAWAANA AAVAVPE DUAA TGA PEQAUE, AGAWAANA YAGATUAVA, PEQAVEA ANIAFPA AAFAZAAUVA » AUE PRAECQA AME, A » VA AA, ABWUVA » EAB EANA E OMEGAA EAQEZI ZA AAPA CZAAEA CAAG A OAAAGAA TAREAUVA E YAE AVAE. ” 11

5. OMEIGAA: OMEIGAA OE AGAAB «AAI ZA E CDGA AAAGAGVA» AAANAVE ANARZA PRAECQA AMEANA ZHJ VEAA AEAA AGA AU-AAAV GZAZA OMEGA SAAZEQA PEQAUE JAZHGE CAGAA ARZA PRAE-EAVPI rPEJ. 1877 JAZA EA ASY AUUA PAAGAEANB YAGA OPI ZA OMEIGAA 1894GA E EZANAB YAKENI ZHGA. DZHGE 1877 OIVA 24 AUOUVA PA OAAAVAAVA EA ASY AUUA PAAGAEANB YAGA OPI ZHGA. 1830 GA E GE. J AI CAGAA GA ZA PRAECQA-EAVPI VWAI A EZAP DPAGAVZE. MAZA DEFAZA AAWEZA YABGA ZAGA AQAZA E AAUVAAGA EAQEA AAANB ANAVUE OE AUAAWZAY OMEGAA C E SACZAY OVAANA DEJ UE AAUVAEAB VEAJ 1 D A ANKUE EGASAAZA CEAPA ZEAANA OE AGAUVAEAB AUUA ANWZABAV. ERA AREAZAV CIZAR MAZA ANAU CXA A YZAPE EAGE EAGE YAZAZAZA OE AUE PHGAANVAGE JASAZAAB E E WZ ANVAGE.

OMEIGAA ANVEARQ, EAQUAEARQ, OE AUAEARQAZA CEAPA YAZUVAEAB AZA-AI ZHGA. CZAPAN CAGAA 16 ANVEARQA PAQA 18 EAQUAEARQA PAQA 4 OE AUAEARQA PAQA 5 ZAZA-EAVPI VWAI AUVA, 4 AA, ABVA VWAI A, 1 AAGAP ASPEAAAEAB DPAGAV SYI PEARZAGE. AUEEA PRAECQA SYPE ANVA, UAZUVAZE YAZAZA PRAECQA AA AUVAZA OE ANSYANA ZA OA UVAVA ANA OAUAE EAGE EAGE ANOUVAZA ASUVAEAB OMEGAA AUUA ZAGE” 12

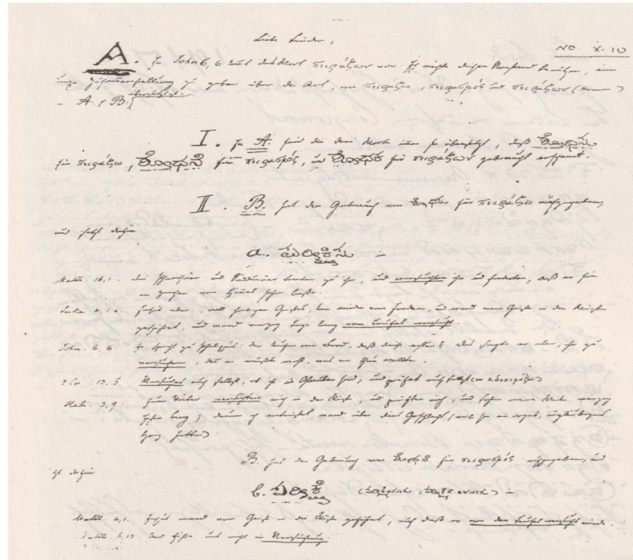
MNEA E ASY CXAO, YAE EAUA, MUHV EATAV, UAZE AEZAZA ANUVA ANAU VWAI A ANO AAZAG AUAAAVE AZAZAGE. 1762 YAI UVA F SPVA VWAI A ERA «AZA AAEANUE YAVAV PRAECQAEI OAWANA OJ AI VAZAAPE ANAA.” 13 CUEA C E OMEIGAA CAGA F PAAAPEI CAEA OPI AGAPAGA GVDEA PEENOZE, AEI «AAEI YEAEAGE ZAEAB YAKENI GA ANZA UA AEA AO. OMEIGAA F ANAVABAEAB ERA DUVAU AXI ZANZE dMOAM I EAUER «AZAZA ANM r. mi YAZA ANEAB AR UEGA 1 VM. r. mi YAZA YQEZI AEZAZA PRAEUA JAS OUNZUE CAGM YAVHUVAGE.

YAVB YMAZAPEI VANAE EA DZA PEQAUEA ANEAB ARZA OMEGAA PRAECQA YAZA YAWPE JAS OUNZPE YQEZI AAUVAEGA ANAZAGA ZAVVA PAVVA E VANAA CEAPA TAREAUVAEAB YAKENI ANWZABJA. GE. E. ANAPI CAGAEACUE EJ PEQA «AVAAO ANEA AUUA, EARANA ANAU CEAZAZA AWOPA JAS YAWPE ANEAB EAQEA ANWZABJA.

ANVAE PRAECQA «ZAZA «PAAANUVE JASAP ZA AVE OMEGA PRAECQA SUEVA DVAZA CZAAEA ANVAU YAARVA APAAVA AV A » VA PAVVA E E E ANA AEAA CAGAA SGEZA 24 AAEEAZEA TAREAUVAEAB EARANEI JANPEJ OAUAE EAAD PAI j ACA JAS YAWPEVA YAKENI AE.

OMEIGAA ANHAXAO AV YAGA AZA ZAGA AQAZA OMEIGAA PA ANA AZA ANAZA UAA ANAZA E OMEGA ANUA » VAZA E E E CAGA PAJ VA ANARZA CZAAEA PAVVA ANAVGA YAZAZA ANEAB PATAVEAE. DA AO -AAZ PRAOI PAPE SAZA PRAECQAEI SPVI PEQAUEA ANEAB ARGAA GA AGE AQI YR OEA AQI OMEIGAA PEQAUE C ANA ANAZAZA.

ge hge Aqi YR OEA AQI OMEIGAA ANA ANAZAZA



IAUAΘ: qA.VAvA EAAC°AVA : PEAQPEI "A,E"i «AAEJ UAVA PE/eqAUÉ PAÉw

Crn

1. qA.VAvA EAAC°AVA : PEAQPEI "A,E"i «AAEJ UAVA PE/eqAUÉ YAAI ; 02
2. qA.VAvA EAAC°AVA : PEAQPEI "A,E"i «AAEJ UAVA PE/eqAUÉ: YAAI ;32
3. qA.f.JA.°EUQÉ: gEAgEAgI YArOEAAqI QmÉ"i FÁ°AEA °AAVAVU PÉW „A«AAPÉÉ YAAI 14
4. qA.f.JA.°EUQÉ: gEAgEAgI YArOEAAqI QmÉ"i FÁ°AEA °AAVAVU PÉW „A«AAPÉÉ YAAI 14
5. qA.f.JA.°EUQÉ: gEAgEAgI YArOEAAqI QmÉ"i FÁ°AEA °AAVAVU PÉW „A«AAPÉÉ YAAI 15
6. qA.f.JA.°EUQÉ: gEAgEAgI YArOEAAqI QmÉ"i FÁ°AEA °AAVAVU PÉW „A«AAPÉÉ YAAI 14
7. qA.VAvA J,i.EAAC°AVA: PEAQPEI "A,E"i «AAEJ UAVA PE/eqAUÉ : YAAI :74
8. qA.f.JA.°EUQÉ: gEAgEAgI YArOEAAqI QmÉ"i FÁ°AEA °AAVAVU PÉW „A«AAPÉÉ YAAI 14
9. JYi. QmÉ"i. PEÁØI PA PÁ°PÁÁ"É : YAAI 1
10. zBe°Á,Á °Á°EAWEgÁ °E,UEBqZÁ CgAAUEEÁZÁÁÁ: YAAI : 332
11. qA.VAvA EAAC°AVA : PEAQPEI "A,E"i «AAEJ UAVA PE/eqAUÉ YAAI ;35
12. qA.f.JA.°EUQÉ: gEAgEAgI YArOEAAqI QmÉ"i FÁ°AEA °AAVAVU PÉW „A«AAPÉÉ YAAI 30
13. »Á.a. ±AvA«ÁgÁÁÁÁ 1j,AAYZÁ: qA.©.«.zgEgÁ C°EAZÁEA UAAXÁ: YAAI : 18

YgA°A±DEA UAAXÁÁ.

PEAQPEI "A,E"i «AAEJ UAVA PE/eqAUÉ | JZi.r °Á°AYEgAZÁ "Á: qA. VAvA J,i. EAAC°AVA : YPA±PjÁ: Qm® PÁ°Á °Á°Á«zÁ°ÁiÁ, zÁgPÁqÁ
 gEYArOEAAqI QmÉ"i : FÁ°AEA °AAVAVU PÉW „kAAPÉ "Á: qA. f. JA. °UQÉ YPA±PjÁ: Qm® PÁ°Á °Á°Á«zÁ°ÁiÁ, zÁgPÁqÁ
 JYi. QmÉ"i: PEÁØI PA PÁ°PÁÁ"É : YAAI 1
 1j,AAYZÁ: qA. ©.«.zgEgÁ C°EAZÁEA UAAXÁ „A: qA.JYi.n.°MzPÁj °AAVAVU qA. PE gkAAZEAxA YPA±PjÁ:
 qA. ©.«.zgEgÁ C°EAZÁEA UAAXÁ „kÁw
 zBe°Á,Á °Á°EAWEgÁ °E,UEBqZÁ CgAAUEEÁZÁÁÁ



◦KEÁUA^aÉÁ. ÁGKEAZÁ ZKEQ^o◦CGÁ^aÁVÉ^o◦MÉZÁUA Czj AZP/E^a ÁÁVÁUMÁ Áj AIA^oÁ PÁPÁGÁVÁ^aÉÁ. ◦CGÁ 1◦gÁ ZÁ◦PÉ ◦KEPÁI gPÁ PÁGÁVÁ◦KEgKÁR ÉKEÁ^aÉÁB^a ÁGÁVÁ ZÁ^o KEÁ◦ZÁ aAVÉ^aÁÁQÁ^aÉÁ.

DUA^o ZP gÁ^aÁ^o KEgKEÁZÁ²¹ - "J^É KEgKEÁ, ÉÁÉÁ ◦ÁVÁ◦PÁGÁ^o ÁÁVÁUA^o ÁQÁ EzÁ ÉEB PÁAIÁPZÁ ÁÁÁ^oÁU^É JAZÁ ÁÁQÁ^aÉÁ. CzÁ 1ÁVÁIÁ◦^evÁÉÁ ◦CGÉÁB VÚÉZÁPKEAQÁ^a ÁÉUÉ SgÁ^aÉÁ ◦ÁqV^o ÁVÁUÉ - EzgP^é ◦KEGÁ SÁNÓ^aÁÁR^aÁj Á^o JAZÁ ◦ÁVÁ^aÉÁ C^aKÁ ◦ÁUAIBÁ^a ÁÁR^o Át vÁZKÁ. Czj AZÁ dAUP^{Áj} UÉ ZÁ^o KEÁ◦^a ÁÁQÁ^a JAZÁUA DPÉ ◦ÁUAIBÁ^a ÁÁRZKÁ. ÉÁVgZP^é ◦ÁqVUÉ - 'ÉÉB JZÁIÁ◦^e ZÁÁgÁ^a◦^a◦CGÁ 1◦gÉÁB VÚÉ JAZÁ DPÉ 1◦gÉÁB QÁVÁ^oPÁ PÁVÁIÁÁ^a ÁÁt◦I ÉÁ. ÁVÁ^É gÁVÁIÁ^o◦^e C^aVÁ. ÁVÁ^oÁ-ÁVÁ ◦KEUÁGÁ^a ÁÁZÁtÚ «PÁIÁ w/ÁZÁ S^o PÁtÚ^oUÉ w/Á^oÉÁ. S^o PÁtÚ SAZÁ PÁVÁIÁÁÉÁB ÉKEÁR VÉB ÁÁt VÉGÁIÁÁ^aÉÁ. C^agP^é ◦ÁR^aÁVÁ^a ÁÁZÁIÁÁ SAZÁ ESgÉÁB ◦KEUMÁVÁ UÁMÁIÁÉÁB Áj PÁ PÁVÁIÁÁ - S^o PÁtÚ²ÁÁKEÁUA ◦ZÉ-ÁAZÁ JZÁgVÁÁ^oÁgÁ. DUA PÁVÁIÁÁÉPÁgÁ

'JÉB PÁAIÁZÁ PÁKÁ^a ◦¹ UÁGÁ^o AUPÁ^a VÉÁj ZÁ
 JÉB^a ÁÉZÁ^a ÁPÁ^o◦^a ◦¹ dAUPÁ^o AUPÁ^a VÉÁj ZÁ
 EAVÁ CAVÁUA S^ogÁUzP^é vÁÉÁIÁÁV JÉB ÁÁÉPÁ^a ÁÁRZÁ
 C^aÁgÁUÁt AUMÁ^a ÁÁ◦ZÁ JÉB PÉ-Á^o PÉ MAIÁKÉ
 ZKEÁÉÁÁÁÁIÁ VÉÁgÁ^a ZÁ^a ÁVÁD^oPÉ^a ÁgK^o VÁZÁ
 ÁUEÁ S^o PÁtÉÁ UÁGÁ^aÉUÉ ÁUEÁ S^o PÁtÉÁ ÁgPÁÉUÉ
 ÁUEÁ S^o PÁtÉÁ PÁtÁt CAZÁ WÉPÉ WÉÁ^a ÁÁ
 C◦PÁÁ^oÁÁ«ÉÁ ZÁÁZÁPÁ PÁQÁ SZÁQZÉÉÉ PÁUÁ UÉGÁ^oÁgÁ'

JAZÁ ◦ÁVÁVÁU PÁAIÁPÁ^a ÁÁZÁ^aÁj 1, ZÁ^o KEÁ◦^a ÁÁQÁ^a ÁÁUÁ ZKEÉ-ÁVÁZÁ »UÁ^oÉÁ. F WÁ ÉÉ dAUPÁ^a ÁÁ◦MÁÉÁB ÁgÁVÁÉÉ F^a ZÉÁ UKEVÁGÁ 1ZÁ «ÁgÁVÁÉÁÁÁgÁ^a KEÉÁ ÁÁÁZÉÁIÁ◦^e SgÁVÁÉÉ

'S^o PÁVÁÁ gVÁPÁZP^é PÁVÁIÁÁÉÁ SUE ÉÉÉÉAZÁ ÁPÁQÁ SgÁVÁÉÉ CzÁ »ÁVZÉ - FVÉÉÁB Áj ÁQÉ^o PÁ²ÉÁ S^o PÁtÉÁ ÁÁPÁ Zj 1PKEAQÁ PÁVÁIÁÁ ÁÁÉÁIÁ◦^e É◦ZÁUA SgÁVÁÉÉ DVÉÁ ◦ÁqV dAUPÁ^a ÁVÁgÁ ÁÁRZKÁ. ÉÁVgÁ dAUPÁ^a F ◦KEÉÁB VÚÉZÁPKEAQÁ ZÁ^o KEÁ◦^a ÁÁQÁ^a PÁÁZÁUA C^aKÁ CzÉÁB ◦gÁPj 1ZKÁ. dAUPÁ^a ◦KEÉÁB ÁÁÉÁIÁ◦^e ÁÁ◦KEÁUA^oÉÁ. PÁVÁIÁÁ ÁÁÉUÉ SAZÁ ÉKEÁRZÁUA ◦ÁqV ÉKÉZÁ ÁUÁVÁIÁÉÁB «Áj 1ZKÁ. C^a PÁÁZÁÉÁ ◦KEACZÁ PÁVÁIÁÁ D ◦KEÉÁB wÁUÉ J^o ÁIÁÁ^aÉÁ. ◦KE◦ÁÁZÁ ÁVÁÉÁB UKEÁ^aÁIÁÁCAZÁ Áj 1ZÁ PÁAIÁPÁCAZÁ SAZÁ Át CAZÁ Á VÁÉÁ GÉB ÁPÁ. dAUPÁ^a ZÁ^o KEÁ◦PÉ GÁÁKEÁV¹ÁUÁ Á CzÁ ÁXÁDPA JASÁZÁ, ◦KEÉÁB DVÁUÉ VÁt ÁVÁÉÁ CÉÁÁIÁÁ ÁVÁ SAZÁ ◦KEÉÁB PÁÁV ÁÁÁ^o ÁÁPÁ SÁZÁ PÁVÁIÁÁÉÁ VÁÁ

»ÁUÉ ÁÁZÁGÁ PÁVÁIÁÁÁ VÁÉÁ FÁ◦¹ZÁÁO ÁVÁIÁ PÁAIÁPÁ ÁÁR ZÁ^o KEÁ◦^a ÁÁQÁVÁ SZÁQZÁV ÉÁCEÁ dÉj UÉ D±ÁIÁÁ◦^aÁUS^oÁZÁ. DZÁÉ PÁVÁIÁÁÉÁB CACEÁ dÉgÁ PKEAQÁRZÁV PÁQÁ SgÁVÁÉÉ

DPÁÁ ÁÁVÁ

1. ÁVÁUÉ^aZÉÁ ÁVÁI - Á.QÁ.JA.JA.PP.SÁVÖ, Á304 ◦◦j ÁZÁIÁÁÉPÁZEUKÁ, PÁÁÁ.ÁÁÁÁPÁGÁ ÁÁUÁKEGÁ,2016
2. ÁÁ◦Á ÁVÁI -1, Á.QÁ.JA.JA.PP.SÁVÖ, PÁÁÁ.ÁÁÁÁPÁGÁ ÁÁUÁKEGÁ,2016
3. ÁÁZÁGÁ PÁVÁIÁÁÉÁ ÁZEUKÁ
4. UKEVÁGÁ 1ZÁ «ÁgÁVÁÉÁÁÁgÁ^a KEÉÁ ÁÁÁZÉÉ ÁÁÁGÁUA PÁÁ◦. ZÁgÁÁQÁ



4. zfa feava pDzagereab DZj Avze - yZajji ahevpeab Jgkne zfauma 'AS' 1za j Aw avno ceac pa@zpe zfa@aiAza Dqkva eferpvevavizil ahevea (UAVD)Ukaza DVga@a ceAAiaieab »rzvD D ceAAiazpe yZajji ahevpea fa@a pira JEAPzeab gAdaaava aAr, zfaumgkja D ahevpeab DZj 1ga@a zheDea Paqa Sgavze Dqkva EbfAa UAVDUKAB yeb, utU UAVUKE EAaia MZM, a@a zfauma @aaA yea, Avia yhgkne yP AV Paqa Sgavze

5. PA'AAVgkpe e SZfAZa PA AO PA Avia ZIZB - ahetpa DgAzEA gAUA'KE«AAiEAPza ahetpa ybavze ZPERA@a AvgaAvzeAV PA'AEAVI OPe CEAPKEPE vPAve SZfAUAAza F DgAzEA gAUA'KE«AAiA @Pht. DZjE EzA zA«AOpa gAUA'KE«AAiAE DVga@a PAght CAZa PA APi Avie («Cu «ZAEpD) ZAv 'AgvAvze dEAvzha EbfAvPEvAVvge avno «Cu «ZAEA vA zAUA yb 'Aj AiAE zfa vEA 'Pyeab avu vAvvAvze JZj Avzevneab wzpA vAOAvA aAcAvze CzA vAva PPAia yPAAaEAB «AAj zAUA aAvve Pbt zPUE MVA'Avze JEAPza dEAvzha EA@PE DZa=PA PAEKEEA aPaU PREQA EzA PPAEAB ya Avze DZjE zPAia yPAAa zfa zA zPAiA=O DWAVPAj AiAvga@Ac@e

6. vAVPE yAvvAvve okeqAvae - aPi j j AiA EAraia@e 'Pya/ yZajji avno deAAza ahevpeabha okegvefj AZa yAvia aMEPA D ahevpeuma PaUje yj oAgA Paqa pvevpa yAvvAvze zAv zfa zA pvevpe PAght avvno oAUAV j ZAAR zfa EAraia@e 'Pya vAvve okerzjE EAaC yAvvAvve okeqAvae JAS EAAR yAvvAvze gaAvve yC nPfi aAmAn (gAdvAAvpa D'KEAZEA PPA) AiEAB PatAvze

7. Jgkja zfauma EbfAe aAZa avno wAAAOEA - yAvva PAVze e Jgkja zfauma ZIZDAia aMEPA MAza zAOGPE Sga@a PAght KPA yDAia wAAAOEA PaUje Paqa@Ac@e yAvva Avze e GZPEI Jgkne zfauma ZIZDAia aMEPA yj oAgA avno wAAAOEPAB yea Avvge

Cr nAeUkA:

- 02/02/2021; Paia - 11.30 yC@AO PaU - aAUMKEGA
- Tribal Heritage of South India Seminar, 2000, Mangalore University
- PvPAia: 10/02/2021; Paia - 08.00-10.30 yC@AO PaU - Q=PAAd@A
- oga JAZjE @Ae At. S'AAr MSa yj tvA aA@kzAia zPPA
- deAAza ahevpe pvevpe 'A ahevea JAS EEVEAZA oEjgKE EzE
- AvzeDea: 15/02/2021; Paia - 10.00 yC@AO PaU yAEKE@ - S'AAr 'KEVA PFA«za (C@vAa'gAAv).
- yAgA PvPAia: aPi j yA «ZAEzPe S'AAr zfa eFAUzP gAvze aMAPI y JAZjE zfa yAve
- yAgA PvPAia: aPi j yA «ZAEzPe j ZAAR zfa EA'AvzP gAvze yASAZA 'KEVA zfa PFA«za
- UAVAzha ge - oCEAgA UAVDUKAB e KEZPEAia UAVEA Ur»rzPjA. yAgA UA'AZA Q=PAAd@A zfa AIEza (zfauma EAraia yAgA ygeEKEZA@ yI za) yUDQe Ur »r-A'AvzPjE cDmU UAVEA yI o zKEgva, D aDU D UAVEA AiAdAAIEAUAaZA avno zfa zA oEjE PE Ur »raiaa'AZA.
- EA@UAia yaAvve - MI AO zfa AgAZEAia@e aAEGA aARa CA±UMAZjE DgAZEUEvAVvha@a PaU AvvAvzha dUvno aAAOt aAZa eAU zj 1PEAcA aAUa OgAA@a, PkPAia oga@a±DU avno PFA«zEA EA@UAia oga@a yA - F aAegha aAAE MI AO zfa AgAZEAia ±DU EzE JEAPza dEAvzha EA@PE F aAEGA ±DUKAB e C yA jA JZAVU zfa PAght PA (Jpi yAEI C yI yAjI EAzAgA i yPaU) zPe yEA@Avze



Ragaleya Moola Mattu Parampare

-Dr.Mallappa Bandi

ಗುಡುಗಿತಿ ಅಲೇ ಅನುಯಯಿ
-qA. aAa SAR
PAAIIPA YAZA
qA.Dgi.1, »gAaol PEIqa CzAIAEA ; Aol
PEAOI PA «±kzAAiA zAgP Aqa

aIAvAaIAaEAB aAE@aIAEP EAM'P REArgiaa'gUMe aAtOaM aAnu CA±P MVUMVAVa OEP AZa
bIAzEA SAzP AVzE EzA ,A IvzA aIVBAzMEAVIAE Ee zAaqza CA±bIAzMEAVIAE Ee YARIVzA
vAVP IvzA UvAIaEAB zAaqA ,AVAvzA UAIAaµP AZa zAnAIAEAB ,PAAaPqAt UKE½'P REAqa MAzA «²µb
gIZEAIAAVzE EzA PEIqza aIAUD ,AYzAAIAzA ZAYPEP MVUMe aAtOPA PAaIzA aAOPP AV aEzkaIAzA,
YAYa aAOPkAIA CYPEaD aAaAaAot PP AVe-AAzA aEI OPEzP 'Aj UE YAIKEAV ,PnVA. F
bIAzEA GMEYA aAAzE aIVPEa aAOPkAIAIAzA oJ oJEa Yw' A±DAIA S°CAzA MAzA Gd°
,A »vJGEY P AV vA E JwVA. DzAaPA PEIqza ,AZA DZP e ,JMA gUMe aA°AbAZA ai JAS EAaIAAVJUMeAB
Yqza YAEIqA F aEUEArVA. »AUe PA°PA°PE GMEYAVIqA EAaIAAVJUMeAVI SAzA 'gUMeIA aAE' AgUMa
±PEAZEE CzA ««zA C aMAGUMa °AqPAI F -AREzA GzA±P AVzE

gUMeIA vEA aAE' JGEYzP e KEAVVAP CA±UUVPPA? aIAVAVUAVPPA? JAS SUE
F aJUE EIQga aI ZIDUMeAB ,AUb ,AaIzA, CzA zA±P A? CEzA±P A? EPaa ,A »vPE CzA °REGM±AZA
SAzIz? CXP A MVAEA D«µAgt aP JAS YAEUkAaI APPEAqa E°e «aAa ,A AVzE PEIqza CEIPA
«zAA ,JA gUMeIA aAE@aEAB PAj vAVe CEIPA aAZUMeAB aAAcNzAgE C aUMe e gUMeIA aAE°vB C)
,A IvzAZA D) YARIVzAZA (C YA ±) E) zAaIAzAZA F) eAEzA JAZA. CaJa F aAZUMeAB
«±µUAVPA EE' AIA°e «aAa' D aAZUMeAZA °REGba aA wgaEAB ,AUe P AV qgKE ,AvV F PAj vAVe
EPaa aIVPEAB aAAcQvA PEIqzP e 'kzASAzA gUMeIA YJA YJAIAEAB YAEIqA ,Aa YAIvA EAB E°e
PUPEVA AVzE gUMeIA aAE°zA ZIDUE vEQUA aA aPEzPA CzJa ,JGEYA °Pht UMEAB «aAa ,AaIzA
GavP e ,AvzE

gUMeIA °Pht

PEIqzP e gUMeIA YAIKEAUA aPEzP 'Aj UE PAqa Sga aIzA YAYEA PAaUMe C aIVAVa
aPEzPA gUMeIA bIAzA EAB EPaa PkUMa SVA gS°AZAZJME DzAgUMa 'UAAK°e YAYEA gUMeIA
YAIKEAUMeAB DZj' F bIAzEA SAzIz °Pht «aAZEE EIQaIA' APAAVzE ±A ,J AwAIA°e gUMeIA °Pht
qgKEYUE aIARzP JA ESJA. MSa MAZEaIA EAURP AÖ, EEPEsA daIAOAwö. EaJ VAVa aPEzPA
,A IvzA AUe, YARIVzA AUe, gUMeIA G-ARaAUe, zAaDEP AUe zEgAIAaK°e 'MAZEaIA
EAURP AÖ' vEA 'bIAzEA' K' AIA 3EA CcPAGzP e aEvAIAIAcAIAzA aMVUMeAB °AvzA aIA- E gUMeIA
YAEAB aIAqAVAE.1 S°AAV EAEEB CEa ,JAa daIAOAwöAIA vEA 'bIAzEA EA±A EAzP e 'gVInA'
SAzIz °Pht °AvzAIE.2 EaJ SJA qgKEYUE-AAzA °REGba a CA±UMeAB F PAVeAVe UAgAw ,A AVzE

- 1) gUMeIA aAE' KEV P AV °AqAUS P AVzE
- 2) gUMeIA vAVzA UIt EUe Mqa SngAVzE
- 3) EzA aIAvAaIA SAzP AVzE
- 4) Yw' A° EP e aIAVUMa ,P AEAVGAVP E



- 5) gUMAiA°e °AIVbMA UIt °AiA°A «¥AiA°AiAZP°E MqAiAAVPE° VIEKE°PA GAMAU°S°AZAZA KPIV°AEV°AiA°EAB vA; a° °AiA°E«ZP°EAB VIZAP°PEqAVZÉ
- 6) C°AVD°AZA ,P°A°AZUM°EABVZAV
- 7) ¥Ag°AiAAP°AZA ¥AZAiAAUUM°A MAZ°A UIt °AZA ¥j UIt°A°P°qAVPE°
- 8) DZj AZA gUMAiAA C°K° °AA°°AiAVgAVZÉ
- 9) ¥W ¥AZZP°E° ,P°AAEA ,ASi UIt UZAZA PKErgAVZÉ
- 10) EAWpA ¥AZUWgA°APAS °S°OAZk°e
- 11) ,A°AAE°P°AV CAV°AE°P°EAB vA;T°AUAVZÉ
- 12) P°E°°A°Ba DC¥Ag°A MVA°AE°UM°A ,AAI°E°AdE°E°C°gA°AZAAI°A.
- 13) gUMAiAA ,A±A°P°AZZAV
- 14) E°°°AiAZA UW MAZ°A ,P°AEAV ,AUAVZÉ
- 15) ,P°dAiAW C°P°A°A°°A°JpA C°AVD°AVZjME G°1Z°Adt°°°QgA°K°e

F °AA°EA °P°t°UM°EAB °AEU°AqA "gUMÉ °At°°°V°P°C° C°P° CA±bAZP°C° C°P° CZEAB 'eAWbAZP°UÉ ,P°AA°A±A° °AAqA°APAUAVZÉ³ JAZA r.J.i.PD°°AiA°hA C°°AAiA°¥bAVV°E F C°°AAiA° ,P°A°D°°AAiA°°CA°, C°°P°CA° JASAZEAB gUMAiA° °AE°PA ZIZ°°AiA°°E°EE°A°O°« ,A°P°AV ¥j Z°°°S°°AZAVZÉ gUMAiA° °AE°:

gUMAiAA CZUE°qA bAZE°Ag°E°P°A° DXP°A ,A ,W°A°E°°E° ¥AR°V°A bAZP°EA° °ZD°°EA° ¥P°°P° F 'gUMÉ ±S°VZ°A° °P°W°U° KEA°? CZ°A° P°EQ°A° °AE°°ZP°E° ,A ,W°K°AZA° S°AZZÉ? CXP°A° ¥AR°V°K°AZA° S°AZZÉ? JAS ¥A°U°U°E° ¥hA° °AV°U°°g°E°AZA° JENS°°AZAZA° °AZUM°EAB° «ZAA° ,hA° °AAr°1Z°Ag°E° gUMAiA° GUP°AZA° °Ag°AUM°A° ¥AR°V°ZP°AiA° CZhA° G°¥A°°P°AiA°AZA° C°¥A°°A±ZP°E° P°AT°S°°AZA°. F °°Ag°AUM°A° °°AiA°°AU° P°EQ°A° Z°°AAiA° UA°Z, °°AP°A°, °Ag°A° U°E°S°g°U°AZA° ¥E°A°U°E° ¥qZ°A° ,P°D°V°AV°E° ,W°AV°E°AZA° bAZE°AS°ZP°AV° °E°Z°K°E°°AV°A° JEA°P°AZA° EE°E°PAZ°A° °AZA° EP°AA° °AAU°D° ,AV°Z°AAiA°AZA° P°K°UM°A° °AA°°E° d°E°M°Z°A° ,AV°Z°AAiA°UM°A° ¥E°°A°°A° E°C°gA°°AZEAB° U°Ag°W° ,A°°A° «ZAA° ,hA° D° P°K°UM°A° P°E°UE°Arg°A° gUMAiA° ¥A°I°E°AU°Z°A° »AZÉ d°E°M°Z°A° bAZE°E°°Ai° AU°K°A° ¥E°°A°°A° ¥g°U°V°M°AU°E° E°C°g°P°A° ,AZ°K°ZÉ JAS° SUE° SUIA° C°°AAiA°U°M°E° C°°U°M°EAB° F °AAAZÉ «P°ZP°AV° Z°E°D°°AVZÉ

1) ,A ,W°A°°AE°Z°°AZA°

'gUMÉ JAS° °E°g°AUR° CZEAB° ,EA° ,A°°A° P°A°°S°AZP°AUR° ,A ,W°V°ZP°E° °E°°E° DZjME gUMAiAA° ,A ,W°V°Z°A° 'g°V°M°A°' JAS° ¥Z°Z°A° C°¥A°°A±P°AZA° F°°g°U°E° °E°W°P°E°AqA° Sg°T°AVZÉ 'g°V°M°A°' JAS° ¥Z°A° ¥A°I°E°AUR°A° AiA°°A° ,A ,W°A° bAZE°AU°X°UM°P°AiA° G°°AR°°AVg°A°K°e° (bAZE°AE°A±A° ,EP°EAB° °E°G°V°A°°1°) ±A° ,P°Ag°E°AZA° MAZ°E°A° E°AUR°P°°D°EP°E° F° ¥Z°A° °E°ZP°°°Aj° U°E° S°P°AiA°AVZÉ C°°EE°B° CE°A° ,j° 1° d°AiA°O°AW°°AiA° CZEAB° S°W°P°Z°A°E° °AAV°AiA° w°°AA°°AiA°E°P°hA° "Cg°V°A° °g°P°A° >g°V°M°A°>g°U°K°E°⁴ JAZA° °P°W°U° °E°W°Z°Ag°E° C°°hA° °AV°Z°AV°E° gUMAiAA° °Ag°E°V°AP°AU° °AqA°°A° °AqA°. C°°hA° °P°W°U° g°V°M°A°>g°U°K°AiA°AV° g°E°¥AA°V°g°U°E°AqA° S°U°AiA°EAB° °°P°A°±A°°AiA° EE°E°°AAZ°A° ,P°A°y°D°°1Z°AV°A°°AV° °E°G°V°A°, D° °E°j° EA° °AA°V°A°W°U°°°P°°AZA° bAZE°E°°AiA° E°Z°V°Z°hA° SUE° °E°W°Z°AV°AU°°A°K°e° CZ°A° C°°ZÉ° °Ag°E°AZA° P°hA°i°E°° C°°hA° °E°W°Z°AV°E° "gUMÉ° Z°A°°AiA°AV°AiA° E°g°A° MAZ° °AqA°"⁵ JAZME P°EQ°A° °E°W°Z°Ag°E° °AA°V°E°P°E° mA°>¥E° AiA°AV° ¥j °AV°D°E°AiA°AZ°Z°E°AB° ,AZ°Ag°P°AV° V°E°Aj° 1°e°

gUMAiA°EAB° °E°A°°A° ¥Z°S°AZUM°A° ,A ,W°V°ZP°E° E°g°A°AV°E° V°E°Ag°A°K°e° E°ZP°E° P°Ag°t° 10E°A° ±P°AA°EP°E° ¥E°°D°Z°A° ,A ,W°V°Z°A° AiA°°A° bAZE°AU°X°UM°P°AiA° gUMAiA° G°°AR°°AUR° °Z°E°D°EP°AUR° °U°A°°K°e° gUMAiA° ¥E°°A°°A° °E°ZP°A° P°AT°P°P°E°°AA°AZA° 10E°A° ±P°AA°E°Z°A° 'bAZE°AE°A±A° ,E°AZP°E° CZhA° P°AV°D°°AZA° d°AiA°O°AW°°AiA° MS°A° P°E°A°U°A° F° P°Ag°t° CAZ°T°A° C°°EA° U°A°X°ZP°E° P°U°A°D°°I°P°A° «P°AiA° eAWbAZP°EA°



a²FEZP²EAi²Ai²Z²: PEIq² g²UM²Ai²A² P²Id²Ai²WU² C²Y²A²h²g²A²z². Ez²g² @Ai²A²Z² U²W MAZ² P²AEAV² AU²U²V²E²
 A²@A² J²u²AO² CA²W²D²AV²z²g². G²1²z²AO²t² "AO²g²A²@²K²@²e² J²g²h²g²EAi²Ai²Z²: Y²A²z²z² «²u²Ai²; PEIq²PE² Ai²W² u²Ai²v²P²PE²
 Dz²g² Y²A²z²PE² u²Ai²v²A² A²AE²PE²AV² g²UM²Ai²A² CAV²Y²A²z²A² u²Sz²PE²AV²g²v²z²E² o²PE²a²q²E² DC²Y²A²z²A² M²Y²AE²z²A²
 Sg²A²z²AAI² A². F² @²PE² Y²AE²W²z² Y²z²W²U² E²AV²U² C²Y²A²z²A² z²z² Y²h²U²PE²Ai²A²°²e² P²At² U²A²@²K²@²e² "g²UM²E² Y²AE²PE²AV²z²A²
 CA²u²U²t²z²A² a²IM²d²EM²z²PE²A² Ez²g² v²PE²g²A²23 JAS «A².1. a²z²z²PE²e² u²MA²A²z²K²z²E² CA²u²A² W²AE² a²AV²A²e²
 W²AE²CAi²AV², CA²u²A²u² z² a²AV²A²e²u² z²CAi²AV² a²IA²Y²AO²I² AU²KEA²q² AU²W² PEIq² b²A²z²PE²A² Z²J² v²Ai²A²°²e² z²AR²-AV²z²E²
 CAV²Ai² g²UM²Ai²A² a²AE²@²z²PE² CA²u²U²AV²PE²AV²z²PE² P²A²AV²g²z²PE² e² a²AV²A²@²Ai²PE² wg²AV²PE²Arg²S²°²A²z². CA²u²A²
 b²A²z²PE²A² S²PE² «²u²Ai² g²A²z²PE²U²MA² g²UM²U²MA² a²AE²g²A² EA²AI² LZ² a²IA²VAi²A² @²Ai²A²EA²B² °²FE²A²W²PE² P²IA²AO²I² P²A²
 «²u²Ai² e²AW²Ai² G²v²AP²A² a²IM²PE² G²v²AP²g²UM²Ai²A² g²AE²Y²LU²E² MZ²V²g²S²°²A²z²A² Y²AE²g²U²Ai²EA²B² Ez²PE²
 Gz²A²°²g²U²Ai²AV² P²EE²q²S²°²A²z². "G²v²AP²z²PE² e² U²AG², @²WA² a²AV²U²@²WA², @²WA², @²WA² (- U & UUU) JAS
 j²AW²Ai² S²PE²U²t²U²MA² u²C²o²u²PE²A²z² @²Ai²A²EA²B² «²AI² AV²U² z²IAi²U²VAi²A²°²e² z²A² «²A²z²J² Az² Cz² P²Id²AV²
 v²A²PE²MP²A² DV² Y²J²t²«²A²1²z²E² J²ES²°²A²z²."24 F² G²v²AP²PE²MP²PE²I² G²v²AP²A² g²UM²U²MA² @²Ai²U²VAi²A²°²AE²,
 a²IA²VA²W²t²WAi²A²°²AE² u²A²«²Y²A² u²SA²z²K²z²E² G²v²AP²A² u²AV²z²z²PE² e² K²Y²A² S²PE²U²t² P²EE²U²PE²A²z² U²AG²
 Sg²AV²z²E² JAZ² EA²UP²PE²OE²A² @²PE²t²PE²z²AE² d²AI²AO²W²AO²AI²A² P²EE²q² G²v²AP²A² u²AV²z²PE² e² a²IA²VA²W²U²AE²A² J²AI²AV²
 U²AG²@²PE²U²MA² MI²AO²K²Y²A² SA²z² P²EE²U²PE²A²z² U²AG²(-) Sg²AV²z²E² J²EA²VA²EE² CA²Z²g²E² E²°²EA² CA²u²U²t²U²MA²EA²B²
 a²IA²VA²@²Ai²A²z²A² PE²z²PE² U²t²PE²A² Sg²AV²z²E² Y²AE²Y²EA² G²v²AP²A² g²UM²Ai²A² °²v²g²U²Ai²A² F² Y²z²A² G²v²AP²A² u²AV²z²PE² e²
 J²AI²AV² °²FE²AC²PAi²U²AV²z²E²

3 3 3 3 3 3 3 +UA
 UUU UUU UUU -U UUU UUU UUU -
 Cz²g²A²: Y²AE²g²PE²CA²: 1/2PE²«²: ±A²@²: PEI²PA²: P²IM²PA²: V²J²U²A²1/2A

G²v²AP²A² g²UM²Ai²A² F² W²AE²AV²A²@²Ai²A²EA²B² G²v²AP²A² u²AV²z²PE² e² CA²u²PE²Ai²EA² J²AI²AV²VAi²AE² U²t² «²AU²q²EE²
 a²IA²EQ²S²°²A²z².

S²e S²e S²e S²e S²e S²e S²e +UA
 UU,U UU,U UU,U -U UU,U UU,U UU,U -
 Cz²g²A²: Y²AE²g²PE²CA²: 1/2PE²«²: ±A²@²: PEI²PA²: P²IM²PA²: V²J²U²A²1/2A

E²°²e² G²v²AP²A² u²AV²z²PE² e² u²Ai²A²z²AV² K²Y²A² S²PE²U²t² MAZ² U²AG²(-) SA²C²z²E² »AU²AV² G²v²AP²A² g²UM²U²MA²
 P²IA²AO²I² P²A² «²u²Ai² F² G²v²AP²A² u²AV²z²PE² e² a²IA²EA²AV²z²g²AE² D²±²AI²AO²«²@²e²

Y²AE²W²U²AV²U² C²Y²A²z²A² u²U²MA²PE² G²v²AP²g²UM²Ai²A² @²Ai² P²At² U²A²@²K²@²e² CAV²Ai²A² Y²AE²z²PE²IA²VAi²A²°²v²A²
 g²UM²Ai²A² @²Ai²A²z² C²°²e² E²°²v²A² a²IA²VAi²A² @²Ai² d²EM²z²PE²A² a²IA²EA²CA²z² SA²C²g²A²PE²A². "W²AE²CAi²A² a²FE²z²PE²
 Z²g²AE²CA² CA²u²U²t² CA²z² a²IA²VA²W²t²PE² wg²AV²z²g²AE²°²v²g²U²Ai²A² Z²g²AE²AV² Y²J²t²«²A²AV²z²PE²"25 P²Id²EA² W²AE²U²MA²
 a²FE²z²PE² u²A²U²MA²EA²B² Gz²A²°²g²U²A²x²D² E²°²e² P²EE²q²AV²z²E²

5 5 5 5
 - UUU - - U - - U - - U
 u²A²@²AE²A²: P²EE²A²U²A²: °²A²-FE²A²U²A²: g²AA²q²AV²E²
 P²Id²DO²: EA²SA²AE²A²: UP²DO²CA²: z²A²z²PE²EE²
 g²PE²AE²: rz²PE²IA²VA²: ±²PE²AI²AO²C²1²: SA²z²AV²E²

E²°²EA² «²u²U²t²U²MA²EA²B² 5 a²IA²VAi²A² U²t²U²MA²AV²E² PE²PE²AO²z²g²AE²°²v²A² g²UM²U²MA² P²AE²AV²
 °²FE²AC²PAi²U²AV²z²E² "PEI²q² d²EM²z²PE² u²AV²z²PE² e² W²AE²CAi²A² o²PE²a²A² D«²u²AG²U²MA²AV² g²UM²Ai²A² P²PE²A² D«²u²AG²U²MA²



8. n.«.ªAPmAZP±A¹Ń- PEŃqÀ bÀzÀ Āi ŃĀi -52.
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26. gĀ.²Ā.ªĀUŃ₂ - ŃĀzĀĒĀ PEŃqÀ Ą»vĀ gĤEŃUŃĀ ŃĀi -167



Aiiaazh'ke<AAiia'°e gAdga °keAgAI aAr <AgA °aght ¥qéZAVé C°bjá f°pbgá JAVPÁ
Aza' Dzr é °keAgAI aAr aArAiia'°A 1zj gAwéZbja. CAVPÁ f°pbgá ±AAwWKEACUF °keAgAI aAqPÁ
1zj gA°A f°pbgá 1wAviAEAB ¥CEAE ±AAw¥lgAtzr é° PAtAiAwbja°A <AA f°PA¥AZá PhtAU CgkzZá °AEUA,
PKEA¥C AZá PKErZá °ASÁá WKEAgP AZá Zb, f°pbgAZá ±j AgA JAZá ¥bAPPEAUkAZá PKErZá DPágZr é
°Á½ZÁEE Aiiaazh'ke<AAiia'°e Aiiaazh' aAqA°A f°pbgá PÁ¼WZr é C½AiAZé f°EAvbje Zr°zr é f°E°Zé vPÁá
¥PZr bje °Avje VÁEA ÁAiAZé vPÁá f°EzZá <clA f°LiAi°e PÁVizbje ±EAIÖ PAULZé S°°°e °AAVfZbje
DAiiaAjá °AAVaiAZé °A¥WUÉ °WbP AVzZbja. Aiia±P UÉ ZKEGPÁV Á°ÁAEAZá QAwÖAiA ¥A PÁ G½AiAZé Zbje
EZÍ S°°°EAB PKErPKEAQÁ °KEAgAQAvÁU f°pbgá U®A«UAV ±ÁÁ AwéZbja.EAVPÁ f°pbgEAB PhtPKEAQÁ
°KEAgAQÁ°A Cgá bja °AEAiia'°e Jgbá f°Ad, PÁ¼WZr é Á«gá f°Ad³⁷ JAZá EA°ZbjaZá ±AAw ¥lgAt
°Á½ZÉAVPÁ EA°PÁiia'°e °KEAgAr <AgP Aght ¥qéAiia'°A f°pbgá vPÁá Á°EAB f°AUPEAZAiA°AZá
f°Á«1Zbja.EZEAB PÁ°ÁAgP Áá PkAiia'³⁸, AUAZá °Á»°Aiie¥i °AWÁ«EA f°AUPEAZAiA°Á JAZá °Á½ZÁEE

¥AÁAEÁ PEÁÖI PZr é PEArUbjá Á°ÁAFPA f°Á°EPA <AgKEAEWA aAi bZAVCVÁ.CAZá PÁ ÁASZr é
vAZé vÁ-ÁAiAgP é vAZé °APMÁP é f°Á»vbjá f°Á»vbjá é Oj Aiigá »j AiigP é PKEAZbja PKEAZbje é ¥W
¥WvAiAgP é °AAZAPÁ Aiia°P bje gAdgá f°pbgP é ¥bja bja µµb-ÁAZá EZÁI PÁ¼PÁ°Zr é ¥bja bja vPÁá ¥Át
°AQÁ°Á µµj gAwéZbja. f°EAZbja ÁASAZZr é ZPÁÖGÁiia vEB vPÁACGf é AiiaGfESjÁ f°bja VÁEA CVB
¥PEÁÁ°Á Á°AQÁ°ÁZAV ¥Wb°Á Á°AQÁ°ÁZá.³⁹C°Zé ZéÁE EEEPAZÁ ÁZá Dzr é ±AAwWAZr bje é f°Acú
°ÁARPEAQbje CVB-ÁAZá °ÁnÖ SAZá EÁEA CVB ¥PEÁÁ°Á ÁAR °Aght°EAB ¥qéAiiaWVEAZá °Á¼Á°ÁZá.
°ÁUAIÁÁ ZPÁÖGÁiiaEE é UAqACgá °ÁÁ°EA f°Aw C°PÁAEZá PÁ¼PÁ-ÁAZá ¥WvAiiaV ZéÁE EAVPÁ
°ÁAVÁUWAEÁqÁ°ÁZá ¥W-¥Wb ÁASAZZá f°AwAiia°e JASÁZEAB URÁµ f°ÖÁZá.⁴⁰ »ÁUÉ »ACÉÁ PÁ°Zr é
¥bja bja PKEAZbje é ¥W-¥WvAiAgP é vAZé °APMÁP é vÁ-Á °APMÁP é Aiia°PA °AAZAP bje gAd f°pbgP é
Cdó °PE°APMÁP é ¥bja bja f°Á»vbjá é Egá°Á ¥Á°Á, f°Aw, f°Á¼WÁ µµÁiá °AghtPÉ PÁght UÁAUWbZrÁ EZPÉ
ZÁ±ÁÁ ÉÁ C°PÁEÁÁ ZÉÁt, PhtÖ, °Áµbjá <AgP Aght, °ÁÁÇÁ UÁAQPÁ f°Aiigá PÁ¼PÁEÁ °Aght, °AbelAWA
ZÁ°AwAiigá PÁ¼PÁght UÁÁ CvÁvPÁ GZÁ°bjLUÁVÁÉ

Aiiaazh'ke<AAiia'°e °keAgAQÁ°A <Agbá vÁUÁ f°EÁUWkAZá °keAgAI aAr aArZbje aAvÖ F
f°EAPZr é °ÁEÁµbjÁV °Ái ÁWÁbje JAS EA°PÉ CACÉÁ <Agá PÁÁDzr f°WÁ.EZEAB ¥A¥PK⁴¹ ZAUZá
f°EÁUWkAZá°ÁiiaZwEEnÁiia°A; °A¥ÁUÁ | ¥ÁUWbja °ÁEÁÁ bje °ÁEÁÁ bja vPÁV ¥Ái ÖÁUJAZá °Á½ZÁEE
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Egina BhuSudharana Tiddupadi Kayde: Matte Dalitarannu Bhumalikara Kuliyalugalannagisite?

-Pandurangaiah H.V

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Healthcare Services in India-An Analysis

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Abstract: Health is an important requirement and should be a matter of immediate concern. With the growth of economy there is bound to be improvement in standard of living as well as quality of life. With the spread of education and awareness people aspire to have better health service as well as intervention of public authority in this regard. World Health Organisation has persuaded all governments to give top priority to the health needs of the people. But to a developing economy like India resource management is a big task. There is desire to spend more and provide better health service. But the resource crunch is big impediment in realizing this desire. In this article an attempt is made to make a brief analysis of health services and health insurance provisions in India with the objective of fulfilling health needs of Indians. The objective of the study is to examine remedial measures to improve health services in the public sector and cater to the health needs of under privileged as well as marginalized people. It would throw a light on the performance and deficiencies of public health services in India.

Keywords: Health Service, Family Welfare, Budget, Efficiency, Upgradation

1. Introduction

Health is an important element in the life of an individual a society or a country. Healthy people make healthy society, health is one such requirement which no state or public authority can ever ignore or neglect. It is because all issues connected with good health and health services are of major importance. A health standard in a society is one of the better indicators of state of economic development attained by the country. Sustainable economic development must make adequate provisions for ensuring good health to people and mechanism to maintain or provide upto date health services to people. Health is as important

as education and skill development in building more efficient and productive human capital.

Health insurance services and amenities, the concept of health has now become a basic issue across globe. It is considered to be pre requisite for a better society. When the public authority desires quality life it becomes imminent that the state has to take care of health needs of its population, without which there is no justification for human resource development. With the progress of science and technology increasing amenities are available to people at all levels. But the benefit seems to be unequally shared by beneficiaries in particular and society in general. People



have become more health cautious and they prefer to have the best of medical and clinical services including consultation and counseling. Those who can afford better quality services have several options. On the other hand the poor and the less privileged have no alternative other than to depend on public health services made available at different levels.

2. Objectives of the Study

Present study has the following objectives:

1. To identify the number of health insurance operators in the private sector.
2. To analyze deficiencies of health service and health insurance in the public sector.
3. To affirm the significance of provision of health services in public sector to poorer, the marginalized and less affordable people.
4. To offer suggestions to the betterment of health services in public sectors and Health insurance coverage in private sector.

3. Methodology

The present paper is descriptive and analytical in nature. The approach is explanatory with help of quantifiable data obtained from secondary sources like Human Development Index and Human development Reports, Ministry of Family and Welfare Government of India, State Health Report, Union Budget 2020 and Health related websites. A comparison has been made to find out share of Health expenditure in GDP in five countries.

4. Health

The concept of health and health standard is quite crucial. The condition of health is a dependent factor. But healthy people are required to build healthy society. Primarily health implies the condition of a person's body or mind. It also implies that health is a state of being well and free from illness, disability and disorder. If people are unhealthy it's a burden to the government as it is required to spend a lot on curative measures. Health is a positive aspect which keeps people in good condition with enthusiasm and energy. Health promotes activity status which is crucial from the point of development of society. If a person suffers from any disease, chronic illness, injury or disorder he cannot contribute much to development efforts. Thus maintenance of good health must be accorded top priority by governments.

Determinants of Health

Across globe the governments have been able to identify many factors which determine health standards of people in respective countries. They have been enlisted as given below.

- Income and social status
- Social Support networks
- Education and literacy
- Employment/working condition
- Social environments
- Physical environments
- Personal health practices and coping skills
- Healthy child development
- Biology and genetics endowment
- Health services
- Gender
- Culture



Among these factors practically and more sensibly affordability, income level, access, awareness, utilization and social factors appear to be significantly impacting popularity and performance of use of health services. Food and nutrition, safe drinking water, fair hygiene, cleanliness' and such other factors also determine health status of a community. The need to create healthy society has impacted health sector, provisions and services and execution and delivery highly complex.

5. Role of Governments

Modern government shall be required to spend heavily on healthcare services in order to make the country disease free. But it appears that government spending on healthcare services is quite low in comparison with other countries. The following table gives an indication about spending on healthcare services as a share in GDPs in selected countries.

SI.No.	Country	Share of Expenditure on Healthcare Services in GDP (%)
1	Japan	10.90
2	France	11.20
3	Germany	11.20
4	India	3.60
5	United States	16.90

Source: OECD Report 2018.

India seems to be spending very less on healthcare services. The total amount spent by states and union territories put together amounted to Rs.1.58 trillion in 2018-19. The highest expenditure on healthcare services is made by the United States with average government spending to the extent of 9267 dollars. The least expenditure of Rs.33 dollars is done by Somalia. As per the data published by family healthcare department the average annual expenditure on health services in India was just Rs.1616. This is a clear indication that we are quite backward in promoting good social condition for better health to Indian population. This is an undoubtedly a matter of serious concern.

Agencies of Health Services

It is expected that the public authority has to devote itself to the provision of healthcare services to its population in our country. But there are many handicrafts and impediments in this administration. The country is very fast and the size of population is mammoth. The government has great deficiency in making available resources to healthcare services. In spite of this the government agency is supposed to be the dominant healthcare service provider in our country. Even in private sector healthcare services have expanded broadly across the country. In fact this has resulted in the creation of social divide on the basis of accessibility too and



availability of health services. The major health services agencies operating in India are

- a) Voluntary Health Agencies
- b) International NGO/PVO Multilateral Organizations
- c) Indian Red Cross Society
- d) Bharat Sevak Samaj (BSS)
- e) All India Women's Conference

Health Services and Health Insurance

It is expected that the public authority must create health services which include the following.

- 1) OPD Service
- 2) Causality Service
- 3) Consultancy
- 4) Lab and Clinical investigation in patient/hospitalization service
- 5) Pre natal/post natal service
- 6) Surgical service
- 7) Medicine service
- 8) Follow up Service etc.

The public authority is expected to spend a lot of money for creating these services in substantial proportions. But the unfortunate thing is that people in general do not have trust or faith in services created by the government. This is for two reasons.

- a) The service created by government or meager insufficient, untimely and uncertain.
- b) The human services offered in the form of doctor and nurse are again insufficient and inferior in quality.
- c) Cleanliness and hygiene can hardly be found
- d) There is arrogance on the part of the nursing and sub staff.
- e) Absence or non availability of medicines, tonic, tablet injection etc.,
- f) Corruption and bribery

On account of these factors people, particularly those with higher affordability, refrain from going to public health service. Invariably they have to depend on private health services which are supposed to have an edge over public health services in all respects.

For private sector health service is a money spinning activity. It operates in the form of a nexus and robs people of money. Pricing of health services in the private sector are considerably higher for obvious reasons. To compensate this and to take advantage of the situation many health insurance companies have emerged thanks to new economic policy and subsequent reforms adopted since 1991. So the present system is subscribed to many kinds of health insurance policies according to requirement and avail the benefit in private sector. This has emerged as a popular business covering upper middleclass people and rich people.

There is an argument that there is unwritten hidden arrangement among providers of health service in the private sector. On admission of a person into hospital as a patient the first enquiry would be if there is insurance coverage and if so, which company. If the response is in the offer native the billing style is totally different. Coverage of diseases and extent of payment is not one hundred percent. But financial burden on the insured family is quite less followed by a psychological feeling that the patient would be better off in private hospitals.

6. Major Private Health Insurance Companies in India

There are many companies in our country which catered to health insurance needs of people in India. Some



of the major operators in this area have been enlisted below.

SBI Health Insurance Company

- Star Health Insurance Company
- Bajaj Allianz General Insurance
- Oriental Health Insurance Company
- Max Bupa Health Insurance Company
- Religare Health Insurance Company
- Manipal Cigna Health Insurance Company
- Apollo Munich Health Insurance Company
- ICICI Lombard Health Insurance Company
- New India Assurance Health Insurance Company

In addition to this, there is provision for re imbursement of medical expenses to government employees in almost all the states in India. For central government employees there is what is known as Central Government Health Scheme (CGHS) under which the employee and his family members are eligible or coverage of all kinds of medical

expenses. For those working in Corporate Sector there is insurance tie up between corporate company and insurance company. The employee shall required to pay sum subscription to avail health insurance coverage and the service is routed through the employer. In some other sector employees drawing less than a pay of Rs.15,000 have been extended health facility under the provisions of Employees State Insurance Act (ESI) and health services are provided by ESI Hospitals. All the others have to invariably depend on public health services which operate in the form of Dispensaries, Primary Health Centre, taluks hospitals, District Hospitals and Hospitals attached to Government Medical Colleges along with some Central Government Hospitals. It is only that hospitals of the rank of District level and above could offer specialized services. In, many cases these hospitals prefer to promote patients to private healthcare.

Some Important Indicators of Health Status in India

In the below schedule there is a display of vital information about improvement in health related issues in our country.

Life Expectancy at Birth	Under Five Mortality	Maternal mortality Ratio	No. of immunization done in
69.27	Reduced by 49% from 83 deaths per 1000 live births in 2000 to 42 deaths in 2017	122 per 1 lakh live births in 2015-2017	35% 1992-93 And 62% 2015-16

Source: Indian Human Development Report 2020

Let us first considered average life expectancy at birth. In 2011 Life Expectancy at Birth was 69.4 years and it rose to 69.27 years in 2020 according Indian Human development Report 2020. Improvement in average life expectancy at birth is



a clear indication that there is improvement in the provision of health services over the years. Another important factor to be considered here is considerable reduction of under five mortality rate by 49% between 2000 and 2017. To be more accurate under five mortality stood at 83 deaths per 1000 birth in 2000 and sharply declined to 42 deaths per 1000 birth in 2017. The Government has initiated wealth fair measures for pregnant women in the form of supply of nutrition food. Pre natal and post natal services have improved to a noticeable extent. Immunization program has been carried out on massive scale. This has positive impact on the fall in under five mortality rate.

On account of welfare measures and medical attention extended to pregnant women, maternal mortality number has decreased significantly between 2004-06 and 2015-2017. For instance maternal mortality was 254 for 1 lakh live births in 2004-06 where as it decreased to 122 per 1 lakh live births in 2017-18. We must appreciate the achievement but it is not enough. If adequate facility and proper care is extended this could be reduced to single digit in coming decades. Immunization program has been under taken massively in India since 4 decades. The rotary International has joined hands with government efforts and has provided immense man power and financial support for the success of immunization program. In 1992-93 35% of children were covered successfully under immunization campaign. This percentage short up to 62% in 2015-16 as per the report provided by Ministry of Health and Family Welfare, Government of India. It is expected that during 2020 the coverage would have gone up to 89%. However there is no reason to be complacent. It must be 100% or near 100% coverage because no child must be allowed to go without proper immunization.

8. Union Budget, 2020-21

Allocations to the Ministry of Health and Family Welfare for 2020-21 (Crore)

Major Heads	2018-19 Actuals	2019-20 BE	2019-20 RE	2020-21 BE	% Change RE (2019- 20)/Actuals (2018-19)	Change between RE 2019-20 and BE 2020-21
Department of Health Research	1,728	1,900	1,950	2,100	13%	7.7%
Department of Health and Family Welfare	52,954	62,659	62659	65,012	18%	3.8%
Pradhan Mantri Swasthya Suraksha Yojana	3,797	4,000	4,733	6,020	25%	27%
Family Welfare Schemes	598	950	776	831	30%	7%
National AIDS and STD Control Programme	1,803	2,500	2,956	2,900	64%	-2%
National Health Mission	31,045	32,995	33,790	33,400	9%	-1%
-National Rural Health Mission	25,495	27,039	27,834	27,039	9%	-3%
-National Urban Health Mission	868	950	950	950	9%	0%
-Tertiary Care Programs	289	550	300	550	4%	83%
-Strengthening of State Drug Regulatory System	179	206	206	175	15%	-15%
-Human Resources for Health and Medical Education	4,214	4,250	4,500	4,686	7%	4%
Infrastructure Development for Health Research	103	160	153	170	48%	11%
Rashtriya Swasthya Bima Yojana	227	156	114	29	-50%	-75%
Pradhan Mantri Jan Arogya Yojana	1,998	6,400	3,200	6,400	60%	100%
Autonomous Bodies	8,718	9,920	10,095	9,616	16%	-5%
Others	6,394	7,478	8,793	7,745	38%	-12%
Total	54,682	64,559	64,609	67,112	18%	3.9%



Let us now have a glance at the Union Budget 2020-21 as regards allocation made to Ministry of Family and Welfare for carrying out health services effectively and successfully with an inclusive approach. The allocations have been made to different segments operating under Health and Family Welfare Departments in States and Union territories across the country. In the first place let us examine Budgetary Actual on various heads during the Financial Year 2018-19. The Actual Expenditure incurred in Department of Health Research was ` 1,728 Crores whereas the same stood at ` 52,954 Crores, ` 3,797 Crores, and ` 598 Crores in Department of Health and Family Welfare, Pradhan Mantri Swasthya Suraksha Yojana and Family Welfare Schemes respectively. It may also be noticed that the government's actual allocation to National AIDS and STD Control Programme as well as National Health Mission was ` 1,803 Crores and ` 31,045 Crores respectively while the Actual Allocation to National Rural Health Mission ` 25,495 Crores, National Urban Health Mission ` 868 Crores and Tertiary Care Programs ` 289 Crores respectively. The Actual Expenditure during 2018-19 was ` 179 Crores Strengthening of State Drug Regulatory System, ` 4214 Crores on Human Resources for Health and Medical Education and ` 103 Crores on Infrastructure Development for Health Research. The last two schemes referred to Rashtriya Swasthya Bima Yojna and Pradhan Mantri Jan Arogya Yojana and the Actual amount allocated to these two heads was ` 227 crores and ` 1998 crores respectively. Thus the Health and Family Welfare Ministry spent the amount mentioned against each head in 2018-19.

It is true that the government made adequate budgetary provisions to the Ministry of Health and Family Welfare. But it appears that investment in this sector has to be augmented further keeping in view the vastness of the country as well as the size of population. If such a measure is initiated dependence on private health services could be brought down considerably.

When we look at the Budgetary Estimates and Revised Estimates of Resource Allocation to the Ministry of Health and Family Welfare in 2019-20 Union Budget, there is an increase of ` 9,705 Crores in absolute terms and in terms of Percentage the increase amounts to 15.48. The Total amount allocated to ` 3,314 crores on Rashtriya Swasthya Bima Yojna and Pradhan Mantri Jan Arogya Yojana put together. The Estimated Allocation the Ministry of Health and Family Welfare in the Union Budget 2020-21 is ` 65,012 Crores which is just marginally higher than the preceding year. But in the present context this amount seems to be in significant in the context of COVID-19 which has ruined the entire mechanism. Additional funds are pumped into the management of Corona Disease across nation and the focus on Health and Family Welfare initiatives appear to have dwindled noticeably. The present attempt is undoubtedly one of crises management which is justifiable.

On a clear perusal of this data it becomes evident that we have to go a long way in creating very effective and upgraded health services in the public sector. Otherwise the marginalized section becomes totally excluded. Efforts have to be made to generate funds in the



Public Sector to fulfill health needs of people.

8. Suggestions

Some important suggestions are offered here:

1. Resources must be made available to the Ministry of Health and Family Welfare without delay. Only then hospitals would be able to offer improved Clinical and Medical Services to patient.

2. One of the complaint against Public Health Service is that in hospital basic amenities are not made available properly. Laboratory Equipments and Testing Materials are not upgraded. In most cases life saving drugs are not available. Hygiene and cleanliness have been totally neglected. These issues need to be attended and set right on top priority.

3. It alleged that specialised services and specialist are available only at district level hospitals. In many cases even in these hospitals specialist will not be available to attend the patients and machinery will be in operative on account of poor maintenance. This has to be addressed and all district level hospitals must be upgraded and fully equipped to compete efficiently with the private health service providers. It is common experience man power is relatively less in comparison to the number of patient. Serious attempt must make to develop infrastructure in all hospitals including PHCs and Taluks Hospitals. Specialised services must be made available in taluk hospitals at the earliest.

4. There is no much problem with health insurance coverage in the government sector. In private sector health insurance organizations collect premium from subscribers but coverage of diseases is not explicitly indicated

while selling the policy, when papers are referred to settlement that the truth comes out. Many diseases are eligible for insurance coverage after completion of 3 years of getting insurance coverage. This ridicule has to avoided and the policy must be formulated in such a way that all diseases get insurance coverage in the first year itself. Premium can be rescheduled accordingly. More over proper awareness has to be given to people before making subscription to Health Insurance.

5. Lastly, the government must put an end to corruption and misappropriation of funds in health and family welfare department. It is a life rescuing organization. There must be strict vigilance on the use of funds. The medical staff and the nursing staff must be motivated to render better and timely service. If this is done dependence on private health service can be brought down. Special wards can be created in government hospitals for patient from well to do families. Thus, preventing them from going to private hospitals.

9. Conclusion

In the present scenario health is considered as one of the major components of basic needs of human life along with food, clothing and shelter. The zeal to focus on quality health warrants better and well managed health services. It is clear from the prevailing situation in our country that the government has been spending enormously on providing better health services, creating quality infrastructure, installing sophisticated machinery etc. Yet the share of expenditure on health and family welfare in our country is less than 4.0% of our GDP. Consequently private health service has assumed dominant dimension.



Efforts must be made to strengthen the system of Public Health Services. The Public Authority must build confidence in the minds of people to make them believe that the State is with them for their health needs. We have a long way to go to occupy a higher position in global health index from the present 129th position to less than 50. We shall hope for the best. Life is precious. Gear up all efforts to say and protect pressures life.

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