



Peer Reviewed Refereed  
and UGC Listed Journal  
Journal No. 47037

ISSN 2278 - 8158  
AN INTERNATIONAL  
MULTIDISCIPLINARY  
HALF YEARLY  
RESEARCH JOURNAL  
**ROYAL**



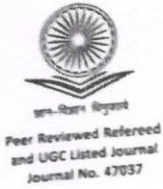
Single Blilnd Review  
Double Blind Review

Volume - XII, Issue - I,  
June - November - 2023  
English Part - I

Impact Factor / Indexing  
2023 - 6.701  
([www.sjifactor.com](http://www.sjifactor.com))

Hon. Director

SMT. J. H. WADHWA COLLEGE OF TECHNOLOGY  
KOTHARI COLLEGE OF MANAGEMENT STUDIES  
Opp. Iniaks Hospital, Chembur Colony  
Mumbai - 400 074. Tel.: 8291839881



AN INTERNATIONAL MULTIDISCIPLINARY  
HALF YEARLY RESEARCH JOURNAL

**ROYAL**

ISSN 2278-8158

Volume - XII, Issue - I, June - November - 2023

Impact Factor 2023 - 6.701 ([www.sjifactor.com](http://www.sjifactor.com))

Single Blind Review / Double Blind Review

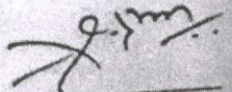
Is Hereby Awarding This Certificate To


Ms. Pillai Niketa Shairajan

In Recognition of the Publication of the Paper Titled

A Study of College Students' Attitudes about Learning beyond the Classroom  
during the Covid-19 Pandemic, With a Focus on Mumbai

Ajanta Prakashan  
Jaisingpura, Near University Gate, Aurangabad. (M.S.) 431 004  
Mob. No. 9579260877, 9822620877 Tel. No.: (0240) 2400877,  
[ajanta3535@gmail.com](mailto:ajanta3535@gmail.com), [www.ajantaprakashan.com](http://www.ajantaprakashan.com)

  
Editor: Vinay S. Hatole


  
Hon. Director  
SMT. J. H. WADHWA COLLEGE OF TECHNOLOGY  
KOTHARI COLLEGE OF MANAGEMENT STUDIES  
Opp. Inlaks Hospital, Chembur Col  
Mumbai - 400 074. Tel.: 82918899

## CONTENTS OF ENGLISH PART - I

Sr.No.	Name & Author Name	Page No.
11	The Government Facilities of Pregnant Women and Constitutional Provisions with Special References to Karnataka (Selected Districts) Mrs. Bhavya. P Dr. M. P Somashekar	61-67
12	Perception of Learners on the Usage of Mathematics in their Daily Lives : An Exploratory Study Dr. Sushila Vijaykumar Ms. Yogini Dastane	68-75
13	A Study on the Digital Literacy of Working People W.R.T. the Usage of Digital Payment Mode Ms. Jayanthi Vaikunth Ms. Rashmi Shetty	76-81
14	Development of Tourism has Potentials to Full-Fill SDGs-a Case Study Kevadiya, Gujrat Nisha Deodhar	82-88
15	A Study on Attitude towards the Retirement Planning of Working Individuals during Covid-19 Mrs. Priyanka V. Mahadik	89-96
16	Trends in Taxation Incentives for Potential Entrepreneurs in India : An Empirical Study Dr. Jyoti Bhatia	97-103
17	A Study on Consumer Perception towards Electric Vehicles Post-COVID-19 with Specific Reference to Mumbai City Ms. Reshmi Mary Jolly	104-110
18	COVID-19: The Impact of a New Paradigm on the Indian Education System Mrs. Shobha Kailas Kokane	111-116
19	A Study of College Students' Attitudes about Learning beyond the Classroom during the Covid-19 Pandemic, With a Focus on Mumbai Ms. Pillai Niketa Shairajan	117-123

∞ CONTENTS OF ENGLISH PART - I ∞

Sr.No.	Name & Author Name	Page No.
20	A Study of the Paradigm Shift in the Educational System during Covid-19 Mrs. Savita Tushar Loke	124-128
21	Quality Education through E-Education : Need of the Hour Shaikh Zeeshan Shahsoor Kappiarathel	129-134
22	Artificial Intelligence in Banking and Financial Services - A Study Linga Reddy Katipalli	135-140
23	Design, Synthesis and Characterization of Benzothiazole Derivatives as Anti - Inflammatory Activity Raveendra Ramachandra	141-147

  
Hon. Director  
SMT. J. H. WADHWA COLLEGE OF TECHNOLOGY  
KOTHARI COLLEGE OF MANAGEMENT STUDIES  
Opp. Inlaks Hospital, Chembur Colony,  
Mumbai - 400 074. Tel.: 8291689881



श्री-श्री-प्रकाश

Peer Reviewed Refereed  
and UGC Listed Journal  
Journal No. 47037

AN INTERNATIONAL MULTIDISCIPLINARY  
HALF YEARLY RESEARCH JOURNAL

**ROYAL**

ISSN 2278-8158

Volume - XII, Issue - I, June - November - 2023

Impact Factor 2023 - 6.701 (www.sjifactor.com)

Single Blind Review / Double Blind Review

Is Hereby Awarding This Certificate To

Ms. Reshmi Mary Jolly

In Recognition of the Publication of the Paper Titled

A Study on Consumer Perception towards Electric Vehicles  
Post-COVID-19 with Specific Reference to Mumbai City

Ajanta Prakashan

Jaisingpura, Near University Gate, Aurangabad. (M.S.) 431 004

Mob. No. 9579260877, 9822620877 Tel. No. : (0240) 2400877,

ajanta3535@gmail.com, www.ajantapublishing.com

ISO 9001 : 2015 QMS  
ISBN / ISSN

Editor : Vinay S. Hatole



Peer Reviewed Refereed  
and UGC Listed Journal  
Journal No. 47037

AN INTERNATIONAL MULTIDISCIPLINARY  
HALF YEARLY RESEARCH JOURNAL

**ROYAL**

ISSN 2278-8158

Volume - XII, Issue - I, June - November - 2023

Impact Factor 2023 - 6.701 (www.sjifactor.com)

Single Blind Review / Double Blind Review

Is Hereby Awarding This Certificate To

Mrs. Shobha Kailas Kokane

In Recognition of the Publication of the Paper Titled

COVID-19: The Impact of a New Paradigm on the Indian Education System

**Ajanta Prakashan**

Jaisingpura, Near University Gate, Aurangabad. (M.S.) 431 004  
Mob. No. 9579260877, 9822620877 Tel. No.: (0240) 2400877,  
ajanta3535@gmail.com, www.ajantaprakashan.com

ISO 9001 : 2015 QMS  
ISBN / ISSN

Editor : Vinay S. Hatole

Hon. Director  
SMT. J. H. WADHWA COLLEGE OF TECHNOLOGY  
KOTHARI COLLEGE OF MANAGEMENT STUDIES  
Opp. Inlaks Hospital, Chembur Colony,  
Mumbai - 400 074. Tel.: 8291889881



ज्ञान-विज्ञान विमुक्तये  
Peer Reviewed Refereed  
and UGC Listed Journal  
Journal No. 47037

AN INTERNATIONAL MULTIDISCIPLINARY  
HALF YEARLY RESEARCH JOURNAL

**ROYAL**

ISSN 2278-8158

Volume - XII, Issue - I, June - November - 2023

Impact Factor 2023 - 6.701 (www.sjifactor.com)

Single Blind Review / Double Blind Review

Is Hereby Awarding This Certificate To

Mrs. Savita Tushar Loke

In Recognition of the Publication of the Paper Titled

A Study of the Paradigm Shift in the Educational System during Covid-19

**Ajanta Prakashan**

Jaisingpura, Near University Gate, Aurangabad. (M.S.) 431 004  
Mob. No. 9579260877, 9822620877 Tel. No.: (0240) 2400877,  
ajanta3535@gmail.com, www.ajantaprakashan.com



ISO 9001 : 2015 QMS  
ISBN / ISSN

Editor : Vinay S. Hatole

Hon. Director

SMT. J. H. WADHWA COLLEGE OF TECHNOLOGY  
KOTHARI COLLEGE OF MANAGEMENT STUDIES  
Opp. Inlaks Hospital, Chembur Colony,  
Mumbai - 400 074. Tel.: 8291889881