1. **Name of the Committee** – Research Promotion Committee
2. **Composition of the Committee**:
   - Dr. Ms. Vanita Raut – Chairman
   - Dr. T. S. Bhosale
   - Dr. A. S. Kahde
   - Prof. Shelke U. S.
   - Dr. Ms. Aher M. B.
   - Prof. Mane A. B.
3. **Objectives**:
   1. To promote research attitude among teaching staff and students.
   2. To train students regarding systematic conduct and documentation of research.
   3. To increase quality of research.
   4. To provide advanced resources of research to faculty and students.
   5. To motivate faculties to use advanced resources for research.
   6. To maintain documentation of related to research and Quality Enhancement.

[Signature]

Chairman
Research promotion committee

[Stamp]

Principal
Arts, Science & Commerce College, Ramanandnagar (Burli)
Rayat Shikshan Sanstha's
Arts, Science and Commerce, College Ramanandnagar (Burli)
Academic Year – 2019-20
Annual College Committee Activities: 2019-20

1. **Name of the Committee** – Research Promotion Committee

2. **Composition of the Committee** –
   - Dr. Ms. Vinita Raut -- Chairman
   - Dr. T. S. Bhusale
   - Dr. A. S. Kuhde
   - Prof. Shelke U. S.
   - Dr. Ms. Abu M. B.
   - Prof. Mane A. B.

3. **Objectives**:
   1. To promote research attitude among teaching staff and students.
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   4. To provide advanced resources of research to faculty and students.
   5. To motivate faculties to use advanced resources for research.
   6. To maintain documentation of related to research and Quality Enhancement.

4. **Activities Conducted** –
   1. Conducted a workshop on “Avishkar research project activity” on 04/09/2019
   2. Organized a college level Avishkar research project Competition on 28/09/2019.
   4. Submitted 05 major research projects under STRIDE Scheme.
   5. Organized a one day workshop on “Intellectual property rights” on 01/01/2020.
   6. Mr. Sagar Kadam Achieved consolation prize for his project in central Rayat INSPIRE camp held at S. G. M. College Karad
   7. Students participated in district level Avishkar research project Competition organized at Balwant College Vita dated 06th January 2020. Mr. Sagar Kadam stood second (Engineering and technology category) and Mr. Satyam Tirmare secured third rank (Pure science Category) in it. Both of them further participated in University level Avishkar research project Competition held at Department of technology, Shivaji University Kolhapur dated 08th January 2020.
   8. Total six students participated in Central Rayat Avishkar Competition organized at S. M. Joshi College Hadapsar Pune. Ms. Namrata Chougule stood first in Commerce and Management category.

[signatures]

Chairman
Research Promotion Committee

Principal
Arts, Science & Commerce College, Ramannadnagar (Burli)
All members of Research Promotion Committee are hereby informed that, the first meeting during academic year 2019-20 will be held on 18/07/2019 at 11:30 am in the Principal’s cabin under the guidance of Hon. Prin. Dr. L. D. Kadam. So be present for the same in time.

Agenda:

1. To review activities of previous year.
2. To discuss objectives of the current year.
3. To discuss distribution of work.
4. Discussion on arrangement of activities according to the objectives.

Members of the Committee:

Chairman
Dr. Ms. V.S. Raut

Members
Dr. T.S. Bhosale
Dr. A.S. Khade
Prof. Shelke U.S.
Prof. Aher M. B.
Prof. Mane A. B.
Dr. Sonar B.A.
Rayat Shikshan Sanstha's
Arts, Science and Commerce College, Ramanandnagar (Burli)
Tal.: Palus; Dist.: Sangli
Research promotion committee
2019-20

Minutes of Meeting No.-1
Date: 18/07/2019

The first meeting of Research promotion committee during academic year 2019-20 was held in principal cabin on 18/07/2019 at 11:30 am under guidance of Hon. Prin. Dr. L.D. Kadam. The following members were present for the meeting,

Member of the Committee present for the meeting
1. Dr. T. S. Bhosale
2. Dr. A.S. Khade
3. Prof. Shelke U.S.
4. Prof. Aher M. B.
5. Prof. Mane A. B.
6. Dr. Sonar B.A.

Minutes of the Meeting:
Various issue were discussed and following transactions were made during the meeting-

1. A review of last year committee report was taken by chairman of committee.
2. After discussion, the objectives were finalized by taking into consideration, last year performance of committee.
3. It is decided to motivate teachers to make use advanced resources like N-List journals for research, which will also tend to increase the quality of research.
4. It is decided to conduct Avishkar research activity and Rayat Inspire project during current year also. The work related to Avishkar and Rayat
Inspire project was shouldered to Dr. Raut V.S. and Dr. T.S. Bhosale sir.

5. It is decided to organize a workshop that will train students regarding systematic conduct and documentation of research.

6. It is decided to organize a poster competition based on research activity.

7. It was decided to collect and maintain data related to research activities (research papers, orientation, refresher courses, minor, major research project sanction letters, utilizations etc). All data decided to collect at the end of April month. This task was shouldered to Dr. Khade A. S.

8. It was decided to encourage faculty members to conduct research activity, to register for Ph.D., to submit major, minor research project and for paper presentation in workshop, seminar and conferences.

9. It was decided to conduct a program on topic “Innovation, Incubation and start up”.

10. All above discussions unanimously approved by all committee members. Meeting had been concluded by chairman with the permission of Principal.

Chairman,
Research promotion committee

Principal
A. S. College Ramanathapuram (Burli)
Rayat Shikshan Sanstha’s
Arts, Science and Commerce College Ramanandnagar (Burli)
Research promotion committee
2019-20

Broad report

“To encourage teachers and students to carry out research” with this intention Research promotion committee was established in the college.

At the commencement of academic year a meeting of committee was arranged to take review of earlier year activities and for annual planning of committee activities.

➢ Faculties were motivated to submit major and minor research projects to various funding agencies. Total 16 research proposals were prepared for submission under Scheme for trans-disciplinary research for India’s developing Economy (STRIDE). After scrutiny five proposals were submitted.

➢ College faculties are motivated to register for courses as M.Phil, Ph.D. During year 19-20, two faculties Dr. Mrunalini Aher (English) and Dr. Shital Patil (Political Science) were accomplished their Ph.D. and are honored by college by giving appreciation letter.

➢ Faculties are also motivated to participate in seminars, conferences and workshops. They are also encouraged to present their research work in form of research papers and posters.

➢ Total 25 research papers were published during current year of which 24 papers were in international journals and one research paper in national conference Proceeding.

➢ Total 10 books were written by faculties and three conference proceedings were published during current year.

➢ Total seventeen (17) workshop and Seminar Activities undertaken by College during current year. It includes one national conference of Zoology department entitled Conservation and Biodiversity Banking (17th January 2020) and one national seminar on theme Dynamics of Indian Economy
(24th January 2020) and one online national workshop organized by ICT committee in collaboration with BCA department on theme Handling online Classes and Co-creating MOOCs (28th May 2020). It also includes Shivaji university sponsored one day teacher training workshop organized by Physics department on New changed syllabus (CBCS pattern) of B.Sc.II. Under lead college scheme of Shivaji University Kolhapur, a one day student teacher national level workshop was organized by Department of Chemistry on “Role of Chemistry in day today life” dated 20th December 2019.

➢ Research promotion committee in collaboration with IQAC organized two workshops as workshop on “Innovation” on 16th October 2019 and workshop on “Intellectual Property Rights” on 1st January 2020.

➢ To develop research aptitude among students, Rayat Shikshan Sanstha organizes Rayat INSPIRE and AVISHKAR project competition. Students are always encouraged to participate in Inspire and Avishkar research projects by our faculties. Senior college students have actively participated in various research project competitions. A one day workshop on Avishkar Research project activity was organized by committee on 4th September 2019. During which Mr. Rahul Patil, Assistant Professor in Zoology, Balwant College Vita discussed history and commencement of Avishkar research activity. He also provoked students to undertake small research projects. 83 students and 12 faculties have actively participated in the same.

➢ College level Avishkar research Project competition was held on 28th September 2019. It was organized in six categories. Total 41 students participated in it. Qualified students further participated in District level Avishkar research competition held at Balwant College, Vita 6th January 2020. Total twelve students were participated in it. Mr. Sagar Kadam stood Second in Engineering and technology category while Mr. Satyam Tirmare awarded Third prize in pure science discipline in district level Avishkar research competition. These two students further participated in
Shivaji University Kolhapur on 8th January 2020. These students are provided with sufficient funds for their research work under Avishkar Scheme by Rayat Shikshan Sanstha Satara.

- Total six students participated in central Rayat Avishkar Competition Organized at S. M. Joshi College Hadapsar Pune. Ms. Namrata Chougule Stood first among Commerce and Technology category in it.

- Five students were participated in “Rayat central INSPIRE project exhibition 2019-20” held on 18th December 2019 organized at Sadguru Gadage Maharaj College, Karad. Mr. Sagar Kadam achieved consolation prize for his working model of Spray pump.

- Three students participated in Rayat Central “Project Based Learning (PBL) competition organized at Dahiwadi College Dahiwadi on 11th February 2020.

- A five days Rayat Inspire camp was organized by Research promotion committee of college for junior college students, during which Four Subject Experts from different colleges guided students and motivated to do working models. On fifth day an Exhibition of models was organized. Junior college students also enthusiastically contributed in it.

All these committee activities are carried out under guidance of honorable Principal and with cooperation of committee members.
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**Chairman**

Research Promotion Committee
Sol-gel prepared vanadium oxide for photocatalytic degradation of Methylene Blue dye

Bapuso M. Babar a, Aniruddh A. Mohite a, Vithoba L. Patil b, Udayraj T. Pawar d, Laxman D. Kadam c, Prakash M. Kadam d, Pramod S. Patil b,∗

aYashwantrao Chavan Institute of Science, Satora, Maharashtra 415 001, India
bThin Film Materials Laboratory, Department of Physics, Shivaji University, Kolhapur, Maharashtra 416 004, India
cArts, Science and Commerce College, Ramanshingnapur, Maharashtra 416 308, India
dSmt Kantabai Waghchand College Songli, Maharashtra 416 416, India

A R T I C L E I N F O

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Keywords:
Vanadium oxide
Sol-gel method
Degradation
Photocatalysis
Biodegradable

A B S T R A C T

In the present work vanadium oxide (V2O5) was prepared by simple and direct sol–gel method by using ammonium metavanadate as precursor in the presence of ammonia as complexing agent. For structural and morphological analysis of V2O5 different characterization techniques were used. X-Ray Diffraction and Fourier Transform Spectroscopy were used for structural identification and functional group detection. The morphology of prepared material was studied by Scanning Electron microscopy technique. For band gap measurement (optical study) of V2O5 the UV–Visible Spectrophotometer techniques were used. Finally the Photocatalytic activity of the calcinated product for Methylene Blue (MB) dye was studied. The percentage of degradation and rate constant also calculated. The present work shows the good photocatalytic activity of V2O5 for hazardous MB dye and degradation take place in this case is about 75%. Thus V2O5 is promising material for photocatalytic activity.

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Selection and Peer-review under responsibility of the scientific committee of the International Conference on Multifunctional and Hybrid Materials for Energy and Environment (MHMEM-2020).

1. Introduction

Environmental pollution is the major problem in front of the world. The level of pollutant in environment increases every day, which creates major issues like atmospheric imbalance, diseases, etc. Due to industrialization, lots of hazardous pollutants were mixed in water which causes irredeemable damage to health as well as an environment. Discharge from textile industries is a major source of various organic dyes such as methylene blue, methyl orange, and rhodamine-6 G (Rh-6 G) dye in usable water [1]. Organic dyes are carcinogenic and cause serious damage to everyone’s life. There are various dye removal processes reported such as precipitation, adsorption by activated carbon, coagulation, and ultra-filtration. The major problems of these processes are they simply transform pollutant from one phase to another phase and form secondary pollutants [2]. The photo catalyst process has astonished results such as it shows degradation of dyes, can produce hydrogen, it shows antibacterial activity. The photo catalytic degradation of such hazardous and non-biodegradable pollutants under visible light irradiation is a simple treatment to waste water. The photo catalytic degradation process has several advantages such as a low temperature process, complete mineralization, fast, simple and inexpensive.

The metal oxides have good photo catalytic property because it has large surface area; can produce at room temperature, low cost, etc. Metal oxide semiconductors such as TiO2, ZnO, WO3, V2O5, Fe2O3, etc show good photo catalytic property. Because of more promising properties, V2O5 received more intention towards it. The most promising property of vanadium oxide is, it has variable oxidation states. Several oxidation states such as VO, V2O3, V2O5, V2O7, and etc. have been reported. Among all vanadium oxide phases, V2O5 is more stable and most useful for the energy storage application due to its electrochemical property [3], gas sensor application [4,5]. The V2O5 is n-type semiconductor material and it has a low band gap (about 2.2 eV) [6]. Also V2O5 is non-toxic, shows chemical as well as photo stability and it has a high absorption in the visible region [1]. Because of its non-stoichiometry it is
Magnetically Recoverable BiVO₄/NiFe₂O₄ Nanocomposite Photocatalyst For Efficient Detoxification of Polluted Water Under Collected Sunlight


ᵃ School of Nanoscience and Technology, Shriji University, Kolhapur, 416 004, M.S., India
ᵇ Thin Film Materials Laboratory, Department of Physics, Shriji University, Kolhapur, 416 004, M.S., India
ᵣ Department of Physics, Arts, Science and Commerce College, Kamandahagur (Bhule), Sangli, 416 308, M.S., India

ARTICLE INFO

Keywords:
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Collected sunlight
Bismuth vanadate
Magnetic nanoparticle
Dye degradation

ABSTRACT

Present work focused on the photocatalytic activity of NiFe₂O₄ (NFO), BiVO₄ (BVO) and BiVO₄/NiFe₂O₄ (BVO/NFO) composite nanoparticles under natural and collected sunlight. Among the samples, BVO/NFO photocatalyst shown 95% and 98% degradation of Methylene blue (MB) in 240 min of natural and 30 min of collected sunlight illumination respectively. Thus BVO/NFO composite shows superior photodegradation performance under collected sunlight irradiation compared to natural sunlight which is accredited to the efficient light absorption and low recombination of the photocatalyst charge carriers. Furthermore, the BVO/NFO composite nanoparticles was magnetically-retrievable for sequential recycling by applied magnetic field. The XRD measured before and after sequential recycling BVO/NFO composite reveal that present photocatalyst has excellent photochemical stability as it repeatedly degrades MB over 95 %, even after four cycles of the photodegradation process. This study would offers a potential route for exploration of the photocatalytic performance of BVO/NFO nanoparticles under collected sunlight.

1. Introduction

The rapid development of various sectors come up with huge industrialization started to drain non-degradable and biologically hazardous organic compounds in the environment [1,2]. Semiconductorbased photocatalysis has received intense attention on the viewpoint of solar energy utilization for environmental purification [3]. Recently, researchers have attempted to by optimizing several synthetic parameters and materials structural, morphology, optical absorption, surface area to volume ratio, and electronic charge transport properties to obtain high-performance visible-light-induced efficient photocatalytic degradation of organic pollutants [4-8]. The BiVO₄ (BVO) is a typical ternary semiconductor compound with a layered structure that can exist in three crystal structures, including tetragonal scheelite, monoclinic scheelite, and tetragonal zircon [9]. As per literature, it was recognized that among these crystal structures BVO with monoclinic structure shows efficient photocatalytic degradation of toxic dyes [7]. The promising photocatalytic activity of BVO nanoparticles under visible-light irradiation is because of its low bandgap of 2.4 eV, high dispersibility in liquids, non-toxic nature, and high resistance against photochemical corrosion [8-10]. As far as pristine BVO is concerned, Yin et al. [11] reported efficient degradation of RhB under 20 min of illumination representing the shortest time of photodegradation compared to other reports on BVO. However, several modifications in the BVO photocatalyst have been studied to increase the optical absorption in the visible region, enhance the photocatalytic activity and improve the photochemical stability. In this prospect, much efforts have been made by doping different metals like Sulphur (S) [10], Boron (B) [12], Fluorine (F) [13], Silver (Ag) [14], Copper (Cu) [14,15], Cobalt (Co) [16], and Nickel (Ni) [17] in BiVO₄. Further, the composite of BVO with r-GO [18-20] and g-C₃N₄/BVO [21-22] also reported in the literature. Apart from this, with suitable band positions for charge transport, BVO composites with different types of semiconducting metal oxides like TiO₂ [23], CuO [24,25], Bi₂W₂O₈ [26,27] and GeO₂ [28] has been reported in the literature.

Based on the above literature survey, it was realized that the entire efforts focused on different ways to enhance the photodegradation performance of BVO based photocatalyst. However, a serious difficulty has encountered regarding the separation of BVO nanoparticles from solution once the photodegradation process completed to fulfill the purpose of reuse or recycle photocatalyst. For practical dye degradation applications, only efficient photocatalyst is not enough but recycling the entire process is equally important. As BVO is a non-magnetic and therefore it is not possible to separate the BVO photocatalyst dispersed
4. Synthesis and Characterization of 2, 3 - Bis (2'-Hydroxynaphthalen - 6'-Yl) (1, 3) (1, 4) Naphthadiazepine BHND

Vidyadhar B. Patil
Chemistry Department, A.S.C. College Ramanandnagar (Burla), Tal: Palus Dist: Sangli, Maharashtra, India.
Umesh S. Shelke
Chemistry Department, A.S.C. College Ramanandnagar (Burla), Tal: Palus Dist: Sangli, Maharashtra, India.

Abstract

A new aromatic bis-phenol 2, 3 - bis (2'-hydroxynaphthalen - 6'-yl) (1, 3) (1, 4)naphthadiazepine BHND was synthesized, starting from 6 - methoxy 2 - naphthaldehyde and BHND was characterized by FT-IR NMR (\textsuperscript{1}H, \textsuperscript{13}C) techniques. A series of new PEEK polymers was synthesized by polymerization of BHND, aromatic bisphenol-A and 4, 4'-difluorobenzophenone. The PEEK polymers were characterized by FT-IR spectroscopy, solubility test, inherent viscosity measurements, X-ray diffraction(XRD), Differential scanning calorimetry (DSC), and thermogravimetry analysis(TGA). These polymers had inherent viscosities in the range 0.20 to 0.36dL/g in (TCE + Phenol;40:60) at 30 ± 0.1°C.

PEEK polymers was soluble in polar aprotic solvents such as TCE + Phenol, m-cresol. The X-ray diffraction studies shows that PEEK polymers were partly crystalline nature, whereas DSC analysis indicated the glass transition temperature (Tg) in the range 149 to 204°C. Thermo gravimetric analysis revealed that these PEEK polymers were possessed excellent thermal stability and all the polymers showed no weight loss below 205°C.

1. Introduction

Poly (ether ether ketone), PEEK is an important class of industrial plastic materials widely used in the various fields due to their advanced properties.\textsuperscript{1-5} Thermally stable polymers containing a rigid backbone as a result of totally aromatic or heterocyclic repeat units generally exhibit high softening temperature and poor solubility characteristics.\textsuperscript{6} Earlier investigations showed that pendant phenyl groups enhance the solubility of such aromatic polymers\textsuperscript{7} whereas thermally stable linkages such as ether, sulfide and sulfone lower the softening temperature and
7. Synthesis and Characterization of 2, 3-bis (4'-hydroxyphenyl) (1, 8) (1, 4) naphthadiazepine BHPD

Vidhyadhar B. Patil
Chemistry Department, A.S.C. College Ramanandnagar (Burli), Tal: PalusDist: Sangli, Maharashtra, India.

Umesh S. Shelke
Chemistry Department, A.S.C. College Ramanandnagar (Burli), Tal: PalusDist: Sangli, Maharashtra, India.

Abstract

A new bisphenol 2, 3-bis (4'-hydroxyphenyl) (1, 8) (1, 4) naphthadiazepine BHPD was synthesized, starting from 4-methoxy benzaldehyde and BHPD was characterized by FT-IR NMR (¹H, ¹³C) techniques. A series of new PEEK polymers was synthesized by polymerization of BHPD, bisphenol-A and 4, 4'-difluorobenzophenone. The PEEK polymers were characterized by FT-IR spectroscopy, solubility test, inherent viscosity measurements, X-ray diffraction (XRD), Differential scanning calorimetry (DSC), and thermogravimetry analysis (TGA). These polymers had inherent viscosities in the range 0.23 to 0.36 dL/g in (TCE + Phenol; 40:60) at 30 ± 0.1°C. PEEK polymers was soluble in polar aprotic solvents such as TCE + Phenol, m-cresol. The X-ray diffraction studies shows that PEEK polymers were partly crystalline nature, whereas DSC analysis indicated the glass transition temperature (Tg) in the range 145 to 224°C. Thermo gravimetric analysis revealed that these PEEK polymers were possessed excellent thermal stability as evidenced from the initial decomposition temperatures well above 408°C.

1. Introduction

Poly (arylene ether)s are important high performance engineering thermoplastics with favourable combination of physical, chemical and mechanical properties¹. To increase their thermal stability and solubility in common organic solvent these polymers can be modified by introduction of appropriate flexible/functional groups in main chain or as a pendant side chain²⁴. In order to improve certain properties of PEEKs, we thought to prepare new bisphenol containing pendant naphthadiazepine unit, by reaction between 1, 8 Diamino Naphthalene and appropriate 1, 2 dione derived from 4 methoxybenzaldehyde. This might be an effective way to
position of them. The customers and the public would not keep trust on the banks any more if the banks have higher rates of NPAs. So the problem of NPAs must be handled in such a manner that would not ruin the financial positions and affect the image of the banks. Results of study through light on the level of non-performing assets of Union Bank of India. It finds that level of NPAs both gross and net is increasing trend. It also finds that there is a negative relationship between Net profits and NPA of UBI. This is because of mismanagement and wrong choice of client. To improve the efficiency and profitability, the NPA has to be reduced further.

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Role and impact of modern technology in Sustainable agricultural

Mr. S. A. Bhandare
Department of Economics,
Arts, Science & Commerce College,
Ramanandnagar (Burli)

Abstract
During the past five decade, Modern Agriculture technology was very successful meeting a growing demand for food of increasing population. Yields of foodgrains and commercial crops are increasing dramatically, the prices of agriculture goods declined and export of agriculture products increased. The Rate of crop-yields are increased. This increase of agriculture production has been due mainly to New Technologies, Biotecnology new crop varieties, and the use of pesticid modern fertilizers and the construction adequate irrigation systems.

Key words: Modern Technology, Sustainable, Agriculture

Introduction
The modern agricultural systems have been focused mainly two related goals. 1. Obtain the highest yields possible and 2. To get the highest economic profit. In pursuit of the goals, modern agriculture technique working a backbone of production. (i) Automatic control Machinery (ii) Crop Sensors, (iii) quality fertilizer, (iv) use of smart phone to contr irrigation, (v) use of GPS system (vi) genetic crop plants. Etc. the development of modern farming system. The work of agronomists and specialists in agricultural production, has been a key to the development of these practices.
मोबाईल बङ्किंग:
बङ्किंग क्षेत्रातील अमूल्यग्राम बदल

डॉ. अमोल कांबडे
सह. प्राध्यापक, अर्थशास्त्र विभाग
ए. एस. सी. कोलेज, रामानंदनगर (बुरीली).

गोष्टीचा वर्णन:
बङ्किंग उद्योगाचा उत्कृष्टता पावताना ४००० वर्षपूर्वीचा इतिहास आसला तरी भारत सरकारने वनवन आर्थिक अर्थशास्त्रीय विविध प्रकारच्या बङ्किंगने झापताने प्रगती केली आहे। प्रत्येक प्रबंधक बङ्क या योजनेनुसार बङ्कांतरी बङ्किंगकर्मकार केरुनायक सहसफळ स्थान पर्यंत बङ्किंग विकासाचे उपयोग कधी कधी दिल्यात आहे। मोबाईल बङ्किंग व मोबाईल बङ्किंगच्या सुविधा उपयोग करून देखील नमुने बङ्कांतरी बङ्किंगचीमध्ये जासूसी घेऊन, मुदत देऊन, कर्ज, गुंतवणूक या अनुसूचित काही व्यावसाय अस्तित्व तर व्यावसायिक मानके मेंढाके, पैसे घाटते विविधता
शेवटीचे आणि देखील रक्कम भागवानी, बङ्किंगच्या विविध योजनाची माहिती मिळतील, प्राथमिक सेवा देण्यासाठी विभिन्न साधनेत यासाठी युवतींच्या अधिक महत्त्वाची खाते, उपयोग करून मालिकाने बङ्कांतरी बङ्किंगविषय मध्ये मृदुत, सर्व व चार्ज लागू राहतात. प्रारंभ वर्ष मोबाईल बङ्किंगच्या माध्यमातून अद्वितीयचा ७ दिवस, दिवसातला २४ तास व वर्षात ३६५ दिवस केलेले, केलेले करने आहेत. प्रामाण्य भागातील प्रारंभ वर्ष बङ्किंग युवतींच्या सहभागी जोडला गेलेले प्रारंभ युवतींच्या सहभागी विकास होऊन मदत झाली आहे. मोबाईल बङ्किंगमध्ये प्रारंभिक बङ्किंग विकास त्यांनी मोबाईल बङ्किंगदरील केरुनायक सर्वदा व्यवहारांची जीवंत स्वतंत्रता होत असताने प्रकारांतरी बङ्किंगच्या कर्मचारियांच्या वेळ बाहराचा आहे. तसेच या बङ्किंग पद्धतीमध्ये सुधारात
नागरी सहकारी बॅंकांसमोरील आवाहने

प्र. सागर रामेश झुंजे
साहकार प्राथमिक,
आदाय, साथसाथ ओंड कॉम्बर्स कॉलेज
गामानंगर (बुढा).

प्रस्तावना

सहकार हा समाजाच्या अभिभावक धरक आहे. जगातील सर्व सामुदाय सहकारसंघ विकसित करता आहे. सहकारसंघ प्रथम काळात १९०४ साली जल्या आणि १९१२ साली दुसरा काळात मंजुर करण्यात आला. सहकारसंघमध्ये नागरी श्रेणीचा उदय झाला आहे. नागरी सहकारी बॅक ही परिस्थितीत अद्यतन करत आहे. ही नागरी सहकारी बॅक विकित समीतीच्या अभायासानुसार चालू आली आहे.

• नागरी सहकारी बॅंकांचा अर्थ

बंकेंचा नियमन काळ १९४९ — नागरी सहकारी बॅंकांचे प्राथमिक सहकारी संस्था समजण्याचा येते.

"नागरी सहकारी बॅक प्राथमिक कृती सहकारी पतासंस्थेच्या व्यवहारिक अर्थी प्राथमिक सहकारी संस्था होय."

• नागरी सहकारी बॅंकांचा उदय

नागरी सहकारी संस्थानं प्रथम हयांना सुख यांनी जर्मनीत केला. त्यानंतर १८८९ मध्ये बडोलमध्ये एड मोसाडी स्थापन करण्यात आली. नागरी सहकारी बॅक खालील समीतीचा अभायासानुसार स्थापन ह्यात्या.

मकरेंगण समीती १९७५, मुंबई प्राथिक चौकीची समीती १९३९, भारतीय बंदीच्या बंकेंचा चौकीची समीती.

नागरी सहकारी बॅंक प्रमाण १९८३ वर्ष कम्पनी आयोगाचे वर्ष कम्पनी १९६३, इतर समीती १९६७ इतरच्या समीतीच्या अभायासानुसार नागरी सहकारी संस्था स्थापन करण्यात आली.

• नागरी सहकारी बॅंक प्रमाण

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बायल सर्व आकडवाळांनन से स्पष्ट होते की, महाराष्ट्र २०२० अक्टूबरात १६७४ नागरी सहकारी बॅक होत्या. त्यापर्यंत ५३ अनुसूचित होत्या. नागरी सहकारी बॅक ह्या राज्यामध्ये कृपा दिसून येतात.

• नागरी सहकारी बॅंकांची आवाहने

आपात्ता देशामध्ये सहकार बॅंक १०० वर्ष पूर्ण झाली असली तरी सहकार श्रेणीचा लाभ सर्वांना मिळवा नाही. आज किंवेद्य लोक या सुविधासंपन विध्वं आहेत. अभायेत व्यापारी सहकार श्रेण मोडकल्टीश्च आलेले आहेत. १९४० च्या सहकार श्रेणीच्या काळानुसार प्रत्येक विचयात जिथे मध्यवर्ती सहकारी बॅक, सुंद इत्यादी, शाखांच्या कंपनी कर्मचाऱ्यांच्या आलेले होते. वस्तूसंबद्ध पादक्षेप यांनी स्थापन केलेला आशिया खंडतील सर्व सदी लांका तयार करण्यास आज भारतात लांचवणास तयार करण्यात आला आहे. व्यापारी सहकारी श्रेण मोडकल्टीश्च आलेले आहेत. आज सहकारी संस्था या राज्यांमध्ये आवाहन घेतला आहे. त्यामुळे नागरी सहकारी संस्था नवीन विकित आवाहानाना तोड घात लागते.

• आवाहने

२. भौगोलिक विस्तार —

नागरी सहकारी बॅंक एखाद्या प्रमाण भागामध्ये येथे स्थापन केलेला तर त्यांचा भौगोलिक विस्तार करण्यासाठी मोठी तयार करण्यावर व व्यवस्थापन मिळवा नाही. रिकॉर्ड बंकेस्व आदेशानुसार नागरी सहकारी बॅंकांचा विस्तारचा येतात.

२. समाधानाना अपरूप ज्ञान —

आज २९ च्या शतकात जरी प्रत्येक झाली असली तरी प्रस्तावना बंकेंच्या क्षेत्रावरील ज्ञान नसल्यामुळे...
A Religious Place Chafal its Problem and prospects: A Geographical Review

Dr. A. S. Khade
Associate Professor,
Arts, Science & Commerce College,
Ramanandnagar (Burli)

Abstract
Tourism Geography is a special branch of geography, it studies travel and tourism activity. It studies how tourism industry helps our country's economy and studies its social and cultural importance. Tourism Geography covers a wide range of interests including environmental, geographical, economic, social, cultural and aesthetic aspects of tourism.

Tourism is the one of the most important activity its significance increase day by day as this activity expanding regional level to international level.

"Tourism may be defined in terms of particular activities selected by choice and undertaken outside the home environment."

Key Words: Tourism, Religious, Devotees, Tourist, Pilgrims.

Introduction
Tourism industry is one of the emerging and ultra modern economic activity of the human being and it is growing at a very fast pace. This industry is generation ample opportunities of employment to the people worldwide. Since, long time human being is travelling from one place to another.

The study of travel and tourism is a social, cultural and economic activity. Tourism covers a wide range of interests including the environmental impact of tourism. The geography of tourism and leisure economies is answering tourism industry and concerns management and the sociology of tourism and location of tourism. Tourism is that branch of science which deals with the study of travel and its impact on places.

Definitions
1. "Tourism may be defined in terms of particular activities selected by choice and undertaken outside the home environment. Tourism may or may not involve overnight stays away from home."
2. "Tourism means temporary changing of place of an individual to some other places from their own residence. In those days the main purpose of this travel could be for research, business, entertainment and rest and recuperation."
3. "Tourism is defined is the activities of a person travelling to a place outside his far her usual environment for less than a specified period of travel and whose main purpose of travel is other than the exercise of an industry remunerated from within the place visited." (WTO)

Location of Chafal
Chafal village is located in Patan tahsil of Satara district. It is located on 17°.20' North latitude and 74°.00' East longitude. It is situated on the right bank of river Mand. It is situated 35 km away from tahsil Patan and 54 km away from district headquarter Satara. The village Chafal has gram panchayat. The total geographical area of village is 778 hectares. The total population of the Chafal is 2978. It is connected through the public transport system from Patan and Umbraj. The pleasant climate is experienced by the peoples in the rainy and winter season. The region being a hilly area and here amount of rainfall is high 400 to 600 cm.

The mean average temperature is 23° to 25° Celsius. Climate is pleasant during monsoon to winter season.
प्राचीन एवं मध्यकालीन साहित्य

प्राचीन काल में, स्थानीय साहित्य द्वारा, मानवीय सामाजिक और राजनीतिक आकर्षणों के लिए विभिन्न रूपों का प्रयोग किया जाता था। प्राचीन साहित्य में, कहानियों, गीतों, ग्रंथों और धर्मकथाओं की महत्वपूर्ण भूमिका होती थी।

खास रूप से, वर्षों में बढ़ते ग्रंथों का प्रयोग किया जाता था, जो उत्तराखंड के इतिहास का साक्ष्य देते थे। इनमें से कुछ ग्रंथ फाउल्डर्स और प्राचीन लेखकों द्वारा रचित थे।

प्राचीन साहित्य के दौरान, साहित्य का उपयोग राजनीति, सांस्कृतिक और सामाजिक राजनीति के लिए भी किया जाता था। इन ग्रंथों के माध्यम से, लेखकों ने अपने जीवन, सामाजिक और राजनीतिक दृष्टिकोण को प्रस्तुत किया।

प्राचीन साहित्य का महत्वपूर्ण उदाहरण भारत के मुख्य साहित्यिक ग्रंथ "वर्तमान" का है, जो वर्तमान समय के आदर्शों को प्रस्तुत करता है। इस ग्रंथ में, लेखक अपने दृष्टिकोण को सामाजिक, राजनीतिक और आध्यात्मिक दृष्टिकोण से प्रस्तुत करते हैं।

प्राचीन साहित्य का उपयोग अब भी अग्रणी में आया है, जिसमें सांस्कृतिक और राजनीतिक उद्देश्यों के लिए विभिन्न रूपों का प्रयोग किया जाता है। इसभी उदाहरण, प्राचीन साहित्य की गहराई और महत्व को समझने में मदद करता है।
प्रस्तावना

महर्षि दयानंद सरस्वती यांचा उदेश भारताचे अविवाह, आकाश आणि अज्ञानातून मुक्ती करून सत्य आणि
पवित्रती जन्माणंगूती करणे हा होतो. महर्षि हे भगवान शतकांतील समाज जुळताच, शोर पडत आणि शिक्षावाचा
होते. शिक्षण ज्ञानात त्यांची आपल्या वृत्तिकर्मी शिक्षण पद्धतींचा विचाराचा आदर ठेवता होता. प्राचीन काळात असलेली
शिक्षण पद्धती एकाणियांचा शतकांत मागे पडती होती. या शतकांत पारस्परिक शिक्षण पद्ध्यांने
मार्गार संस्कार करून पारस्परिक ज्ञान-विज्ञानाचे भारतीयास आकर्षित करून घेतले होते. युगांदील शिक्षण
पद्ध्यांचे रूढीपणे भारतीय संस्कृतिकर्मी व्यावस्थेत मागे पडते. लगती होती. स्वामी दयानंद सरस्वती त्यांचे
पुनरुज्जीवन कार्यवाही संपूर्णता व प्रमाणने भारतीय स्वामीचे नवीनी प्रविधी सांगितल्या प्रमाणाने स्वामीच्या
दृष्टिकोणाचे विचार मागते आहेत. हे विचार त्यांची अमलता आपल्या. आपल्या विचारानुसार त्यांची सर्वांगी 'दयानंद अंगली'
वैदिक व पुरुषाँ' या संस्थेच्या महामायातून शिक्षणाचा अधिकार दिला.

संशोधनाची उत्तराचे

१. स्वामी दयानंद सरस्वती यांचे शिक्षणविषयक विचार अमायासारे.

२. आई–वडील आणि आचार्य यांच्यांकडून स्वामीजीचे विचार अमायासारे.

३. स्वामी दयानंद सरस्वतीचा शिक्षणविषयक वैभवात दृष्टिकोण अमायासारे.

४. स्वामीच्या स्वरूप–शिक्षणविषयक दृष्टिकोण अमायासारे.

५. सर्व साँतील लोकाची शिक्षणाचा अधिकार देण्यासाठी स्वामीजीचा दृष्टिकोण अमायासारे.

महर्षि दयानंद सरस्वतीचे सैकडेत्याक विचार

स्वामी दयानंद सरस्वती हे संस्कृत शिक्षण प्रारंभाच्या मर्याद्यांतून होते. स्वामीची 'यजुर्वेद माव्य' या ग्रंथाच्या
शिक्षणाचे महत्त्व सांगितलेले आहे. ते म्हणतात, 'पशु स्विचेक शिवाय हे उत्तम कार्य सिद्ध करते हैं, क्या फिर विधा
की शिक्षा से युक्त मनुष्य लोग सब उत्तम कार्य सिद्ध नहीं कर सकते'. त्यांचे आपले शिक्षणविषयक विचार
सत्याध्यायक, संस्कृतिकार्यात, जनरेशंसची भारतीय आपल्या भाषानिवेशी व प्रमाणने मानात आहेत. त्यांचा
असा विवाह होतो की, समाजाच्या प्रतीतीत शिक्षण युप महत्त्वाचा आहे. यासाठी लवणीचे आपल्या विचारानुसार
pाठ्यांच्या वस्तीसाठी स्थापना केली होती. अत्याचारे त्या बंद करायचे लागला. माणसाच्या वास्तविक भूमिका हे शिक्षण आहे.
आई–वडील, आचार्य आणि नातेवाईक यांचे कार्य आहेत. त्यांनी वाचले शिक्षण, गुण, कार्य, आणि स्वातंत्र्यी
आमूल्य जागतिक महत्त्वाच्या आहेत. फांसी–चांदीची आमूल्य धातुसारे माणसाचे देख सुशोभित होतो. पण आत्मा करती ही
24. JNU: As the Sensible and Strong Voice against Social Injustice and Suppression

Prof. Dr. Mrunalini B. V. Ahir
Arts, Science and Commerce College, Ramanandnagar (Burd), Tal - Palus, Dist - Sangli.

Abstract

JNU has its own secular, liberal and human face. It is the big threat for the fascists and the fundamentalists. JNU students always struggle to preserve and protect human values. They protested against discrimination, exploitation and crooked policies of the politicians. JNU strictly follows gender equity and equality. We must save and preserve universities like JNU.

JNU is the backbone of human beings with self dignity and wisdom.

Key Words: Fascists, Fundamentalism, Discrimination, Exploitation, Gender-equality, Self dignity, Wisdom.

JNU Jawaharlal Nehru University, Delhi has its own liberal identity with human face. This university is not only dominated by the left wing thinkers and activists but it has been trying to inculcate human and constitutional values among the students. JNU is the big threat to the fascists, the fundamentalists and the political opportunists. They always expect numb, deaf and dumb public to rule upon them. JNU's is the sensible and strong voice to make students and people aware of social and political happenings as the prudent citizens of India.

The present university was established in 1969, since then it has been doing its best attempts to be the guiding lighthouse for the students protesting against discriminations and dictatorship. It is the destination of social revolution for the demand of equality and injustice. Protest done by students was always trying to crush down by BJP government by calling it protest done by students as the “Urban Navals” is a sign of India (Marxist) leader Sitaram Yechuri denied the ideology, then explain to the Ministry there...
Abstract

The patriarchal social system with male domination itself is the heavy hurdle in the co-existence of men and women. A woman’s autobiography reflects variety of feelings, emotions, passions, impressions and thoughts.

A critical study of autobiographies depicts a woman’s status in the male dominated society. Her realization of the surrounding and her protest against discrimination elaborate her courage and fighting spirit. As a human being she has imperfections, short comings and limitations. She speaks about her anguish and pains. However, many times she proves herself as an able, powerful and worthy human beings. Her suffocations compels her to be rebellious.

In India, autobiographies by women writers are less in number but they are catchy, remarkable, spontaneous and transparent. These autobiographies may tell you many secrets and may reveal the suppressed and suffocated voices of women in the patriarchal social system.

The following autobiographies are considered for this paper:

1. Kamala Das’ My Story [1988]
3. Shobhaa De’s Selective Memory [1998]

Kamala Das is one of the leading Indian poet and a significant Malayalam in Kerala. Kamala Das was born in Punnayurkulam, Thissur District in Kerala on March 31, 1934. Kamala Das achieved popularity not only in Kerala but in India for her explosive poems and sensational autobiography. Her autobiography My Story is the story of psychological trauma which she suffered in her life.

Kamala Das’ writing is autobiographical and subjective. She was influenced by her mother’s poetry and followed the matriarchal community of Nairs. So her poetry and other writing are rebellious against male dominated society. Kamala and her brother faced colour discrimination in an European school in Calcutta.

Reflection of subjective elements in Kamala Das’ literary works is objective representation of sufferings and suffocation of Indian women. Kamala Das always remained unconventional to poetic sensibilities but frank and honest to female sexuality. She rebelled against male domination and patriarchy. Kamala Das’ My Story is an autobiographer’s honest
Nawal El Saadawi’s Memoirs of a Woman Doctor: A Journey of Self-Discovery through Biological Science

Prof. Dr. A. D. Joshi  
Associate Professor, Head Dept. of English,  
Sadashivrao Mandalik Mahavidyalaya Murgud,  
Tal.Kagal, Dist.Kolhapur

Miss. Sumalyya Samsher Nadaf  
Research Scholar,  
Shivaji University Kolhapur

Abstract
A person’s biological sex enables to distinguish gender role in the society that is an initial phase of gender bigotry. External surrounding generates his/her social roles in the society whereas their internal awareness formed personal identity. The branch of feminism has whether studied or uncovered causes behind the discrimination of women where at every stage the feminists seized by the roots of masculinity vs. femininity. It seems that seeds of the feminism previously enriched through the language, media, history and religion while the field of medicine promotes to understand biological structure and function of human body which later became a part of discrimination accordingly. In the Arab world women were increased by the sense of individuality amongst various Middle Eastern women writer arrived forward to emphasize on issues of women throughout Egyptian grooviest feminist Nawal El Saadawi fights for the rights of women. Her major contribution against the female genital mutilation brought the kaizen in the Egyptian society consequently she became controversial writer. Dr. Nawal El Saadawi’s medicinal education tried to encourage her to search her identity. The present paper intends to study Nawal El Saadawi’s journey of self-discovery through the novel Memoirs of a Woman Doctor whereas she has exposed dual exploitation of Egyptian women both their general, social oppression and their private oppression through the institution of marriage. As well as evaluate psychological and perceptual opinion of Nawal El Saadawi as a medical student. Moreover in what way her medical study enlightened her-self over the identity crisis.

Keywords: Gender bigotry, femininity, Medical study, Corpse, biological science, Self-discovery etc.

Introduction
A restrictive gender norm is the major and initial root determines the role of person in the society that is later on affects everyone’s behavior and ethnicity which one distinctive nature of sex based discrimination. The struggle of inequalities between sexes begins by calling on immutable biological differences between the male and the female brain. Patriarchal society did not leave any field to oppress women at everywhere ‘she’ detained under the names of tradition, custom, culture, religious attire and household chores. Such biases and prejudices not only lower their confidence level, but curb their progress. Similarly the branch of medicine has subjugated by the patriarchal brain. This underrepresentation of women in the anatomy texts may restrict students from becoming as familiar with the female body as they are with the male body and may create the perception that the male body is normal and the female body abnormal from that primary function society has been deciding gender roles and their behavior, attire and duties.

On the other hand, under the same label Arabic women suffered too in the Arabic world.
Responsibility Versus Attraction: Psychoanalysis of Robert Frost’s ‘Stopping by Woods on a Snowy Evening’

Dr. Ujwala Vijay Patil
Assistant Professor
Department of English
A.S.C. College
Ramanandnagar (Burli)

Abstract

‘Stopping by the Woods on a Snowy Evening’ was written by American poet Robert Frost in 1922 and published in 1923, as part of his collection New Hampshire. The poem is told from the perspective of a traveler who stops to watch the snow fall in the forest and in doing so reflects on both nature and society. The poem is highly symbolical and hence opts for multiple interpretations multiple interpretation. In the light of Post Modernist theory, it is really a reader’s text which gets meaning as per the interpretation done by the reader. The principles; nothing exists outside the text and meaning is nothing but play of mind on arbitrary signs in the system of language are perfectly applicable to the poem. Since its publication in 1922, the poem is variously interpreted as an ambivalence of mind, meditation on death, conflict between individual desires and social restrictions, conflict between responsibility and attraction and so on. However the present paper tries to study the poem in the light of Freud’s concept of mind and its working on three levels; id, ego and superego. The first stanza of the poem is the manifestation of the working of id; the primitive part of mind. The second stanza stands for conscience which follows all the moral and social rules and is controlled by superego. The final stanza stands for the rational and pragmatic choice made by the ego which works as the balancing factor between extreme primitivism of id and extreme conscience of superego.

Woods are lovely, dark and deep
But I have promises to keep
And miles to go before I sleep
And miles to go before I sleep(84)

Finally speaker confesses that the woods are lovely, dark and deep and he is attracted towards wood. However he chooses the path of responsibility than temporal attraction. He is sure that this path will lead him to his final destination,

“And miles to go before I sleep” (84)

Keywords: Id, Ego, Superego, Psychoanalysis, primitive, conscience
Nation as Disintegrated and Confused
Place in Saadat Hasan Manto’s
‘Toba Tek Singh’

Dr. Ujwala Vijay Patil

Abstract

Notion of place and nation is always connected to the identity of the person. Home is a place to which a lot of warm sentiments are attached. Home is a place to which a lot of warm sentiments are attached. Home is a kind of fixed place where one finds warmth, love, security and sense of belongingness. However partition has changed the concept of home and belonging for the people who were strongly rooted in the soil of mother-land. The exile because of partition due to decisions taken by policy makers is beyond the imagination of millions of common people on both the sides. It is forced exile which causes not only the loss of geographical places but of psychological space. It affects the sensibility of exiled to fill him with the sense of not belonging. Saadat Hasan Manto’s story ‘Toba Tek Singh’ depicts the disintegration and confusion about the notion of nation and place in the time of partition period through the mentality of lunatics. The story underlines what lunatics can understand is not perceived by the wise policy makers. The present paper tries to focus on the disintegration and confusion of notion of nation on the background of partition.

Notion of place and nation is always connected to the identity of the person. Home is a place to which a lot of warm sentiments are attached. Home is a place to which a lot of warm sentiments are attached. Home is a kind of fixed place where one finds warmth, love, security and sense of belongingness. However partition has changed the concept of home and belonging for the people who were strongly rooted in the soil of motherland. The exile because of partition due to decisions taken by policy makers is beyond the imagination of millions of common people on both the sides. It is forced
"अब उसी पथ पर शुरुआत करना है भील पर सजने देना है लिखकर।
कुछदिन आखिरी से उठते ही शरीर लग रहा है।
लगना महकने के दृश्य भी तुम्हारा पर आया है।
मैंने सुकतर भी देखा करता है। बीते हो तो तोड़ खोल देना है।
और रात नहीं।
जो शुरू हुआ से सजने करा देना है। कभी पर निकल चलना है।
जो भी में बिना इंकवार है, आगे के दिशा में चलकर धमाका जाना है।"
उत्तम कांबटे हे सजान, संबद्धशील मनाचे समाजभाग व समाजवातात चित्तन करणारे सुजनशील साहित्यिक व विचारवंत आहेत. एक दुधीवाडी, बिघानवाडी, परिवर्तनवाडी, संसाधक, विचारवंत आणि प्रभावी वक्ता. मृणून त्यांचे नाव मराठी साहित्यात सर्वात महत्त्वाचे आहे. डॉ. यशवंत नामक लेखकांनी त्यांना आपल्या सिद्धांताचे वेळेत नाव उमटवल्याने आहेत. यांनी निर्देशित केलेले 'आई समजून घेताना' (२०१४) व आत्मकथनात आई समजून घेताना केलेले कथा आणि व्यक्तीत मृणून साहित्य व आत्मकथाचार्य मराठी आपल्या साहित्याचे वेळेत नाव उमटले आहेत. यांनी निर्देशित केलेले 'आई समजून घेताना' (२०१४) व आत्मकथनात आई समजून घेताना केलेले कथा आणि व्यक्तीत मृणून साहित्य व आत्मकथाचार्य मराठी आपल्या साहित्याचे वेळेत नाव उमटले आहेत.

"तू वेग शाळा शीर्षक आपली गोला होय!" असे मृणून होय येंकडी उत्तम कांबटे कसे आम्ही हे गोलांचा महान बांध वापरतो. हैदराबाद ही उत्तम कांबटे मराठी घडीमुळ व नातो साहित्य आणि नातो साहित्य यांच्या विषयातून आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात उत्तम कांबटे हे आपल्याकडे आलेल्या काळात