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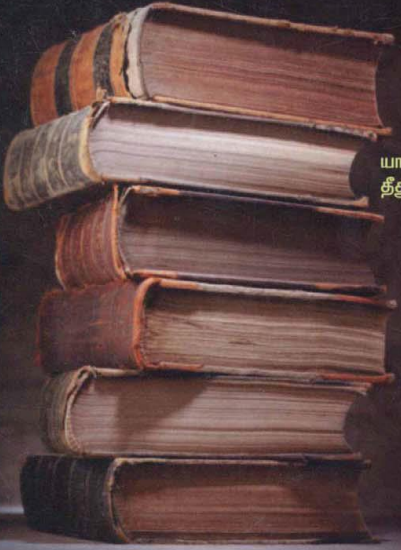
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**சதக்கத்துல்லாஹ் அப்பா கல்லூரி**  
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## 1. சிகரம் ஏறச் சிரமமில்லை

\* இந்தியாவின் இளையதூண்கள் இளைஞர்கள், சாதனை எனும் சொல்லின் நிகழ்கால நிஜங்கள் இளைஞர்கள். வெந்நீர் நிரப்பிய தவளைப் பாலை மாதிரி கவலைப் பானையில் கண்ணீர் நிரப்பித் திரியும் பழக்கம் இளைஞர்களுக்கு இல்லை. துள்ளித்திரியும் கவலையற்ற காளையர்கள் அவர்கள். விழியுமில்லை ஒளியுமில்லை ஆனாலும் இருட்டிலும் இயங்குகிறதே வவ்வால்! நினைத்ததை முடித்துக் காட்டும் வல்லமை அவர்களுக்கு உண்டு. ஒரு பறவையின் பரந்துபட்ட ஆகாயத்தைப் போல் விரிந்து கிடக்கும் விரிவானில் வலம்வரும் பட்டாம் பூச்சிகள் அவர்கள். இயக்கத்தின் அடையாளம் இளைஞர்கள் .

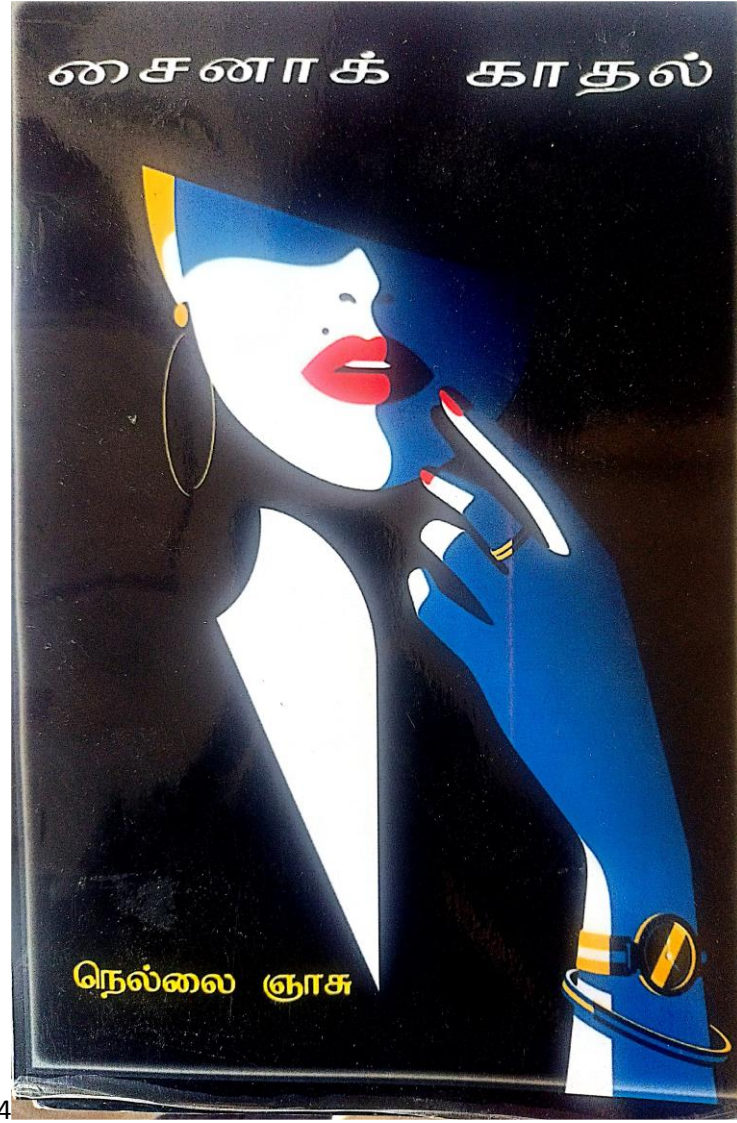
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\* சாதாரண தோல்விகளுக்கும் சதாரணமாகிப் புலம்பும் இளையோர் கூட்டமாக இளைய சமுதாயத்தை ஏன் சொல்லவேண்டும்?

### சீனிவாச ராமானுஜம்

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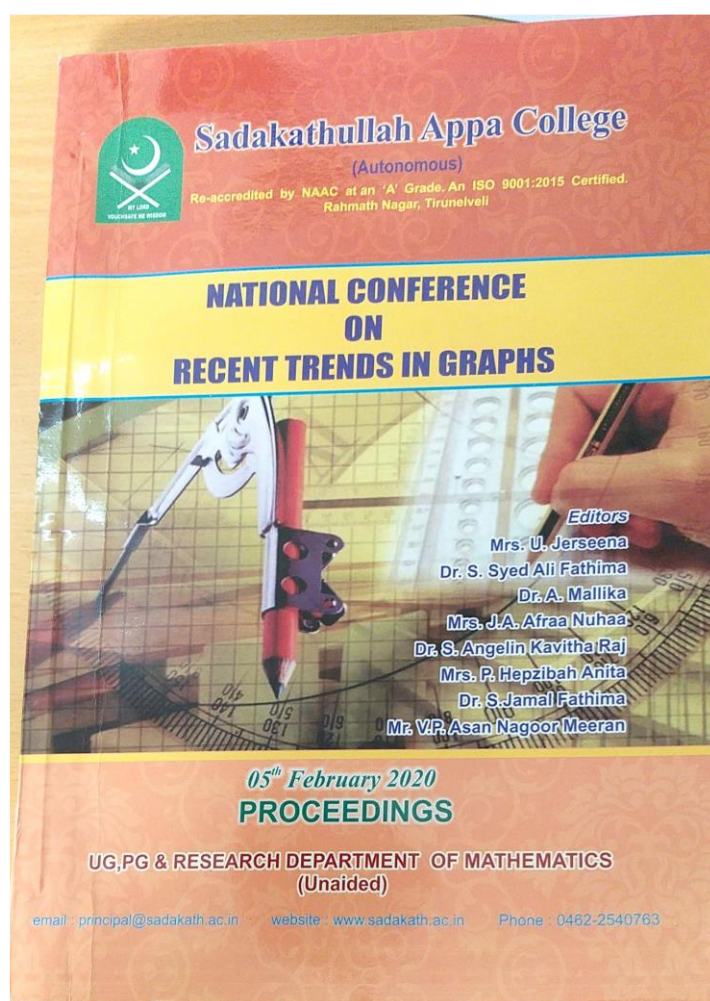
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Dr. A. Hamil  
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Dr. A. Jesuraj  
K. Ahamed Anis Fathima



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## 5

# A STUDY ON THE ATTITUDE OF RETAILER WHILE EXCHANGING THE GARMENTS IN TIRUNELVELI

**K. Ahamed Anis Fathima**

Assistant Professor of Commerce, Sadakathullah Appa College (Autonomous),  
Rahmath Nagar, Tirunelveli - 627011

**Dr. A. Hamil,**

Associate Professor & Head, PG & Research Department of Commerce,  
Sadakathullah Appa College (Autonomous), Rahmath Nagar Tirunelveli - 627011

## Introduction:

The combination of approach, choice, acceptance and decisions are considered at the period of purchasing a product or service. The major factor influencing buying behaviour are cultural, social, personal and psychological. Returning a commodity is a pattern of buying behaviour, which leads a problem for the seller. Exchanging facility is availed by the seller to the customer with the view of increasing the sales and to attract the customer. which also leads to buyer friendly atmosphere. There may be many reasons for returning. In this research returning frequency of various types of dresses, returning frequency of various kinds of purchases, time gap between the date of purchase and the date of return of a dress, the remedy which the customer expect while return, the satisfaction level on the return policy are analysed.

## Statement of the problem:

Due to several reason the returning attitude arise among the customer. usually the seller follows some policies in accepting the return and finally they accept the return. If any buyer has the habit of returning the goods again and again the seller has the duty of identifying the customer and eventually be avoid or reject such return. Comparing with other goods, garments are important one where returning them are common. To study about the returning habit of women buyer in Tirunelveli municipal corporation area the research is made.

## Objectives:

1. to Study the satisfaction level on the returning policy of retailers.
2. to have a knowledge about the remedy needed by the customer while returning the dress.
3. to study the returning pattern of the women on dresses
4. to derive the suggestion from the buyer on the remedial measures on the return of dresses.

## Hypotheses:

Ho1: There is no significant difference among different age group on the remedy expected while exchanging a dress

## Research design:

This study is empirical research in nature.

## Sampling:

Simple random sampling method is followed in this study. Respondents who buy or return garments are randomly selected for the study

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### ECONOMIC EMPOWERMENT OF SELF-HELP GROUP MEMBERS BY USING FINANCIAL INCLUSION IN TIRUNELVELI DISTRICT

**Y. Koilraj Shathrack**

Ph.D. Scholar, Reg. No. 17211191011010, PG & Research Department of Commerce  
Sadakathullah Appa College (Autonomous), Tirunelveli – 627 011.

**Dr. A. Jesuraj,**

Assistant Professor & Head, Department of Commerce (SF - A Sec), Sadakathullah  
Appa College (Autonomous), Tirunelveli – 627 011.

**Dr. A. Hamil,**

Associate Professor & Head, PG & Research Department of Commerce,  
Sadakathullah Appa College (Autonomous), Tirunelveli – 627 011.

#### Introduction:

Financial inclusion is the expanding outreach of banking or financial services at an affordable cost to a wider section of disadvantaged groups of society which may provide them a financial cushion for their sustenance as well as social empowerment. Government of India through the State Governments is developing SHGs consisting of women members who are interested in taking up entrepreneurship individually or jointly as a group. the aim of the SHGs is mainly to pool out the technical as well as managerial skills available within the women (who are less privileged) to set up enterprises ultimately to enhance their income levels and improve their standard of living. Financial inclusion is the key to the economic empowerment of the poor, especially women. Facilitating access to microfinance through SHG-supported bank linkages is one of the most critical aspects of financial inclusion program and this enables the poor to make capital formation through their own savings within the SHGs and access credit, pledging their collateral before the bank. SHGs play a pivotal role to improve the socio-economic condition of women folk and providing micro finance in times of need and also encouraging micro entrepreneurs. the present study highlighted the role of SHGs on financial inclusion and women empowerment. the aim of this study is to showcase the economic empowerment SHGs by using financial inclusion. Stratified random sampling techniques have been adopted to collect the primary data from Tirunelveli district. on the basis of the collected data, analysis has been done with the help of the SPSS. Thereafter valid conclusions and recommendations have been made.

#### Review of Literature:

**Sajuyigbe and Ademola** (2017) in their study entitled, "Influence of Financial Inclusion and Social Inclusion on the Performance of Women - Owned Businesses in Lagos State, Nigeria", this study investigated the influence of financial inclusion and social inclusion on the Performance of Women - Owned Businesses in Lagos State, Nigeria. the population of this study comprised all four thousand six thousand sixty-three (4,663) women-owned Micro, Small and Medium Enterprises (MSMEs) registered with SMEDAN while three hundred and fifty-seven (357) were selected as a sample

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A STUDY ON CONSUMER BUYING BEHAVIOUR  
TOWARDS HORLICKS DRINKS IN TIRUNELVELI**J. Asanya Fathima,**Assistant Professor Department of Commerce, Sadakathullah Appa College  
(Autonomous), Tirunelveli - 627 011.**Dr. A. Hamil,**Associate Professor and Head, PG & Research Department of commerce,  
Sadakathullah Appa College (Autonomous), Tirunelveli - 627 011.**Introduction:**

Horlicks is the title of the company which is the manufacturer of a malted hot drink known by the same name. It was first developed by the founders of the company, William and James Horlick. It is manufactured and sold Glaxo Smith Kline in many countries. Horlicks was first introduced in India after the First World War ended. The Indian soldiers of the British Indian Army had brought it back to India with them as a supplement to the diet. Since then, it became a family drink and even was a kind of status symbol in the rich Indian society.

**Horlicks ingredients:**

The ingredients of this malted drink are-Malt extract, wheat flour, milk solids, malted barley, minerals, sugar salt, vitamins protein isolate acidity regulator or potassium Bicarbonate. It provides the essential vitamins and minerals to growing children and enhances their over-all health. It contains fourteen of the principal and vital nutrients such as vitamin A, vitamin D, vitamin C, vitamin E, Riboflavin (vitamin B2), Thiamin (vitamin B1), Niacin, Folic acid, vitamin B6, Biotin, vitamin B12, pantothenic acid (vitamin B5), fibre, Calcium, Zinc and iron.

**Horlicks Health Benefits:**

1. It contains calcium which helps to keep the bones and teeth strong and healthy.
2. The iron content in Horlicks boosts the creation of red blood cells in the body and increases the haemoglobin. It also deals with fatigue and the risk of anaemia.
3. The pantothenic acid that is present in Horlicks helps to release energy in the food.
4. It contains the antioxidant, vitamin E, which is very helpful in protecting the cells of the food.
5. The zinc content in Horlicks helps in healing wounds and keeps the skin charming and healthy.
6. It enhances and strengthens the immune system of the body as it is a good source of vitamin-A. This vitamin also improves the eyesight of a person and deals with vision related problems.
7. The niacin present in Horlicks takes care of the neural health.
8. The vitamin C that Horlicks contains helps to absorb iron into the body.

## 7

### MERGING PUBLIC SECTOR BANKS - AN OVERVIEW

**N. Abiramaniyamuthu,**

Ph.D. Scholar, Reg. No. 18111191012011, PG & Research Department of Commerce,  
Sadakathullah Appa College (Autonomous), Tirunelveli – 627 011.

**Dr. M. N. Mohamed Abusali Sheik,**

Assistant Professor, PG & Research Department of Commerce, Sadakathullah Appa  
College (Autonomous), Tirunelveli – 627 011.

#### Introduction:

Government recently announced that ten public sector banks will be consolidated into four larger, stronger banks. This merger will boost economic growth through creating fewer but stronger, global sized banks. Post-merger, there will be only twelve public sector banks from twenty-seven public sector banks, in the year 2017. The amalgamation of banks were planned under the Bank consolidation plan along with major reforms to escalate the economic growth. By merging, public sector banks will be in a position to compete globally and to increase their operational efficiency by lowering their cost of lending.

#### Review of related literature:

Former Finance Minister, Late Arun Jaitley (2016) told that country need stronger banks instead of large number of weaker banks. Current Finance Minister, Nirmala Sitharaman had said that government is attempting to create strong, big next generation banks. She added that there will be no disruption in banking services and these banks will have increased CASA and maximum reach. Prashant Kumar, CFO, State Bank of India insisted that by merging, banks will get lot of freedom.

#### What is merging?

Merging is an act of combining two or more companies in to one, to make one larger company. All the merged companies' balance sheets are consolidated and presented as single balance sheet. Usually mergers take place,

- To reduce costs
- To earn market share
- To retain customers&
- Talent sharing

#### Why public sector banks being merged?

Instead of having so many small, weaker banks, it is better to build giant sized banks which are not only able to compete nationally but also internationally. Amalgamation of banks is a need of an hour, in order to uplift the national presence of public sector banks along with the international reach. Government prefer this merger to reduce lending costs, to construct next generation banks and to increase the lending capacity of the banks.

**P.N. Mohamed Inzamam Ul Haq,**

Ph.D. Scholar, Reg. No. 18211191011001, PG & Research Department of Commerce,  
Sadakathullah Appa College (Autonomous), Tirunelveli. – 627 011.

**Dr. M.N. Mohamed Abusali Sheik,**

Assistant Professor, PG & Research Department of Commerce, Sadakathullah Appa  
College (Autonomous), Tirunelveli – 627 011.

#### **Introduction:**

The modern concept of marketing has also undergone changes. Above all, the change in concept of marketing was caused by changes in various aspects of the world. It is our methodologies which are affected, how we react to various items and administrations. Frames of mind are not intrinsic in us; rather they are found out from individuals around us. Through an understanding of customer attitude, marketers can predict future purchases; can analyse the reasons behind their strength or otherwise of its present sales; and redesign their marketing mix efforts, is required to modify the current customer's attitude towards our favourable ones.

#### **Statement of the Problem:**

It is a known fact that customer centricity is the key word for success in the competitive market as he is the king of marketing today. Therefore, studying the customer's attitude has a greater significance in competitive marketing field. Life Insurance Corporation of India has become the single largest Insurance Corporation in the world. If an organisation wants to succeed, it has to know its customers, what they want, why they want, how they want. This created an interest to do research in this area.

#### **Objectives of the Study:**

- To Identify the reasons for the policyholders' preference towards Life Insurance Corporation policies.
- To trace the problems of policyholders and give suitable suggestions to eliminate them.

#### **Relevant Reviews of Related Studies:**

On the other hand, there are more studies on the associated field which offer a common and conceptual lead in this regard. **Thirumaran and Ganesh KJ (2012)** in their study discovered that the insurance industries' plays an inevitable role in individuals' savings purpose in India. Furthermore, the study shows the changing behaviour of policyholders as the purpose of insurance changed from the investment for tax-benefit aspect to savings aspect. **Nisamudheen (2013)** in his comparative study with customer perception to LIC and HDFC Standard Life Policies having the objective to evaluate and distinguish the service level perceptions of insurance holders between the public company and private company with 100 respondents as

# A STUDY ON CUSTOMER SATISFACTION TOWARDS HONDA SCOOTERS WITH SPECIAL REFERENCE TO PALAYAMKOTTA

**M. Mohammed Sikkander,**

Ph.D. Scholar, Reg. No: 19111191011012, PG and Research Department of  
Commerce, Sadakathullah Appa College (Autonomous) Tirunelveli - 11.

**Dr. P. Geetha,**

Assistant Professor, PG and Research Department of Commerce, Sadakathullah  
Appa College (Autonomous) Tirunelveli - 11.

## Introduction:

In olden days most of the products were not branded. But in the present days almost all the products are branded. A brand is name, symbol or design to identify the good and differentiate them from those of the competitors. Scooters and Mopeds are the two Wheelers the main Indian automobiles. Mopeds are light vehicles which are easier to handle and comes with ignition system and with the convenience of the kick start. They consist old smaller wheels for better balance and manoeuvrability. Scooters are introduced for the physically challenged as it is a handy mode of commuting. Chap Scooters are another type of two-wheeler designed and launched to reach the wide net of customers.

## Scope of the study:

The study covers only motorcycles of the Honda Company. Any other vehicle and no other types have been included in the present study.

## Objective of the study

1. To study the social economic backward of the respondents.
2. To study the factors influencing the purchase of Honda motorcycle.
3. To study the satisfaction among the users of Honda motorcycles.
4. To provide findings & suggestion and conclusion based on the study.

## Sources of Data:

The data needed for this survey was collected from two sources of data viz, Primary data and Secondary data. In this study both primary as well as secondary data have been used. the Secondary data means already existing or already published data collected and presented by somebody else or any organization or Government. the secondary data have been collected through books, Journals, Magazines, News Papers, Websites and other already published data. The primary data have been collected through a well-constructed Questionnaire having thirty-eight questions. Data have been collected from 50 respondents.

## Tools for analysis

The following tools and techniques have been used to present the data simple and clear. in this study statistical tool, simple percentage method Garrett Ranking Technique has been applied

**P. Anis Priya,**

Ph.D., Scholar, Reg. No. 19211191012001, PG & Research Department of Commerce,  
Sadakathullah Appa College (Autonomous), Tirunelveli – 627 011.

**Dr. P. Geetha,**

Assistant Professor, PG & Research Department of Commerce, Sadakathullah Appa  
College (Autonomous), Tirunelveli – 627011.

#### **Introduction:**

The streets are spaces that allow us to interact with the city, to travel, work, play and meet. the roads can be perceived as the lineages of the city; the necessary avenues that transport all urban life from one place to another and everywhere in between. Similarly, the road is a space of invisibility. It is a place where the homeless can be absorbed, "informal" transactions can be embraced, and the faceless individual can wander like an urban nomad. Yet there is a coherent series of actors that, although sometimes invisible, dominate the urban landscape of our cities. They are individuals who discover the road in its simplest form and who better understand the daily difficulties of city users. They are a priceless economic heartbeat on the streets of Tirunelveli; the "street vendors".

Walking through the streets of Tirunelveli, one cannot help but notice the huge amount of commercial transactions that the hawkers in Tirunelveli carry out every day. From Fruits, Vegetables, Snacks, Dolls, Furniture, Flowers, Groceries items, Clothes, Fresh Juice and Shoes you can almost find everything for sale in the streets of Tirunelveli. of course, we may have seen this kind of "street activity" in other Indian cities, but nothing can be compared to the volume of business that the streets of Tirunelveli run every day. These sellers are "smart" and know how to make a living. the purpose of the study on socio-economic conditions and Working patterns of street vendors in Tirunelveli city.

#### **Street vendors and urban economy:**

The total occupation created through street vending becomes more important considering that the support of certain industries providing a market becomes for their products. A large part of the products is sold by street vendors, such as clothing, fruit, plastic items, flowers, books, newspapers, leather goods and household items made in small-scale or craft industries. These industries employ a very large number of workers and rely mainly on street vendors to market their products. in this way, street vendors provide a valuable service to help maintain employment in these sectors.

Street vendors are mainly those who fail or are unable to obtain standard jobs. This part of the urban poor tries to solve their problem through their low income. They are not asking the government to create jobs for them,

# A STUDY ON FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR AMONG WOMEN ENTREPRENEURS IN PALAYAMKOTTAI, TIRUNELVELI

**N. Kalaimagal,**

Ph.D. Scholar, Reg. No. 19111191012011, PG & Research Department of Commerce, Sadakathullah Appa College (Autonomous), Tirunelveli 627 011.

**Dr. P. Geetha,**

Assistant Professor, PG & Research Department of Commerce, Sadakathullah Appa College (Autonomous), Tirunelveli 627 011.

## Introduction:

Financial Literacy helps in improving the quality of Financial Services and plays an important role in the development of economic growth. Financial Literacy helps a person to increase their financial level of understanding in order to take good decisions about their personal finance. Financial illiterate people find difficult in handling their personal finance like savings, borrowings, retirement planning, investment etc. Due to introduction of various financial products one should be able to take right decision to invest in right product and handle their finance. The paper shows the economic awareness and women empowerment in using the financial instruments properly. Women in low-and middle-income group faces various problems in finding jobs in formal wage sector. Entrepreneurship provides women a better opportunity for their identity in the society. (Blomqvist et al., 2014).

Factors that contribute to increase in women entrepreneurship are:

- The faster economic growth that has led to increased women entrepreneurs.
- Individual aspirations.
- Important role by women in business creation.

When an entrepreneur plans to start a business, they should gain adequate knowledge of financial literacy skills in order to keep their business run smoothly and know how to stay out of debt and should have a responsibility in managing their money. Any woman having her own Business and is accountable for it is called women entrepreneur. All women are not considered to be financial literate. A woman entrepreneur should be financially literate to overcome the current economic scenario. Women usually feels less confident compared to men regarding their ability to manage their cash flow and debt, allocate and prepare for their investment.

## Review Literature:

According to Hira & Loibl, 2005, Financial literacy includes financial expectations and satisfaction related to money management and finance. Financial education is a study related to financial environment. Mathavathani et.al. (2014). The Financial Literacy of women is been assessed based on knowledge, Behaviour and Attitude. It is found that very low financial literacy among rural women entrepreneur. Ms Gurveen Kaur et al (2017) says that

## 15 AWARENESS OF E-BANKING SERVICES AMONG RURAL CONSUMERS IN TUTICORIN DISTRICT

**P. Santhiya Subbulakshmi,**

Ph.D. Scholar, PG & Research Department of Commerce, Sadakathullah Appa College (Autonomous), Tirunelveli – 627 011.

**Dr. M. Mohamed Siddik,**

Assistant Professor, PG & Research Department of Commerce, Sadakathullah Appa College (Autonomous), Tirunelveli – 627 011.

### Introduction:

Internet banking authorizes a consumer to do make a pile of deal into and out of the bank's website on the Internet. It is a structure of retrieve report and common details on bank outcome and act of assistance into and out of a computer while sedentary in its place of business or place of residence. This is also called virtual banking. It is conducting the bank to your computer. In conventional banking one has to proceed towards the bough in individual, to draw out cash or down payment a cheque or appeal a declaration of description etc. but Internet banking has changed the method of banking. No one can set off all these kinds of deals on their computer into and out of website of bank. All such agreements are encrypted, utilise experienced multi-layered certainty planning, inclusive of firewalls and filters. Indian consumers are alive on condition that with involving several parts manner of retrieving banking transactions, inclusive of mobile banking, Tele-banking, Internet banking, PC banking and banking into and out of ATMs. Internet banking is one of the most recent formations in India.

### Electronic Banking

A structure permits a person to carry out banking pursuit at place of residence, through the internet. Some networked banks are traditional banks which besides provide online banking, while others are online only and have no corporal existence. Online banking into and out of conventional banks authorize consumer to carry out each of practice affair, such balance inquiries, account transfers, bill payments, and stop-payment requests, and some featureless provide credit card and online loan applications. Banking pursuits can be characteristics to as transactional and non-transactional.

#### Non transactional activities

- Account balance viewing
- Viewing of previous bank transactions
- Bank statement downloading
- Check book ordering
- M banking and E banking applications downloading
- Provision of account/ bank statements Transactional activity
- Electronic funds transfer
- Bill payments and wire transfers

V. Ulagammal,

Ph.D. Scholar, PG & Research Department of Commerce, Sadakathullah Appa College,  
Tirunelveli - 627 011.

Dr. T. S. Subbulakshmi,

Assistant Professor of Commerce, Sri Paramakalyani College, Alwarkurichi.

Dr. S.M.A. Syed Mohamed Khaja,

Assistant Professor & Head, Department of Commerce, Sadakathullah Appa College,  
Tirunelveli - 627 011.**Introduction:**

Teachers job satisfaction was concerned for a number of school personnel. Many teachers dropped out of the profession for various reasons. Teachers felt that the profession was not valued by society, the demands and accountability are increased, and an overabundance of stress all played significant roles in how teachers viewed their jobs and the satisfaction they received from it. It is an attempt by the researcher to study about the quality of work life of women schoolteachers in Ambasamudram Taluk.

**Statement of the Problem:**

Quality of work life is the quality of relationships between employees and the total working environment. It refers to the favourable or unfavourable condition of a job environment for the people working in a firm. It is the extent to which employees are able to satisfy important personal needs by working in an organization. Quality of work life refers to a person's feelings about every aspect of work. the aspects of work are salary benefits, security, working conditions, growth opportunities, freedom at work and interpersonal relationships. Quality of work life has two goals. They are:

- (i) Improving the quality of the work experience of employees.
- (ii) Improving the overall productivity of the organization.

In our study the women schoolteachers are emphasized. Their perception towards the quality of work life and job satisfaction in and around Ambasamudram taluk has been taken for analysis.

**Objectives of the study:**

The objectives of this study are:

1. To study the socioeconomic factors of the women schoolteachers in Ambasamudram Taluk.
2. To study the various factors about the job security of women teachers of Ambasamudram Taluk.
3. To study about their perception of Work life balance.
4. To analyse the motivational factor of their job of Women schoolteachers in Ambasamudram Taluk.
5. To study the perception quality of work life of women schoolteachers in Ambasamudram Taluk.

**P. Mohammed Buhari Saleem,**

Assistant Professor, Department of Commerce, Sadakathullah Appa College  
(Autonomous), Tirunelveli - 627 011.

**Dr. M. Mohamed Siddik,**

Assistant Professor, PG & Research Department of Commerce, Sadakathullah Appa  
College, (Autonomous), Tirunelveli-627011.

#### Introduction: Definition of Micro, Small & Medium Enterprises:

According to the provision of Micro, Small & Medium Enterprises Development (MSMED) Act 2006, the Micro, Small and Medium Enterprises (MSME) are classified in two Categories:

- A. Manufacturing Enterprises-** The enterprises which are engaged in the production or manufacture of goods regarding to any industry specified in the First schedule to the industries (Development and regulation) Act, 1951) or employing plant and machinery in the process of value addition to the final product having a distinct name or use or character. the Manufacturing Enterprise is stated in terms of investment in Plant & Machinery.
- B. Service Enterprises:-** the enterprises which are engaged in rendering or providing of services and are stated with regard to investment in equipment. the limit for investment in plant and machinery or equipment for manufacturing or service enterprises, notified are as under

1. Manufacturing Sector	
Enterprises	Investment in Plant and Machinery
Micro Enterprises	Below 25 lakh rupees
Small Enterprises	From 25 lakh to 5 crores
Medium Enterprises	From 5 crore to 10 crores
2. Service Sector	
Enterprises	Investment in Equipment
Micro Enterprises	Below 10 lakh rupees
Small Enterprises	From 10 lakh rupees to 2 crore rupees
Medium Enterprises	From 2 crore rupees to 5 crore rupees

#### Flow of finance to the MSME sector:

The picture depicts that of the overall debt demand of INR 69,30,000 lakh crores (USD 1.1 trillion), a major part -84% or INR 58,40,000 lakh crores (USD 898 billion) - is financed from informal sources. Formal sources cater to only 16% or INR 10,90,000 lakh crores (USD 168 billion) of the total MSME debt financing. Within the formal financial sector, scheduled commercial banks account for nearly 81% of debt supply to the MSME sector contributing INR 9,40,000 lakh crores (USD 144.3 billion).

Non-Banking Finance Companies (NBFC) and smaller financial institutions as Regional Rural Banks (RRBs), Urban Co-operative Banks, etc., as well as government financial institutions constitute the rest of the formal sector.

## 39 A CONCEPTUAL STUDY ON MONEY MARKET IN INDIA

J.A.M. Omeray Farook and J.A.S. Mohamed Ehya,

Ph.D. Scholars, PG & Research Department of Commerce, Sadakathullah Appa College (Autonomous), Tirunelveli – 627 011.

Dr. S.M.A. Syed Mohamed Khaja,

Assistant Professor & Head, Department of commerce (Unaided Section-B) Sadakathullah Appa College (Autonomous), Tirunelveli – 627 011.

### Introduction:

Money market is a key component of national financial market and comprises various types of instruments designed to perform specific functions key functions performed by various instruments traded in money markets include borrowing (short term), lending as well as buying and selling instruments with an initial maturity of up to one year.

### Statement of Problem:

In India many people who living in both urban and rural areas have no awareness on the money market, related to where the people should get money or to whom they should approach all those things the people does not know. Through this money market, people will be benefited and also it consists of low risk. So, this paper discusses about the money market in India.

### Objectives:

- > To study about the Money market in India.
- > To observe the key functions of money.

### Methodology:

The study is based on the secondary data which obtained from internet, websites and so on regarding the money market in India.

### Money Market in India:

The Indian money market is not as developed at present as those of many advanced economies. However, money market instruments in India do have varying maturities from overnight to one year, which can be used for short term lending and borrowing. In India, the Reserve Bank of India controls and regulates money markets which are considered a focal point of its power over the wider financial market. Money markets in India serve the important purpose of providing liquidity to borrowers and providers of funds over the short term, while maintaining a balance between the demand and supply of short-term funds.

In terms of structure, money markets in India unlike most developed economies comprise elements of both organized and unorganized sectors. Key players in India's unorganized money market sector include indigenous bankers, money lenders as well as unorganized NBFCs like chit funds. Key factors in the organized money market of India include co-operatives (banks and societies) IDBI, the International Finance Corporation, various RBI regulated NBFCs (for an example., LIC of India) development banks, private and public sector banks as well as the Reserve Bank of India. As per the

K. Chitra,

Ph.D. Scholar, Reg. No. 18221191012019, PG & Research Department of  
Commerce, Sadakathullah Appa College (Autonomous), Tirunelveli - 11.

T.K. Asan Mydeen,

Ph.D. Scholar, Reg. No. 18121191011007, PG & Research Department of  
Commerce, Sadakathullah Appa College (Autonomous), Tirunelveli - 11.

Dr. S.M.A. Syed Mohamed Khaja,

Assistant Professor & Head, Department of commerce (Unaided Section-B)  
Sadakathullah Appa College (Autonomous), Tirunelveli - 627 011.**Introduction:**

India's recorded history of covering goes back to the fifth millennium before Christ within the Indus vale civilization wherever cotton was spun, plain-woven and unreal. Bone needles and wooden spindles have been unearthed in excavations at the site. Indian textiles were listed from past with China, Southeast Asia and therefore the Roman Empire. A variety of weaving techniques were used in ancient India, several of that survive to the current day. Silk and cotton were plain-woven into numerous styles and motifs, every region developing its distinct vogue and technique. A dress shop is "a little store that sells fashionable covering, jewellery or other usually luxury goods". The word is French for "shop" that derives ultimately from the Greek apotheke or "storehouse". Shivane's boutique in Palayamkottai is the one-stop designer shop for every woman who is looking to dress to express herself more than just impress others. This dress shop offers a good array of a formidable assortment in person curated by Ms Hema UN agency has adult the dress shop with tender adoring care from a tiny low outlet in 2007 to 750 sq. Feet two storey store in 10 yea? This study an attempt to relation between Shivane's boutique & customers of Tirunelveli area and in-depth study of customers satisfaction and collection of varieties in Palayamkottai area.

**Objectives of the study:**

1. To study on the profile of Shivane's boutique in Palayamkottai.
2. To study on the customer Opinion towards Shivane's boutique.
3. To Know the customer Satisfaction level.
4. To assess the customer attitude towards price level of Shivane's boutique.
5. To analyse the reason for purchasing in Shivane's Boutique.
6. To know the percentage of clothing purchases in online.

**Scope of Study:**

This study is concerned with the Customer Satisfaction of Sivane's Boutique in Palayamkottai. An attempt is made to study the social economic profile of the customer of Shivane's Boutique. The study also tires identify the factors that influence the customers to choose Shivane's Boutique, the level of satisfaction derived by the customers from the Shivane's boutique.

Dr. A. Benazir,

Assistant Professor of Commerce, Sadakathullah Appa College, Tirunelveli - 627 011

Dr. S. Archana Bai,

Assistant Professor of Commerce, Sir Theyagaraya College, Chennai

**Introduction:**

Savings is the difference between Income and Expenditure. Domestic saving primarily consists of three components, viz., household sector saving, private corporate sector saving and public sector saving. Household sector saving constitutes the major portion of gross domestic saving. Household sector saving comprises saving in financial assets and saving in physical assets. Household saving in financial assets (net) is anticipated as gross financial assets net of financial liabilities, while household saving in physical assets is the net addition to physical assets by the households. Gross financial saving of the household sector include the saving in the form of currency, bank deposits, non-bank deposits, saving in life insurance fund, saving in provident and pension fund, claims on government, shares and debentures inclusive of investment in mutual funds and net trade debt. Financial liabilities cover the loans and advances from banks, other financial institutions, government, and cooperative non-credit societies. In this study savings of household sector is analysed for the period of five years that is from the year 2013 to 2017. The concept of savings and investments has visibly changed over the years.

**Review of Literature:**

Ila Patnaik and Radhika Pandey (2019) explained in his study that, the two main challenges of investment in India are venture in infrastructure and in micro, small and medium enterprises. Savings need to be intermediated to offer finance for infrastructure and MSMEs. While most of the household savings are channelled into bank deposits, banks are ill-suited to finance the mounting infrastructure supplies. Reforms must centre on promoting the accessibility of non-bank finance.

Suri Ashish and HADA Bhupendra Singh (2018) concluded in his study that, the saving practice of Indian citizens has given a good prop up to the economy during the hard-hitting time of worldwide recession of 2008. As the households were having sufficient amounts of investments, they were able to handle the short-term jerk due to job losses, downfall in business activities etc. Growth in sectors like banks, insurance, mutual funds, stock market has resulted in massive amount of job opportunities which further resulted in economic development. High savings rate has always remained an internal strength of Indian economy and the same development is projected to be continued in future.

# **ECONOMIC EMPOWERMENT OF SELF-HELP GROUP MEMBERS BY USING FINANCIAL INCLUSION IN TIRUNELVELI DISTRICT**

**Y. Koilraj Shathrack**

Ph.D. Scholar, Reg. No. 17211191011010, PG & Research Department of Commerce  
Sadakathullah Appa College (Autonomous), Tirunelveli – 627 011.

**Dr. A. Jesuraj,**

Assistant Professor & Head, Department of Commerce (SF - A Sec), Sadakathullah  
Appa College (Autonomous), Tirunelveli – 627 011.

**Dr. A. Hamil,**

Associate Professor & Head, PG & Research Department of Commerce,  
Sadakathullah Appa College (Autonomous), Tirunelveli – 627 011.

## **Introduction:**

Financial inclusion is the expanding outreach of banking or financial services at an affordable cost to a wider section of disadvantaged groups of society which may provide them a financial cushion for their sustenance as well as social empowerment. Government of India through the State Governments is developing SHGs consisting of women members who are interested in taking up entrepreneurship individually or jointly as a group. the aim of the SHGs is mainly to pool out the technical as well as managerial skills available within the women (who are less privileged) to set up enterprises ultimately to enhance their income levels and improve their standard of living. Financial inclusion is the key to the economic empowerment of the poor, especially women. Facilitating access to microfinance through SHG-supported bank linkages is one of the most critical aspects of financial inclusion program and this enables the poor to make capital formation through their own savings within the SHGs and access credit, pledging their collateral before the bank. SHGs play a pivotal role to improve the socio-economic condition of women folk and providing micro finance in times of need and also encouraging micro entrepreneurs. the present study highlighted the role of SHGs on financial inclusion and women empowerment. the aim of this study is to showcase the economic empowerment SHGs by using financial inclusion. Stratified random sampling techniques have been adopted to collect the primary data from Tirunelveli district. on the basis of the collected data, analysis has been done with the help of the SPSS. Thereafter valid conclusions and recommendations have been made.

## **Review of Literature:**

**Sajuyigbe and Ademola** (2017) in their study entitled, "Influence of Financial Inclusion and Social Inclusion on the Performance of Women - Owned Businesses in Lagos State, Nigeria", this study investigated the influence of financial inclusion and social inclusion on the Performance of Women - Owned Businesses in Lagos State, Nigeria. the population of this study comprised all four thousand six thousand sixty-three (4,663) women-owned Micro, Small and Medium Enterprises (MSMEs) registered with SMEDAN while three hundred and fifty-seven (357) were selected as a sample

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## A STUDY ON CUSTOMERS' SATISFACTION ABOUT ORGANIC FOOD PRODUCTS IN TIRUNELVELI CITY

T.K. Asan Mydeen,

Ph.D. Scholar, Reg. No. 18121191011007, PG & Research Department of Commerce,  
Sadakathullah Appa College (Autonomous), Tirunelveli - 627 011.

Dr. K. Sheik Mydeen,

Assistant Professor & Head, Department of Commerce (Finance), Sadakathullah  
Appa College (Autonomous), Tirunelveli - 627 011.

**Introduction:**

There is no common definition of "organic" because of the very fact that completely different countries have different normal for product to be certified "organic". In simplest words organic foods are minimally processed to take care of the integrity of the food while not artificial ingredients, preservatives or irradiation. Organic product is obtained by processes friendly to the setting, by cultivation techniques that contemplate each the attributes of the ultimate product and therefore the production ways. A wide variety of shoppers of organic food and non-organic food were addressed and scrutinized to get their observations and visions towards organic food. All organic food shoppers aren't having a similar technique of approach towards organic food. Subsequently the applied math method guides America to grasp the relation and therefore the model of the patron behaviour trends in organic food in Asian country. The definition of the word "Organic", associate degree ecological management production system that promotes and enhances diverseness, biological cycles and soil biological activity. It is based on the minimal use of off-farm inputs and on management practices that restore, maintain and enhance "ecological harmony" (National Standards Board of the US Department of Agriculture (USDA)).

Organic food production may be a self-regulated trade with government oversight in some countries, distinct from non-public farming. Currently, the Union, the U.S., Canada, Japan and plenty of different countries need producers to get special certification supported government-defined standards so as to promote food as organic within their borders. In the context of these regulations, foods marketed as organic are produced in a way that complies with organic standards set by national governments and international organic industry trade organizations.

**Objectives of the Study:**

- To study the consumer perceptions towards purchase of organic products in Tirunelveli.
- To find out the factors influencing the consumers in making purchase decision of organic products.
- To examine the awareness level of customers.
- To study the buying behaviour of consumers towards organic food products.

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# A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS HORLICKS DRINKS IN TIRUNELVELI

**J. Asanya Fathima,**

Assistant Professor Department of Commerce, Sadakathullah Appa College  
(Autonomous), Tirunelveli – 627 011.

**Dr. A. Hamil,**

Associate Professor and Head, PG & Research Department of commerce,  
Sadakathullah Appa College (Autonomous), Tirunelveli – 627 011.

## Introduction:

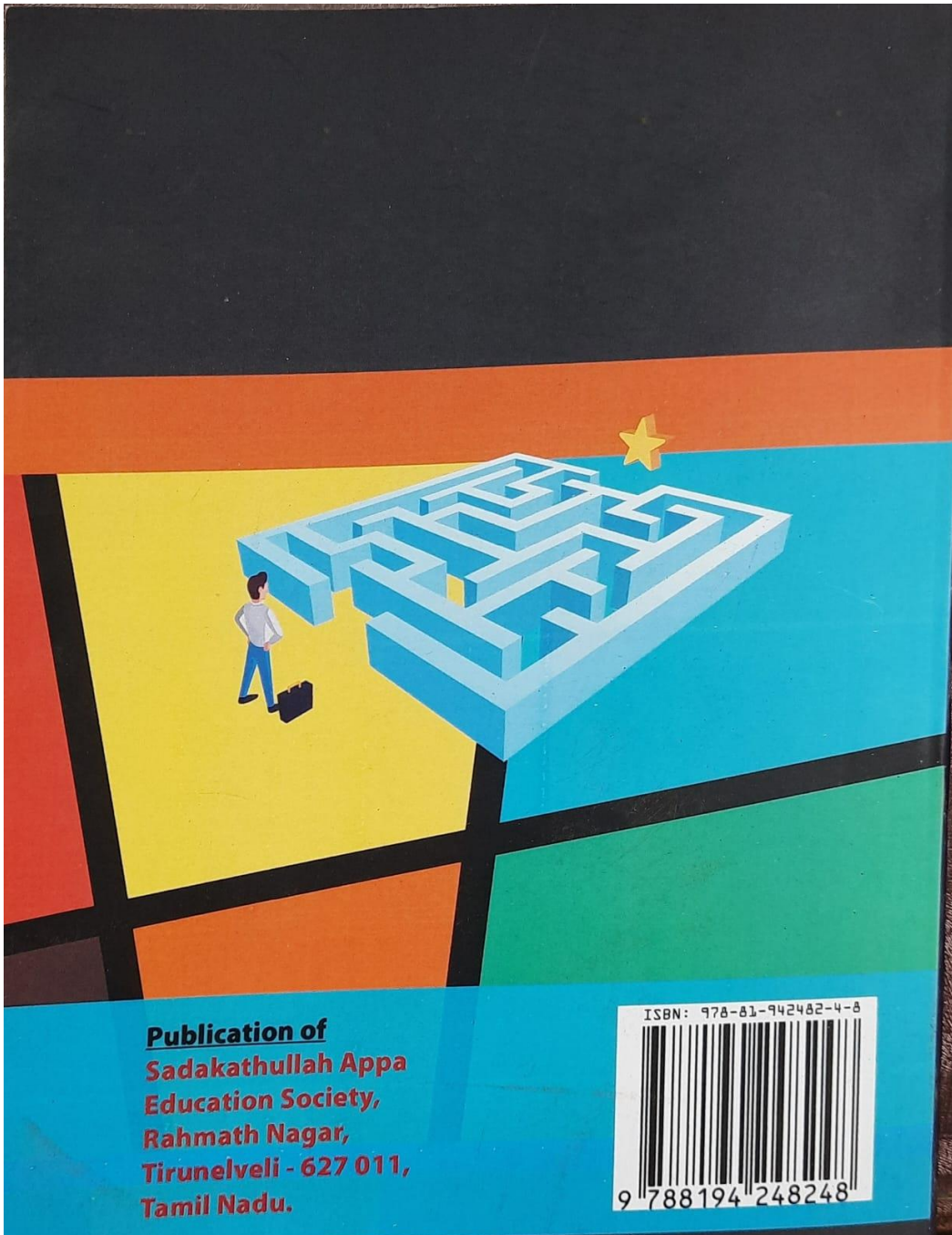
Horlicks is the title of the company which is the manufacturer of a malted hot drink known by the same name. It was first developed by the founders of the company, William and James Horlick. It is manufactured and sold by Glaxo Smith Kline in many countries. Horlicks was first introduced in India after the First World War ended. The Indian soldiers of the British Indian Army had brought it back to India with them as a supplement to the diet. Since then, it has become a family drink and even was a kind of status symbol in the rich Indian society.

## Horlicks ingredients:

The ingredients of this malted drink are Malt extract, wheat flour, milk solids, malted barley, minerals, sugar salt, vitamins protein isolate acidity regulator or potassium Bicarbonate. It provides the essential vitamins and minerals to growing children and enhances their over-all health. It contains fourteen of the principal and vital nutrients such as vitamin A, vitamin D, vitamin C, vitamin E, Riboflavin (vitamin B2), Thiamin (vitamin B1), Niacin, Folic acid, vitamin B6, Biotin, vitamin B12, pantothenic acid (vitamin B5), fibre, Calcium, Zinc and iron.

## Horlicks Health Benefits:

1. It contains calcium which helps to keep the bones and teeth strong and healthy.
2. The iron content in Horlicks boosts the creation of red blood cells in the body and increases the haemoglobin. It also deals with fatigue and the risk of anaemia.
3. The pantothenic acid that is present in Horlicks helps to release energy in the food.
4. It contains the antioxidant, vitamin E, which is very helpful in protecting the cells of the food.
5. The zinc content in Horlicks helps in healing wounds and keeps the skin charming and healthy.
6. It enhances and strengthens the immune system of the body as it is a good source of vitamin-A. This vitamin also improves the eyesight of a person and deals with vision related problems.
7. The niacin present in Horlicks takes care of the neural health.
8. The vitamin C that Horlicks contains helps to absorb iron into the body.



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# **BUSINESS PERSPECTIVES AND ECONOMIC DEVELOPMENTS IN INDIA**

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Dr. M. Sulthana Barvin  
Dr. A. Hamil**

Proceedings of one day National Seminar organized by the



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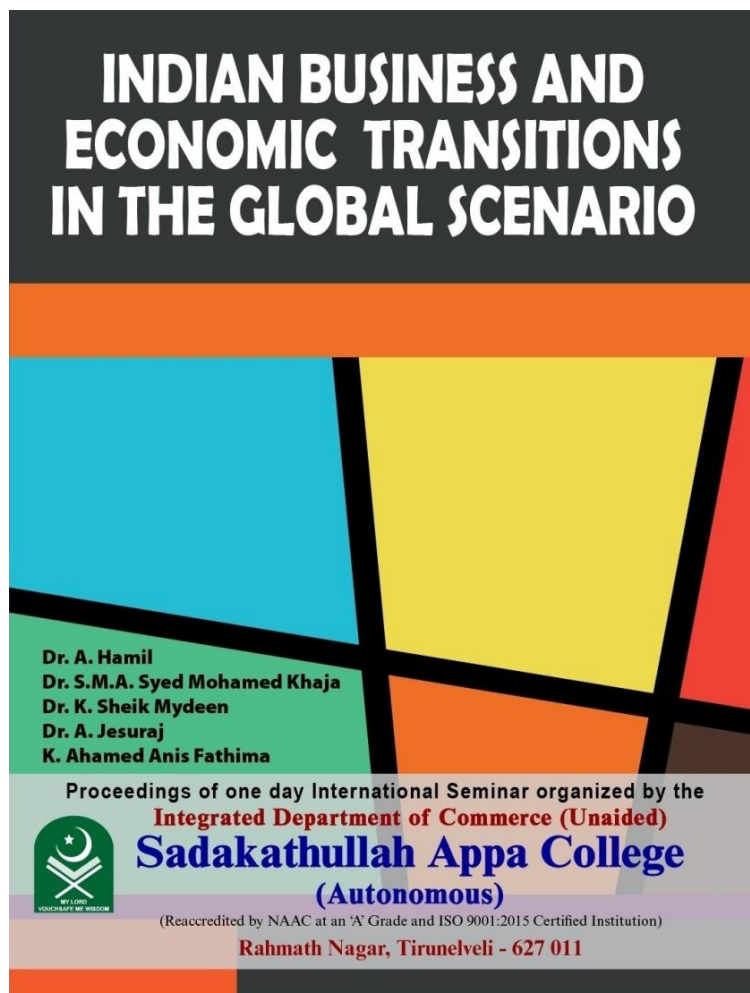
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## BUYER PREFERENCE TOWARDS VARIOUS E-SHOPPING NETWORKS – A STUDY IN PALAYAMKOTTAI REGION

**G. Velammal Selvi,**

Ph.D. Scholar, Reg.no. 19111191012015, PG & Research Department of Commerce,  
Sadakathullah Appa College (Autonomous), Tirunelveli – 627 011.

**Dr. K. Sheik Mydeen,**

Head and Assistant Professor, Department of Commerce (Finance), Sadakathullah  
Appa College (Autonomous), Tirunelveli – 627 011.

### **Introduction:**

In olden days consumers are virtually visiting the shops to purchase through physical stores but they feel more convenient to shop online for various features. In internet dominated world, consumers and organizations are developing their business by selling goods through online. Virtual shopping is now shifted into online shopping which is the method of e-commerce and it allows consumers to buy/sell goods/services through internet by using a web browser. Goods selling through the usage of online business gives a wider reach to target consumers. Online shopping having a high market share and reaches the consumers much faster than offline retailing. In online shopping consumers can directly buy goods without an intermediate person from the seller through internet. Online shopping has a quite wider in transaction between consumers and firms. This develops the communication and provides the features which is must similar to the virtual shopping in the place where products are exchanged between sellers and buyers.

### **Review of Literature:**

M Nishad Nawaz, et al, (2014) in their study they reveal that buyers' behaviour in online shopping was studied by using different variable. Their study provoked that online shopping is in the rapid development in India. By choosing online networks as their shopping destination, consumers can buy product anywhere and they may have a choice to compare it with other products. In their study they find that male consumers are high in online shopping and most of the respondents find online shopping is the easiest one to get variety of products with lowest prices using different modes of payment.

### **Objectives of the Study:**

- To know the reason for preferring online shopping
- To know the level of satisfaction on the product purchased by the respondents.
- To find out the problems faced by the customers while using online networks.

### **Materials and Methods:**

Convenience sampling Method is used to collect the Primary Data from the Respondents. After the data was collected from various sources,

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## GREEN ADVERTISEMENT IS AN EFFECTIVE TOOL IN RECENT TREND

**S. Yasmin Kathija,**

Ph.D. Scholar, PG & Research Department of Commerce, Sadakathullah Appa College (Autonomous), Tirunelveli – 627 011.

**Dr. K. Sheik Mydeen,**

Assistant Professor and Head, Department of Commerce (Finance), Sadakathullah Appa College (Autonomous), Tirunelveli – 627 011.

### Introduction

Advertising is the process by which companies can introduce their products and services in front of the consumer to gain their attention towards their products and services and to convey messages easily. Now a days with the demand of eco- friendly products is increased. So, many organizations produce eco-friendly products and taken into consideration of environmental protection and safety consumers are turning towards more on ecological products for the betterment of self as well as environment. "Product promotion based on environment related situations is the central idea of green advertising". Green advertising promotional campaigns are associated with the eco-friendly products. Companies claims of using green/eco-friendly products constitute a form of green advertising.

Green advertising is done to target those particular groups(green consumers) they are conscious for themselves along with the environment. Green advertising is done like labels with green in colour and green schemes on the products, advertisement with the *natural claim* and print images of "natural" on products and advertisements must show environmental claim both intentionally and subliminally address the green movement which is generally refer to "green advertising".

Green Advertising is done generally for those products which are supposed to be environmentally preferable to others. Green advertising is a new way to attract consumers with the features of green communication for the sustainable development or sustainable communication as this will help in detailing those features which consumers are looking for and in demand. With the help of green communication, the organizations retain their consumers for the long period of time in today's scenario.

So, many organizations adopt "go Green" strategy is a natural phenomenon. Green advertisement helps to promote the products and services, this is one of the specific types of advertisement and focus on the relationship between products and environment. It highlights that the products are ecological products and benefits to the environment. Green advertising help to satisfy the customer needs through quality, availability, affordability, and without any effect on the environment. A communicator whose commitment to green advertising must focus on two set of consumer needs that area.

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A STUDY ON CUSTOMERS' SATISFACTION ABOUT  
ORGANIC FOOD PRODUCTS IN TIRUNELVEI CITY

**T.K. Asan Mydeen,**

Ph.D. Scholar, Reg. No. 18121191011007, PG & Research Department of Commerce,  
Sadakathullah Appa College (Autonomous), Tirunelveli – 627 011.

**Dr. K. Sheik Mydeen,**

Assistant Professor & Head, Department of Commerce (Finance), Sadakathullah  
Appa College (Autonomous), Tirunelveli – 627 011.

**Introduction:**

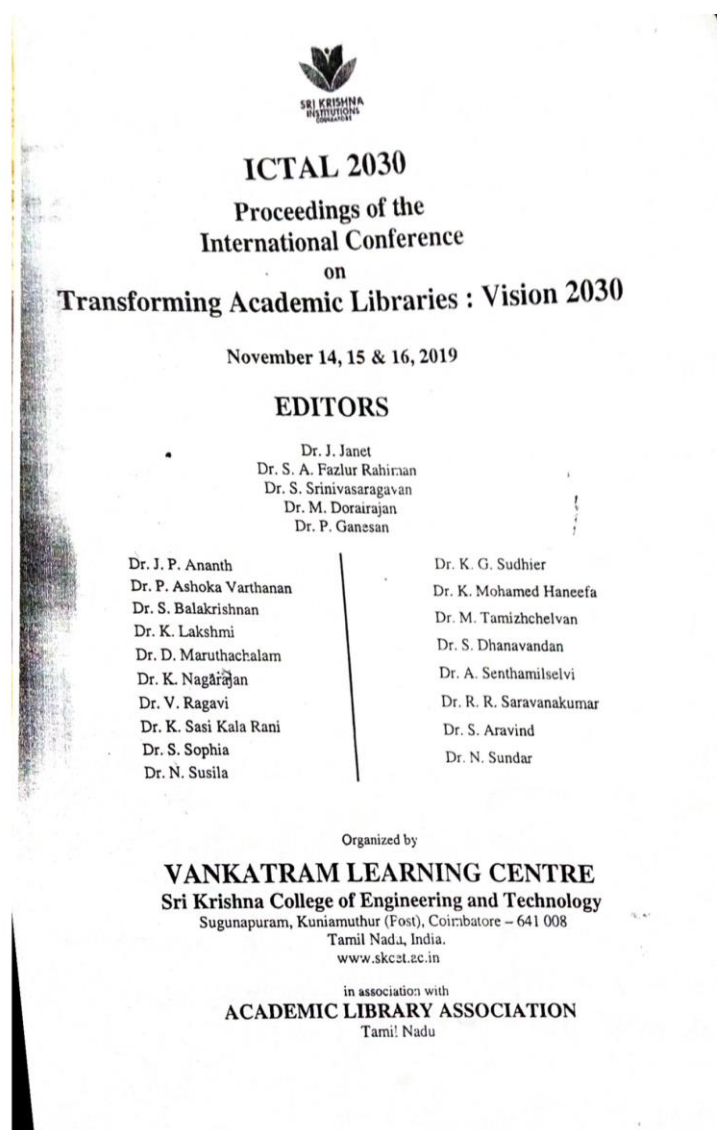
There is no common definition of “organic” because of the very fact that completely different countries have different normal for product to be certified “organic”. In simplest words organic foods are minimally processed to take care of the integrity of the food while not artificial ingredients, preservatives or irradiation. Organic product is obtained by processes friendly to the setting, by cultivation techniques that contemplate each the attributes of the ultimate product and therefore the production ways. A wide variety of shoppers of organic food and non-organic food were addressed and scrutinized to get their observations and visions towards organic food. All organic food shoppers aren't having a similar technique of approach towards organic food. Subsequently the applied math method guides America to grasp the relation and therefore the model of the patron behaviour trends in organic food in Asian country. The Definition of the word “Organic”, associate degree ecological management production system that promotes and enhances diverseness, biological cycles and soil biological activity. It is based on the minimal use of off-farm inputs and on management practices that restore, maintain and enhance “ecological harmony” (National Standards Board of the US Department of Agriculture (USDA)).

Organic food production may be a self-regulated trade with government oversight in some countries, distinct from non-public farming. Currently, the Union, the U. S., Canada, Japan and plenty of different countries need producers to get special certification supported government-defined standards so as to promote food as organic within their borders. In the context of these regulations, foods marketed as organic are 11 produced in a way that complies with organic standards set by national governments and international organic industry trade organizations.

**Objectives of the Study:**

- To study the consumer perceptions towards purchase of organic products in Tirunelveli.
- To find out the factors influencing the consumers in making purchase decision of organic products.
- To examine the awareness level of customers.
- To study the buying behaviour of consumers towards organic food products.

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M. Manthiramoothi<sup>1</sup> Dr. R. R. Saravankumar<sup>2</sup> Dr. A. Thirumagal<sup>3</sup>

<sup>1</sup>Part-Time Research Scholar (LIS), Manonmaniam Sundaranar University, Abishekapatti, Tirunelveli.

<sup>2</sup>Librarian, Sadakathulla Appa College, Palayamkottai, Tirunelveli.

<sup>3</sup>Librarian, Manonmaniam Sundaranar University, Abishekapatti, Tirunelveli.

### Abstract

This paper deals with the comparative study of author productivity based on Lotak's law and Bradford's law of scattering to the research publications of Alagappa and Bharathidasan Universities. The data for the study collected from Web of Science (WOS) database from the period of 2009 to 2018. Straight counting method applied to author productivity for both universities. A total of 1726 research publications from Alagappa University similarly 2778 research publications from Bharathidasan University contributed during the span of study period. The result shows that the Journal of materials science-materials in electronics with 75 (4.62%) articles of Alagappa University and RSC Advances with 72 (2.78%) articles of Bharathidasan University ranked as first in the rank list of journals. The scattering of articles in various journals shows that 1624 articles published from 520 journals from Alagappa University similarly 780 journals published 2586 articles from Bharathidasan University and the journal distribution pattern of both universities fit Bradford's law of scattering.

**Keywords:** Bradford's Law, Alagappa, Bharathidasan, University, Tamilnadu

### Introduction

In 1934, the idea of core journals was first identified by S.C. Bradford. He explained about the scattering of research articles in different journals. It helps libraries to identify core journals in given subject field from large number of journals. The aim of Bradford's law is to identify the highest productivity of journals which could be arranged in an order of highest to lowest productivity of journals. According to this law the journals grouped in to a number of zones each had similar number of articles. Then the relationship between the zones is  $1:n:n^2$ .

The bibliometric analysis would be helpful to understand about the publications of research carried out by the faculties of Alagappa and Bharathidasan Universities. The study aims to identify the growth of research publications in Alagappa and Bharathidasan Universities which in South Tamilnadu, India taken in to consideration for the present study to analysis the research output of publications. The research outputs analysed by year wise distribution, average citations per paper and Bradford's laws have also been tested.

### OBJECTIVES

The main objectives of this study are to:

1. Analyse the year-wise research productivity and average citation per paper of Alagappa and Bharathidasan Universities publications.
2. To prepare the rank list of journals and study the phenomenon for the scattering of publications in Alagappa and Bharathidasan Universities.
3. To verify Bradford's law of scattering to research publications.

### METHODOLOGY

The present study focussed to verify Bradford's law of scattering of publications in various journals of Alagappa and Bharathidasan Universities research output published during 2009 – 2018. The data for this study collected from Web of Science (WOS) database (updated in 15.09.2019). Search term "Alagappa University" and "Bharathidasan University" used to search in the address field. The downloaded data which include 1726 research publications appeared in Alagappa university and 2278 research publications in Bharathidasan university. The scattering of journals with the frequency of articles tested by Bradford's law. The data analysed by softwares such as Bibexcel, MSEXcel.

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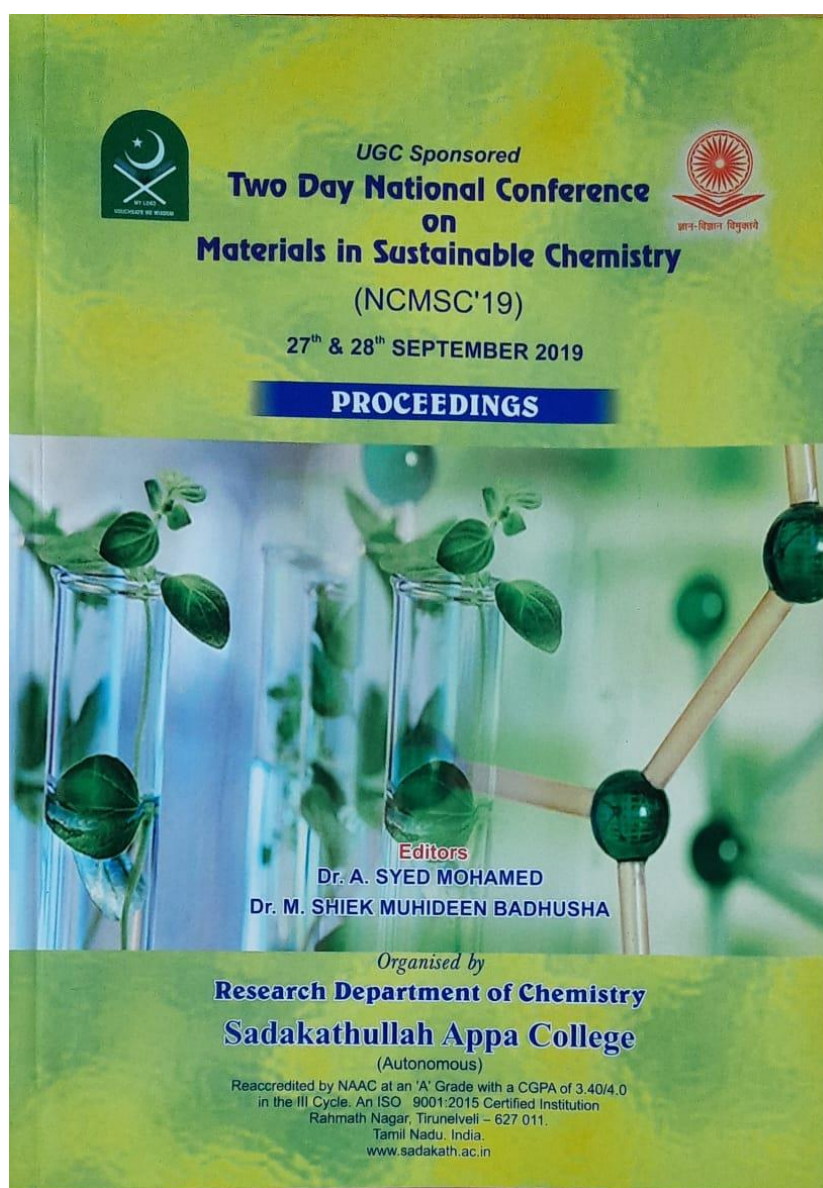
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**Integrating waste management and biodiesel production from *Carica papaya* peels**

M. A. Sabitha\*, K. Poornimala

PG and Research Department of Chemistry, Sadakathullah Appa College  
(Autonomous), Tirunelveli.

\*Corresponding author email: [sabitharsh@yahoo.in](mailto:sabitharsh@yahoo.in)

**Abstract**

Waste management become a great challenge in India. Most of the wastes are dumped in lands which create serious environmental threat. Vegetable and fruit wastes pose pollution problem as they are discarded onto the land. It can be efficiently used for the production of biofuel. The bioconversion of fruit wastes into biodiesel paves way to overcome the problem of disposal. The current study deals with the production of biodiesel from *Carica papaya* fruit peels and its characterization. Utilization of crude peel oil for production of bio-diesel will prevent further wastage of already existing resources and use of environmental friendly fuel will create cleaner environment. The production of biodiesels from unripe papaya peel oil by the transesterification reaction was characterized by density, viscosity, acid number test, saponification value and peroxide value. The results are compared to that of ASTM standards. The acid value and density are found to be 1.05 mg KOH/g and 0.86 kg/m<sup>3</sup> respectively. The saponification value and peroxide value are in agreement with the ASTM standards.

Keywords: Waste management, biodiesel, *Carica papaya*, transesterification, saponification value, peroxide value.

**1. Introduction:**

**1.1 Fruit wastes**

Fruit wastes are biodegradable materials which are dumped in land [1]. The rotting of the disposed fruit wastes creates foul smell which attracts birds, flies and pigs [2]. These are vectors of various diseases. The conversion of the carbohydrate rich biomass to useful biofuel reduces the risk of diseases and provides potential path for renewable energy generation.

**1.2 Characterization of fruit wastes**

Fruit peels can be used for the production of energy. It can also be used as bioactive compounds, antioxidants and bioadsorbents [3]. The seed and skin of the fruits consists of polyphenols, vitamins, enzymes and oils [4]. Pectin is being extracted from different fruit wastes such as mango peel, banana peel and pumello peel. It finds application as filler in

S.No in excel sheet	Name of the Teacher	Title	ISBN/ISSN
59	Mrs. L.S.Subbu Lakshmi	Plant Disease Detection using IOT	978-81-944509-3-1

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Thoothukudi, Tamilnadu, 27<sup>th</sup> and 28<sup>th</sup> February, 2020

### Plant Disease Detection Using IOT

**Subbu Lakshmi L.S.**, Assistant Professor, Department of Information Technology, Sakthikathali Appa College, Tirunelveli, TamilNadu, India.

#### *Abstract:-*

Agriculture is the key development of the rise in human civilization but the quality of agricultural is seriously affected by plant disease; this system is proposed to rectify the problem occurred by plant disease while in early stage of infection. Using IOT, an automated system has been developed to detect disease in leaf which improves the quality of agriculture. This paper attempts to develop an automated system that detects the presence of disease in the plants using image processing techniques and the values predicted using sensors like temperature, humidity and color parameters, the result is recognized based on variation in predicted values between infected plant leaf and healthy plant leaf.

#### *Keywords:-*

Agriculture, Disease, Sensors.

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60	Dr.M.Manohar	Potential Binding Efficiency of Antiviral Drug Lopinavir Targetted to the Catalytic dyad, HIS41-CYS145 of SARS COV-2 main Protease	978-935-407-3380

## Genes Magazine

reported research articles. Methodologies were focused on 1,8-Cineole anti-inflammatory property, gastroprotective mechanism, anti-microbial property, Anti-proliferative and Hepatoprotective mechanism. The present review aims to summarize and consolidate the biological properties of 1,8-Cineole.

Keywords: 1,8-cineole, herbal medicine, pharmacological bio-activities.

### POTENTIAL BINDING EFFICIENCY OF ANTIVIRAL DRUG LOPINAVIR TARGETED TO THE CATALYTIC DYAD, HIS41 -CYS145 OF SARS COV -2 MAIN PROTEASE

S.Muthu Raj, M.Manohar, M.Mohan

<sup>1</sup>Department of Microbiology, Sadakathullah Appa College (Autonomous),Tamilnadu,India

<sup>2</sup> Department of Chemistry, Mahendra Engineering College, Tamilnadu, India  
E mail:mohanrt@gmail.com

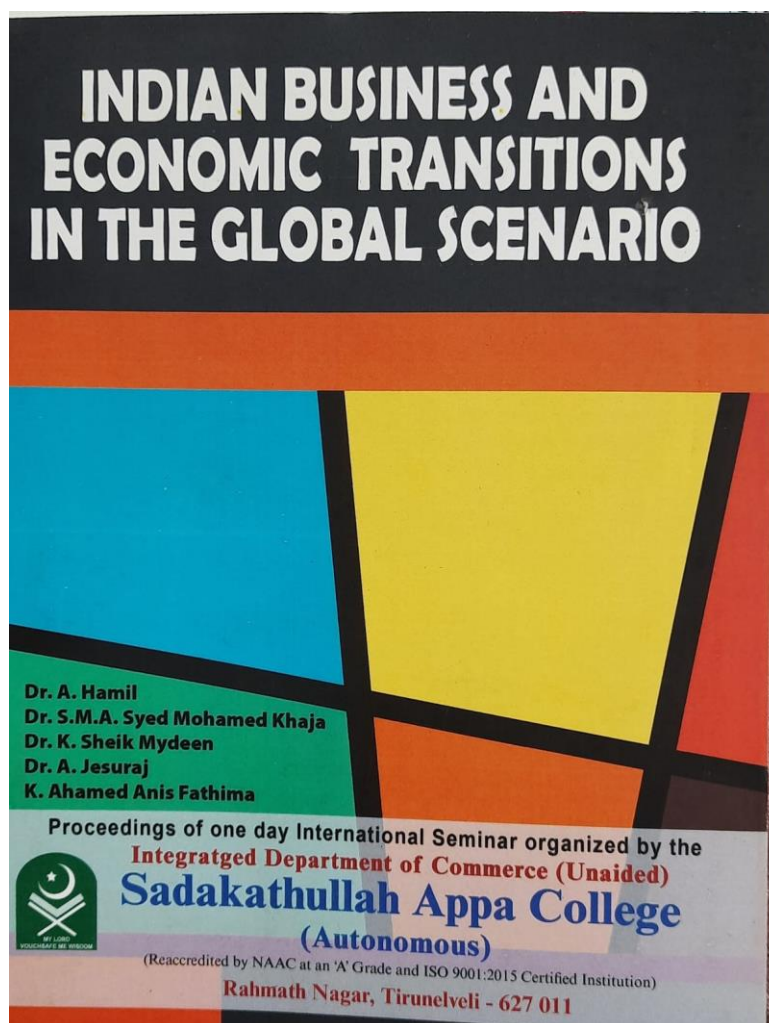
The spread of SARS CoV 2 across the globe rushed the scientific community to find out the potential inhibitor for controlling the viral disease. The main protease (Mpro) or Chymotrypsin protease (3CLpro) involved in the cleavage of pp1a, duplication of intracellular materials and release of nonstructural proteins. Cys-His catalytic dyad is located in the SARS-CoVMpro which is the substrate-binding site located in domains I and II. There are many approved drugs that have their active protease inhibition capability. The targeting of the active site of the main protease is the better option to fight against the viral population. Lopinavir, ritonavir, Remdesivir and Chloroquine are some of the drug candidates considered to be involved in the treatment of SARS CoV 2 under emergency situation as a trial basis. In the present investigation we used lopinavir as a drug to bind the catalytic dyad His41, Cys145 of main protease. The minimum binding of energy of -11.45 kcal/mol observed with the binding of Cys145 and -10.93 kcal/mol was noted with the residue His41. The inhibition constant was also found to be relevant to the binding efficiency of the drug. This is considered to be a model drug target which is initiating the finding of many new drugs to target the current outbreak created by the virus SARS-CoV-2.

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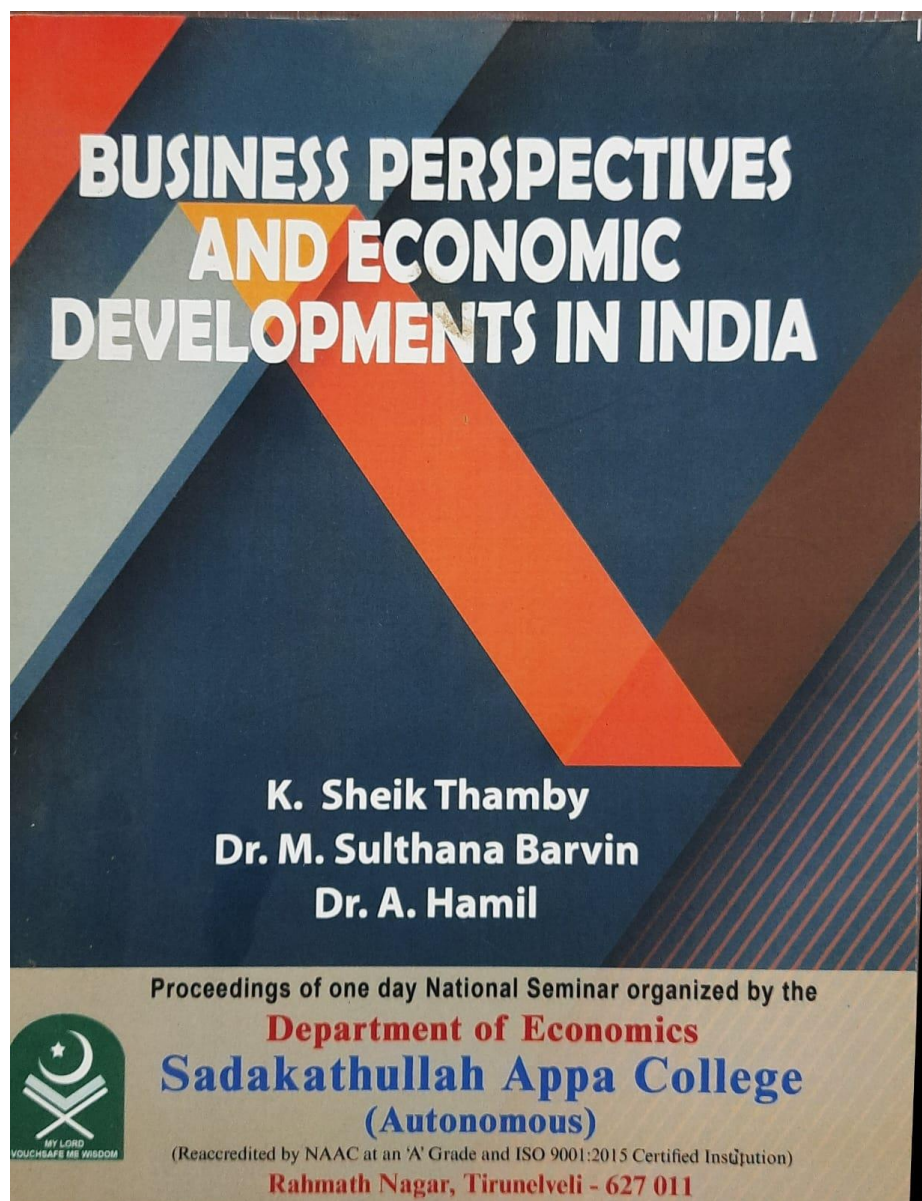
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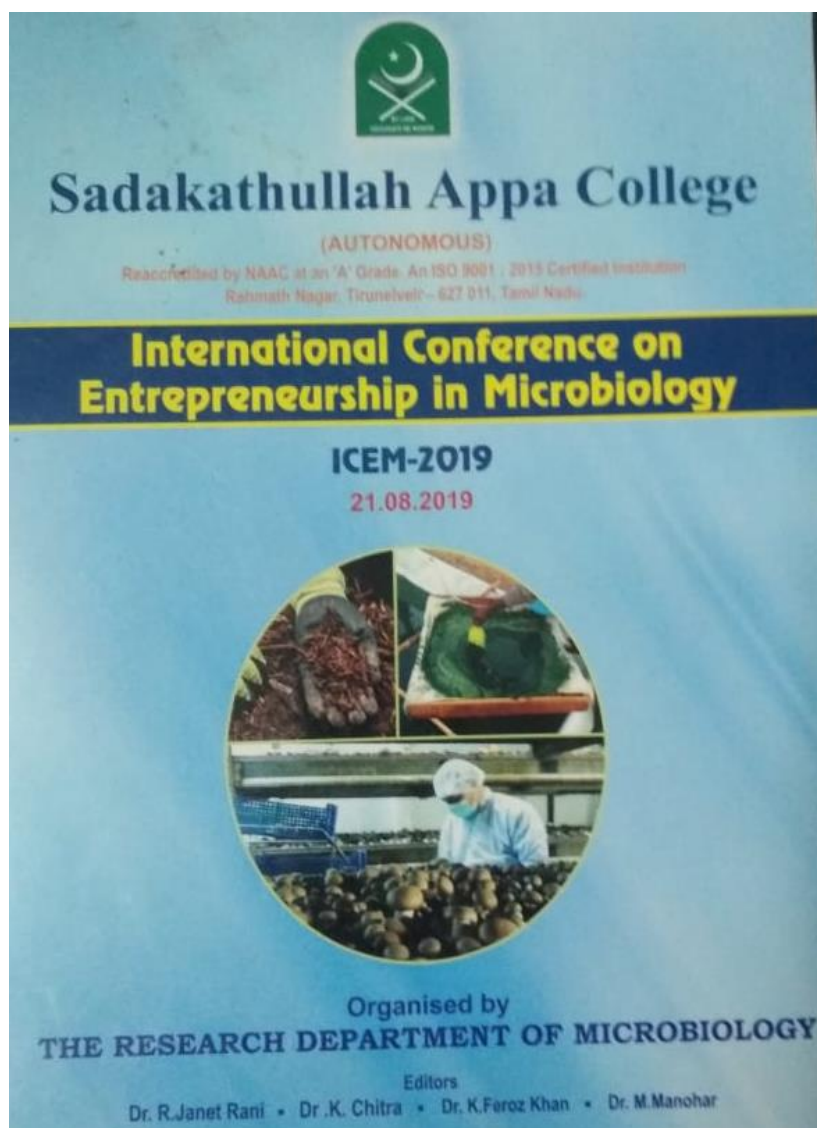
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**(ICEM-2019)**

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Comparative study on the growth and yield performance of *Pleurotus*  
*ostreatus* (Oyster mushroom) using different substrates

Dr.J.Shifa Vannathi<sup>1</sup>, Dr.D.V.Shęeba Rajakumari<sup>2</sup> and Dr.M.I. Zahir Hussain<sup>3</sup>

1. Assistant professor, PG Department of Zoology, Sadakathullah Appa College, Rahmath Nagar, Tirunelveli
  2. Assistant professor, PG and Research Department of Zoology, St.John's College, Palayamkottai, Tirunelveli
  3. Assistant professor, Department of Zoology, Sadakathullah Appa College, Rahmath Nagar, Tirunelveli
- Abstract

Oyster mushroom (*Pleurotus sp*) is being cultivated almost in all parts of Tamil Nadu by using paddy straw and other agricultural wastes. Therefore, in this present investigation attempts were made to grow mushroom on paddy straw and saw dust substrate. The present study was conducted in the laboratory as well as in mushroom house to determine the effect of different substrates (paddy straw and saw dust) on growth and production of oyster mushroom (*Pleurotus ostreatus*) as well as to find out the better substrate for mushroom cultivation. Spawn was prepared on sorghum grains. Paddy straw and saw dust spawned with *P.ostreatus* were examined for spawn running (mycelia development), pin head formation, stalk length, pileus diameter, mean yield and biological efficiency. The experiment was setup a complete randomized design with three replicate. The maximum stalk length was recorded in paddy straw treatment ( $5.93 \pm 1.09$ ,  $5.31 \pm 0.51$  and  $5.64 \pm 0.23$  cm) in three flushes when compared to saw dust treatment ( $5.73 \pm 1.56$ ,  $5.65 \pm 0.23$  and  $5.07 \pm 0.76$  cm). The pileus diameter was highest recorded in paddy straw treatment ( $4.87 \pm 0.31$ cm) followed by saw dust treatment ( $3.90 \pm 0.49$ cm). Spawn running took less time i.e. 18 days on paddy straw as compared to saw dust ( 20 days). The appearance of pinhead and their maturity also took less time i.e. 16 days and 9 days, respectively on paddy straw. The highest number of effective fruiting bodies were found in paddy straw treatment (23) when compared to saw dust treatment (16). Maximum yield i.e. 101.9 gm was recorded on paddy which was much higher than saw dust (65.83gm) .The first flush gave the maximum yield in all treatments and there was a progressive decrease in the yield of successive flushes. The maximum biological efficiency of 2.11% was observed in case of paddy straw. It concluded through our present study, paddy straw was found most suitable substrate for mushroom cultivation. The spawn running, appearance and maturity of pinheads were

## Assessment of Antimicrobial Activity of Spider Web against Human Pathogens

\*Zahir Hussain.M.I, \*\*Raja pavithra.P, \*\*Sindduja.M, \*\*Marivignesh.R and \*\*Shri Priya.M.

\*Assistant Professor, \*\*B.Sc. Zoology, \*\*\*Research Scholar, Department of Zoology, Sadakathulla Appa College (Autonomous), Tirunelveli-11

### Abstract

The dependence of humans on other animals is inevitable. Spiders are mysterious and their silks are beneficial especially in the field of medical research. Spider silk is one of the strongest and versatile materials. Spider silk have been used by humans for several years for many purposes from stopping bleeding to fishing lines. Spider silk have also been used as topical bandages by the ancient people as they are believed to possess antiseptic properties. Some microorganisms are evolving as multidrug resistant strains and offer resistant to a variety of different antimicrobial agents. Considering the advent of many new diseases there is an urge to develop new antimicrobial agents. In this study, the antimicrobial activities of the Cellar spider *Pholcus phalangioides* against some human pathogens were studied.

Keywords: *Pholcus phalangioides*, Spider web extract, disc diffusion method, antimicrobial properties.

### Introduction

Cellar spiders, Pholcidae, are familiar to most of us; though they are often confused with the similar-looking harvestman (both are called daddy longlegs). Both have enormously long legs and a tiny body; however, the harvestman - with only two 3 pairs of eyes - is not a true spider, and is found mainly outdoors under rocks and logs. Cellar spiders are abundant in human dwellings, usually seen hanging upside down in their web (Roberts,1995). They have messy webs with no structure, often built in corners of cellars or basements, utility rooms, stairwells, or other underutilized rooms (Mishra et al.,2007). When disturbed, the adult spider will cause the web to vibrate which helps to deter predators. Cellar spiders are equipped with relatively small fangs; however, there is no documentation supporting the myth that they cannot bite humans. They are accomplished predators, and will feed on most any type of arthropod that gets caught in their web (including their next of kin when pickings are slim). In traditional

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Sadakathullah Appa College, Tirunelveli

### In –vitro Antimicrobial Effects of Vegetable Extract against Pathogenic Microorganisms

\*Zahir Hussain.M.I, \*\*Fathima Ranya, M. \*\*Sindduja.M, \*\*Marivignesh.R and \*\*Shri Priya.M.

\*Assistant Professor, \*\*B.Sc. Zoology, \*\*\*Research Scholar, Department of Zoology, Sadakathulla Appa College (Autonomous), Tirunelveli-11

#### Abstract

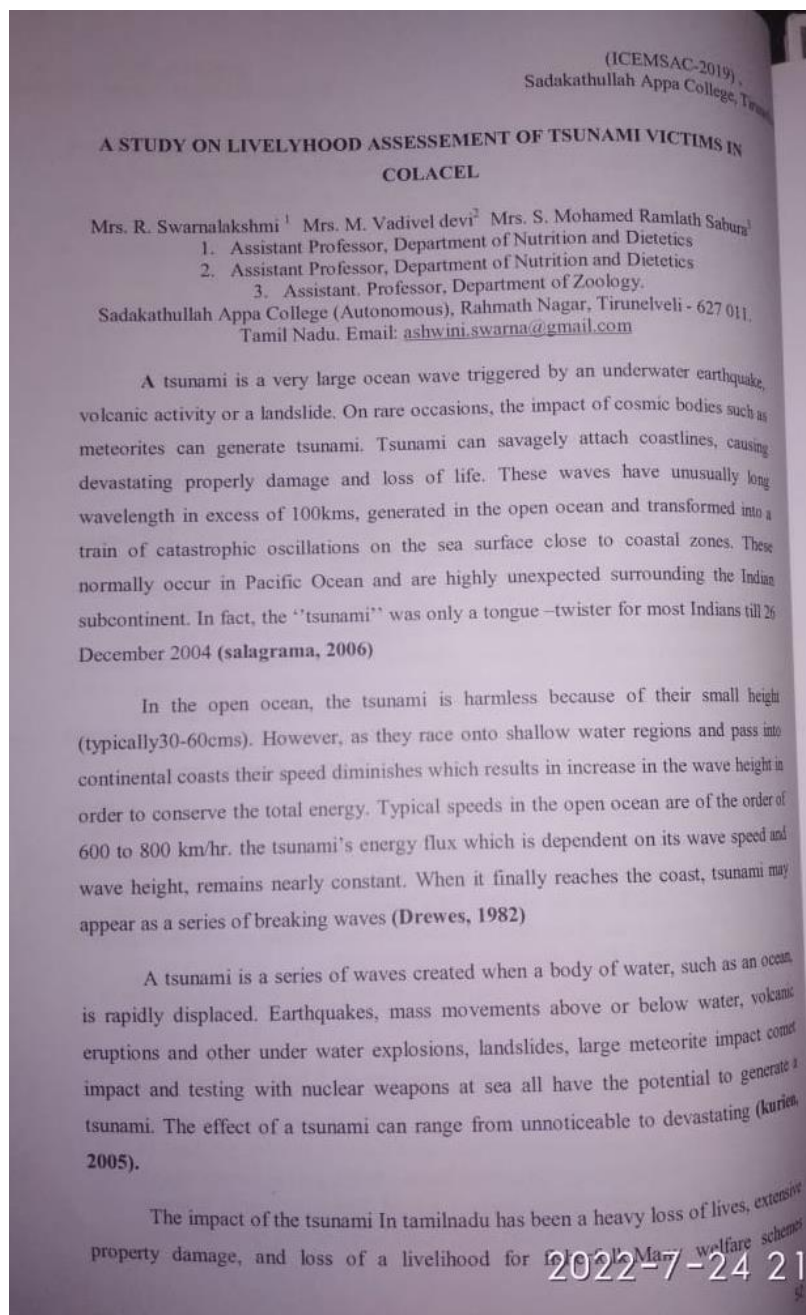
The exploitation of plants by man for the treatment of diseases has been in practice for a very long time. Herbal drugs constitute a major part in all the traditional system of medicine. It is fight to against emerging and re-emerging infectious diseases. Consuming vegetables also play a vital role against microorganism and showed antibacterial activity. The bioactive compounds like Alkaloids, Flavonoids, Tannis and phenolic compounds which present in the vegetable had actibacterial activity. The present study aimed to study the antibacterial effects of *Solanum tuberosum* (potato), *Vicia faba* (flat beans), *Solanum melongena* (Brinjal), *Abelmoschus esculentus* (lady's finger), *Momardica charantia* (Bitter gourd) extract of various solvents against pathogenic microorganisms. The maximum antibacterial activities of different extract of selected vegetables were analyzed against pathogenic microorganism. Disc diffusion method has been used to determine the antimicrobial activities of different plant extract against Gram positive (*Streptococcus pyrogenes* and *Staphylococcus aureus*) Gram negative (*Klebsiella pneumonia*, *Escherichia coli* and *Salmonella typhi*). The highest antibacterial activity was observed against *K. pneumoniae*, *S. typhi*, *S.pyrogenes*, *S. aureus* and *E.coli*, by various extracts of *Vicia faba* (Flat Beans), *Solanum melongena* (Brinjal), *Abelmoschus esculentus* (Lady's Finger), *Momardica charantia* (Bitter Gourd) respectively.

**Keywords:** Vegetables extract, Antibacterial activity, Disc diffusion, Pathogenic microorganisms.

#### Introduction

A special feature of plants is their capacity to produce a large number of organic chemicals of high structural diversity, the so called secondary metabolites (Castello et al., 2002). Screening of compounds obtained from plants for their pharmacological assay has indeed been the vast source of innumerable therapeutic agents representing molecular diversity engineered by nature (Higa et al., 1994). It is therefore necessary and urgent to fight against emerging and re-emerging infectious diseases with a view to discover and invent new agents of greater therapeutic profile to mitigate frequent out breaks of diseases which has posed a new threat to global health security. Further,

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74	Dr. Mohamed RamlathSabura	A study of livelihood assessment of tsunami victims in Colacel	978-81-939054-9-7
75	Dr. Mohamed RamlathSabura	Kokum ( <i>Garcinia indica</i> ) and its functional components as related to the human health	978-81-939054-9-7



52% and the Phenolic content - 46%. The product was packed in two like box packaging and Aluminum foil packaging. The microbial content for the prepared product there was no bacterial or any microbial organisms found. It can be concluded from the study Antioxidant rich chocolate was rich in nutrients especially the protein, fat, fibre and antioxidant in the formulated product which helps to repair the damaged cells of cancer patients. This chocolate can also be used to treat the other immune disorder apart from cancer. It is easy to reach a mass as chocolate is one of the favourite food among all population which help to increase the immune power.

### KOKUM (*GARCINIA INDICA*) AND ITS FUNCTIONAL COMPONENTS AS RELATED TO THE HUMAN HEALTH

Mrs. R. Swarnalakshmi<sup>1</sup> Mrs.M.Vadivel Devi<sup>2</sup> and Mrs. S. Mohamed Ramlath Sabura<sup>3</sup>

1. Assistant Professor, Department of Nutrition and Dietetics

2. Assistant Professor, Department of Nutrition and Dietetics

3. Assistant. Professor, Department of Zoology.

Sadakathullah Appa College (Autonomous), Rahmath Nagar, Tirunelveli - 627 011. Tamil Nadu.  
Email: ashwini.swarna@gmail.com

#### Abstract

Kokum (*Garcinia Indica choisy*) is a seasonal fruit and also only available in southern parts of Western Ghats. Kokum is a fruit tree of culinary, pharmaceutical, nutraceuticals and industrial uses. Kokum has a long history in Ayurvedic medicine. The Ayurvedic palate covers six different tastes: sweet, salty, pungent, bitter, astringent and sour. as it was traditionally used to treat sores, dermatitis, diarrhea, dysentery, ear infection, and to facilitate digestion. Kokum seeds are used for oil extraction. That oil is called kokum butter and used in curries, cosmetics, medicines, and costly confectionery preparations. The kokum fruit acts as an anti-oxidant, acidulant and appetite stimulant and helps in fight cancer, paralysis and cholesterol. The kokum fruit is a good digestive tonic and used to improve skin health. Another major active ingredient in kokum is Garcinol it acts as an antioxidant, anti-inflammatory, anti-bacteria and anti-carcinogenic agent. Different varieties of recipes like cocktails, fruit syrup were formulated and sensory analyzed. The aim of this review was to present an overview of the functional, medicinal and physiological properties of the kokum fruit.

**Key words:** Kokum, Hydroxyl citric acid, Functional food, Anthocyanins,

### RHIZOBIAL BIOFERTILIZER

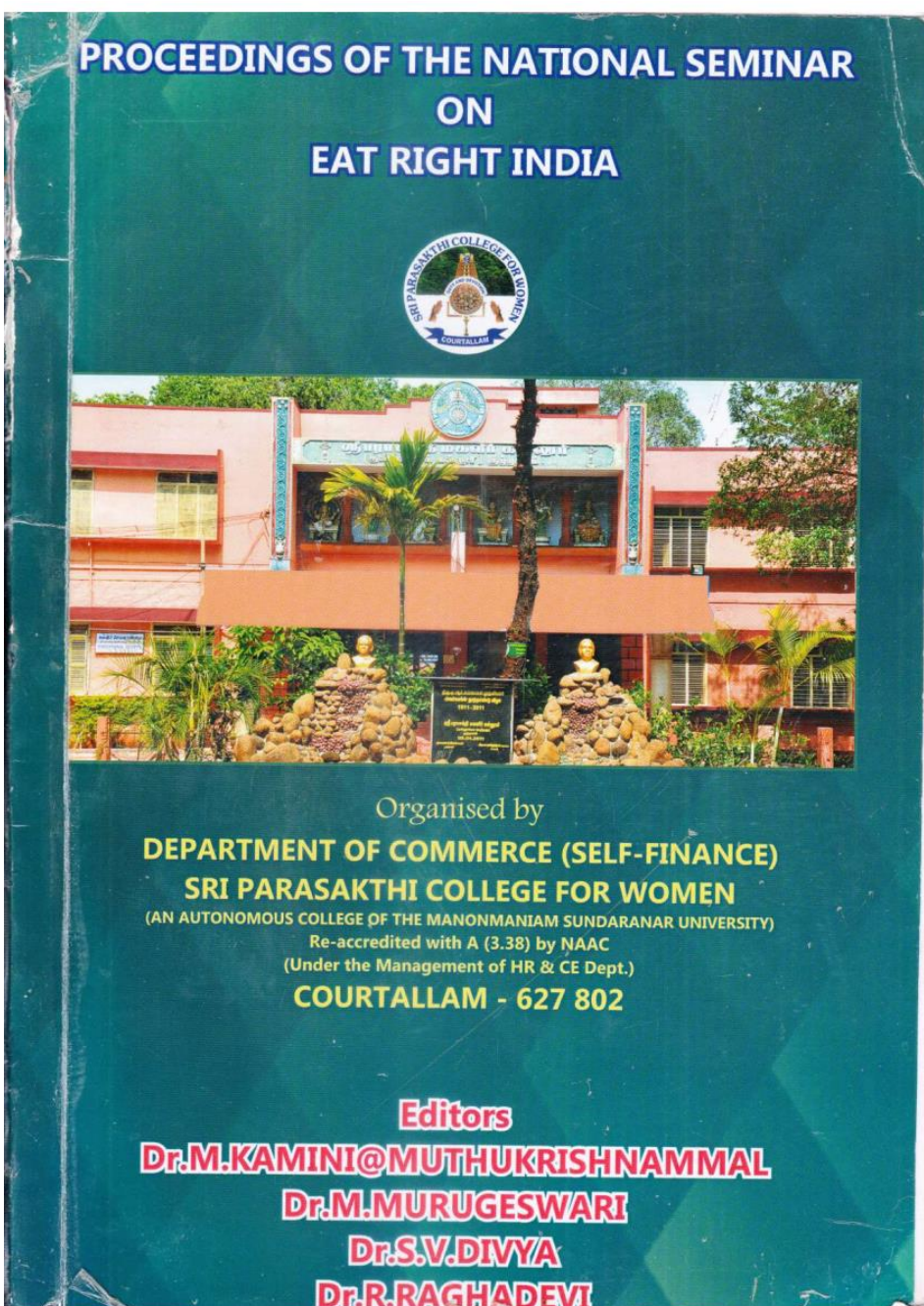
Malarvizhi 2<sup>nd</sup> M Sc Microbiology

Kamaraj College Tuticorin-3

#### Abstract :

Biofertilizers are the substance which make the soil rich with nutrient by using micro organisms. They increase the plant productivity. They are cost effective and environment

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**THE HABITUAL DISEASE - DENTAL CARIES: A BUDDING ISSUE****S. MOHAMED RAMLATH SABURA<sup>1</sup>, S.MUTHALAGI<sup>2</sup>****M.I. DELIGHTA MANO JOYCE<sup>3</sup>**<sup>1,3</sup>Assistant Professors, Department of Zoology, Sadakathullah Appa College, Tirunelveli<sup>2</sup>Assistant Professor, PG and Research Department of Zoology,  
Thiru Kolanjiappar Government Arts College, Virudhachalam.**INTRODUCTION**

Children are prone to various diseases based on their way of living and eating habits. They are escapable and can be lowered with changes in diet and other habits. Lifestyle diseases characterize those diseases whose occurrence is primarily based on daily habits of people and are a result of an inappropriate relationship of people with their environment. The onset of these habitual diseases is insidious, they take years to develop and once met they do not lend themselves easily to cure. Main factors causing the lifestyle diseases include mainly bad food habits. Predisposed certain diseases such as diabetes, dental caries and asthma, appear at greater rates in young populations living in the "western" way; their increased incidence is not related to age, so the terms cannot accurately be used interchangeably for all diseases (Pollan, Michael, 2008).

Dental caries in children remains a significant public health problem. It is a disease with multi-factorial causes. India is one of the largest countries in the world, covering 1/7<sup>th</sup> of the total area of the world. Being a developing country, it is struggling to eradicate many diseases. There are growing evidences that general health conditions have enormous negative impact on the quality of healthy life. There exists significant difference between the health care services provided or available at village level and the cities. The rural India has been the most neglected due to the financial constraint and lack of education.

Dental caries has been a highly prevalent and costly disease in the world, representing the most common infectious disease in the pediatric population. (Vargas, 1998). The aim of present study was to assess the prevalence of dental caries due to the consumption of Chocolates and candies among 5 to 16 years old selected school going children in Tirunelveli district. This is an empirical study conducted in a selected area namely Tirunelveli district, based purely on primary data.

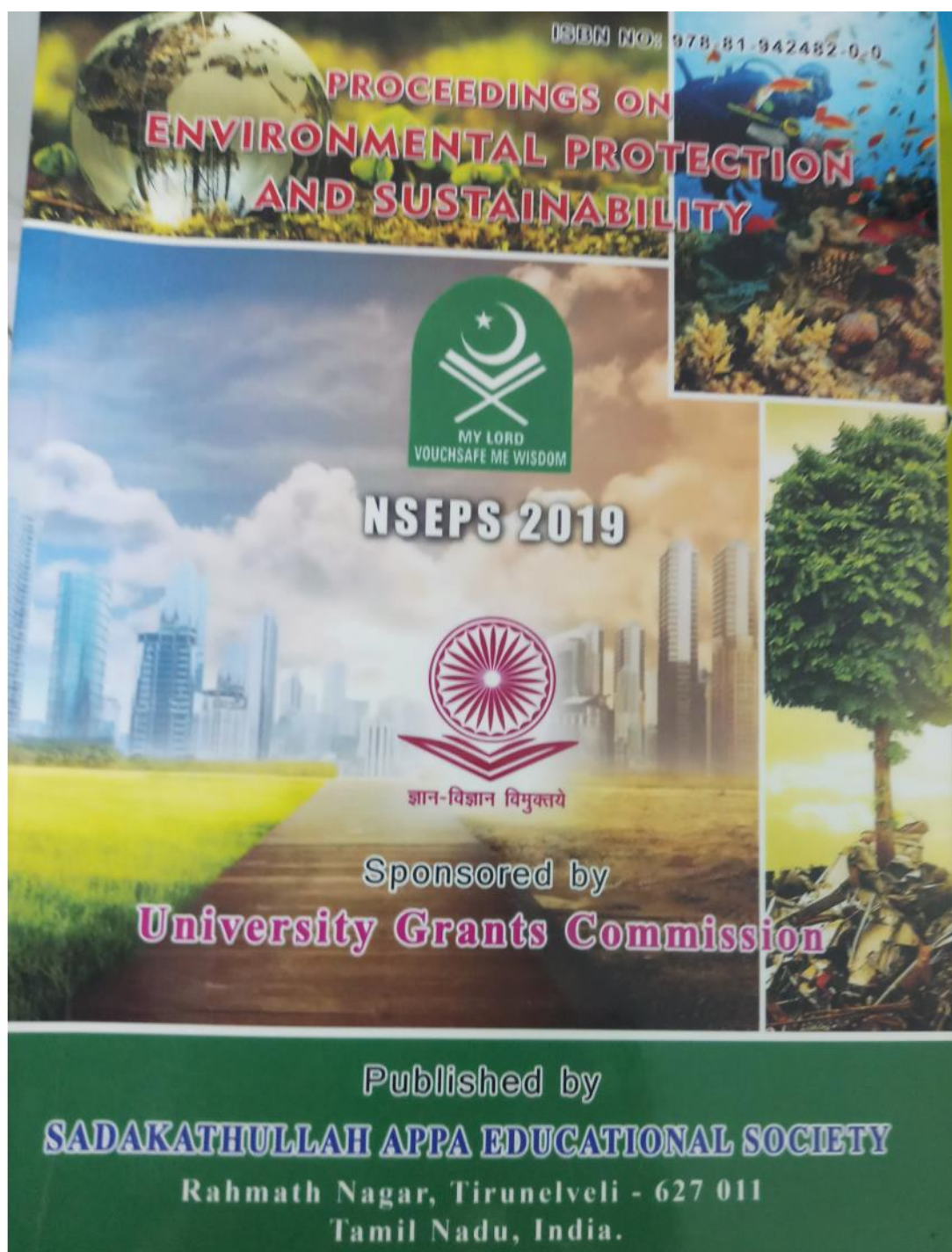
The determinants of dental caries are many and complex. Positive oral health attitudes and behaviors have been associated with decreased caries prevalence.

**METHODOLOGY**

The present study was undertaken to explore and understand possible relationship between prevalence of dental caries among 5-16 year-old children and their association with habitual factors. The study was carried out in Tirunelveli district which is subdivided into eleven taluks namely, Nanguneri, Palayamkottai, Sankarankoil, Tirunelveli, Tenkasi, Radhapuram, Ambasamudram, Shenkottai, Alangulam, Sivagiri and V.K. Pudur.

A total number of 1100 students were selected, 100 students from each Taluk, including 535 boys and 565 girls within the age group of 5-16 years old. They were randomly selected.

S.No in excel sheet	Name of the teacher	Title	ISBN/ISSN
75	Mohamed RamlathSabura	NPK analysisof vermicomposting using different weeds and cow wastes	978-81-942482-0-0
76	Dr.M.I. Delighta Mano Joyce	NPK analysisof vermicomposting using different weeds and cow wastes	978-81-942482-0-0



NPK ANALYSIS OF VERMICOMPOSTING USING DIFFERENT WEEDS  
AND COW WASTES

S. Mohamed Ramlath Sabura, M.I. Delighta Mano Joyce\* and Sheik\*\*

Assistant Professor, Department of Zoology, Sadakathullah Appa College, Tirunelveli

\*Assistant Professor, PG & Research Department of Zoology,  
Sadakathullah Appa College, Tirunelveli

\*\*Scholar, Sadakathullah Appa College, Tirunelveli.

ABSTRACT

Vermicomposting is considered as one of the best techniques for solid biomass waste management especially cattle wastes. A 3×3 factorial experiment was performed in vermitubs to test the efficiency of vermicomposting in different bedding materials (Factor A) and worm food source (Factor B) and substrate (Factor C). Factor A levels were coconut husk, Factor B was composed of cattle manure, Factor C *Sargassum*, *Eichornia* and grass (*Digitaria*) were used as bedding materials. The bedding was put on the base of bin and sprays with water to moist the bedding. Highest sodium in S3 (CD-E) contains 1366.0, Highest phosphorous in S1 (CD-G) which contains 54.7.8 and Highest potassium in S3 (CD-E) contains 1100.00. Vermicomposting can be used to promote sustainable cattle manure management. Vermicomposts are excellent sources of biofertiliser and can also be used as raw materials for bioindustries.

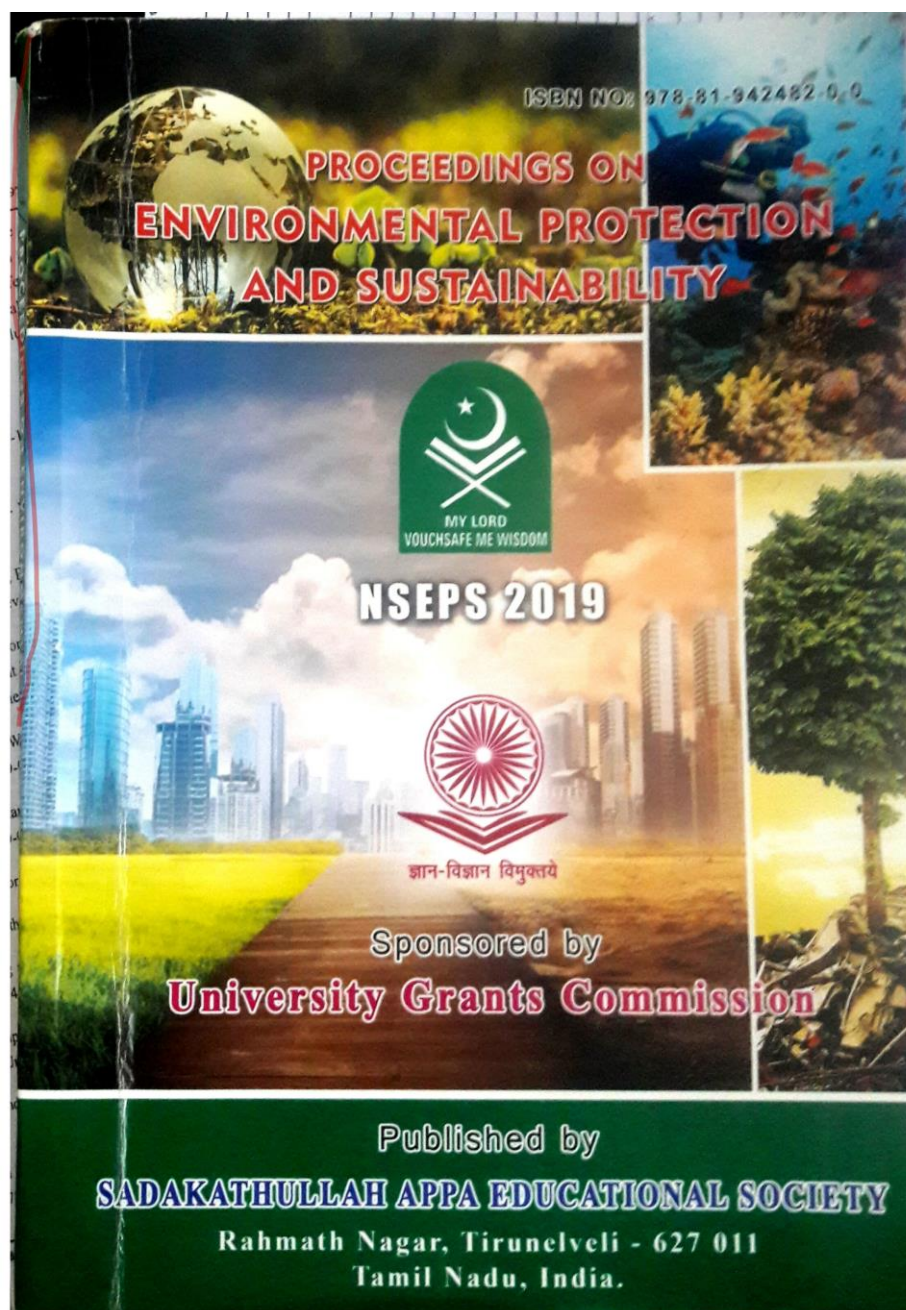
**Key words:** Vermicompost, *Sargassum*, *Eichornia*, *Digitaria*, biofertilizer.

Introduction

In India approximately 62 million tonnes of garbage is thrown out daily, out of which only 18 million tonnes is treated. These are shocking results for a nation like India. This untreated waste is then disposed by the municipality corporations which then lead to health issues and environmental degradation. With rapid urbanization, industrialization and population explosion in India, solid waste management will be a key challenge for state governments and local municipal bodies in the 21st century.

Urban India (about 377 million people) generates 62 million tonnes of municipal solid waste each year, of this about 43 million tonnes (70%) is collected and 11.9 million tonnes (20%) is treated. About 31 million tonnes (50%) is dumped in landfill sites. (1,2) With changing consumption patterns and rapid economic growth it is estimated that urban municipal solid waste generation will increase to 165 million tonnes in 2030. (3,4,5,6)

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77	Dr. J.ShifaVanmathi	Efficiency of vermicompost on the growth and yield of <i>Cyamopsis tetragonoloba</i>	978-81-942482-0-0
78	Dr.M.I. Delighta Mano Joyce	Efficiency of vermicompost on the growth and yield of <i>Cyamopsis tetragonoloba</i>	978-81-942482-0-0
79	Dr. S. Peer Muhammed	Efficiency of vermicompost on the growth and yield of <i>Cyamopsis tetragonoloba</i>	978-81-942482-0-0



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## EFFICIENCY OF VERMICOMPOST ON THE GROWTH AND YIELD OF *CYAMOPSIS TETRAGONOLOBA*

Dr. J.Shifa Vanmathi,<sup>1</sup> Dr. V.Lakshmi,<sup>2</sup> Dr. M.I. Delighta Mano Joyee,<sup>3</sup>  
Dr.S. Peer Mohamed<sup>4</sup>

<sup>1</sup>Assistant professor, PG Department of Zoology, Sadakathullah Appa College,  
Affiliated to Manonmaniam Sundaranar University,  
Rahmathnagar, Tirunelveli-11, Tamilnadu.

<sup>2</sup>Assistant Professor, PG and Research Department of Zoology,  
Pasumpon Muthuramalinga Thevar College, Melaneelithanallur, Tirunelveli-627953.

<sup>3</sup>Assistant professor, PG Department of Zoology, Sadakathullah Appa College,  
Rahmathnagar, Tirunelveli-11.

<sup>4</sup>Assistant professor, Department of Zoology, Sadakathullah Appa College,  
Rahmathnagar, Tirunelveli-11.

### ABSTRACT

The experiment was conducted to evaluate the effect of vermicompost, farmyard manure and inorganic fertilizer on the growth and yield of the vegetable plant, *Cyamopsis tetragonoloba*. The germination percentage, shoot length, no.of flowers, no.of.buds formation and yield of the plant were recorded on 20<sup>th</sup>, 40<sup>th</sup>, 60<sup>th</sup> and 80<sup>th</sup> days. The influence of vermicompost was significant on germination percentage of 63% compared to the control(40%).Among the different treatments tried, there were significant of compost manure responded the highest plant height ( $47 \pm 7.02\text{cm}$ ) followed by farmyard manure when compared to inorganic fertilizer ( $14.12 \pm 1.04$ ).The maximum number of bud formation was observed in treatment 1(vermicompost)  $12.23 \pm 14.13$ . Number of flowers per plant and were significantly influenced by  $3.17 \pm 3.65$ ,  $1.87 \pm 2.17$  and  $0.50 \pm 2.02$  respectively compared to control( $0.83 \pm 0.96$ ). The maximum yield was also noticed in compost treatment ranged from 50<sup>th</sup> to 80<sup>th</sup> day.Three replications were maintained in each treatment. The maximum growth and yield of *Cyamopsis tetragonoloba* was found in vermicompost treatment followed by farmyard manure, urea and lowest in control. It is also suggested that vermicompost is more favourable for better yield of *Cyamopsis tetragonoloba* plant and maintenance of soil environment and it can be economically and also environmentally suitable.

**Keywords:** Vermicompost, inorganic fertilizer, *Cyamopsis tetragonoloba*, growth and yield

### 1. Introduction:

The production of degradable organic waste and its safe disposal becomes the current global problem. Provision of a sustainable environment in the soil by amending

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Dr. J.Shifa Vanmathi,<sup>1</sup> Dr. V.Lakshmi,<sup>2</sup> Dr. M.I. Delights Mans Jeyan,<sup>3</sup>  
Dr.S. Peer Mohamed<sup>4</sup>

<sup>1</sup>Assistant professor, PG Department of Zoology, Sadakathullah Appa College,  
Affiliated to Manonmaniam Sundaranar University,  
Rahmathnagar, Tirunelveli-11, Tamilnadu.

<sup>2</sup>Assistant Professor, PG and Research Department of Zoology,  
Pasumpon Muthuramalinga Thevar College, Melaneelithanallur, Tirunelveli-627911

<sup>3</sup>Assistant professor, PG Department of Zoology, Sadakathullah Appa College,  
Rahmathnagar, Tirunelveli-11.

<sup>4</sup>Assistant professor, Department of Zoology, Sadakathullah Appa College,  
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Department of Zoology & Botany, Sadakathullah Appa College, Tirunelveli - 627 011.

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Principal

Dr. FK

PRINCIPAL  
SADAKATHULLAH APPA COLLEGE  
Rahmath Nagar, TIRUNELVELI - 627 011.