



3.3.2 Number of books and chapters in edited volumes/books published and papers published in national/ international conference proceedings per teacher 2018-2019

Sr. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	Title of the proceedings of the conference	Name of the conference	National / International	ISBN number of the proceeding	Name of the publisher
1	Dr.Rajendra Sabnis	Organisational Diagnosis and Development				National	978-93-5433-949-3	Himalaya Publishing House
2	Mr. Amar Nath Gupta	Introduction to Marketing Management: A Book on Fundamentals of Marketing Management				National	ASIN : B085S2 2LM9	Kindle Edition
3	Mr. Amit Giri	Introduction To Information Security: A Security for Information				National	ASIN : B07MFL KVG3	Kindle Edition
4	Prof. Sarang Dani		Impact of technology on financial Services	National Conference on Innovative and Upcoming Technology in Banking and Financial Services	National Conference on Innovative and Upcoming Technology in Banking and Financial Services	National	978-93-88441-62-9	ACS College Bhosari,Pune



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5	Dr. Rajendra Sabnis		DATA VISUALIZATION USING TABLEAU	Proceedings 3rd International Conference on Innovations in IT & Management	3rd International Conference on Innovations in IT & Management (ICI2TM) 2018	international	978-93- 5254-640- 5	Sinhgad Institute of Management and Computer Application (SIMCA)
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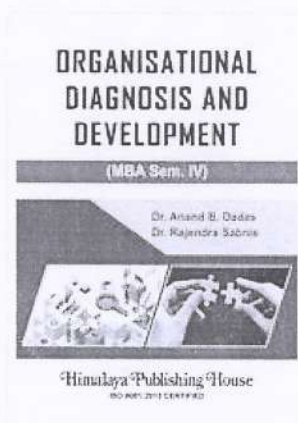
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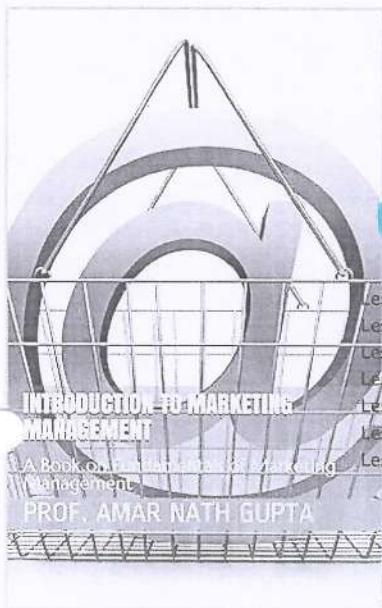
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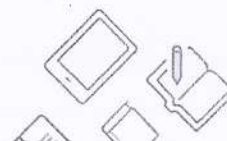
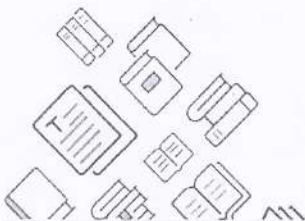
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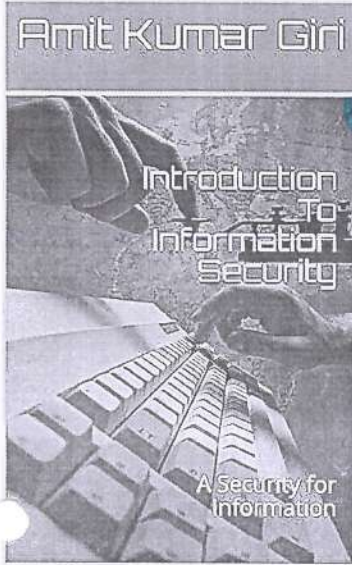
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IMPACT OF TECHNOLOGY ON FINANCIAL SERVICES

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Assistant Professor, IIMS

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Associate Professor, SKNSSBM

ABSTRACT:

World is witnessing the industry 4.0 disruption wherein typical stereotyped and repetitive work is replaced by the automation technologies resulting in low cost and superior quality. Financial sector involves most of the stereotyped work and hence penetration of the technologies has a wider scope of restructuring the profile. With the adoption emerging technologies such as chatbot, IoT, Block Chain etc. will disrupt the financial services to a greater extent.

This research paper attempts to understand the perception of the executives from the financial sector regarding emerging technologies. This paper is a primary research conducted in Geographical region of Pune district based on multistage sampling.

Keywords:- Industry 4.0 Technology, finance, financial Services, Restructuring

1.0 INTRODUCTION

Technology plays a huge role in financial services. A chatbot is a computer software program that is able to communicate with humans using artificial technology. Companies are increasingly using chatbot technologies to interact with consumers. The insurance sector is one of those that can benefit most, especially in terms of efficiency, transparency, speed in customer relations. Chatbot used in banking sector to give customer more positive experience. It developed to facilitate two way communication replacing channels such as phone, email or text. Chatbot provide quick service and transactional support. Use of chatbot in investment sector is also growing because it provides safe and kept up to date information for investment. Chatbot also used in Foreign Exchange Services. Chatbot have ability to collect data on prospective traders and use that information to engage with them in a humanistic way. Chatbot allow customers to manage their money across multiple accounts, track their spending and make transfer. So chatbot also plays important role in wealth management.

Big data analytics is one of the technology which is used to examine large and varied data sets or big data to uncover information including hidden patterns, unknown correlations, market trends and customer preferences that can help organisation to make informed business decisions. Decisions prescribed by big data analytics are blend of mathematical and statistical models deigned to predict the most probable future trends. Such insights into the forthcoming development in markets are of immense value to asset managers who are now looking at the viability of big data in investment. Big data analytics used in insurance sector because insurance sector need to hold large amount of data as well as there is a huge competition in insurance companies so to achieve competitive advantage big data analytics technology is necessary. It also helps to achieve customer loyalty towards insurance company. In banking sector volume as well as velocity of data has become very important factor. Taking decision of investment in Foreign Exchange services huge amount data is required. Specifically trading becomes a business algorithm, custom indicators, market moods, integrated beliefs more. Big data analytics helps trader for predicting outcomes. Wealth management is one of the financial service which could get greatly benefit from big data analytics. Big data analytics has the ability to bring lots of complex data and information which be used for various purposes. All these information is useful to top level wealth management team, support the operating officers as it allow them to significantly cut down on the

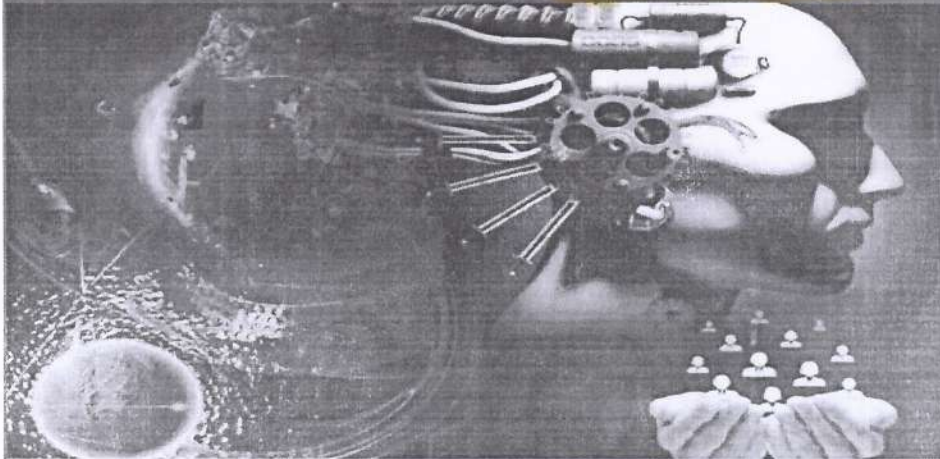
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DATA VISUALIZATION USING TABLEAU

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Abstract— Data visualization is a need of today's decision making process. With the help of data visualization people understand data by placing it in a visual format. A picture is worth a thousand words especially when you're trying to find patterns, trends or correlations of data. Today's data visualization tool provides more facilities than standard charts and graphs. Tools are displaying data in more sophisticated ways. The images may include interactive capabilities, enabling users to manipulate them or drill into the data for querying and analysis. Indicators designed to alert users when data has been updated or predefined conditions occur can also be included. Finding the right technology for your business intelligence and analytics is not easy task.

Keywords— BI, Data visualization, analysis, Tableau tools

Introduction

The ability to analyse data is a required skill that helps organizations to make better decisions. Many companies and organizations need reports which help decision making process. Data visualization help analysis in better way. It is visual representation of data used for exploration, discovery, and insight of data.

data visualization

Organizations need to make business decisions more quickly and accurately than ever before. In this case apart from textual or numerical data pictorial form plays important role. Computer-based visualization systems providing visual representations of datasets intended to help people carry out some task more effectively. Data visualization puts complex data into a pictorial format, which allows decision makers to find pattern or trends more easily.

III.IMPORTANCE OF DATA VISUALIZATION

Data visualization technique plays vital role for policy or strategy making process in organization as follows:-

1. Absorb information quickly

A picture is worth thousands of lines of data. As data volume inevitably increases, visualization manages influxes of new information and makes it easy to find trends.

2. Understand your next steps

From these visual trends, you can easily understand your best next steps with less time and energy dedicated to data analysis.

3. Connect the dots

Data visualization doesn't just show patterns and trends. It also brings important but subtle correlations and relationships between business conditions into focus.

4. Hold your audience's interests longer

Graphics built with your data replay a message quickly, before you lose interest.

5. Kick the Need for Data Scientists.

Data visualization makes data more accessible and less confusing. Different departments uses visualized data according to their need.

6. Share your insights with everyone

It makes data more shareable. Visualizations can be distributed among teams easily,

7. Find the outliers

Data visualization quickly reveals the outliers in your data. As outliers tend to drag down data averages in the wrong direction, it's crucial to find and eliminate them from your analysis when they skew the results.

8. Memorize the important insights

Visuals help commit important concepts to memory. It's easier to remember and memorize a concept if we have a graphic to focus on, not just words or line items.

9. Act on your findings quickly

Most importantly, data visualization allows you to make decisions faster. Using them, you can review your strategies quickly and make updates efficiently, helping you achieve success with fewer mistakes and greater speed.

Analyzing the factors influencing the price of a car using LASSO and XGBoost

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Abstract— The price of a car is determined by analysing the market and determining the equation between price and number of cars they can sell, which in return can maximize their profits. In general, the higher the prices of the car, the less it will sell; except for a situation where the car is in high demand and people are willing to pay for it. Buyers before buying a car consider various features like driving comfort, fuel efficiency, Bluetooth, music system, comfortable seating, airbags etc. along with the price. It is important to identify the internal factors that influence the price of the car. In this research, we used LASSO and XGBoost to identify those factors that normally won't get considered by the buyers and the influence of those on price. The research found that they are crucial in determining the price of the car.

Keywords—LASSO, XGBoost, Multicollinearity, Variance Inflation Factor, Outliers

I. INTRODUCTION

Demand for luxurious cars has seen a rapid increase throughout the globe especially in China and US. In India, according to Maruti Suzuki India Ltd., the demand for cars will reach 5 million units in annual sales by 2020. The automobile sector has emerged as a victor after GST was introduced, making vehicles 7%-12% cheaper than they were before and the estimates are that passenger vehicle market will rise to 9.6 million units by 2026[1].

On the surface, everything is exceptional not only in India but worldwide the automobile sector has seen an increase of 4.8 %, but nonetheless when viewed from two different perspective things are not as good as they seem to be. First, the total shareholder return: The automakers have achieved a growth of 5.5%, which was extremely low when compared with the Industrial Average annual rate of returns that was achieved by S&P500 and Dow Jones, 14.8%, and 10.1% respectively. Secondly, the average returns on capital investment for the top 10 OEM's saw an increase of 4.4% just enough to have some marginal profits. [2] Although the numbers show positive results, the returns are not as high when compared to other industries. It is estimated that in coming 5 years or so, only those auto giants will survive which will utilize their capital resources in a creative way.

Nowadays, automakers focus extensively on expensive marketing strategies, making slight improvements in the model. This definitely helps to improve the sales, but here are resources need that the OEMs need to more creative to achieve considerable enhancement of sales. The car

manufacturers need to consider whether the incorporation of new technologies like 3D laminated glass, augmented reality head-up display, haptic sensors etc. will have considerable benefits along with improving internal features of a car. Also, to be analysed the effect of various internal features and their dependence on the price of their model.

From a buyer's perspective, let us assume a scenario. Suppose, we have an option to choose one among the given laptop specifications:

Specification 1:

2.6 GHz, 960m of 2gVRAM, 1 TB HDD, 256 SDD, 8Gb RAM

Specification 2:

2.4 GHz, 860m of 3gVRAM, 1 TB HDD, 128 SDD, 16Gb RAM

Both are the same price. Normally, people will go with the second one because it has more SSD and RAM which will increase the performance of the system. But A skilled buyer would have bought the first laptop because 960m is much newer than 860m and has a 5% higher clock rate which eventually helps in systems performance. A skilled buyer will consider all such minute details.

Similarly, when people buy a new car, they look for external features like driving comfort, fuel efficiency, Bluetooth, Music System, comfortable seating, airbags etc. and they have a perception that the higher the price, the more luxurious the car will be. So, they usually end up with buying a car having more external features. But along with external features whether internal features play a role or not needs to be analysed.

Joseph W.Newman and Richard staelin in their paper used multivariate analyses to emphasize the complexity of buyer behaviour by pointing up interactions between variables. Their results indicate that the amount of information sought by many buyers is small, even though the information is accessible. They suggested an extensive research that would measure what the buyer knew at the start of a given purchase decision process, what he felt he wanted to know. [3]

In this paper, we have analysed the internal features that should be considered by the buyer before making the purchase and how it influences the price of the car using advanced machine learning algorithms. We have used multiple linear regressions, LASSO, and XGBoost to determine the effect of such features on the price of a car and our analysis suggests

An implications, Challenges and Opportunities of Virtual Reality

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ABSTRACT

Virtual reality is the term used to describe a three-dimensional, computer generated environment which can be explored and interacted with by a person. That person becomes part of this virtual world or is immersed within this environment and whilst there, is able to manipulate objects or perform a series of actions. This research paper highlights on basic information about Virtual Reality, Opportunities through virtual reality, Benefits of virtual reality, Advantage and disadvantage, Virtual Reality Substitute of the Actual Reality. The paper also describes about the research work done by other researcher in the form of literature review, publications, reports, journals, websites, newspapers, articles etc.

Keywords: virtual reality, Augmented Reality, computers, 3 D, Immersive

INTRODUCTION

Virtual reality (VR) means experiencing things through our computers that don't really exist.

A believable, interactive 3D computer-created world that you can explore so you feel you really are there, both mentally and physically.

Putting it another way, virtual reality is essentially:

Believable: You really need to feel like you're in your virtual world (on Mars, or wherever) and to keep believing that or the illusion of virtual reality will disappear.

Interactive: As you move around, the VR world needs to move with you. You can watch a 3D movie and be transported up to the Moon or down to the seabed—but it's not interactive in any sense.

Computer-generated: Why is that important? Because only powerful machines, with realistic 3D computer graphics, are fast enough to make believable, interactive, alternative worlds that change in real-time as we move around them.

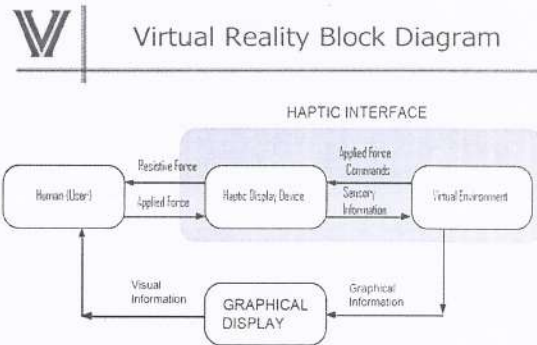
Explorable: A VR world needs to be big and detailed enough for you to explore. However realistic a painting is, it shows only one scene, from one perspective. A book can describe a vast and complex "virtual world," but you can only really explore it in a linear way, exactly as the author describes it.

Immersive: To be both believable and interactive, VR needs to engage both your body and your mind. Paintings by war artists can give us glimpses of conflict, but they can never fully convey the sight, sound, smell, taste, and feel of battle. You can play a flight simulator game on your home PC and be lost in a very realistic, interactive experience for hours (the landscape will constantly change as your plane flies through it), but it's not like using a real flight

simulator (where you sit in a hydraulically operated mockup of a real cockpit and feel actual forces as it tips and tilts), and even less like flying a plane.

We can see from this why reading a book, looking at a painting, listening to a classical symphony, or watching a movie don't qualify as virtual reality. All of them offer partial glimpses of another reality, but none are interactive, explorable, or fully believable. If you're sitting in a movie theater looking at a giant picture of Mars on the screen, and you suddenly turn your head too far, you'll see and remember that you're actually on Earth and the illusion will disappear. If you see something interesting on the screen, you can't reach out and touch it or walk towards it; again, the illusion will simply disappear. So these forms of entertainment are essentially passive: however plausible they might be, they don't actively engage you in any way.

VR is quite different. It makes you think you are actually living inside a completely believable virtual world (one in which, to use the technical jargon, you are partly or fully immersed). It is two-way interactive: as you respond to what you see, what you see responds to you: if you turn your head around, what you see or hear in VR changes to match your new perspective.



LITERATURE REVIEW

The author Sharmistha Mandal entitled "Brief introduction of Virtual Reality & its challenges" research paper. The author discussed about some Basic Definitions and Terminology of virtual reality, Evolution of VR, Sensorama, HMD, CAVE, Levels of immersion, Immersive Virtual Reality, Telepresence and Cyberspace. The author a

Need of Artificial Intelligence in Education

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ABSTRACT:

For decades, science fiction authors, futurists, and movie makers alike have been predicting the amazing (and sometimes catastrophic) changes that will arise with the advent of widespread artificial intelligence. So far, AI hasn't made any such crazy waves, and in many ways has quietly become ubiquitous in numerous aspects of our daily lives. We have made smart and often significant use of AI technology in a wide range of applications that, while not as mind-blowing as androids, still change our day-to-day lives. One place where artificial intelligence is poised to make big changes (and in some cases already is) is in education.

While we may not see humanoid robots acting as teachers within the next decade, there are many projects already in the works that use computer intelligence to help students and teachers get more out of the educational experience. Here are just a few of the ways those tools, and those that will follow them, will shape and define the educational experience of the future. The paper also describes about the research work done by other researcher in the form of literature review, publications, reports, journals, newspapers, websites, articles, etc.

INTRODUCTION:

Artificial Intelligence has the potential to greatly improve and change education systems across the world. There is a strong possibility for artificial intelligence to be used to help teachers effectively stream line their instruction process and to help students receive much more personalized help that is specifically suited to their strengths and weaknesses. Ideally AI will also help to complete some of the more menial tasks that teachers and teaching assistants have to work on, freeing them up to spend even more time helping students.

AI program can do way more to identify and target their individual strengths and weaknesses, and teachers can be aided by AI in order to have a larger amount of impactful teaching time with their students.

Personalized Education with AI

AI can provide a great deal of benefits in the way that it has the potential to help schools personalize education for their students. There are many companies currently exploring the possibilities of AI being used to help tutor students. Companies such as Carnegie Learning, Thinkster Math and Socratic are pioneering in this field, as they have developed services designed to help tutor students with their homework as well as the areas of math that they struggle with. The benefit to this type of service is that it allows students to get something closer to a 1 on 1

teaching experience that is able to identify their strengths and weaknesses in a low pressure and convenient environment. It is simply not feasible for a teacher to be able to provide this level of deep personalized teaching to each student, but with more advanced AI programs, schools will be able to provide their students with that type of personalized teaching from AI and then their teachers will be able to step in to provide more help once the AI has done the basic teaching and identified which concepts they struggle with and which ones they understand just fine.

AI Could Be Used To Grade Students' Work

AI can also do a great deal to help the education system by aiding teachers with some of their more menial tasks. Currently, teachers have to take a pretty solid chunk of time out of their days in order to grade assignments, tests and papers, as well as do other sorts of basic bookkeeping. With the proper implementation, an AI system could eventually be able to step in and take care of this sort of work. Automating a solid amount of a teacher's more menial tasks would open up a substantial portion of their schedule, allowing them to focus on more significant quality time with students and give them more time to focus on their lesson plans and on the statuses of each of their students. This would all be great for the students' education because they would have more quality time to spend being personally instructed by their teacher.

Applications of Artificial Intelligence

For Students:

An AI application is used to communicate teacher and student in which AI tutor is the middleman.

Teachers teach the student on one topic and give them the assignment to do. Student then complete the work and AI tutor help the student to correct their work grammatically or mathematically and then submit their work to the teacher. Teacher checks that whether the method is applied properly or not. Face to face or one to one communication is not a part of this process. At a time many student can submit the query and AI tutor will help them.

These increase the learning capability of the student and also confidence of a student to learn the difficult concepts easily. It also helps teachers to attend each and every student and make them understand the concepts at any time.

AN APPLICATION OF DATA MINING TECHNIQUES FOR CYBER CRIME PREVENTING

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Abstract

The advancement in emerging internet technology and its wide spread knowledge leads to security issues, cybercrime, internet hackers and intruders. The paper also describes about the research work done by other researcher in the form of literature review, publication, reports, journals, articles, newspaper etc with the help of data mining we are going to analyze cybercrime. In data mining, Cyber Crime management is an interesting application where it plays an important role in handling of crime data. Our paper explains analysis steps in the storage media, hidden data analysis in the file system, network forensic methods and cybercrime data mining. Social networking websites are used as a medium of Interaction and communication among all the people across the world. Due to over use and lack of awareness leads to increase the cybercrimes by several aspects. Data mining applied in acquiring negative impacts in social network sites. The data mining algorithm is used to analyze the crime data. The proposed system is designed for finding motive, pattern of cyberattacks and counts of attacks types happened during a period.

Key Words: Internet technology, cybercrime, social media, data mining technique, crime data analysis, web crime mining.

INTRODUCTION

Internet and computer connects all over the world with web communication, information technology trends to digitalization. Generally Human weakness is exploited and addicted to the fascinating technology.

WHAT IS CYBER CRIME?

Cybercrime, is defined as, a PC or hardware device used as a tool to dedicate the offense. It means criminal activity through the computer networks violating the rules & regulation and laws. The common examples of cybercrime are identifying theft, damage, transaction fraud, hacking, and software privacy. Cybercrimes are divided into two categories; Violent and Nonviolent cybercrimes. Developing a good crime analysis tool to identify Cybercrime patterns quickly and efficiently for future crime

pattern detection is challenging field for researchers and to provide cyber security.

WHAT IS CYBER SECURITY?

Cyber security is concerned with protecting computer and network system from corruption due to malicious software including Trojan horses and virus. Security of our network system is becoming imperative as massive sensitive information is transmitted across the network. And our motive of this research paper is to provide cyber security with the help of data mining.

LITERATURE REVIEW

The author K.K. Sindhu and B.B. Meshram (year 2012) entitled "Digital Forensics and Cyber Crime Data mining". Computer forensics is the process that applies computer science and technology to collect and analyze evidence which is crucial and admissible to cyber investigations. Network forensics is used to find out attackers' behaviours and trace them by

collecting and analyzing log and status information. The author majorly focus on file system forensic-Basic steps in storage media investigation, hidden evidence analysis in the file system; Network forensic analysis-network traffic analysis, Procedure for Network Live Acquisition, Network Investigation Tools, Log Files Analysis, Data mining for digital forensics Crime Data Mining Algorithm, Proposed Digital Forensic Tool-Block Diagram of the Proposed System[1].

The authors Dr. Neelam Sahukar and Sagar Darokar (July 2017) entitled "Data Mining techniques to clustering cybercrime data". The author discussed "an act or the commission of an act that is for-bidden, or the omission of a duty that is commanded by a public law and that makes the offender liable to punishment by that law". The researcher also briefed on Categories of cybercrime, Offences by Public Servant, Destruction of Electronic Record, Cheating, Forgery, Data Theft,

Internet of Things

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ABSTRACT

One of the buzzwords in the Information Technology is Internet of Things (IoT). The future is Internet of Things, which will transform the real world objects into intelligent virtual objects. The IoT aims to unify everything in our world under a common infrastructure, giving us not only control of things around us, but also keeping us informed of the state of the things. In Light of this, present study addresses IoT concepts through systematic review of scholarly research papers, corporate white papers, professional discussions with experts and online databases. Moreover this research article focuses on definitions, geneses, basic requirements, characteristics and aliases of Internet of Things. The main objective of this paper is to provide an overview of Internet of Things, architectures, and vital technologies and their usages in our daily life.

Keywords:
 Internet of Things, IoT, RFID, IPv6, EPC, Barcode, Wi-Fi, Bluetooth, NFC, ZigBee, Sensors, Actuators

INTRODUCTION

Internet of Things represents a general concept for the ability of network devices to sense and collect data from the world around us, and then share that data across the Internet where it can be processed and utilized for various interesting purposes. Some also use the term *industrial Internet* interchangeably with IoT. This refers primarily to commercial applications of IoT technology in the world of manufacturing. The Internet of Things is not limited to industrial applications.

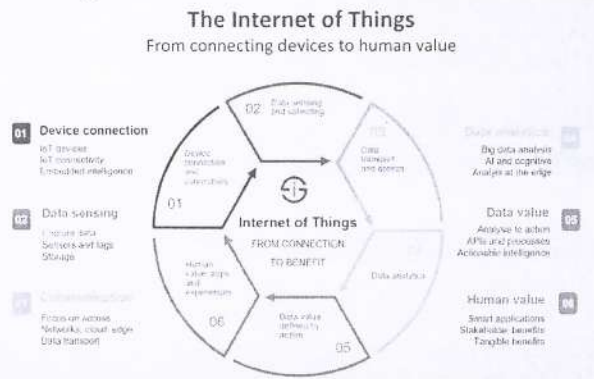
standardized in 1998. It can allocate much more addresses and allows to interconnect undecillions of nodes at the same time. Nodes that connect to the Internet can automatically acquire an address thanks to the autoconfiguration mechanism (RFC2462 "IPv6 Stateless Address.

Internet of Things

The Internet of Things is a novel paradigm shift in IT arena. The phrase "Internet of Things" which is also shortly well-known as IoT is coined from the two words i.e. the first word is "Internet" and the second word is

"Things". The Internet is a global system of interconnected computer networks that use the standard Internet protocol suite (TCP/IP) to serve billions of users worldwide. It is a network of networks that consists of millions

Of private, public, academic, business, and government networks, of local to global scope that are linked by a broad array of electronic, wireless and optical networking technologies. Today more than 100 countries are linked into exchanges of data, news and opinions through Internet. According to Internet World Statistics, as of December 31, 2011 there was an estimated 2, 267, 233, 742 Internet users worldwide. [3] This signifies 32.7% of the world's total population is using Internet. Even Internet is going into space through Cisco's Internet Routing in Space (IRIS) program in the coming fourth years. While coming to the Things that can be any object or person which can be distinguishable by the real world.[4]



Eventually, the IPv4 protocol has a monolithic design that makes it difficult to extend, and contains some mechanisms that prevent new protocols like mobile IP to work flawlessly. As IPv4 cannot meet the demand anymore, the IPv6 protocol(RFC 2460) has been

Gartner's Hype cycle

Garter's Information Technology Hype Cycle is a way to represent emergence, adoption, maturity and impact on applications of specific technologies In the adjacent graph, X- axis denotes expectations and Y- axis denotes time factors Internet of Things has been identified as one of the emerging technologies in Internet of Things as noted in Gartner's IT Hype Cycle It has been forecasted that IoT will takes around 5-10 years for market adoption as of the 2012. See the picture for data

Applications of 5 - PEN-STYLE TECHNOLOGY

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Abstract:- The pen – style technology is the new discovery which is under developing stage by NEC corporation. It is simply a new invention in computer and it is associated with communication field. In this device you will find Bluetooth as the main interconnecting device between different peripherals. P-ISM is a gadget package including five functions:-Virtual Keyboard, CPU pen, Communication pen, Virtual Monitor, Camera.

Keywords:- Virtual Keyboard, CPU pen, Communication pen, Virtual Monitor, Camera, Battery, Handwriting recognition, Pointing/locator input.

Introduction of technology:

- Pen Style personal networking Gadget (P-ISM) created in 2003 by Toru Ichihara using Japanese Technology.
- P-ISM was first feature at 2003 ITU Telecom World held in Geneva, Switzerland.
- The P-ISM system was based on “Low Cost electronic perception technology” produced by San Jose, California.
- P-ISM stores Tera Bytes of Data.
- Whole set is Connected to Internet to cellular phone functions.
- This technology is connected with One another to Short range wireless technology.
- Bluetooth is widely used because we can able to transfer data or

make connections without wires.

- This technology is used at the frequency band of 2.4 GHz.

Merits:

- Portability: It can be carried easily.
- Feasibility: It is easily executable and workable.
- Wifi Technology
- Saves Electricity
- Wireless Technology

Demerits:

- Cost is High
- Positioning is Main
- Battery
- Keyboard concept is not new (Projected keyboard already exists)

Architecture of Technology:

Application of Altman Model to Assess Financial Soundness of Indian Banks

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Abstract— Banking sector is considered as a backbone of economy of a nation. Therefore, assessment of financial soundness of banking sector is important for every economy. Failure of giant banks may devastate not only the banking system, but it can provide threat to economy but as a whole. Lehman brothers is a recent evidence that the failure of bank may result into global turmoil also. In this context, it is very crucial to analyse the financial soundness of domestic banks. At present there are various methods which may be helpful to analyse financial position of banks like capital adequacy ratio, profitability, liquidity or hybrid model like CAMEL rating. An important model to analyse financial soundness as well as distress of any corporate house is Altman Z score model. Grossly, this model has been least explored by researchers while studying financial soundness of banks. In this reference the present study attempts to apply Altman model to Indian banking industry. The present study has examined 21 public sector banks and top 21 private sector banks on the basis of their capitalization. The Altman's model to assess financial soundness and distress has been applied to give conclusive remark on the banking sector in India through this paper by considering the relevant data for the year 2011 to 2016. The study found that with only few exceptions the financial position of Indian banks was found satisfactory. These few banks were found somehow in distress position are Bank of Maharashtra, Bharatiya Mahila Bank among public sector banks and Subhadra Local Area Bank, Laxmi Vilas Bank among private sector banks. However, capital adequacy ratio of all of these banks was sound enough as compared to its peer banks.

Keywords— Altman Model, Financial Soundness, Distress, Private Banks, Public Sector Banks Introduction

I. INTRODUCTION

Banking sector, which is regarded as backbone of any economy, plays a very important role in inclusive growth. Supply of credit throughout the country in an effective manner results into inclusive growth. The financial sector of the entire country may get affected because of weak banks. Therefore, it is necessary to assess the soundness of the banks. If the banks are not sound enough or weak or have distress, will definitely affect the growth. Global financial crisis along with growing inflation, currency depreciation, fiscal uncertainty, high level of interest rates and low industrial production was strong enough to break down the resilience of financial sector. The collapse of financial giants Lehman brothers and Merrill Lynch brought distress to many financial institutions across the globe. There are different methods of measuring this distress like capital adequacy ratio, profitability, liquidity or hybrid

model like CAMEL rating. An important model to analyse financial soundness / distress of any corporate house is Altman Z score model. The model scores the financial soundness of corporate house in terms of Z values. Z score has originally been devised by Edward Altman to signal the possibility of financial bankruptcy of manufacturing units. But since then it has been frequently updated to make it applicable to private companies, non-manufacturers and entities indulged in emerging credit. The model claims for more than 70% accuracy in predicting corporate bankruptcy. But unfortunately it was least explored by researchers while studying financial soundness of banks. In this context, the present study tests the efficacy of Altman model in Indian banking sector.

II. REVIEW OF RELEVANT LITERATURE

The entire document should be in Times New Roman or The study of financial soundness / distress of banking sector is totally inevitable to ensure economic growth. Though there are studies in this field applying capital adequacy ratio, profitability, liquidity or hybrid model like CAMEL rating, yet the distress position has not been extensively studied. Particularly there is a great dearth of studies applying Altman financial distress model to banking industry which has already shown significant result for manufacturing sector. Some of the studies conducted so far are discussed as further. A study conducted by Chaitanya (2005) measured financial distress of IDBI using Altman Z-Score Model. The Nishi Sharma and Mayanka model reported that the financial position of the bank was not satisfactory and it also gave indications about the possible bankruptcy of the bank. Blank et, al. (2009) conducted a study on German banks. The study established the relationship between size distribution and financial stability of the banks. Carapeto (2010) attempted to devise most accurate, consistent and simple accounting measure that can be used to distinguish between healthy and financially unsound institutions. The study took a sample of 1175 banks and exposed the ratio of non-performing loans to total loans as the most appropriate accounting measure of distress is the ratio of nonperforming loans to total loans. Nayak and Nahak (2011) studied the performance of Indian public sector banks during post-liberalization period. The study devised performance index for banks based upon the financial ratios of profitability, financial efficiency, operational efficiency and financial soundness. The paper applied Principal Component