

## Department of M. Com

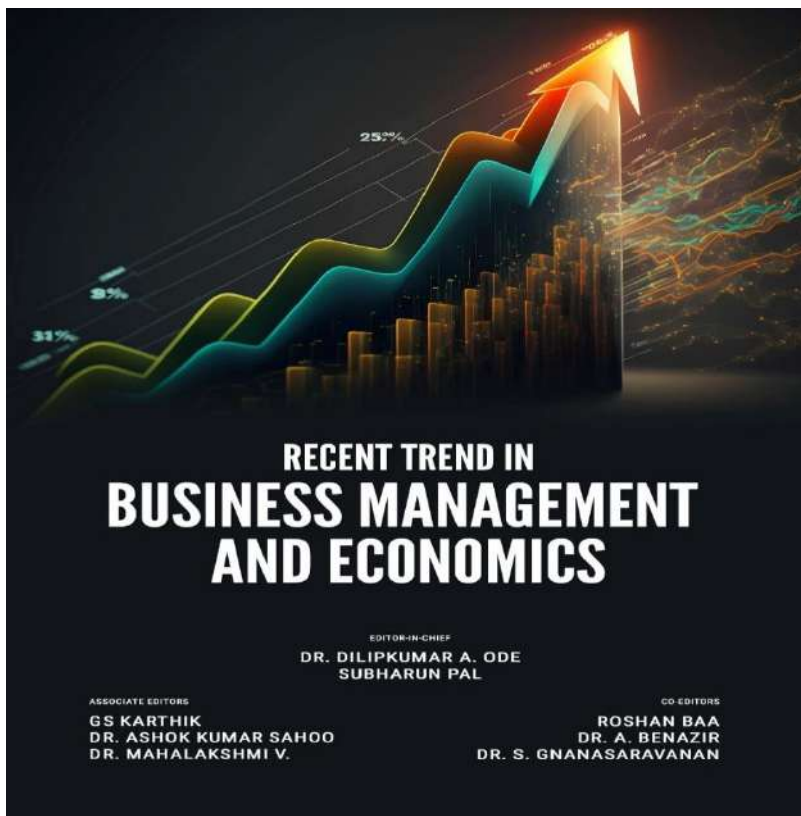
### Faculty Publications in UGC CARE Journals/Academic Assignments

**Even semester 2022-2023**

SL.NO.	UGC CARE JOURNAL, ISSN NO./ Book Edited/Book Chapter	FACULTY NAME	TOPIC	PUBLISHER	DATE OF PUBLICATION
1.	Shodh Prabha ISSN:0974-8946	Dr.Mahalakshmi.V	Freshwater Governance and Water Usage Analysis of Industry and Domestic usage I India and Attributes for conserving industry water usage	ShodhPrabha UGC CARE Peer reviewed and Referred Journal	July 2023
	<b>Editor</b> Recent Trends in Business Management and Economics ISBN:978-91-89764-10-1	Dr.Mahalakshmi.V	Book: Recent Trends in Business Management and Economics DOI:10.25215/9189764102	Redshine Publications (Sweden London India)	June 2023
	BOS of ABB	Dr.Mahalakshmi.V	Member of Board of studies		March 2023
2.	SOUTH INDIA JOURNAL OF SOCIAL SCIENCES ISSN: 0972 – 8945	Dr.Monika Ranka	“AN ECOLOGICAL DISTRACTION AND ITS COLLISION ON ACQUIRE INTENT ELECTRIC VEHICLES IN BANGALORE CITY”- A STUDY	UGC CARE Approved, Group I, Bi-Annual Journal,	June 2023
3.	Journal of Philanthropy and Marketing E- ISSN:2691-1361	Dr.Pavithra.S.T	Investment and saving Pattern of Working Women in Educational Institutions With reference to Bengaluru south	Journal	2023

## Certificates

	<b>शोध-प्रभा</b> Shodha Prabha	UGC CARE LISTED ISSN : 0974-8946
<b>CERTIFICATE OF PUBLICATION</b>		
This is to certify that the article entitled		
<b>FRESH WATER GOVERNANCE AND WATER USAGE ANALYSIS OF INDUSTRIES AND DOMESTIC USAGE IN INDIA AND ATTRIBUTES FOR CONSERVING INDUSTRIAL WATER USAGE.</b>		
Authored By		
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## **CERTIFICATE OF PUBLICATION**

### **Article Entitled**

**"AN ECOLOGICAL DISTRACTION AND ITS COLLISION ON ACQUIRE INTENT ELECTRIC VEHICLES  
IN BANGALORE CITY"- A STUDY**

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**INVESTMENT AND SAVINGS PATTERN OF WORKING WOMEN IN EDUCATIONAL INSTITUTIONS WITH SPECIFIC REFERENCE TO BENGALURU SOUTH**

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**Abstract**

In ancient India, woman's priority was to take care of the house hold chores. Their world was confined to their homes. Women Education was something unimaginable and they were kept away from being educated. However, gradually people began to recognise the value of women being educated and they were given the opportunity to learn and get formal education. Today, we can see well-educated women in all the areas that exist in the world. They are genuinely progressing and are working successfully in every industry and have gained sufficient knowledge and know the value of money. They also earn equivalent to men. All most all of them save and invest their earnings in various avenues available for them and also shape their future and protect their families against financial crisis. With this backdrop the researchers wanted to study the investment and savings pattern of working women specially working in educational institutions in Bengaluru South. The study aims to investigate various reasons for investments, savings and the challenges that they face while making investments. It is inferred from the research that though the respondents were aware of various investment avenues, seek guidance from their family and friends, they prefer a very moderate to low risk bearing investments avenues. The study also shows that the majority of working women in educational institutions wanted to invest their savings on a monthly basis, particularly in investment avenues like as bank, gold, and LIC.

**Key words:** Investment, Savings, Challenges, Monthly income, working women.

**Introduction**

An investment is an asset purchased or money committed with the intent of earning income in the future. Investments are also made in order to earn profits in future when the value of an asset increases. Investment involves funds committed to a new business endeavor or the expansion of an existing business, as well as the acquisition of an asset or share in a business. An investment always carries some level of risk. The possibility of obtaining a return on investment is defined as risk. The risk is negligible if the investments are made in government securities, incase investments are made in stock, new business initiatives, business expansion and so on, the risk is significant. Investing one's hard-earned money is an essential human activity. Investment is the commitment of funds saved from present consumption with an intention of receiving rewards in