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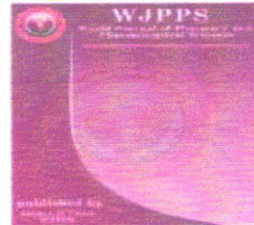
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THE EFFECT OF VARYING CONCENTRATIONS OF SAMBONG LEAVES (*Blumea balsamifera*) DECOCTION ON WOUND HEALING

Krishna Deo Das, Satyam Prakash\* and Khushbu Yadav

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ALTERATION IN ASCORBIC ACID LEVEL IN ALIMENTARY CANAL OF HETEROPNEUSTES FOSSILS INDUCED BY ENDOSULFAN

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Sowjanya Pulipati\*, Srinivasa Babu. P, N. Bindu Sree, U. Eswar Kumar, Sk. Shaheela, J. Manoj Krishna and T. Chakradhar

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Kumarpal Singh\* and Smita Nayak

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THE PH METRIC STUDY OF SYNTHESIZED HETEROCYCLIC COMPOUND ISOXAZOLIN WITH Cu (II) AND Fe (III) METAL IONS

V. D. Mane\*, D. T. Mahajan and P. R. Rajput

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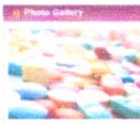
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**THE PH METRIC STUDY OF SYNTHESIZED HETEROCYCLIC COMPOUND ISOXAZOLIN WITH Cu (II) AND Fe (III) METAL IONS**  
 V. D. Mane\*, D. T. Mahajan and P. R. Rajput

**ABSTRACT**

In the present study the five membered heterocyclic compound i.e. isoxazolines have been synthesized by reported method, their structure have been confirmed on the basis of the chemical test and spectral analysis. The interaction of the metal ions Cu (II) and Fe (III) with isoxazolines have been studied pH metrically, Proton-ligand stability constant (pK) and metal- ligand stability constant (logK) at 0.1 M ionic strength has been determined at 300C in 70% dioxane-water mixture. The above study shows the 1:1 and 1:2 complex formation take place.

**Keywords:** Heterocyclic compounds, isoxazoline, pH metric.

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**THE PH METRIC STUDY OF SYNTHESIZED HETEROCYCLIC  
COMPOUND ISOXAZOLIN WITH Cu (II) AND Fe (III) METAL IONS**

**V. D. Mane<sup>1</sup>, D. T. Mahajan<sup>2</sup> and P. R. Rajput<sup>2</sup>**

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In the present study the five membered heterocyclic compound i.e. isoxazolines have been synthesized by reported method, their structure have been confirmed on the basis of the chemical test and spectral analysis. The interaction of the metal ions Cu (II) and Fe (III) with isoxazolines have been studied pH metrically. Proton-ligand stability constant (pK) and metal- ligand stability constant (logK) at 0.1 M ionic strength has been determined at 30°C in 70% dioxane-water mixture. The above study shows the 1:1 and 1:2 complex formation take place.

**KEYWORDS:** Heterocyclic compounds, isoxazoline, pH metric.



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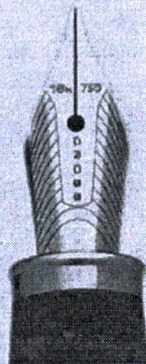
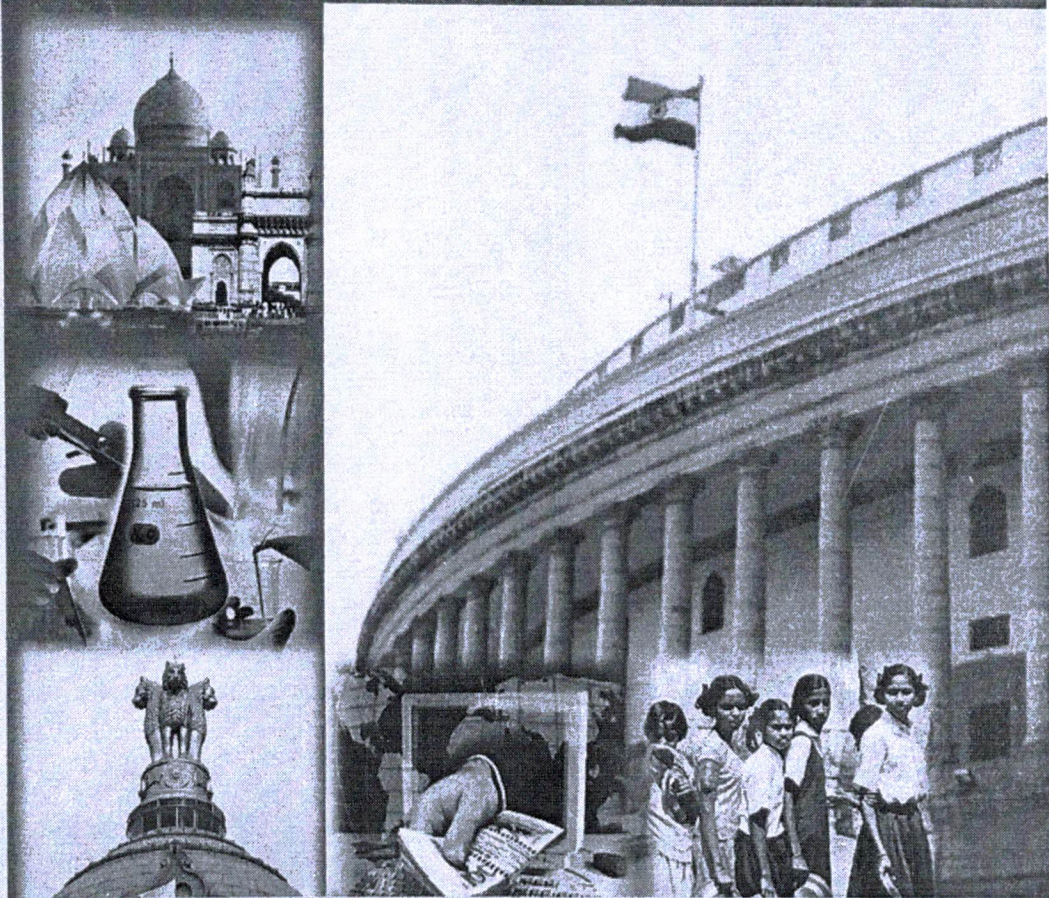
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## The Challenges of Mobile Banking in India

**Dr. Prashant M. Pisolkar**

Shankarlal Khandelwal College, Akola

Mobile Banking, & Recommendations for the future growth of Mobile Banking

### Introduction:

In the world of widespread mobile communications, it's no surprise that mobile phones are increasingly popular with banks as a tool for online payments, account management, information, marketing and other services. The increased prevalence of mobile phones provides exciting opportunities for the growth of Mobile banking (M-banking). Mobile banking is not just about providing bank customers with real anytime/anywhere banking and substantially decreasing service costs. It makes communication between the bank and its customers truly "point-to-point", paving the way to high service volumes, a multitude of day-to-day mobile banking services, and increasing customer loyalty. The "private" and "omnipresent" character of mobile banking makes it the perfect access tool for personalized financial servicing in a true 24x7x365 fashion.

### Objective of study:

The objectives of this paper are to shed light on the following areas.

1. To understand the Meaning of Mobile banking.
2. To understand the Essentials of Mobile banking.
3. To understand the various Challenges before the banks in providing Mobile Banking.
4. To suggest certain Recommendations for the future growth of Mobile Banking.

### Scope of study:

In this paper the scope of study is limited to Meaning, Essentials of Mobile Banking, and Challenges before the banks in providing

### Sources of Data:

The paper is based on descriptive arguments, by referring the secondary data like reports, books, journals, newspapers and online data.

### Meaning of Mobile banking:

Mobile banking is a term used for performing balance checks, account transactions, payments, credit applications and other banking transactions through a mobile device such as a phone. It is also referred as M-Banking and SMS Banking.

### Essentials of Mobile banking:

A mobile payment service in order to become acceptable in the market as a mode of payment the following conditions have to be met:

#### 1. Simplicity and Usability:

The m-payment application must be user friendly with little or no learning curve to the customer. The customer must also be able to personalize the application to suit his or her convenience.

#### 2. Universality:

M-payments service must provide for transactions between one customer to another customer (C2C), or from a business to a customer (B2C) or between businesses (B2B). The coverage should include domestic, regional and global environments. Payments must be possible in terms of both low value micro-payments and high value macro payments.

#### 3. Security, Privacy and Trust:

A customer must be able to trust a mobile payment application provider that his or her credit or debit card information may not be

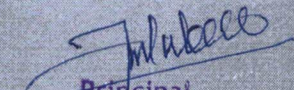
high-end to low-end users and from metros to the middle towns and rural areas. Inclusion of non-banking population in financial main stream will benefit all. There is also need to generate awareness about the mobile banking so that more and more people use it for their benefit.

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## Agro Entrepreneurship: A vital tool for sustainable agriculture

**D. D. Bhokare**

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### Abstract

The rural development in India is an important segment of economic development. Although, thousands of crores of rupees have been spent on rural development during the last 65 years, the problem is still severe. Yet, the importance of this subject has enhanced. Present study reveals that the status of agro entrepreneurship for sustainable agriculture. 72% students from rural background are interested in job while only 28% students prefer business profession and 62% students think finance as a major problem to start any new business. Therefore, it is necessary to develop an entrepreneurial culture among rural areas. Without entrepreneurship, rural areas will remain cut off from the benefits of the structural adjustment, which has been already going on for some time in urban and industrially developed regions. The agriculture becomes sustainable if application of bio-input increases. Our findings reveal that more than 60% of entrepreneurs do not sale bio- inoculate as demand is less and 18% do not sale due to any assurance of guaranty.  
(Key Word- Entrepreneurship/ Sustainable agriculture/ Rural development)

### Introduction

Agriculture in India, the prominent sector of the economy, is the source of livelihood of almost two thirds of the workforce in the country. The contribution of agriculture and allied activities to India's economic growth in recent years has been no less significant than that of industry and services (Economic Survey 2009-10). Therefore, it is necessary to develop rural entrepreneurship effectively, so that an environment conducive to sustainable development of rural areas, based on rural entrepreneurship, will be achieved. The modern agriculture cannot be sustainable in long run because of the adverse changes being caused to the environment and the ecosystem due to extensive use of chemical fertilizers and pesticides (Kaiser, 2004; Ghosh, 2004; Worthington M K.,1980). Due to the rising input costs involved in modern farming and its un-sustainability due to over capitalization has made organic farming a necessity in many agriculturally grown regions (Singh, 2009; Sainath P.,2010). The importance of agriculture to the country is best summed up by this statement: "If agriculture survives, India survives".

### Material and Method

Various Surveys have been conducted to evaluate the potential of college students for self-employments and know the status of organic farming in Akola District. Different questionnaire have been prepared on entrepreneurial aptitude for different categories and feedback have been collected from students, farmers, consumers and agricultural input entrepreneurs and get filled by them separately and the data so collected was statistically analyzed and represented as follows.

### Results and Discussion:

78 % of the students know what is meant by business profession. But only 28 % students are interested to do career in it. 72% students prefer job as first career choice and not the business as future career option. 62 % students feel that the finance is a big problem to start the business, while 68 % students don't know how to obtain finance, whereas only 32% students know how to obtain finance for business. 18 % students feel that family environment is a big difficulty while 12 % feel that place is a major problem to start the new business and only 8% students feel that manpower is a major difficulty to start new business. More than 60 % of entrepreneurs do not sale biofertilizers or biopesticide as demand is less and 18% do not sale due to any assurance of results. More than 70 % of entrepreneurs know the adverse effects of pesticides and can cause cancer. If the biofertilizers and biopesticides producing industry should ensure the results of product and at the same time young farmers should be motivated for use of organic input so that demands and use

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## IMPACT OF CULTURE ON COMMUNICATION IN THE ERA OF GLOBALISATION

Archana P. Khandelwal

### Abstract

This paper includes introduction about communication. Culture is defined by the way people communicate, interact, how information is shared and how decisions are made. Positive work cultures can influence productivity and a healthy work environment ; however a culture that is less than positive can have the opposite effect and can actually stifle worker productivity and have an impact on the bottom line. Then the tools of communication in globalization is discussed.


*Keywords: PCOs, ICCs, RTF, PDF, CRM, Communication, Globalization, Productivity.*

### Introduction

The world today, India is aptly described as a "Global village", in which a web of information networks interconnects individuals as well organizations in nearly instantaneous global communication. The global village is a term that is increasingly inter-related by communication technologies and that is tending toward a global culture. The Internet and the World Wide Web are examples of these interconnections. At a superficial level, large cities across the world today resemble Western cities in the consumer products sold, air conditioning, traffic, and fast food. The global village along with its communication technologies has many benefits for humankind, although the increasing degree of interconnectivity also causes certain problems. The telephone and Internet access in India is increasingly provided by telephones and computers situated in public places. Presently, India has numerous public call offices (PCOs), thousands of Internet community centers (ICCs), cyber cafes, and tele centers. Here, for a nominal fee, an individual can surf the internet, send a fax, or make a long-distance call. Thus, increasing numbers of people are gaining access to new communication technologies in India without having to own them.

Indian Television has existed since last four decades and offers the finest medium of communication in India. For the first 17 years, it spread haltingly and transmission was

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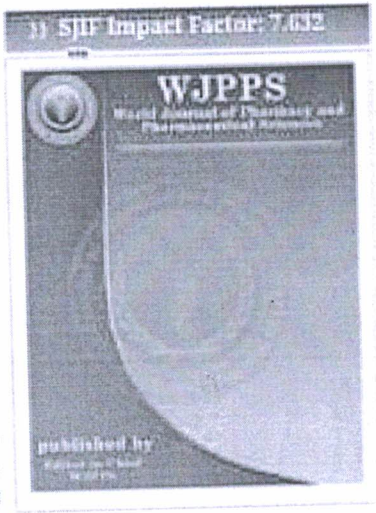
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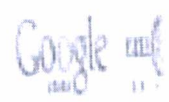
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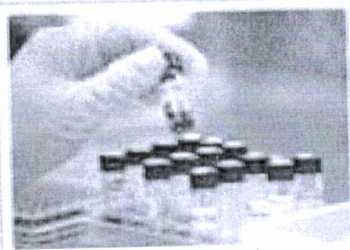
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## EVALUATION OF QUALITATIVE AND QUANTITATIVE ANTIOXIDANT ACTIVITY OF DIFFERENT SOLVENT EXTRACTS ISOLATED FROM THE LEAVES OF TRIDAX PROCUMBENS

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### ABSTRACT

Four different solvent extracts have been isolated from the leaves of tridax procumbens. The qualitative and quantitative evaluation of antioxidant activity was elucidated. All fractions showed moderate to good antioxidant activity assay for DPPH. IC<sub>50</sub> values of four fractions have also been reported in the study.

**KEYWORDS:** Tridax procumbens, Antioxidant activity and IC<sub>50</sub>.

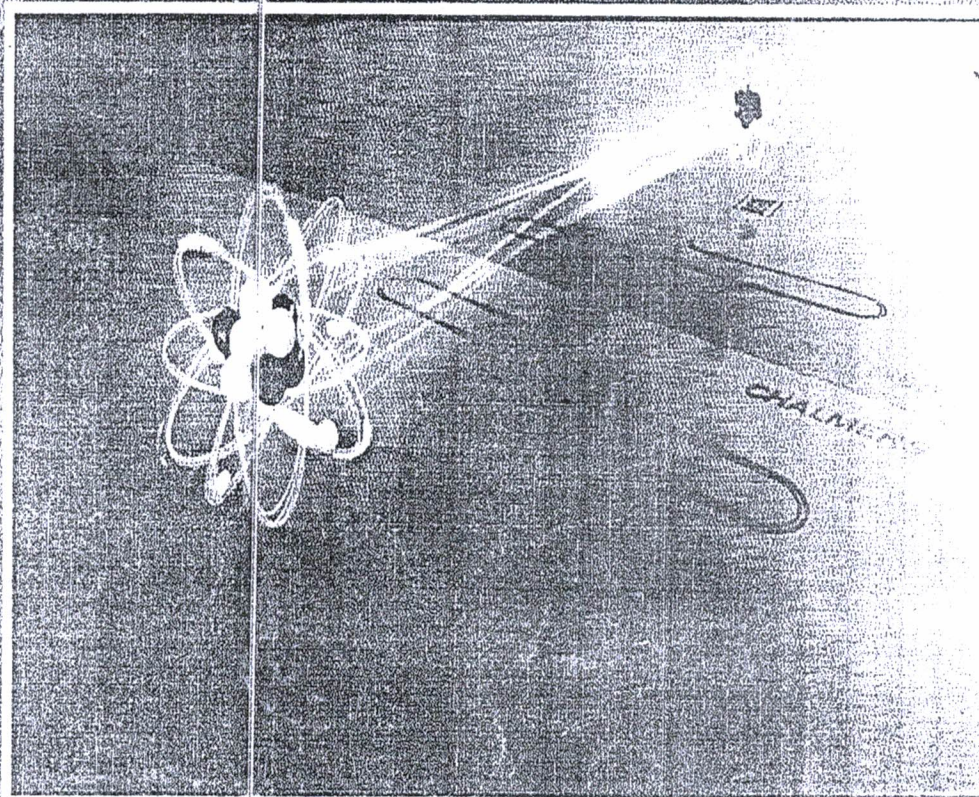
### INTRODUCTION

Nature is a source of medicinal plants and the number of modern drugs have been isolated from this natural resources. Medicinal plants have antioxidants components which have been used traditionally to terminate oxidation in food. This also minimize free radicals and stops the oxidation chain reactions this phenomena gives an answer to environmental and physiological stress, premature aging, atherosclerosis and cancer.<sup>[1]</sup> Tridax procumbens is known for several potential therapeutic activities like antiviral, anti oxidant, antibiotic efficacies, wound healing activity, insecticidal and anti-inflammatory activity. Some reports from tribal areas in India state that the leaf juice can be used to cure fresh wounds, to stop bleeding and as a hair tonic. Tridax procumbens is traditionally used in the treatment of fever, typhoid fever, cough, asthma, epilepsy and diarrhoea.<sup>[2]</sup> The phytochemical screening revealed that the plant have presence of alkaloids, carotenoids, flavonoids (catechins and flavones) tannins, carotenoids and saponins. The proximate profile shows that the plant is rich in sodium, potassium and calcium.<sup>[3]</sup> Leaf of Tridax is reported to have crout proteins 26%, crude fiber 17% soluble carbohydrates 39% calcium oxide 5%, Luteolin, glucoluteolin, quercetin and isoquercetin. Whereas the fumaric acid, sitosterol and tannin has also been reported in the plant.<sup>[4]</sup> Oleanolic acid was obtained

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# Synthesis of PPy-SA film for the Development of Fiber Optic Sensor

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**Abstract**—In the present investigation, Synthesis of PPy-SA film at room temperature for the development of fiber optic sensor has been described. Sensor is used for the detection of ammonia. For the designing of the sensor we have used cladding modification methodology. Conducting Polymer (PPy) thin film doped with Sulphuric Acid (SA) (with mild oxidation of FeCl<sub>3</sub>) has been used as an active coating on the optical fiber sensing probe. SEM study shows that the PPy-SA matrix provides suitable morphology for the detection of ammonia. Sensing response of the sensor for ammonia gas was studied at room temperature by indigenously developed gas sensing chamber. Sensor shows excellent response in the range 100-300 ppm of ammonia.

**Key words**—Conducting Polymer, Polypyrrole, Optical fiber, Ammonia Sensor

## INTRODUCTION

RECENTLY, conducting polymers have been used as advanced materials with wide applications in number of technologies such as molecular recognition, energy storage, optoelectronics devices and sensors. Polypyrrole (PPy) is most extensively studied conducting polymer since monomer pyrrole (Py) can be easily oxidized, commercially available, possesses good environmental stability, good redox properties and high electrical conductivity. It provides good matrix for the development of Sensor [1-4].

The development of optical fibers for telecommunications has resulted in many technological advances that have enabled the integration of optical fibers in and as, sensors. The attractive properties of optical fibers such as: low susceptibility to electromagnetic interference, small size, light weight, high sensitivity, wide bandwidth, low transmission loss and their capacity to operate in hazardous environments are well known. These advantages of optical fibers are pertinent for their use in sensor development [5-8].

Therefore in the present investigation, development of conducting polymer based fiber optic sensor for the detection of ammonia has been described. For the designing of the sensor we have used cladding modification methodology. Cladding of the certain portion (1-3cm) of the fiber is replaced by active coating of the PPy film [9-12]. The PPy films synthesized by various methods have been used for the detection of various gases but it exhibits relatively low sensitivity.

The PPy film can be synthesized from Py monomer by mild oxidation using chemical polymerization technique. The oxidative chemical polymerization is direct and easy deposition of film which can be synthesized in short interval of time at room temperature. We have used an effective dopant, oxidant and their optimized concentrations to detect low level ammonia for different biomedical, environmental, and industrial applications. The concentration of monomer, dopant, and oxidant has been optimized [13-16].

Sensitivity of the films has been measured in terms of change in electrical resistivity with ammonia concentration by using four-probe technique. The synthesized films were characterized by Scanning electron microscopy.

Sensing response of the sensor for ammonia gas was studied at room temperature by indigenously developed gas sensing chamber. Interaction of ammonia with coated sensing probe changes the optical power at the detector. Thus the fiber optic probe works as ammonia sensor [17-26].

## EXPERIMENTAL

### Materials and Methods

The PPy-SA films were synthesized by oxidative chemical polymerization. All chemicals Pyrrol, H<sub>2</sub>SO<sub>4</sub>, FeCl<sub>3</sub> used were of analytical reagent grade. De-ionized water was used for polymerization.

Half meter plastic multimode optical fiber with core/cladding/jacket dimension of 960/40/250 μm, was used.

### Preparation of optical fiber sensing probe

The Fiber optic sensing probe was prepared by removing the cladding of a small portion (1-3cm) of the fiber by polishing with the abrasive paper and application of the acetone and water [15].

### Synthesis of PPy-SA

Monomer and oxidant solutions were prepared separately by dissolving Py, FeCl<sub>3</sub>, and H<sub>2</sub>SO<sub>4</sub> in 10 ml de-ionized water and polymerization was carried out in 10 min. at room temperature (29°C±0.5). After polymerization with optimized parameters, a thin layer of PPy-SA film deposited on the sensing probe as active coating ( Fig.1).

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