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M. L. DAHANUKAR COLLEGE OF COMMERCE

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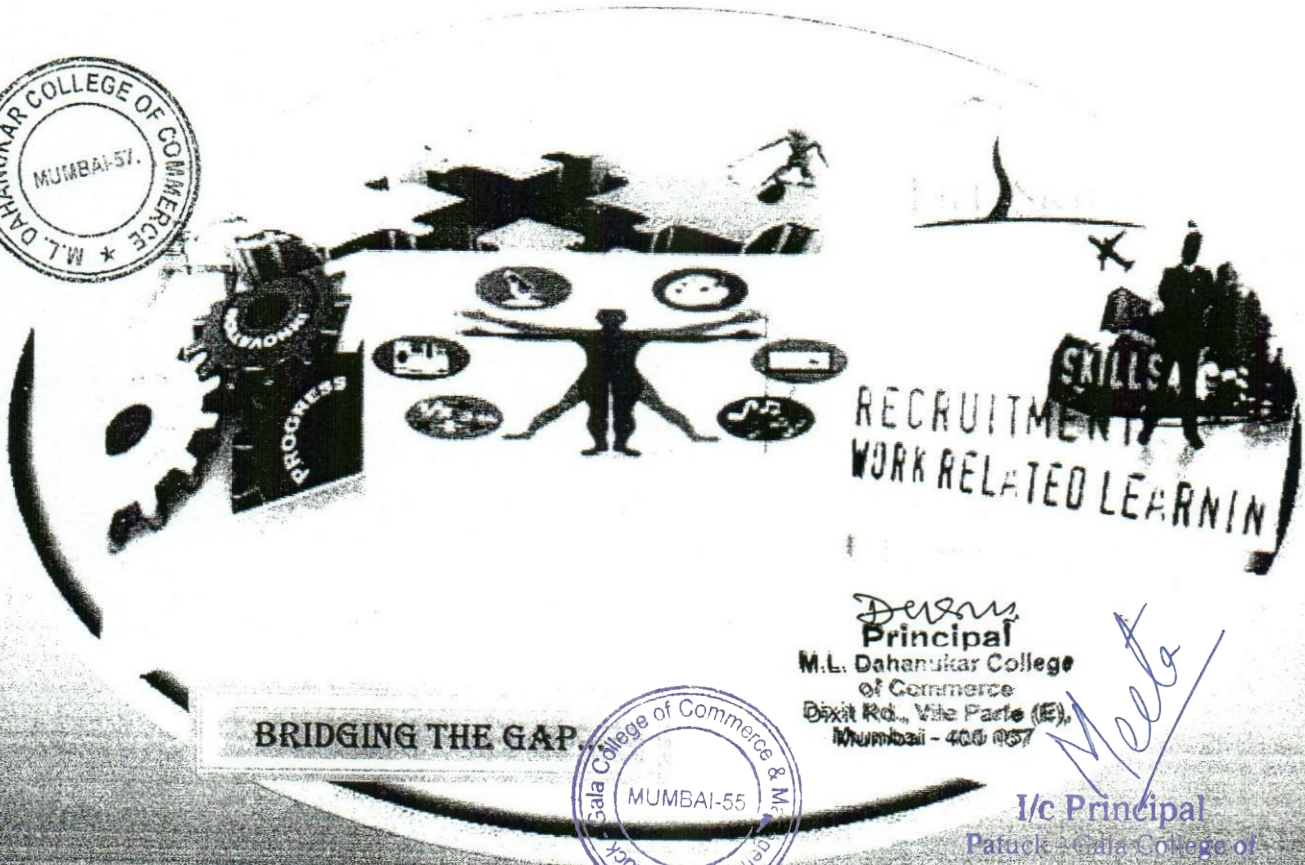
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**ENHANCING EMPLOYABILITY THROUGH
EFFECTIVE COMMUNICATION AND LIFE SKILLS**

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Enhancing Employability through Effective Communication & Life Skills (An Article)

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Introduction:

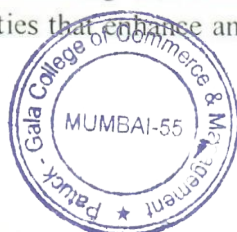
Written and Interpersonal Communication is a key employability skill! Excellent written and interpersonal communication skills are vital to success in life. Being able to show that one can write concisely and with clarity is a key requirement in the initial stage of applying for a prospective position. Likewise being able to converse in a confident and effective manner with others from a wide range of backgrounds is an essential basic life-skill and plays a cardinal role throughout. As communication is so central to the world of work, it follows that where communication is poor or inadequate, the quality of that work – be it a product or service – will suffer as a result. Therefore, ensuring ‘good’ and ‘effective’ communication is a fundamental component of providing high quality services and products and is a complex mix of both verbal and non-verbal communication. It requires one to interact and deal with people in an efficient and appropriate manner: For example: Verbal skills include: listening, explaining, understanding, negotiating, persuading. Non-verbal can include body language, facial expression, gestures and reactions.

To have a strong foothold and an edge over the others, one needs to display mastery over good written communication as well. Written Communication can be attributed to be a record of ideas and facts penned down in various forms from creative, formal to factual for example writing letters, reports, presentations, etc. One needs to be aware of the target audience and has to pitch oneself accordingly.

Communication and Employability in today’s global arena goes hand in glove and are inextricably woven in the rich tapestry of modern civilization.

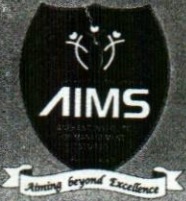
Career development and change are increasingly important factors for all of us. Alongside this, there is a growing expectation that an individual’s learning experience includes developing an awareness of how knowledge and skills acquired through academic study; support individuals’ ability to find employment, change their job or develop their career. With growing numbers of younger students in our developing nation, employability is becoming an even more important aspect of our provision. Individuals opting to study in one’s home country will expect that their career potential will be developed at least as well as their contemporaries in other international institutions. Therefore, there is a need to emphasise here that employability is not simply about finding a job. It is about making connections between study, personal development and other activities that influence individuals’ ability to find, gain and be successful in their chosen employment. A broad definition of employability can be summed up as the set of achievements, understandings and personal attributes that support individuals in managing their careers.

The Higher Education Academy has published a list of skills, competencies and attributes that employers say they value. This list focuses on the more generic or transferable skills that appear in many job specifications and advertisements; more detailed requirements of knowledge and understanding will usually depend on the specific type of employment. The skills and other qualities that enhance an individual’s employability are, in many cases, those



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Anekant Institute of Management Studies (AIMS)

In association with Savitribai Phule Pune University
under Quality Improvement Program



6th National Conference

on

**“Skill Convergence: A Management
Path for Sustainable Development”**

Friday 6th & Saturday 7th October, 2017



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A Study on Green Banking

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Abstract : A Green banking is comparatively a new development in the financial world. Change is the need of hour to survival in all spheres. This paper try to analyze the awareness among middle age and senior age group relating to use of banking technology which help to reduce the paper work, saving of time, quick transaction of credit and debit etc. this paper highlight the comparative study of public sector banks and private sector banks based on banking services which help in sustainable development of the environment.

Keywords : Green Banking, Banking Technology, Sustainable Development.

1. INTRODUCTION:

Banking sector as one of the major stakeholder in the industrial sector needs to play a proactive role in sustainability. Sustainability banking means using all of the banks resources with responsibility and care, avoiding waste and giving priority to choices that take sustainability into account.

In December 2007, the RBI issued a circular highlighting the importance for banks to act responsibility and contribute to sustainable development and emphasizing the need for Indian banks to establish institutional mechanism to enshrine development and emphasizing the need for Indian banks to establish institutional mechanism to enshrine sustainability. Green banking is emerging concept for environment sustainability it means promoting environment friendly practices for sustainable growth and reduces the carbon footprint from the banking industry. Using online banking instead of branch banking, paying bills online instead of mailing them, opening online bank account are now added advance to the banking technology or contributing the environment sustainability. The use of ATM, internet banking, online transfer, debit card and credit card became popular because of this, it save time, create less cost to the bank as well as to the customer also.

Green banking is a new phenomenon which is creating a buzz in the financial world. It is a form of banking taking into account the social and environmental impacts and its main motive is to protect and preserve environment.

2. REVIEW OF LITERATURE:

Biswas (2011), highlighted the major benefits, confronting challenges, strategic aspects of green banking, it had also presented the status of Indian banks as far as Green banking adoption is concerned. The study found that there had not been much initiative in this regard by the banks in India, though they play an active role in India's emerging

economy. Banks should go green and play a proactive role to take environmental and ecological aspects as part of their lending principle, which would force industries to go for mandated investment for environmental management, use of appropriate technologies and management systems. They must be more vocal about the inherent green value proposition.

Clark Schultz (2012), banking means promoting environmental-friendly practices and reducing your carbon footprint from your banking activities.

Jeucken and Bouma (1999) in their study identified four stages or attitudes of banking towards sustainability. The first stage is defensive banking, in which bank is non-active and tries to delay or oppose the new legislation as it may damage the interest of banks directly or indirectly. The second stage is preventive banking in which bank has to comply with legislation to avoid any constraint on its activities. The third stage is offensive banking in which banks are concerned about internal as well as external activities. The final stage is sustainable banking, which is a win-win solution. Banks under this stage looks for highest sustainable rate of return not for highest financial rate of return.

Nath, Nayak and Goel(2014) conducted a study on green banking practices and recommended for change in routine operations of banks by adoption of paperless banking, online banking and mobile banking, and mass transportation system, green cards made up of recycled plastic. They carried out SWOC analysis wherein, they explained time and cost saving as the major strength. Lack of infrastructure, computer illiteracy is the major weaknesses. opportunities that are available is people are becoming tech-savy and environmentally conscious, but the major challenge is internet connectivity and moreover no banking practices are not fully secured.

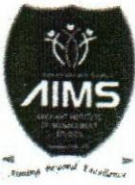


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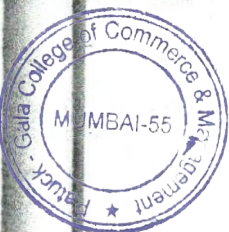
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Certificate of Appreciation

This is to certify that

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from **Patuck-Gala College of Commerce & Management, Santacruz (E), Mumbai** has participated / Resource Person / presented a paper titled **A Study on Green Banking**



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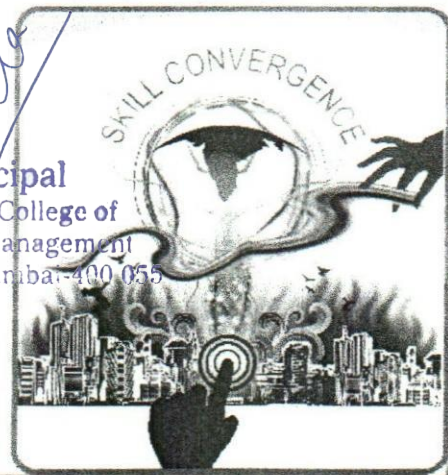


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"FOSTERING THE CULTURE OF INNOVATION IN ORGANIZATIONS"

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Abstract

Not all organizations need to innovate. What others need to do is rapid adoption of innovation ---taking up and applying ideas of others. In order to institute any change --- whether it is encouraging innovation, rapid adoption or a major strategic change --- it is important to get the culture right. The World Intellectual Property Organization (WIPO) in its tenth edition of the 'Global Innovation Index' 2017 has ranked India on the 60th place out of 130 most innovative countries in the world. In order to climb the ladder further, the research paper suggests ways and means to the organizations to foster the culture of innovation. The research paper is descriptive in nature. The author has collected secondary data from research journals, books and relevant websites.

Keywords: *culture of innovation, organization culture, innovation*

INTRODUCTION

Innovation refers to any process of creating some new things in the new method with the help of new and improved technology. It is the application of a purposeful process in order to transform new ideas and opportunities that generate new or add value to results.

There are three innovations degrees: incremental, evolutionary, and revolutionary. Incremental and evolutionary innovations are continuous innovations, and revolutionary innovations are also called as discontinuous innovations.

1. Incremental innovations:

These are small improvements that focus on existing offerings, businesses, customers and markets. Incremental innovations include specific optimum interventions that organizations use to remove wastes and inefficiencies. An example of incremental innovation may be: adding more features to tooth paste or detergent.

