



# 3.3.1. NUMBER OF RESEARCH PAPERS PER TEACHERS IN THE JOURNALS NOTIFIED ON UGC WEBSITE (2018-2023)

LINK LANDING TO THE RESEARC (2018-2023)	CH PAPERS ON COLLEGE WEBSITE
YEARS	PAGE NO.
Certificate from the Principal	2
2018-2019	3-7
2019-2020	8-12
2020-2021	13-22
2021-2022	23-45
2022-2023	46-49
Document with Links to the Research Paper	50-54



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I hereby confirm that the count of research papers per teacher, as published in the journals accessible on the UGC website during the past five years, is attested for accuracy to the best of my knowledge.

Year	2018-2019	2019-2020	2020-21	2021-2022	2022-2023
Number	3	3	6	9	2
Total number of Research Papers					23

Principal

Principal St. Bede's College Shimla

# 2018-2019

**1.** Neha Gautam- Microbiology

Reseach Journal-Journal of Food Quality and Hazards Control

ISSN Number- 2345-6825

Year- 2019

Link to website of the Journal of food quality and hazards control (ssu.ac.ir) Link to article/paper/abstract of the article- https://jfqhc.ssu.ac.ir/article-1-541-en.pdf

# Traditional Fermented Indian Foods: A Treasure Hunt for Rare Lactic Acid Bacteria

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Diversity of Indian fermented foods is related to incomparable food culture of each community. Various types of Indian ethnic fermented foods and beverages are produced either naturally or by adding mixed starter cultures using traditional or scientific knowledge of food fermentation (Sekar and Mariappan, 2007). In India, particularly in its hilly states, fermented foods are regularly being consumed by the people since ages (Kore et al., 2012). These traditional fermented foods are untapped treasure hunts for rare Lactic Acid Bacteria (LAB) with immense health benefits. LAB play an important role in the traditional fermentation processes by their functional properties such as biopreservation, bioenrichment of nutritional value, bioavailability of minerals, production of antioxidants, antimicrobial activities, and probiotic properties (Akbar et al., 2016; Gautam and Sharma, 2015).

far, many LAB have been isolated from Indian traditional fermented food and beverages, such as Lactococcus lactis, L. brevis, L. acidophilus, Pediococcus sp., L. spicheri, L. plantarum, L. fermentum, and L. curvatus (Gautam and Sharma, 2009a.b: Gautam and Sharma, 2015). All these reported lactic acid bacteria have tremendous potential to inhibit growth of spoilage causing and food-borne pathogenic bacteria viz., Listeria monocytogenes, Clostridium perfringens, C. botulinum, Staphylococcus aureus, Bacillus cereus, L. plantarum, Leuconostoc mesenteroides, Enterococcus faecalis, Salmonella sp., Vibrio cholera, V. parahaemolyticus, and Aeromonas hydophila. Isolation and screening of lactic acid bacteria from naturally occurring food sources have been proven to be a good source of food grade lactic acid bacteria with probiotic potential and bacteriocin





# St. Bede's College Shimla





OF MEDICAL SCIENCES

B HEALTH SERMOS



Journal of Food Quality and Hazards Control 6 (2019) 42-43

#### Editorial

# Traditional Fermented Indian Foods: A Treasure Hunt for Rare Lactic Acid Bacteria

N. Gautam 1\*50, N. Sharma 2

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Diversity of Indian fermented foods is related to incomparable food culture of each community. Various types of Indian ethnic fermented foods and beverages are produced either naturally or by adding mixed starter cultures using traditional or scientific knowledge of food fermentation (Sekar and Mariappan, 2007). In India, particularly in its hilly states, fermented foods are regularly being consumed by the people since ages (Kore et al., 2012). These traditional fermented foods are untapped treasure hunts for rare Lactic Acid Bacteria (LAB) with immense health benefits. LAB play an important role in the traditional fermentation processes by their functional properties such as biopreservation, bioenrichment of nutritional value, bioavailability of minerals, production of antioxidants, antimicrobial activities, and probiotic properties (Akbar et al., 2016; Gautam and Sharma, 2015). Also, it has been shown that LAB may cause anti-allergic effects in the consumers (Ai et al., 2016; Cross and Gill, 2001; Taghavi et al., 2014). Till date, so many rare traditional/local food items have been selected by many researchers around the globe to isolate LAB with novelty; however, many potential LAB are still unexplored. Diverse indigenous Indian foods have also been reported in literature for isolation process of bacteriocin producing LAB. Sepu vari, Dangal Vari, Chur saag, Salori, Nashasta, Chaang (fermented wheat), Chaang (fermented rice) are common local fermented Indian food products. The use of LAB and its antimicrobial compounds is a promising ongoing development in food preservation. So

far, many LAB have been isolated from Indian traditional fermented food and beverages, such as Lactococcus lactis, L. brevis, L. acidophilus, Pediococcus sp., L. spicheri, L. plantarum, L. fermentum, and L. curvatus (Gautam and Sharma, 2009a,b; Gautam and Sharma, 2015). All these reported lactic acid bacteria have tremendous potential to inhibit growth of spoilage causing and food-borne pathogenic bacteria viz., Listeria monocytogenes, Clostridium perfringens, C. botulinum, Staphylococcus aureus, Bacillus cereus, L. plantarum, Leuconostoc mesenteroides, Enterococcus faecalis, Salmonella sp., Vibrio cholera, V. parahaemolyticus, and Aeromonas hydophila. Isolation and screening of lactic acid bacteria from naturally occurring food sources have been proven to be a good source of food grade lactic acid bacteria with probiotic potential and bacteriocin producing capabilities. The use of lactic acid bacteria and its antimicrobial compounds especially bacteriocins is a promising ongoing development in food preservation (Akbar et al., 2016; Gautam and Sharma, 2009a,b). Bacteriocin production has been reported to be affected by several factors, including fermentation conditions, such as pH, temperature, and inoculum size. The increasing of bacteriocin production and improving its activity has economical importance due to reduction of production cost. Beside use of only one of the metabolite i.e. bacteriocin, the use of whole LAB cells (probiotics) have also been established to enhance immunity as well as to cure many ailments in human beings (Sourabh et al.,

To cite: Gautam N., Sharma N. (2019). Traditional fermented Indian foods: a treasure hunt for rare lactic acid bacteria. Journal of Food Quality and Hazards Control. 6: 42-43.

DOI: 10.18502/jfqhc.6.2.952

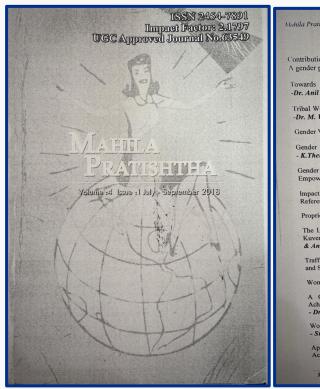
Journal website: http://www.jfqhc.com

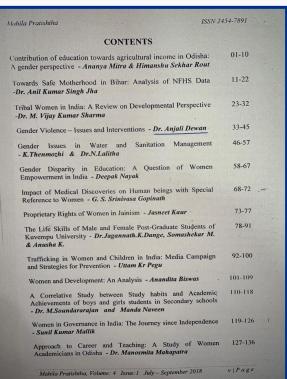
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2. Dr. Anjali Dewan- Home Science Reseach Journal- Mahila Pratishtha ISSN Number- 2454-7891 Year- 2018

Link to website of the Journal: Mahila Pratishtha - JOURNAL INDEX (scholarimpact.org)

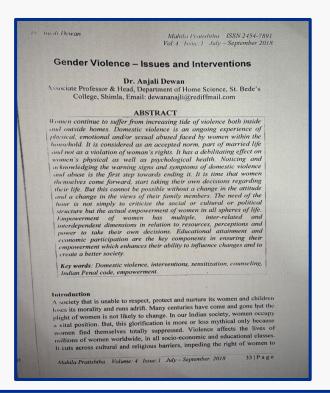




Dr. Anjali Dewan



# St. Bede's College Shimla



Dr. Anjali Dewan

ISSN 2454-7891

2454-7891 Gender Visconic -Issues and Intervention

participate fully in society. Violence against women takes a dismaying variety of forms, from domestic abuse and rape to child marriages and female circumcision. All are violations of the most fundamental human rights. Domestic violence is an ongoing experience of physical, emotional and/or sexual abuse faced by the women within the household. The abuser could be husband/and or other members from natal or marital families. It is not specific to any culture or community. It cuts across the boundaries of class, caste, religion, race and education. As we advance into 21st century, the home becomes more of an unsafe place for a woman than it ever was. She is more likely to face violence and resulting injury by men of her family than others. It is all the more paradoxical that while world attention and focus is on improving the status of women through better health, education and employment facilities, the woman is becoming threatened in her very home.

#### Estimation of the problem

It is a harsh reality that women have been ill-treated in every society for ages and India is no exception. The irony lies in fact that in our country where women are worshipped as Shakti, the attocities are committed against her in all sections of life. She is being looked down as commodity or as a slave, she is not robbed of her dignity and pride outside her house but she also faces ill-treatment and other atrocities within the four walls of her house. They are discriminated at two levels. firstly they suffer because of their gender and secondly, due to grinding poverty. Women are deprived of economic resources and are dependent on men for their living. Women workers are often confined to domestic sphere where she has to do all house hold work, which is not recognized and unpaid. In modern times many women are coming out to work but have to shoulder the double responsibility; one she has to work where she is employed and secondly she also has to do all the house hold works, moreover, she is last to be considered and first to be fired as she is considered to be less productive than her counterpart. Her general status in the family and in the society has been low and unrecognized. Patriarchy is a man-made system that oppresses all members of society, regardless of gender. However, in relation to men, women and girls have less power. We understand that factors such as race, age, sexual orientation, ability, economic status and family roles affect people's experiences of gender and the degree of power that they have. As the context shifts, so may the power relationships, Unequal gender relations are maintained through the social construction of gender.

Mahila Pratishtha Volume: 4 Issue:1 July - September 2018

from childhood we have learned to expect that men and women should behave in certain ways according to their gender, but while these expectations may sometimes give us joy, they also limit and hurt us because they do not allow us to live to our full potential, to define ourselves freely and to express the real diversity of our genders. Gender injustice is a problem that is seen all seer the world.

The micro study data from Haryana and Punjab reveal that female deselection is more widespread in educated and upper income groups in the locality. The assumption that development and improvement of life conditions increase the survival quotient for women and improvement of life conditions increase the survival quotient for women and improvement of life conditions increase the survival quotient for women and improvement of proportunities for more women's participation in the economy has in fact increased violence against women in various ways — many a times as a backlash. Practices like wife beating are seen as a constant over time and space whereas those like infanticide, foeticide, witch hunting may either change or merge into different and newer forms like honour killings, acid attacks or sexual harassment at the workplace. Thus the vulnerability of women to violence remains at all stages of their lives. What is perhaps a matter of great concern is that the patriarchal societal system has worked out mechanisms which actually seek to legitimise violence against women. Female deselection will therefore continue in social systems where there are gendered realities and all power relations are based on gender roles and cultural preferences, which favour the survival of the male child. So, it is not the form of violence that is important but an understanding of the entire socio-cultural-political structure of society, which nourishes and sussains the attitudes that translate to violence against women.

Domestic Violence has reached epidemic proportions in India. Even psychiatrists indicate that significant number of patients with psychological disorders have a history of rampant domestic violence. Men have always been taught to perceive themselves as the superior sex, said Jyotsna Charterjee. Director of the Joint Women's Program, a women's resource organization based in New Delhi. It is this conditioning, she said, that makes them believe they have to control their wives, especially if they are considered disordediscut. Although men's precoccupation with controlling their wives declines with age, as does the incidence of sexual violence, the researchers found that the hierse

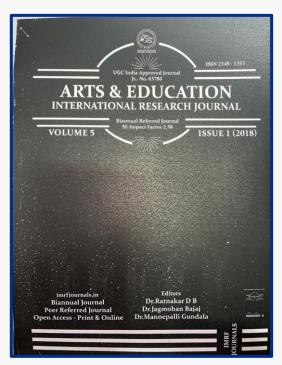
Mahila Pratishtha Volume: 4 Issue:1 July - September 2018

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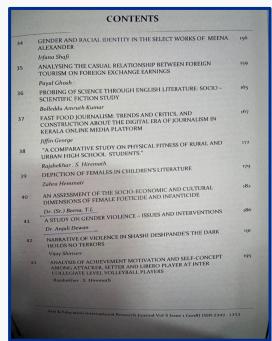
Dr. Anjali Dewan

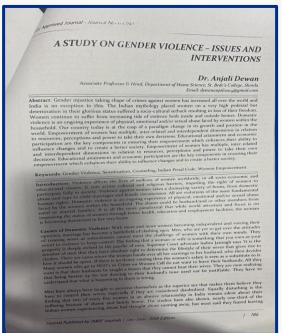


3. Dr. Anjali Dewan- Home Science
Reseach Journal- Arts and Education International Research Journal
ISSN Number- 2349-1353
Year- 2018
Print version only









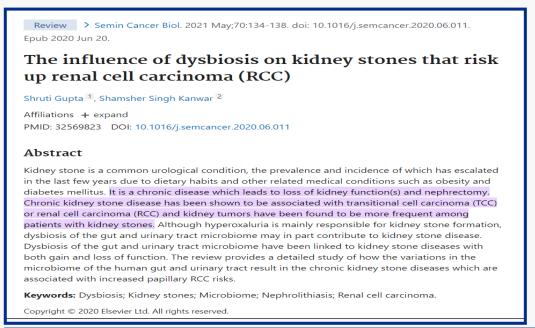
Dr. Anjali Dewan

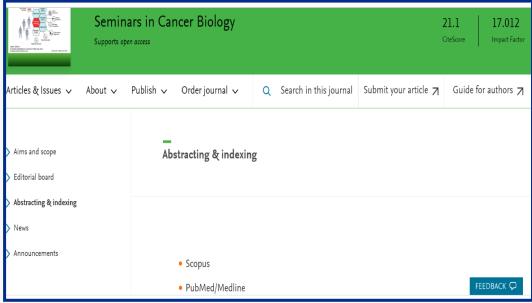
# 2019-2020

Ms.Shruti Gupta- Biotehnology
 Reseach Journal- Seminar in Cancer Biology
 ISSN Number-1044-579X
 Year- 2020

Link to website of the Journal-Seminars in Cancer Biology | Journal | ScienceDirect.com by Elsevier

Link to article/paper/abstract of the article <u>The influence of dysbiosis on kidney stones</u> that risk up renal cell carcinoma (RCC) - ScienceDirect





Ms. Shruti Gupta (Scopus)



#### Abstract

Kidney stone is a common urological condition, the prevalence and incidence of which has escalated in the last few years due to dietary habits and other related medical conditions such as obesity and diabetes mellitus. It is a chronic disease which leads to loss of kidney function(s) and nephrectomy. Chronic kidney stone disease has been shown to be associated with transitional cell carcinoma (TCC) or renal cell carcinoma (RCC) and kidney tumors have been found to be more frequent among patients with kidney stones. Although hyperoxaluria is mainly responsible for kidney stone formation, dysbiosis of the gut and urinary tract microbiome may in part contribute to kidney stone disease. Dysbiosis of the gut and urinary tract microbiome have been linked to kidney stone diseases with both gain and loss of function. The review provides a detailed study of how the variations in the microbiome of the human gut and urinary tract result in the chronic kidney stone diseases which are associated with increased papillary RCC risks.

#### Introduction

Urolithiasis or kidney stones disease is one of the most widespread urological disorders with its prevalence and incidences increasing at an alarming rate affecting around one tenth of the population all over the world. Since males possess greater muscular mass and because of thehigh levels of androgenas well aslack of inhibiting ability of estrogen, kidney stone are more prevalent in males than in females. The kidney stone diseaseaffects all age groups from less than 1 year old to more than 70 years. An increased morbidity and economic burden has been imposed all over the world due to increase in incidence of nephrolithiasis (kidney stones) [1]. The prime cause of nephrolithiasis is the super saturation of urine with calcium and oxalate that leads to pathological mineralization in the kidneys. Numerous factors like drugs such as antibiotics, environment, socioeconomic status, diet, host genetics and metabolism have been considered to be associated with the urinary stone disease [2]. Current findings suggest that the urinary tract microbiome remarkably affects the kidney stone disease. The dysbiosis or changes in their level in patients with kidney stones have also been proved experimentally in several studies [3]. Dysbiosis can be defined by the loss or gain of bacteria which promotes either disease or health, respectively. Environmental factors such as use of antibiotics lead to dysbiosis thereby causing a shift in the microbiome resulting in increased inflammation and the onset of chronic diseases [4].

Chronic kidney stone disease may ultimately result in the loss of kidney function and other co-morbidities such as asthma, cardio muscular diseases, diabetes and metabolic syndrome. Further, it might also be associated with transitional cell carcinoma (TCC), renal cell carcinoma (RCC) and kidney tumors as the incidences of these diseases have been found to be more in patients with kidney stones [2,5]. As the kidney stones and urinary stones are present at the same position in the body as the kidney tumors, patients with kidney stones are at a greater risk for kidney tumors and carcinomas due to chronic infection and irritation [6].

Ms. Shruti Gupta

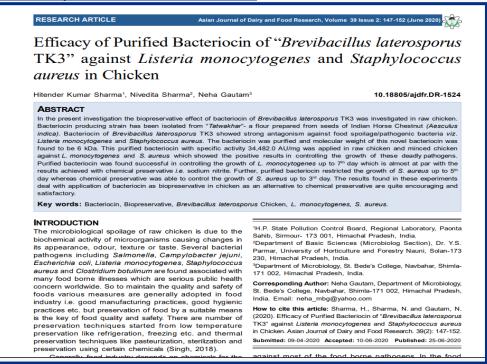


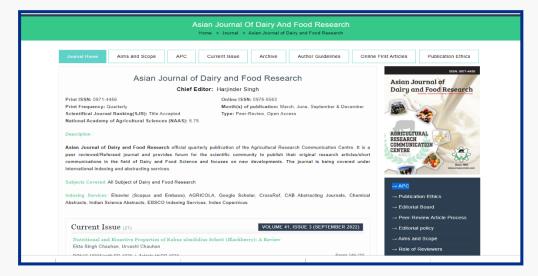
Neha Gautam- Microbiology
 Reseach Journal- Asian Journal of Dairy and Food Research ISSN Number- 0976-0563

Year- 2020

Link to website of the Journal- <a href="https://arccjournals.com/journals/asian-journal-of-dairy-and-food-research">https://arccjournals.com/journals/asian-journal-of-dairy-and-food-research</a>

Link to article/paper/abstract of the article- <a href="https://arccjournals.com/journal/asian-journal-of-dairy-and-food-research/DR-1524">https://arccjournals.com/journal/asian-journal-of-dairy-and-food-research/DR-1524</a>





Dr. Neha Gautam (Scopus)



Asian Journal of Dairy and Food Research, Volume 39 Issue 2: 147-152 (June 2020)



# Efficacy of Purified Bacteriocin of "Brevibacillus laterosporus TK3" against Listeria monocytogenes and Staphylococcus aureus in Chicken

Hitender Kumar Sharma<sup>1</sup>, Nivedita Sharma<sup>2</sup>, Neba Gautam<sup>3</sup>

10.18805/ajdfr.DR-1524

#### ABSTRACT

In the present investigation the biopreservative effect of bacteriocin of Brevibacilus laterosporus TK3 was investigated in raw chicken. Bacteriocin producing strain has been isolated from "TatesAhar"- a flour prepared from seeds of Indian Horse Chestnut (Assculus indica). Bacteriocin of Brevibecillus laterosporus TKS showed strong antagonism against food spoilage/pethogenic bacteria viz. Listeria monocytogenes and Staphylococcus aureus. The bacteriocin was purified and molecular weight of this novel bacteriocin was found to be 6 KDs. This purified bacteriocin with specific activity 34,482.0 AU/mg was applied in raw chicken and minced chicken against L. monocytogenes and S. sureuz which showed the positive results in controlling the growth of these deadly pathogens. Purfied bacteriodin was found successful in controlling the growth of L. monocytogenes up to 7th day which is almost at par with the results achieved with chemical preservative i.e. sodium nitrite. Further, purified bacteriocin restricted the growth of 5. aureus up to 5° day whereas chemical preservative was able to control the growth of 5, aureuz up to 3<sup>rd</sup> day. The results found in these experiments deal with application of bacteriocin as biopreservative in chicken as an alternative to cher

Key words: Bacteriocin, Biopreservative, Brevibacillus laterosporus Chicken, L. monocytogenes, S. aureus.

#### INTRODUCTION

The microbiological spoilage of raw chicken is due to the biochemical activity of microorganisms causing changes in its appearance, odour, texture or taste. Several bacterial pathogens including Salmonella, Campylobacter jejuni, Escherichia coli, Listeria monocytogenes, Staphylococcus aureus and Clostridium botulinum are found associated with many food borne illnesses which are serious public health concern worldwide. So to maintain the quality and safety of foods various measures are generally adopted in food industry i.e. good manufacturing practices, good hygienic practices etc. but preservation of food by a suitable means is the key of food quality and safety. There are number of preservation techniques started from low temperature preservation like refrigeration, freezing etc. and thermal preservation techniques like pasteurization, sterilization and preservation using certain chemicals (Singh, 2018).

Generally, food industry depends on chemicals for the preservation of foodstuff and to increase the shelf life of food. Chemical preservatives and other conventional preservation strategies fail to deliver the requisite health benefits and cause serious disorder thus necessitates seeking alternatives (Sarika et al., 2019). Hence, according to an increased negative perception towards chemical preservatives and a trend towards natural food additives so called "clean- labeling" has driven exploring of effective natural antimicrobial compounds as an alternative to synthetic food additives (Castillano et al., 2008). The use of bacteriocins is a promising ongoing development in food preservation as bacteriocins have strong antagonism

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How to cite this article: Sharma, H., Sharma, N. and Gautam, N. (2020). Efficacy of Purified Bacteriocin of 'Brevibecilus laterosporus TK3' against Listeria monocytogenes and Staphylococcus aureus in Chicken, Asian Journal of Dairy and Food Research, 39(2): 147-152. Submitted: 09-04-2020 Accepted: 10-06-2020 Published: 25-06-2020

against most of the food borne pathogens. In the food industry, becteriocins have been widely utilized for the biopreservation of various foods, either alone, or in combination with other methods of preservation known as hurdle technology (Galvez et al., 2007; Barathiraja et al., 2015). Incorporation of bacteriocins into the food packaging film or surfaces has been explored as well (Zendo, 2013). Bacteriocins are ribosomally synthesized extracellularly released bioactive peptides or peptide complexes that vary in spectrum of activity, mode of action, molecular weight, genetic organization and considered to be safe biopreservatives since they can be digested by proteases thus having no or little influence on the gut microbiota

Volume 39 Issue 2 (2020)

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Dr. Neha Gautam



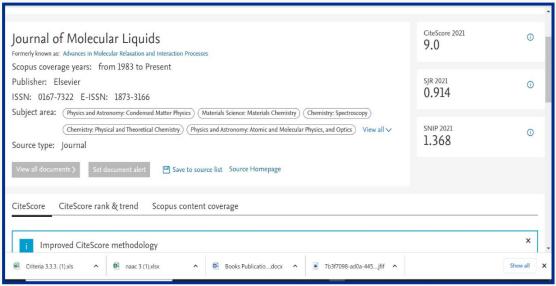
3. Ms. Anu Kumari- Chemistry Reseach Journal- Journal of Molecular Liquids ISSN Number- 0167-7322

Year- 2019

Link to website of the Journal of Molecular Liquids | ScienceDirect.com by Elsevier Link to article/paper/abstract of the article-

https://www.sciencedirect.com/science/article/abs/pii/S0167732219310153





Anu Kumari (Scopus)

# 2020-2021

1. Mohit Kumar – Psychology Indian Journal of Psychological Science

Year-2021

ISSN: 09769218

Link to website of the Journal: National Association of Psychological Science India(Regd.)

(napsindia.org)
Print version only

Indian Journal of Psychological Science

Vol-13 (2) January, 2021

ISSN 0976 9218

Listed @: Emerging Sources Citation Index, UGC-CARE List

# Self-Efficacy and Risk-Taking among Adolescents

\* Mohit Kumar and \*\* S.N. Ghosh

### **ABSTRACT**

Adolescence is a developmental stage which involves physical, psychological and social maturity of individuals. Important factors such as self-efficacy and risk-taking behaviour play a crucial role during adolescence. The purpose of the present study was to assess the levels of self-efficacy and risk-taking behaviour among public and private school adolescents. Generalised Self-Efficacy scale (Schwarzer and Jerusalem, 1995) and Risk-Taking scale (Card, 1994) were used for assessing self efficacy and risk taking behaviour. A sample of randomly selected 120 boys, 60 each from public and private schools, participated in the study. The data was collected from one public and one private school from Shimla district (H.P.). The scores obtained on the measures of self-efficacy and risk-taking was subjected to t-test to find out the

Mr. Mohit Kumar



2. Rohini Dharela - Chemistry

**ACS** Applied Polymer Materials

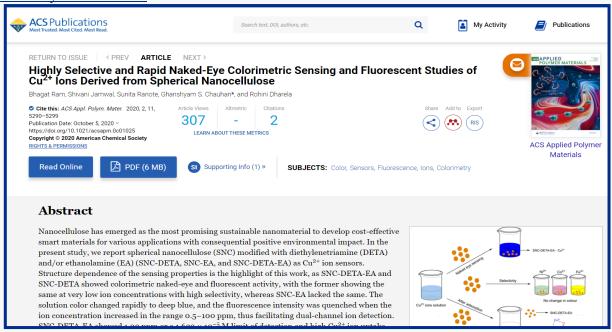
Year-2020

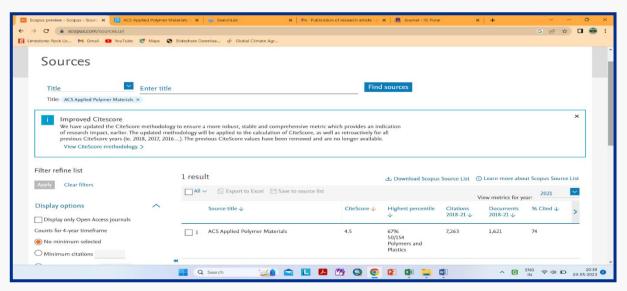
ISSN 5290-5299

Link to website of the Journal- <a href="https://pubs.acs.org/">https://pubs.acs.org/</a>

Link to article/paper/abstract of the article: <u>Highly Selective and Rapid Naked-Eye Colorimetric Sensing and Fluorescent Studies of Cu2+ Ions Derived from Spherical Nanocellulose | ACS | ACS | ACS |</u>

**Applied Polymer Materials** 





Rohini Dharela (Scopus)

# St. Bede's College Shimla

Mini Block TM, Germany) for 24 h. ZPC was estimated by calculating the difference in initial and final pHs values (Figure S6). ZPC of SNC-DETA-EA was found to be pH 6.3 meaning thereby its surface is +vely charged below 6.3 pH and above that it has -ve charge. Hence, it interact well with Cu<sup>2+</sup> ions at or below pH 6.3.2-5

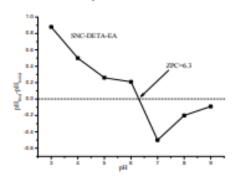


Figure S6. ZPC of SNC-DETA-EA.

## Adsorption Studies of Cu2+ Ions

Stock solution of Cu<sup>2+</sup> ions (100 ppm) from copper sulfate [CuSO<sub>4</sub>.5H<sub>2</sub>O] was prepared in distilled water. The lowest detection limit for Cu<sup>2+</sup> ions in UV-Visible spectrophotometer was 0.1 ppm which is well below the WHO limit. Copper reagent set (OR- REGT-Cu) was used for the determination of Cu<sup>2+</sup> ions. The adsorption capacity was calculated from the formula:<sup>2</sup>

$$q = \frac{C_o - C_t}{w} \times V \qquad (1)$$

Where q (mg g<sup>-1</sup>) is the adsorption capacity,  $C_0$  and  $C_t$  are the initial and final residual  $Cu^{2+}$ ion concentrations at time t, respectively. V is the volume (L) of the solution and w is weight (g) of the adsorbent. Effect of time on the adsorption capacities (q) of SNC-EA, SNC-DETA and SNC-DETA-EA (10 mg) to adsorb  $Cu^{2+}$  ions (100 ppm) were studied by varying time from 5-180 min in batch experiments (Figure S7a). Adsorption capacity (q) of different polymers

5-6

#### Rohini Dharela



3. Dr. Gitanjali Mahendra – English Department

The Bede Athenaeum

Year- 2021

ISSN 0976-1748 (Online)

Link to the website of the Journal:

https://www.indianjournals.com/ijor.aspx?target=ijor:bajrp&type=home

Link to article/paper/abstract of the paper:

https://www.indianjournals.com/ijor.aspx?target=ijor:bajrp&volume=12&issue=1&article=008 http://dx.doi.org/10.5958/0976-1748.2021.00008.4



# Dr. Gitanjali Mahendra





**4.** Ms. Raman Matharu - Commerce & Management

International Journal of Advanced Research and Development

Year-2021

ISSN 2455-4030

Link to the website of the Journal: <a href="https://www.multidisciplinaryjournal.net/">https://www.multidisciplinaryjournal.net/</a>

Link to article/paper/abstract of the paper:

https://www.multidisciplinaryjournal.net/archives/2021/vol6/issue2

6-1-22-140.pdf (multidisciplinaryjournal.net)

#### **VOL. 6, ISSUE 2 (2021)**

#### Changing trend of non-performing assets in H.P.state co-operative bank ltd

AUTHOR(S)

Raman Matharu

ABSTRACT

Changing trend of non-performing assets in H.P.state co-operative bank ltd

Research Scholar, Department of Commerce, H.P University, Shimla, Himachal Pradesh, India

#### Abstract

This paper is an attempt to highlight the changing trend of Non-Performing Assets of Himachal Pradesh State Cooperative bank Ltd., which has a direct impact on profitability of bank. NPAs are one of the major concerns of Indian Banking sector. Major portion of the profits are being used in making provisions for them which reduces overall profits and shareholders' value in the banks. The problem of NPAs is not only affecting the banks but also the whole economy. In fact high level of NPAs in Indian banks reflects the state of health of the Indian economy so the need of the hour is to trim down NPAs to improve the financial health in our country's banking system.

Keywords: NPA, RBI, GNPA, NNPA

Introduction

Whenever a borrower fails to repay the interest and principal amount or any one out of it on the agreed terms, it is termed as Non-performing Asset. It means that it has stopped to generate income for the bank. So we can describe performing asset as an asset which is generating income till date and as soon as it stops generating income it shifts to Non-Performing Asset. This concept of NPA has been introduced by Reserve Bank of India from 1st April, 1992 and certain norms were issued for the methods of NPA identification, asset classification and provisioning and income recognition. The basis for identifying NPAs may vary depending on the nature of the loan asset. As per the latest guidelines of RBI, An asset, including a leased asset, becomes non-performing when it ceases to generate income for the bank.

A Non-Performing Asset (NPA) is a loan or an advance where;

1. interest and/ or instalment of principal remain overdue for a period of more than 90 days in respect of a term loan.

Ms. Raman Matharu



# St. Bede's College Shimla



International Journal of Advanced Research and Development ISSN: 2455-4030; Impact Factor: RJIF 5.24 Received: 05-01-2021; Accepted: 12-02-2021; Published: 03-03-2021 www.advancedjournal.com Volume 6; Issue 2; 2021; Page No. 01-03



#### Changing trend of non-performing assets in H.P.state co-operative bank ltd

#### Raman Matharu

Research Scholar, Department of Commerce, H.P University, Shimla, Himachal Pradesh, India

Abstract
This paper is an attempt to highlight the changing trend of Non-Performing Assets of Himachal Pradesh State Co-operative bank Ltd., which has a direct impact on profitability of bank. NPAs are one of the major concerns of Indian Banking sector. Major portion of the profits are being used in making provisions for them which reduces overall profits and shareholders' value in the banks. The problem of NPAs is not only affecting the banks but also the whole economy. In fact high level of NPAs in Indian banks reflects the state of health of the Indian economy so the need of the hour is to trim down NPAs to improve the financial health in our country's banking system.

Keywords: NPA, RBI, GNPA, NNPA

Introduction
Whenever a borrower fails to repay the interest and Whenever a borrower fails to repay the interest and principal amount or any one out of it on the agreed terms, it is termed as Non-performing Asset. It means that it has stopped to generate income for the bank. So we can describe performing asset as an asset which is generating income till date and as soon as it stops generating income it shifts to Non-Performing Asset. This concept of NPA has been introduced by Reserve Bank of India from 1st April, 1992 and certain norms were issued for the methods of NPA identification, asset classification and provisioning and income recognition. The basis for identifying NPAs may vary depending on the nature of the loan asset. As per the latest guidelines of RBI, An asset, including a leased asset, becomes non-performing when it ceases to generate income for the bank.

A Non-Performing Asset (NPA) is a loan or an advance

- interest and/ or instalment of principal remain overdue for a period of more than 90 days in respect of a term
- loan, the account remains 'out of order', in respect of an Overdraft/Cash Credit (OD/CC),
- Overdraft/Cash Credit (OD/CC),

  the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,

  the instalment of principal or interest there on remains

interest due and charged during any quarter is not serviced fully within 90 days from the end of the quarter.

#### Asset Classification

Asset Classification
Categories of NPAs: Banks are required to classify NonPerforming Assets further into the following three
categories based on the period for which the asset has
remained non-performing and the realisability of the dues:
Substandard Assets: With effect from 31 March 2005, a
substandard asset would be one, which has remained NPA
for a period less than or equal to 12 months. In such cases,
the current net worth of the borrower/ guarantor or the
current market value of the security charged is not enough
to ensure recovery of the dues to the banks in full.
Doubtful Assets: With effect from March 31, 2005, an asset
would be classified as doubtful if it has remained in the substandard category for a period of 12 months. A loan
classified as doubtful has all the weaknesses inherent in
assets that were classified as substandard, with the added

classified as doubtful has all the weaknesses inherent in assets that were classified as substandard, with the added characteristic that the weaknesses make collection or liquidation in full,—on the basis of currently known facts, conditions and values—highly questionable and improbable. Loss Assets: A loss asset is one where loss has been identified by the bank or internal or external auditors or the Preserves Bank of India; inspection but the argunt by a red Reserve Bank of India inspection but the amount has not been written off wholly

Ms. Raman Matharu



5. Dr. Shruti Gupta – Biotechnology

Journal of Medical Discovery

Year: 2021

ISSN 2476-129X

Link to the website of the Journal: http://www.e-discoverypublication.com/jmd/

Link to article/paper/abstract of the paper: <a href="http://www.e-discoverypublication.com/jmd-">http://www.e-discoverypublication.com/jmd-</a> volume-6-issue-1/

(PDF) Plant protease inhibitors and their antiviral activities - Potent therapeutics for SARS CoV-2 (researchgate.net)

## Open

Citation: J Med Discov (2021); 6(1):jmd2068; DOI:10.24262/jmd.6.1.20068



Research Article

Plant protease inhibitors and their antiviral activities - Potent therapeutics for SARS CoV-2

Shruti Gupta<sup>1</sup>, Shamsher Singh Kanwar<sup>1,\*</sup>

Department of Biotechnology, Himachal Pradesh University, Summer Hill, Shimla-171 005, India

Abstract Protease inhibitors are highly active diverse family of poly(peptides) that are generally present in high concentrations in the storage tissues of the plants such as seeds and tubers. They play important roles in the regulation of proteases and the defence mechanism of plants against pathogens and display antimicrobial, antitumor and antiviral properties. Protease inhibitors have proved to be pharmacologically efficient tools in curing infections and systemic diseases via control of proteolysis. Recently, the outbreak of coronavirus (COVID-19) from Wuhan city of China has caused a global pandemic which has put the entire world on a standstill. Although the entire world has diverted all their efforts in finding an appropriate preventive and cure strategy, yet till date no success has been obtained. Since various viral diseases have been successfully cured by inhibition of viral proteases which are necessary for proteolytic processing of polyproteins, the inhibition of the proteases present on the surface of SARS-CoV-2 using protease inhibitors could prove to be fruitful in the treatment of this disease. This review gives a detail information of several natural protease inhibitors present in plants and their antiviral potential. The phytomolecules may be used for prophylaxis and effective therapeutics for the ongoing COVID-19 disease.

Keywords: Plant protease inhibitors; COVID-19; serpins; antiviral natural compounds; therapeutics

Dr. Shruti Gupta





Dr. Shruti Gupta

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**6.** Dr. Kusum- Botany

The Bede Athenaeum

Year: 2021

ISSN 0976-1748 (Online)

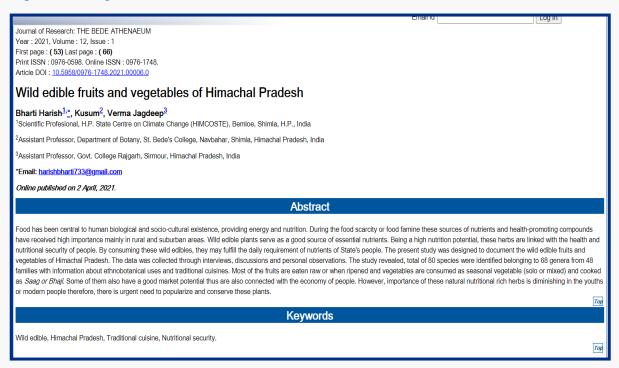
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Link to article/paper/abstract of the paper:

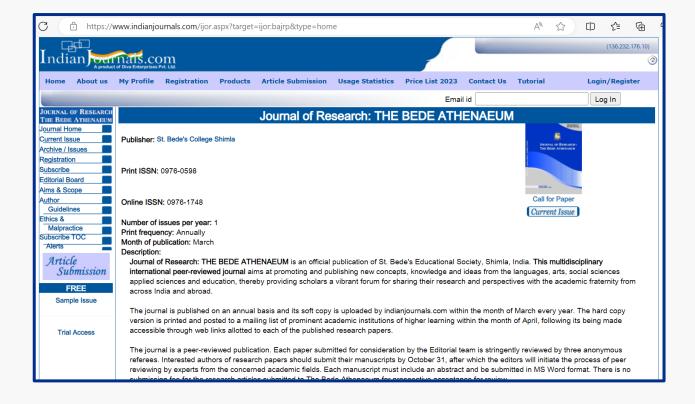
https://www.indianjournals.com/ijor.aspx?target=ijor:bajrp&volume=12&issue=1&type=toc

http://dx.doi.org/10.5958/0976-1748.2021.00006.0



Dr. Kusum





## 2020-2021

1. Dr. Jyotika Brari - Zoology Deparment

Journal of Research: International Journal of Pharmaceutical & Biological Archives Year-2021

ISSN 2582-6050

Link to website of the Journal- <u>International Journal of Pharmaceutical and Biological</u> Science Archive (ijpba.in)

Link to article/paper/abstract of the article-

http://www.ijpba.info/index.php/ijpba/article/view/1963



Dr. Jyotika Brari

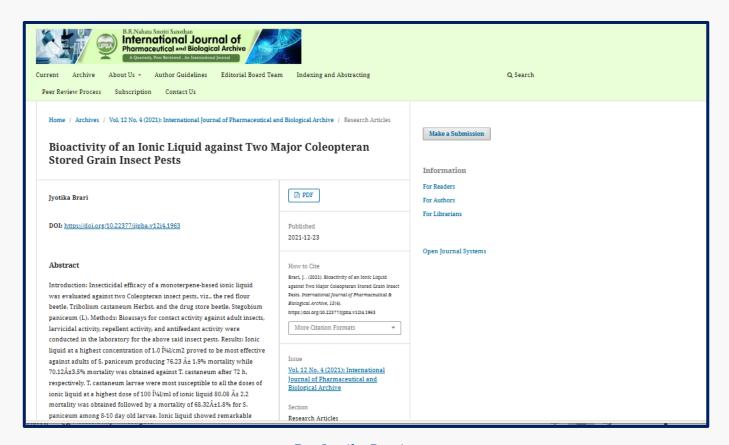


	List of journals approved by UGC				
si.No.	Journal No	Title	Publisher	ISSN	E-ISSN
1	98	2D Materials	IOP Publishing Ltd	20531583	20531583
2	99	3 Biotech	Springer Heidelberg	2190572X	21905738
3	100	3D Printing and Additive Manufacturing	Mary Ann Liebert, Inc	23297662	23297670
4	101	3D Research	Springer Science + Business Media		20926731
5	104	3L: Language, Linguistics, Literature	Penerbit Universiti Kebangsaan Malaysia	1285157	
6	63621	452ºF. Revista de Teoría de la literatura y Literatura Comparada	452°F. Revista de Teoría de la literatura y Literatura Comparada		20133294
7	105	4OR	Springer Verlag	16194500	16142411
8	107	A & A case reports	Wolters Kluwer Health	23257237	
9	108	A + U-Architecture and Urbanism	A & U Publ Co Ltd	3899160	
10	109	A Contrario. Revue Interdisciplinaire De Sciences Sociales	Editions Antipodes	16607880	
11	41142	A.B.I. Technik	Walter de Gruyter GmbH	7206763	21914664
12	122	a/b: Auto/Biography Studies	Taylor and Francis Ltd	21517290	
13	123	A Z ITU Journal of Faculty of Architecture	Orhan Hacihasanoglu Itu Faculty of Architecture	13028324	
14	124	AAA, Arbeiten aus Anglistik und Amerikanistik	Gunter Narr Verlag	1715410	
15	125	AAC: Augmentative and Alternative Communication	Informa Healthcare	7434618	14773848
16	126	AACL Bioflux	Bioflux Publishing House	18448143	18449166
17	127	AACN Advanced Critical Care	Lippincott Williams & Wilkins Ltd	15597768	
18	40764	Aadarshah	Shri Bhagavandas Aaadarsh Sanskrit Mahavidyalaya, Haridwar, Uttarakhand	22307427	
19	41100	Aajkal	Suchna Bhawan, Lodhi Road, New Delhi.	0971846X	
20	41132	Aalami Urdu Adab (Quarterly)	Sant Gadge Baba Amravati University	23947616	
21	130	AANA Journal	AANA Publishing Inc.	946354	
22	132	AAO Journal	American Academy of Osteopathy	23755776	
23	63632	AAOU Journal	ASIAN ASSOCIATION OF OPEN UNIVERSITY, PHILLIPINES	18583431	24146994
24	134	AAPG Bulletin	Amer Assoc Petroleum Geologist	1491423	15589153

SI.No.	Journal No	Title	Publisher	ISSN	E-ISSN
11269	23319	International Journal of Pharmaceutical and Biological Archive	Editor-in-chief-Mr. M.A. Naidu	9763333	
11270	23322	International Journal of Pharmaceutica Healthcare	Emerald Group Publishing Ltd	17506123	
11271	23323	International 20 and Pharmaceutical Phytopharmacc cal Research	Arya Publishing House	22501029	22496084
11272	23326	International Journal of Pharmaceutical Compounding	International Journal of Pharmaceutical Compounding (Ijpc)	10924221	
11273	64186	International Journal of Pharmaceutical investigation	Medknow Publication and media pvt. Ltd	2230973X	22309713
11274	23325	International Journal of Pharmaceutical Quality Assurance	In-ljpqa	9759506	
11275	63703	International journal of	Association of Indian	9752366	

Dr. Jyotika Brari (UGC- CARE List)





Dr. Jyotika Brari

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2. Dr. Shweta Thakur- Zoology department

Journal of Research: International Journal of Pharmaceutical & Biological Archives Year 2021

ISSN 2582-6050

Link to website of the Journal- <u>International Journal of Pharmaceutical and Biological</u> Science Archive (ijpba.in)

Link to article/paper/abstract of the article-

http://www.ijpba.info/index.php/ijpba/article/view/1963



Dr. Shweta Thakur



# St. Bede's College Shimla

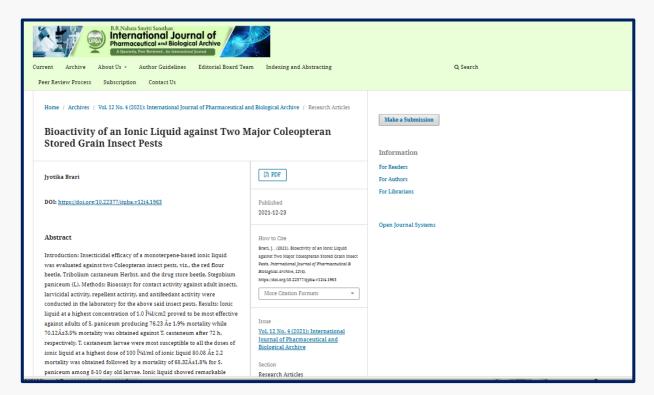
SI.No.	Journal	Title	Publisher	ISSN	E-ISSN
31.140.	No	Title	Fubilisher.	15514	
1	98	2D Materials	IOP Publishing Ltd	20531583	20531583
2	99	3 Biotech	Springer Heidelberg	2190572X	21905738
3	100	3D Printing and Additive Manufacturing	Mary Ann Liebert, Inc	23297662	23297670
4	101	3D Research	Springer Science + Business Media		20926731
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6	63621	452ºF. Revista de Teoría de la literatura y Literatura Comparada	452ºF. Revista de Teoría de la literatura y Literatura Comparada		20133294
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9	108	A + U-Architecture and Urbanism	A & U Publ Co Ltd	3899160	
10	109	A Contrario. Revue Interdisciplinaire De Sciences Sociales	Editions Antipodes	16607880	
11	41142	A.B.I. Technik	Walter de Gruyter GmbH	7206763	21914664
12	122	a/b: Auto/Biography Studies	Taylor and Francis Ltd	21517290	
13	123	A Z ITU Journal of Faculty of Architecture	Orhan Hacihasanoglu Itu Faculty of Architecture	13028324	
14	124	AAA, Arbeiten aus Anglistik und Amerikanistik	Gunter Narr Verlag	1715410	
15	125	AAC: Augmentative and Alternative Communication	Informa Healthcare	7434618	14773848
16	126	AACL Bioflux	Bioflux Publishing House	18448143	18449166
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23	63632	AAOU Journal	ASIAN ASSOCIATION OF OPEN UNIVERSITY, PHILLIPINES	18583431	24146994
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SI.No.	Journal No	Title	Publisher	ISSN	E-ISSN
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11272	23326	International Journal of Pharmaceutical Compounding	International Journal of Pharmaceutical Compounding (Ijpc)	10924221	
11273	64186	International Journal of Pharmaceutical investigation	Medknow Publication and media pvt. Ltd	2230973X	22309713
11274	23325	International Journal of Pharmaceutical Quality Assurance	In-ljpqa	9759506	
11275	63703	International journal of	Association of Indian	9752366	

Dr. Shweta Thakur (UGC- CARE List)

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Dr. Shweta Thakur

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3. Dr. Shruti Gupta– Biotechnology Department

Journal of Research: Journal Biomolecular Structure and Dynamics

Year: 2022

Print ISSN: 0739-1102 Online ISSN: 1538-0254

Link to website of the Journal-

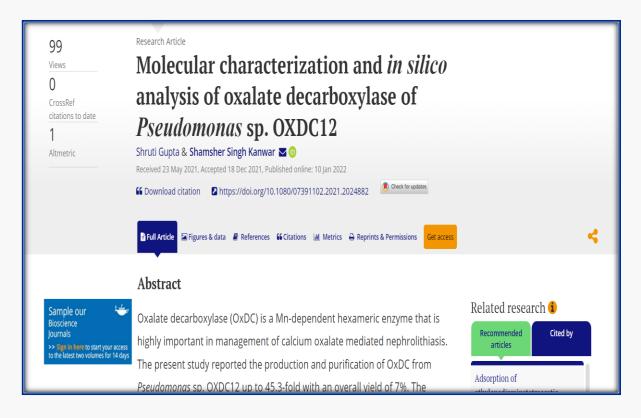
https://www.tandfonline.com/action/journalInformation?journalCode=tbsd20

Link to article/paper/abstract of the article- Molecular characterization and in silico analysis of oxalate decarboxylase of Pseudomonas sp. OXDC12: Journal of Biomolecular Structure and Dynamics: Vol 41, No 4 (tandfonline.com)



Dr. Shruti Gupta







Dr. Shruti Gupta (SCOPUS and UGC- CARE List)

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4. Dr. Kiran Thakur - Microbiology Department

Journal of Research: 3 Biotech

Year- 2021

ISSN 2190-572X

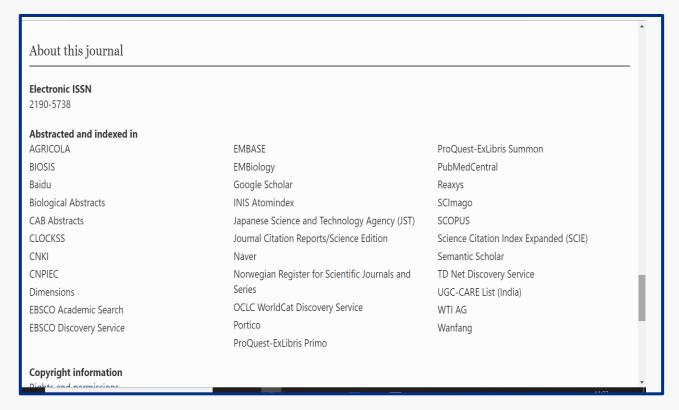
Link to website of the Journal-https://www.springer.com/journal/13205

Link to article/paper/abstract of the article-<u>https://link.springer.com/article/10.1007/s13205-</u>021-02953-y



Dr. Kiran Thakur





# Dr. Kiran Thakur (SCOPUS and UGC-CARE List)



Dr. Kiran Thakur



# 5. Dr. Kiran Thakur - Microbiology Deparment

Journal of Research: BioNanoscience

Year-2021

ISSN 2191-1649 (E); 2191-1630 (P)

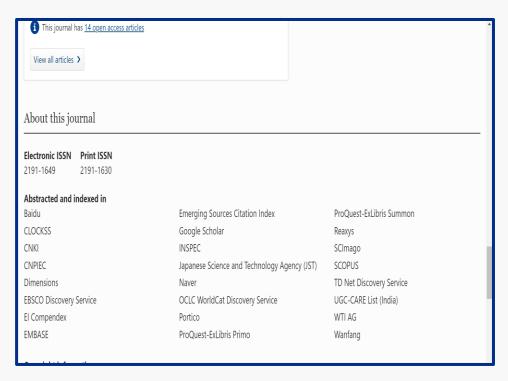
Link to website of the Journal-https://www.springer.com/journal/12668

Link to article/paper/abstract of the article-

https://link.springer.com/article/10.1007/s12668-022-00969-z







Dr. Kiran Thakur (SCOPUS and UGC-CARE List)



Dr. Kiran Thakur



6. Mr. Nishant- Chemistry Department

Journal of Research: Phytochemistry Reviews

Year-2021

ISSN 1568-7767 (P); ISSN: 1572-980X

Link to website of the Journal- https://www.springer.com/journal/11101

Link to article/paper/abstract of the article- A review on the genus Populus: a potential

source of biologically active compounds | SpringerLink

Phytochem Rev https://doi.org/10.1007/s11101-021-09772-2



#### A review on the genus Populus: a potential source of biologically active compounds

Ishita Guleria · Amita Kumari () · Marie-Aleth Lacaille-Dubois · Nishant · Vikas Kumar · Adesh K. Saini · Jyoti Dhatwalia · Sohan Lal





Abstract Genus Populus (Salicaceae family) con-sists of dioecious, deciduous, and commercially important forest tree species which are widely spread over the Northern Hemisphere. Traditionally, Populus species are used in the treatment of rheumatism, arthritis, lower back pains, urinary complaints, diges-tive, liver disorders, debility, anorexia, fevers, and also relieve the pain of menstrual cramps. This review compiles or discusses the general morphology, ethnomedicinal uses and phytochemistry of Populus species

Guleria - A. Kumari (ES) - J. Dhatwalia - S. Lal School of Biological and Environmental Sciences, Faculty of Sciences, Shootini University, Solan, Himschal Pudesh 173212, India e-mail: amisbe@gmail.com

M.-A. Lacaille-Dubois (ES) Department of Pharmacognosy, EA 4267, UFR of Health Sciences, University of Bourgogne Franche-Comié, 21079 Dijon Cedex, France e-mail: Marie-Aleth Lacaille-Dubois@u-bourgogne.fr

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V. Kurnur Faculty of Biotechnology and Applied Sciences, Shoolini University, Solan, Himochal Pradesh 173212, India.

A. K. Seini Department of Biotechnology MMBC, Central Research Laboratory MMIMSR, Maharishi Markandeshwar, Mullana, Haryano, India

Published online: 12 September 2021

along with their pharmacological activities (antiamong with meir pharmacological activities (anti-microbial, anti-cancer, anti-inflammatory, anti-obe-sity, anti-diarrhea, and anti-oxidants) covering the period of 1990–2020. The literature shows that the genus Populus is a rich source of phytocompounds especially phenolic compounds, flavonoids, and ter-penoids, etc. A total of one hundred and fifty-nine constituents were isolated from different plant parts like leaves, bark bads, and roots of Panufus species. like leaves, bark, buds, and roots of Populus species. Only some of the phytocompounds were screened for their biological activities and the rest of them are unexplored. Through this review, the authors hope to anneapoured. a mough this review, the authors hope to attract the attention of natural product researchers throughout the world to focus on the unexplored species of Populus and their unique phytocompounds. This review underlines the potential of phytocom-pounds from Populus species that could lead to a new popular in December 1997. pathway in Pharma industries.

Keywords Populus - Ethno-medicinal uses Phytochemistry - Pharmacological activities

Abbreviations

Aluminum chloride 2,2°-Azino-bis (3-ethylbenzothiazoline-6-sulfonic ABTS

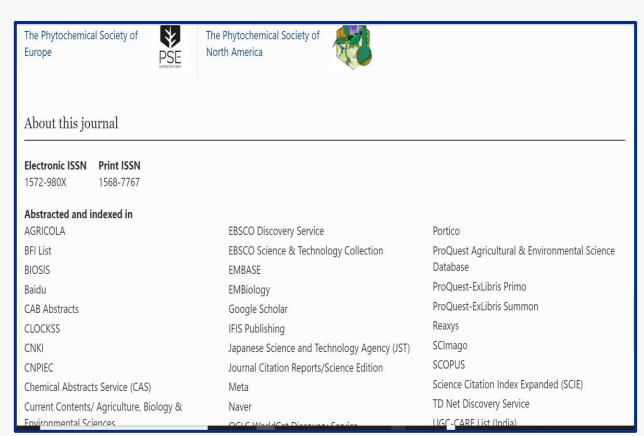
NF-kB p65 Blunted LPS-triggered enhanced

BDNF Brain-derived neurotrophic factor

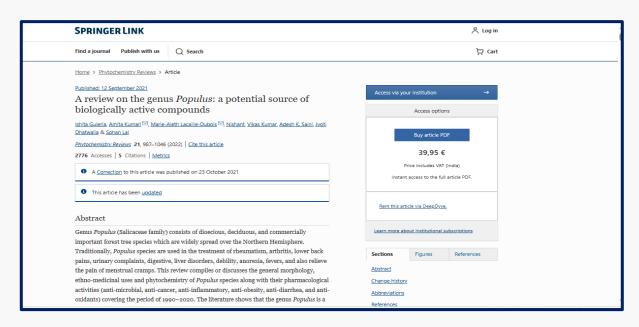
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Mr. Nishant Kumar





# Mr. Nishant Kumar (SCOPUS and UGC-CARE List)



Mr. Nishant Kumar



7. Dr. Kusum- Botany Department

Journal of Research: J. Orchid Society of India

Year: 2021

ISSN: 0971-5371

Link to website of the Journal-https://www.orchidsocietyindia.org/journals

Link to article/paper/abstract of the article- <a href="https://www.orchidsocietyindia.org/wp-">https://www.orchidsocietyindia.org/wp-</a>

content/uploads/2022/05/Verma-etal\_18\_21-1.pdf

Journal ID - 101051054

J. Orchid Soc. India, 35: , 202

ISSN 0971-5371

## ON THE OCCURRENCE OF A LEAFLESS CYMBIDIUM IN WESTERN HIMALAYA

Jagdeep Verma, Kranti Thakuri, Jaspreet K Sembil, Kusumi, and Promila Pathaki

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<sup>1</sup>Department of Botany, Shoolini Institute of Life Sciences and Business Management, Solan- 173 212, Himachal Pradesh, India

<sup>2</sup>Department of Botany, Panjab University, Chandigarh- 160 014, Chandjarh- 1, India

<sup>3</sup>Department of Botany, St. Bede's College, Navbahar, Shimla- 171 002, Himachal Pradesh, India

#### Abstract

Cymbidiums are popular worldwide for their beautiful and long lasting flowers. They grow as epiphytes, terrestrials, lithophytes or very rarely as leafless plants. The present communication deals with one such leafless taxon, Cymbidium macrorhizon Lindl., and its occurrence along the Western Himalayan range.

### Introduction

WESTERN HIMALAYAN part in India comprises of Himachal Pradesh, Uttarakhand, Jammu and Kashmir, and Ladakh States and Union Territories (UTS). It represents one of the most diverse orchid habitats in the country with nearly 240 documented species under 72 genera (Jalal and Jayanthi, 2015). During our surveys across this Himalayan segment, we came across many orchid species, majority of which were ground growing in habit. A few of these were observed lacking leaves throughout their whole life. One such leafless orchid was Cymbidium macrorhizonLindl. We found it growing on partially shady to shady forest floors in Himachal Pradesh and Uttarakhand. Recently, it has also been reported to occur in Jammu and Kashmir (Thakur and Dutt, 2020). Here we provide notes on taxonomy, distribution, habitat characteristics, phenology and conservation of this interesting taxon in reference to its occurrence in Western Himalaya.

## Material and Methods

Field surveys were conducted in Himachal Pradesh, Uttarakhand, and Jammu and Kashmir (2012-2018), and information pertaining to the morphological features, distribution, habitat characteristics, and phenology of *Cymbidium macrorhizon* was collected. Plants were described based on fresh material, and identified following standard Floras (Deva and Naithani, 1986; Duthie, 1906; Vij et al., 2013). The information on this taxon was also augmented by surveying relevant literature available on its taxonomy and distribution (Chowdhery and Wadhwa, 1984; Deva and Naithani 1986, Duthie, 1906; Jalal and Jayanthi, 2013, 2015; Seidenfaden and Arora, 1982; Singh et al., 2019; Thakur

and Dutt, 2020; Vij et al., 2013). Seed characters (shape, size, testa cells, and per cent air space) were studied using light microscope following Vij et al. (1992).

### Results

CymbidiumSw. (Orchidaceae) is a genus of more than seventy species, which are distributed mainly in tropical and subtropical regions of Asia and Australia (Govaerts et al., 2021). It is represented by 29 species in India, of which six species i.e. Cymbidium aloifolium (L.) Sw., C. bicolor subsp. obtusum Du Puy and P. J. Cribb, C. cyperifolium Wall. ex Lindl., C. iridioides D. Don, C. lowianum (Richb. f.) Rchb. f., and C. macrorhizon Lindl. occur naturally in Western Himalaya (Singh et al., 2019). Only one of these species, C. macrorhizon grows as a leafless herb exhibiting a partially mycoheterotrophic mode of nutrition.

Taxonomic Treatment

Cymbidium macrorhizon Lindl., Gen. Sp. Orchid. Pl. 162. 1833; Hook. f., Fl. Brit. India 6: 9. 1890; Duthie, Ann. Roy. Bot. Gard. (Calcutta) 9: 134. t. 114. 1906; Seidenfaden, Opera Bot. 72: 66-67. t. 35. 1983; Chowdhery & Wadhwa, Fl. Himachal Pradesh 3: 681. 1984; Deva & Naithani, Orch. Fl. N. W. Himal. 379. t. 217. 1986. Cymbidium aphyllum Ames & Schltr., Repert. Spec. Nov. Regni Veg. Beih. 4: 73. 1919. nom. illeg. Pachyrhizanthe macrorhizos (Lindl.) Nakai, Bot. Mag. (Tokyo) 45: 109. 1931. Cymbidium macrorhizon var. aberrans (Finet) P. J. Cribb & Du Puy, Gen. Cymbidium, ed. 2: 330. 2007. Cymbidiopsis macrorhiza (Lindl.) H. J. Chowdhery, Indian J. Forest. 32: 155. 2009.

Terrestrial, leafless herb, partially mycoheterotrophic. Stem underground, fleshy and creeping rhizome,

Received: November15, 2021; Accepted: December 6, 2021

Dr. Kusum





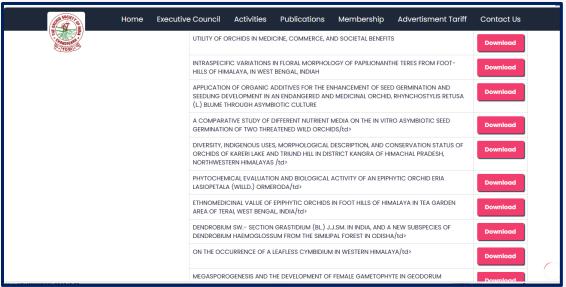
## Dr. Kusum (UGC-CARE List)



Dr. Kusum (UGC-CARE List)



## St. Bede's College Shimla



Dr. Kusum



8. Dr. Ashwani Kumar- Physical Education Department

Journal of Research: International Journal of Physical Education, Sports and Health

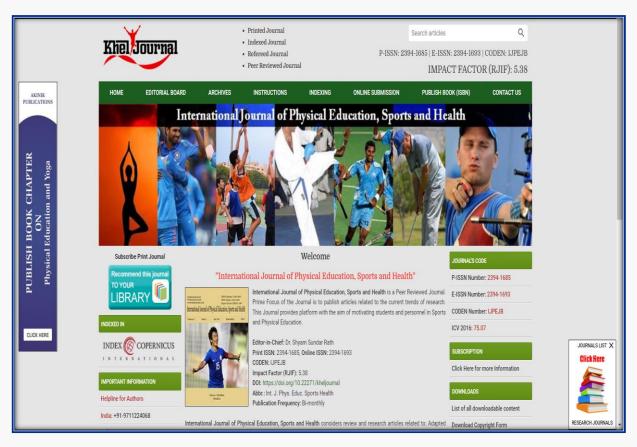
Year- 2022

ISSN: 2394-1685 (P); ISSN: 2394-1693 (E)

Link to website of the Journal- www.kheljournal.com

Link to article/paper/abstract of the article-

https://www.kheljournal.com/archives/2022/vol9issue1/PartG/9-1-26-882.pdf



Dr. Ashwani Kumar



International Journal of Physical Education, Sports and Health 2022; 9(1): 407-411



P-ISSN: 2394-1685 E-ISSN: 2394-1693 Impact Factor (ISSIA): 5.38 IJPESH 2022; W[1: 407-411 © 2022 IJPESH evez kheljumnal.com Beroived: 09-11-2021

## Accepted: 12-12-2021 Dr. Ashsani Kumar

Principal, The Enlightened College of Physical Education, Jhunir, Manea, Punjab, India

#### Manuta Single Rathour

Assistant Professor, Department of Phy. Eds. RMVP, Gonda, Uttar Pradesh, India

## Attitude towards physical education and sports of higher secondary school students of Maharashtra state

### Dr. Ashwani Kumar and Mamta Singh Rathour

#### Abstract

The present study was confined to the Attitude towards Physical Education and Sports of Higher Secondary School Students of Maharashtra State. The Students ranging between 15-18 years were selected for the study. The Data was collected from the Higher Secondary Student's studying in the Higher Secondary Schools of Maharashtra. Age of the student's was considered as per age-record available in the school. The data of the present study was collected from 700 students selected at stratified random sampling basis from 70 higher secondary school's (10 students from each school) of 35 districts of Maharashtra, selecting two schools from each district at random basis. After analysis the study indicates that, the students belonging to good and poor categories do not differ significantly in their attitude towards physical education and sports. Though the difference in means of the two groups is in favor of students belonging to average category, yet it can be said that observed difference could have arisen due to chance errors. There is no difference in sample means.

Keywords: Attitude, physical education, sports & higher secondary students

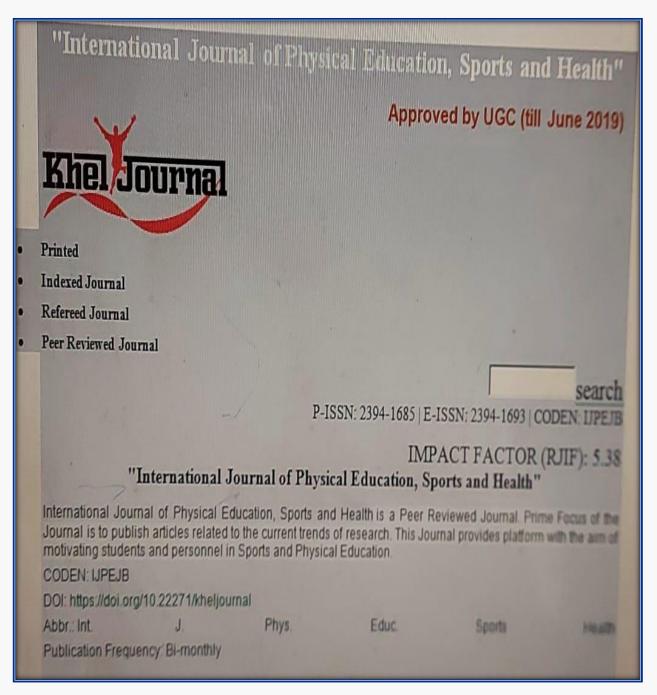
### Introduction

Attitude- A settled mode of thinking. A 'mental set' held by an individual who affects the ways that, the person responds to events and organizes their cognitions. Attitudes are commonly held to have three essential components or dimensions: a cognitive dimension, involving the beliefs and rationalizations which explain the holding of the attitude: an affective dimension involving the emotional aspects of attitude, such as likes dislikes, feelings of distaste or affection, and a cognitive, or behavioral dimension which involves the extent to which the individual is prepared to act on the attitude that they hold. Attitude is an important psychological factor affecting behavior. According to Leuba (1961) attitudes are behavioral predispositions, which exert an enduring controlling influence over behavior. Luycock and Munro (1996) are of the viewpoints that are emotional, intellectual and motivational components of attitudes. Attitude may be considered as a state of readiness to activity (a kind of pre-motivation stage) and also as a manifested social relation showing itself in certain acts of behavior. It indicates an emotionally and cognitively structured relation towards things; beings; activities and other phenomena of reality. In the field of physical education and sports no athlete can win the condition of an environment. Right attitude and interests are as important to education as a steady steering car. It is important to know how children develop physically because physical development influences children's behavior directly by determining what they can do directly by influencing their attitude towards self and others. Attitudes are the dynamics of human action. Unless people have favorable attitudes and interests towards what they set out to learn, they couldn't drive full benefit out of which is being taught. The development of healthy, favorable attitudes is itself a phase of education. Premlata & Bhatia (2005) studied the attitude of parents towards Physical Education and Sports participation. The major objective of study is to find out the attitude of parents towards physical education and sports participation of their children. Attitude scale was used for the study. The data was collected through a questionnaire containing 50 questions to the parents of 60 girl's students of different colleges of Kurukshetra District of Haryana. The girl's were asked to bring the duly filled questionnaires from their parents. So the 60 responses were collected.

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Dr. Ashwani Kumar (UGC-CARE List)



9. Dr. Devina Auchoybur: Hindi Department Journal of research-Jyotirveda Prasthanam, 10(6),

Year- 2022

ISSN 2278-0327

Link to website of the Journal-<a href="http://sjifactor.com/passport.php?id=19940">http://sjifactor.com/passport.php?id=19940</a>

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# हिंसा और दहशत की चादर तले : 'हमारा शहर उस बरस'

## डॉ. देविना अयवर



एमए, एम.फिल एवं पीएच.डी.

जवाहरलाल नेहरू विश्वविद्यालय

सहायक प्रोफेसर - सेंट बीड्स कॉलेज, शिमला

राजेंद्र यादव ने बीसवीं सदी के 'औपन्यासिक अंत' में गीतां जिल श्री के उपन्यास, 'हमारा शहर उस बरस', के बहाने एक अहम सवाल उठाया था कि 'हिंदू – मुसलमान होने से ऊपर उठकर सिर्फ मनुष्य और भारतीय होकर रहना क्या सच – मुच इतना आसान है ? 'सभी मनुष्य बराबर हैं!' के भोले सपाटवादियों ने शायद ही कभी इस विस्तार में जाने की जहमत उठायी हो – हाँ, इस धर्मनिर्पेता की कहानी लिखी है गीतांजिल श्री ने – 'हमारा शहर उस बरस' में..।

मगर एक इनसेक्यूरिटी और डर से पैदा हुई है, दूसरी ताकत और अहंकार से।

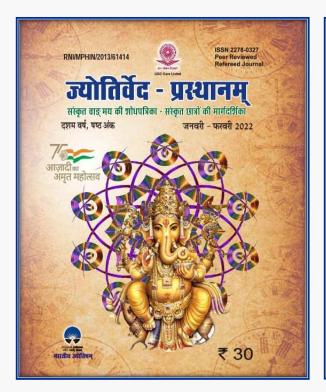
दोनों के चिल्लाने का फ़र्क देखना होगा। दोनों की गलतफ़हमियों से जुझना होगा।' 10

इसी के आधार पर गीतांजलि श्री ने समाज के बुद्धिजीवी 'सेक्युलर' वर्ग को भी कठघरे में घसीटा है जिनकी समय आने पर 'मायनोरिटी' और 'मेजोरिटी' नामक ग्रंथि उभरकर सामने आती है। शरद और हनीफ़ साम्प्रदायिकता विरोधी हैं लेकिन ऐसा क्यों होता है कि साम्प्रदायिकता का विरोध सेक्युलर वर्ग द्वारा तभी होता है जब दंगों का माहौल खड़ा हो चुका होता है ? शरद और हनीफ़ साम्प्रदायिकता के विरोध के प्रति अपनी ही निष्क्रियता को इंगित करते हुए सवाल उठाते हैं कि 'एकदम से तो यह इंडस्ट्री नहीं बन गयी। हम कहाँ थे जब यह बन रही थी?' इस तरह लेखिका समाज में पढे-लिखे बुद्धिजीवी के उन खोखले विचारों और नक्कारेपन को अड़े हाथों लेती हैं जो बहसों और मंचों पर ही सेक्युलरिज्म, सिहष्णुता, सामाजिक समता आदि की दुहाई देते हैं, पर उन्हीं मूल्यों को जब व्यवहार में लाने की बारी आती है तो वे विफल हो जाते हैं। क्यों कथा के अंत तक आते-आते ट्रेन में बलात्कृत महिलाओं की खबर पाकर शरद सोचता है-'ये औरतें हिन्दू ना हों '? क्यों शरद के मन में मुसलमान स्त्रियों के बलात्कार का विचार डर, दु:ख या आक्रोश पैदा नहीं करता ? उसका एक और कथन काबिल-ए-गौर है-'कोई मुकाबला नहीं, उनके हमारे संगठन में...'। वास्तव में शरद के ये विचार उसके दबे साम्प्रदायिक चरित्र का उभार ही है। 'उनके और हमारे' जैसे अलगाववादी विचार के आते ही इं सान अपनी मज़हबी पहचान का परिचय देने लगता है।

Dr. Devina Auchoybur



## St. Bede's College Shimla







Dr. Devina Auchoybur



# **■ UGC-CARE List**

Sr.No.	Journal Title	Publisher	ISSN	E- ISSN	coverage year	Details
1	Jyotirveda Prasthanam	Bharatiya Jyotisham Private Limited	2278- 0327	NA	from June - 2019 to Present	View

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## 2022-2023

1. Dr. Maheshwar Singh Thakur – Chemistry Department Journal of Research: Coordination Chemistry Reviews

Year- 2022

ISSN: 1873-3840

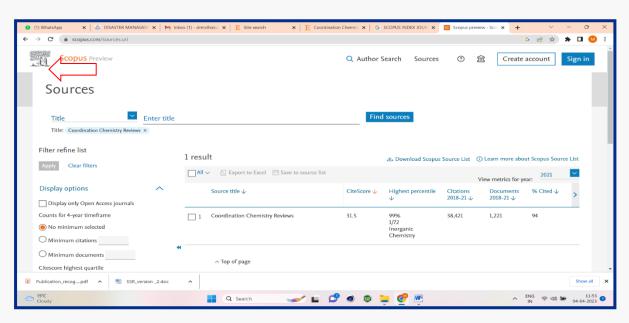
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chemistry-reviews

Link to article/paper/abstract of the article-

https://www.sciencedirect.com/science/article/abs/pii/S0010854522003344





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2. Ms. Raman Matharu – Department of Commerce and Management

Journal of Research: Journal of Asiatic Society Mumbai

Year- 2022

ISSN: 0972-0766

Link to website of the Journal-https://asiaticsociety.org.in/

Journal Id=101001911



Journal of the Asiatic Society of Mumbai ISSN: 0972-0766

UGC Care Group 1 Journal

## REASONS FOR NON-PERFORMING ASSETS IN HIMACHAL PRADESH STATE CO-OPERATIVE BANK: AN EMPIRICAL EVIDENCE

#### Raman Matharu<sup>1</sup>, Parkash Chandel<sup>2</sup>

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<sup>2</sup> Professor (Commerce) Director, Department of Interdisciplinary Studies-IIHS, H. P. University, Shimla, Himachal Pradesh, India

#### Abstrac

The banking sector's increasing non-performing assets (NPAs) can harm the economy in a number of ways. A financial and economic catastrophe as well as an unfavourable investment environment may result from ineffective management of NPAs. In this paper, an effort has been made to pinpoint the causes of the sharp increase in NPA as well as proposed remedies. A number of businesses, including SSI, agriculture, priority industries, the public sector, and others are eligible for loans from the H.P. State Cooperative Bank. These loans must be controlled through pre-approval appraisal and distribution in order to curb the HPSCB's rising NPAs. NPAs need to be decreased in order for banks to become more profitable. A comprehensive framework for NPA management is required to recover NPAs. In order to create new policy measures and key performance indicators within the purview of the Reserve Bank of India's regulatory process and the management of non-performing assets, this study tracks the dynamics of NPAs in HPSCB.

Keywords: H. P. State Co-Operative Bank Ltd., Non-Performing Assets, Priority Sector, Non-Priority Sector

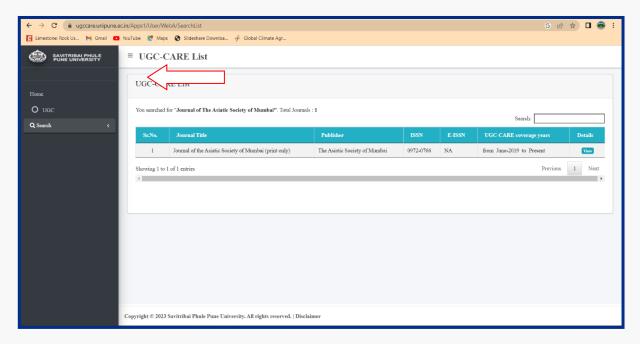
### 1. Introduction

Finance is the life blood of a modern economy. A financial system helps to mobilize the financial surpluses of an economy and transfer them to areas of financial deficit. The financial system promotes savings by providing a wide variety of financial assets to the general public. In the context of relatively under-developed capital market and with little internal resources, firms or economic entities depend largely on financial intermediaries for their fund requirements (Bhasin, 2007). The banks are the financial intermediary which accepts deposits of money from the public and lends them with a view to make profits. The banking system forms the core of financial sector of an economy (Bhasin, 2007). Banks are special as they not only accept and deploy large amounts of uncollateralized public funds in a fiduciary capacity, but also leverage such funds through credit creation (Akhtar & Azeez, 2015). Cooperative Banks are an important constituent of the Indian financial system, judging by the role assigned to them, the expectations they are supposed to fulfil, their number, and the number of offices they operate (Bhole & Mahakud, 2013). The co-operative banks in India and elsewhere provide banking facilities to the highly disorganized agriculture sector of country (Mathur, 1982).

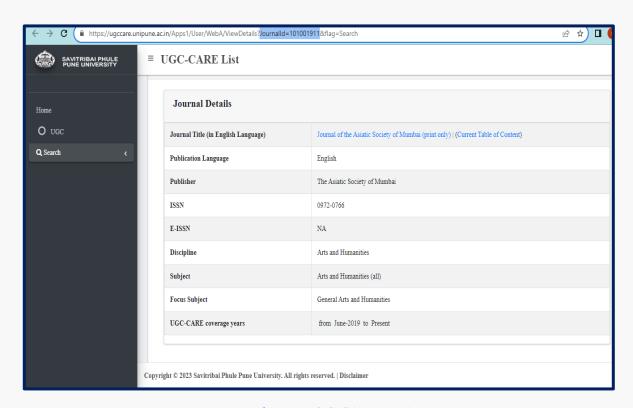
Himachal Pradesh has the distinction of having first cooperative society registered in India. Cooperatives were primarily visualized as specialized agency for financing the credit requirement of rural people in the country particularly agriculture (Balokhra, 2015). Presently there are three cooperative banks functioning in Himachal Pradesh. These are Himachal Pradesh State Co-operative Bank, Kangra Co-operative Bank and Jogindra Central Co-Operative Bank. The Himachal Pradesh Cooperative Bank is serving the people of the State through a network of 190 branches and Extension Counter of which about 94% is in the rural areas of the State and one branch at New Subzi Mandi, Azadpur, New Delhi for the benefit horticulturists of the State (HPSCB, 2022). Therefore, HP State

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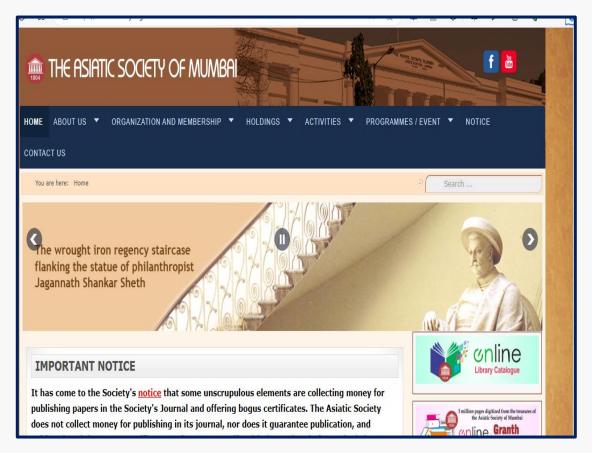




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Sr. No.	Title of paper	Name of the author/s	Department of the teacher	Name of journal	Calendar Year of publication	ISSN number	Direct Link landing to the research paper for last five years on HEI web site
1	A Study on Gender Violence: Issues and Interventions	Dr. Anjali Dewan	Home Science	Arts and Education International Research Journal	2018	2349- 1353	Print version only
2	Gender Violence- Issues and Interventions	Dr. Anjali Dewan	Home science	Mahila Pratishtha	2018	2454- 7891	Print version only
3	Traditional Fermented Indian Foods: A Treasure Hunt for Rare Lactic Acid Bacteria	Dr. Neha Gautam	Microbiology	Journal of Food Quality and Hazards Control	2019	2345- 6825	https://jfqhc.ssu. ac.ir/article-1- 541-en.pdf
4	Efficacy of purified bacteriocin of Brevibacill us laterospor us TK3 against Listeria monocytog enes and Staphyloco ccus aureus in Chicken	Dr. Neha Gautam	Microbiology	Asian Journal of Dairy and Food Research	2020	0976- 0563	https://arccjourn als.com/journal/ asian-journal- of-dairy-and- food- research/DR- 1524



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5	The influence of dysbiosis on kidney stones that risk up renal cell carcinoma (RCC)	Dr. Shruti Gupta	Biotechnology	Seminars in Cancer Biology	2020	1044- 579X	ps://www.scienc edirect.com/scie nce/article/abs/p ii/S1044579X20 301474?via%3 Dihub
6	Recent advances in nano- fenton catalytic degradatio n of emerging pharmaceu tical contamina nts	Ms. Anu Kumari	Chemistry	Journal of Molecular Liquids	2019	0167- 7322	https://www.sci encedirect.com/ science/article/a bs/pii/S0167732 219310153
7	Highly Selective and Rapid Naked-Eye Colorimetr ic Sensing and Fluorescen t Studies of Cu+2 Ions Derived from Spherical Nanocellul ose	Dr. Rohini Dharela	Chemistry	ACS Applied Polymer Materials	2020	5290– 5299	https://doi.org/1 0.1021/acsapm. 0c01025
8	Self- Efficacy and Risk- Taking among Adolescent	Mr. Mohit Kumar	Psychology	Indian Journal of Psychological Science	2021	0976 9218	Print version only
9	Developin g Intercultur al	Dr. Gitanjali Mahendra	English	The Bede Athenaeum	2021	0976- 1748	https://www.ind ianjournals.com/ ijor.aspx?target =ijor:bajrp&vol



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10	Changing trends of non-performing assets in HP State Cooperative Bank Ltd.	Raman Matharu	Commerce & Management	International Journal of Advanced Research and Development	2021	2455- 4030	Archives   International   Journal of   Advanced   Research and   Development (multidisciplinar yjournal.net)
11	Plant Protein Inhibitors and their antiviral activities- Potent therapeutic s for SARS CoV-2	Shruti Gupta	Biotechnology	Journal of Medical Discovery	2021	2476- 129X	(PDF) Plant protease inhibitors and their antiviral activities - Potent therapeutics for SARS CoV-2 (researchgate.ne t)
12	Wild Edible fruits and Vegetables of Himachal Pradesh	Dr.Kusum	Botany	The Bede Athenaeum	2021	0976- 1748	https://www.ind ianjournals.com/ ijor.aspx?target =ijor:bajrp&vol ume=12&issue= 1&type=toc
13	Bioactivity of an Ionic Liquid against Two Major Coleoptera n Stored Grain Insect Pests	Dr. Shweta Thakur	Zoology	International Journal of Pharmaceutical & Biological Archive	2021	2582- 6050	http://www.ijpb a.info/index.php /ijpba/article/vie w/1963
14	Bioactivity of an Ionic Liquid against Two Major Coleoptera	Dr Jyotika Brari	Zoology	International Journal of Pharmaceutical & Biological Archive	2021	2582- 6050	http://www.ijpb a.info/index.php /ijpba/article/vie w/1963



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16	Nanocarrie rs – based immobiliza tion of enzymes for industrial application	Dr. Kiran Thakur	Microbiology	3 Biotech	2021	2190- 5738	https://link.sprin ger.com/article/ 10.1007/s13205 -021-02953-y
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20	Attitude towards physical education and sports of higher secondary school students of Maharashtr a State	Dr. Ashwani Kumar	Physical Education	International Journal of Physical Education, Sports and Health	2022	P-ISSN: 2394- 1685 E-ISSN: 2394- 1693	https://www.khe ljournal.com/arc hives/2022/vol9 issue1/PartG/9- 1-26-882.pdf
21	Hinsa aur Dehshat ki Chadar Tale: Humara Shaher Us Baras	Dr. Devina	Hindi	Jyotirveda Prasthanam	2022	2278- 0327	Print Version only
22	Metal coordinate d macrocycli c complexes in different chemical transforma tions	Dr. Maheshwa r Singh Thakur	Chemistry	Coordination Chemistry Reviews	2022	1873- 3840	https://www.sci encedirect.com/ science/article/a bs/pii/S0010854 522003344
23	Reasons For Non- Performing Assets In Himachal Pradesh State Co- Operative Bank: An Empirical Evidence	Ms. Raman Matharu	Commerce and Management	Journal of Asiatic Society Mumbai	2022	0972- 0766	Print version only