

# MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (hereafter be called as the "MOU") is entered into on this the 28th December, Two Thousand Twenty (28.12.2020), by and between

**PERIYAR UNIVERSITY,** represented by its **REGISTRAR** (which expression, unless excluded by or repugnant to the subject or context shall include its successors – in – office, administrators and assigns), the party of the First Part.

And

TRINITY COLLEGE FOR WOMEN (ARTS AND SCIENCE), NAMAKKAL, represented by its PRINCIPAL (which expression, unless excluded by or repugnant to the subject or context shall include its successors – in – office, administrators and assigns), the party of the Second Part.

- a) WHEREAS, The party of the First Part and the party of the Second Part believe that, collaboration and co-operation between themselves will promote more effective use of each of their resources, and provide each of them with enhanced opportunities.
- b) Both the Parties intend to co-operate and shed focus on their efforts to forge co-operation within the area of E-learning, Education and Skill based Training and Research.
- c) This institutional collaboration is made purely for academic purposes and as part of the Major Research Project (MJ-RP-139), sponsored by the Indian Council for Social Science Research (ICSSR), New Delhi and carried out by Dr.R.Subramaniya Bharathy, Associate Professor, Department of Management Studies, Periyar University, Salem.

NOW THEREFORE, in consideration of the mutual promises set forth in this MOU, the parties hereto agree as follows:

#### Clause 1

#### Co-operation

- 1.1 Both the parties are united by common interests and objectives and they shall establish channels of communication and co-operation that will promote and advance their respective operations within the institution and related wings.
- 1.2 The co-operation between the party of the First Part and party of the Second Part will facilitate effective utilisation of the intellectual capabilities and resources of the party of the First Part in orienting, nurturing and grooming teaching faculty, who are in early and mid career stages on various competencies and skills related to E-Learning tools and Methodologies at the best possible ways.

#### Clause 2

### Scope of MOU

- 2.1 The teachers play a crucial role in enhancing the quality of the students by way of effective and innovative teaching-learning methods and pedagogy. Both parties believe that, close co-operation between the two would be of major benefits to the teaching community to enhance their skills and knowledge related to E-Learning and E-Content development.
- 2.2 Guidance and support on making use of SWAYAM MOOC Courses as Blended learning teaching tool as part of the collaboration.
- 2.3 The Research Study Collaboration includes Awareness-Cum-Orientation programmes on E-learning methods and tools and Faculty Training Workshops on various competencies and skills related to e-learning, teaching and e-content development.
- 2.4 This is a voluntary collaboration and there are no any financial commitments on the part of both the parties.

# Clause 3 Validity

3.1 The agreement is valid for a Period between **28.12.2020** and **27.12.2021** or until it is expressly terminated by either party on mutually agreed terms.

# Clause 4 Relationship between the parties

4.1 It is expressly agreed, that both the parties are acting under this MOU as

independent contractors and the relationship established under this MOU shall not be construed as a partnership. Neither party is authorised to use the other party's name in any way to make any representation or create any obligation or liability whether expressed or implied on behalf of the other party, without the prior consent of such other party. Neither party shall have nor represent itself as having any authority under the terms of this MOU to make agreements of any kind in the name of or binding upon the other party to pledge such other party's credit or to extend credit on behalf of such other party.

For PERIYAR UNIVERSITY

(Authorised Signatory)

Project Director

(Address)

Dr.R. SUBRAMA MIYA BHARATHY Project Director, ICSSR-MJRP139

Department of Management Studies Periyar University, Salem-11.

Witness 1

Witness 2 20 20 20 12/2020

For TRINITY COLLEGE FOR WOMEN
(ARTS AND SCIENCE), NAMAKKAL

(Authorised Signatory)

Principal Trinity Color for Woman (Arts and Survey) Namakkal - 637 002 (Tru)

Coordinator/In-charge

(Address)

Mrs. S. USHARANI, M.Sc., M.Phil.M.C.A., Asst. Professor,

Asst. Professor,
Dept. of Computer Science,
Trinity College for Women,
Namakkal - 637 002.

Witness 3

B. Lutt [B. kavitha]

ie [Dr. L. Tanishelvi

# TRINITY COLLEGE FOR WOMEN

(ARTS & SCIENCE)

(Permanently Affiliated to Periyar University, Salem & Recognized by UGC, New Delhi under the section of 2f and 12b of UGC Act, 1956)

Trinity Nagar, Mohanur Road, NAMAKKAL - 637 002. (TN)

Mob : 94867 - 61459 | Website : www.trinitycollegenkl.edu.in | E-Mail : trinitech2010@gmail.com

Date:05-05-2021

To

Prof. Dr. V.R. PALANIVELU

Prof. & Head, Dept. of Management Studies(PRIMS)

& Coordinator Entrepreneurship Development & Innovation Institute,

Periyar University,

Periyar PalkalaiNagar,

Salem - 636011.

Mobile:98654 61065.

E-mail Id: puedphub2021@gmail.com

Sir,

Sub: Submission of filled-in-proforma-Innovation Entrepreneurship Development Program – Reg.

Ref: Your E-mail id - registrarperiyar@gmail.com - dated on:29-04-21.

Pleasant greetings from Trinity College for Women(Arts & Science), Namakkal.

According to your email, we are enclosed herewith a filled-in-proforma in connection with registration of Innovation Entrepreneurship Development of our college.

Kindly accept the same.

Thanking You,

With kind regards, Sir,

Dr.G.SELVALAKSHMI
Coordinator – EDIC

Trinity Coffege for Womas

Dr.M.R.LAKSHIMINARAYANAN

Principal

Dr. M.R. LAKSHIMINARAYANAN,

Principal,

Trinity College for Women (Arts & Science), Namakkal - 637 002.



Department of MSME - Government of Tamil Nadu



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# INNOVATION ENTREPRENEURSHIP DEVELOPMENT PROGRAM

### SPOKE INSTITUTION REGISTRATION FORM

1. NAME OF THE INSTITUTION	TRINMY COLLEGE FOR WOMEN LAXISY SCIENCES
2. STREAM OF INSTITUTION	☐ University ☐ Affiliated ☐ Autonomous
3. CATEGORY	☐ Government☐ Government aided ☐ Self finance
4. AFFILIATED UNIVERSITY	: PERIYAR UNIVERSITY, SALEM
5. NAME OF HUB INSTITUTION	<ul> <li>□ 1.CED, Anna University, Chennai</li> <li>□ 2.MIT campus, Anna University, Villupuram</li> <li>□ 3.UCE, Anna University, Villupuram</li> <li>□ 4.University of Madras, Chennai</li> <li>□ 5.Sona College of Technology, Salem</li> <li>□ 6.Periyar University, Salem</li> <li>□ 7.Anna University Regional Campus, Coimbatore</li> <li>□ 8.Bharathiyar University, Coimbatore</li> <li>□ 9.UCE, Anna University, Arni</li> <li>□ 10.Sastra University, Thanjavur</li> <li>□ 11.UCE, BIT Campus, Anna University, Trichy</li> <li>□ 12.Bharathithasan University, Trichy</li> <li>□ 13.Alagappa University, karaikudi</li> <li>□ 14.Thyagaraja College of Engineering, Madurai</li> <li>□ 15.Madurai Kamarajar University, Madurai</li> <li>□ 16.Anna University Regional campus, Tirunelveli</li> <li>□ 17.UCE, Anna University, Nagercoil</li> </ul>
6. YEAR OF ESTABLISHMENT	: 2000 - 2001
7. LOCALITY TYPE	: ☑ Rural ☐ Urban
8. STUDENT GENDER	:   MEN DWOMEN   BOTH
9. HIGHEST LEVEL OF	
PROGRAMME OFFERED	: Phd PG UG Diploma /Others M. Phil
10. WHETHER THE INSTITUTION HAS INCUBATOR FACILITY?	: YES VO



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PROGRAMME OFFERED	: Phd PG UG Diploma /Others M. Phil
10. WHETHER THE INSTITUTION HAS INCUBATOR FACILITY?	: YES VO



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If Yes, Please mention the Specialization

11. ADDRESS

: TRINITY COLLEGE FOR WOMEN [ANTS & SCIENCE]

TRINITY NAGAR.

NAMAKKAL - 637 002.

12. INSTITUTION CONTACT NO.

: 9443826046, 9597311268

13. EMAIL OF INSTITUTION

: trinipoincipal@gmail.com

14. WEBSITE

: WWW. trinity college nxl. edu.in.

15. DO YOU HAVE AN ENTREPRENEURSHIP ADVISORY COMMITTEE/COUNCIL?

YES

□ NO

IF YES PLEASE GIVE DETAILS:

16. Total No. of members in the Advisory Committee:

S.no	Name of the Member	Role/Position	E-mail id	Contact no.
1.	Er. K. Nallusamy	Secretary	KNOW LIAKON DOLLAR	944333259
2.		Principal	demil commerce	
	Dr. G. selvalakshmi		gel anunugam	944382604
	CA.K.P. Senthilkumar	chartera	KPSINCLI9730	944353578
5.	R. Krishnaleela	Manages	Leola +amesh 172	9443414
6.	a new markensay	Director	wasvetriogn	
7.	Mr.M. Thillaisiyakumax	Entreponeus	thillaisiva@	94432249

17. NO. OF FACULTY ENGAGED IN ENTREPRENEURSHIP DEVELOPMENT ACTIVITIES?

18.

### HEAD OF THE INSTITUTION

NAME OF HEAD OF THE INSTITUTION : Dr. M. R. LAKSHIMINARAYANAN

DESIGNATION

: PRINCIPAL

MOBILE NO.

: 9597311258

**EMAIL ID** 

: trinipoloxipal @ gmail.com



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If Yes, Please mention the Specialization

11. ADDRESS

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NAMAKKAL - 637 002.

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YES

□ NO

IF YES PLEASE GIVE DETAILS:

16. Total No. of members in the Advisory Committee:

S.no	Name of the Member	Role/Position	E-mail id	Contact no.
1.	Er. K. Nallusamy	Secretary	Kervatti i i to povito)	944333259
2.		Principal	dermil commerce	9597311258
	Dr. G. selvalakshmi	AIP & Head	gel anunugam	944382604
	CA.K.P. Senthilkumar	chartera	KPSINCLIATED	944353578
i.	R. Krishnaleela	Manages	Leola Tameshitz	94434147
	a neg cum machuman	Director	wasvetriogn	1 944 2569 69
7.	Mr.M. Thillaisiyakumax	Entreponeus	thillaisiva@	94432249

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DESIGNATION

: PRWCIPAL

MOBILE NO.

: 9597311258

EMAIL ID

: triniprincipal @ gmail.com



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- For strengthening the innovation funnel of the institute, access to financing may be opened 6. for the potential entrepreneurs. Networking events may be organized to create a platform for the budding entrepreneurs to meet investors and pitch their ideas.
- In the beginning of every academic session, institute should conduct an induction program 7. about the importance of E&I so that freshly inducted students made aware about the entrepreneurial agenda of the institute and available support systems. Curriculum for the entrepreneurship education should be continuously updated based on entrepreneurship research outcomes. This should also include case studies on failures.
- Stakeholder engagement should be given prime importance in the entrepreneurial agenda of 8. the institute. Institutes should find potential partners, micro, small and medium-sized enterprises (MSMEs), social enterprises, schools, alumni, professional bodies and entrepreneurs to support entrepreneurship and co-design the programs.
- Mechanisms should be devised by the institutions to ensure maximum exploitation of 9. entrepreneurial opportunities with industrial and commercial collaborators.
- Single Point of Contact (SPOC) mechanism should be created in the institute for the 10. students, faculty, collaborators, partners and other stakeholders to ensure access to information regarding Innovation & Entrepreneurship.

I acknowledge that I have read, and do herby accept the above terms & conditions

Signature of the EDC

Signature of the Principal / DEAN

( with seal ) Dr. M.R. LAKSHIMINARAYANAN, Principal,

Trinity Collans for Women (Arts & Science)

# TRINITY COLLEGE FOR WOMEN (ARTS AND SCIENCE)

MOHANUR ROAD, NAMAKKAL - 637002



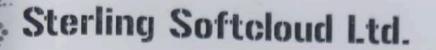
This is to certify that this project work entitled "SECURE PHRASE SEARCH FOR INTELLIGENT PROCESSING OF ENCRYPTED DATA IN CLOUD-BASED IOT" is a bonafide record of the work done by D.DHISATHA, Reg.No:19PCS1139 during the academic year 2019-2021 in partial fulfillment of the requirements for the award of the degree of MASTER OF SCIENCE (COMPUTER SCIENCE).

Signature of the Guide

Internal Examiner

Head of the Department

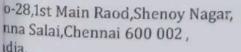
Dept. of Comp. Science, Trinity College for Women, NAMAKKAL - 637001



# TO WHOMEVER IT MAY CONCERN

This is to certify that D.DHISATHA (Reg No. 19PCS1139) is a final year M.Sc (CS) Student in TRINITY COLLEGE FOR WOMEN, NAMAKKAL has successfully completed the project "SECURE PHRASE SEARCH FOR INTELLIGENT PROCESSING OF ENCRYPTED DATA IN CLOUD-BASED IOT" in our organization under my supervision during the period from completed her academic main project in our concern during the period from January 2021 to March 2021 Certified further that to the best of my knowledge.

Sterling SbRewood Ltd Serior Software Analyst



idia.



This is to certify that this project work entitled "PRIVACY-PRESERVING SOCIAL MEDIA DATA PUBLISHING FOR PERSONALIZED RANKING-BASED RECOMMENDATION" is a bonafide record of the work done by P.GUNASELVI, Reg.No: 19PCS1140 during the academic year 2019-2021 in partial fulfillment of the requirements for the award of the degree of MASTER OF SCIENCE (COMPUTER SCIENCE).

Signature of the Guide

Internal Examiner

Head of the Department

Dept. of Comp. Science, Trinity College for Women, NAMAKKAL - 637001,



FAME infosoft technologies 2357962

RVP Towers, #56-C, Rathinapuri Road, Sowripalayam, Coimbatore-641082, Tamilnadu. Email: direct@ifameinfo.co.in, www.ifameinfo.co.in

# TO WHOMEVER IT MAY CONCERN

This is to certify that P.GUNASELVI (Reg No. 19PCS1140) is a final year M.Sc (CS) Student in TRINITY COLLEGE FOR WOMEN, NAMAKKAL has successfully completed the project "PRIVACY-PRESERVING SOCIAL MEDIA DATA PUBLISHING FOR PERSONALIZED RANKING-BASED RECOMMENDATION" in our organization under my supervision during the period from completed her academic main project in our concern during the period from January 2021 to March 2021 Certified further that to the best of my knowledge.



Web: www.ifameinfo.co.in



This is to certify that this project work entitled "COLLEGE ATTENDANCE SYSTEM USING RADIO FREQUENCY IDENTIFICATION TECHNOLOGY" is a bonafide record of the work done by S.HARIPRIYA, Reg.No:19PCS1141 during the academic year 2019-2021 in partial fulfillment of the requirements for the award of the degree of MASTER OF SCIENCE (COMPUTER SCIENCE).

2. ~ h....

Signature of the Guide

2. ~ m = = 1/21/21

Internal Examiner

Head of the Department

Dept. of Comp. Science, Trinity College for Women, NAMAKKAL - 637001.



## TO WHOMEVER IT MAY CONCERN

This is to certify that S.HARIPRIYA (Reg No. 19PCS1141) is a final year M.Sc (CS) Student in TRINITY COLLEGE FOR WOMEN, NAMAKKAL has successfully completed the project "COLLEGE ATTENDANCE SYSTEM USING RADIO FREQUENCY IDENTIFICATION TECHNOLOGY" in our organization under my supervision during the period from completed her academic main project in our concern during the period from January 2021 to March 2021 Certified further that to the best of my knowledge.





This is to certify that this project work entitled "CONVERSATIONAL NETWORKS FOR AUTOMATIC ONLINE MODERATION" is a bonafide record of the work done by G.KOKILA, Reg.No:19PCS1143 during the academic year 2019-2021 in partial fulfillment of the requirements for the award of the degree of MASTER OF SCIENCE (COMPUTER SCIENCE).

Submitted for the Periyar University Project Demonstrate and Viva-Voce Examination held on...21-4-2021 at Computer Science Department, TRINITY COLLEGE FOR WOMEN (ARTS AND SCIENCE), NAMAKKAL.

Signature of the Guide

Head of the Department

Dept. of Comp. Science, Trinity College for Women, NAMAKKAL - 637001.

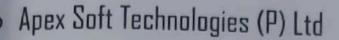
Internal Examiner

Phone: +91 080 49103778

+91 080 49103779

Email: info@apextech.com

Web : www.apexactsoft.com



# TO WHOMEVER IT MAY CONCERN

This is to certify that G.KOKILA (Reg No. 19PCS1143) is a final year M.Sc (CS) Student in TRINITY COLLEGE FOR WOMEN, NAMAKKAL has successfully completed the project "CONVERSATIONAL NETWORKS FOR AUTOMATIC ONLINE MODERATION" in our organization under my supervision during the period from completed her academic main project in our concern during the period from January 2021 to March 2021 Certified further that to the best of my knowledge.



1. 13, First Technology Place tiys block, 2nd Floor IP Area itefield ngalore-560 077 dia.



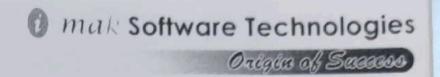
This is to certify that this project work entitled "PRIVACY-PRESERVING ATTRIBUTE-BASED KEYWORD SEARCH IN SHARED MULTI-OWNER SETTING is a bonafide record of the work done by A. LAVANYA, Reg No:19PCS1144 during the academic year 2019-2021 in partial fulfillment of the requirements for the award of the degree of MASTER OF SCIENCE (COMPUTER SCIENCE).

Signature of the Guide

Internal Examiner

Head of the Department

Dept. of Comp. Science. Trinity College for Women, NAMAKKAL - 637001.



# TO WHOMEVER IT MAY CONCERN

This is to certify that A.LAVANYA (Reg No. 19PCS1144) is a final year M.Sc (CS) Student in TRINITY COLLEGE FOR WOMEN, NAMAKKAL has successfully completed the project "PRIVACY-PRESERVING ATTRIBUTE-BASED KEYWORD SEARCH IN SHARED MULTI-OWNER SETTING" in our organization under my supervision during the period from completed her academic main project in our concern during the period from January 2021 to March 2021 Certified further that to the best of my knowledge.



2-36, First Floor, 2nd Avenue, Anna Nagar,

Chennai - 600 040. Ph : 044 26190328, 26190433

Email: info@imak.com, Website: www.imak.com



This is to certify that this project work entitled "A SURVEY ON SPAMMER DETECTION OF FAKE PROFILES IN ONLINE SOCIAL NETWORKS" is a bonafide record of the work done by M.MAHILA, Reg.No:19PCS1146 during the academic year 2019-2021 in partial fulfillment of the requirements for the award of the degree of MASTER OF SCIENCE (COMPUTER SCIENCE).

Submitted for the Periyar University Project Demonstrate and Viva-Voce Examination held on. 21.14.2021...at Computer science Department, TRINITY COLLEGE FOR WOMEN (ARTS AND SCIENCE), NAMAKKAL.

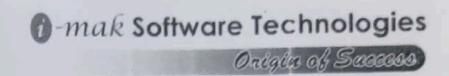
Signature of the Guide

& Ping - 2/19/22/

Internal Examiner

Head of the Department

Dept. of Comp. Science, Trinity College for Women, NAMAKKAL - 637001.



# TO WHOMEVER IT MAY CONCERN

This is to certify that M.MAHILA (Reg No. 19PCS1146) is a final year M.Sc (CS) Student in TRINITY COLLEGE FOR WOMEN, NAMAKKAL has successfully completed the project "A SURVEY ON SPAMMER DETECTION OF FAKE PROFILES IN ONLINE SOCIAL NETWORKS" in our organization under my supervision during the period from completed her academic main project in our concern during the period from January 2021 to March 2021 Certified further that to the best of my knowledge.



-36, First Floor, 2nd Avenue, Anna Nagar, hennai - 600 040. Ph : 044 26190328, 26190433 mail : info@imak.com, Website : www.imak.com



This is to certify that this project work entitled "A SECURE G-CLOUD-BASED FRAMEWORK FOR GOVERNMENT HEALTHCARE SERVICES" is a bonafide record of the work done by P.S.PRADEEPA, Reg.No:19PCS1150 during the academic year 2019-2021 in partial fulfillment of the requirements for the award of the degree of MASTER OF SCIENCE (COMPUTER SCIENCE).

Submitted for the Periyar University Project Demonstrate and Viva-Voce Examination held on...2.1.24.24...at Computer science Department, TRINITY COLLEGE FOR WOMEN (ARTS AND SCIENCE), NAMAKKAL.

Signature of the Guide

Internal Examiner

Head of the Department

Head,

Dept. of Comp. Science, Trinity College for Women, NAMAKKAL - 637001.

RVP Towers, #56-C, Rathinapuri Road, Sowripalayam, Coimbatore-641082, Tamilnadu. Email: direct@ifame.co.in, www.ifame.co.in

### TO WHOMEVER IT MAY CONCERN

This is to certify that P.S.PRADEEPA (Reg No. 19PCS1150) is a final year M.Sc (CS) Student in TRINITY COLLEGE FOR WOMEN, NAMAKKAL has successfully completed the project "A SECURE G-CLOUD-BASED FRAMEWORK FOR GOVERNMENT HEALTHCARE SERVICES" in our organization under my supervision during the period from completed her academic main project in our concern during the period from January 2021 to March 2021 Certified further that to the best of my knowledge.



# COVID 19 & Violence against Women - An urge for Empowerment

# NEEDS MORE WOMEN ENTREPRENEURS FOR PRODUCTION OF KALLIDAIKURICHI PAPPAD

Dr. M.R. Lakshiminarayanan

Principal & Associate Professor in Commerce, Trinity College for Women (Arts and Science),
Namakkal – 637 002, Tamil Nadu state.

#### Abstract

More or less 48% of population is female in India. Agonizingly, just 14% of women's are engaged in this entrepreneurship. Indian cottage industries are destined to play an important role in the economic development of our country. It provides employment opportunities, protection of cultural heritage in addition to dispersal of Indian activity into the backward areas. Particularly, Pappad making is one of the cottage industries in Kallidaikurichi (located in Ambasamudram Taluk, Tirunelveli District Tamil Nadu state). Kallakurichi Pappad is very famous for all over the world. Our Government of India has defined women entrepreneurs based upon women's contribution in equity and employment of a business firm. Our country requires more job creators than job seekers. At present, many females are participated in these cottage industries. We motivate more women for this entrepreneurship of Pappad Production. We must uplift our women having the status of entrepreneur of Pappad production in Kallidaikurichi.

#### Introduction:-

Women constitute close to 50% of the world's population. On the authority of as their social status is concerned, they are not dealt with as equal to men in a lot of areas. All the same, women are treated on par with men in all most all of the western countries. Unfortunately, it is very less in India. They are so many barriers to growth and development for women in India. A girl child depends on father, a wife depends on husband and mother depends on son.

There is a sea transform between Indian women of 1950 and the Indian women in this day and age. Women perform dynamic roles in the society, as mother, sister, wife, daughter, teacher, political leader, public, servant, and so on, and support for national development.

ISBN No 978-93-89507-82-9

Principal,
Trinity College for Women (Arts & Science)
Namakkal - 637

# A COMPENDIUM OF ONLINE EDUCATION IN COVID 19 LOCKDOWN PERIOD

# Dr. M.R. Lakshiminarayanan

Principal & Associate Professor
PG and Research Department of Commerce,
Trinity College for Women, (Arts and Science),
Namakkal – 637 002, Tamil Nadu

#### Abstract

Corona virus is severely affected in all most of the countries. Especially, our Indian Economy is highly affected because of COVID 19. For the past 7 months, all the educational institutions are closed. At present, our system of Indian education is transferred to E-Learning mode. However, rural and hill stations have been greatly disturbed on account of online education. Unavailability of modern android mobiles, shortfall of digital literacy & infrastructural support, lack of familiarity in usage of touch screen mobile and absence of data network are the problems of these students. If the Corona virus still goes on expanding phase, then the students must get prepare to face the online examinations for the forthcoming days also. It is completely incurable in this network mode of education for our student's community because of unavailability of resources an also failure in interaction with faculty members and students. Especially, poor students are suffered a lot. Online Education is not a substitute to formal education.

Keywords:- COVID - 19 - Education Sector - Online Learning - Problems for rural and hill station students - Future of Education.

### Introduction

Corona Virus is one of the pandemic disease. It was strongly predicted until March 2020 that a virus named corona (originated from China) will not affect our country India, since it lies in high temperature zone unlike China and USA. But all those predictions were failed when COVID 19 enters our country and not only affected numerous people but also caused many deaths (As the death rates are increasing day by day – 3.4% on March 2020). Apart from that, the pandemic COVID 19 has severely deteriorated the Indian economy with fall in all the sectors of income like industries, trade, etc., and it also influenced the people of all walks of life.

## Online learning

Especially, from last 7 months, the education rendered to students were only through online classes. Once, it was restricted for the students to use their mobile phones in classes. But now – a - days, the usage of mobile phones have been made mandatory due to COVID 19. In order to provide continuous education to students, the educational institutions were forced to choose the online mode of learning. As a result of COVID 19, many countries whole education system are moved and shifted into a virtual mode. As per developed countries point of view, out system of Indian education is repeated the subject of debate over outdated syllabi, lack of standardization, rote learning, talk and chalk method, shortage of quality of teachers and lack of infrastructure. How to it possible for pursuing education through online mode? This is a million dollar question.

Lack of income

Due to COVID 19 the income of almost at the families are hardly sufficient. They further face the problems of loss of employment, reduction in salary and retrenchment of jobs

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# CUSTOMER FRIENDLY BANKING SERVICES

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## Abstract

In the earlier, banking industry was using a traditional system with manual work. There has been a great revolution in the banking sector in the past few years and it is bound to evolve further. Information Technology has had a big impact on the Indian Banking system. Upgrading in technology employ innovations in a fast rapid and speed in our day-to- day life. Presently, we can access many banking services online. Now, we easily book our air ticket, bus ticket, cinema ticket, etc., The major banks in India are increasingly and growingly through the online. supplying services through electronic channels like internet banking, tele banking, mobile banking and Automated Teller Machines (ATM's). Especially, some of the leading banks in India are started door step banking services for the benefit of their customers. Technology change is inevitable. Bank has outsourced a number of its services such as ATM operations, services&maintenance, card operations, call center operations, maintenance of hardware, security services, data center and software support and more. Technology services of banking sectors are very helpful for all customers during the COVID-19 lock down period. We encourage our innovations of recent banking sectors.

Key words:- Digital World - Modernizing Banking Sector - Online Banking/E Banking - Doorstep Banking - Satisfaction of customer's needs.

# Introduction

Bank play a significant role in the economy for offering a service of our people. Bank has been in existence since human society has commenced the business or trade. Around 2000 Before Christ the business owners/merchants in India gave grain loans to farmers, traders, etc., to aid them in business. The banking sectors are backbone of our society.

Once, there exists a though that the banks are connected only with men who are very prosperous and much knowledgeable. Because, if a person wishes to deposit or withdraw or withdraw money from the bank, he must visit only the specified bank branch in

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