

Vol 7 Issue 1 Oct. 2017

ISSN No : 2249-894X

*Monthly Multidisciplinary
Research Journal*

*Review Of
Research Journal*

Chief Editors

Ashok Yakkaldevi
A R Burla College, India

Ecaterina Patrascu
Spiru Haret University, Bucharest

Kamani Perera
Regional Centre For Strategic Studies,
Sri Lanka

Review Of Research Journal is a multidisciplinary research journal, published monthly in English, Hindi & Marathi Language. All research papers submitted to the journal will be double - blind peer reviewed referred by members of the editorial Board readers will include investigator in universities, research institutes government and industry with research interest in the general subjects.

Regional Editor

Dr. T. Manichander

Sanjeev Kumar Mishra

Advisory Board

Kamani Perera Regional Centre For Strategic Studies, Sri Lanka	Delia Serbescu Spiru Haret University, Bucharest, Romania	Mabel Miao Center for China and Globalization, China
Ecaterina Patrascu Spiru Haret University, Bucharest	Xiaohua Yang University of San Francisco, San Francisco	Ruth Wolf University Walla, Israel
Fabricio Moraes de Almeida Federal University of Rondonia, Brazil	Karina Xavier Massachusetts Institute of Technology (MIT), USA	Jie Hao University of Sydney, Australia
Anna Maria Constantinovici AL. I. Cuza University, Romania	May Hongmei Gao Kennesaw State University, USA	Pei-Shan Kao Andrea University of Essex, United Kingdom
Romona Mihaila Spiru Haret University, Romania	Marc Fetscherin Rollins College, USA	Loredana Bosca Spiru Haret University, Romania
	Liu Chen Beijing Foreign Studies University, China	Ilie Pinteau Spiru Haret University, Romania
Mahdi Moharrampour Islamic Azad University buinzahra Branch, Qazvin, Iran	Nimita Khanna Director, Isara Institute of Management, New Delhi	Govind P. Shinde Bharati Vidyapeeth School of Distance Education Center, Navi Mumbai
Titus Pop PhD, Partium Christian University, Oradea, Romania	Salve R. N. Department of Sociology, Shivaji University, Kolhapur	Sonal Singh Vikram University, Ujjain
J. K. VIJAYAKUMAR King Abdullah University of Science & Technology, Saudi Arabia.	P. Malyadri Government Degree College, Tandur, A.P.	Jayashree Patil-Dake MBA Department of Badruka College Commerce and Arts Post Graduate Centre (BCCAPGC), Kachiguda, Hyderabad
George - Calin SERITAN Postdoctoral Researcher Faculty of Philosophy and Socio-Political Sciences Al. I. Cuza University, Iasi	S. D. Sindkhedkar PSGVP Mandal's Arts, Science and Commerce College, Shahada [M.S.]	Maj. Dr. S. Bakhtiar Choudhary Director, Hyderabad AP India.
REZA KAFIPOUR Shiraz University of Medical Sciences Shiraz, Iran	Anurag Misra DBS College, Kanpur	AR. SARAVANAKUMAR LAGAPPA UNIVERSITY, KARAIKUDI, TN
Rajendra Shendge Director, B.C.U.D. Solapur University, Solapur	C. D. Balaji Panimalar Engineering College, Chennai	V. MAHALAKSHMI Dean, Panimalar Engineering College
Awadhesh Kumar Shirotriya	Bhavana vivek patole PhD, Elphinstone college mumbai-32	S. KANNAN Ph.D , Annamalai University
	Awadhesh Kumar Shirotriya Secretary, Play India Play (Trust), Meerut (U.P.)	Kanwar Dinesh Singh Dept. English, Government Postgraduate College , solan

More.....

Review Of Research



ISSN: 2249-894X
Impact Factor : 5.2331 (UIF)
Volume - 7 | Issue - 1 | OCTOBER - 2017



Bfi æjksyh ftys ea dksy , oa xkm+ i fjorðu' khyr
I kekftd l ædfr eiv; , oa /kkj .kk; ð*

I hek i Vsy

I ekt'kkL= foHkkx] plniz'ks[kj fMxh dkyst mluku
Vm-i z½

Lkkj ka k

dksy , oa xkm+ tutkfr ds l kekftd {ks= ea ifjorðu
vk; k gSfd ugha; g tkuusdsfy, l kekftd {ks= ea ifrLFkkfir
iz ukadsek/; e l sorðku 'kkk dsfy; sl kekftd ifjorðu'khyrk
dksfoHkku rRoka tS & l kekftd eku; rk; ajgu&l gu dk Lrj]
jhfr&fjokt rFkk l kekftd l ædkj bR; kfn dk v/; ; u fd; k
x; k gA jgu&l gu dsLrj l sl æi/kr izu eadgk x; k Fkk fd
jgu&l gu dk Lrj rhoz xfr l si fjoft r gks jgk gA bl dk
ifj. kke Hkh l dkj kRed gh gSfd ; gklj gus okys dksy , oa xkm+
; økvka dsjgu&l gu dk Lrj rhoz xfr l si fjoft r gks jgk gA
vr%ekuk tk l drk gSfd dksy , oa xkm+ tutkfr dsjgu&l gu
ds Lrj ea ifjorðu gks jgk gA f}rh; izu Fkk fd buds
jhfr&fjokt ka evkt Hkh ifjorðu ughavk; k gSD; kfd l oðk. k ds
nksku irk pyk fd 56 ifr'kr ifjokj kadsjhfr&fjokt rst xfr
l si fjoft r gks jgsgA

e[; 'kcn & ifjorðu'khyrk] jgu&l gu] dksy , oa xkm A

i Lrkouk &

tutkrh; l ekt dh viuh l kekftd ijEijk; a vls
eku; rk; a gkrh gS os viuh ijEijkvka vls eku; rkvka dks vius
l kekftd thou ea dñ bl rjg <ky dj j [kuk pkgrsgfd
ftl l smudh ; sl kekftd fojkl r l ekt r u gks i k; A Hkkj rh;
l kekftd 0; oLFkk ea tutkfr; ka dk egROI wZ LFkku gA
tutkrh; oxl em nsk ds l cl sfi NMsgg soxZeaj [kstkl d r

gA rFkk tutkfr; ka ds ðe ea dksy , oa xkm+ tutkfr fo'kSk
fi NM+ tutkfr ds vlrzr vkrh gA fl æjksyh ftys eadksy , oa
xkm+ tutkfr; ka dh , d cgjakh; vls foy{k. k nfu; k cl rh gA
ftl ea foHkku dksy , oa xkm+ tutkfr; ka ds l engka dh fo'k'V
thou 'ksyh l kædfrd eku; rk; ð jgu&l gu dk Lrj] /kfeð
vls tknpZ fo'okl] l kekftd eku; rk; ð i Fkk; ð ijEijk; a , oa
dyk dsmYy[kuh; fo'k'V : ikdkj] uR; vls l æhr dh jækjæ
fofo/krk gS ; | fi fl æjksyh ftys dh vuð fpr tutkfr; ka dk
l ekt 'kkL=h; v/; ; u gksppk gS fdllr qvyx l s dksy , oa xkm+
tutkfr dk foLr v/; ; u ugha gpr gA bl h rF; dks ydj
dksy , oa xkm+ tutkfr; kads l kekftd ifjos k dks keusykusdk
iz kl fd; k x; k gA ; g paks h bl fy; shk egROI wZ gSfd dksy
, oa xkm+ tutkfr fo'kSk fi NM+ gþZ tutkfr; kads vlrzr vkrh
gA fi Nysdñ n'k dka evkfnokl h vpyka eafodkl dh ifð; k
'kq gþZrc l smudh fo'k'V thou 'ksyh vls dykvka dk i Hkko
i Mæk 'kq gpr gA

fl æjksyh ftys dh dny vkcknh ea 48-66 ifr'kr dksy
, oa xkm+ tutkfr; ka gA l nji ou {ks=kaeal fn; ka l sv [k. M mudh
l kekftd /kjkdj l rgyu Mxex jgk gS ; g l Hkh egl ð djrs
gA , ð h l LFkr ea tc ; g ekuk tkus yxk fd ; g l kekftd]
l kædfrd v{kq Mrk cgr yEcs l e; rd cuh ugha jgsh ; k bl
: i ea ugha jgshA vr%vko' ; d gkstrk gSfd buds l kekftd
vls l kædfrd thou dsckj seav/ ; u fd; k tk; A vkt ds bl
vls kSxd ; q ea l Hkh l ekt kads l kekftd fu; e o l kekftd
eiv; ka ea ifjorðu vk jgk gS vls yxk l kekftd fu; eka ds fo#)
Hkh dk; Z dj jgs gS tS & oðkfgd Lo: i ka vls i) fr; ka ea
ifjorðu] l kfjokjd fu; eka dh vogysuk] l ædkj ka dh vogysuk]
[kkuiku ds fu; eka ea ifjorðu bR; kfnA fQj Hkh fl æjksyh ftys
dh dksy , oa xkm+ tutkfr] tks i gkM/ka vls tæykadschp vkt
Hkh fuokl dj jgh gsvkt dh viuh ijkuh ijEijkvka vls fu; eka
l stM/gg gS vls tks dksy , oa xkm+ i fjokj ehkuh {ks=kar Fkk 'kgj
dsi kl vk x; sgSmueavk/kj udhdj . k dk vl j mu ij i M+jgk gS
vls osmul si Hkfor Hkh gksjgsgS yfdu vkt Hkh vl; l ekt ka dh
rjg mudh thou 'ksyh ea ifjorðu ugha gsk; k gA

fo'ys'k.k &

, d vl; egROI wZ izu dstcko ea orðku ifji S; ea
dksy , oa xkm+ tutkfr ds ijEijkxr l kekftd l ædkj ka dk
egRo ; Fkkor-cuk gpr gA bl dk ifj. kke l dkj kRed jgkA
fu/kZrk ds dkj . k l ædkj ka dks i jsof/k&fo/kku l spkgrsgg s Hkh
ughadj i kr; D; kfd bl ea vr; f/kd [kpZ vkrk gA ml jh otg
vius xk l scgj tkdj vl; yxk ka ds l kfk cl tkuka vr%
t gklldghav/; yxk ka dk i Hkko i Mæ gSogklvka'kd ifjorðu vk; k
gS og Hkh l ædkj i wZ djus dh fo'k'V ea oju ; svius l ædkj ka dks
vkt Hkh ijEijkxr : i ea i wZ djuk gh il an djrs gA ftys ea
dksy , oa xkm+ l ekt ea L=h&i# 'k dks l sdakk feyk dj i R; d
{ks= ea cjkcjh l s Hkx yrh gA fQj Hkh dny feyk dj i # 'k dk
LFkku L=h ds Åij gh gA fQj Hkh fl=; ka dks , ð scgr l svf/kdj

iklr gsrFkk mlugacgr l h , d h l keftd l fo/kk; agStksrFkldfFkr l H; l ekt eadHkh ughai k; h tkrh Fkha bueackg&fookg ; k l rh i Fkk ughaFkha vr%cky fo/kok l sl ad/kr l keftd cjk; kb; kbudsl ekt eaughagA fookg foPNsn vkl kuh l sgkstkrk g; vr%L=h dHkh Hkh vkfFkZl 'kksk.k dk f'kdj ughagksrha buds; gkML=; ka dks, d ew; oku oLrqekuk tkrk gSD; kAd mlugao/kw' ky d pdkuk i Mrk gA tksdksy , oaxkm+xlw vls tksdksy , oaxkm+L=h&i#*k 'kgjk l j dkh vf/kd/fj; k oSkfud mi dj .kkaFk l H; l ekt dsfujlrj l Ei dzeavk jgk gSmu dk jgu&l gu cny jgk gA ; pk , oa; pfr; kwi w/ cdkV/ i ktkek] deht] Ykd vkfn i guuk i l n djsrgA efgyk; ai jEi jkx /kkfr; ka dks NkMEdj fey dh l kfm+ kwi gurh ns[kh xbzgA lykLVd l scuh phtkadk iz; kx gksyxk gA vDi j uaxsi jgrsgdi jlrqlykLVd dspli y] tur} Lyhi j vkfn dk pyu gksx; k gA cktj eami yC/k Dyhi & daks pfm+ kMudyh xgu d.kDy] fjfcu vkfn [kjh dj i guusyxs gA pk; vls i ku dh nplkukaj i #*k pk; i hrs gAvls i ku [krsrgA plach dk LFku vc cuh cukbzchM+ usfy; k gSyfdu i jEi jkx xlwka eapach dk pyu gA tksifjokj xlw] ifjokj l H; l ekt ; k vl; 0; fDr; ka dsl Ei dzeavk; sgSmudsl keftd {ks= eafjorlu Li "V utj vk jgk gA tcd dN {ks=kaevk'kd ifjorlu gh utj vk jgk gsvls txykai gkMkadschp cl sxkkaevkt Hkh ifjorlu ugha fn [kykzli M+jgk gA

dksy , oa xkm+ tutkfr; ka ea l keftd ifjorlu ds l nHkz ea p; fur mRrjnkrkvka dk er

Øekad	fooj.k	p; fur mRrjnkrkvka dk er			
		dksy tutkfr		xkm+ tutkfr	
		l a; k	i fr'kr	l a; k	i fr'kr
1	ifjorlu gks jgk gS	120	80-00	100	66-67
2	ifjorlu ugha gks jgk gS	30	20-00	50	33-33
	; kx	150	100-00	150	100-00

l kr & 0; fDrxr l o{k.k }kjk iklr rF; ka ds vk/kkj ij

mi jkDr rkydk dsfoopu l sLi "V gsrk gSfd 'kksk {ks= U; kn' lzeap; fur dksy , oaxkm+i fjokjka l sl {kkrDkj dsek/; e l s vk/kfudrk dk l keftd ifjorlu'khyrk l calkh tkudkj gsrqrF; dk l adyu fd; k x; k gA

mi jkDr rkydk ea'kksk {ks= dsl; kn' lzeap; fur dy 150 dksy , oa150 xkm+i fjokjka dk p; u dj l keftdrk eavk/kfud ifjorlu'khyrk l calkh tkudkj iklr dh xba ft l eadksy tutkfr; ka dsi fjokjka ea80 i fr'kr i fjokjka dk ekuuk gSfd ifjorlu gks jgk gStcfd 20 i fr'kr i fjokjka dk ekuuk gSfd ifjorlu ughagksjgk gA bl h i dkh xkm+i fjokjka ds66-67 i fr'kr i fjokjka dk ekuuk gSfd ifjorlu gksjgk gStcfd 33-33 i fr'kr i fjokjka dk ekuuk gSfd ifjorlu ughagksjgk gA vr%dksy , oaxkm+tutkfr; ka dh rgyuk dju si j Kkr gsrk gSfd xkm+kadsvi {kk dksy/kaevf/kd ifjorlu gsrk gA bl h i dkh dksy , oaxkm+tutkfr; ka vk/kfudrk ds i Hkko l sl keftd ifjorlu ughagksjgk gA dksn[kusl s dksy i fjokjka ea l s150 ea30 i fjokjka dk ekuuk gSfd ifjorlu ughagksjgk gA tcd xkm+i fjokjka l s150 ea l s50 i fjokjka dk ekuuk gSfd ifjorlu ughagksjgk gA

fu"d"kl&

mi jkDr rF; ka l sLi "V gsrk gSfd ftysdsdksy , oaxkm+tutkfr dsi kfjokjd , oaobkfgd thou 'ksh bl ifjorlu'khy ; x eaHkh i fjofr' gksjgh gSfd ugha; g tkuusdsfy; sdN izu fu/kkzj r fd, x, Fksi dzeafu/kkzj i kfjokjd , oaobkfgd thou l s l ad/kr pkj iz ukadstcko eafuEu rF; mtkxj gsrsg& i Fke izu Fk fd dksy , oaxkm+tutkfr dsi jEi jkx ifjokj dh i dfr vls vkdkj earhoz ifjorlu ughagksjgk gA bl dk ifj .kke ukdkjRed gSD; kAd budsT; knkrj 0; fDrxr ifjokj gsvls l a p r i fjokj de gsvr%i fjokj dh i dfr earhoz xfr l si fjorlu jgk gA i kfjokjd {ks= eavk/kfudhdj.k ns[kusdsfy; sf}rh; izu Fk fd dksy , oaxkm+tutkfr; kaefo?kfvr i fjokjka dh l a; k c<rh tk jgh gA

l nHkz&

- 1- Mh-i h- vkiVs& l keftd vkfFkZl l o{k.k dh i fof/k dkyst cpl fmi kst; i jA
- 2- fl Ugk MKW i h-vkj-, u-, oaMKW bl nDkyk & Je , oal ekt dY; k.k] Hkkj rh; Hkou Bkdj okMh jkM i Vuk 2000A
- 3- 'kDyk MKW, e-, u-, oatSu MKW, l -l h- & vFkZ kL=] l kfgR; Hkou i fcyds ku vxjk 1997A
- 4- MKW l hoh- eakj; k & Hkkj r dh vkfFkZl l el; k, W, l -oh-i h-Mh- i fcyf' ak gml vxjk 2009A
- 5- MKW l Ugk Ogh- l h-, oaMKW i k Bd, u-i h- & vls] kfxd l Eak, oaJe dY; k.k] uskuy i fcyf' kak gml] fnYyh] 1989A
- 6- vxoky, -, u- & Hkkj rh; vFkD; oLFk fodkl i fcyf' kak gml u; h fnYyh] 1984A
- 7- MKW l R; kje & Hkkj r eami fuos kokn , oajk'Vbkn fnYyh fo' ofo | ky; }kjk i dkr' kr' A
- 8- /kaxk bl oj , oaaxzch-ds & Hkkj r dk vkfFkZl fodkl , oafu; kst u l yrku pan , .M l Ul ubzfnYyh] 1993A
- 9- Dr. Sinha V.C. - Monetary Economics, Sultan Chand and Company New Delhi 1995.
- 10- Seth M.L. - Money and Banking, Sultan Chand and Company New Delhi 1997.

Publish Research Article

International Level Multidisciplinary Research Journal For All Subjects

Dear Sir/Mam,

We invite unpublished Research Paper, Summary of Research Project, Theses, Books and Books Review for publication, you will be pleased to know that our journals are

Associated and Indexed, India

- ★ Directory Of Research Journal Indexing
- ★ International Scientific Journal Consortium Scientific
- ★ OPEN J-GATE

Associated and Indexed, USA

- DOAJ
- EBSCO
- Crossref DOI
- Index Copernicus
- Publication Index
- Academic Journal Database
- Contemporary Research Index
- Academic Paper Database
- Digital Journals Database
- Current Index to Scholarly Journals
- Elite Scientific Journal Archive
- Directory Of Academic Resources
- Scholar Journal Index
- Recent Science Index
- Scientific Resources Database

Review Of Research Journal
258/34 Raviwar Peth Solapur-
413005, Maharashtra
Contact-9595359435

E-Mail-ayisrj@yahoo.in/ayisrj2011@gmail.com