CRITERION 3

3.3.1. NUMBER OF RESEARCH PAPERS PER TEACHERS IN THE JOURNALS NOTIFIED ON UGC WEBSITE DURING THE YEAR

MR. MOHIT KUMAR DR. ROHINI DHARELA DR. GITANJALI MAHENDRA MS. RAMAN MATHARU DR. SHRUTI GUPTA DR. KUSUM



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

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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

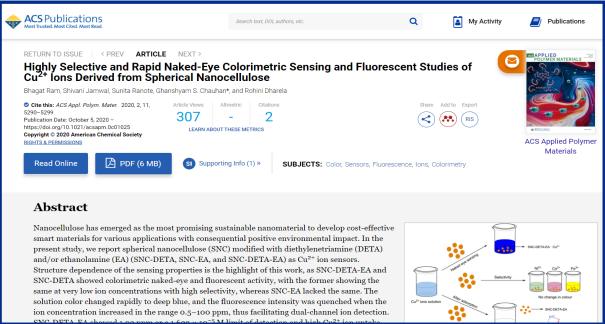
Year-2020

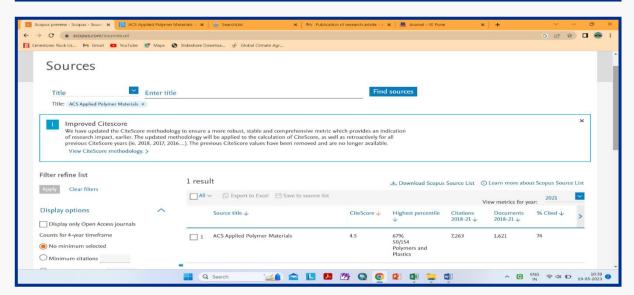
ISSN 5290-5299

Link to website of the Journal- https://pubs.acs.org/

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</u>

Applied Polymer Materials





Rohini Dharela (Scopus)

St. Bede's College Shimla

Mini BlockTM, 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 Cu²⁺ ions at or below pH 6.3.³⁻⁵

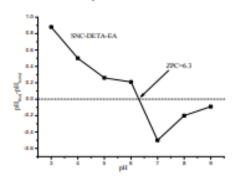


Figure S6. ZPC of SNC-DETA-EA.

Adsorption Studies of Cu2+ Ions

Stock solution of Cu^{2+} ions (100 ppm) from copper sulfate [CuSO₄.5H₂O] was prepared in distilled water. The lowest detection limit for Cu^{2+} 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^{2+} ions. The adsorption capacity was calculated from the formula:²

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

Where q (mg g⁻¹) is the adsorption capacity, C_0 and C_t are the initial and final residual Cu²⁺ 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 Cu²⁺ 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: https://www.multidisciplinaryjournal.net/

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
Raman Matharu

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

Abstrac

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



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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 francial health in our country's banking system. improve the financial health in our country's banking system.

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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: http://www.e-discoverypublication.com/jmd- 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 Gupta¹, Shamsher Singh Kanwar^{1,*}

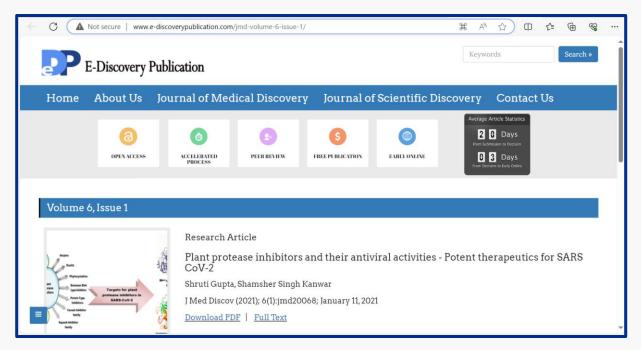
Department of Biotechnology, Himachal Pradesh University, Summer Hill, Shimla-171 005, India

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

BACK

6. Dr. Kusum- Botany

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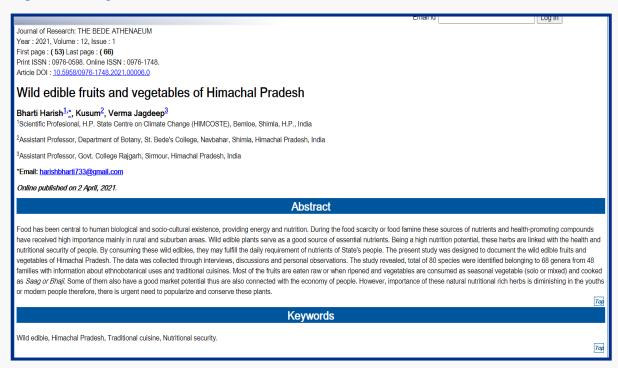
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Link to article/paper/abstract of the paper:

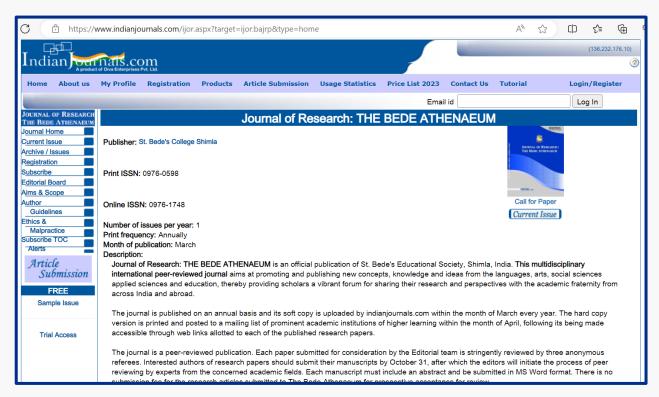
https://www.indianjournals.com/ijor.aspx?target=ijor:bajrp&volume=12&issue=1&type=toc

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



Dr. Kusum

BACK



Dr. Kusum