

ECOCRITICISM : CONCEPTS AND IMPLICATIONS

A PRESENTATION BY -

Dr. Leena Pandhare





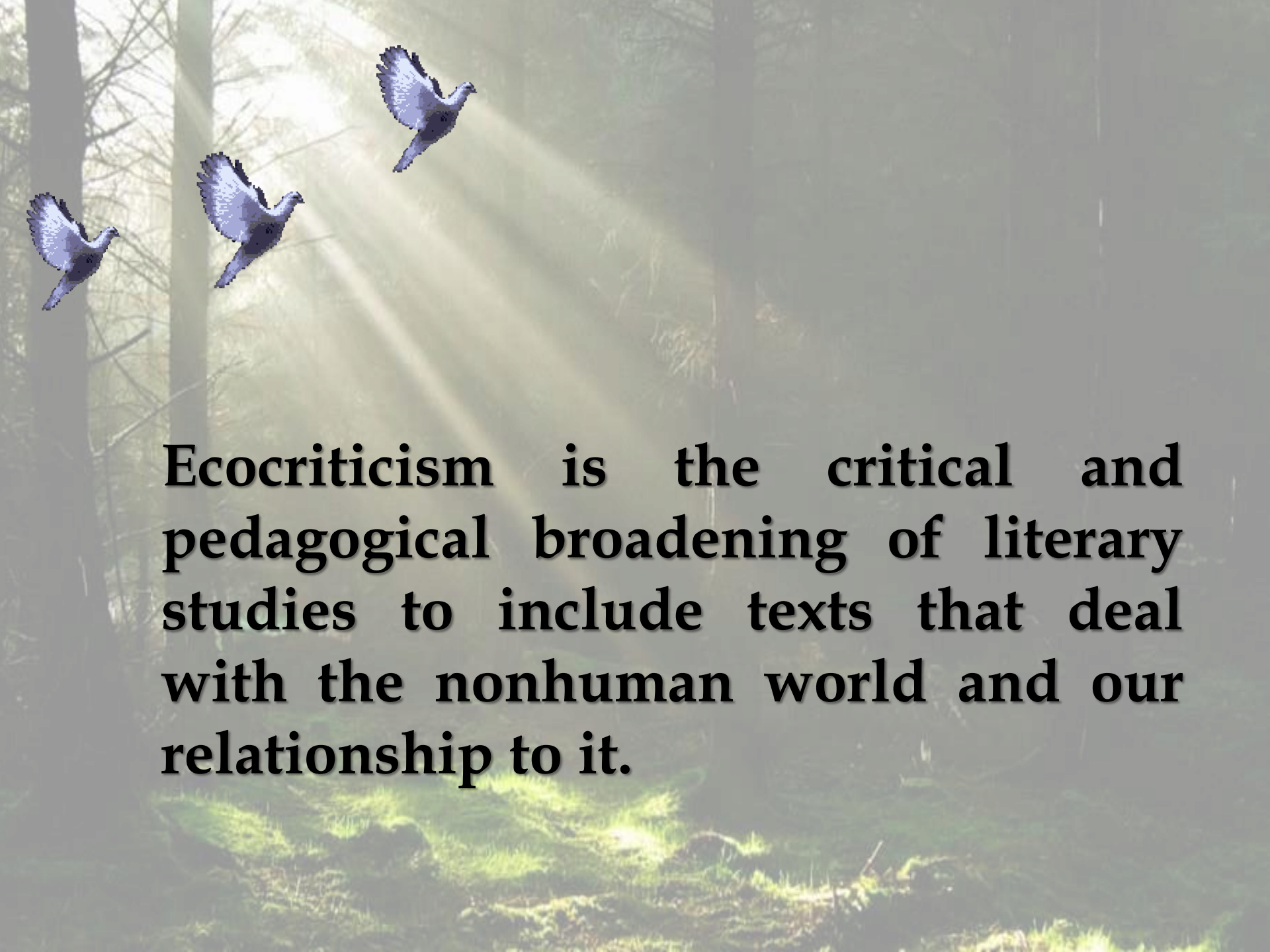


The word “ecocriticism” traces back to William Rueckert’s 1978 essay “Literature and Ecology : An Experiment in Ecocriticism”.

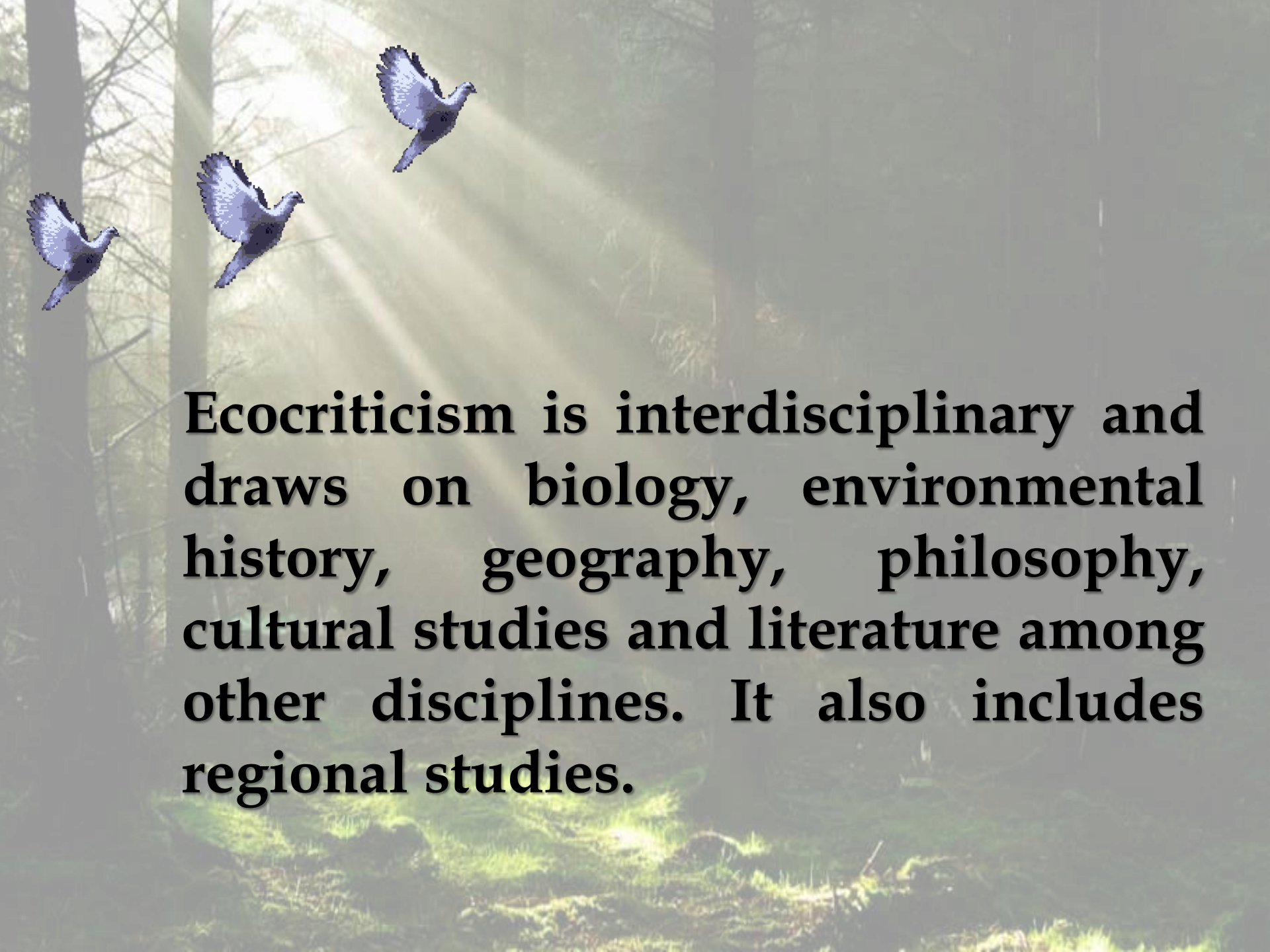
In 1989, Cheryll Glotfelt revived the term to refer to the diffuse critical field known as “the study of nature writing”.

Cheryll’s call for an “ecocriticism” was immediately seconded by Glen Love in the Western Literature Association meeting in 1989.

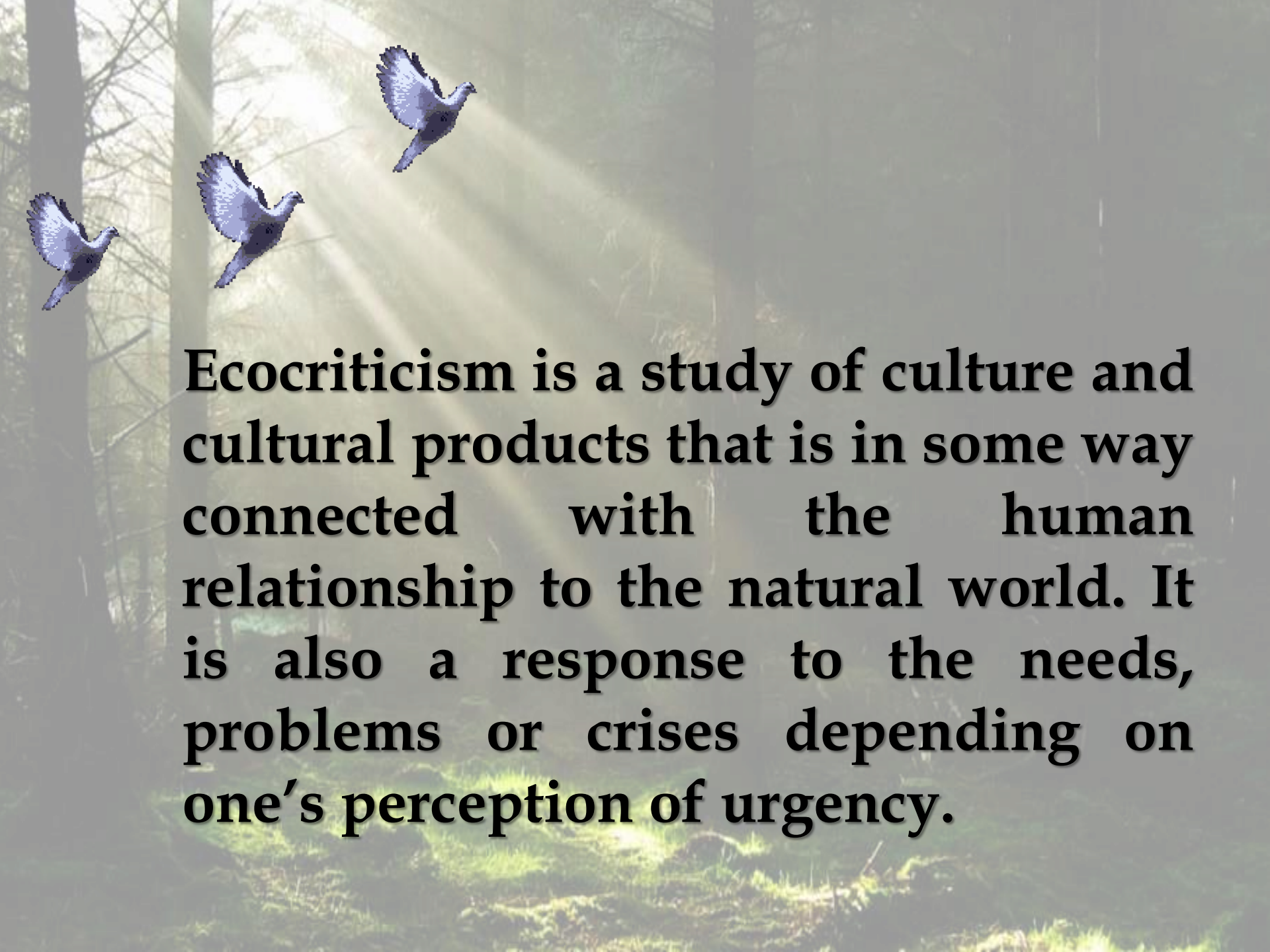


A serene forest scene with tall, thin trees and a mossy forest floor. Three white doves are in flight, their wings spread, moving from left to right. Bright sunbeams (crepuscular rays) stream down from the upper left, illuminating the scene and creating a peaceful, ethereal atmosphere. The text is overlaid on the lower half of the image.

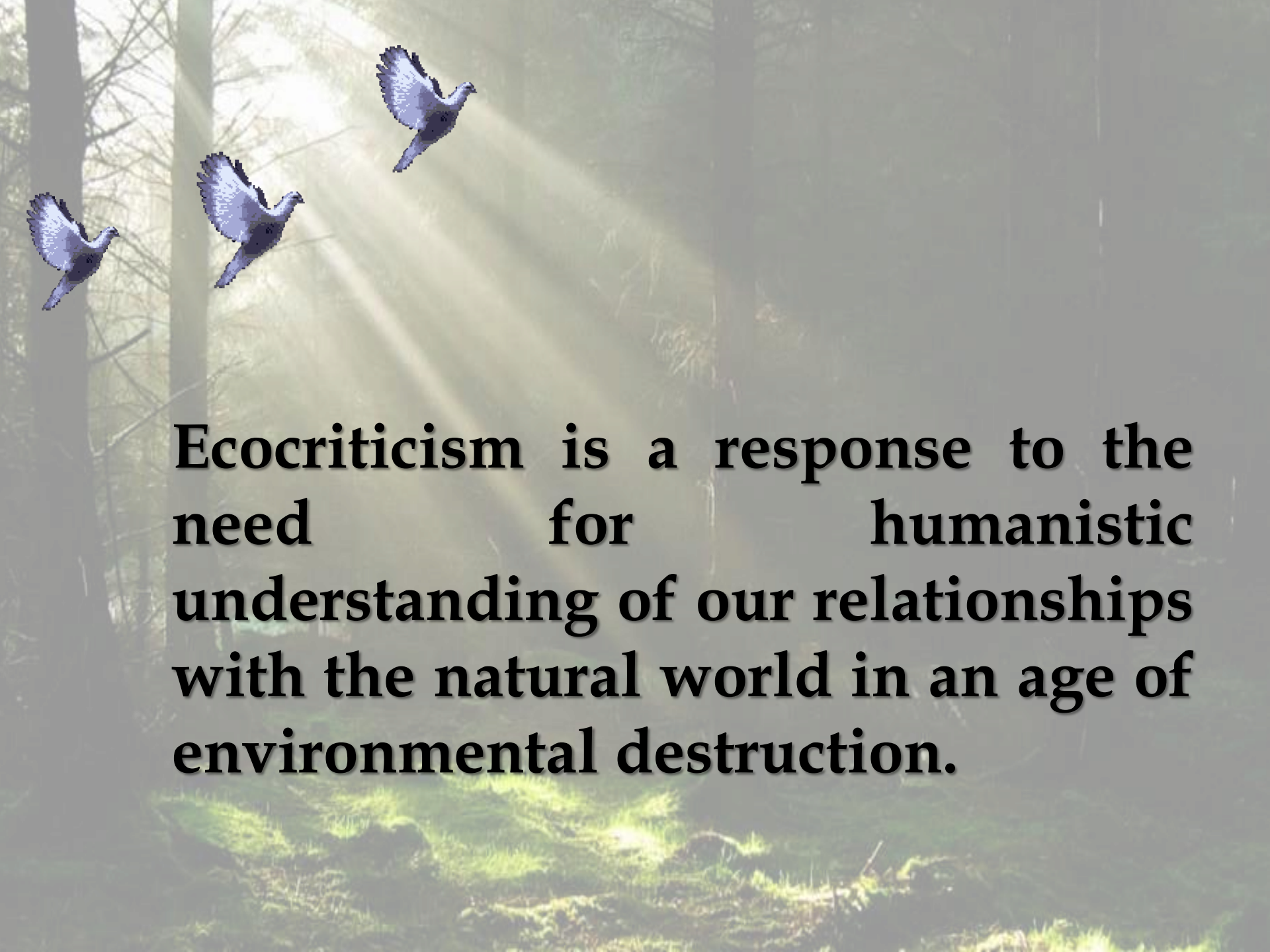
Ecocriticism is the critical and pedagogical broadening of literary studies to include texts that deal with the nonhuman world and our relationship to it.

The background of the slide is a photograph of a forest. Sunlight rays (crepuscular rays) are visible, streaming down from the top left towards the bottom right. Three white doves are flying in the upper left portion of the image, moving towards the right. The forest floor is covered in green moss and ferns.

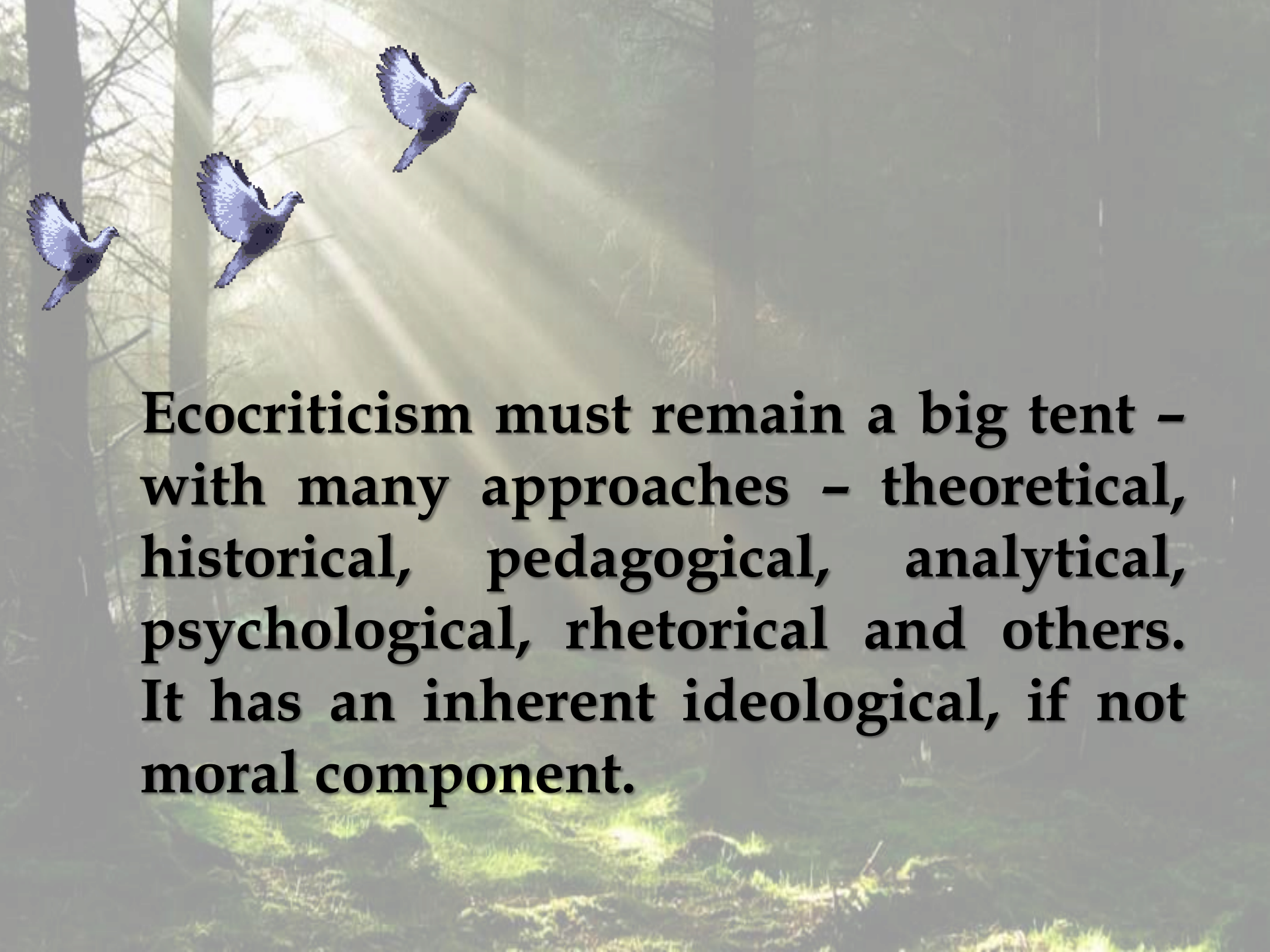
Ecocriticism is interdisciplinary and draws on biology, environmental history, geography, philosophy, cultural studies and literature among other disciplines. It also includes regional studies.

The background of the slide is a photograph of a forest. Sunlight rays (crepuscular rays) are visible, streaming down from the top left towards the center. Three white doves are depicted in flight, moving from the left side of the frame towards the right. The doves are white with dark wingtips and are shown in various stages of their wing strokes. The forest floor is covered with green moss and small plants, and the trees are mostly bare, suggesting an autumn or winter setting.

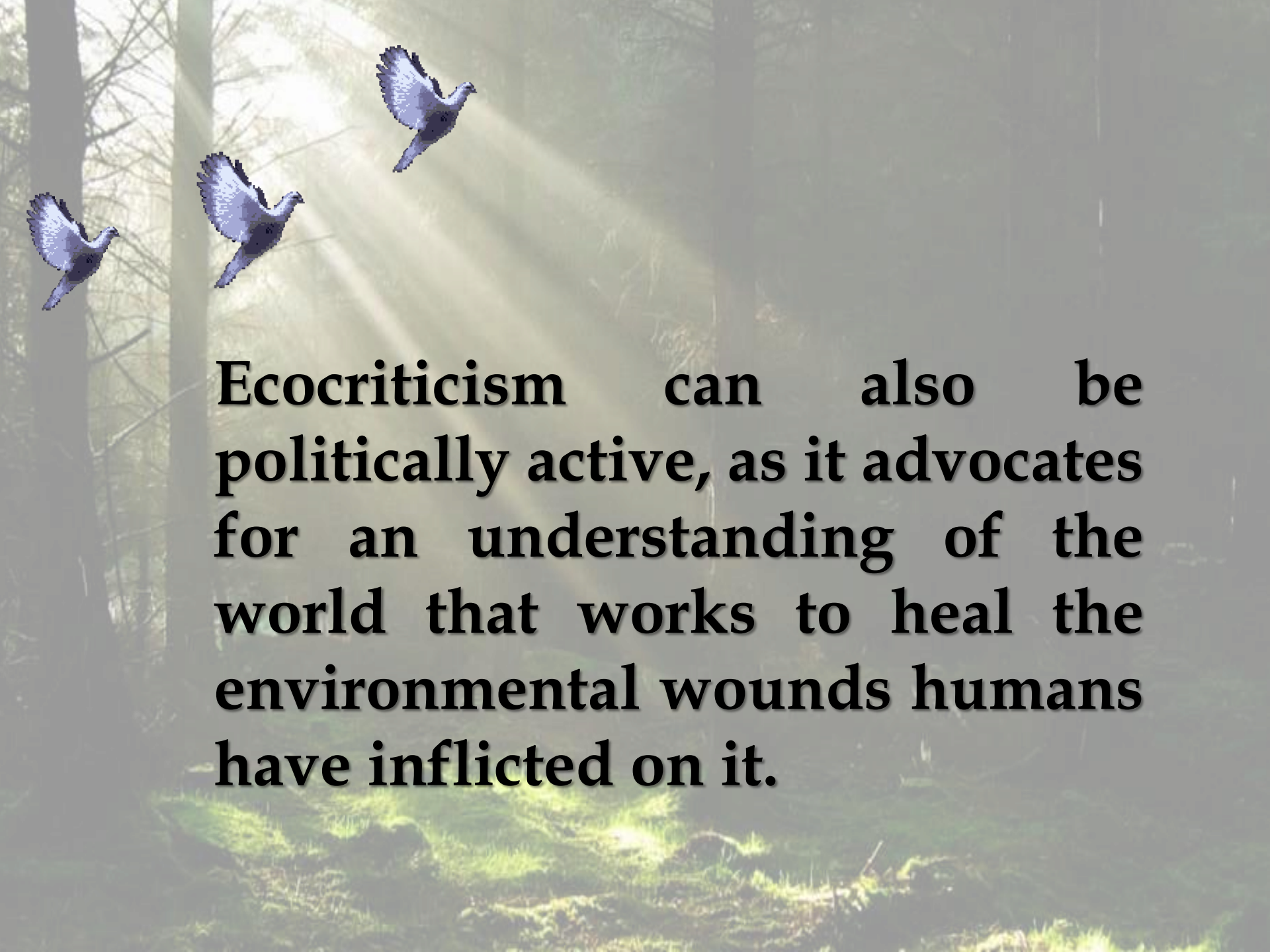
Ecocriticism is a study of culture and cultural products that is in some way connected with the human relationship to the natural world. It is also a response to the needs, problems or crises depending on one's perception of urgency.

The background of the slide is a photograph of a forest. Sunbeams (crepuscular rays) are visible, streaming down from the top left towards the bottom right. Three white doves are depicted in flight, moving from the left side of the frame towards the right. The doves are positioned at different heights, with one in the upper left, one in the middle left, and one in the upper center. The forest floor is covered in green moss and small plants, and the trees are mostly bare, suggesting a late autumn or winter setting.

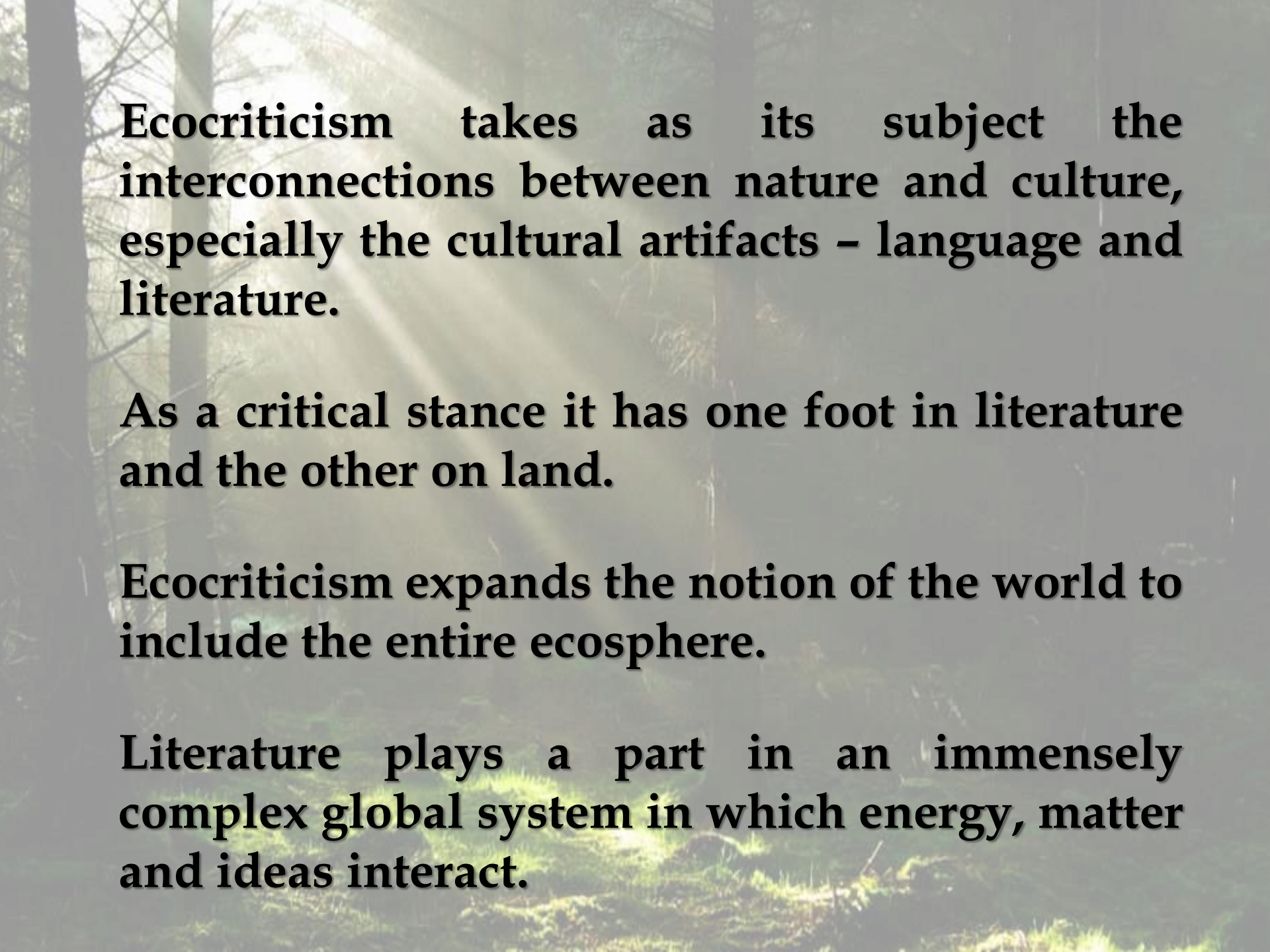
**Ecocriticism is a response to the
need for humanistic
understanding of our relationships
with the natural world in an age of
environmental destruction.**

The background of the slide is a soft-focus photograph of a forest. Sunbeams (crepuscular rays) stream down from the top left, illuminating the scene. Three white doves are depicted in flight, moving from the left towards the right. The text is overlaid on the lower half of the image.

**Ecocriticism must remain a big tent –
with many approaches – theoretical,
historical, pedagogical, analytical,
psychological, rhetorical and others.
It has an inherent ideological, if not
moral component.**

The background of the slide is a photograph of a forest. Sunlight rays (crepuscular rays) are visible, streaming down from the top left towards the center. Three white doves are depicted in flight, moving from the left side of the frame towards the right. The doves are positioned at different heights: one in the upper left, one in the middle left, and one in the upper center. The forest floor is covered with green moss and small plants, and the trees are mostly bare, suggesting an autumn or winter setting.

Ecocriticism can also be politically active, as it advocates for an understanding of the world that works to heal the environmental wounds humans have inflicted on it.

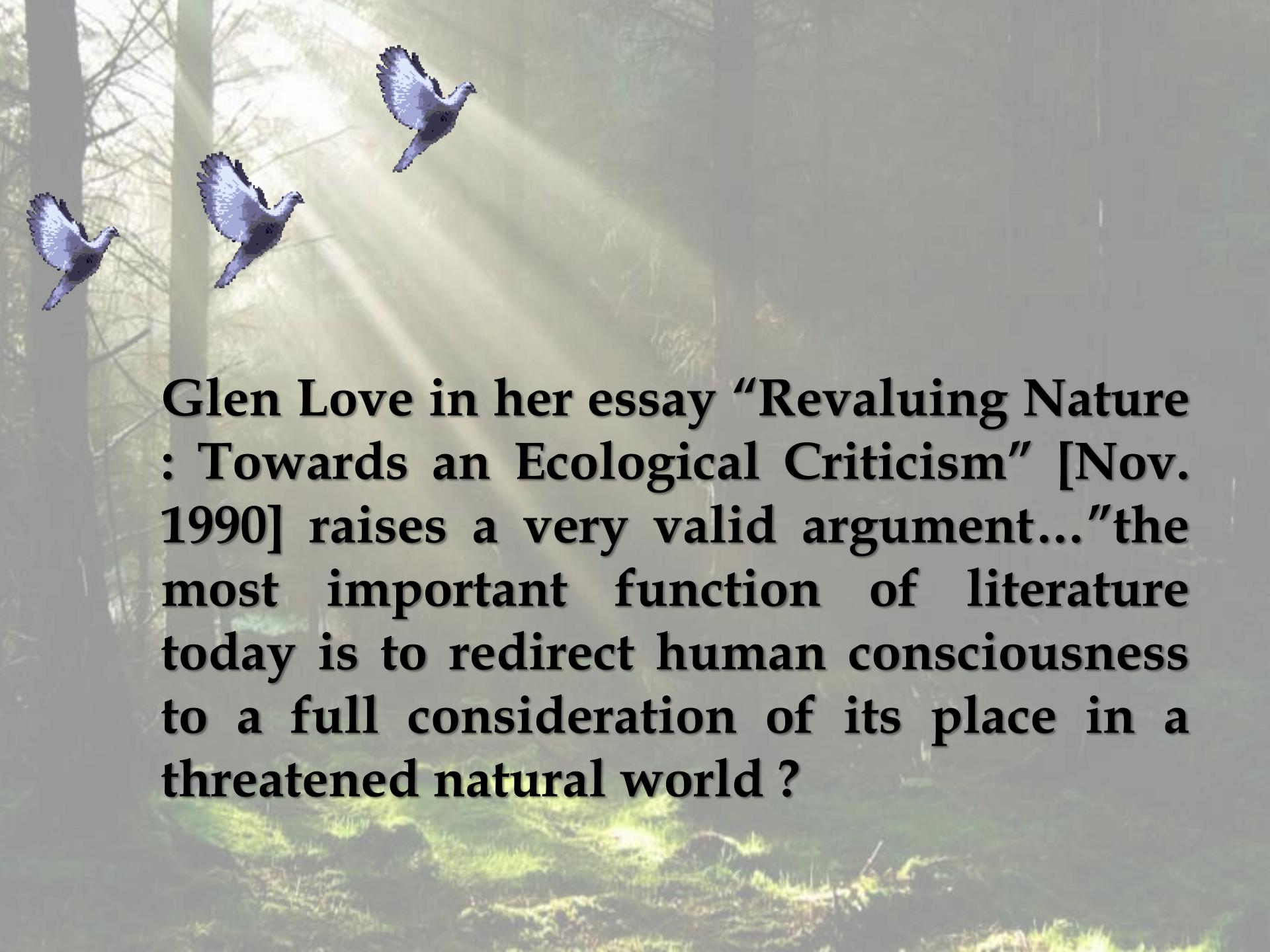


Ecocriticism takes as its subject the interconnections between nature and culture, especially the cultural artifacts – language and literature.

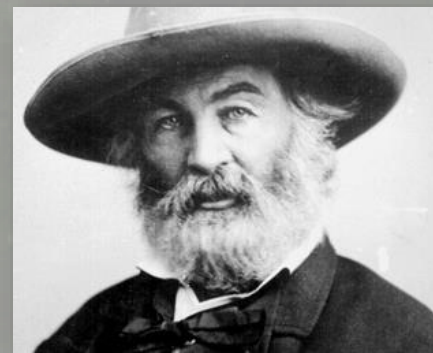
As a critical stance it has one foot in literature and the other on land.

Ecocriticism expands the notion of the world to include the entire ecosphere.

Literature plays a part in an immensely complex global system in which energy, matter and ideas interact.

The background of the slide is a photograph of a forest. Sunlight beams through the trees, creating a hazy, golden atmosphere. Three birds, possibly doves, are shown in flight in the upper left quadrant, moving towards the right. The text is overlaid on the lower right portion of the image.

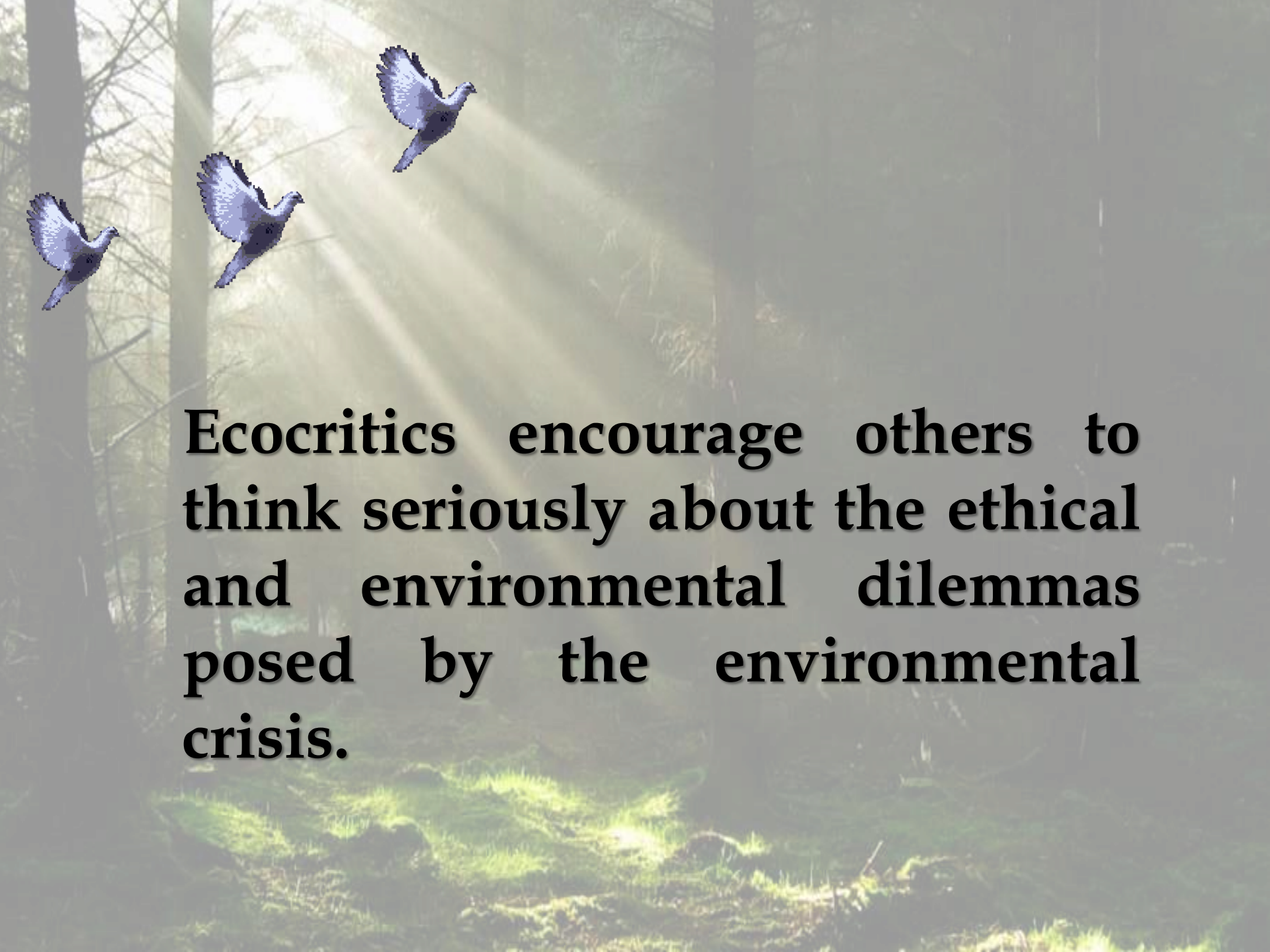
Glen Love in her essay “Revaluing Nature : Towards an Ecological Criticism” [Nov. 1990] raises a very valid argument...”the most important function of literature today is to redirect human consciousness to a full consideration of its place in a threatened natural world ?



Walt Whitman declared in "A Song of the Rolling Earth" :

"There can be no theory of any account unless it corroborates the theory of the earth.

No politics, song, religion, behaviour or what not, is of account, unless it compare with the amplitude of the earth; unless it face the exactness, vitality, impartiality and rectitude of the earth."

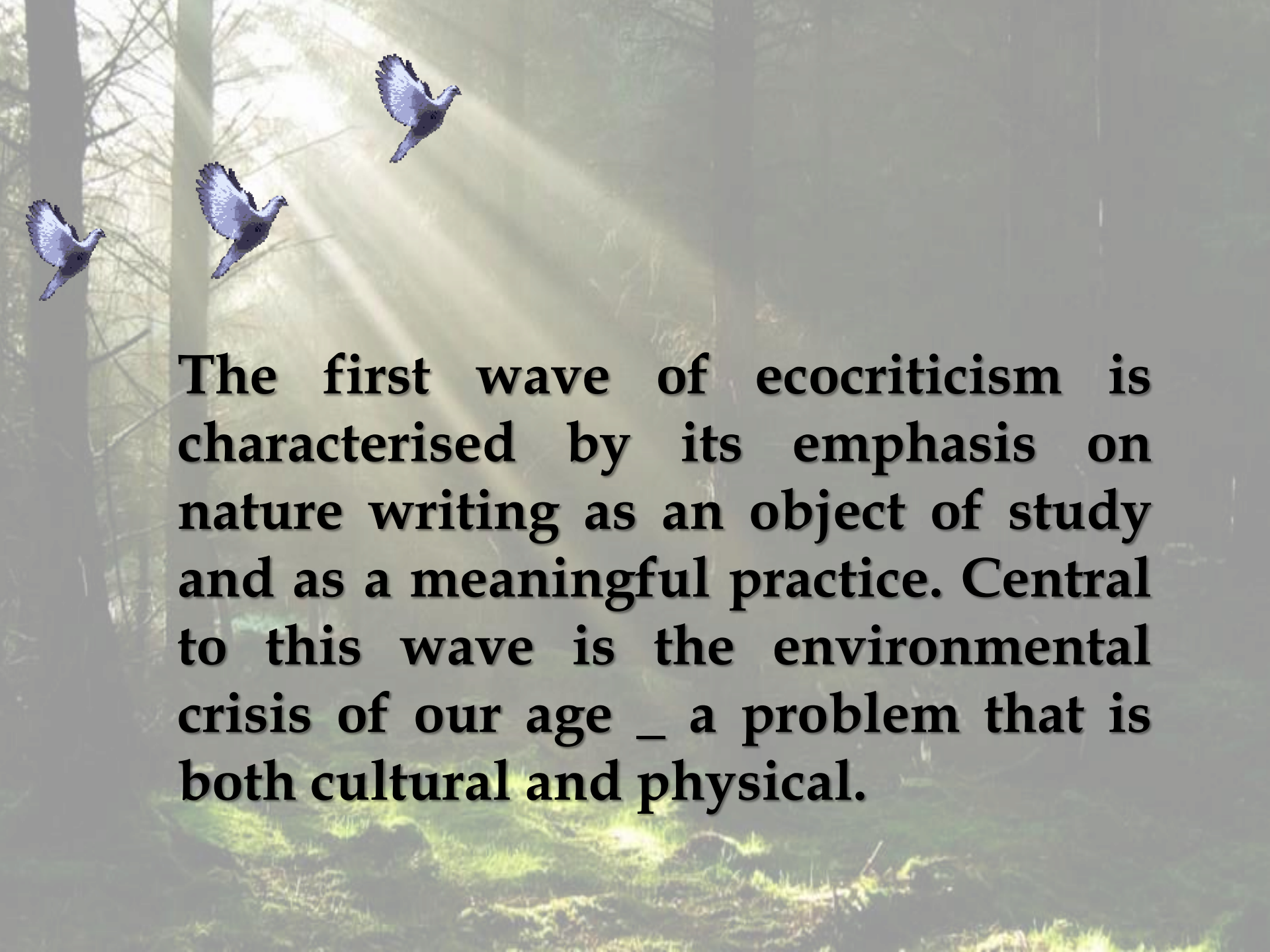
The background of the slide is a photograph of a forest. Sunlight rays (crepuscular rays) are visible, streaming down from the top left towards the bottom right. Three white doves are flying in the upper left quadrant of the image, moving towards the right. The forest floor is covered in green moss and ferns, and the trees are mostly bare, suggesting an autumn or winter setting.

Ecocritics encourage others to think seriously about the ethical and environmental dilemmas posed by the environmental crisis.

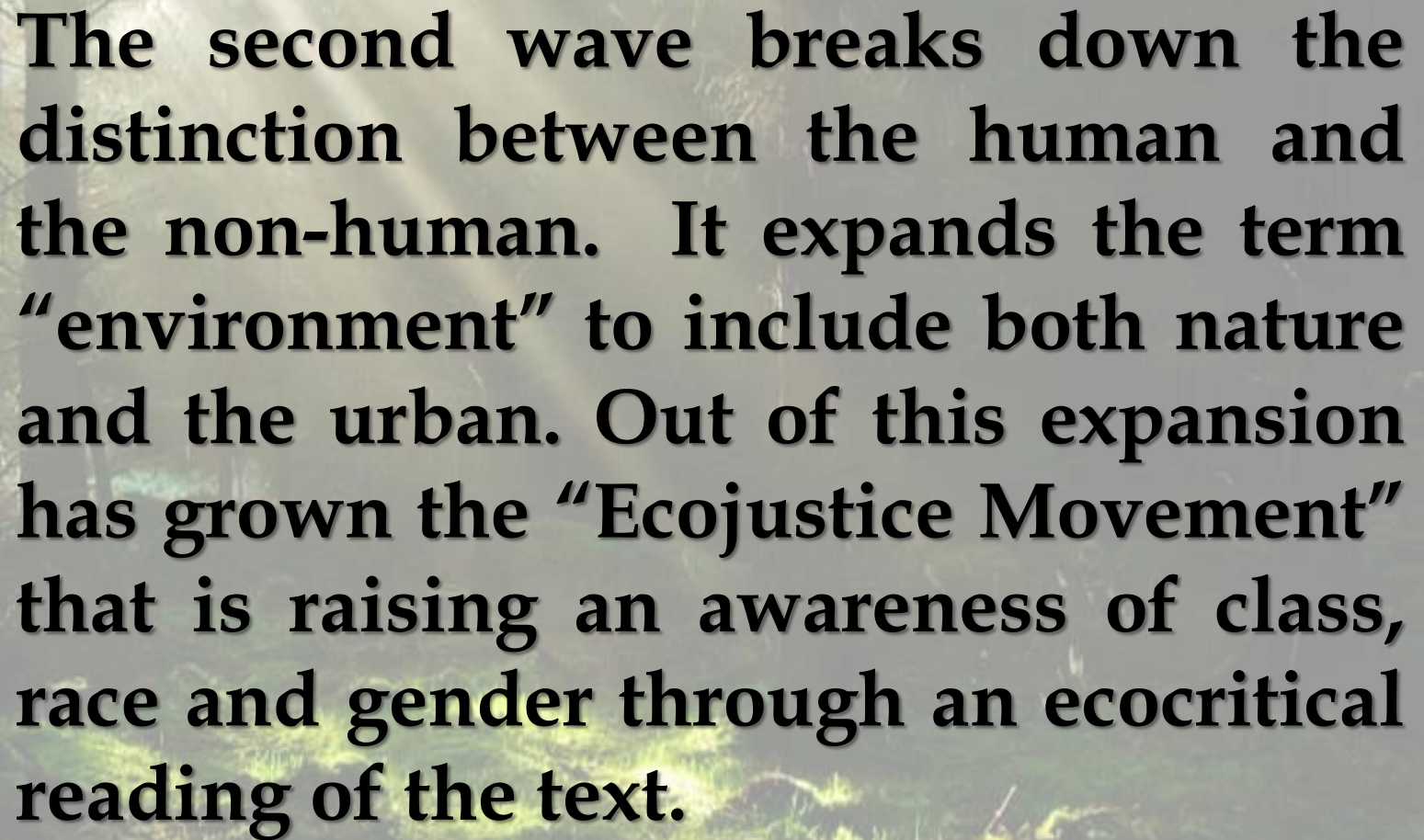


Ecocritics need to be folklorists, geographers, historians, landscape readers, as well as students of material culture.

When we study the relationships between language and landscape, text and terrain, or words and woods, we do not study two separate things but interdependencies.

The background of the slide is a photograph of a forest. Sunlight rays stream down from the top, illuminating the scene. Three birds are shown in flight, moving from left to right across the upper half of the image. The text is overlaid on the lower half of the image.

The first wave of ecocriticism is characterised by its emphasis on nature writing as an object of study and as a meaningful practice. Central to this wave is the environmental crisis of our age – a problem that is both cultural and physical.

The background of the slide is a photograph of a forest. Sunlight rays (crepuscular rays) are visible, streaming down from the top left towards the bottom right. Three white doves are depicted in flight, positioned in the upper left quadrant of the image. They are flying towards the right. The text is overlaid on the lower right portion of the image.

The second wave breaks down the distinction between the human and the non-human. It expands the term “environment” to include both nature and the urban. Out of this expansion has grown the “Ecojustice Movement” that is raising an awareness of class, race and gender through an ecocritical reading of the text.

Three white doves are shown in flight, moving from the left towards the right. They are set against a background of a sunlit forest with tall, thin trees and rays of light filtering through the canopy. The overall tone is peaceful and naturalistic.

TROPES & APPROACHES

PASTORAL

Pastoral trope found in much British and American literature, focusses on the dichotomy between rural and urban life as “deeply entrenched in Western Culture”.

There is a general idealization of nature and the rural and the demonization of the urban. Such works show a “retreat” from city life to the country, while romanticizing rural life.

The background of the slide is a soft-focus photograph of a forest. Sunlight rays (crepuscular rays) are visible, streaming down from the top left towards the center. Three birds, possibly doves or similar species, are shown in flight. One is on the left side, another is in the upper center, and a third is slightly below and to the right of the second. They are all facing towards the right side of the frame.

WILDERNESS

Old World Wilderness displays wilderness as a place beyond the boundaries of civilization. Wilderness is treated as a “threat” or a place of “exile”.

New World Wilderness seen in later American literature applies the pastoral trope of the “retreat” where the wilderness is a sanctuary.

ECOFEMINISM

A branch of ecocriticism, primarily analyses the interconnections of the oppression of women and nature.

Radical ecofeminism embraces the idea that women are inherently closer to nature, biologically, spiritually and emotionally.

Ecofeminist use of the ancient identity of nature as a nurturing mother which shows the alliance between the feminist and ecological.



Ynestra King has said :

“Ecofeminism is about connectedness and wholeness of theory and practice. It asserts the special strength and integrity of every living thing... we are a woman identified movement... we see the devastation of the earth and her beings by the corporate warriors and the threat of nuclear annihilation by the military warriors, as feminist concerns.”

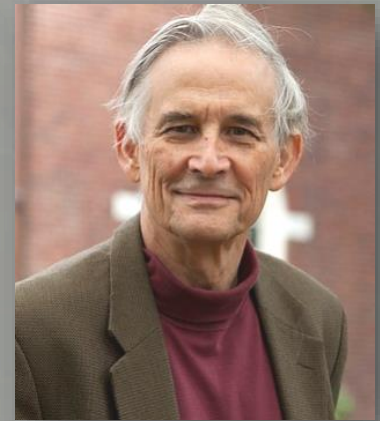


CONCLUSION



Joseph Carroll reiterates :

“The felt quality of experience within a natural world is one of those fundamental conditions of experiences. It should also be one of the fundamental categories of literary analysis. [Evolution and the Literacy Theory; 1995; 302]



Lawrence Buell, one of the pioneers of ecocriticism, said that : “Environmental crisis brings a crisis of the imagination. Writers can help to ameliorate the crisis through their writings, through a rescue operation by, reanimating and redirecting the readers transaction with nature.”

Embeddedness in spacious physical context is constitutive of personal and social identity.



Jonathan Bate tells eloquently about the role of literature in the establishment of close kinship between nature and human life :

“We cannot do without thought experiments and language experiments which imagine a return to nature, a reintegration of the human and the other. The dream of deep ecology will never be realised upon the earth, but our survival as a species may be dependent on our capacity to dream it in the work of our imagination.”

[The Song of the Earth, 2000]



Thank you!



A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and slightly misty.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and slightly misty.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are streaming through the canopy from the upper left, illuminating the air and the forest floor. The ground is covered in green moss and small plants. Tall, thin tree trunks are visible in the background and foreground.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are streaming through the canopy from the upper left, illuminating the air and the forest floor. The ground is covered in green moss and small plants. Tall, thin tree trunks are visible in the background and foreground.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and slightly misty.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and natural.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and slightly misty.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are streaming through the canopy from the upper left, illuminating the air and the forest floor. The ground is covered in green moss and small plants. Tall, thin tree trunks are visible in the background and foreground.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and natural.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and natural.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and natural.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are streaming through the canopy from the upper left, illuminating the scene. The ground is covered in green moss and small plants. Tall, thin tree trunks are visible in the background and foreground.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and slightly misty.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and slightly misty.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and slightly misty.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are streaming through the canopy from the upper left, illuminating the scene. The ground is covered in green moss and small plants. Several tree trunks are visible, some in sharp focus and others blurred in the background. The overall atmosphere is serene and natural.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and natural.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and slightly misty.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and slightly misty.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and slightly misty.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and slightly misty.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and natural.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and natural.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are visible, streaming from the upper left through the canopy of tall, thin trees. The forest floor is covered in green moss and some small plants. The overall atmosphere is serene and natural.

Next

A photograph of a forest interior. Sunlight rays (crepuscular rays) are streaming through the canopy from the upper left, illuminating the scene. The ground is covered in green moss and small plants. Several tree trunks are visible, some in sharp focus and others blurred in the background. The overall atmosphere is serene and natural.

Next

Human Resources Management

Performance Appraisal

By Dr. Sushama Rajeev Hasabnis

Performance Appraisal

❖ Definition

- “The formal, **systematic assessment** of how well employees are performing their jobs in relation to **established standards**, and the **communication** of that **assessments** to employees.”

Wendell French

- “Performance appraisal is the **systematic, periodic** and **impartial rating** of an employee’s excellence in matters pertaining to his **present job** and his **potential** for a better job.”

Flippo

Objectives of Performance Appraisal

- Feed back
- Compensation Decisions
- Data Base
- Personal Development
- Training d development
- Promotion Decisions
- Improve Supervision

Process of Performance Appraisal

- Job analysis, job description and job specification
- Establishing standards of performance
- Communicating performance standards to employees
- Measuring Actual Performance
- Comparing Actual performance with standards and Discuss with Employees
- Initiating Corrective action, if necessary

Methods of Performance Appraisal contd.....

Traditional Methods

1. Unstructured Method
2. Straight ranking Method
3. Paired comparison Method
4. Man to man comparison method
5. Grading Method
6. Graphic rating Method

Modern Methods

1. BARS
(Behavioral Anchored Rating Scale Method)
2. Result oriented Appraisal or MBO method
3. Assessment centre Method

Methods of Performance Appraisal

Traditional Methods

- 7. Forced Choice method
- 8. Check list method
- 9. Weight check list method
- 10. Free essay method
- 11. Critical incidents method
- 12. Field review method
- 13. Confidential reports

Modern Methods

- 4. Human Resource Accounting Method
- 5. Psychological Appraisal method
- 6. 360 degree appraisal

Unstructured Methods

- Impression about the Employee
- Simple
- Qualities
- Abilities
- Aptitude
- Other Personal traits

Straight Ranking Method

- Ranking from Best to poorer
- Subjective Method

Paired Comparison Method

- Improved single ranking Method
- Group of employee
- Comparison to each another
- Formula:
- $$\frac{N(N-1)}{N}$$
- Where N is the number of person compaired.

Table of Paired Comparison Method

Employees rated ----- Performance Compared with	A	B	C	D	E	Final Rank
A	#	-	-	+	+	3
B	+	#	-	-	+	2
C	+	+	#	+	+	1
D	-	-	-	-#	+	4
E	-	-	-	-	#	5

Man to Man Comparison Method

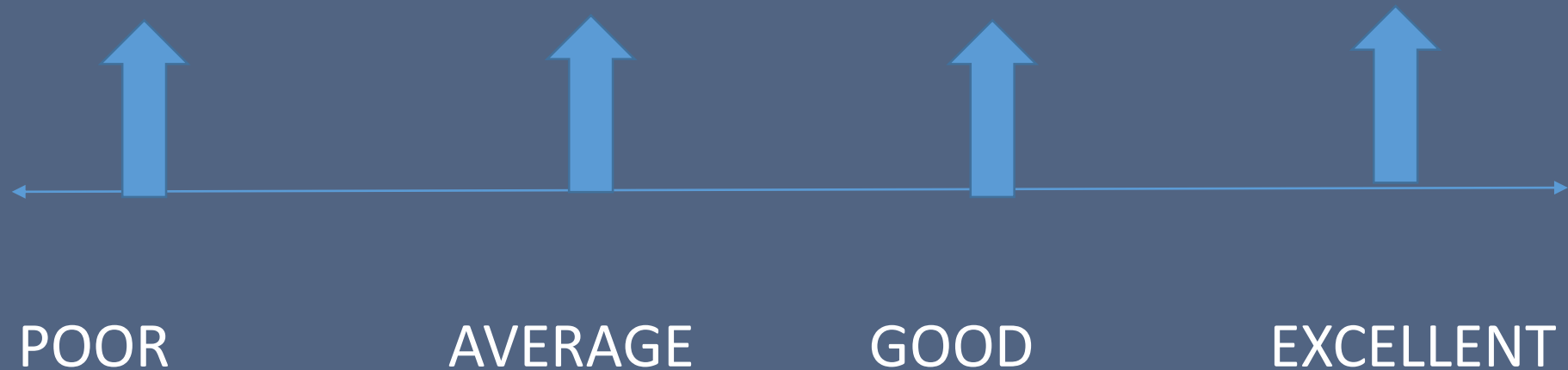
- Selected Factors
- Scale for each trait
- Scale ranking
- E.g. leadership, initiative group work

Grading Method

- Carefully Defined Grade
- Knowledge, Judgement, analytical ability, Leadership Quality self expression etc.
- Grade-A: Outstanding
- Grade-B: Very Good
- Grade-C: Average
- Grade-D: poor

Graphic Rating Scale

- Main Feature is evaluation on Job related knowledge
- Quantitative rating



Forced choice Method

- American Army Personnel
- Second World War
- Pairs of statement some may be positive and some may be negative
- Good work organizer
- Shows patience with slow learners
- Dishonest or disloyal
- Careful and regular
- Avoid work
- Hard working
- Cooperates with fellow workers
- Does not take interest in work

Checklist

- Objective or descriptive statements about the employee's behavior
- Sample Questions
 - Is the employee regular on the job? Yes/No
 - Is the employee respected by his subordinates? Yes/No
 - Is the employee always willing to help peer ? Yes/No
 - Does the employee follow instructions properly? Yes/No
 - Does the employee keep the equipment in order? Yes/No
- Difficult to construct a good checklist
- A separate checklist is needed for each job

Weighted Checklist

- Statements Relating to work related behavior of the employee
- Every statement is given equal importance

Free Essay Method

- No quantitative
- Only subjective method evaluation by evaluator
- Job knowledge and potential of the employee
- Affiliation with company programme policies objectives etc
- The employees relation with co workers and superior
- The employees general planning organizing and controlling ability
- The attitudes and perception of the employee in general.

Critical Incidents Method

- Performance based on critical events

Field Review Method

- Interview of the supervisor
- Interview by the evaluator
- Opinion of the subordinate
- Discussion with supervisor and evaluator

Confidential Report

- It is Written by supervisor
- Major determinant is promotion or transfer
- Subjective based on impression
- No feedback to employee
- No development to employee
- Never known his weakness

MODERN METHODS

BARS: Behaviorally Anchored Rating Scales

- Critical areas of performance of job Behaviorally
- anchored rating scales

Result oriented Appraisal or MBO Technique

- Concrete performance targets
- Superior and subordinate jointly
- Performance appraisal is based by both

Assessment Centre Method

- First Applied in the German Army in 1930
- Individuals from various department
- Group assignment
- Evaluation personally, collectively
- Potential, promotion etc.

Human Resource Accounting Method

- Cost of the employee
- Recruitment, selection, induction, training, development, wages and benefits
- Contribution of the employee
- Labour productivity+value added by human resources.

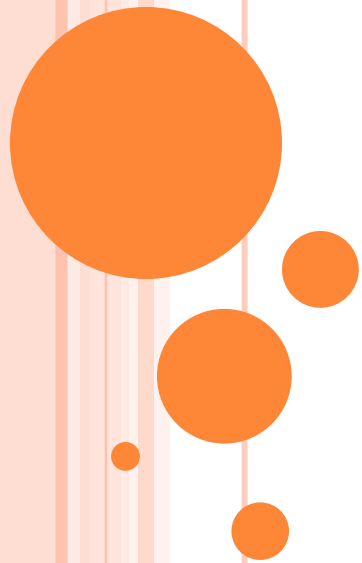
360 Degree

- Performance appraisal
- Wide range
- Boss
- Colleagues
- Subordinate

.

THANK YOU

SUBJECT : -INDIAN AND GLOBAL ECONOMIC DEVELOPMENT



Class :- T. Y. B. COM

CHAPTER 5:- ECONOMIC PLANNING IN INDIA

➤5.1 Introduction

➤5.2 Meaning and Definition of Economic Planning

Conscious effort

- 1. Economic variables**
- 2. Country or region**
- 3. Time-Schedule**
- 4. Set of objectives**
- 5. Determinate Authority**
- 6. Economic Survey**



➤ 5.3 Characteristics of Economic Planning in a Mixed Economy

- a. Joint Responsibility
- b. Direct Partial Control
- c. Division of Sectors
- d. Scope for Private Initiative
- e. Co-operative Sector
- f. Freedoms
- g. Inducement and Controls



➤ 5.4 Need of Economic Planning In India

1. Inadequacy of the Market Mechanism
2. Elimination of Instability
3. Resource Mobilization and Allocation
4. Equitable Distribution of Income
5. Harmonizing Wage Relations
6. Coping with Major Economic Changes
7. Wastes of Competition and Duplication of Services
8. Externalities
9. Creating a Climate
10. Trade and Aid
11. Collective wisdom



➤ 5.5 Formulation of a Economic Plan

- a) Central Planning Authority
- b) A Survey of the Economy
- c) Objectives
- d) Priorities and Targets
- e) Strategy
- f) Internal Consistency and Balances
- g) Mobilization of Resources



h) Choice of a Planning Model

1. The Aggregate Growth Model
2. The Sectoral Projection Model
3. The Comprehensive Inter-industry Model

i) Plan Period

j) Efficient Administration

k) Evaluation



➤ 5.6 Objectives of Economic Planning in India

- a) Rapid Economic Growth
- b) Removal of Poverty and Reducing Disparities in Income
- c) Creating Employment Opportunities
- d) Regional Balance
- e) Social Objectives
- f) Increasing World Competitiveness



➤ 5.7 Strategy of Indian Planning

- a) Emphasis on Industrialization
- b) Implications of this strategy
 - 1. The Supply of Consumer goods
 - 2. Importance to small scale Industries
 - 3. Due Place for Agriculture
 - 4. Dominant role of the Public Sector
 - 5. Important place to Private sector also
 - 6. Foreign Trade and Foreign Aid
- c) Employment Strategy
- d) Fiscal Policy for Social Objectives
- e) Evaluation of the Strategy



➤ 5.8 Limitations of Economic Planning

Limitations

1. Deficiencies in plans and their Implementation
2. Insufficient and unrealizable data
3. Unanticipated economic disturbances
4. Institutional Weaknesses
5. Lack of political will
6. Reduction in Lines of Control
7. Socio – Cultural Barriers
8. The Menace of population Growth
9. Inherent Drawbacks of Public Sector
10. Allocating Real Resources



➤ 5.9 Review of Planning in India - Evaluation of Economic Planning in India

- A. Concrete Achievements of the Development plans since 1951
1. Rise in National Income and per Capita Income
 2. Achievements in Agriculture
 3. Performance of Industrial Sector
 4. Science and Technology
 5. External Sector
 6. Infrastructural Development



B. Failures of Planning

1. Failure to eliminate poverty
2. Failed to provide Employment
3. Increasing inequalities of income and wealth
4. Growing Black money
5. Failure in implementation of land reforms
6. Concentration of Economic power



C. Achievements and Failures of the Ninth Five - year plan (1997 - 2002)

1. Growth rate of GDP missed the target
2. Low achievement in Saving and Investment
3. Size of the public sector plan reduced
4. Widening gap between revenue and expenditure
5. Rising Fiscal Deficit
6. Discouraging External trade
7. High ICOR
8. Growing unemployment



➤ **5.10 Tenth Five Year Plan (2002 - 2007)**

Objectives of Tenth Five Year Plan (2002 - 2007)

Sectoral Allocation of Public Sector Resources for
Tenth Plan

➤ **5.11 Current (Eleventh) Five Year Plan (2007 -12) - Objectives and Strategy**

Sectoral Allocation of Public Sector Resources for
Eleventh Plan



Group, Group Dynamics & Team Building

Dr. Sameer Limbare

Assistant Professor

Department of Psychology, LBRD Arts and Commerce Mahila
Mahavidyalaya, Nashik Road

Cell No: 9890985982

Email sameerlimbare@yahoo.com

Group



Causes of Group formation

1. Social & Mental Needs
2. To accomplish impossible tasks
3. To seek Information, Knowledge & Skills
4. Information on Sensitive issues
5. To created a “Image” recognized by society

6. Security





Functions of a Group

1. Role- Role ambiguity
2. Status
3. Norms
4. Cohesiveness & Unity

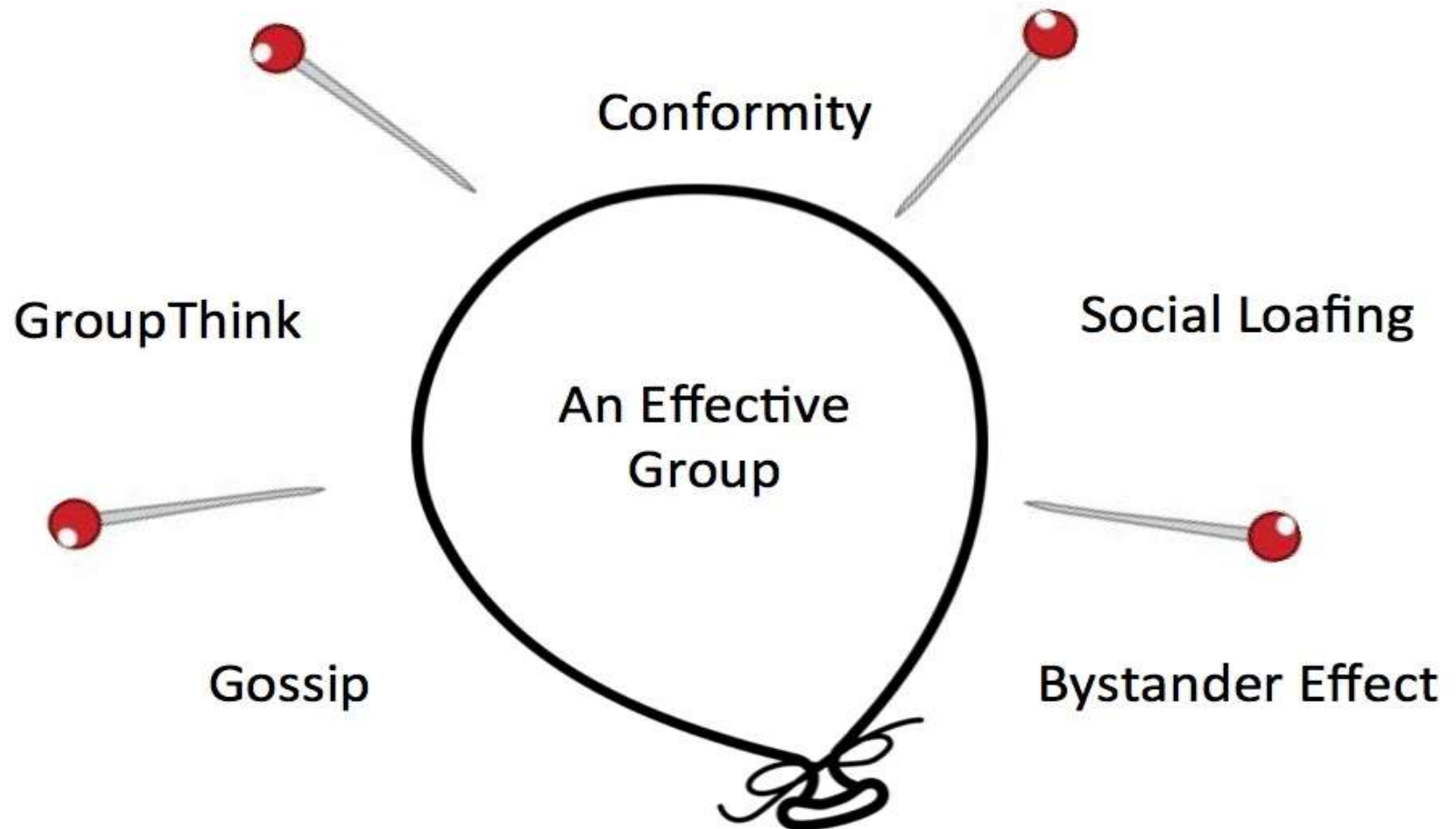


Group Structure

Group Dynamics

- Study about Group structure
- Studying about members Behaviour
- To know about the Stability of Group
- Changes occurring in the above

Threats to a Group



Disadvantages of Group

- ❖ Social Loafing

- ❖ Group Polarization

- ❖ Group Think

SOCIAL LOAFING



Group Polarization



GROUP THINK: Def

“The mode of thinking that person engage in when concurrence-seeking & realistic appraisal of alternatives course of action”

- In short Overconfident / Complacent

PEARL HARBOUR ATTACK





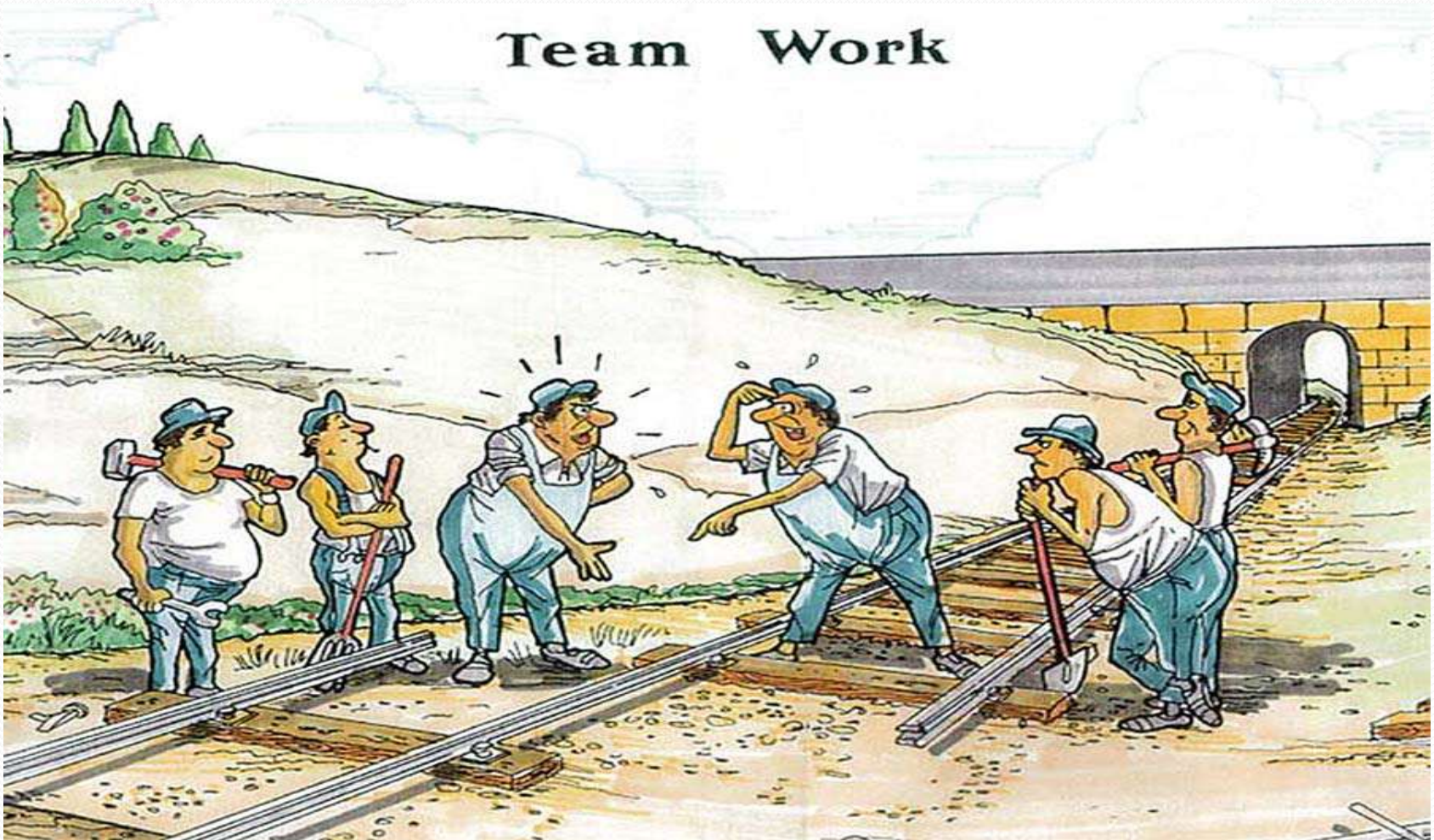
PEARL HARBOUR ATTACK

- Attack on Dec 1941
- Loss of:
- 18 SHIPS
- 170 AEROPLANES
- 2400 LIVES/ SOLDIERS
- Reason: Group Think



Why? Team Building

Team Work





COORDINATION

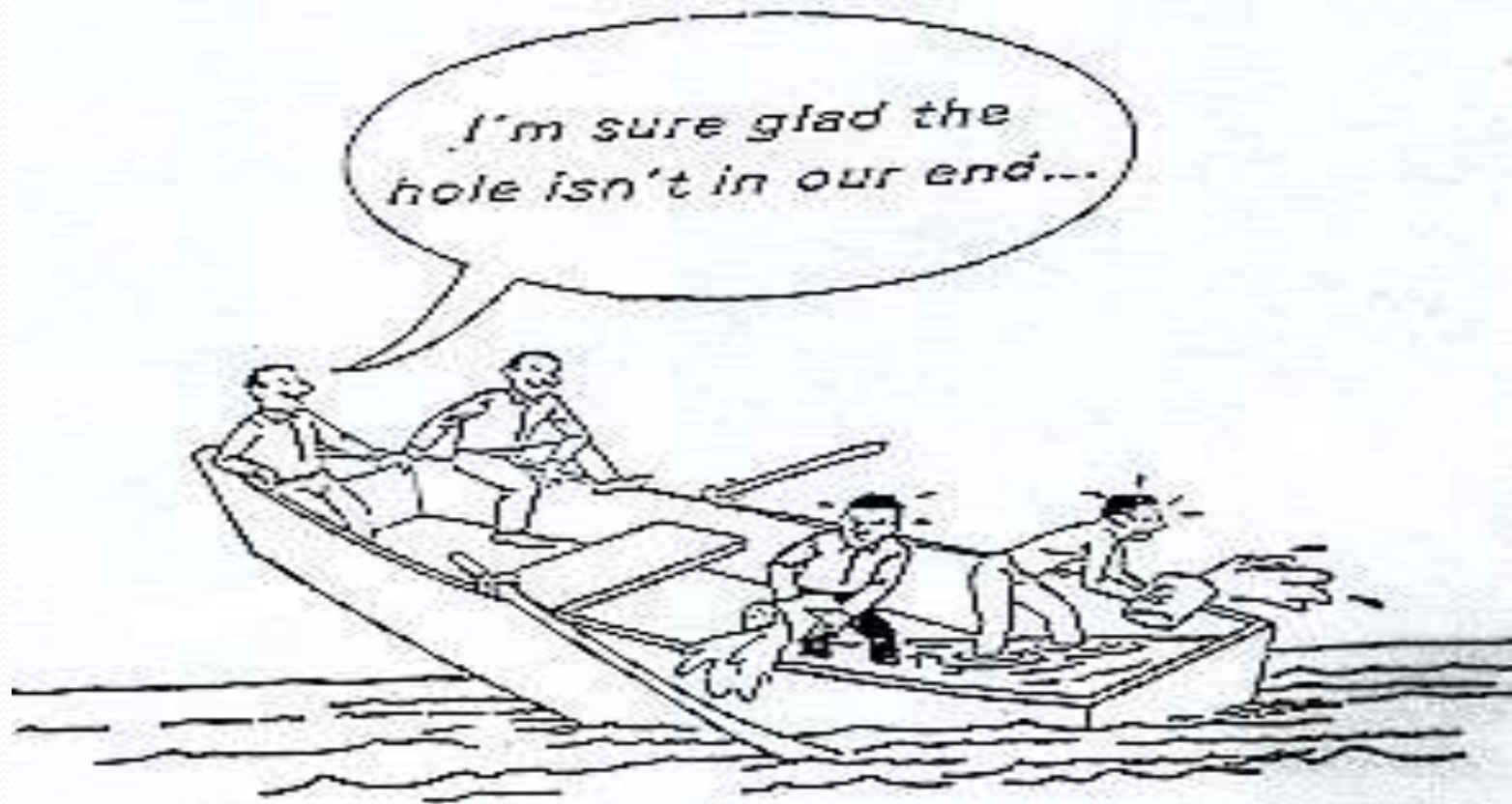
Definition

- Co-ordination is the
- unification,
- integration,
- synchronization of the efforts of group members
- so as to provide unity of action in the pursuit of common goals.
- It is a hidden force which binds all the other functions of management.

COORDINATION

- **Having a global view of all the work that has to be done- visionary**
- **Setting a Common Goal**
- **Knowing your Team**
- **Defining Team Roles**

Global View



KNOWING YOUR TEAM



SOCIAL LOAFING

trusting your neighbor will do the job

COORDINATION

- **Planning**
- **Communicating**
- **Finding the correct tools**

BELIEVE IN SELF



Believe in SELF



- UNIQUE
- SPECIAL &
- ONLY ONE OF ITS KIND IN THE WORLD

RATAN TATA

“I do not take right decisions
I take decisions & then prove
how they were right.”

BE AN EFFECTIVE PLANNER

- Identifying resources - people, time, money, materials and facilities
- Ensuring the availability of resources
- Determining standards of performance



Practice Problem Solving

- Is it a problem???
- Gather facts and opinions
- Be Creative & Positive in solving
- Implement the decision
- Evaluate the results

Providing a Motivating Climate

- Providing the resources
- Providing the training
- Guiding and Encouraging personal development
- Recognizing and Rewarding

Develop Organizational Skills



- Divide work into logical tasks and groupings
- Establishing guide lines in order to coordinate

Develop your Organizational Skills



- Practice of taking feedback
- Establish communication networks
- Free flow of information up down

Practice Feedback



Team building can be compared with Cricket

- Coordinate the teams effort
- Committed to make a contribution to the team
- To beat the competition requires a *Game Plan*

Collaboration as a Source Of Power



WE ARE THE
CHAMPIONS

www.santabanta.com

QUESTIONS????



महाराष्ट्रातील प्रमुख वारकरी संत



संत शब्दाचा अर्थ

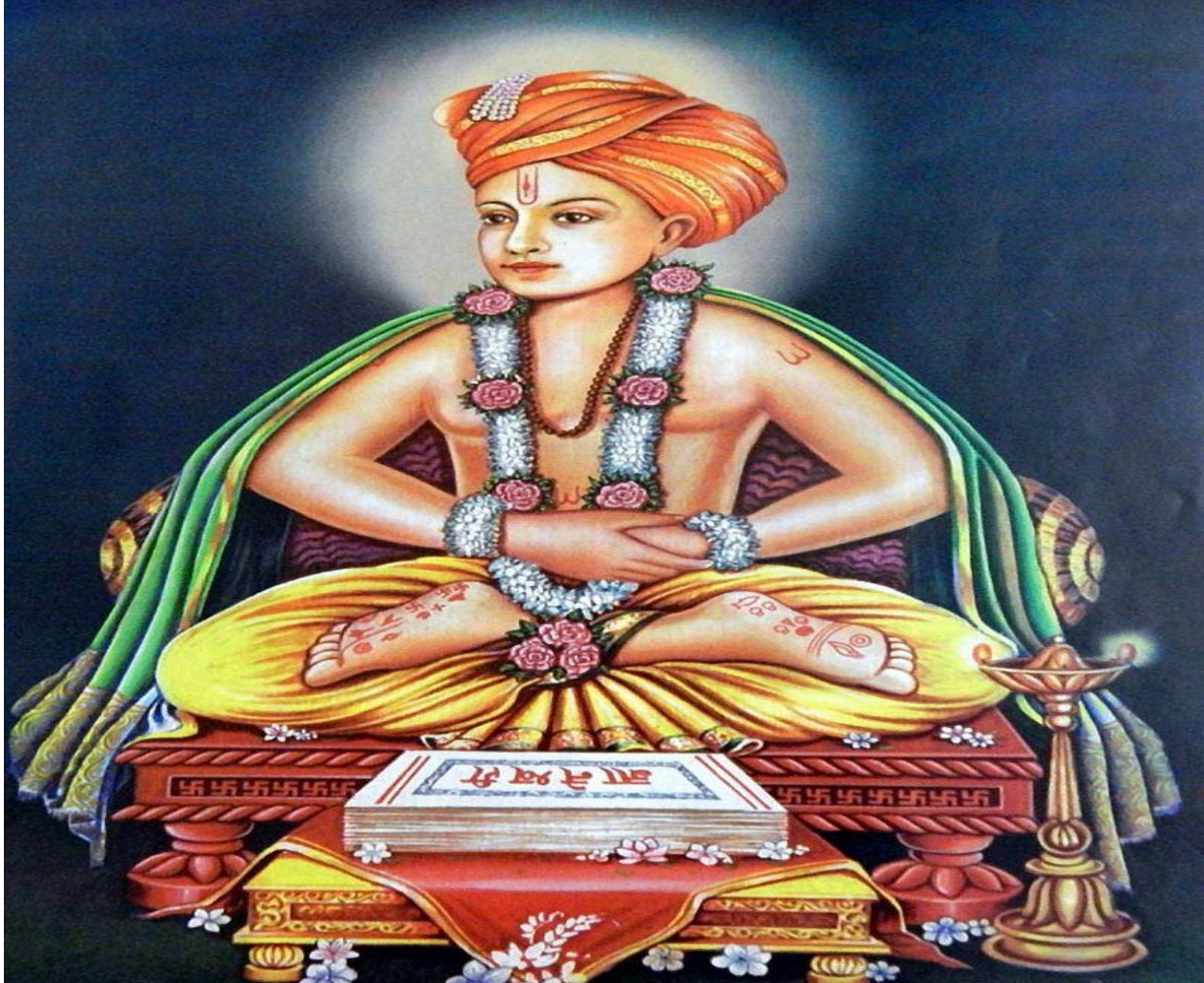
- संत या शब्दाचा धात्वर्थ सद्वस्तू असा आहे. तीनही काळी जिच्या स्वरूपात बदल होत नाही आणि जिचा अभाव कोणत्याही काळी सिद्ध होत नाही अशी जी चैतन्य वस्तू, तिलाच संत असे म्हणतात. देहाहंकाराशी लढून, त्याचा निःपात करून, कार्यकारण उपाधीवर विजय मिळवून जो आत्मरूप बनला आहे, त्याला मिळणारी एक महाने पदवी म्हणजे संतत्व होय. साधू, संत, सज्जन आणि भगवदभक्त हे साधारणपणे एकच असतात. भगवद्गीतेमधील दसऱ्या अध्यायातील स्थितप्रज्ञ, सहाव्या अध्यायातील योगी, बाराव्या अध्यायातील ज्ञानोत्तर भक्त, चौदाव्या अध्यायातील गुणातीत आणि अठराव्या अध्यायातील कर्मसंन्यासी, हे सर्व एकच. ब्रह्मनिष्ठ किंवा ईश्वरभावाला प्राप्त झालेल्या विभूतीची नावे जरी भिन्न असली तरी वृत्ती सारखीच असते.

- भागवतात अशा महात्म्यांना "भागवत" किंवा भागवतोत्तम संत असे म्हणतात. हे भागवतोत्तम सत्पुरुष समदर्शी असतात. सम याचा एक अर्थ व्यावहारिकाच्या म्हणजे उपाधीच्या पलीकडचा, तर सम शब्दाचा दुसरा अर्थ ब्रह्म म्हणजेच सर्वच ब्रह्म किंवा ईश्वर पाहणारा, असा आहे. मंडकोपनिषदात "श्रोत्रियं ब्रह्मनिष्ठं" अशी संतांची लक्षणे सांगितली आहेत. श्रतिसंपन्नता आणि ब्रह्मनिष्ठता याबरोबरच कपाळपणा ही संतांचा महत्त्वाचा गुण. श्रतिसंपन्नतेने ब्रह्मनिष्ठ झालेले संत कृपेचा वर्षाव करतात.

•

- संताची अभंगाणी हे महाराष्ट्राचे आणि मराठीचे परमभूषण आहे. संताची अभंगवाणी हे महाराष्ट्राच्या मराठी भाषेचे अक्षर लेणे होय.
- साधसंत मायबाप
तिंही केले कृपादान ।
पंढरिये यात्रे नेले
घडले चंद्रभागे स्नान ॥
- आणि संतकृपेनेच ही भूलोकीच्या वैकुंठाची वाट
गवसते.

संत ज्ञानेश्वर



ज्ञानेश्वरांनी लिहिलेले ग्रंथ

- अमृतानुभव
- चांगदेव पासष्टी
- भावार्थदीपिका - ज्ञानेश्वरी- या ग्रंथाचा शेवट पसायदान या नावाने ओळखला जातो.
- स्फुटकाव्ये (अभंग,विराण्या आदि.)
- हरिपाठ (श्री ज्ञानदेव हरिपाठ)

ज्ञानदेवांचे बालपण

- (१२७१ किंवा १२७५-१२९६). महाराष्ट्रातील एक थोर योगी, तत्त्वज्ञानी आणि संतकवी. महाराष्ट्रातील भागवत तथा वारकरी संप्रदायाचा तत्त्वज्ञ प्रवर्तक. बापविठ्ठलसुत, ज्ञानाबाई, ज्ञानदेव या नावांनीही त्यांना ओळखले जाते. ज्ञानेश्वरीच्या अखेरीस ज्ञानेश्वरांनी स्वतःची नाथसंप्रदायाची गुरुपरंपरा सांगितली आहे, ती अशी: आदिनाथ, मत्स्येंद्रनाथ, गोरक्षनाथ, गहिनीनाथ, निवृत्तिनाथ, ज्ञानदेव, ज्ञानेश्वरी, अमृतानुभव, चांगदेव पासण्टी व बहतेक अभंग-गाथा ह्यांत ते स्वतःच्या नावाचा निर्देश ज्ञानदेव असाच करतात; परंतु
⇒ नामदेव, मुक्ताबाई, एकनाथ इ. संतांच्या वाङ्मयात ज्ञानेश्वर असाही उल्लेख अनेकदा येतो.
- ज्ञानेश्वरांचा जन्म आपेगाव येथे तेराव्या शतकात, मध्यरात्री श्रावण कृष्ण अष्टमी, शके ११९७ (इ.स. १२७५) रोजी झाला.

- त्यांच्या वडिलांचे नाव विठ्ठलपंत कलकर्णी. त्यांच्या आई रुक्मिणीबाई या होत. गोविंदपंत व मीराबाई हे त्यांचे आजोबा-आजी होत. निवृत्तीनाथ हे ज्ञानेश्वरांचे थोरले बंधू. निवृत्ती, सोपान व मुक्ताबाई या त्यांच्या भावंडांचा जन्म अनुक्रमे शके ११९५, ११९९ व १२०१ मध्ये झाला. (काही अभ्यासकांच्या मते निवृत्ती, ज्ञानदेव, सोपान व मुक्ताबाई या सर्व भावंडांचा जन्म आळंदी येथेच अनुक्रमे शके ११९०, ११९३, ११९६ व ११९९ मध्ये झाला.) आपेगाव हे औरंगाबाद जिल्ह्यातील पैठणजवळ गोदावरी नदीच्या काठावर वसलेले छोटे गाव आहे. ज्ञानेश्वरांचे वडील विठ्ठलपंत हे मळत विरक्त संन्यासी होते. विवाहित असतानाच त्यांनी संन्यास घेतला व ते काशीला गेले.

- . गरूंना ते विवाहित असल्याचे समजल्यावर गरूंनी त्यांना परते पाठवले. त्यांच्या आज्ञेनुसार पुन्हा गृहस्थोश्रमात प्रवेश केल्यानंतर विठ्ठलपंतांना चार अपत्ये झाली. निवृत्ती, ज्ञानदेव, सोपान व मुक्ताबाई अशी त्यांची नावे होत. विठ्ठलपंत तीर्थयात्रा करत करत आळंदी मक्कामी येऊन स्थायिक झाले. त्या काळी सन्यासाची मुले म्हणून सर्व समाज या चौघा भावंडांची हेटाळणी करीत असे. गावाने त्यांना व त्यांच्या कटबाला वाळीत टाकले. परित्यक्त ब्राह्मण म्हणून त्यांना काळं कंठावा लागला. ज्ञानेश्वर व त्यांच्या भावंडांची मुंज करण्याचे आळंदीच्या ब्राह्मणांनी नाकारले. त्यावर विठ्ठलपंतांनी उपाय काय असे धर्मशास्त्रींना विचारले. त्यावर केवळ देहदंडाचीच शिक्षा आहे असे ब्राह्मणांनी सांगितले. मुले संस्कारांपासून वंचित राहू नये व त्यांचे भविष्यात भले व्हावे यासाठी विठ्ठलपंतांनी व रुक्मिणीबाई यांनी आत्महत्या करून देहान्त प्रायश्चित्त घेतले.

- आई-वडिलांच्या मृत्यूनंतर ज्ञानेश्वर आणि त्यांच्या भावंडांना लोकांकडून फार त्रास दिला गेला. त्यांना अन्न आणि पाणी यासारख्या मूलभूत गोष्टी नाकारण्यात आल्या. पढे ही भावंडे [पैठणली](#) गेली आणि तेथे ज्ञानेश्वरांनी आपली विद्वत्ता सिद्ध केली.
- संत ज्ञानेश्वरांनी अत्यंत रसाळ भाषेत शब्दरचना केली. [संत नामदेवांच्या](#) जोडीने त्यांनी भागवत धर्म - [वारकरी संप्रदायाचा](#) प्रसार केला. ७०० वर्षांची परंपरा असलेल्या वारकरी संप्रदायाचे अनुयायी महाराष्ट्रात आजही लाखो संख्येने आहेत.
- भावार्थदीपिका हे भगवद्गीतेच्या अनुवादवजा टीका ग्रंथाचे कार्य ज्ञानेश्वरांनी [अहमदनगर](#) जिल्ह्यातील [नेवासा](#) येथे केले.

ज्ञानेश्वरांचे कार्य

- निवृत्तीनाथ हेच ज्ञानेश्वरांचे सदगुरू होते. नेवासा क्षेत्रात आपल्या गुरूच्या कपाशीर्वादाने गोंतेवर त्यांनी प्रख्यात टीका लिहिली. खेरे पाहता ज्ञानेश्वरांनी ही टीका सांगितली व सच्चिदानंद बाबा यांनी ती लिहिली. या ग्रंथास 'ज्ञानेश्वरी' किंवा 'भावार्थदीपिका' असे म्हणतात. हे मराठी वाङ्मयाचे देशीकार लेणे झाले. ज्ञानेश्वरीच्या माध्यमातून संस्कृत भाषेतील 'ज्ञान', श्री संत ज्ञानेश्वरांनी प्राकृत भाषेत आणले.
- माझा मराठाचि बोल कौतुके। परि अमृतातेहि पैजासी जिंके।
ऐसी अक्षरे रसिके। मैळवीन॥ (ज्ञाने - ६.१४)
- असे म्हणत त्यांनी मराठी भाषेविषयीचा अभिमान, मराठीची महती व्यक्त केली आहे. कर्मयोग, ज्ञानयोग व भक्तियोग सांगणाऱ्या ज्ञानेश्वरीत सुमारे ९००० ओव्या आहेत. हा ग्रंथ इ.स. १२९० मध्ये लिहिला गेल्याचे मानले जाते.

- त्यांचा दुसरा ग्रंथ 'अनुभवामृत' किंवा '[अमृतानुभव](#)' होय. हा विशुद्ध तत्त्वज्ञानाचा, जीव-ब्रह्म ऐक्याचा ग्रंथ आहे. सुमारे ८०० ओव्या (दहा प्रकरणे) या ग्रंथात आहेत. तत्त्वज्ञानाच्या दृष्टीने हा श्रेष्ठ ग्रंथ आहे.
- '[चांगदेव पासष्टी](#)' या ग्रंथाद्वारे त्यांनी चांगदेवांचे गर्वहरण करून त्यांना उपदेश केला. [चांगदेव](#) हे महान योगी १४०० वर्षे जंगले असे मानले जाते. पण त्याचा अहंकार गेला नव्हता. यासाठी संत ज्ञानेश्वरांनी उपदेशपर लिहिलेले ६५ ओव्यांचे पत्र म्हणजे [चांगदेव पासष्टी](#) हा ग्रंथ होय. यात अद्वैतसिद्धान्ताचे अप्रतिम दर्शन आहे. संत ज्ञानेश्वरांचा '[हरिपाठ](#)' (अभंगात्मक, २८ अभंग) हा नामपाठ आहे. यात हरिनामाचे महत्त्व सांगितले आहे.
- चांगदेवांचे गर्वहरण
- '[अमृतानुभव](#)' या ग्रंथाच्या लेखनानंतर संत ज्ञानेश्वरांनी तीर्थयात्रा केली. [संत नामदेव](#) महाराजांच्या 'तीर्थावली' मध्ये या तीर्थयात्रेचा उल्लेख आढळतो. या यात्रेनंतर ज्ञानेश्वरमाउलींनी समाधी घेण्याचा निर्णय घेतला.

- संत नामदेवांच्या 'समाधीच्या अभंगां'मध्ये तत्कालीन संदर्भ सापडतात. अन्य संतांची मानसिक स्थिती, त्यांच्यासह समाजाला झालेले दुःख, खुद्द नामदेव महाराजांच्या वेदना, ज्ञानेश्वरांचा संयम आणि निग्रह - या सर्व गोष्टींचे प्रतिबिंब समाधीच्या अभंगांत आढळते.
- जो जे वांछील, तो ते लाहो' असे म्हणत अखिल विश्वाची जणू काळजी वाहणाऱ्या संत ज्ञानेश्वरांना वारकरी संप्रदायासह सर्वच भक्त प्रेमाने 'माउली' म्हणतात.

- त्यांनी धर्मातील क्लिष्ट अवडंबरे काढून धर्माला कर्तव्याचा वेगळा अर्थ दिला. वाङ्मय निर्मितीबरोबरच त्यांनी आध्यात्मिक लोकशाहीचे बीज रोवण्याचा यशस्वी प्रयत्न चंद्रभागेच्या वाळवंटात केला. भागवत धर्माचा तथा वारकरी संप्रदायाचा पाया रचण्याचे अभूतपूर्व कार्य त्यांनी केले. संत नामदेव, संत गोरोबी केभार, संत सावतामाळी, संत नरहरी सोनार, संत चोखामेळा या समकालीन संत प्रभावाळीचे अनौपचारिक नेतृत्व करत, संत ज्ञानेश्वरांनी अध्यात्माच्या क्षेत्रात समानता प्रस्थापित करण्याचा प्रयत्न केला.

संजीवन समाधी

- संतवर्य ज्ञानदेवांनी वयाच्या अवघ्या २१ व्या वर्षी, आळंदी येथे इंद्रायणी नदीच्या काठी संजीवन समाधी घेतली (कार्तिक वद्य त्रयोदशी, शके १२१८, दुर्मुखनाम संवत्सर, इ.स. १२९६, गुरुवार). हा 'ज्ञानसूर्य' मावळल्यानंतर अवघ्या वर्षभरात निवृत्ती, सोपान व मुक्ताबाई या त्यांच्या भावंडांनी आपली इहलोकीची यात्रा संपवली.

संत तुकाराम



तुकारामांनी लिहिलेली पुस्तके

- गीतगाथा (संपादक प्रभाकर जोगदंड) : संत ज्ञानेश्वरांप्रमाणे संत तुकाराम यांनीही भगवद्गीतेवर टीका केली आहे. तुकारामांच्या भगवद्गीतेवरील भाष्याचा "गीतगाथा" हा ग्रंथ आहे. पोथीच्या आकारातील हा ग्रंथ, भगवद्गीतेचे श्लोक, आणि त्या श्लोकांचा अर्थ सांगणारे जे अभंग तुकारामांनी लिहिले, त्याविषयी आहे. या ग्रंथाचे वैशिष्ट्य म्हणजे प्रभाकर जोगदंड यांनी स्वतःच्या सुंदर हस्ताक्षरात या ग्रंथाचा शब्दन शब्द लिहिला आहे. तसेच पुस्तकाची मांडणीही त्यांनी स्वतःच केलेली आहे. हा ग्रंथ, एखादी हस्तलिखित पोथी हाताळत आहोत की काय असे वाटायला लावणारा आहे. गीतेचे ७०० श्लोक आणि तुकारामाचे ७०० अभंग लेखकाने टाकाने लिहिलेले आहेत.
- तुकारामांच्या अभंगांची गाथा महाराष्ट्र सरकारने आणि शिवाय अनेक प्रकाशकांनी पुस्तकरूपाने प्रसिद्ध केली आहे. गाथेचे तेलुगू लिपीत लिप्यंतर (लेखक - कर्ण गजेंद्र भारती महाराज)
- तुकाराम गाथा (संपादक नानामहाराज साखरे)
- दैनंदिन तुकाराम गाथा (संपादक माधव कानिटकर)
- श्री तुकाराम गाथा (संपादक स.के. नेऊरगावकर)

संत तुकारामांचे जीवन

- तुकारामांच्या जन्मवर्षाबद्दल इतिहासकारांमध्ये मतभेद आहेत, त्यातल्या चोर संभाव्य तारखा [इ.स. १५६८](#), [इ.स. १५७७](#), [इ.स. १६०८](#) आणि [इ.स. १५९८](#) या आहेत. [इ.स. १६५०](#) मध्ये एका सार्वजनिक समारंभात त्यांचा देव, विठ्ठल त्यांना सदेह वैकंठी घेऊन गेला असे मानले जाते.
- त्यांचे घराणे मोरे क्षत्रिय आणि आडनाव अंबिले आहे. यांच्या घराण्यातील विश्वंभरबवा हे मूळ पुरुष महान विठ्ठलभक्त होते. त्यांच्या घराण्यात पंढरीची वारी करण्याची परंपरा होती. त्यांचे वडील बोल्होबा व आई कनकाई होत. त्यांना सावजी हा मोठा भाऊ व कान्होबा धाकटा भाऊ होता. मोठा भाऊ सावजी विरक्त वृत्तीचा होता. घराची संपूर्ण जबाबदारी तकोबांच्यावरच होती. पण्याचे आप्पाजी गुळवे यांची कन्या जिजाई (आवडी) यांच्याशी त्यांचा विवाह झाला.
- तकोबांना त्यांच्या प्रापंचिक जीवनात विपत्तींचे तडाखे सहन करावे लागले. अनेक प्रापंचिक दुःखे भोगावी लागली. ते १७-१८ वर्षांचे असताना त्यांचे आई-वडील मरण पावले, मोठा भाऊ विरक्तीमुळे तीर्थाटनाला निघून गेला. भयंकर दुष्काळाचा त्यांना सामना करावा लागला.

- संत नावाचा त्यांचा मोठा मलगा दुष्काळातच गेला, गरे ढोरेही गेली, महीजनकी बुडाली. मन उदास झाले, संसारात विरक्ती आली. या परिस्थितीत त्यांनी श्रीविठ्ठलावरची आपली परमभक्ती कायम ठेवत भंडारा डोंगरावर उपासना चालू केली. चिरंतनाचा, शाश्वताचा शोध घेत असताना त्यांना साक्षात्कीर झाला. तेथेच परब्रह्मस्वरूप 'श्रीविठ्ठल' त्यांना भेटला असे मानले जाते..
- तुकारामांचा सावकारीचा परंपरागत व्यवसाय होता. परंतु एकदा दुष्काळ पडला असता त्यांनी सर्व कुळांना त्यांच्या सावकारीच्या पोशातून मुक्त केले. जमिनीची गहाणवटीची कागदपत्रे इंद्रायणी नदीत टाकून दिली. पढे प्रवचने-कीर्तने करताना तुकारामांना अभंगाची रचना स्फुरू लागली.
- सुदुंबरे गावातील त्यांचा बालपणीचा मित्र संताजी जगनाडे यांनी तुकारामांचे अभंग लिहिण्याचे काम केले.

- देह गावातील मंबाजी नामक बुवाने तुकारामांना खूप त्रास दिला. परंतु तुकारामांच्या पत्नी आवलीने मंबाजींना बदडण्याचा प्रयत्न केला. मंबाजी पळून गेला. पण नंतर तुकारामांचा आध्यात्मिक अधिकार ओळखून त्यानेही त्यांचे शिष्यत्व पत्करले. पुण्याजवळील वाघोली गावातील रामेश्वर भट यांनी तुकारामाने संस्कृत भाषेतील वेदांचा अर्थ प्राकृत भाषेत सांगितला म्हणून तुकारामांच्या अभंगाच्या गाथी इंद्रायणी नदीत बुडवून टाकण्याची शिक्षा दिली.
- फाल्गुन वद्य द्वितीयेला तुकारामांचे सदेह वैकंठ-गमन झाले, असे मानले जाते. हा दिवस 'तुकाराम बीज' म्हणून ओळखला जातो. तुकाराम हे मराठीतील ख्यातनाम सत आहेत .

संत नामदेव



नामदेवाचे साहित्य आणि नामदेवासबधी लिहिले गेलेले साहित्य

- घास घेई पांडुरंगा (कादंबरी, लेखक -[रवींद्र भट](#))
- चिरंतनाचा ज्ञानदीप : संत नामदेव (सुभाष कि. देशपांडे)
- आद्य मराठी आत्मचरित्रकार-संत नामदेव (डॉ.सौ. [सुहासिनी इर्लेकर](#))
- नामदेव गाथा (संपादक : [नाना महाराज साखरे](#))
- नामदेव गाथा (संपादक: [ह.श्री. शेणोलीकर](#))
- संत नामदेव-तुकारामांचे सांस्कृतिक संचित (डॉ. [श्रीपाल सबनीस](#))
- नामदेवांची गाथा (महाराष्ट्र सरकारचे प्रकाशन -एकूण २३३७ अभंग)
- संत नामदेव गाथा (कानडे / नगरकर)
- श्री नामदेव : चरित्र, काव्य आणि कार्य (महाराष्ट्र सरकारचे प्रकाशन)
- श्री नामदेव चरित्र ([वि.स. सुखटणकर](#) गुरुजी-आळंदी)

- श्री संत नामदेव महाराज चरित्र (प्रा. डॉ. [बाळकृष्ण लळीत](#))
- श्री नामदेव चरित्र ग्रंथ तत्त्वज्ञान ([शंकर वामन दांडेकर](#))
- श्री नामदेव चरित्र ([वि.ग. कानिटकर](#)) (सरकारी प्रकाशन)
- संत नामदेव (बालवाङ्मय, रवींद्र भट)
- संत नामदेव चरित्र (बालवाङ्मय, शैलजा वसेकर)
- संत नामदेवांचे कवित्व आणि संतत्व (डॉ. [श्रीपाल सबनीस](#))
- संत शिरोमणी बाबा नामदेव (दीपक बिचे)

- (इ.स. १२७० – जुलै ३, इ.स. १३५०) हे महाराष्ट्रातील वारकरी संतकवी होते. त्यांचे आडनाव रळेकर असे होते. ते मराठी भाषामधील सर्वाधिक जुन्या काळातील कवींपैकी एक होते. त्यांनी पंजाबी व ब्रज भाषामध्येही काव्ये रचली. शिखांच्या गुरु ग्रंथसाहिबात त्यांच्या बासष्ट काव्यरचना समाविष्ट आहेत.
- नामदेव हे 'मराठीतील' पहिले चरित्रकार व आत्मचरित्रकार आणि 'कीर्तना'च्या माध्यमातून भागवत धर्म पंजाबपर्यंत नेणारे आदय प्रचारक होते. त्यामुळे आज त्यांच्या जन्म स्थानी पंजाबी मंडळी त्यांचे जन्म स्थानी नसी या गावाचा विकास करण्यासाठी धडपडत आहेत.
- भक्तशिरोमणी संत नामदेव हे संत ज्ञानेश्वरांच्या कालखंडात होऊन गेले. वारकरी संप्रदायाचे प्रचारक नामदेव महाराज नामवेदाचे व नामविद्येचे आदय प्रणेते असलेले महाराष्ट्रातील हे एक थोर संत होत. आपल्या कीर्तनकलेमुळे प्रत्यक्ष पांडुरंगाला डोलायला लावणारी अशी त्यांची कीर्ती होती. संत नामदेव प्रत्यक्ष श्रीविठ्ठलाच्या निकटवर्ती असलेला सखा होता, असे मानले जाते. संत नामदेव हे वारकरी संप्रदायाचे महान प्रचारक असून भारतभर त्यांनी त्या बाबतीत भावनिक एकात्मता साधली. भागवत धर्माची पताका पंजाबपर्यंत घेऊन जाण्याचे कार्य त्यांनी स्वकर्तृत्वाने केले.

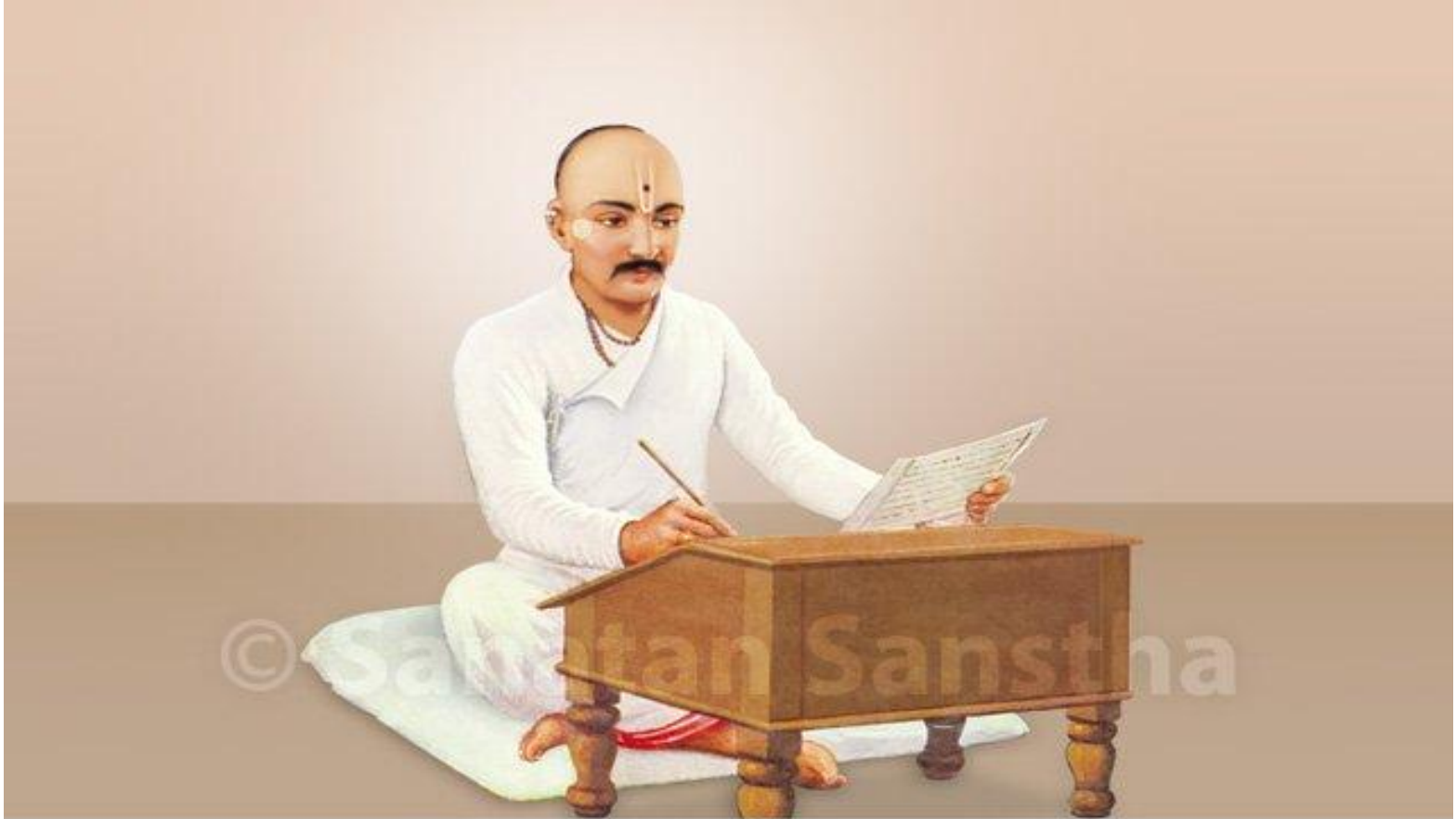
- दामाशेटी हे संत नामदेवांचे वडील व गोणाई त्यांची माता होती. दामाशेटींचा व्यवसाय कपडे शिवणे हा होता. म्हणजे ते शिंपी होते. यांच्या अगोदरच्या सातव्या पिढीतील पुरुष यदुशेट हे सात्त्विक प्रवृत्तीचे भगवद्भक्त होते. सध्यांच्या हिंगोली जिल्ह्यातील नरसी-बामणी हे संत नामदेवांचे जन्म गाव होय. नामदेवांचा जन्म प्रभव नाम संवत्सरात, शके ११९२ (इ.स. १२७०) मध्ये कार्तिक शुद्ध एकादशीस, रोहिणी नक्षत्रास, रविवारी झाला. संत नामदेवांना ८० वर्षांचे आयुष्य लाभले. त्यांचे बालपण हे पंढरपूरात गेले. त्यांनी लहानपणापासूनच श्रीविठ्ठलाची अनन्यसाधारण भक्ती केली.

- संत गोरा कंभार यांच्याकडे, तेरढोकी येथे निवृत्तीनाथ, ज्ञानेश्वर महाराज, सोपानदेव, मुक्ताबाई, संत नामदेव, चोखामेळा, विसोबा खेचर आदी संतांचा मेळा जमला होता. याच प्रसंगी संत ज्ञानेश्वरांच्या विनंतीवरून गोरोबाकाकांनी उपस्थितांच्या आध्यात्मिक तयारीविषयी आपले मतप्रदर्शन केले होते. या प्रसंगानंतरच संत नामदेवांना विसोबा खेचर हे आध्यात्मिक गुरू म्हणून लाभले.
- पत्नी राजाई, मोठी बहीण आऊबाई; नारा, विठा, गोंदा, महादा हे त्यांचे चार पुत्र व एक मुलगी लिबाई असा संत नामदेवांचा परिवार होता. त्यांच्या कंठबात एकूण पंधरा माणसे होती. स्वतःला 'नामयाची दासी' असे म्हणणाऱ्या संत जनाबाई याही त्यांच्या परिवारातील एक सदस्य होत्या.
- संत नामदेवाची अभंगगाथा (सुमारे २५०० अभंग) प्रसिद्ध आहे. त्यांनी हिंदी भाषेत काही अभंग रचना (सुमारे १२५ पदे) केली. त्यातील सुमारे बासष्ट अभंग (नामदेवजीकी मुखबानी) शीख पंथाच्या गुरुग्रंथ साहेबमध्ये गुरुमुखी लिपीत घेतलेले आहेत. संत नामदेवांना मराठी भाषेतील पहिले आत्मचरित्रकार व चरित्रकार मानले जाते. संत नामदेवांनी आदि, समाधी व तीर्थावळी किंवा तीर्थावली या गाथेतील तीन अध्यायातून संत ज्ञानेश्वरांचे चरित्र सांगितले आहे.

- संत ज्ञानेश्वरांच्या भेटीनंतर (इ.स.१२९१) संत नामदेवांचे आयुष्य पालटले. अनेक संतांबरोबर त्यांनी भारतभर तीर्थयात्रा केल्या. त्यांच्या सैदगुरूंनी म्हणजेच विसोबा खेचर यांनी त्यांना ब्रह्मसाक्षात्कार घडवून आणले, असे म्हणतात. त्यांच्या कीर्तनांत अनेक सदग्रंथांचा उल्लेख असे. यावरून ते बहश्त्रत व अभ्यास असल्याचे लक्षात येते. 'नामदेव कीर्तन करी, पढे देव नाचे पांडुरंग'- अशी त्यांची योग्यता होती. 'नाचू कीर्तनाचे रंगी, ज्ञानदीप लावू जगी' हे त्यांच्या आयुष्याचे ध्येय होते.
- भागवत धर्माचे आदय प्रचारक म्हणून संत नामदेवांनी संत ज्ञानेश्वरांच्या सजीवन समाधीनंतर सुमारे ५० वर्षे भागवतधर्माचा प्रचार केला. प्रतिकूल परिस्थितीमध्ये महाराष्ट्राची भावनिक एकात्मता जपण्याचे अवघड काम त्यांनी केले. पंजाबमधील शीख बांधवांना ते आपले वाटतात. शीख बांधव 'नामदेव बाबा' म्हणून त्यांचे गणगान गातात. पंजाबातील 'शबदकीर्तन' व महाराष्ट्रातील 'वारकरी कीर्तन' यांत विलक्षण साम्य आहे. घमान (पंजाब) येथे शीख बांधवांनी त्यांचे मंदिर उभारले आहे. बहोरदास, लढविष्णुस्वामी, केशव कलाधारी हे त्यांचे पंजाबी शिष्य होत. राजस्थानातील शीख बांधवांनीही नामदेवाची मंदिरे उभारलेली आहेत. 'संत शिरोमणी' असे यथार्थ संबोधन त्यांच्याबद्दल वापरले जाते.

- भगवद्भक्तांच्या व साध-संतांच्या चरण धळीचा स्पर्श व्हावा म्हणून पंढरपूर येथील विठ्ठल मंदिराच्या महादवीरी 'पायरीचा दगड' होण्यात त्यांनी धन्यता मानली. संत नामदेव हे आषाढ वद्य त्रयोदशी, शके १२७२ मध्ये (शनिवारी, दि. ३ जुलै, १३५० रोजी) पंढरपूर येथे पांडुरंगचरणी विलीन झाले. नक्की दिनांकाविषयी एकवाक्यता दिसून येत नाही. कालनिर्णय या दिनदर्शिकेत पण्येतिथी दिनांक २४ जुलै असा दिलेला आढळतो. संत नामदेव आपल्या कीर्तनाच्या माध्यमातून भारतभर फिरले.

संत एकनाथ



संत एकनाथ महाराज

संत एकनाथांची पुस्तके

- एकनाथी भागवत: भागवत पुराणातील अकराव्या स्कंधावर ओवीबद्ध मराठी टीका
- चतुःश्लोकी भागवत
- एकनाथी अभंग गाथा
- संत एकनाथमहाराज कृत हरिपाठ - एकूण २५ अभंग
- हस्तमालक टीका
- शुकाष्टक टीका
- स्वात्मबोध
- चिरंजीवपद
- आनंदलहरी

- [अनुभवानंद](#)
- [मुद्राविलास](#)
- [लघुगीता](#)
- समाजाच्या जागृतीसाठी [अभंग](#), [गवळणी](#) व [भारुडे](#) यांची रचना.
- [ज्ञानेश्वरीच्या](#) उपलब्ध प्रतींचे शुद्धीकरण (ज्ञानेश्वरी लिहिल्यानंतर जवळजवळ २५० वर्षांनंतर) [ज्ञानेश्वरी](#) च्या शुद्धीकरणाचे काम त्यांनी शके १५०६ मध्ये पूर्ण केले.
- [रुक्मिणीस्वयंवर](#)
- [भावार्थ रामायण](#) (४० हजार ओव्या)हिंदीसह अनेक भाषांत भाषांतरे)

एकनाथांचे जीवन

- संत एकनाथ(१५३३-१५९९) हे महाराष्ट्रातील वारकरी संप्रदायातील एक संत होते. त्यांचा जन्म इ.स. १५३३ मध्ये पैठण येथे झाला.
- एकनाथांनी देवगिरी (दौलताबाद) च्या जनार्दनस्वामींना त्यांनी गुरू मानले. त्यांच्याकडूनच एकनाथांनी वेदान्त, योग, भक्तियोग यांचे शिक्षण घेतले. बराचसा काळ ध्यान आणि वेदाध्ययनात घालवला. गुरूबरोबर तीर्थयात्रा केल्यानंतर त्यांनी गृहस्थाश्रम स्वीकारला. गिरिजाबाई हे त्यांच्या पत्नीचे नाव.
- एकनाथांचे मूळ पुरुष भास्करपंत कलकर्णी, हे प्रतिष्ठान ऊर्फ पैठण नगरीत राहणारे होते. संत भानुदास हे एकनाथांचे पणजोबा. ते सूर्याची उपासना करीत. श्री संत एकनाथांच्या वडिलांचे नाव सूर्यनारायण होते. आईचे नाव रुक्मिणी होते. एकनाथांचा जन्म शके १४५० ते १४५५ या दरम्यान झाल्याचे मानले जाते. आई-वडिलांचा सहवास फार काळ लाभला नाही.

- त्यांचे पालनपोषण आजोबांनी केले. चक्रपाणी आणि सरस्वती हे त्यांचे आजोबा व आजी होत. एकनाथांना लहानपणापासून [अध्यात्मज्ञानाची](#) व हरि[कीर्तनाची](#) आवड होती. एकनाथांचे गुरू सदगुरू जनार्दनस्वामी हे देवगड (देवगिरी) येथे यवन दरबारी अधिपती होते. हे मुळचे [चाळीसगावचे](#) रहिवासी; त्यांचे आडनाव देशपांडे होते. ते दत्तोपासक होते. गुरू म्हणून संत एकनाथांनी त्यांना मनोमन वरले होते. नाथांनी परिश्रम करून गुरुसेवा केली आणि साक्षात दत्तात्रेयांनी त्यांना दर्शन दिले, असे म्हणतात. नाथांनी अनेक तीर्थयात्राही केल्या. नाथांनी एका मुलीशी विवाह केला. ही मुलगी पैठणजवळच्या [वैजापूरची](#) होती. एकनाथ आणि गिरिजाबाई यांना गोदावरी व गंगा या दोन मुली व हरी नावाचा मुलगा झाला. त्यांचा हा मुलगा हरिपंडित झाला. त्याने नाथांचे शिष्यत्व पत्करले. एकनाथांनी समाधी घेतल्यानंतर हरिपंडितांनी नाथांच्या पादुका दरवर्षी आषाढीवारीसाठी पंढरपुरास नेण्यास सुरुवात केली.

- कवी मुक्तेश्वर हे नाथांचे मुलीकडून नातू होत.
- संत ज्ञानेश्वरांच्या नंतर समारे २५० वर्षांनी नाथांचा जन्म झाला. 'बये दार उघेड' असे म्हणत नाथांनी भारुड, जोगवा, गवळणी, गोधळ यांच्या साहाय्याने जनजागृती केली. संत एकनाथ हे संतकवी, पंतकवी व तंतकवी होते. रंजन व प्रबोधन केले. ते 'एका जनार्दन' म्हणून स्वतःचा उल्लेख करतात, एका जनार्दनी ही त्यांची नाममद्रा आहे. अनेक रचना, अभंग, गवळणी असे स्फुट लेखने त्यांनी केले. 'एकनाथी भागवत' हा त्यांचा ग्रंथ लोकप्रिय आहे. ही एकादश स्कंदावरील टीका आहे. मळात एकूण १३६७ श्लोक आहेत. परंतु त्यावर भाष्ये म्हणून १८,८१० ओव्या संत एकनाथांनी लिहिल्या आहेत.

- मळ भागवत १२ स्कंदांचे आहे. हे (व्यासकृत) आहे. नाथांनी लिहिलेल्या भावार्थ रामायणाच्या सुमारे ४० हजार ओव्या आहेत. त्यांचे रुक्मिणीस्वयंवर हे ही काव्य त्यांनीच लिहीले आहे. नाथांची दत्ताची आरतीही (त्रिगुणात्मक त्रयमूर्ति दत्त हा जाण)त्यांनीच लिहीले आहे. सर्वांत महत्त्वाचे म्हणजे ज्ञानेश्वरीची प्रत शब्द केली. नाथ हे महावैष्णव होते. दत्तभक्त होते, देवीभक्त पण होते. जातिभेद दूर करण्यासाठी यांनी आयुष्यभर प्रयत्न केले. अनेक रचना अभंग गवळणी असे स्फुट लेखन एकनाथ यांनी केले.संत एकनाथीभागवतहा त्यांचा ग्रंथ लोकप्रिय आहे. फ.ल्गन वद्य षष्ठी, शके १५२१ (२५ फेब्रुवारी इ.स. १५९९) या दिवशी संत एकनाथांनी देह ठेवला. फोल्गन वद्य षष्ठी हा दिवस एकनाथ षष्ठी म्हणून ओळखला जातो.

समर्थ रामदास स्वामी



रामदास स्वामींची ग्रंथ संपदा

- [अस्मानी सुलतानी](#)
- [आत्माराम](#)
- [आनंदवनभुवनी](#)
- एकवीरा समाधी अर्थात् जुना दासबोध
- [करुणाष्टके](#)
- [छत्रपती शिवाजी महाराजांना लिहिलेले पत्र](#)
- [दासबोध](#)
- [समर्थकृत देवी स्तोत्रे](#)
- 'भीमरूपी महारुद्रा' सारखे स्तोत्र
- [मनाचे श्लोक](#)- मनाचे श्लोक एकूण २०५ आहेत.
- [मारुति स्तोत्र](#)

- मुसलमानी अष्टक
- रामदास स्वामींचे अभंग
- राममंत्राचे श्लोक
- समर्थांच्या उर्दू पदावल्यांचे पुस्तक
- सवाई
- 'सखकर्ता दुखहर्ता', 'लवथवती विक्राळा ब्रम्हांडी मोळा', 'सत्रोणे उड्डाणे हंकार वदनी', यांसारख्या सुमारे ६१ ओरत्या
- सोलीव सुख, आणि
- अप्रसिद्ध असलेला हजारो पानी मजकूर

समर्थांचे जीवन

- समर्थ रामदासस्वामी(=नारायण) यांचा जन्म श्रीक्षेत्र जांबसमर्थ या गावी (जालना जिल्हा) शके १५३० (सन १६०८) मध्ये रामनवमीच्या दिवशी म्हणजे चैत्र शुद्ध नवमीस, रामजन्माच्याच शुभमहर्तावर, म्हणजे माध्याह्नी झाला. ठोसरांचे घराणेच सूर्योपासके होते. नारायण सात वर्षांचा असतांनाच वडील सूर्याजीपंतीचे निधन झाले. घरची सांपत्तिक स्थिती चांगली होती. पण नारायण लहानपणापासूनच विरक्त होता. इतरांहून वेगळा होता. अतिशय बुद्धिमान, निश्चयी तसेच खोडकरही होता. होती घेतलेले काम तडीस न्यावयाचे असा त्याचा बाणा होता. लहानपणी नारायण अत्यंत साहसी होता. झाडावरून उड्या मारणे, परात पोहणे, घोड्यावर रपेट करणे या सगळ्या गोष्टींत तो तरबेज होता. त्याचे आठ मित्र होते. एक मित्र सुताराचा मलगा होता तर दुसरा गवंड्याचा. एक लोहाराचा तर दुसरा गवळ्याचा. नारायणाने या मित्रांच्या सहवासात बालपणीच त्या-त्या व्यवसायाचे उत्तम ज्ञान प्राप्त करून घेतले होते. केवळ निरीक्षणाने तो अनेक गोष्टी शिकला.

- पायी चालत चालत पंचवटीस येऊन रामदासांनी [रामाचे](#) दर्शन घेतले, आणि टाकळीस दीर्घ तपश्चर्या केली. वयाच्या १२ व्या वर्षी नाशिकला आलेले समर्थ १२ वर्षे तपश्चर्या करीत होते. ही १२ वर्षे म्हणजे खऱ्या अर्थाने त्यांची विद्यार्थी दशाच होय. विद्यार्थ्यांची दिनचर्या कशी असावी, याचा एक आदेशच समर्थांनी प्रस्थापित केला. समर्थांनी स्वयंप्रेरणेने स्वतःचा विकास विद्यार्थी दशेत असतानाच करवून घेतला.
- नाशिकमध्ये आपल्याला कोणी ओळख नये म्हणून त्यांनी (समर्थ) रामदास हे नाव धारण केले. टाकळी येथे ते इ.स. १६२१ ते १६३३ असे १२ वर्षे राहिले. आपल्या या साधनेसाठी त्यांनी टाकळीची निवड करण्यामागे येथील [नंदिनी नदीच्या](#) काठावरील उंच टेकाडावरील घळ किंवा गुहा येथे असलेला एकांत हेच कारण असावे. या तपःसाधनेच्या कालावधीमध्ये ते पहाटे ब्राह्ममहतीवर उठून रोज १२०० सूर्यनमस्कार घालत असत. सूर्योदयापासून माध्याह्नापर्यंत नदीच्या डोहात छातीइतक्या पाण्यात उभे राहून गायत्री मंत्राचे पुरश्चरण करत. दोन तास गायत्री मंत्राचा तर चार तास [श्री राम जय राम जय जय राम](#) या त्रयोदशाक्षरी राम मंत्राचा जप करीत. म्हणजे सहा तास नामस्मरण घडत असे. रामदासांनी रामनामाचे १३ कोटी वेळा नामस्मरण करून झाल्यावर अवतार कार्याला आरंभ केला.

- समर्थांची तपश्चर्या संपल्यानंतर त्यांनी १२ वर्षे भारतभ्रमण केले, तीर्थयात्रा केल्या. सारा हिंदुस्थान पायाखाली घातला. प्रत्येक ठिकाणच्या लोकस्थितीचे निरीक्षण केले. पुढे, ते फिरत फिरत हिमालयात आले तेव्हा त्यांच्या मनातील मूळचा वैराग्यभाव जागा झाला. त्यांची देहाबद्दलची आसक्ती नष्ट झाली. आपल्याला प्रभू रामचंद्रांचे दर्शन झाले, आत्मसाक्षात्कार झाला. 'आता हा आत्म्याचा पक्षी देहाच्या पिंजऱ्यात किती दिवस बंदिस्त ठेवायचा ' असे त्यांना वाटू लागले.... त्यांच्या मनात वारंवार देहत्याग करण्याचा विचार येऊ लागला. हे जग माया आहे, या जगात कशासाठी धर्मसंस्थापना करायची? समर्थ टोकाचे अंतर्मुख झाले. देहत्यागाच्या हेतूने त्यांनी १००० फुटांवरून मंदाकिनी नदीत उडी मारली, तेव्हा प्रत्यक्ष रामरायाने त्यांना झेलले, असा त्यांना भास झाला. तेव्हा असे म्हटले जाते की, रामरायाने त्यांना सांगितले -

- तम्हास जगोद्धार करणे आहे ।
तेमची तन ते आमची तन पाहे ।
दोनी तपे तेमची रक्षिली काय हे ।
धर्मस्थापनेकारणे ॥
- रामरायांनी समर्थांना सांगितले की, " तम्ही या शरीराचे मालक नाही आहात. धर्माचे कार्य करण्यासाठी गेली दोन तपे म्हणजे २४ वर्षे आम्ही या शरीराचा सांभाळ केला आहे. तम्हाला हे शरीर असे एकदम नष्ट करता येणार नाही". या घटनेनंतर समर्थ आपल्या शरीराची काळजी घेऊ लागले. त्यांच्या लक्षात आले की, रामाचा हा आदेश आपल्याला एकावा लागेल. आपणा सर्वांना भगवंताने हे शरीर दिले ते देश, देव व धर्म यांच्या सेवेसाठी. आपल्याला या शरीराचा दुरुपयोग करून नाही चालणार, शरीराचे फार लाडही करू नये आणि त्याची हेळसांडही करू नये.

- रामदासस्वामी अद्वैत तत्त्वज्ञानाचे परस्कर्ते होते. केवळ ब्रह्म हेच सत्य आहे हा विचार त्यांच्या साहित्यात सर्वत्र दिसतो. त्यांच्या तत्त्वज्ञानास [संत एकनाथांच्या](#) वाङ्मयाची बैठक होती. दासबोधाच्या बहतेक सर्व दशकांमध्ये ब्रह्म%, माया, जीव, जगत, परमेश्वर इत्यादी गोष्टींची चर्चा आहे. पंचीकरण हा विषय समर्थांनी अतिशय सखोलपणे सांगितला आहे. परब्रह्म, मळमाया, गणमाया, त्रिगुण, पंचमहाभूते, अष्टधा प्रकृती, विश्वाची उभारणी व संहार, पिंड-ब्रह्मोड रचना व त्यांचे संबंध अशा अनेक विषयांचे चिंतन समर्थांच्या साहित्यात आहे. सर्व कर्मांचा कर्ता हा राम असून, आपण मिथ्या अहंकारामळे स्वतःकडे कर्तेपण घेतो असे ते सांगतात. समर्थ रामदास स्वामी स्वतः सदैव विदेही अवस्थेमध्ये असल्याने त्यांचे हे अनुभवज्ञान त्यांनी ग्रंथरूपाने मांडले.

- त्यांनी भक्तिमार्गाचा प्रसार केला. भक्ती केल्यामुळे देव निश्चितपणे प्राप्त होतो असे त्यांनी दासबोधाच्या सुरुवातीलाच सांगितले आहे. त्यांनी स्वतः १२ वर्षे नामस्मरण भक्ती केली व त्याचा प्रसार केला. परमार्थाशिवाय केलेला प्रपंच 'भिकारी' आहे. ज्या घरामध्ये रामनाम नाही ते घर सोडून खुशाल अरण्यात निघून जावे असे समर्थ निक्षून सांगतात. देवाचे वैभवं वाढवावे, नाना उत्सव करावे असे त्यांचे मत होते. समर्थांनी प्रत्ययाचे ज्ञान सर्वश्रेष्ठ मानले. अनभवाशिवाय असलेल्या केवळ शब्दज्ञानाची त्यांनी तिखट शब्दात हजेरी घेतली आहे. भौद गुरू व बावळट शिष्य हे परस्परांचे नुकसान करतात असे त्यांनी सांगितले आहे.
- परमात्मा हा चराचरांत भरलेला असून, त्याची प्राप्ती करून घेण्यातच मानवी जीवनाची सार्थकता आहे हे समर्थांनी अनेक स्थळी सांगितले आहे. अनेक उपनिषदांचा संदर्भ देऊन समर्थांनी या जगाचे अनित्यत्व, मिथ्यत्व प्रतिपादन केले आहे. कर्म, भक्ती, ज्ञान या मार्गांचे अनुसरण करून मुक्त होण्याचे सर्वोच्च लक्ष्य त्यांनी त्यांच्या शिष्यांपुढे ठेवले. सतत ईश्वरचितन करावे, सद्गुरूंची सेवा करावी, उपासनेला प्राणपणाने चालवावे, सतत परमार्थ ग्रंथांचे परिशीलन करावे असे अनेक दंडक समर्थांनी घालून दिले आहेत.

Yoga Lesson

Mr.Yogendra S.Patil

Director of Physical Education

Introduction of Yoga

Asana

Types of Asanas

Types of Asana

- A. Baithak sthithi Asanas :-
- 1.Pachhiuttanasan
 - In three steps we have to do this asana.

Sit Straight with leg straight.

- Step First :-

Take a long breath, both hands upside.

Yoga Lesson

- Step Second :-

Exhalation, bend from waist try to touch yours' finger of legs.

Step Three :-

Try to touch your head to knees.

Silent and slow respiration.

Time limit for Pachhimauttanasan

- After taking the final position, try to be in final position for 30 seconds first 3 to 8 days.
- Increase your duration in every three to four days by 30 seconds slowly.

Advantages of Pachhimuttanasan

- 1. Weight get reduce.
- 2. Waist reduction
- 3. Increasing the efficiency of Thighs muscles.
- 4. stomach related problems reduce.
- 5. Stomach muscles efficiency increase.

Caution

- 1. Don't eat any thing three hrs before performing this asana.
- 2. Don't do it if you have any medical problem.
- 3. Don't perform if any operation is done related to your stomach before one year.
- 4. Do it with concern with Yoga Teacher.

Relaxation

- Do shavasana after this asana.

- Thank You.

Dr Wakale Gorakhnath
Department of Economics

BANKING

Checking

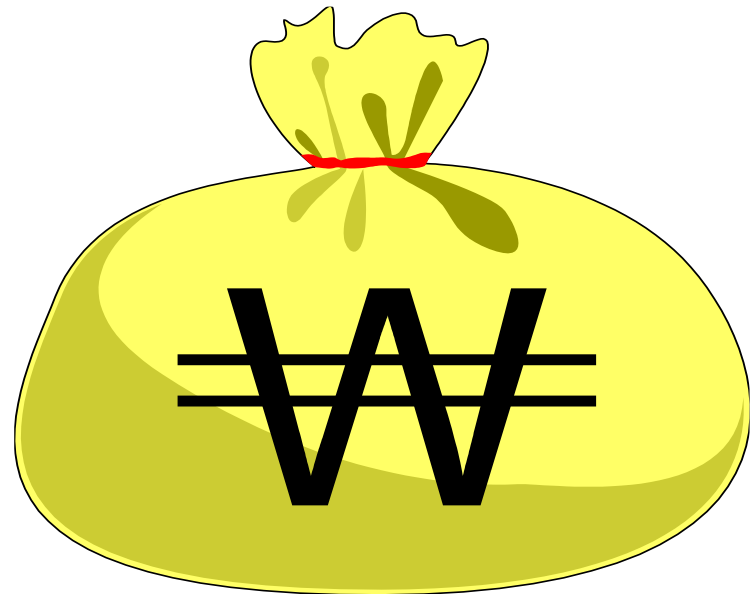
Savings

Investments

FYBCom

Checking Account

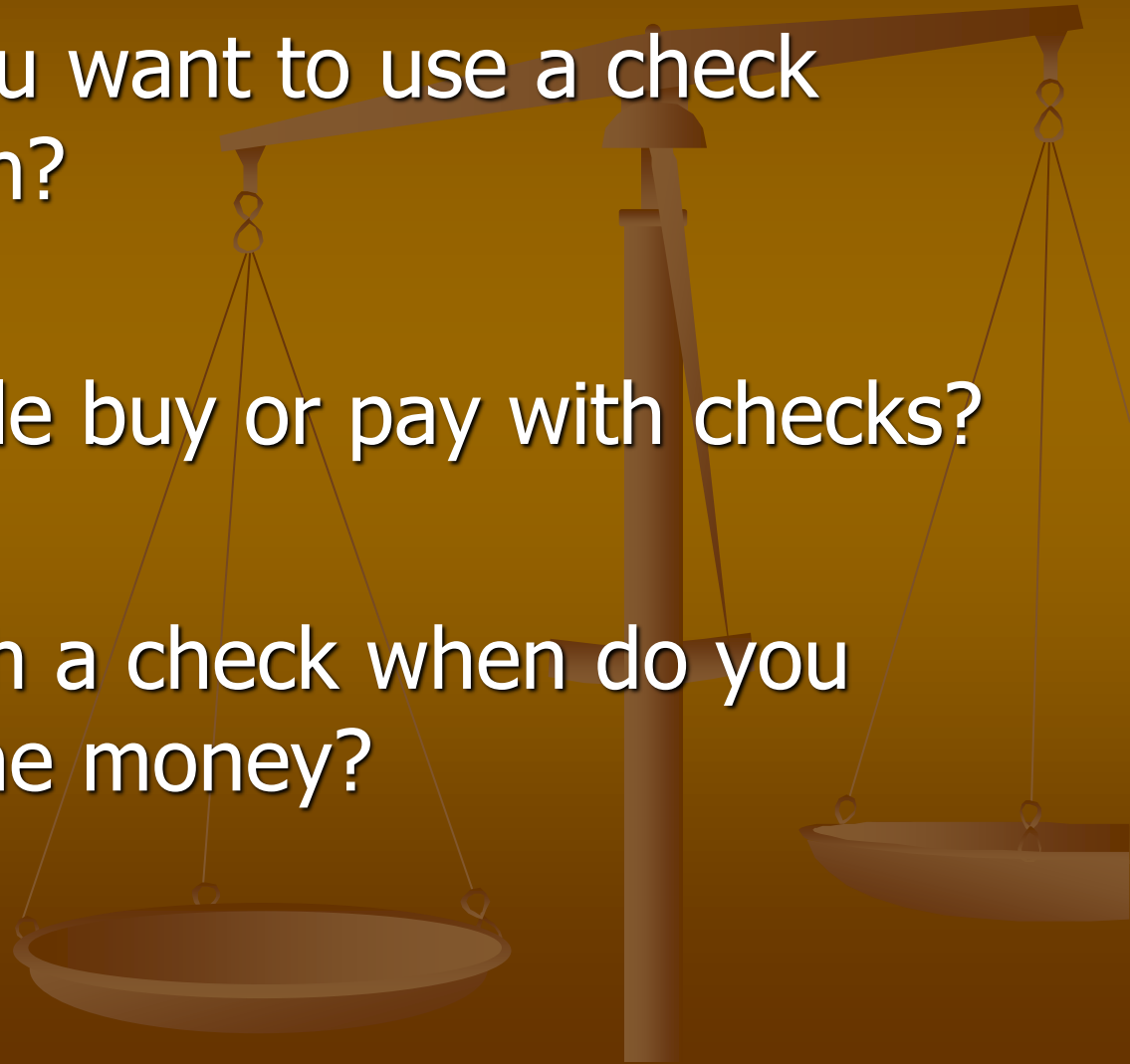
- 90% of transactions involving money are made with checks.



What is a check?

- When opening a checking account at a financial institution the customer enters into a contractual agreement that allows the customer to deposit money in the bank and to write checks on that account.
- The financial institution agrees to maintain the account, provide records, and honor checks. Checks are safe, convenient, and provide a receipt for proof of payment.

- Why is writing checks important?
- Why would you want to use a check instead of cash?
- What do people buy or pay with checks?
- If you pay with a check when do you actually pay the money?



TYPES OF CHECKING ACCOUNTS:

1. MINIMUM BALANCE ACCOUNTS
2. FAEE CHECKING ACCOUNTS
3. COST-PEA-CHECK ACCOUNTS
4. "NOW" (NEGOTIABLE ORDER OF WITHDRAWAL ACCOUNTS)
5. MONEY MARKET DEPOSIT ACCOUNTS ("MMDAs")
6. SHARE DRAFT ACCOUNTS

Deposit slips

- What is a deposit slip?
- Why do you use a deposit slip?
- When you deposit money, where does your money actually go?
- To fill out a deposit slip you would fill in the date and the amount of the deposit.

Writing a check

- Write today's date
- Pay to the order...(name of person, company you are paying)
- Amount of check in numerical numbers
- Amount of check in written words
- Signature
- Memo / for ...what is the check for? Or the purpose of the check

Cashing a check

- What happens if you don't have a checking account? Where can you go to cash your check?
- If you cash it at your bank can you always have your money immediately?
- What would prevent you from cashing your whole check instead of depositing it?

Check Register

- What is a check register?
- Why is it important to keep track of checks you write and deposits you make?

How to fill out a check register

- Give students several expenses (place and total), or you can just have them write checks out to the place they would buy gas, favorite place to buy clothes, and favorite entertainment place (food or activity).
- Have students practice writing checks.
- Hand out sample paychecks.
- Have students fill out a deposit slip.
- Record transactions into their check registers and balance their register book.

Bank Statement

- What is a bank statement
- Why is it important to reconcile your bank statement total with your total in your check register?

If you had \$10,000 where
would you save it until you
needed it?

- A. Bank - savings account
- B. Mutual funds
- C. Tin Can in your basement or under
your bed



Why should you save money

1. We can reach our financial goals
2. Cover emergencies
3. Make major purchases
4. Provide for retirement.

When saving money:

- Pay yourself first (fixed expense)
- A good basic savings plan should include:
 1. A specific amount set aside regularly.
 2. An emergency fund equal to three to six months' income
- Be aware of why you are saving
 - Security of the principal
 - Return
 - Liquidity
 - Convenience
 - Tax status

INVESTMENTS FOR INCOME AND GROWTH

1. Share Account
2. Personalized Savings accounts
3. CD
4. Money-market deposit accounts
5. IRA – traditional, Educational, Roth
6. Stock
7. Mutual Funds

Stocks

1. Preferred stocks--Dividends
2. Common stocks--Common

Other options

- **BONDS**
- **MUTUAL FUNDS**
- **COMMODITIES**
- **GOLD, SILVER, COLLECTIBLES**

Rule of 72

- Divide 72 by the interest rate to estimate the number of years it takes for your money to double.
 - For example:
At 6% your money will double in 12 years

Retirement Plans

- Taxed: CD accounts, Mutual Funds, Stock
- Taxed deferred: 401 K, 403 B, IRA, Pension
- Tax free: Roth IRA and Variable Life Insurance

Savings vs. Borrowing

Should I borrow?

Amount borrowed

Finance Rate

9.5%

Term

24 months

Monthly Payments

\$183.66 x 24

Finance charge

\$4,000.00

\$4,407.84

\$407.84

Or should I save?

Amount needed

Rate

4%

Monthly payments to savings account

Time to accrue \$4,000.00 (\$4,001.47)

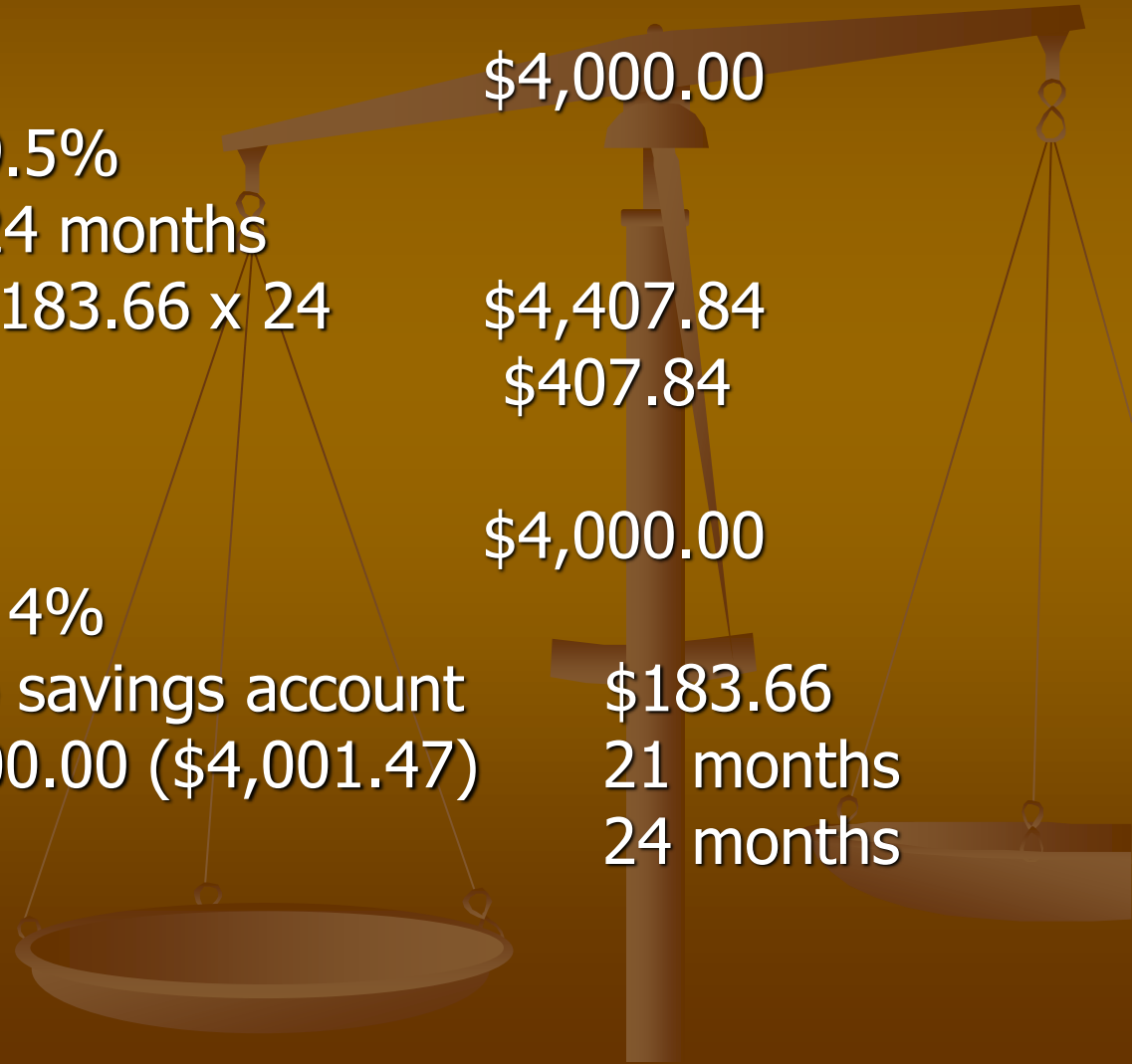
or \$4,596.26

\$4,000.00

\$183.66

21 months

24 months



Loans

- Personal
- Auto
- RV
- Mortgage
- Home Equity Credit
- Student

PERSONAL LOAN:

- **1. Secured**

You use your savings account or certificate of deposit as collateral. You can borrow against the amount you have on deposit. Low interest rates.

- **2. Unsecured**

An unsecured loan allows you to borrow without collateral. Your loan amount will be based on your income and ability to repay. Interest rates will be higher

What determines if a financial institution will loan you money?

- Debt to Income Ratio
- Credit Report
 - FICO Score
 - BK Score
 - Proof of line of credit

Debt to Income Ratio

How to determine your loan

Monthly Income (after taxes)

Current Monthly Payment obligations

rent

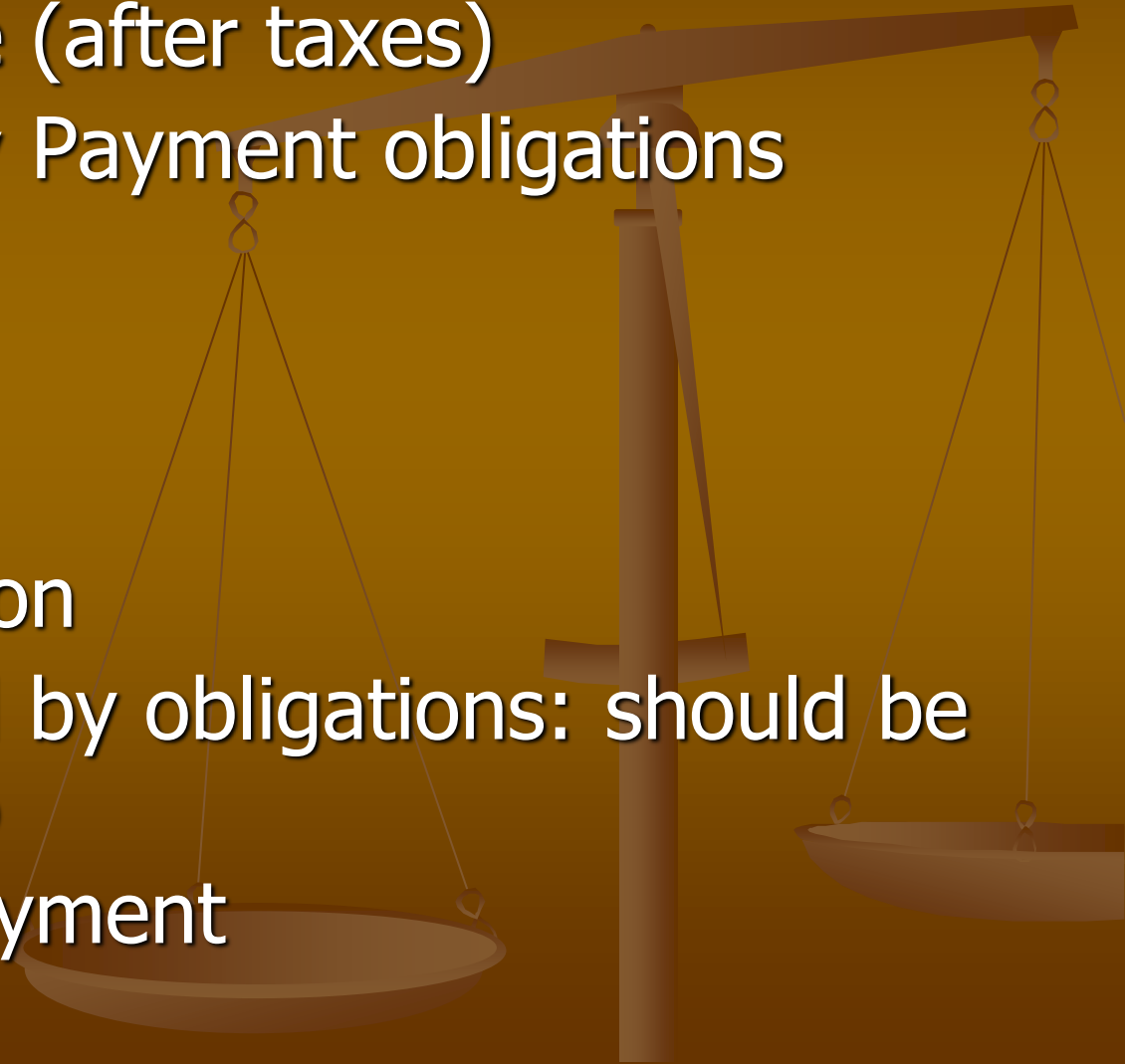
credit card

other loans

total obligation

Income divided by obligations: should be
lower than 40%

Maximum loan payment



A green decorative shape in the top-left corner, consisting of a square and a rounded rectangle.A thick, dark blue horizontal bar spanning across the upper middle of the slide.

Thank You

Research Method and Data Collections

Dr. Karuna Deepak Kushare

Late BRD Arts and Commerce Mahila
Mahavidyalaya, Nashik Road.

Meaning of Research

- “A careful investigation or inquiry specially through search for new facts in any Branch of knowledge.”
- Systematized effort to gain new knowledge”

Research Plan/Layout of Research

- Introduction /Background
- Rationale
- Need and Importance of Research
- Title of Problem
- Objectives
- Scope and Limitation
- Hypothesis
- Assumption
- Research Method
- Tools for Data collection
- Analysis of Data
- Findings
- Chapturization
- Time table

Types of Research

- 1. **Descriptive Versus Analytical:** Descriptive research consists of surveys and fact-finding enquiries of different types. The main objective of descriptive research is describing the state of affairs as it prevails at the time of study. The term 'ex post facto research' is quite often used for descriptive research studies in social sciences and business research. The most distinguishing feature of this method is that the researcher has no control over the variables here.

2. Applied Versus Fundamental:

- Research can also be applied or fundamental in nature. An attempt to find a solution to an immediate problem encountered by a firm, an industry, a business organisation, or the society is known as applied research. Researchers engaged in such researches aim at drawing certain conclusions confronting a concrete social or business problem. On the other hand, fundamental research mainly concerns generalizations and formulation of a theory. In other words, “Gathering knowledge for knowledge’s sake is termed ‘pure’ or ‘basic’ research”

. 3. Quantitative Versus Qualitative:

- Quantitative research relates to aspects that can be quantified or can be expressed in terms of quantity. It involves the measurement of quantity or amount. Various available statistical and econometric methods are adopted for analysis in such research. Which includes correlation, regressions and time series analysis etc,. On the other hand, Qualitative research is concerned with qualitative phenomena, or more specifically, the aspects related to or involving quality or kind. For example, an important type of qualitative research is 'Motivation Research', which investigates into the reasons for certain human behaviour. The main aim of this type of research is discovering the underlying motives and desires of human beings by using 7 in-depth interviews.

4. Conceptual Versus Empirical:

- The research related to some abstract idea or theory is known as Conceptual Research. Generally, philosophers and thinkers use it for developing new concepts or for reinterpreting the existing ones.

- . 5. Other Types Of Research: The remaining types of research are variations of one or more of the afore-mentioned type of research. They vary in terms of the purpose of research, or the time required to complete it, or may be based on some 8 other similar factor

6. Case study method for research

- The method of exploring and analyzing the life or functioning of a social or economic unit, such as a person, a family, a community, an institution, a firm or an industry is called case study method. The objective of case study method is to examine the factors that cause the behavioural patterns of a given unit and its relationship with the environment.

Research Design:

- The most important step after defining the research problem is preparing the design of the research project, which is popularly known as the 'research design'. A research design helps to decide upon issues like what, when, where, how much, by what means etc. With regard to an enquiry or a research study. A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure

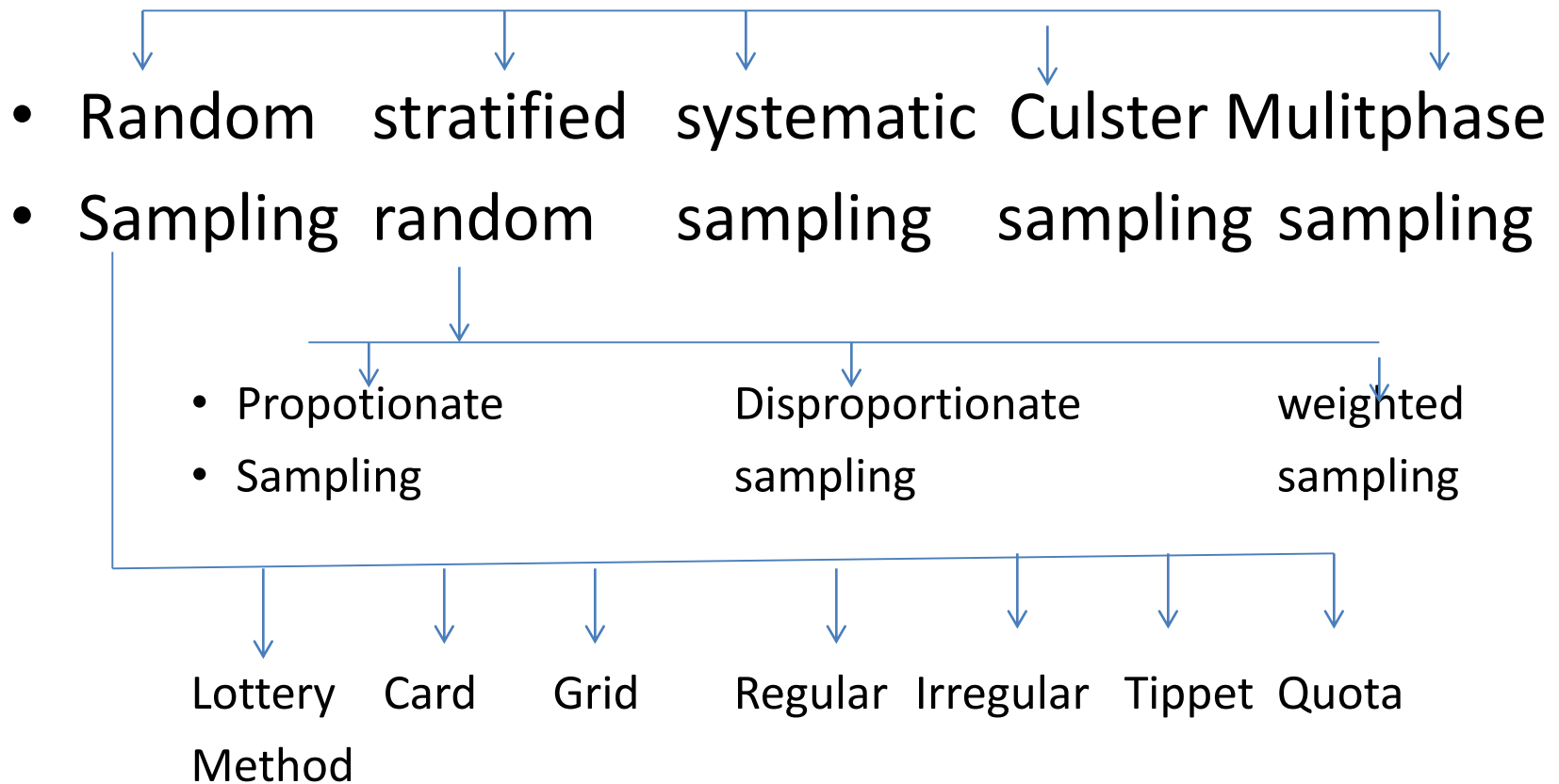
Types Of Research Design:

-
- There are different types of research designs. They may be broadly categorized as:
- (1) Exploratory Research Design;
- (2) Descriptive and Diagnostic Research Design; and
- (3) Hypothesis-Testing Research Design

Sample Survey:

- Sample Survey: A sample design is a definite plan for obtaining a sample from a given population (Kothari, 1988). Sample constitutes a certain portion of the population or universe. Sampling design refers to the technique or the procedure the researcher adopts for selecting items for the sample from the population or universe. A sample design helps to decide the number of items to be included in the sample, i.e., the size of the sample. The sample design should be determined prior to data collection.

Types of Probability Sampling



Data Collection resources

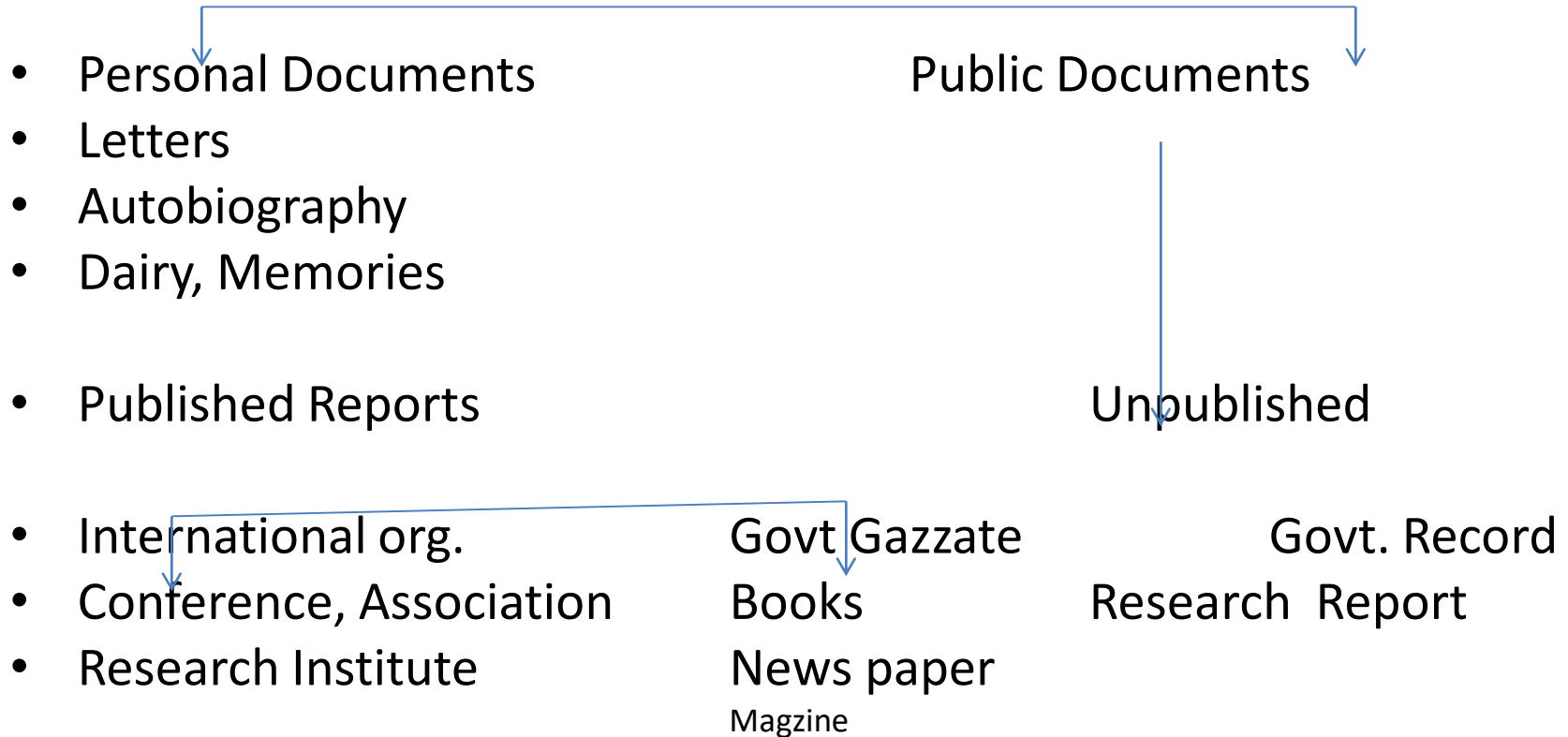
There are two types of Data collection resources

- Primary Data – are those which are collected afresh and for the first time, and thus happen to be original in character,
- Secondary Data – on the other hand, are those which have already been collected by someone else and which have already been passed through the statistical process.

Primary Source

- There are various of Methods for data collection which is as follows.
- Questionnaire –
- Interview –
- Observation-
- Schedule- (Its is questionnaire but its not send by post it fill up personally)
- Customer Panels-
- Various Test – Psychological test.

Secondary Source



- For analysis use Statistic Techniques ...
- Thanking You...

F.Y.B.A

Introduction to Sociology (G-1)

Mr.Vinod Nirbhavane, NSPM, LBRD, Arts and Commerce Mahila Mahavidhyalaya, Nashik
Road

Chapter I – Sociology as a Science

1) Origin and definition of Sociology –

The Enlightenment – Social, Political and Economical changes

Continue..

- August Comte –Father of Sociology (1798 -1857) Positive
- Philosophy
- Karl Marx (1818 -1883)
- Herbert Spencer –(1820 -1903)

Continue..

- Emile Derkheim (1858 -1917)
- Max Weber (1864 -1920)
- George Simmel (1868 -1918)
- Vilfredo Paroto (1848 -1923)

Continue..

- Indian Sociologist – Dr.B.R.Ambedkar
- Dr.G.S.Ghurye
- Dr.Iravati Karve

Definition of Sociology

- “ When the action of one individual affect the actions of at least one other individual,interaction .. Is taking place”- Tischler,Whitten and Hunter.
- “The process of action in awareness of others,and adjusting responses to the way others respond is called social interaction”- Broom and Selznick.-

Cont..

- “Social interaction is the general process whereby two or more persons are in meaningful contact ,as a result of which their behaviours are modified however slightly”-Merill and Eldredge

Subject matter of Sociology

- Study of Social Action /Interaction
- Study of Social Relationship
- Study of Social Institutions
- Study of Social Groups
- Study of Human social Life
- Study of Society as a Whole

Scope of Sociology

- Specialistic or Formalistic School –
- Synthetic School –

The Scientific Nature of Sociology

- Observable Subjectmatter
- Use of Scientific Method
- Organized Knowledge about Society
- Sociology as a Empirical knowledge
- Sociology as a Theoretical Science
- Standardised Cumulative knowledge
- Ethical Neutrality
- Synoptic Science
- Sociology No Normative Science.

Chapter II –Basic Concepts in Sociology

- Society –Definition
- “Society is the web of social relationships” –MacIver and Page
- “A Society is a Group of People who share a culture and think of themselves as united” – Devid Dressler and W.M.Willis Jr.
- “A Society is a self sufficient,Self perpetuating social system that includes persons of both sexes and all ages”- Theodore Caplow

Characteristics of Society

- A System of Social Relationships
- Comprehensive Culture
- Relatively large Human Group
- Definite Territory
- Social Needs
- Relatively Self Sufficient Self Perpetuating system
- Society is more than the sum total of its individual parts i.e.its members
- Feeling of Unity
- Society : An Abstracts Reality

Marketing strategy And Technology in the 21st century

Mr.Bhaskar K .Narwate

Asst.Professor

Arts and Commerce Women's College ,

Nashik Road, Nashik

(Email ID :bhaskarsirnarwate@yahoo.in)

Cell-No: 9822291266

Introduction

Marketing is performance of business activities .That the direct the flow of goods and services from producer to consumer or users, marketing is often a second thought in the industrial maintenance industry. The industry is technology-driven, which requires a substantial investment of technical resources, leaving little for the marketing efforts.

This paper is intended to give rudimentary tools for developing a highly efficient marketing plan and or improving a plan that already exists. Special emphasis will be placed on updating these tools to make them applicable in the age of the Internet.

What Is Marketing?

Marketing is...

“...the actions of optimizing a company’s participation in the marketplace in order to maximize business performance.”

Marketing can be thought of as a never-ending process of looking outward toward the marketplace, inward toward the business, and then reconciling these two views in order to optimize the business performance. Figure 1 graphically represents this concept of marketing.

- Customer Needs – knowing your customer and their needs is the cornerstone of the marketing effort

- Market Trends – changes in the marketplace are important to monitor as they may cause the customer needs to change, competitors to modify their strategies, and you to change your strategy□ □
- Competitors – maintaining a watch on your competitors is vital in assuring your product and marketing strategy are differentiated in the mind of the customer.

Marketing Strategy

A marketing strategy is the result of decisions being made about how a particular product or service will be promoted to its target customers. Marketing strategies are used to increase sales, launch new products and generally provide profit for a company. Strategies involve the construction and implementation of the marketing mix.

A place or distribution marketing strategy may include selling items in a brick and mortar store as well as through a website. Or, it may involve choosing one distribution channel over the other. Selecting the right distribution strategy for a business is important as this is how the product gets to the customer.

Objectives

Technology, specifically the use of the Internet and the various sets of hardware and software that interface with the Internet technology.

- Reduce buy/sell costs
- Reach global and remote markets
- Improve the efficiency of the supply chain
- Recreate the value chain
- Improve customer relationships

Marketing strategy And Technology in the 21st century

A company marketing strategy is an important tool that work's with its web presence to get company's message across to both its current and prospective customers.

Most marketing classes organize the essential issues of marketing into the four Ps of marketing : Product, Price, Promotion and Place

1) Product :

Product is the physical item or service that a company is selling the intrinsic characteristics of the product are important ,but customer's perception of the product called the product's brand can be as important as the actual characteristics of the product

Organization of the web sites from internal viewpoint that is according to the way that they arranged their product design and manufacturing processes If customer arrive at these web sites looking for a specific types of product this approach work well for

ex. Dell.com,IBM.com

- Offering customer a choice on the web:

Dell has alone many things well in its online business its website offers customers a number of different way to do business with the company ,

Its USA home page includes links for each major group of customers it has identified ,including home ,small business, medium & large business , government , education & health care ,the highly customized approach to

2) Price :

The price element of the marketing mix is the amount the customer pays for the product the web can create new opportunities for creating pricing and price negotiations through online auction, reverse auction and group buying strategies. The web based opportunity are helping companies find new way to create increased customer value

- Online Auctions: Online auctions are one of the fastest growing segment of online business today , millions of people buy and sell al types of goods on consumer auction site each year. Although the online auction & business is changing rapidly as it grows , three broad categories of auction web sites have emerged

•Promotions:

It includes any means of spreading the word about the product.

On the Internet new possibilities abound for communicating with existing and potential customer like E-mail marketing , Television Advertising ,Advertising on web etc.

•E-Mail Marketing: Advertising is a process of communication , it is easy to see that e-mail can be a very powerful element in any company's advertising strategy .

Many businesses would like to send e-mail messages to their customers and potential customer to announce new product, new product features, or sales on exiting products

•Television advertising: Advertising through Television channels

For Ex.

No	Types of Television	Types of Advertising
1)	Children Cartoon	Children's toys & games
2)	Daytime Dramas	Household & Cosmetic, Perfumes, Pet Foods etc.
3)	Late Night talk Shows	Snack food ,Shirts, Cars etc.
4)	Sport Channels	Watches, Sport equipments, Mobile Handsets ,Shoes, etc.

4) Place :

The issues of place(also Called distribution) is the need to have product or services available in many different locations .

The problem of getting the right product to the right places the best time to sell them has plagued companies since commerce began,

For Ex. Digital Product (such as information of new software ,music , video & e-books) can be delivered almost instantly on demand through the internet

Companies that sell products that must be shipped have found that the internet gives them much better shipment tracking & control than did previous information technologies.

Limitations

From the buyer's perspective, the inability of shoppers to touch, smell, taste or "try on" tangible goods before making an online purchase can be limiting. small industry sector can not use internet marketing technology due to lack of infrastructure, capital etc.

Conclusion:

As the 21st century unfolds, marketing will continue to be an important function in the business enterprise. Technology should provide new ways of managing and enabling the marketing process. While the world rapidly changes around us, Technology and e-marketing will allow us to apply the classics *faster* and *cheaper*, and will *enable us to implement strategies*.

References:

- 1) E-Commerce Strategy, Technology ,Implementation by Gary Schneider
- 2) Chaudhury, Abijit; Jean-Pierre Kuilboer (2002). e-Business and e-Commerce Infrastructure. McGraw-Hill.
- 3) Seybold, Pat (2001). *Customers.com*. Crown Business Books (Random House).
- 4) <http://www.quirk.biz/>
- 5) <http://www.zeroonezero.com/services/>
- 6) <http://www.actis-emarketing.com>

Thank
you

Phonetics

**The Study of the way Humans
make, Transmit, and Receive
Sounds**

Prakash Warkari

Assistant Professor & Head, Department of English

NSPM's Late Bindu Ramrao Deshmukh Arts & Commerce Mahila Mahavidyalaya, Nashik Road

pwarkari@gmail.com

Phonology -

the study of sound systems of languages

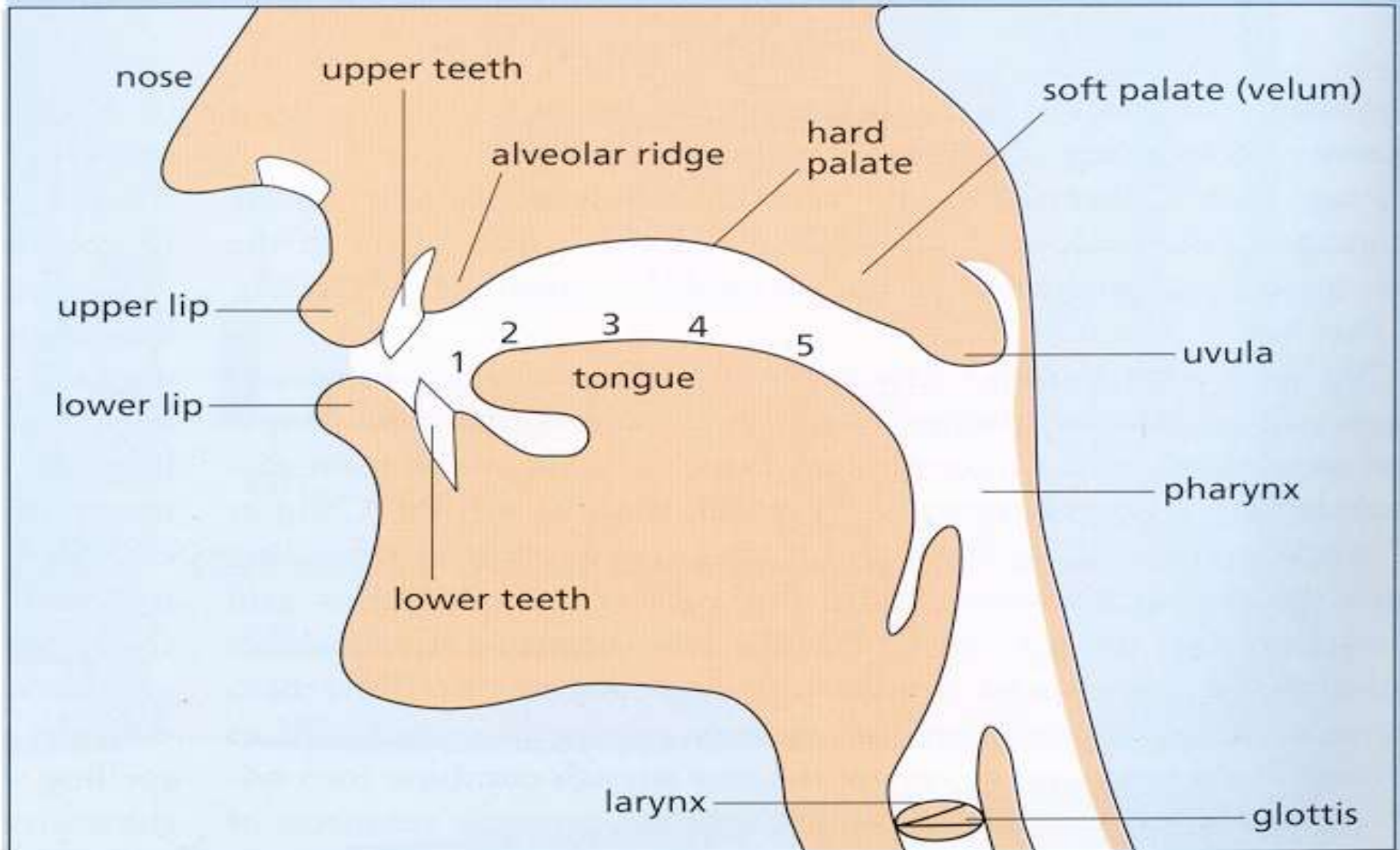
Phoneme –

A phonological segment that can be phonetically predicted by a rule – /b/ in *bit* and /p/ in *pit*.

The Organs of Speech and Articulation

THE ORGANS OF ARTICULATION

The diagram shows the anatomical location of the vocal organs involved in the description of English vowels and consonants. It is not a complete representation of all the vocal organs – the lungs, for example, are not shown.



**Languages are made up of
vowels and consonants
sounds**

**English consists of 44 sounds
(20 vowels and 24 consonants)**

Vowels

Most vowel sounds are modified by the shape of the lips.

(rounded / spread / neutral)



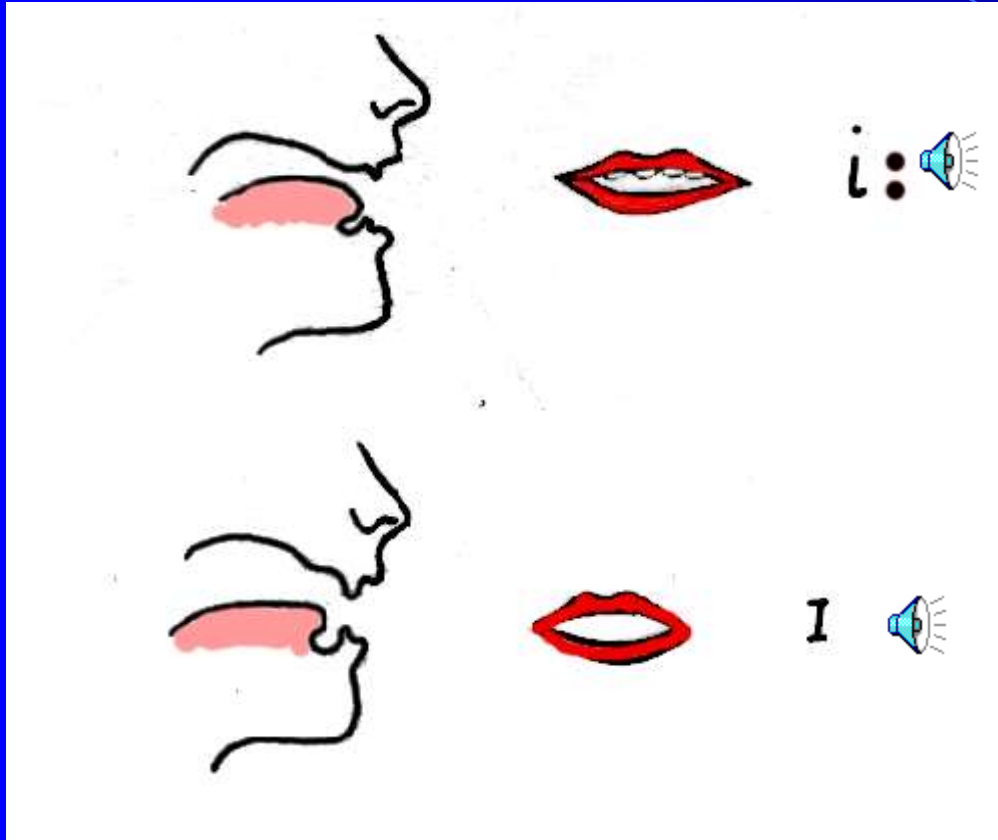
Sounds are made by vibrating the vocal cords (voicing).

Vowels can be
single sounds –
monophthongs or pure vowels

Double sounds - Diphthongs

Triple sounds - Triphthongs

Pure vowels usually come in pairs consisting of long and short sounds

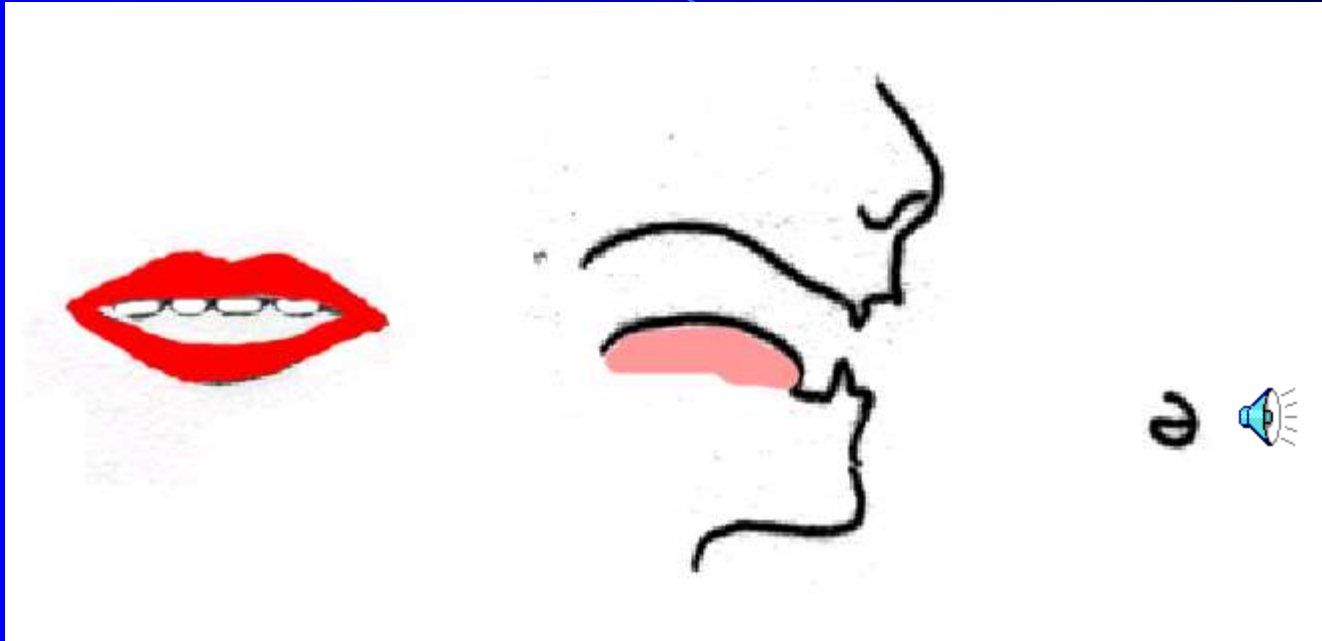


This is found in the word **tea**. The lips are **spread** and the sound is **long**

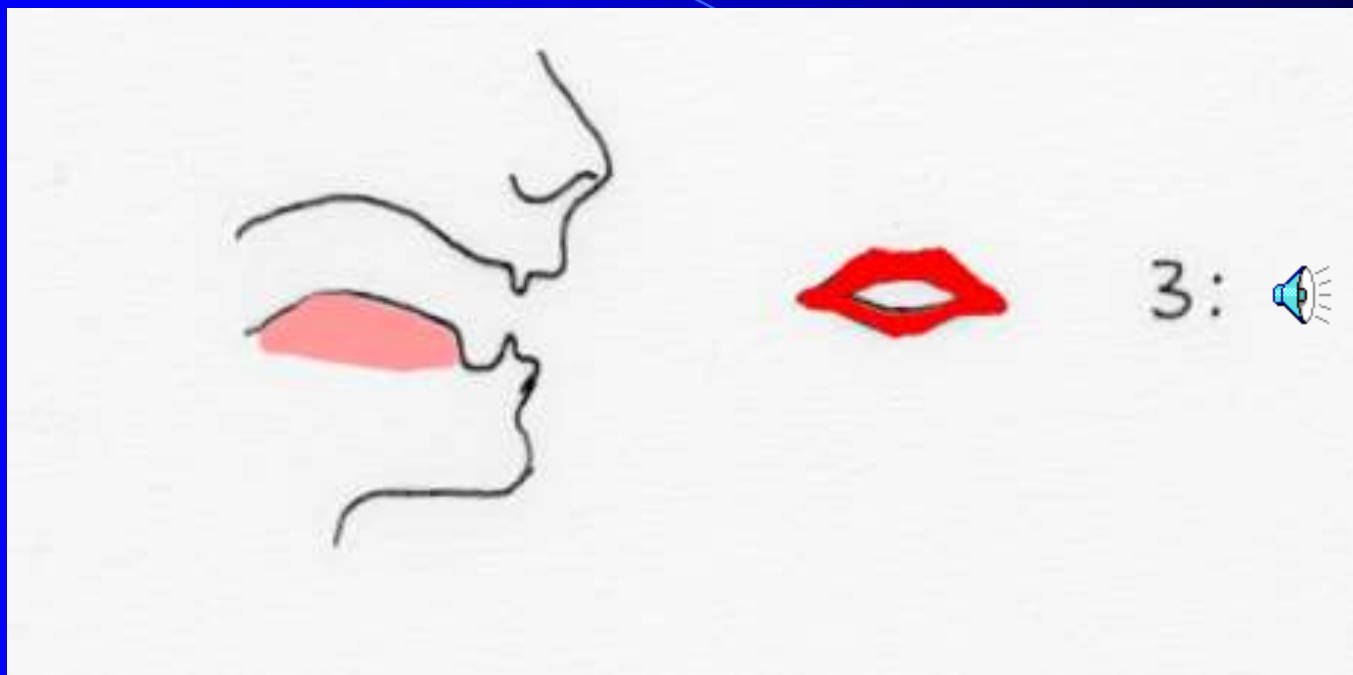
This is found in the word **hip**. The lips are **slightly spread** and the sound is **short**

The tongue tip is raised slightly at the front towards the alveolar. In the longer sound the tongue is raised higher.

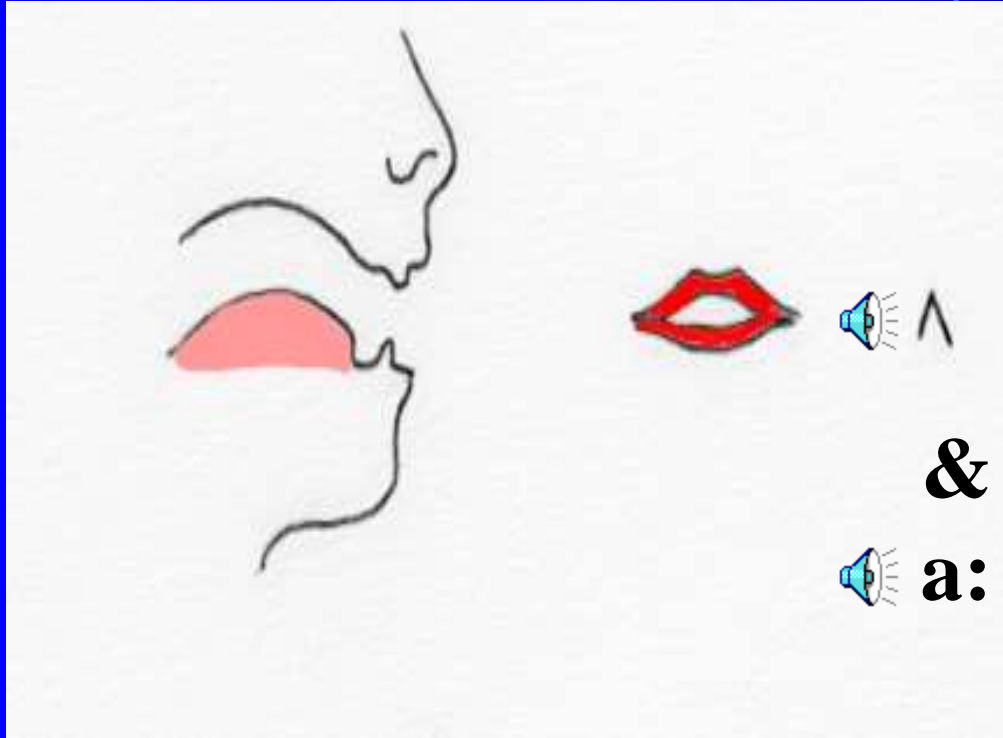
The most common sound in English – the Schwa



This sound is made by relaxing the mouth and keeping your lips in a **neutral** position and making a **short** sound. It is found in words like *paper*, *over*, *about*, and common in weak verbs in spoken English.



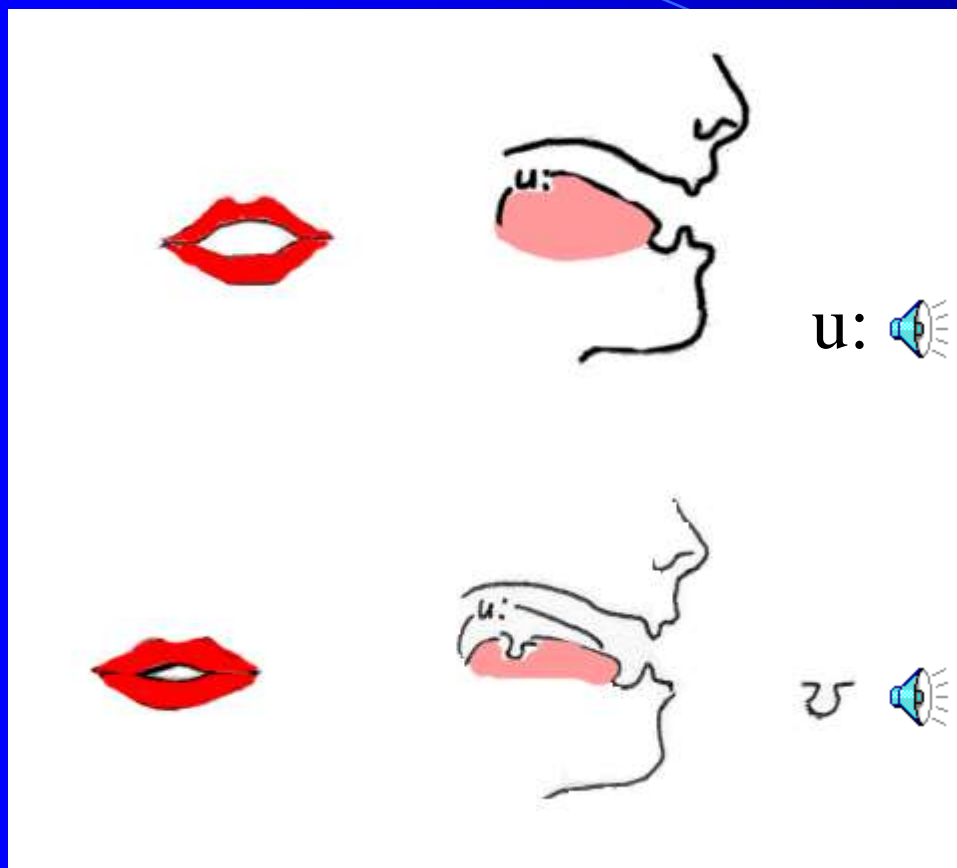
This sound is the **long** form of the schwa sound. It is found in words like *thirteen* and *bird*. The mouth is relaxed and lips are **neutral**.



This is the short sound – *up*, *cut* & *butter*

&
This is the **long** sound – *car*, *fast* & *dark*

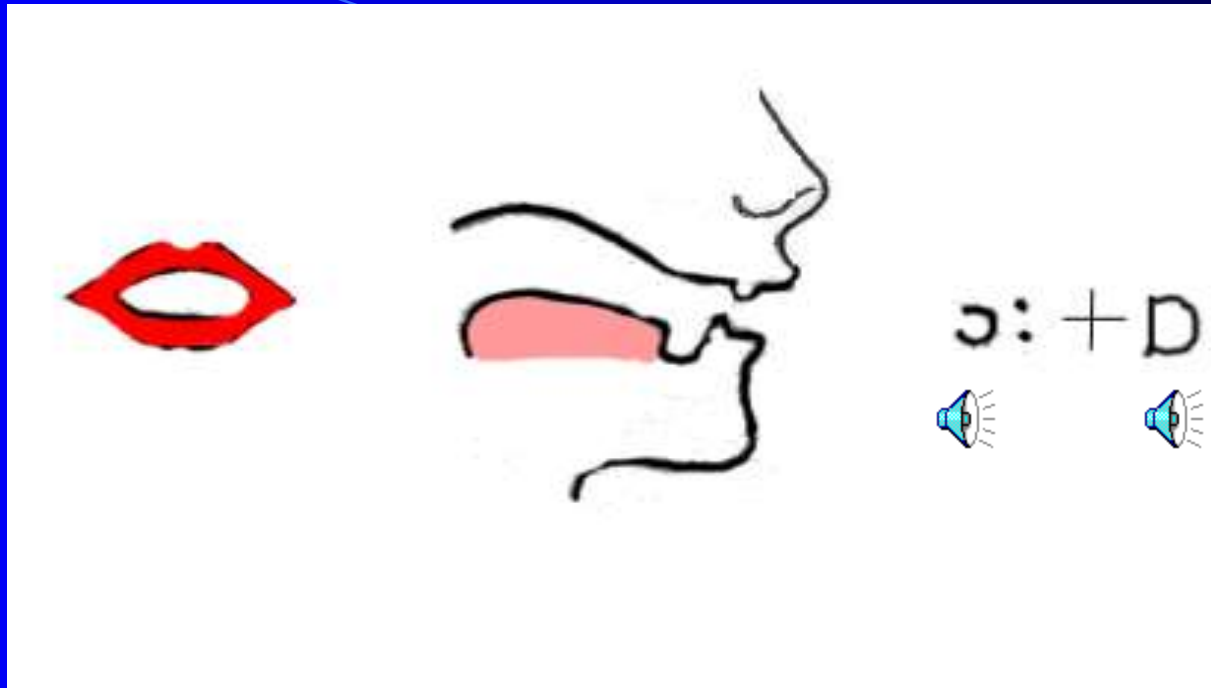
The centre of the tongue is raised towards the soft plate, the lips are **neutral**.



The **long** sound
– *you, too & blue*

The **short** sound –
Good, would & wool

The lips are **rounded** and the centre and back of the tongue is raised towards the soft plate. For the **longer** sound the tongue is raised higher and the lips are **more rounded**.

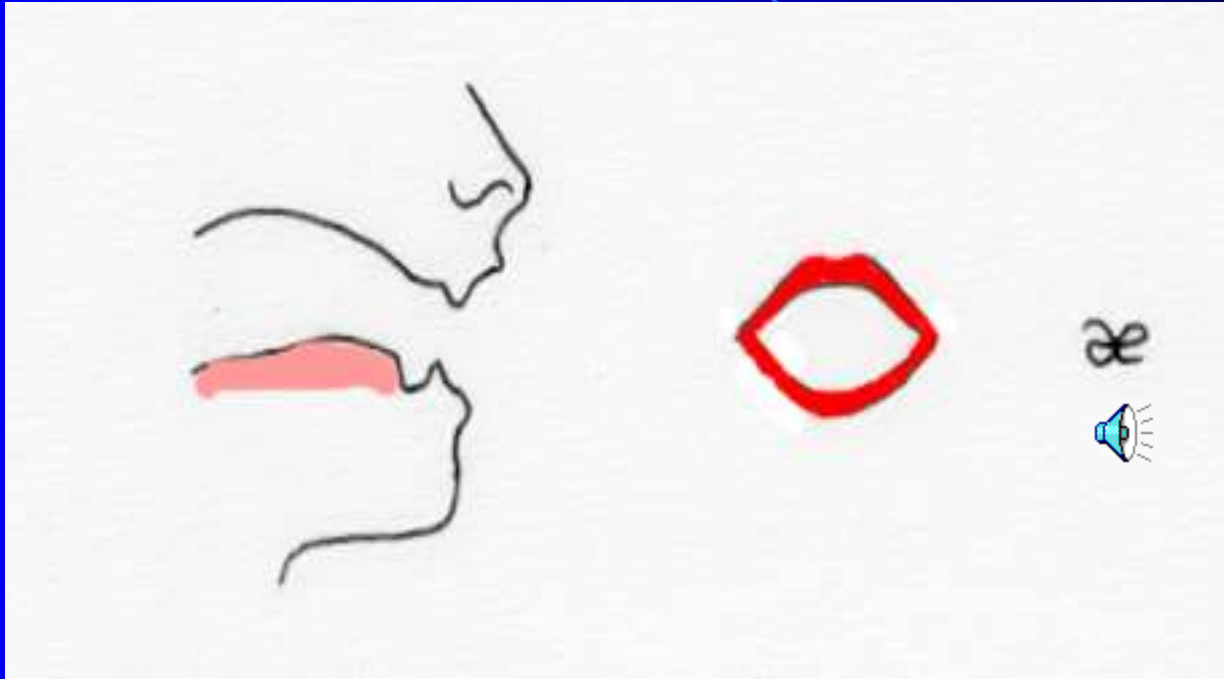


Made with **rounded** lips and tongue slightly raised at the back

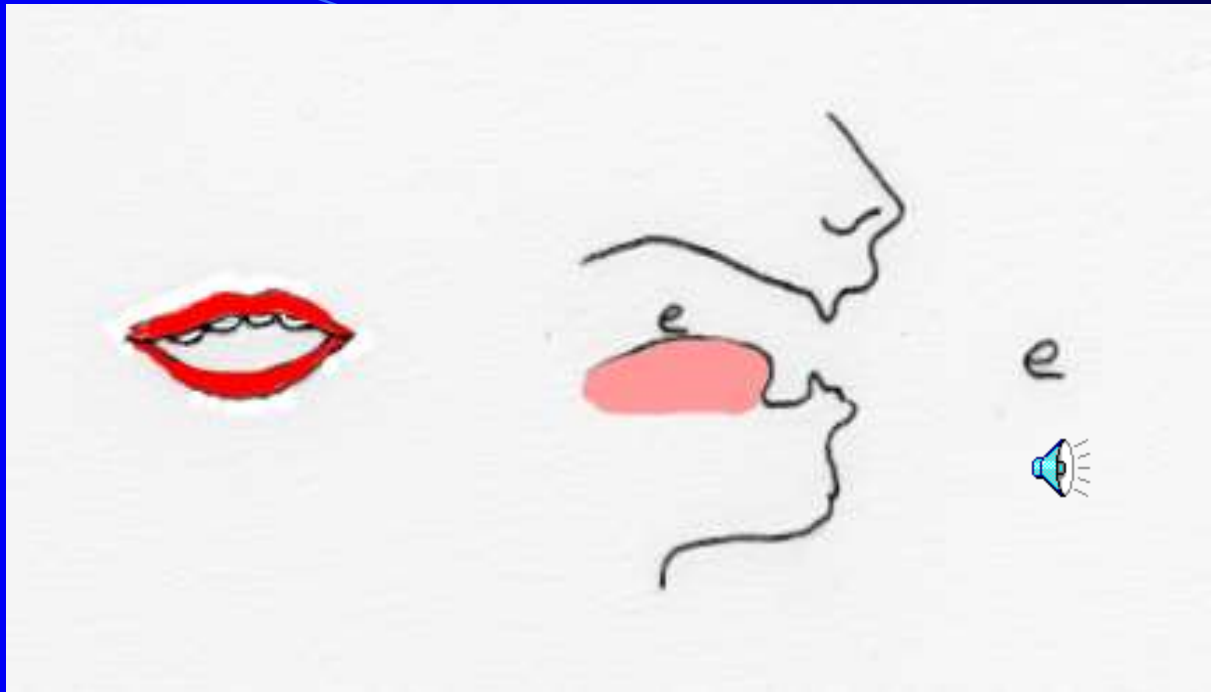
The **long** sound— *door, four* & *more*

The **short** sound — *hot, clock* and *what*.

Two of the vowels do not have long sounds



This sound is made with the mouth **spread** wide open. It is found in – *cat*, *man*, *apple* & *ran*



The sound of 'e' is found in – wet, left, when & tell. Like the sound for 'a' it is a short sound that has no long version.

The vowel sounds we have just reviewed make up the rest of the diphthongs etc. that come next.

Diphthongs, Triphthongs & Glides

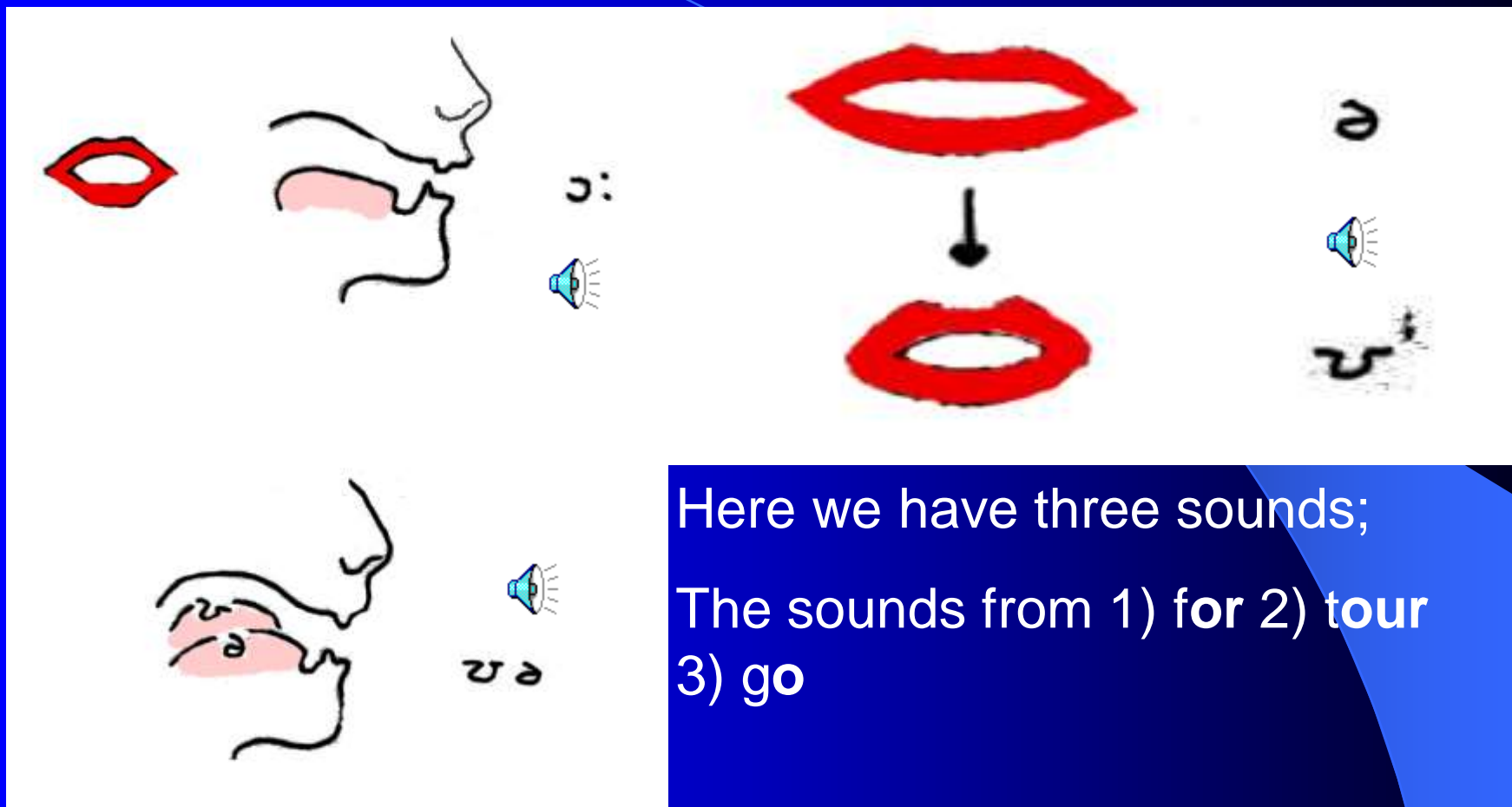
Diphthongs are combinations of two sounds-

English has 8 diphthongs

Triphthongs are combinations of three sounds-

English has 1 triphthong (a diphthong + a schwa sound)

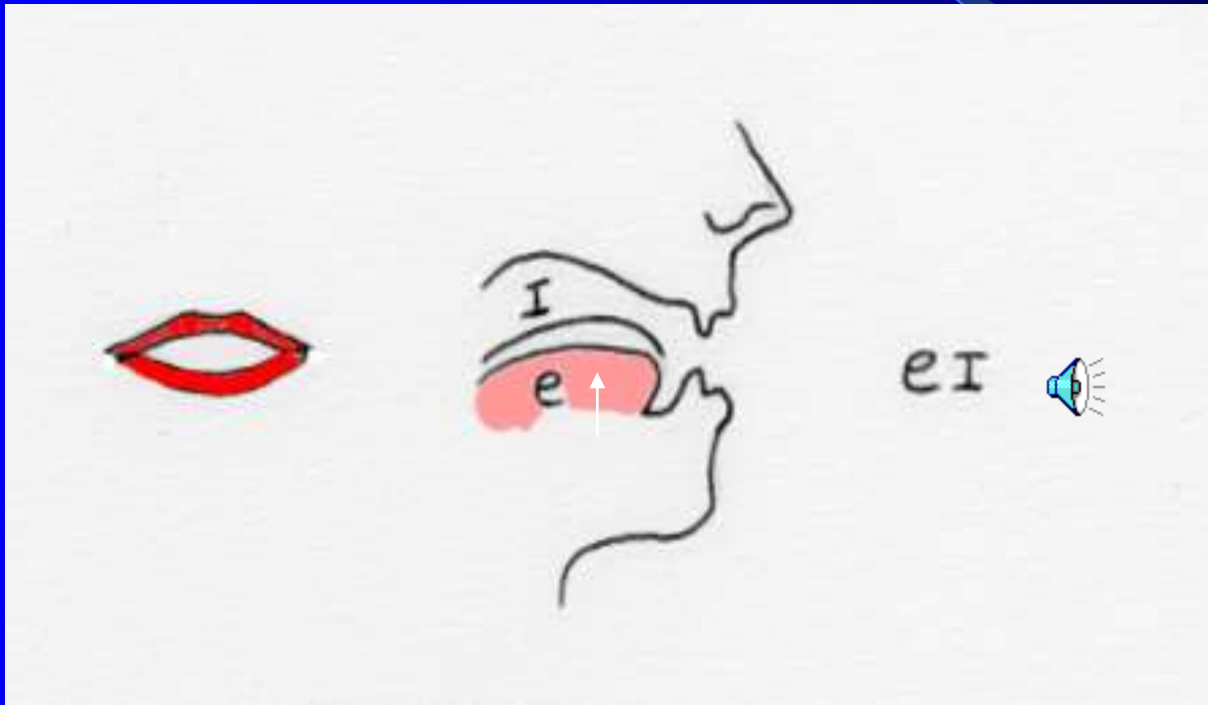
Glides are sounds made when the tongue moves from one position to another.



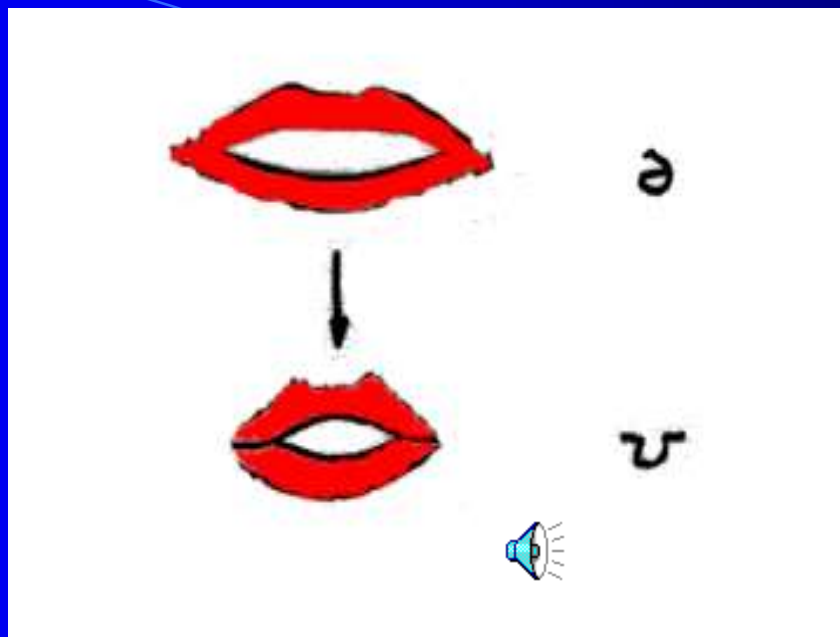
Here we have three sounds;
The sounds from 1) for 2) tour
3) go

Two of these sounds are diphthongs, combinations of vowels.

Diphthongs are made by sliding the tongue for one position to another - this is known as a glide.



This diphthong is found in – *hay*, *date*, *scrape* & *vein*.



Here two more pure vowels are combined to make a sound. This sound is like saying the letter 'O'. It begins with a **er** (schwa) and moves towards the '**oo**' sound found in **good**.

To make / aʊ / add a short / ʊ / after the long / æ / sound.



Words like *cow*, *down*, *ground* and *town* all contain this sound.

(The *a:* is also used to make this diphthong)

Diphthongs are combinations of pure vowels.

a: + I = 'aI' - *tie, buy, height & night* 

e + I = 'eI' - *way, paid & gate* 

o: + I = 'oI' - *boy, coin & coy* 

e + ə = e ə - *where, hair & care* 

I + ə = I ə - *here, hear & beer* 

Review all 8 sounds and try the exercises on the worksheets

Consonants

**The Articulation of sound based
on received pronunciation**

(R. P.)

(These sounds for reference only)

1) Plosives

Plosives are made by making a complete closure between some point and the vocal tract. Pressure builds up behind the closure which is released to create sound.

This group includes the sounds of **b, p, k, d, t & d.**



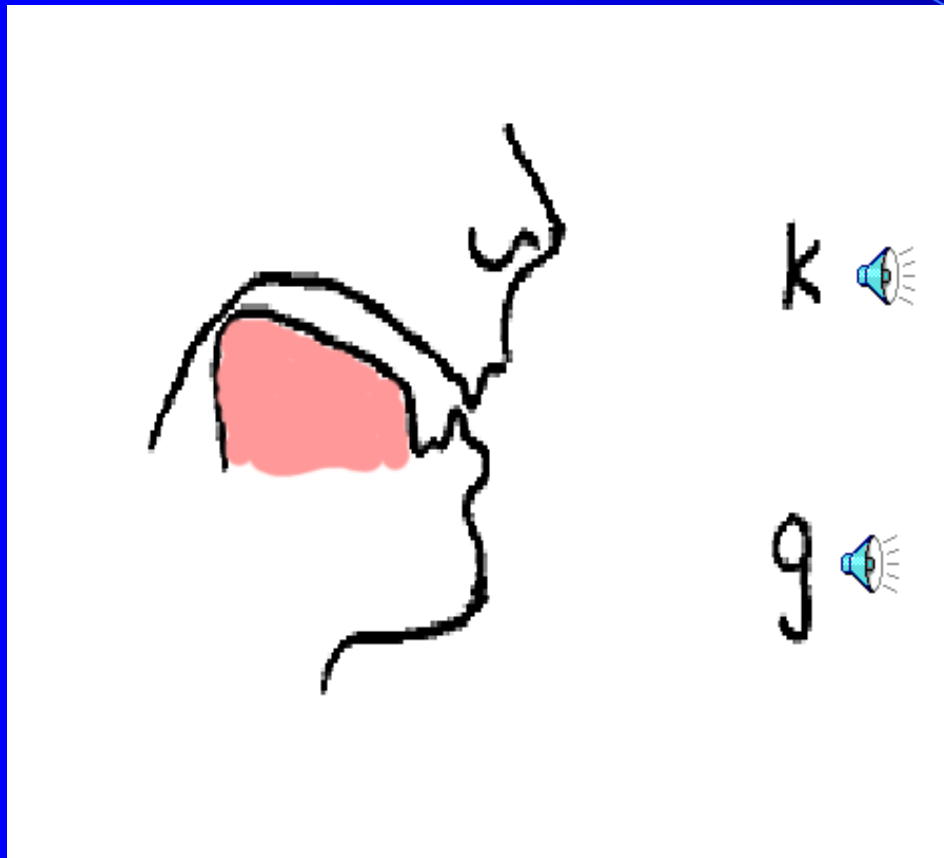
 b & p 



These two sounds are plosives, they differ in the way the voice is used during the sound.

- 1) **P** is aspirated & voiceless— air leaving the mouth. It is a gentle sound.
- 2) **B** is a voiced sound and the air is restricted through the glottis

Both sounds are known as
Bilabial Plosives

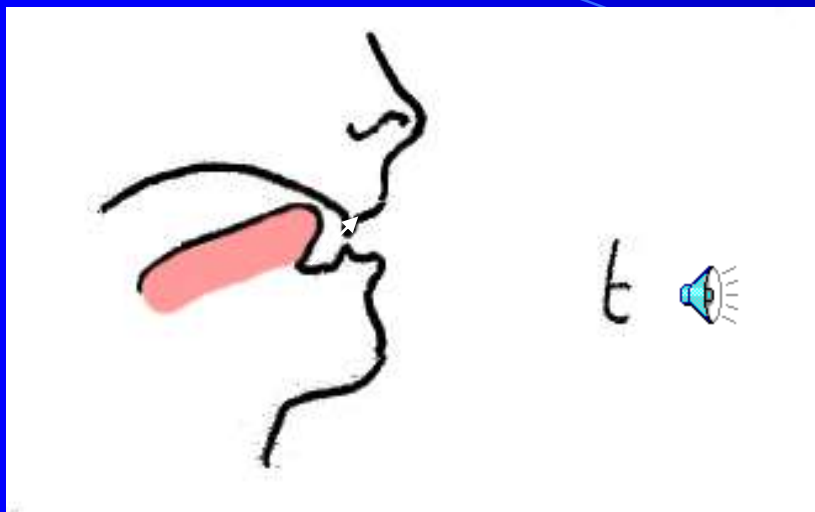


The sounds **k** & **g** are made by raising the tongue at the back of the mouth to make a complete closure.

- 1) **k** is a voiceless sound
- 2) **g** is a voiced sound

These are known as

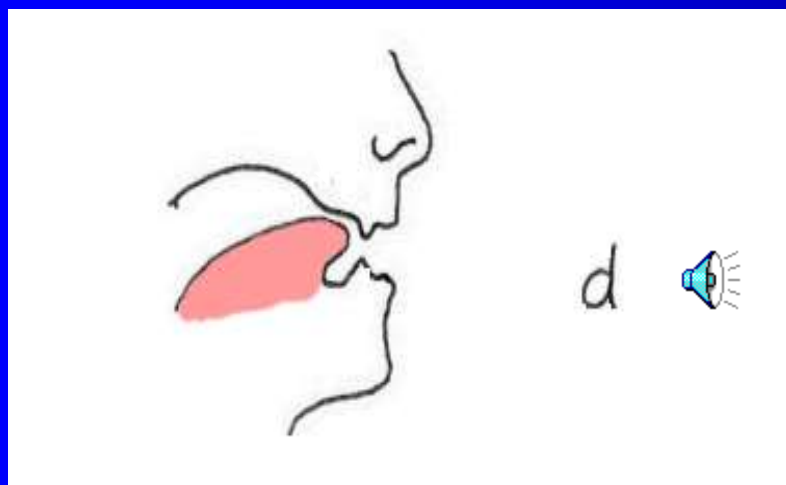
Velar Plosives



The sounds of 't & d' are made by raising the tongue to touch the front of the alveolar ridge just behind the teeth.

1) 't' is voiceless

2) 'd' is voiced



Notice how you can feel air when pronouncing the 't', the 'd' sound has no air as it is voiced through the vocal cords.

These are known as -

Alveolar Plosives

2) Fricatives

Fricatives are made by moving two vocal organs together to restrict the release of sound.

This group includes the sounds of *f*, *v*, *s*, *z*, and both *sh* & *th* sounds



1) The 'f' is voiceless – *first*, *phone* & *flat*

2) The 'v' is voiced – *video*, *love* & *have*

The top front teeth are placed on the top of the bottom lip. The sound is squeezed through the small gaps

These sounds are known as

Labio-dental Fricatives



The voiced sound,
found in *the*, *there* &
feather

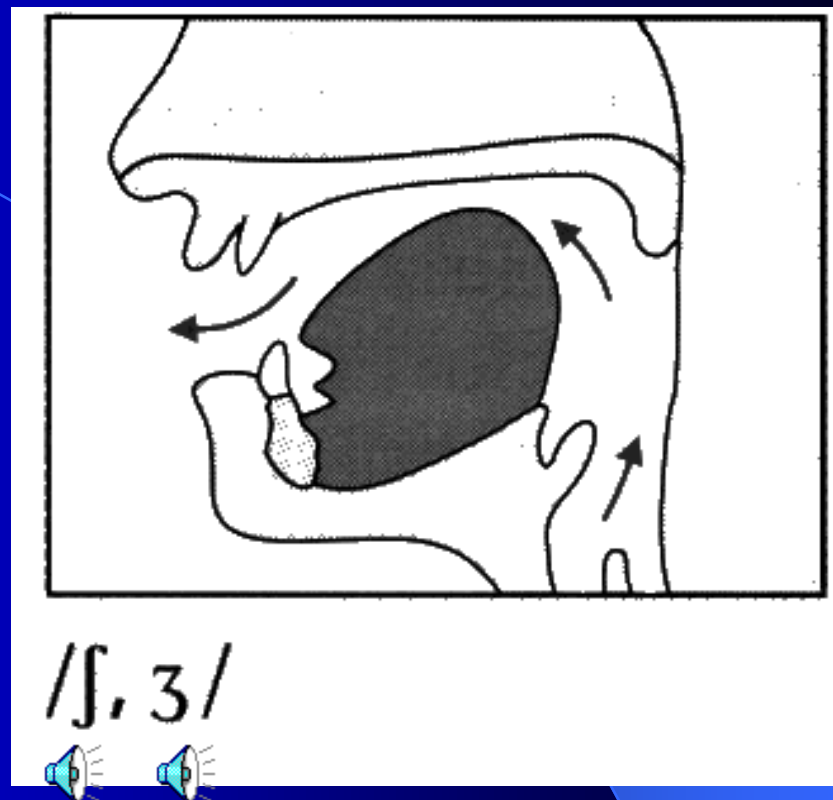
The voiceless sound
found in *think*, *thin*
& *thought*

The tongue touches the teeth, usually just behind the front teeth. Above is shown the way it can be practised by putting the tongue between the front teeth and touching the index finger. These are known as a

Dental fricatives

The sound 'sh' is made by raising the blade of the tongue to make light contact with the soft palate. The sound is squeezed through the gap making a 'sh' sound.

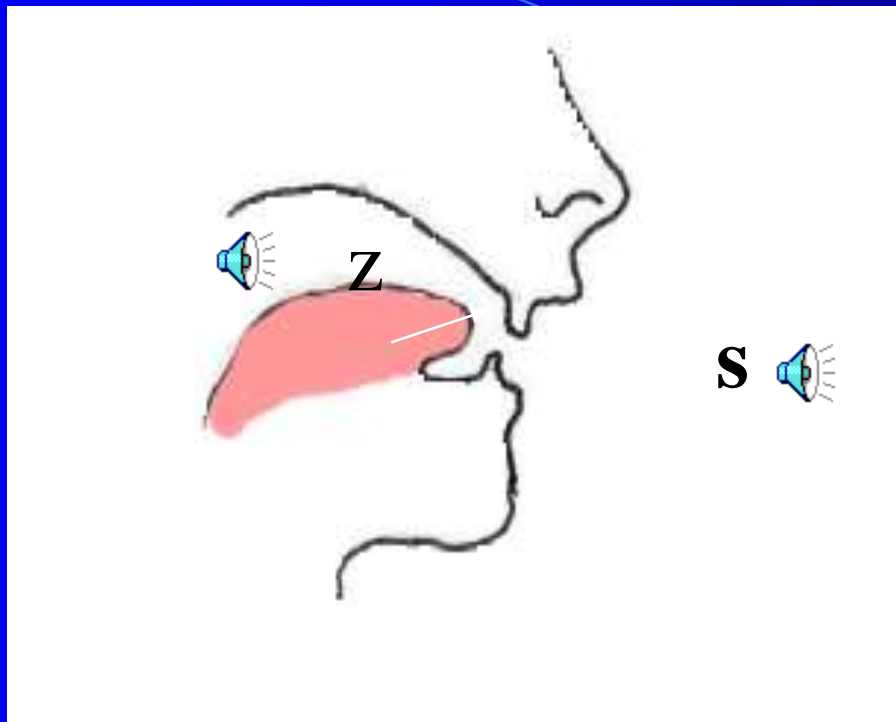
The voiceless sound can be found in ***she***, ***wash***, ***sure*** & ***champagne***



The voiced sound is found in television & revision

These sounds are known as

Palato-alveolar Fricatives



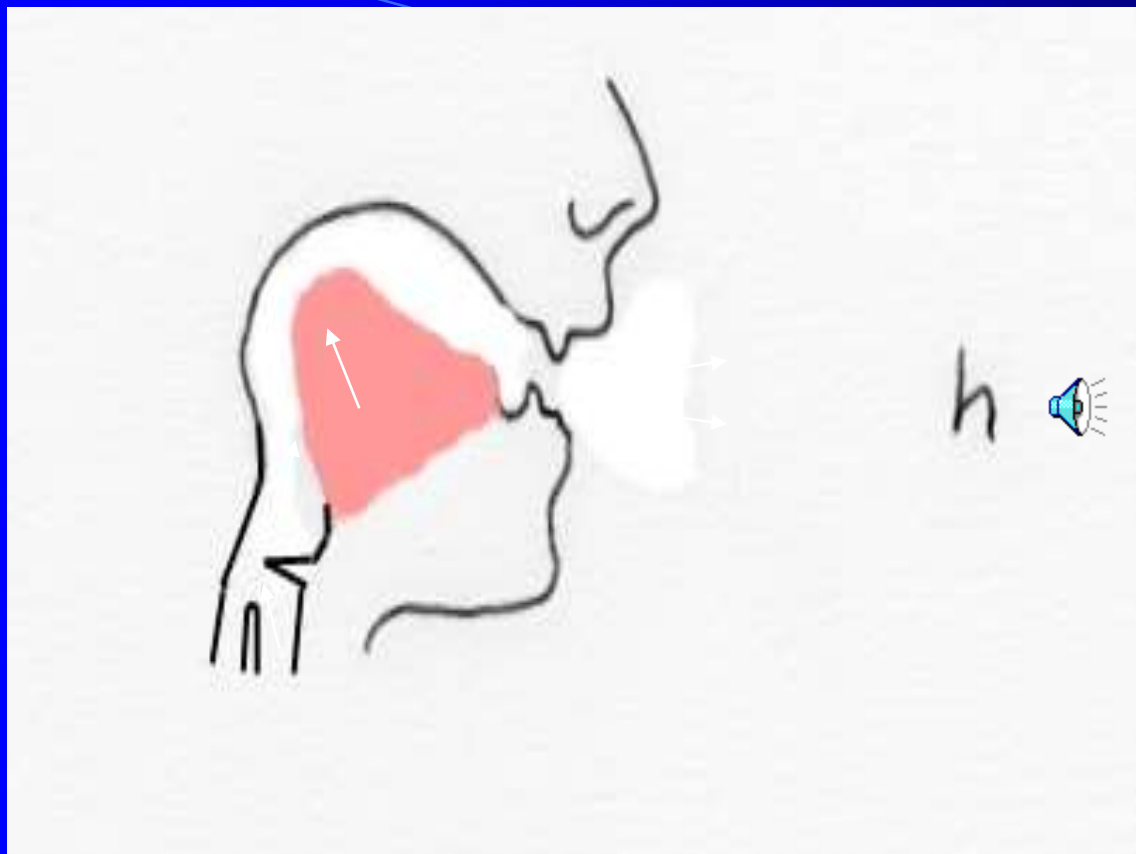
The tip of the tongue is moved towards the edge of the soft plate and the alveolar ridge. The sound is made by squeezing the sound through the gap.

‘s’ – **see, voice** & most words that begin with ‘s’

‘z’ – **zoo, has, freeze, cars and owns.**

These sounds are known as

Alveolar Fricatives



This sound is created by raising the back of the tongue to lightly touch the soft palate, air from the lungs is pushed up past the glottis and through the small gap.

The sound is found in – *hotel*, *his*, be*h*ind & *h*ive

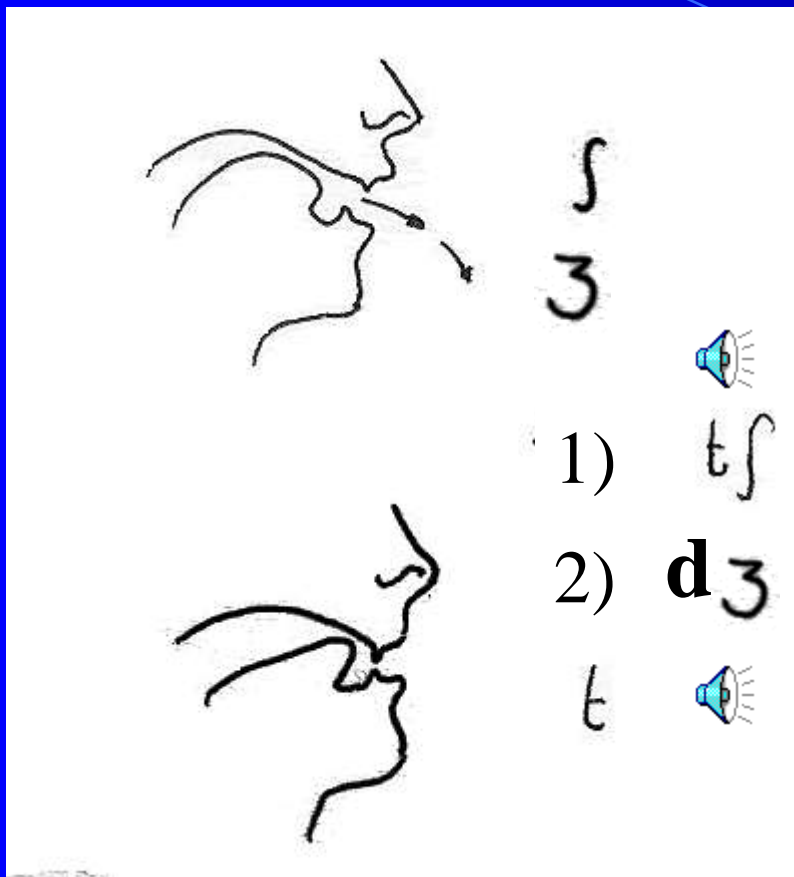
It is known as a

Glottal Fricative

Affricatives

Affricatives are made by making a complete closure at some point in the mouth, similar to plosives. However, affricatives differ as the air is released slower than a plosive.

The sounds 'ch' and its voiced version make up this group.



These sound are made by combining the two sounds shown here.

The plosive sound made by the t/d is changed by the fricative that follows the release of pressure.

1) **church**, **crunch** & **lunch**

2) **Jeans**, **generator** & **bridge**

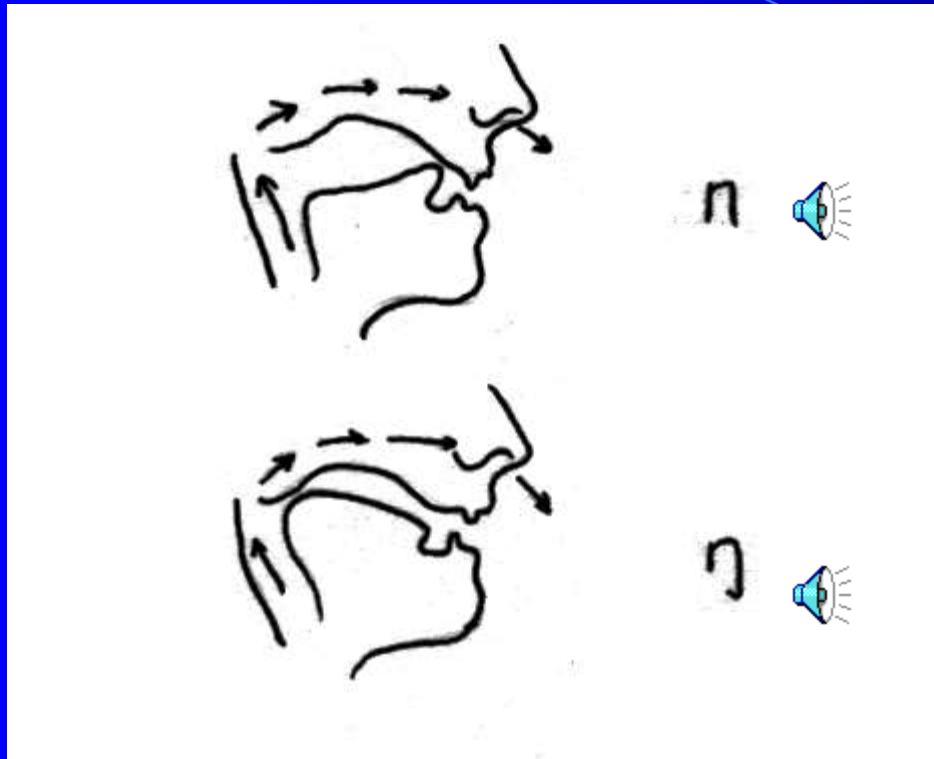
These sounds are known as

Palato-alveolar Affricatives

Nasals

Nasal sounds are made by making a complete closure in the mouth and allowing the air to escape through the nose.

This group includes the sounds *n/ ng/ m*



These sounds are made by blocking off part of the mouth by using the tongue. The air moving through the nasal passages creates the sound.

1) *no*, *been*, *nine* & *know*. It is known as a **Alveolar Nasal**

2) *Song*, *English* & *thank*. It is known as a **Velar Nasal**

(This sound is common in words that have 'ng' & 'nk' spellings.)

The 'm' sound is made by closing both lips and allowing the sound to travel through the nasal passages

My/ dream/ smile/ remember



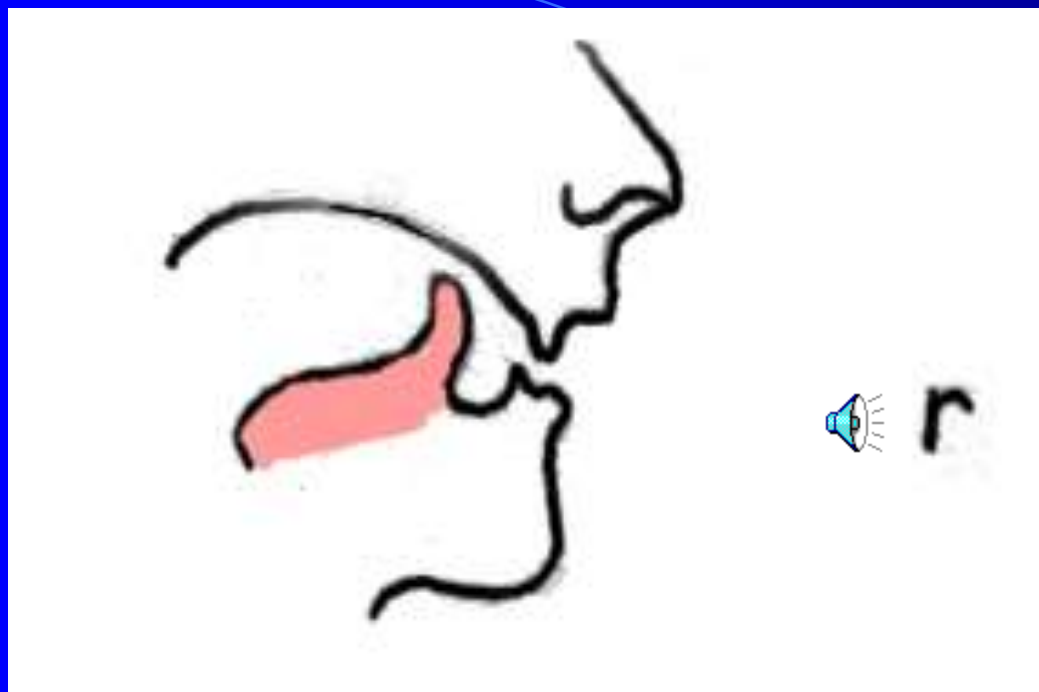
This sound is known as a **Bilabial Nasal**

Oral Continuants

Some consonants are in some ways like vowels as they are frictionless. (The previous group 'Nasals' are also frictionless)

Some are also midway between a consonant and a vowel, the 'w' and 'y' in 'yes' are sometimes called semi-vowels or glides.

These with 'l' and 'r' make up the group called continuants or sonorants



The sound 'r' is made when the tip of the tongue is held close to the alveolar ridge (but not touching). The side of the tongue should touch the lower back teeth.

The sound is usually quite difficult for Asian students and can be confused with 'l'.

(*red*, describe, bread, free, drain, trouble)

This is known as a

Post-alveolar Approximant

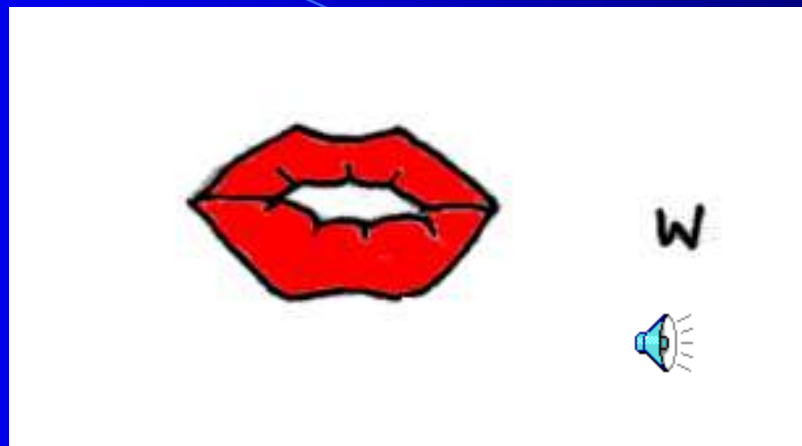


The sound of 'l' is divided into two distinct sounds, which occur according to the following rules. If the sound occurs at the beginning or middle of the word then 'clear l' is made; if the sound occurs at the end of the word then the sound is a 'dark l'.

Clear- the tip touches the centre or the alveolar ridge allowing the air to escape around the sides

Dark- the same as the clear 'l' but the centre of the tongue is raised to the soft plate.

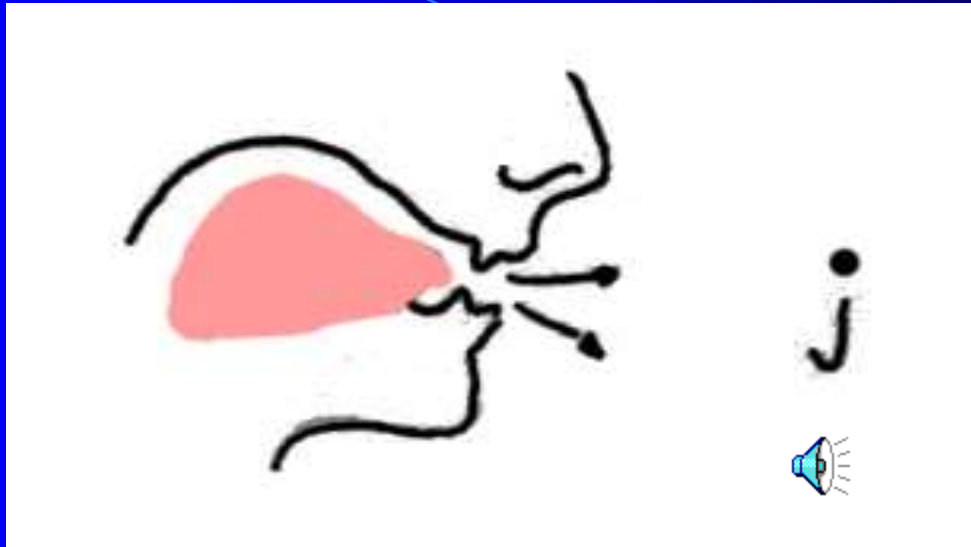
Know as **Laterals**



A 'w' sound is similar to the *you* sound but the lips are rounded to give more tension. The tongue too is similarly positioned only it is raised slightly more.

(*w*edding, *w*indow, *w*here, *w*as, *w*hat, *w*ear, re*w*ind & *w*ish)

Known as a **Labio-velar semi-vowel**



The sound is made by raising the centre of the tongue towards the soft plate and lips are **neutral**

(**y**esterday, **y**ear, **y**our, yeah, and to devoice a strong (fortis) consonant as in p(**y**)ure, a glide)

Known as a **Palatal semi-vowel**

References

Crystal, D (1995) *The Cambridge Encyclopaedia of The English Language*: Cambridge, Cambridge University Press

Crystal, D (1997) *A Dictionary of Linguistics and Phonetics*: London, Blackwell

Fromkin, V& Rodman, R (1974) *An Introduction to Language*: Orlando, Harcourt Brace.

Lass, R (1984) *Phonology An Introduction to Basic Concepts*: Cambridge, Cambridge University Press.



FYBA: Compulsory English

Communication Skills- 1,2,3,4,5 & Grammar Activities

Greeting and Responding to the Greetings

Neutral/Safe:

Morning/Afternoon/Evening!

Good to see you again

How very nice to see you again

Informal:

Hi! How are you?

Hi everybody!

Hello Ajay!

Formal:

Good morning ladies and gentlemen!

Good evening, sir!

Good afternoon, gentlemen!

Introducing Yourself

Neutral/Safe:

Excuse me, my name is Vishal.

Excuse me, I don't think we've met before. My name is Rohit.

How do you do? My name is Rohit.

Informal:

Hi! I'm Rohit.

Hello! You must be Vishal. I'm Rohit.

Formal:

May I introduce myself? I'm Tejesh Beldar

First let me introduce myself: Tejesh Beldar

Allow me to introduce myself: Tejesh Beldar

Introducing Others

Neutral/Safe:

This is Vishal Sonawane

I'd like you to meet Anita Sonawane

Have you met Dr. Jagdish Jadhav?

Informal:

Meet my cousin Anita

Oh, look here is Ashwarya

Formal:

May I introduce you to Aarti Beldar?

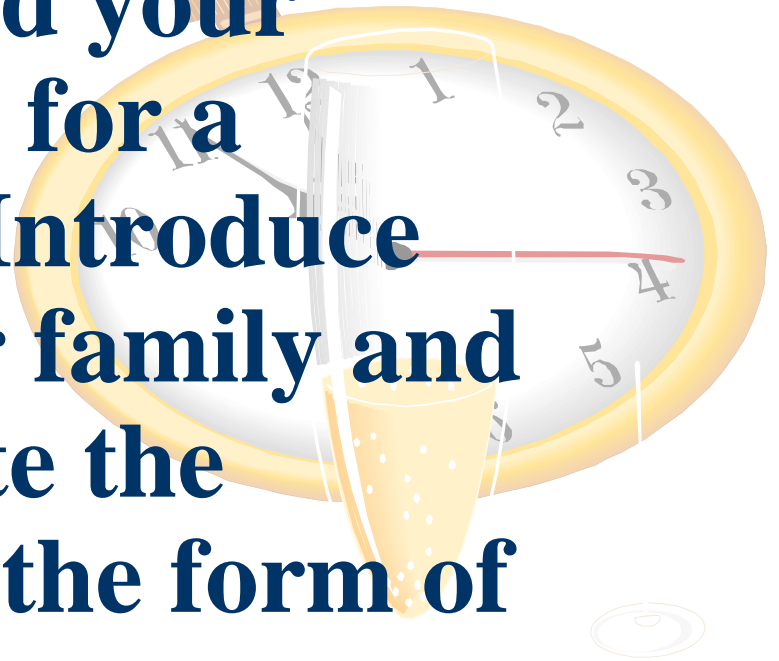
Please, let me introduce you to Aarti Beldar

Allow me to introduce you to Aarti Beldar

It is with great pleasure that I introduce you to Aarti Beldar

Assignment

You have invited your Friend/Teacher for a dinner/Lunch. Introduce him/her to your family and vice versa. Write the introduction in the form of dialogue.



Joining a Conversation

Neutral/Safe:

Excuse me. Do you mind if I join you?

Lovely day, isn't it?

Informal:

Hi! Great party, isn't it?

Hello! Are you a friend of Aarti?

Formal:

Excuse me I was wondering if I could join you?

I beg your pardon, but aren't you Kiran Patil?

Taking Leave

Neutral/Safe:

Good bye/ Good bye then.

Look forward to see you soon.

Informal:

Bye!/Bye-bye!/ See you soon/later/around!

Take care. Bye!/ Look after yourself. Bye!

Formal:

I look forward to seeing you again soon.

Requesting

Neutral/Safe:

Would you lend me your scooter, please?

Could you type this letter for me, please?

Do you mind my using your mobile/telephone, please?

Informal:

Can you help me?

Got a thousand rupees.

Do me favour and lend me a thousand rupees.

Formal:

Would it be possible for you to help me?

We should be most grateful if you could help us.

I'm sorry to trouble you, but could you help us?

Assignment

You are having dinner in your house with your family. Use apt expressions of requesting.



Inviting

Neutral/Safe:

Would you like to come for.....?

Won't you come for.....?

I would very much like you to come for.....

Informal:

What about having lunch with us?

Why don't you have lunch with us?

You must have lunch with us.

Formal:

Would you care to have lunch with us?

We should be very pleased/delighted if you could have lunch with us.

Accepting Invitation

Neutral/Safe:

Thank you. I'd like to.

That would be very nice.

That sounds like a very nice idea.

Informal:

Thank you very much/ Thanks a lot.

I won't say no./ Great. I'd love to.

Formal:

That's really very/most kind of you.

What a splendid idea! Thank you.

I'd very much like to.

Declining an Invitation

Neutral/Safe:

Thank you very much, but.....

I wish I could, but I 'm sorry I have.....

I'm afraid I've already promised to.....but thank you very much.

Informal:

I'd love to, but.

Oh, what a shame. I won't be there.

Sorry, I can't, but thanks anyway.

Formal:

That's extremely kind of you, but.....

Sadly/Unfortunately, I won't be in town. However, thank you for inviting me.

Assignments

- ◆ Your friend wants to invite you to a movie on Saturday. You are free and so you accept the invitation. Write a brief dialogue.
- ◆ Your neighbor invites you and your family to lunch on a *Diwali* day. But you have booked your tickets and are leaving on same day. Write a brief conversation.

Asking Permission

Neutral/Safe:

Can I use your camera, please?

I was wondering if I could use your camera.

Do you mind if I use your computer?

Informal:

Mind if I use your computer?

Let me use your camera.

Any chance of borrowing your camera?

Formal:

Do/Might/May I have the permission to use your phone?

Do you have any objection if I use your computer?

Giving Permission

Neutral/Safe:

Of course, you can/ Yes that's fine/all right.

Yes, certainly you can/Please don't hesitate to.

By all means you can.

Informal:

Sure/OK/Fine/All right/ Feel free to

Go ahead/ Of course you can.

Formal:

That seems perfectly acceptable.

I can't see any objection.

That's quite in order.

Refusing Permission

Neutral/Safe:

Sorry, I'm afraid you can't do that.

I'm afraid that's not possible/allowed.

Informal:

I'd like to, but.....

I can't possibly.....

Sorry, no way/Sorry, that's out of the question.

Formal:

I'm afraid I can't allow that.

I'm afraid I can't permit that.

I'm afraid I can't do that.

Assignments

- ◆ 1) You want to use your friend's computer for an hour. Your friend permits you to use it. Write a brief dialogue.
- ◆ 2) You want to use your friend's bike for a day. Your friend refuses you. Write a brief dialogue.



Asking for Information

Neutral/Safe:

Excuse me, do you know where the post office is?

Can you tell me the way to the bus station, please?

Sorry to trouble you, but is there a telephone booth around?

Informal:

Do you know if we can get cold drinks on this bus?

Know the arrival of *Pawan Express*?

Any clue where the book is?

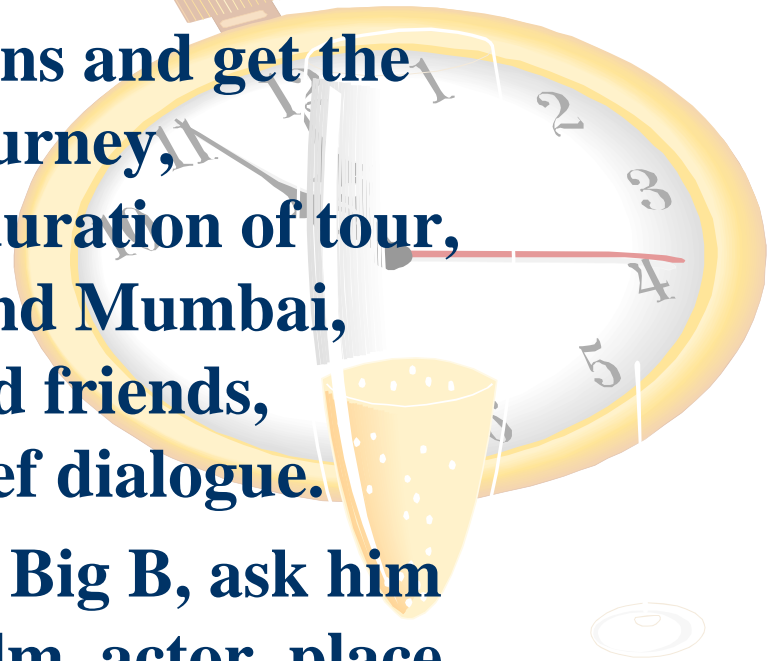
Formal:

I wonder if you could tell me when the results will be declared.

I hope you don't mind my asking, but is the principal in the town.

Assignments

- 1) Your friend has returned from a tour of Mumbai. Ask him/her questions and get the information about mode of journey, accommodation in Mumbai, duration of tour, tourist attraction in and around Mumbai, presents bought for family and friends, weather, food etc. Write a brief dialogue.
- 2) Imagine you are Interviewing Big B, ask him questions about his favorite film, actor, place, singer etc and other memorable incidents in reel and real life.



Suggesting

Neutral/Safe:

Shall we travel in a taxi?

Would it be a good idea to hire a taxi?

Do you think it would be a good idea to.....

Informal:

Let's hire a taxi.

How about hiring a taxi?

Why don't we go by a taxi then?

Formal:

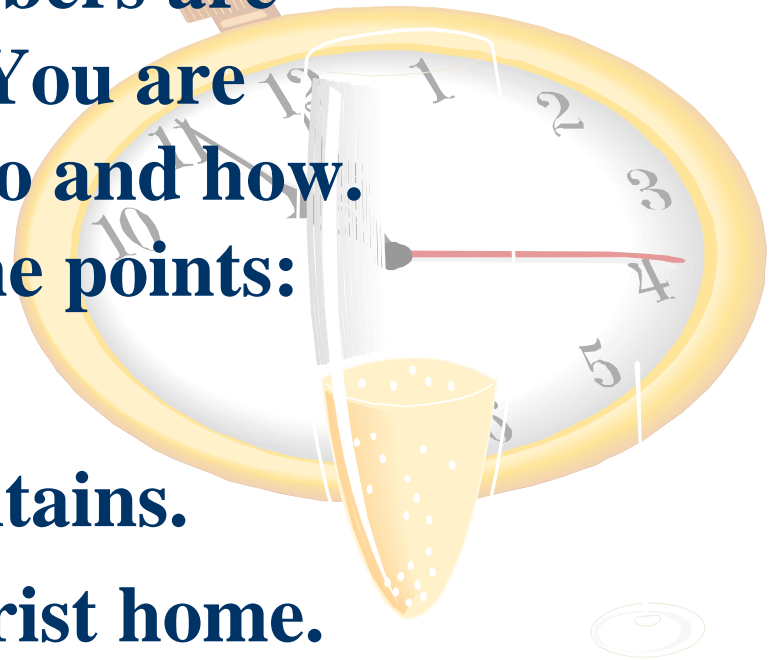
I'd like to suggest/propose we go in a taxi.

Have you considered hiring a taxi, then?

You may/might like to contact the agent now.

Assignment

- ◆ Your friends/ family members are planning to go on a tour. You are thinking about where to go and how. Make suggestions using the points:
 - 1) train, bus, taxi, plane.
 - 2) temples, beaches, mountains.
 - 3) lodge, government, tourist home.
 - 4) Diwali, Christmas, Summer vacation etc.



Agreeing

Neutral/Safe:

Yes, I agree/ True enough/ That's what I think too.

I absolutely/entirely agree.

I couldn't agree more.

Informal:

I'm with you there/ You're right.

Well, that's the thing.

I'd go along with that.

Formal:

I'd like to endorse that opinion/view.

I'm of exactly the same opinion.

That's exactly/precisely my view/opinion.

Assignment

Your college campus faces the ‘spitting problem’. The principal has constituted a committee to brainstorm on this problem. Members of committee come out with different suggestions:

- a) Installing a close circuit television set**
- b) Fixing spittoons**
- c) Sticking pictures at corners**
- d) awareness-raising programme**
- e) Fine, punishment etc.**

Agree or disagree with them using suitable expressions.



Partly Agreeing

Neutral/Safe:

I see your point, but.....

To a certain extend, yes, but.....

Yes, but on the other hand....

Informal:

Could be, but.....

I can see that, but.....

I'd go along a lot with that, but.....

Formal:

I agree in principle, but.....

I take your point, but.....

There's some truth in what you say, still/however.....

Disagreeing

Neutral/Safe:

I'm afraid I disagree

I don't agree

I don't think that's right

Informal:

I can't go along with that

You can't mean that!

You must be joking!

Formal:

I'm afraid I entirely disagree with you

I'm sorry I can't accept that

I'm not at all convinced

Assignment 1

Your friend and you are discussing the advantages and disadvantages of travelling by bus and train so as to decide which is better. Use following points and write down a dialogue using agreement, disagreement and partial agreement:

Frequency

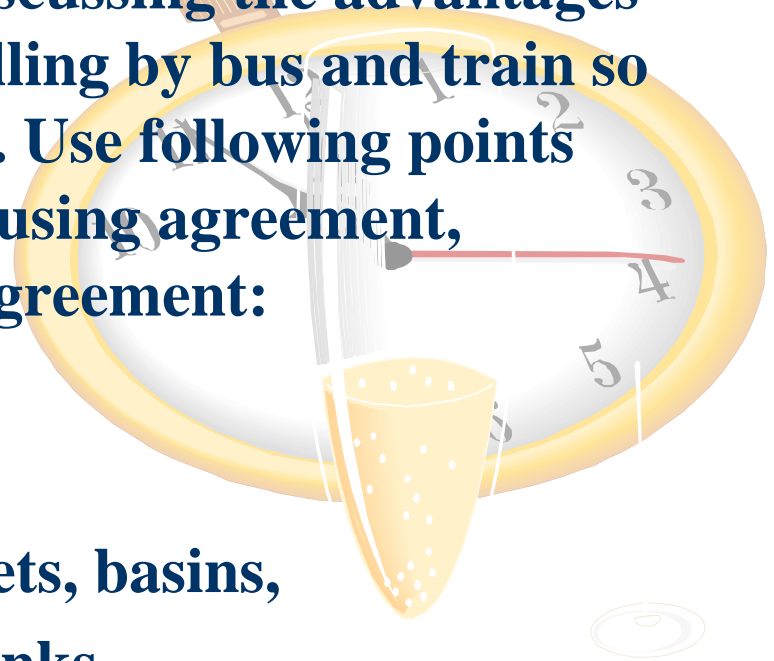
Fare

Facilities: video, berth, toilets, basins,

Availability of food and drinks

Comfort

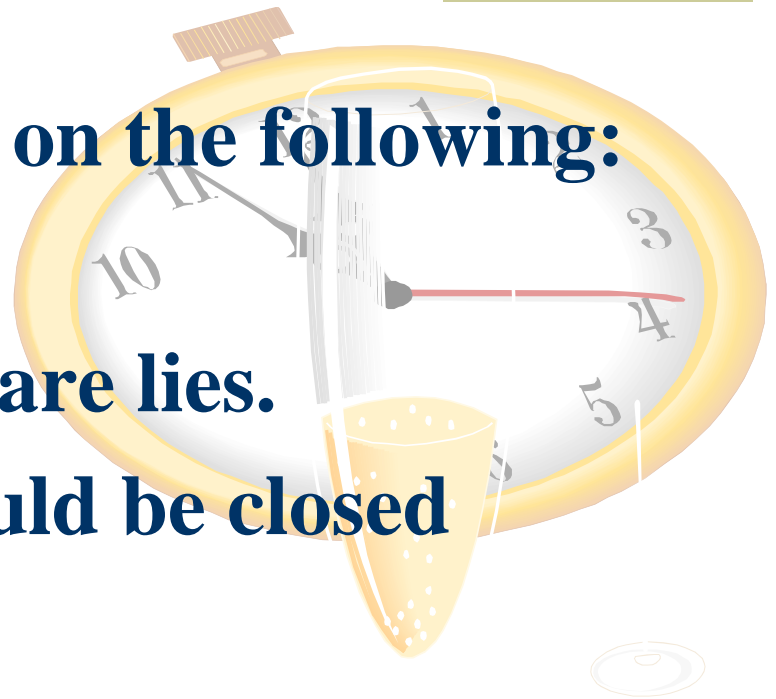
Any other points



Assignment 2

Have quick discussion on the following:

- ◆ **India needs dictator**
- ◆ **All autobiographies are lies.**
- ◆ **All liquor shops should be closed down.**



Complimenting

Neutral/Safe:

What a beautiful sweater!

That sweater suits you very well.

You're looking smart/dapper.

Informal:

I like the hair style!

You look great/terrific/fantastic.

You're looking good!

Formal:

If I may say so, this cake is delicious/excellent.

May I say how elegant/enchanting you look?

If I may say so, you look quite charming.

Responding to Compliments

Neutral/Safe:

Thank you very much for saying so.

I'm glad you like it.

Thank you for your good words.

Informal:

Oh, thanks!

Oh, not really!

Oh, there is nothing to it, actually.

Formal:

It's very good/kind of you to say so.

How very/extremely nice/kind/good of you to say so.

Assignment

- ◆ **Suman, your friend, is wearing a special saree and a diamond necklace. Pay compliments on her saree and necklace and her looks.**



Complaining

Neutral/Safe:

I want to complain about.....

I'm sorry to say this, but.....

I'm sorry this really is the limit!

Informal:

I'm fed up with.....

You've got to do something about that.

I'm sick of.....

Formal:

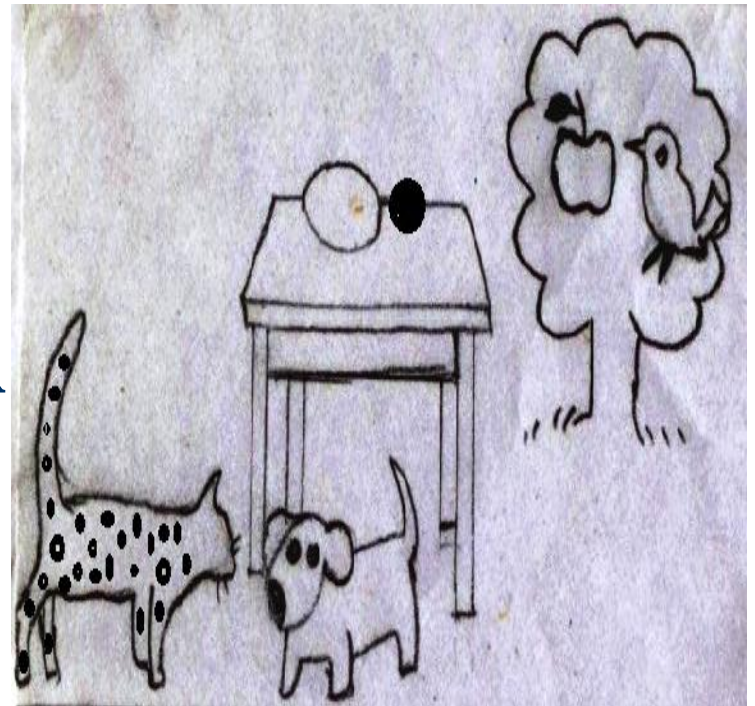
I wish to complain about.....

I really do object to....

I take great exception to.....

Grammar Activities

- ◆ **FIRE THE HOT SITTER:**
YES-NO TYPE OF QUESTION
- ◆ **BINGOO: USE WH QUESTIONS AND SEARCH FOR YOUR PAIR**
- ◆ **DESCRIBE/SUMMARIZE THE PICTURE : COMPARE AND CONTRAST**



Question Words

www.grammar.cl

WHO



Who is calling?
Who will reach the phone first?

WHEN



When can I go on vacation?

WHAT



What is making that sound?

HOW

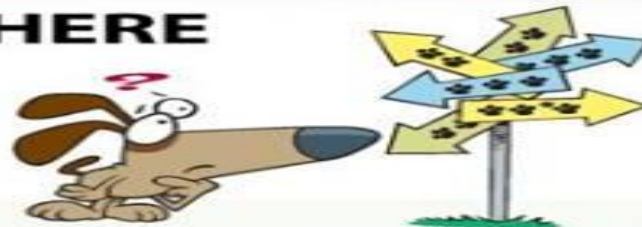


How do I stop the baby from crying?

Woodward

ENGLISH

WHERE



Where should I go?

WHY



Why are you angry?

WHICH



Which dish should I choose?




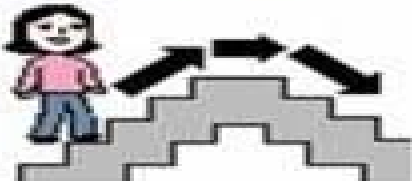


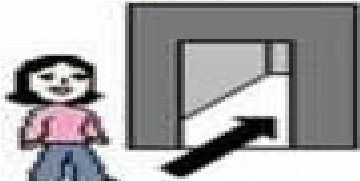
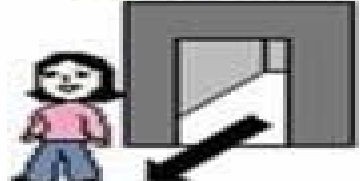
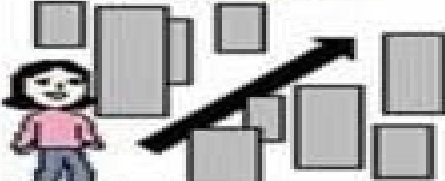
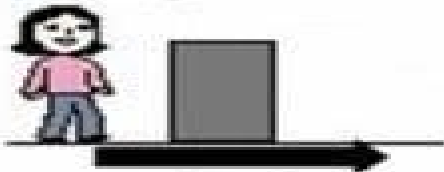


EXPLANATION

I want to know the

Who?	Person
Where?	Position, Place
When?	Time, Occasion, Moment
Why?	Reason, Explanation
What?	Specific thing, Object
Which?	Choice, Alternative
How?	Way, Manner, Form

Adverbs of Frequency on a cline:

Frequency	Adverb	Example
100%	Always	I <i>always</i> go to bed before 11 pm.
90%	Usually	I <i>usually</i> walk to work.
80%	Normally/generally	I <i>normally</i> go to the gym.
70%	Often/frequently	I <i>often</i> surf the Internet.
50%	Sometimes	I <i>sometimes</i> forget my wife's birthday.
30%	Occasionally	I <i>occasionally</i> eat junk food.
10%	Seldom/rarely/almost	I <i>seldom</i> read the newspaper.
5%	Hardly ever	I <i>hardly ever</i> drink alcohol.
0%	Never	I <i>never</i> swim in the sea.

<p>up</p>  <p>up the stairs up the hill</p>	<p>down</p>  <p>down the stairs down the hill</p>	<p>across</p>  <p>across the road across the river</p>
<p>over</p>  <p>over the bridge over the hill</p>	<p>under</p>  <p>under the bridge under the table</p>	<p>along</p>  <p>along the street along the river</p>
<p>into</p>  <p>into the house into the garden</p>	<p>out of</p>  <p>out of the house out of the garden</p>	<p>through</p>  <p>through the town through the door</p>
<p>past</p>  <p>past the house past the cat</p>	<p>round/around</p>  <p>round the tree round the park</p>	<p>from ... to ...</p>  <p>from A to B</p>

•
period

semicolon
;

,
comma

ellipses
...

:
colon

*
asterisk

dash
—

()
parentheses

square brackets
[]

/
virgule

!
exclamation point

?
question mark

“ ”
single quotation marks

“ ” « »
quotation marks (French)

It's ... o'clock.

It's 5 minutes **to** ...

It's 5 minutes **past** ...

It's 10 minutes **to** ...

It's 10 minutes **past** ...

It's a quarter to ...

It's a quarter past ...

It's 20 minutes **to** ...

It's 20 minutes **past** ...

It's 25 minutes **to** ...

It's 25 minutes **past** ...

It's half past ...

