



**Sadhubella Education Society's
Minority Institute**

J. Watumull Sadhubella Girls College

Near Government Dispensary, Ulhasnagar - 421 001, Dist - Thane

PERFORMANCE APPRAISAL FORM FOR TEACHING STAFF

For the academic year 2023-2024.

I. Basic Information

- i] Name of the college (in full) : J. Watumull Sadhubella Girls College.
- ii] Region in which situated : Urban.
- iii] Name of the lecturer (in full) : Wadhwa Heenal Doulat.
(Beginning with surname)
- iv] Date of Birth : 28th May - 1972.
- v] Qualification of the Lecturer :

Degree and Post-graduate examination	Special / Principal subject offered	Allied Additional / Subordinate subjects offered	Class obtained	Year of passing	University
B. Com	Financial Accounting and Auditing	I.O.M, Sindhi, RTP	Second Class	April - 1993	University of Mumbai
M.Com	Advance Accounting and Costing	P.P.M, Org. Mkts, Mgt Accountancy and Business Finance	First Class	April - 1995	University of Pune
D.B.M	Financial Management		First Class	April - 1995	University of Pune
State Eligibility Test	Commerce			June 1995	University of Pune
MMS	Financial Management		First Class with Distinction	May 1996	University of Pune
MMS	Marketing Management		First Class	April 1997	University of Pune
M.Com	CLSP & PMIR		First Class	April 1998	University of Pune
M.Phil.	Management		First Class	March 2010	The Global Open University

Subjects taught and faculty : Commerce Papers III, IV, V & VI
Export Marketing.
Accountancy & Financial
Management
Commerce Faculty.

vi] Designation : Associate Professor.

vii] a] Date of joining the : 2nd September, 1996.
present college.

b] Date of approval of : CONCOL/SA/2341 of 1998 dated
appointment by the 08/05/1998
University

c] Date of appointment by : 2nd September, 1996.
Management

viii] Teaching experience at the : 27 years
college level

Names of the Institutions were employed previously	Period of Service with dates	Designation	Classes taught	Subjects Taught	Scale of pay
NA					

II. Course taught and work-load

	Lectures	Tutorials	Practical's	Subjects and papers taught
i] Under-graduate	18	Nil	Nil	Commerce Paper III, IV, V & VI Export Marketing. Accountancy & Financial Management
ii] post-graduate	Nil	Nil	Nil	Nil
iii] M. Phil	Nil	Nil	Nil	Nil

III. Teaching Methods applied Name and describe new teaching methods used, if any besides lecture method, i.e.

i]	Distributing lecture synopsis and bibliography	:	-
ii]	Encouraging questions in class	:	Yes
iii]	Announcing topics for discussion in advance	:	Yes
iv]	Holding Seminars.	:	Yes
v]	Use of audio-visual aids	:	Yes
vi]	Use of ICT tools	:	Yes
vii]	Use of Social networking	:	Yes

IV. Any other contributions in

i]	Teaching Methods	:	Lectures, Groups Discussion, Brain Storming Sessions etc.
ii]	Evaluation Techniques	:	Revision lectures, Open Book Test, Home Assignments, Class Test etc.
iii]	Certificate Course / Course Development etc.	:	Yes

V. Academic and Professional Growth [During the Academic Year]

i]	Research qualifications acquired	:	No
ii]	Research projects undertaken	:	No
iii]	Research papers published indicating titles and names of journals in which published [UGC listed journals / Non UGC listed journals]	:	A study on Attitude of Women Investors towards Investment in Thane District. Sanshodak.
iv]	Guidance rendered to Research Scholars	:	No
v]	Participation in Seminars Workshops and conferences.	:	No
vi]	Participation in orientation Programs, refresher courses etc.	:	No

- vii] Faculty Improvement/ Development : No
program
- viii] Paper published in International / : No
National / State level conferences /
Seminars / Symposia
- ix] International / National / State / : No
University level conferences /
Seminars / Symposia/ Workshops
organized
- x] Guidance to slow learners / : Yes
advanced learners
- xi] Guidance to students under Mentor : Yes
/ Mentee
- xii] Member of Academic council / Bos/ : No
CAS / Selection /other university
committees
- xiii] Any other type of training : No

VII. Participation in Extra-mural Activities :

- i] Extracurricular activities, debates. : Yes
Cultural activities, counseling to
students, Planning forums, Union
NSS, NCC, Scouting etc.
- ii] Services to community / society : Yes
under extension/extracurricular
activities
- iii] Signing MoUs / Collaborations with : Yes
industry, academic, NGO etc.

VIII. Help rendered in college administration by membership of various committees [Administrative / Academic] :

CDC, Time-table, Academic Audit, Library Committee, Discipline Committee, Anti Ragging, Grievance Redressal Cell, IQAC, NSS, ICC, Unfair means Committee.

IX. Details of participate in the following

- i. University Evaluation / Online : Yes
screening
- ii. Internal Evaluation : Yes

- iii. Paper setting : Yes
- iv. Assessment of Homes assignments : Yes
- v. Conduct of Examination : Yes
- vi. Evaluation Dissertation etc. : No

X. Awards

- International Level : No
- National Level : No
- State Level : No
- University Level : No
- Institute Level : No

XI. Membership of Professional bodies : Nil

XII. Research Guidance [In academic year] :

Programme	No. of Students
U.G. [B.Com./BMS/BCBI]	—
P.G. [M.Com.]	—
M. Phil. If any specify	—
Ph.D. If any specify	—

**X. Any other information about :
contribution [not conveyed above]
relevant to a proper assessment of
activities**

XI. General Observation

- i] Attendance :
- a] Regularity Yes
- b] Punctuality Yes
- ii] Students-teacher relationship : Good
- iii] Colleague relationship : Cordial

- iv] Class Control : Good
- v] Alumni teacher relationship : Good
- vi] Reading Habits and other matters : Yes
- vii] Teaching Plan Yes
- viii] Teaching Diary Yes
- ix] Video Lectures etc. Yes

Place : Ulhasnagar

Date : 30/04/2024


Signature of Staff

* Evaluation by the Head of the Department or the senior-most Lecturer in the Department or Principal or IQAC

Factual Verification			Evaluation				
Item	Correct	Exaggerated	Excellent	Very Good	Good	Average	Poor
** I	✓						
** II	✓						
III			✓			100%	
IV				✓			
V				✓			
VI				✓			
VII			✓				
VIII			✓				
IX			✓				
X							✓

Date :

Signature of the Principal

Observations of the Principal

- : ① Use PPT in teaching..
② Take membership of
..... professional bodies.

Rhali

Date : 30/04/24 [Seal of the College]

Signature of the Principal



You

Today at 12:56 pm



समाधान

A Study on Attitude of Women Investors towards Investment in Thane District

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Abstract :

Modern times have witnessed surge in the various types of investments including stock market and banks. The reason for such upsurge is the number of options available for investments in the modern times. Along with this, there is an increase in the number of investors as from college going youngsters to senior citizens everybody is investing irrespective of gender. All people are conscious nowadays about their future needs and so they study various options for investments assuring good returns and invest for the growth of wealth. The role of women investors is also increasing during this time and there is a need to explore their preferences regarding various types of investments and their level of financial literacy. Thus the current research paper studies their preferred investment option, impact of their age on technical analysis of investments and the level of financial literacy existing among women respondents in Thane district.

Keywords : Women investors, Attitude, Financial literacy

Introduction :

An essential component of people's lives is investment. A financial asset bought with the expectation that it will increase in value and provide income in the future is referred to as an investment in the finance world. Nowadays every college going youngsters including men as well as women are interested in making stock market investments. They

wish to make their future safe and for them investing in any alternative depend upon the investors' wants and specifications. It is the fact that we all will agree that every investor irrespective of their gender must evaluate potential investments in terms of risk, return, terms, ease of use, liquidity, and other factors before making a purchase. Investors search for the greatest investing platform before making an investment and this requires planned decision-making after consulting experts and friends to get knowledge about the various elements that affect their judgments in order to ensure timely and accurate decisions. A number of criteria, including return, time horizon, investor experience, and others, might affect an investment decision. Return holds greater significance. Every investor hopes to increase their return on investment. The investment venues that are available in our market include bank deposits, real estate, gold, the stock market, and others.

Statement of the problem :

Majority of such research is done in various places and on different types of investors. However no much research is found on women investors in Thane district. The reason for such lag might be women attitude of not to invest in the stock market due to lack of awareness and financial literacy. Ajzen (1991) asserts that women's lack of awareness and engagement are the primary causes of their noninvestment in the stock market. He made an effort to investigate investor behavior and came to the conclusion that women investors'





primary concerns are significant stock market volatility and insecurity. The purpose of this study is to close the gap by investigating the attitudes of female investors in Thane district. Since women nowadays are

Review of Literature :

Chavali and Mohanraj (2016), Nigam et al. (2018), Kumar et al. (2018), Baker et al. (2018), and many more researchers found numerous other aspects influencing the investor's financial decision-making process. They contend that because people frequently make biased decisions based on their characteristics, gender, how they utilize their money, and other financial activities, they are incapable of making rational decisions on a consistent basis. They contend that people's decisions about their finances are greatly influenced by both their own attitudes and feelings and by prevailing market sentiments.

The literature that is currently available demonstrates how social and personal factors, behavioral biases, and factors such as financial knowledge, investment experiences, optimism, and the capacity to withstand uncertainty all play a role

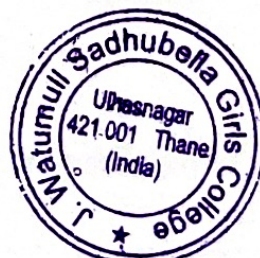
in an individual's decision to invest in any asset or to engage in financial activity while managing an entrepreneurial portfolio. Fisher and Statman (2000), Kumar and Goyal (2015), and Kleinübing GoDoi et al. (2005) contend that when making investments, investors are influenced by prejudice and end up making illogical choices. Furthermore, as Kleinübing GoDoi et al. (2005) pointed out, cognitive biases result from faulty reasoning that has its roots in time, ignorance, and inattention. Fisher and Statman (2000) found that investors who overestimate their ability to make decisions have an overconfidence bias.

Objectives of the study :

- 1) To study the preference of women investors towards different investment options
- 2) To explore the determinants of the preference of women towards various investment options
- 3) To study the level of financial literacy among women investors
- 4) To suggest the strategies to be adopted by various companies for increasing the women investments

Table 1.1
Preference about various investment options

Sr. No.	Investment option	Response	
		Preferred	Not preferred
1	Fixed deposit	125	0
2	Post Office Schemes	119	6





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