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The Mithibai Chronicles



The Mithibai Chronicles is a bimonthly newsletter of Mithibai College Jitendra Library. The main objective of this Newsletter is to provide information about New Arrivals and other library resources to library users. Additionally, it serves as a communication channel between a library and its users. Activities conducted in the library are communicated to the users via this Newsletter. The Mithibai Chronicles will surely quench the thirst of the young, vibrant minds of Mithibai College. We are sure that you will enjoy reading this Newsletter.

***Mrs. Archana Garate
Librarian***

केवल कुछ समय के लिए पुस्तकों को रटकर ज्ञान अर्जित न करे, बल्कि पुस्तकों को ध्यान से पढ़कर पूरी उम्र भर के लिए ज्ञान अर्जित करे।



Newsletter at a Glance

Newly Arrived Books

Book Reviews

Online Periodicals:

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Reading!**



या कुन्देन्दुतुषारहारधवला या शुभ्रवस्त्रावृता।
या वीणावरदण्डमण्डितकरा या श्वेतपद्मासना॥
या ब्रह्माच्युत शंकरप्रभृतिभिर्देवैः सदा वन्दिता।
सा मां पातु सरस्वती भगवती निःशेषजाड्यापहा॥1॥

अर्थात्

माँ भगवती सरस्वती जो विद्या तथा ज्ञान की देवी है, कुन्द के फूल, चंद्रमा, हिमराशि और मोती के हार की तरह धवल वर्ण की हैं तथा जो हमेशा श्वेत वस्त्र धारण करती हैं, एवं इनके हाथ में वीणा-दण्ड शोभायमान रहती है, जो श्वेत कमलों पर आसन ग्रहण किये हुए हैं और भगवान ब्रह्मा, विष्णु एवं शंकर आदि देवताओं द्वारा हमेशा पूजी जाती है, वही संपूर्ण जड़ता तथा अज्ञान को दूर करने वाली माँ सरस्वती हर विपत्ति से हमारी रक्षा करें!

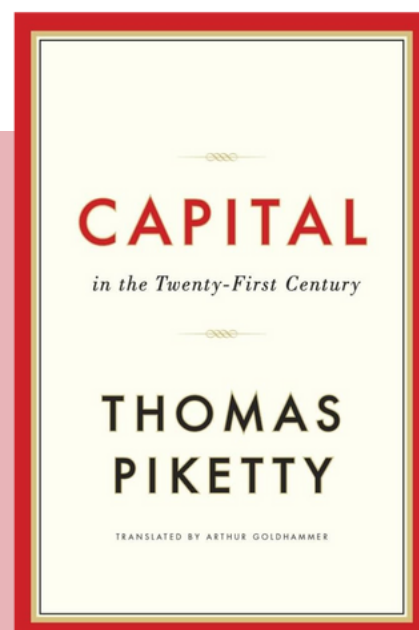
BOOK REVIEW

CAPITAL: in the Twenty-First Century

BY THOMAS PIKETTY

TRANSLATED BY ARTHUR GOLDHAMMER

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Capital in the Twenty-First Century by Thomas Piketty is a truly path-breaking book offering a hard-hitting and well-founded critique of capitalism in the twenty-first century. Piketty is concerned with the dynamics of income and wealth since the eighteenth century to draw lessons for the century ahead. The book has an admirably wide scope, offering systematic comparisons not only across advanced and emerging economies, but also across modern history. While mainly focusing on national pictures it does not lack a global scope. Moreover, notwithstanding some of the criticisms that have found faults in his calculations, it is an exceptionally well-researched book. His sources are well documented.

Piketty is a somewhat unusual economist who considers his work to be in the tradition of political economy and economics a social science. There is no mathematical modelling in this book. The author is always careful to point to the limits of his quantitative estimates, as well as being cautious in drawing his conclusions. His writing is admirably clear. Additionally, the notion that literature is a mirror of society forms a thread going throughout his book.

Piketty presents no less than two new fundamental laws of capitalism. He uncovers structural contradictions which, while present in most historical phases of capitalism, are likely to grow to such a degree that they threaten to overwhelm societies and politics in the twenty-first century. The central contradiction of capitalism for Piketty is that return on capital, for long periods of history, tends to be greater than national output or growth and, through inheritance, is bound to create tremendous inequality of wealth. As both the rate of economic and demographic growth are slowing down (with only a little delay in emerging economies), this inequality becomes exacerbated. Whereas the return on capital will increase to around 4-5 per cent in the coming decades, growth will be a mere 1 to 1.3 per cent. (The currently high growth rates of emerging economies will stop once catch-up is accomplished). The resulting divergence in wealth from capital ownership from that of income from labor is occurring on a global scale. Hence the first fundamental law of capitalism is that the share of capital from national income equals the return on capital times the capital/income ratio.

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Piketty's historical comparisons – their length in time depend on data availability – mostly start around the last quarter of the nineteenth century (but much earlier in France). They suggest that inequality in private wealth holding, notwithstanding the radical transformation in the composition of wealth over time, is threatening to return to the extremely high levels of that early period. The decrease in wealth inequality experienced between 1914 and 1970 is held to be exceptional, due to the long-term effects of capital destruction during two world wars, as well as to the high levels of taxation introduced during this period. (These consequences, of course, mainly affected Europe and Japan and had much less effect on the USA). By 2010, despite the 2008 financial crisis, 'capital was prospering as it had not done since 1913' (p. 42).

Piketty also investigates the evolution of public wealth and shows that, once national debts are considered, there is almost no public wealth left, since the privatization from the early 1980s onwards.

Concerning the historical capital/labor split in income, he calculates that capital's share was between 35-40 per cent from the late eighteenth through the nineteenth centuries; it fell to 25-30 per cent in the mid-twentieth century and rose again to 25-30 per cent in the late twentieth and early twenty-first centuries. The income from capital is just as unequal in emerging countries, although there are slight differences in extent between them. He puts Columbia and Argentina at the higher end of the range and China at its lower end.

Piketty's second fundamental law of capitalism inserts national savings into the equation and shows that in countries which save a lot and have low demographic growth capital inequality will become particularly pronounced.

Piketty also deals with income inequality from labor which, although significant, for him pales in comparison with wealth inequality. Concerning earned income, the 1914-1970 period saw a significant redistribution of income, leading to the growth of a new large middle class. Although the growth of knowledge and technology led to a significant redistribution of income, the resulting inequality is not nearly as large as that of wealth and hence not as destabilizing of democracy in the long run as the latter. He considers that the apparent shift towards labor during this period, despite some significant changes, must be considered an exceptional occurrence. 'The post-war years of social democracy created an illusion that the contradictions of capitalism had been overcome' (p.19). Capital has enjoyed a real comeback during the recent low-growth period.

But make no mistake, inequality between different classes, based on income from labor, is still large and has been growing since 1980. Piketty points to and substantiates a phenomenon already well-known – the appearance of super-managers (his term). These have become particularly prominent in the US and the UK, and their income – including stock options and bonuses – puts them now in the top centile of earners, rivalling the income from capital of all but the wealthiest rentiers. Piketty shows convincingly that their obscenely high incomes are not based on any outstanding economic contribution they have made, nor are they necessary for growth. They have been awarded by often incestuous company boards, and encouragement for their award has come from the low level of taxation of such top earners experienced during the period of Neoliberalism. Although Piketty notes the fact that salaries have not risen to the same extent in other advanced societies, he fails to explain this.

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One explanation surely must be the divergent composition of share ownership, with companies in the Anglo-Saxon countries being exceptionally widely held and thereby mooting shareholder opposition to such disproportionately high salaries. He finally shows that these astronomical incomes of super-managers in the Anglo-Saxon countries go hand-in-hand with stagnating and exceptionally low incomes from labor for the bottom 50 per cent of their societies, particularly in the US.

In addition to uncovering these fundamental contradictions of capitalism and documenting the ensuing inequality in great detail, Piketty's book contains a large number of less central, but nevertheless very arresting insights and findings. These range from a review of the world's wealthiest individuals – the billionaires of the Forbes index; the connection between inequality and the recent financial crisis; a discussion of the social state; over the revelation that inequality in the US has not always been that high, nor progressive taxation that absent; to both methodological critiques of Marx's work and the finding that the Gini coefficient widely used to measure inequality is very misleading (it lumps together income from wealth and income), to name only a few of his insights. It seems almost churlish to try and find fault with this monumental work. If there is any weakness in the book it is mainly Piketty's almost exclusive focus on structural forces and his virtual neglect of agency, as well as the interaction between the two. One could also object that many of his findings are not new for social scientists. However, never before have they been as well substantiated and marshalled towards a policy program.

Finally, and very importantly, Piketty goes beyond uncovering the dynamics of capitalism and the ensuing inequalities and goes on to suggest policy measures to arrest/reverse them. These are not merely an afterthought but form a significant and well-reasoned part of the book. His favored remedy is quite simply a return to progressive taxation, abandoned from the early 1980s onwards. To make such taxation comprehensive and just it requires an exceptionally wide gathering of information of who earns what, and this information base has to be almost global. The nation state is no longer up to gathering such data during a time of extensive foreign capital ownership, nor to implementation of progressive taxation, given the strong tax competition between states. He realizes that a global approach may be utopian but believes that it may constitute a bench mark towards which to work. Piketty suggests making a start in large countries such as the US and China, as well as in the EU, suitably transformed to become adequate to the task, . He states specific rates of progressive taxation, to be imposed on various top sections of the wealth and income hierarchies and shows their varying effects. Piketty anticipates the enraged opposition his analysis and policy responses will elicit and points out that his proposals are far less radical than were Marx's. They are liberal in tenor and will preserve entrepreneurialism, while stopping a further escalation of inequality. Piketty shows himself to be not only a super-economist but also a skilled politician. No wonder his thoughts have resonated even at the highest political levels. One can only hope that his work will actually influence adoption of his policy recommendations.

Reviewed by- Christel Lane, Emeritus Professor of Economic Sociology at the University of Cambridge.

Source: <https://blogs.lse.ac.uk/lsereviewofbooks/2014/06/10/book-review-capital-in-the-twenty-first-century-by-thomas-piketty/>

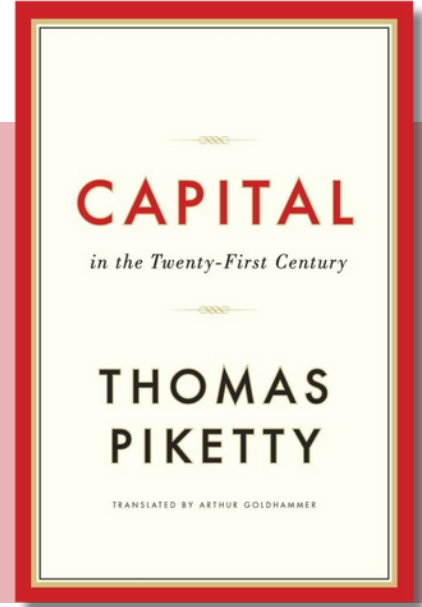
पुस्तक परीक्षण

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थॉमस पिकेटी या फ्रेंच अर्थतज्ज्ञाचे 'कॅपिटल इन द ट्वेंटी-फर्स्ट सेंचुरी' हे पुस्तक आणि स्वतः पिकेटी दोघेही जगभरात सध्या भरपूर गाजत आहेत. केवळ ५३ वर्षे वयाच्या पिकेटींच्या कामाची जगभरातील अर्थतज्ज्ञांनी आवर्जून दखल घेतली आहे. कुणी त्यांना 'परतून आलेला कार्ल मार्क्स' संबोधले, तर कुणी 'मार्क्स पेक्षाही थोर' ठरविले आहे.

हे पुस्तक चर्चेत राहण्याचे पहिले कारण पिकेटींनी राजकीय अर्थव्यवस्थेतील गाभ्याच्या प्रश्नांचा घेतलेला ध्यास, हे आहे. प्रश्नांची सोडवणूक करण्यासाठी त्यांनी भरवशाचे आधार जमा केले आणि उदारमतवादी न्याय्य भूमिका स्वीकारली. हे घटक संशोधनाशी निगडित आहेत. दुसरे कारण म्हणजे अर्थव्यवस्थांतील गाभ्याच्या प्रश्नांशी निगडित वादविवादांची मुख्यतः युरोपमध्ये गेल्या २५० वर्षांची परंपरा आहे. तिसरे कारण गेली चाळीस-पंचेचाळीस वर्षे विकसित देशांतील अतिश्रीमंत आणि इतर यांच्यातील दरी सतत वाढते आहे. मोजक्या हाती संपत्ती प्रचंड प्रमाणात एकवटणे ही लोकशाहीला मारक घटना ठरते आहे. अनेक देशांत वाढणाऱ्या आर्थिक विषमतेला प्रतिबंध घालण्याचे लोकशाही उपाय अंमलात आणायचे झाल्यास देशोदेशींच्या राज्यकर्त्या वर्गाला त्यामागील कारणे माहीत असणे गरजेचे ठरत आहे. त्याअभावी प्रतिबंधांचे उपाय परिणामकारक ठरू शकत नाहीत.

पिकेटी यांचे प्रस्तुत पुस्तक प्रसिद्ध होईपर्यंत संपत्ती एकवटण्याची चर्चेत असणारी कारणे समाधानकारक नव्हती. उदाहरणार्थ, कामगार संघटना, त्यांचे लढे आणि त्यांची ताकद ओसरणे, देशादेशांतील आर्थिक विषमता जागतिकीकरणामुळे वाढणे, या काळात कामगार वेतन कमी करणारी स्पर्धा जगात सुरू होणे (चिनी कामगारांच्या वेतनाची युरोपी कामगारांच्या वेतनाशी तुलना बोलकी आहे), चलनवाढीमुळे/भाववाढीमुळे कामगार वेतनाचे मूल्य कमी होणे, तंत्रज्ञानात्मक प्रगतीमुळे काही कर्मचाऱ्यांचे स्तर अनावश्यक ठरणे, इत्यादी कारणे जरूर चर्चेत होती. ही कारणे गेल्या चाळीस-पंचेचाळीस वर्षांच्या प्रदीर्घ काळात उत्तरोत्तर एकवटणारा संपत्ती संचय आणि वाढती विषमता यांचा अन्योन्य संबंध स्पष्ट करण्यासाठी पुरेशी नव्हती.

हे पुस्तक चार भागांत विभागले आहे. पहिल्या भागातील दोन प्रकरणांत पिकेटी आणि सहकाऱ्यांनी अभ्यासासाठी निवडलेल्या ब्रिटन, फ्रान्स, जर्मनी, स्वीडन, अमेरिका, जपान या विकसित आणि काही विकसनशील अशा एकूण एकवीस देशांची अठरावे ते एकविसावे शतक या कालावधीतील उपलब्ध आर्थिक आकडेवारीचे आधार तपासून ती संकलित करून

पुस्तक परीक्षण

वापरली आहे. त्याआधारे प्रत्येक देशातील खासगी आणि सार्वजनिक भांडवलाची प्रत्येक वर्षासाठी तत्कालीन चलनाची बाजारभावानुसार असलेल्या किमतीमध्ये नोंद केली. प्रस्तुत पुस्तकात 'संपत्ती' या अर्थाने 'कॅपिटल' (भांडवल) आणि 'वेल्थ' हे शब्द समानार्थी वापरले आहेत. त्यामुळे रिअल इस्टेट, दागदागिने, जमीन-जुमला, शेअर्स, इत्यादी संपत्ती संचय दर्शविणाऱ्या बाबींचा समावेश भांडवलात केला आहे. 'कारखान्यांसाठी यंत्रे हे भांडवल असते' या वाक्यातील भांडवलाचा अर्थ वाचकांनी घेतल्यास त्यांचा गोंधळ उडेल. गोंधळाच्या जागी न अडखळण्याची काळजी पुस्तकभर घ्यावी लागते. अभ्यासाच्या पुढील पायरीवर या भांडवलाची खरेदी-विक्री करून देशाचे उत्पन्न किंवा भांडवलावरील परतावा (रिटर्न्स) याची नोंद घेतली आहे. अशा तऱ्हेने देशाच्या वार्षिकी उत्पन्नाचीही (तत्कालीन चलनाची तत्कालीन बाजारभावातील किमतीमध्ये) आकडेवारी संकलित केली. निवडलेल्या देशात इन्कम टॅक्स, सांपत्तिक कर (इस्टेट टॅक्स) लागू असतील तर असे माहिती संकलन शक्य होते. देशाचे विशिष्ट वर्षातील भांडवल (सांपत्तिक स्थिती) आणि त्याच वर्षातील उत्पन्न यांची माहिती चलन आणि त्याची बाजारपेठेतील किंमत सापेक्ष आहे. त्यामुळे देशांचे भांडवल अथवा उत्पन्न यांच्या विविध परिस्थितीत तुलना करता येत नाही.

दुसऱ्या भागातील पहिले प्रकरण वरील अडचणीवर गणिती तोडगा काढते. विश्लेषणासाठी निवडलेल्या प्रत्येक देशाचे या काळातील वर्षा गणिक भांडवल आणि प्रतिवर्ष उत्पन्न यांचे गुणोत्तर (रेशो) वापरणे हा तो तोडगा आहे. हे राष्ट्रीय वार्षिकी भांडवल-उत्पन्न गुणोत्तर देशाचा भांडवल संचय त्या वर्षीच्या उत्पन्नाच्या पटीत सांगते. त्यामुळे गुणोत्तर चलन अथवा त्याची बाजारपेठेतील बदलती किंमत यावर अवलंबून उरत नाही. उदाहरणार्थ, फ्रान्स आणि ब्रिटन या देशांचे राष्ट्रीय भांडवल १७०० ते १९१० या दरम्यान वार्षिकी राष्ट्रीय उत्पन्नाच्या सुमारे सातपट होते; परंतु ते १९१० ते १९५० धाडकन खाली आले.

दुसऱ्या भागातील उरलेली तीन प्रकरणे देश आणि जग यांच्यासाठी लोकसंख्या वाढीचा आणि उत्पादन क्षमता वाढीचा वेग याबाबत त्यांच्या इतिहासाचा वापर करून काही अंदाज गृहीत धरते. त्यावरून हे गुणोत्तर एकविसाव्या शतकाच्या शंभर एक वर्षात कोणते चढ-उतार अनुभवेले याचे अंदाज व्यक्त करते. हे गुणोत्तराचे चलनशास्त्र (डायनॅमिक्स) आहे. त्या आधारे आर्थिक विषमतेचे ठोकताळे बांधते.

आर्थिक विषमतेचे अनेक अंगांनी विश्लेषण करणारा सहा प्रकरणांचा तिसरा भाग पुस्तकाचा गाभा आहे. तो देशांतर्गत आणि जागतिक पातळीवर आर्थिक विषमता वाढीचे दर्शन घडवितो. सायमन कुझनेट्स यांनी वाढत्या आर्थिक विषमतेची काळजी बाजारपेठ घेत असल्याचा सिद्धांत मांडला होता. सिद्धांताची पूर्वअट असणारी 'मोक्याची वळणे' पार केल्यानंतर विषमता कमी होते, असे कुझनेट्स वळणे दाखवितात. या वळणांना अमेरिका, सर्व पश्चिम युरोपी देश आणि जपानमधील भांडवली अर्थव्यवस्थेने गेली चाळीस वर्षे जुमानलेले नाही, हे या विश्लेषणातून लक्षात येते. परिणामी, या वळणांच्या मोहिनी भोवती प्रश्नचिन्हाचे वेटोळे पडले आहे. अनेक विकसित देशांतील वाढत्या आर्थिक विषमतेची दोन अत्यंत महत्त्वाची कारणे विश्लेषणातून दिसली आहेत- पहिले, जागतिक महामंदीच्या काळात संबंधित देशाच्या एकंदर आर्थिक वाढीपेक्षा भांडवल संचय जास्त परतावा किंवा उत्पन्न देते. त्यामुळे भांडवल गुंतवणुकीतून उत्पादन निर्मिती करून उत्पन्न वाढीस पुरेशी चालना मिळत नाही आणि दुसरे, विकसित देशांतील उच्चपदस्थ मॅनेजमेंट आणि एक्झिक्युटिव्ह क्षेत्रांतील पगार त्यांच्या उत्पादन क्षमतेपेक्षा १०० ते २०० पटीने जास्त आहेत. या व्यक्ती स्वतःचे वेतन स्वतःच ठरवितात.

पुस्तक परीक्षण

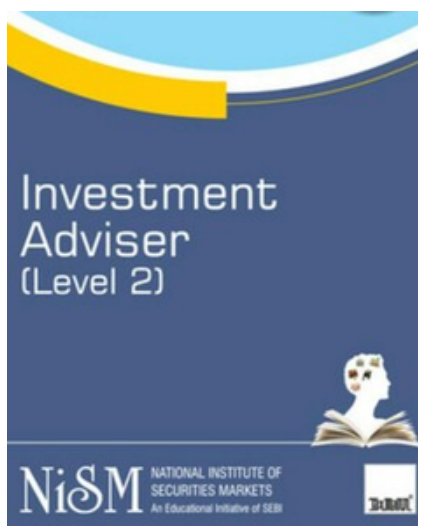
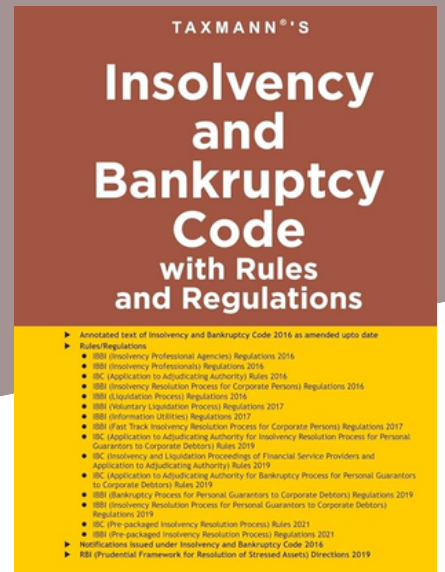
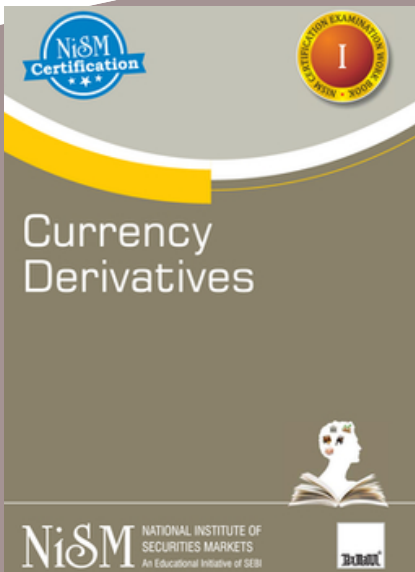
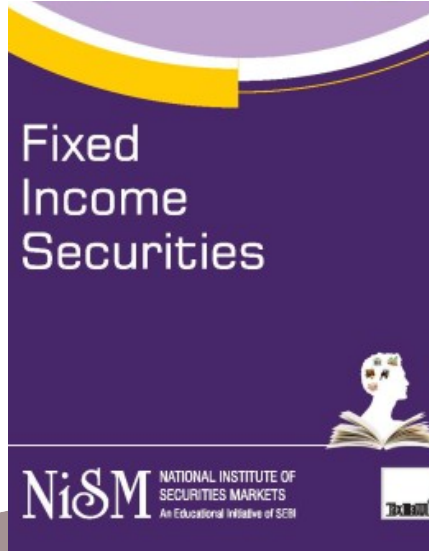
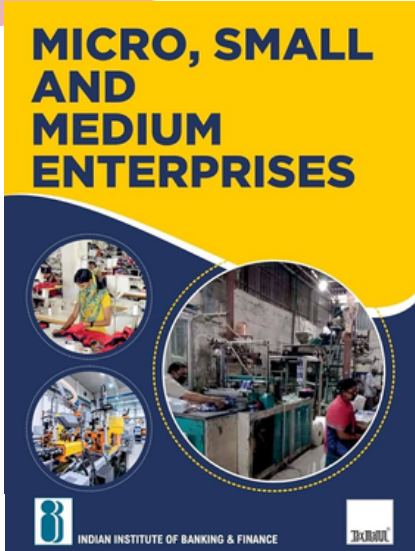
याही कारणामुळे आर्थिक विषमता वाढते आहे. प्रस्तुत अभ्यासामुळे भांडवल संचय आणि आर्थिक विषमता यांच्यातील चर्चेला नवे आयाम मिळाले आहेत.

निष्कर्ष आणि संदर्भनोट्स यांनी पुस्तकाचा शेवट होण्यापूर्वी पुस्तकाचा चौथा भाग २१व्या शतकात या भांडवल संचयावर नियंत्रण ठेवण्याच्या शक्य मार्गाची चर्चा करतो. त्यामध्ये उत्पन्न कर आणि संपत्ती कर यांचा पुनर्विचार केला आहे. भांडवलशाहीचे सारे दोष बाजारपेठ नियंत्रित करेल, असा एक भाबडा आदर्शवाद बाळगणाऱ्यांना तो पटेलच असे नाही. त्यामुळेही कदाचित 'पिकेटी हे परतून आलेले मार्क्स आहेत' (रिटर्न ऑफ कार्ल मार्क्स) अशी विधाने होत असावीत. या संदर्भात स्वतः पिकेटी पुस्तकाच्या प्रस्तावनेत म्हणतात - "माझ्या पिढीने १९८९ साली वयाच्या अठराव्या वर्षात प्रवेश केला. ते वर्ष फ्रेंच राज्यक्रांतीच्या पार दुसऱ्या शतकातील होते आणि विशेष म्हणजे ते वर्ष बर्लिनची भिंत पडल्याचेही होते. माझी पिढी रशियन कम्युनिस्ट हुकूमशाहीच्या पतनाच्या बातम्या ऐकत वयात आली आहे. साम्यवादी सत्तेबद्दल मला मुळीच आत्मीयता वाटली नाही.. उलट, या वातावरणाने भांडवलशाहीला निव्वळ वितंडवादाच्या रूपात विरोध करण्याच्या आळसाविरुद्ध माझे आयुष्यभर संरक्षण केले आहे. म्हणून भांडवलशाहीला बदनाम करण्यात मला काडीचाही रस नाही. आर्थिक विषमतेला सार्वजनिक उपयोगितेचा आधार असू शकतो. अशी विषमता माझ्यासाठी प्रश्नचिन्ह म्हणून उभी ठाकत नाही.. सर्वाना लागू पडणाऱ्या न्याय्य पायावर समाज आणि त्यातील विविध संस्था उभारण्याच्या गंभीर चर्चेत माझ्या कुवतीनुसार योगदान देण्यात मला रस आहे. हे न्याय्य मार्ग लोकशाहीमध्ये रुजलेले असले पाहिजेत एवढीच माझी धारणा आहे.."

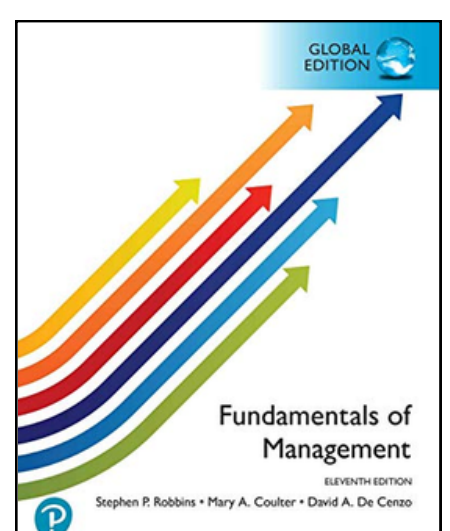
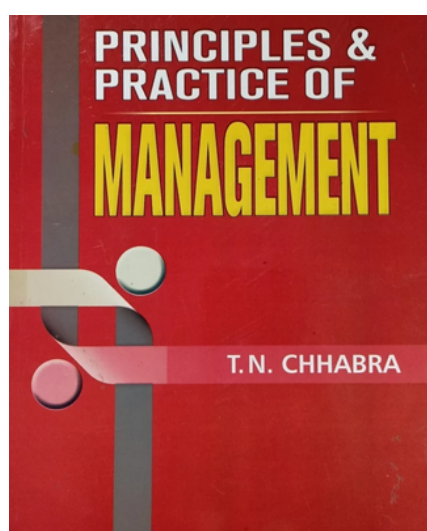
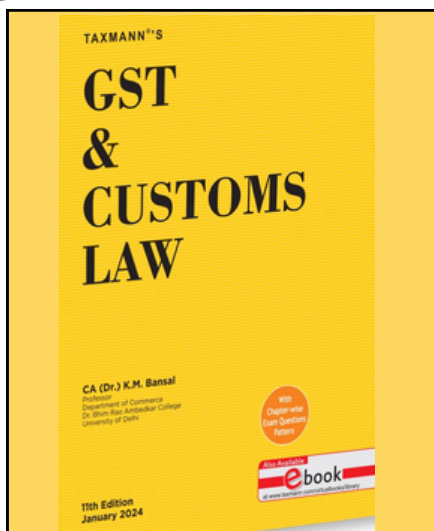
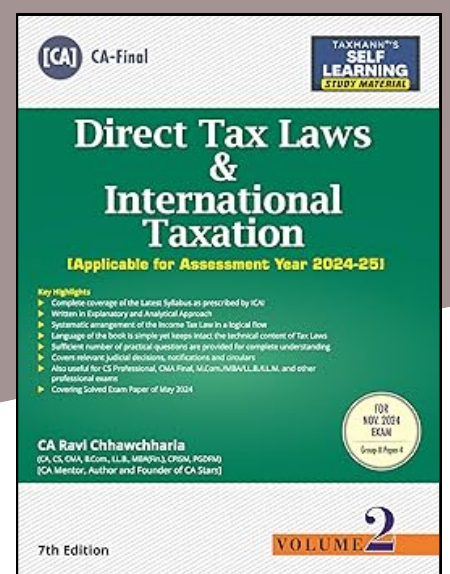
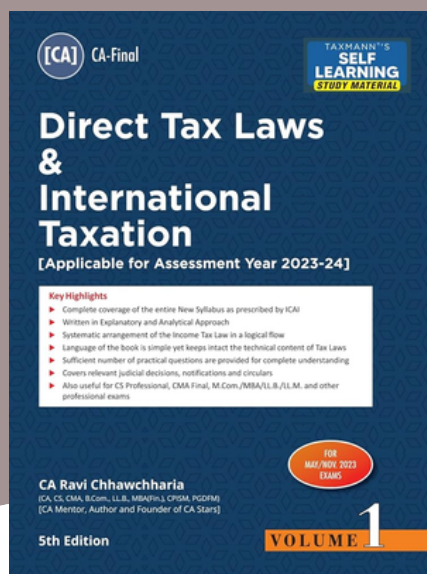
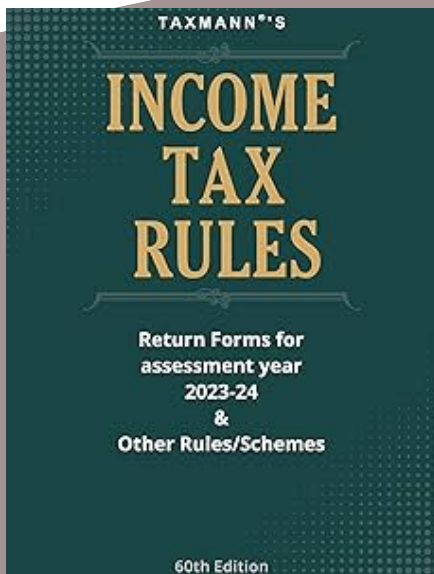
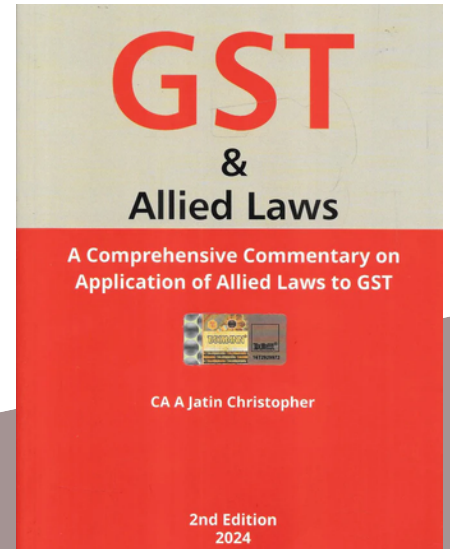
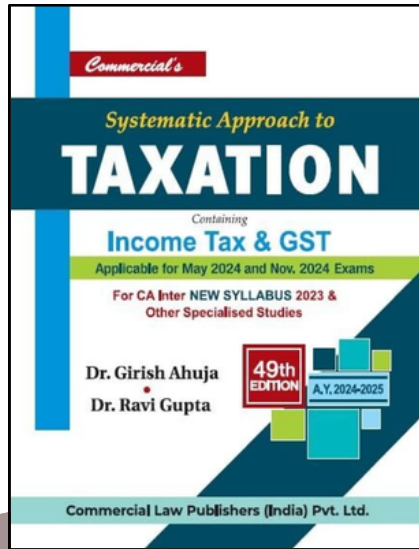
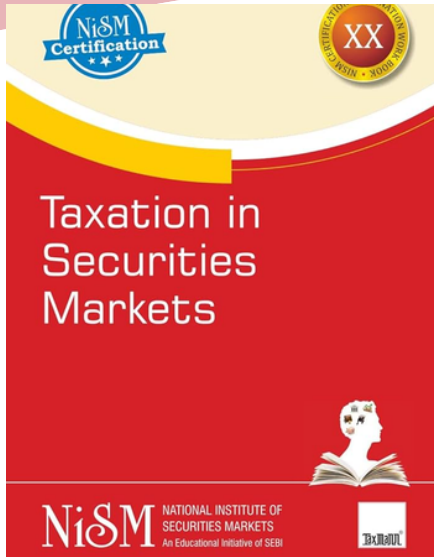
थोडक्यात हे पुस्तक स्वार्थासाठी लोकशाहीला मुरड अथवा वेसण घालणाऱ्या भांडवलशाहीतील विकृत प्रवृत्तीला विरोध करणारे, लोकशाही आणि भांडवलशाही एकमेकींच्या विरोधात उभ्या ठाकतात, तेव्हा लोकशाहीची बाजू लावून धरणारे आणि उदारमतवादाचा आग्रह धरणारे आहे. चकाचक रस्त्यांवरून वेगवान कारमधून फिरणाऱ्या 'बोलक्या' मंडळींच्या नजरेसमोर कायम विकासाची दृश्य प्रतीके चमचमली पाहिजेत, असा एक विकासाचा 'प्रतीकाभिमुख' अर्थ जगभरच्या आणि भारतातील राज्यकर्त्यांना आणि विचारवंतांना देखील भुरळ घालतो आहे. या विकासाच्या व्याख्येत बालमृत्यू कमी करणे, टोकाचे दारिद्र्य शमविणे अशा न दिसणाऱ्या गोष्टींना वळचणीची जागा असते. या पाश्र्वभूमीवर आर्थिक विषमता कमी करण्याचा आग्रह धरत विकासाच्या न्याय्य आणि उदारमतवादी अर्थाकडे जाण्यास हे पुस्तक प्रेरित करते.

प्रकाशित- लोकसत्ता, बुकमार्क, दिनांक ५ जुलै २०१४.

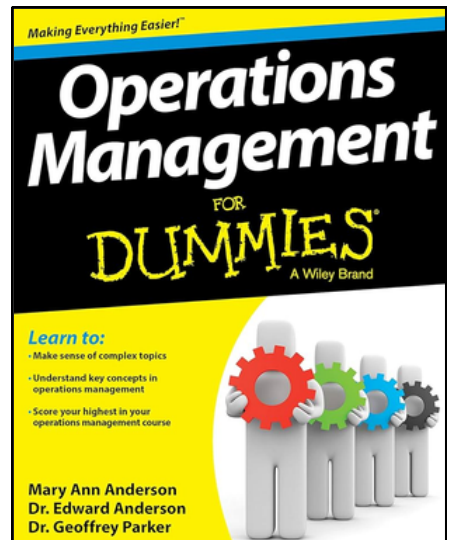
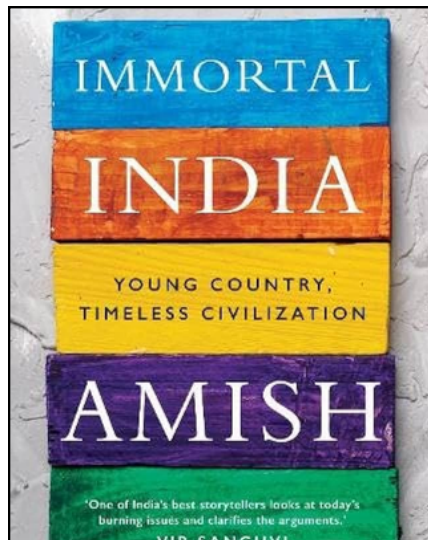
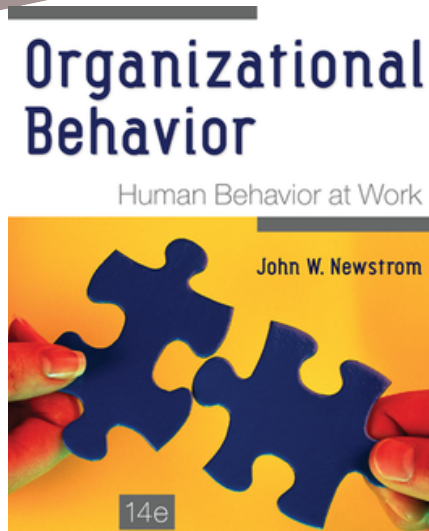
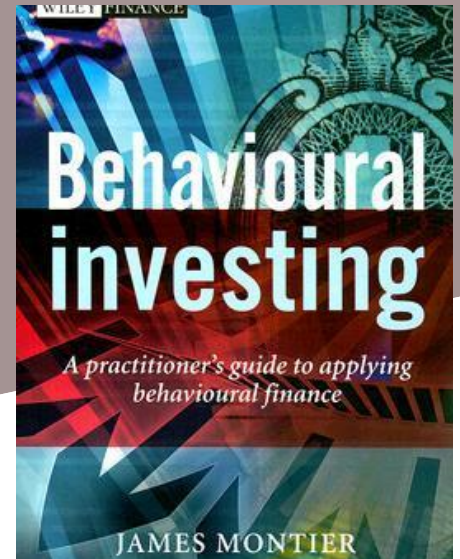
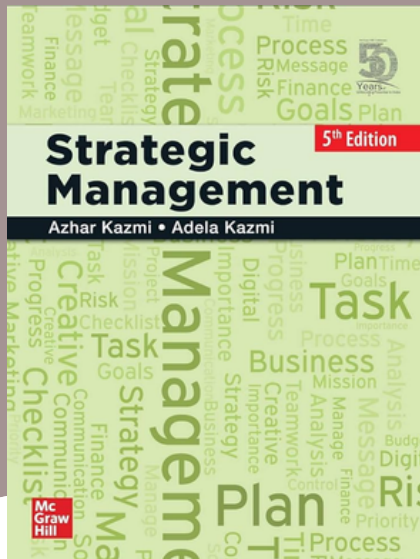
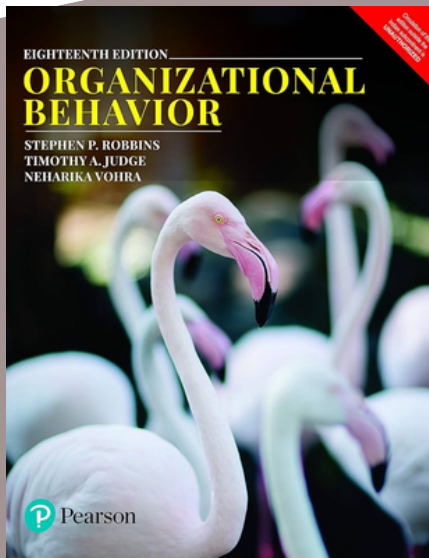
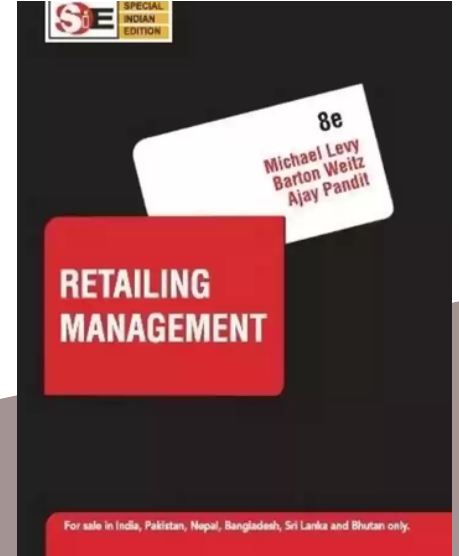
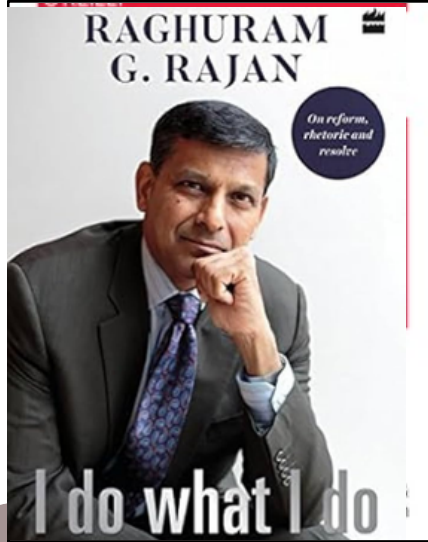
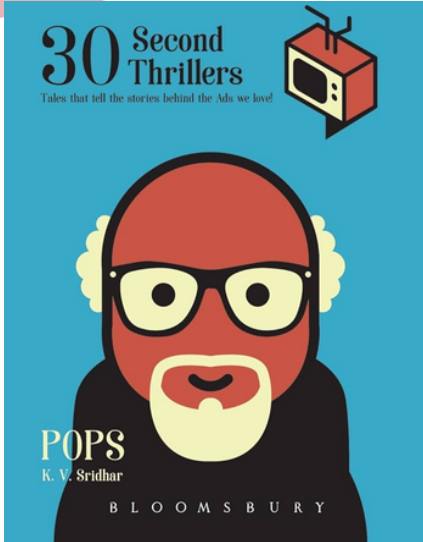
NEW ARRIVALS



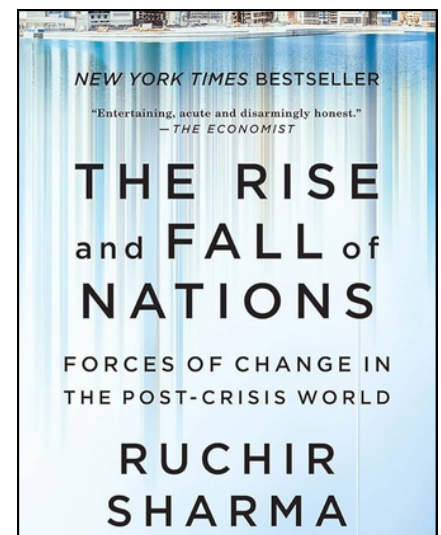
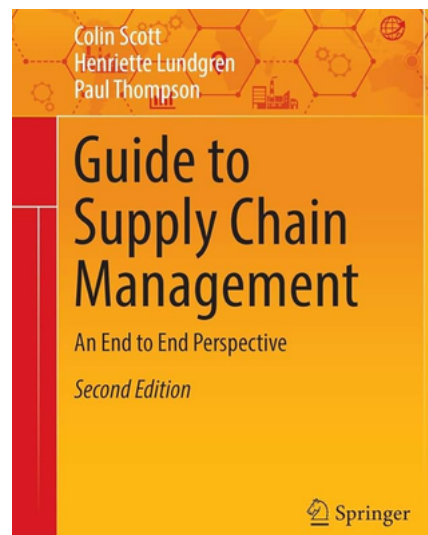
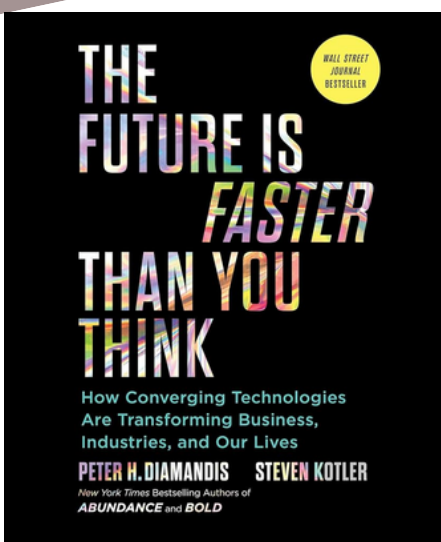
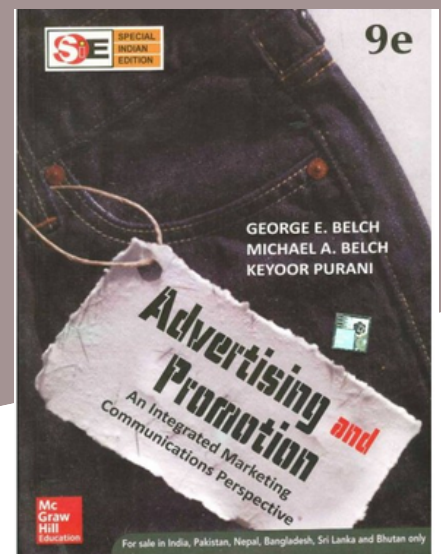
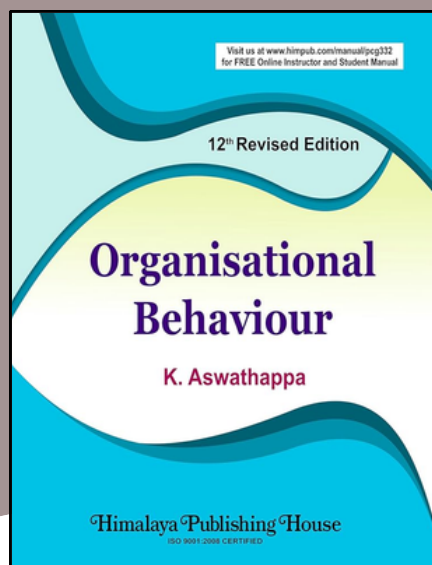
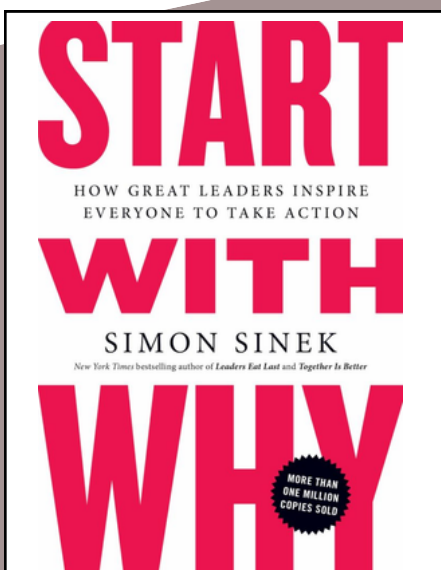
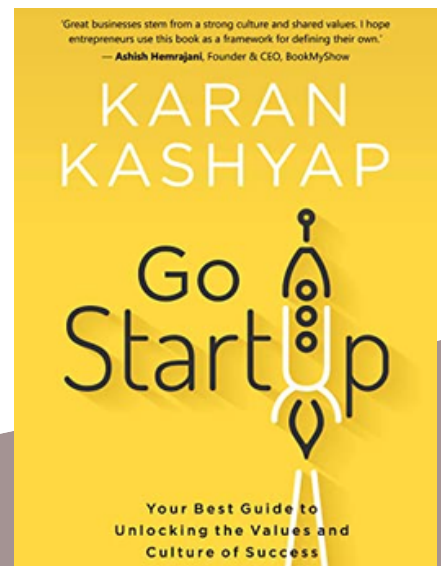
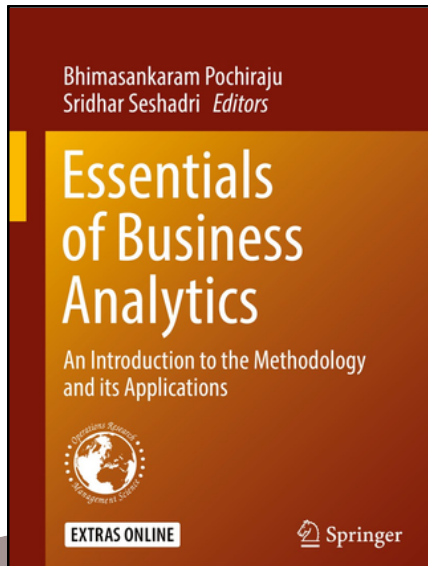
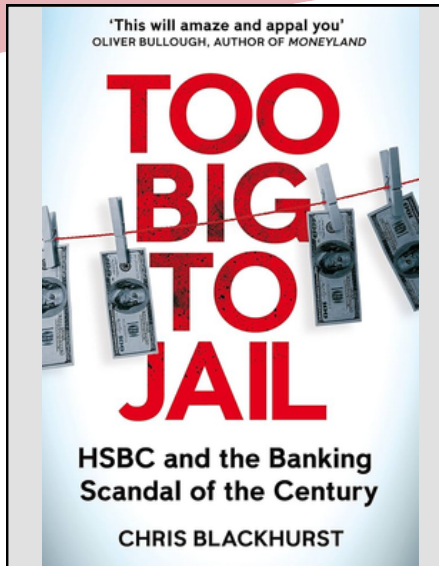
NEW ARRIVALS



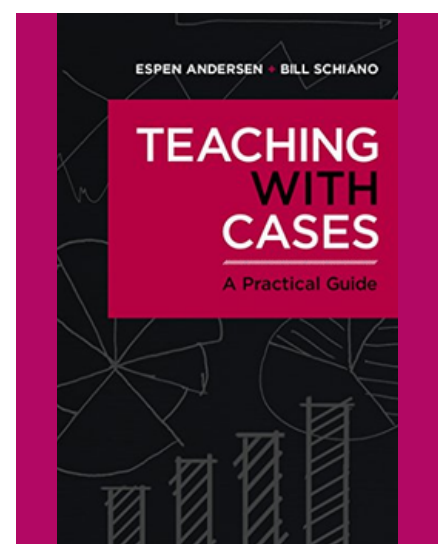
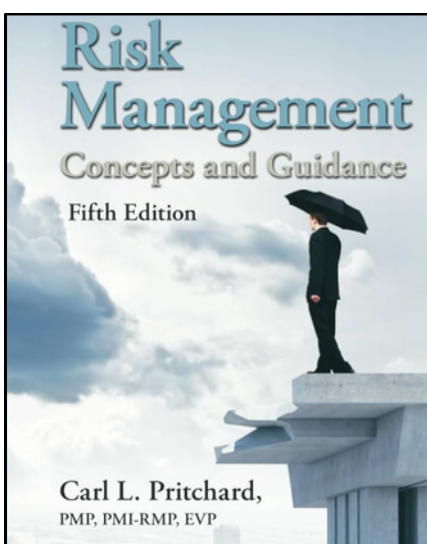
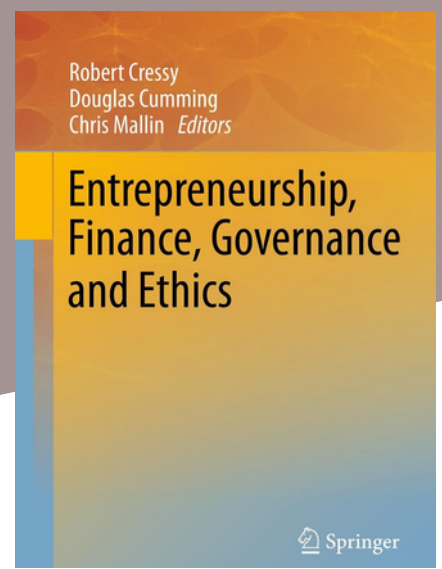
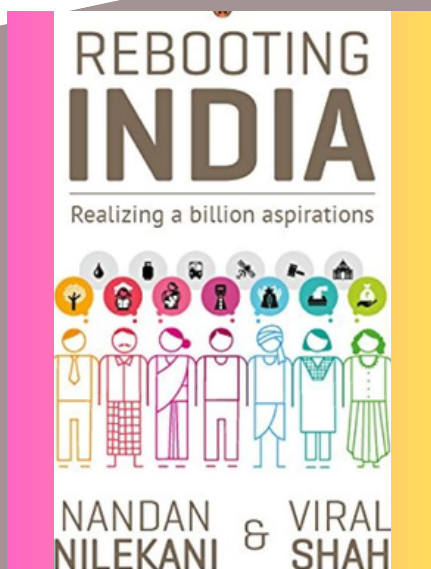
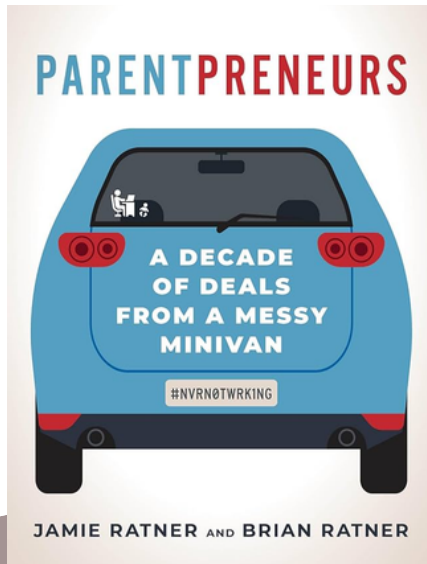
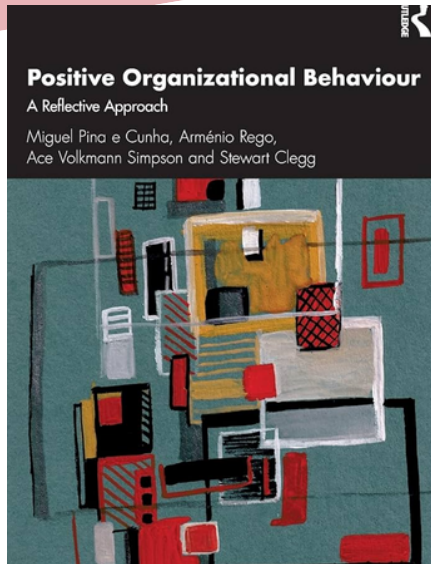
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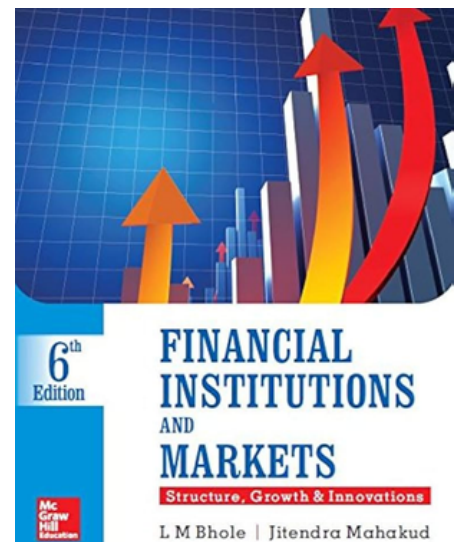
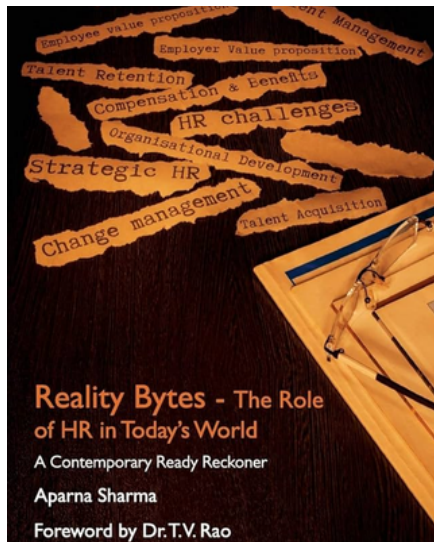
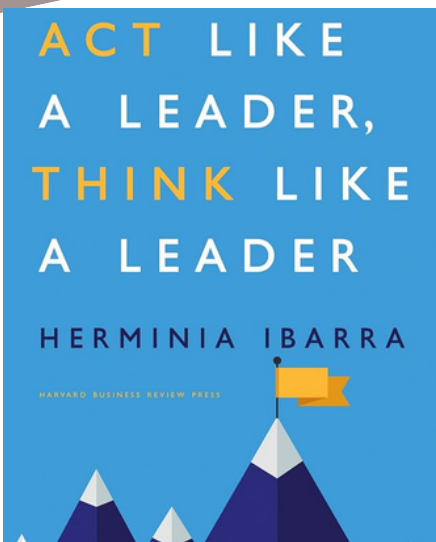
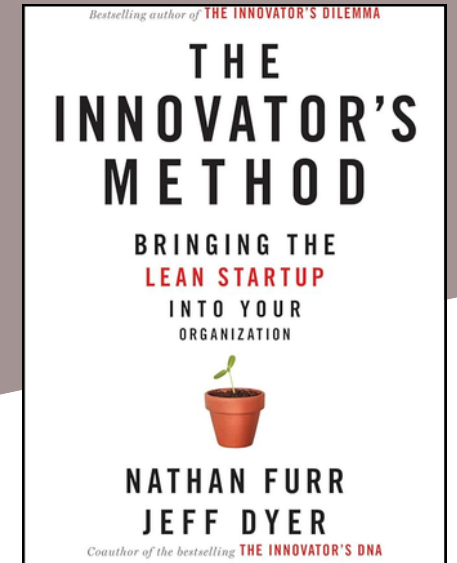
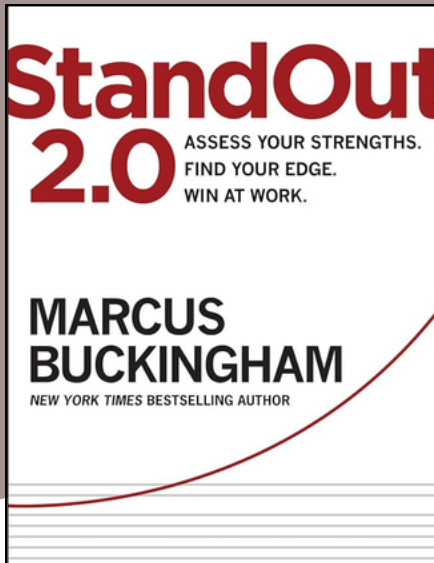
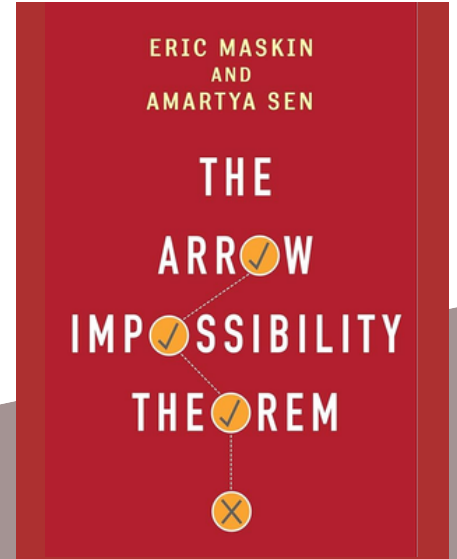
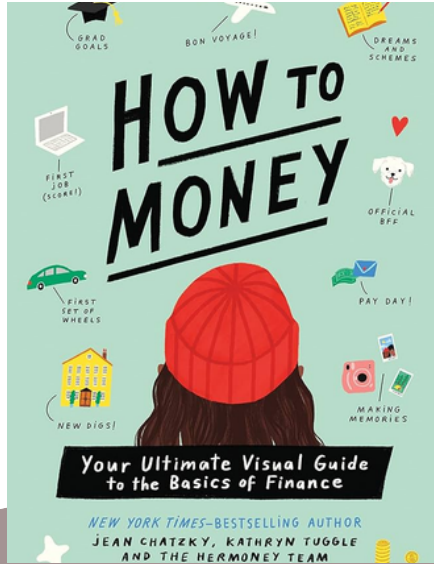
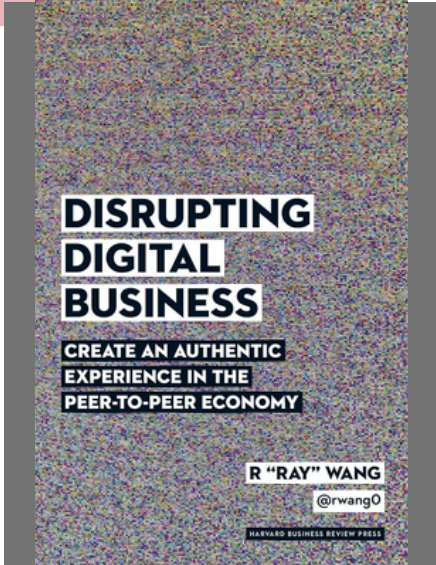
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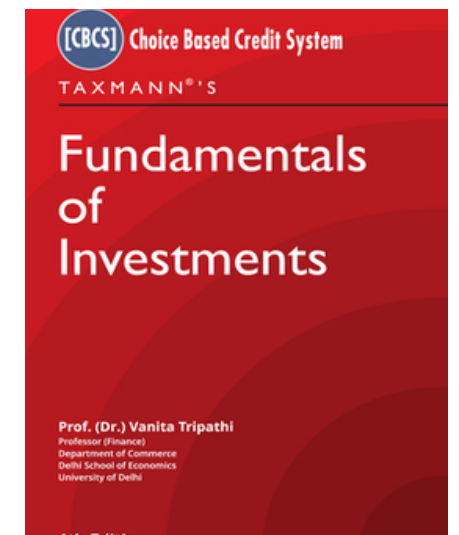
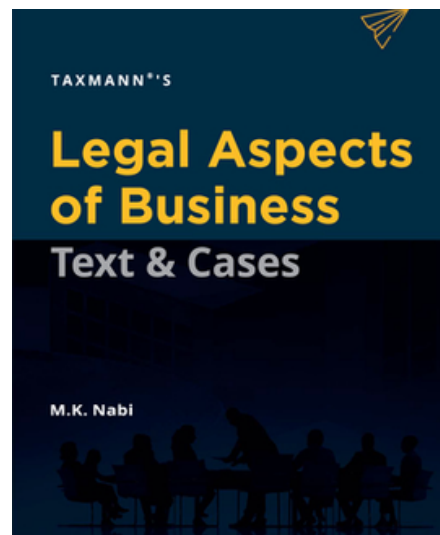
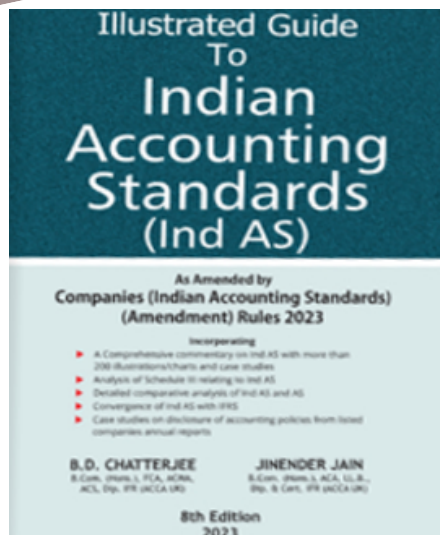
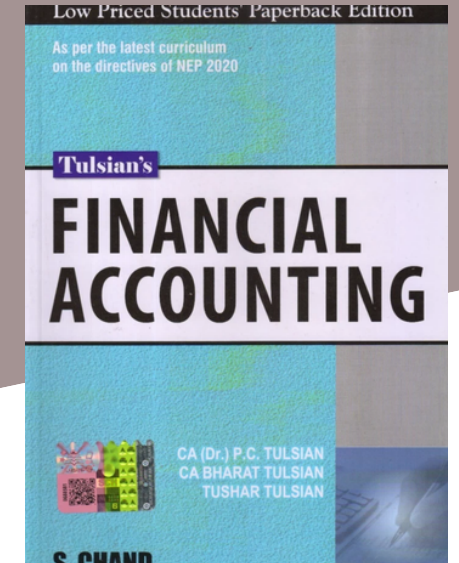
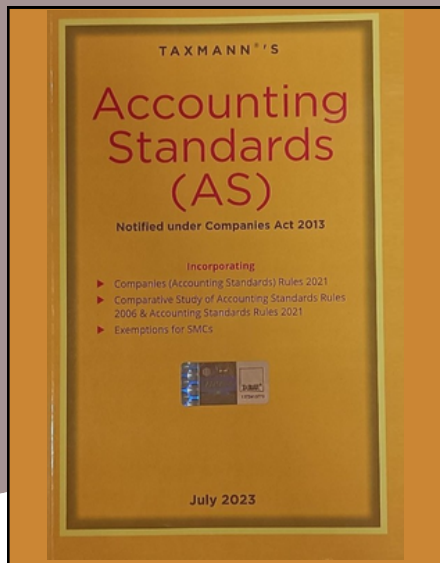
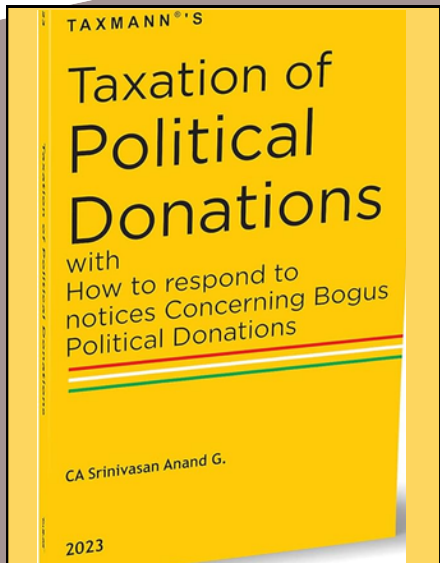
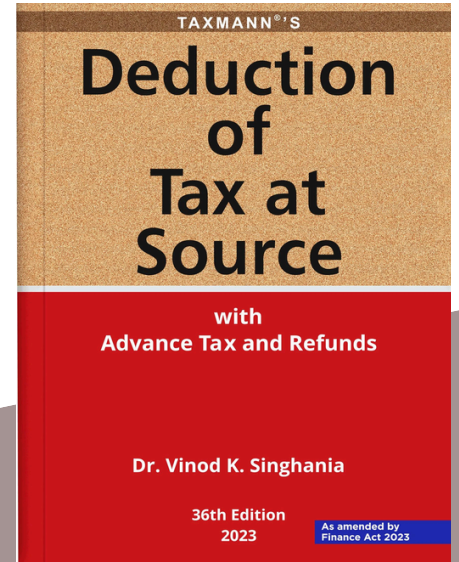
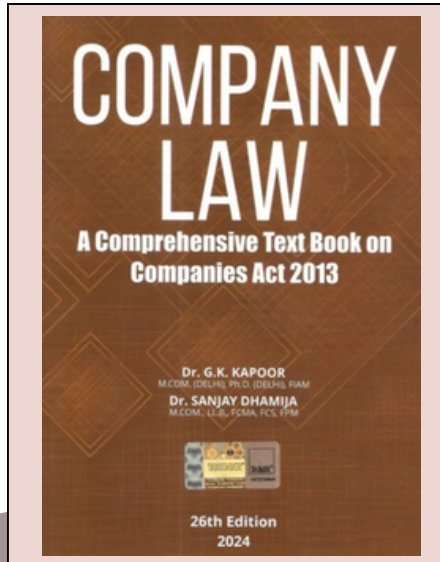
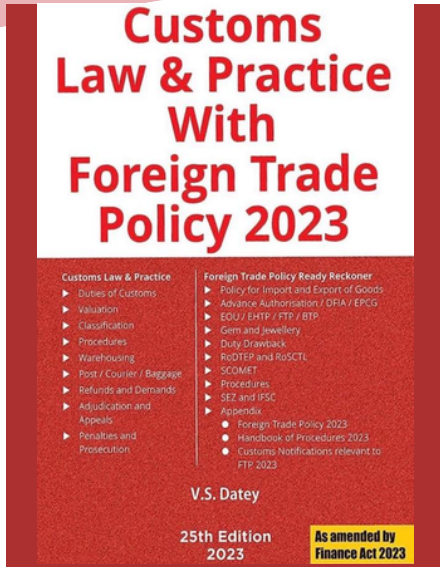
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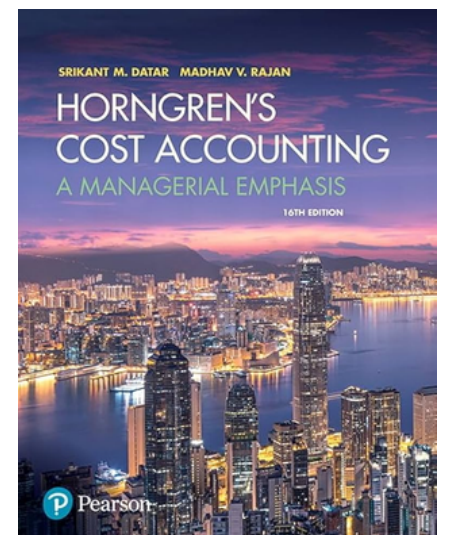
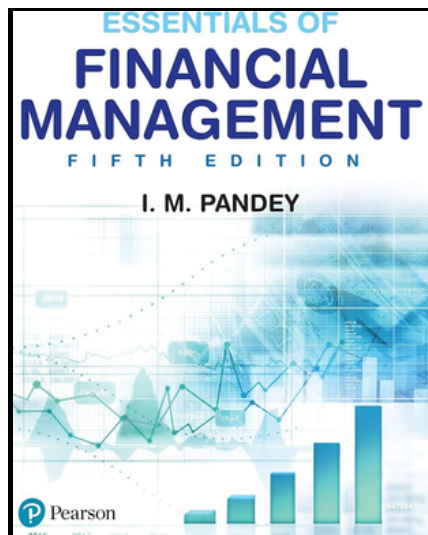
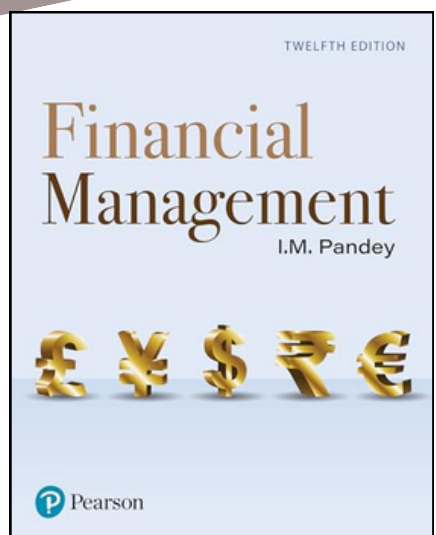
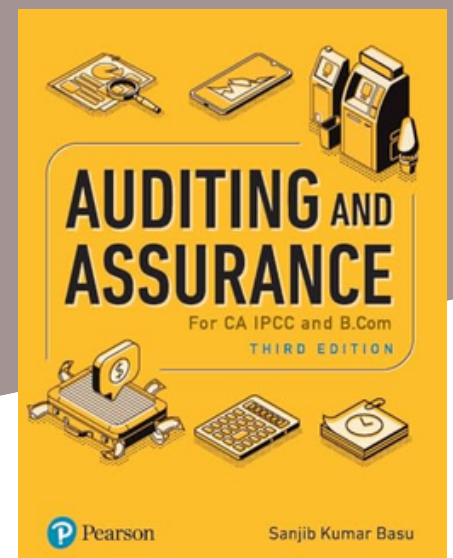
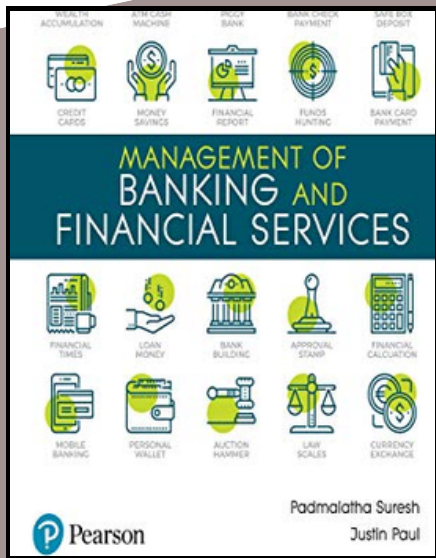
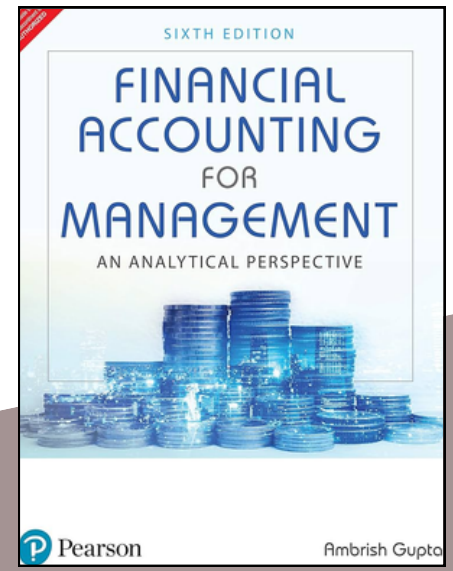
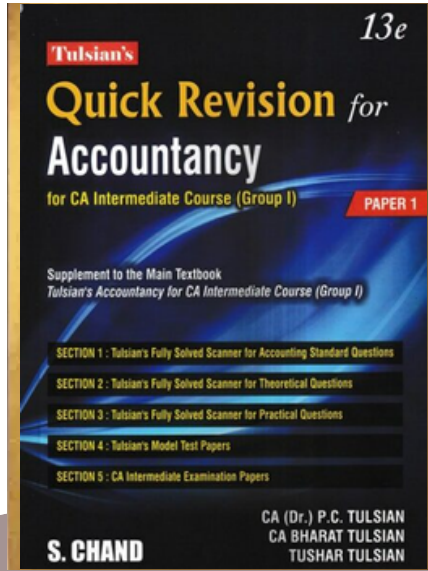
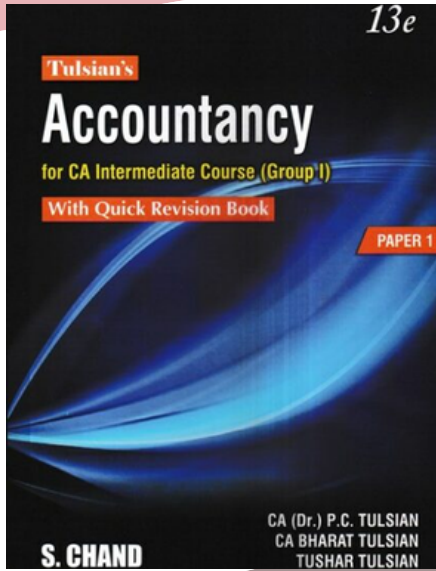
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