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Data on Tertiary Sector

Contributes 57% to
Indian GDP

Contributes 61.40%
to Karnataka GDP

India Ranks 52nd in
World Travel &
Tourism Competi-
tiveness Index

Ranks 9th in Tertiary
Sector Output

Provides 23% of
Employment

Tourism Growing at
11.7% Compound
Annual Growth Rate

India Ranks 9th in Tertiary Sector Output

-Mahamad Musstaf P. S. & Vagdevi H.S.

The tertiary sector consists of the “soft” parts of the economy, i.e. activities where people offer their knowledge and time to improve productivity, performance, potential, and sustainability, which is also popularly known as affective labour. The basic characteristic of this sector is the production of services instead of end products. In other words, Services (also known as “intangible goods”) including many productive systems, such as hospitals, beauty salons, consulting companies, banks, financial institutions, schools and restaurants and others do not produce a tangible product that can be stored for later consumption. Instead, the output of such systems is a service. Hence, Tertiary sector is also known as the service industry sector. India ranks 9th in the tertiary sector output

Table 1: Workforce

Primary	Secondary	Tertiary
60%	11%	24%

Table 2: Contribution to GDP

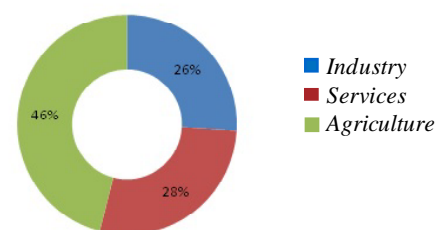
Primary	Secondary	Tertiary
23%	26%	51%

as per IMF and CIA World Fact book, 2015. This sector provides employment to around 23% of the total workforce in the country.

Usually, services sector can be grouped into three: where, group I includes Traditional services – retail and wholesale trade, transport and storage, public administration and defence, Group II is a hybrid of traditional and modern services consumed mainly by households – education, health and social work, hotels and

restaurants, and other community, social and personal services and Group III is made up of modern services – financial intermediation, computer services, business services, communications, and legal and technical services. It is seen that, there is a steep

Percentage Share of Employment



growth in the group three services.

The tables show the employment of workforce and contribution to GDP. It is clear that primary sector which employs 60% of the population contributes around 23% to the GDP in contrast; tertiary sector employs 24 % of the workforce and contributes to 51% of GDP.

The graph shows that, at present service/ tertiary sector employs 28 % of the population. The sector has seen a constant growth in the employment post liberalisation. This is one sector where there is steep growth in employment. The reasons for the growth of this sector are can be directly traced to the post 1991 era. Apart from that, other factors that are leading to the growth of the sector include both demand and supply factors. On the demand side, the high growth of services output was mostly attributed to factors such as increasing input usage of services by other sectors, mainly manufacturing sector; higher foreign demand and high income elasticity for services. On the supply side, the increased trade in services following trade

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Components of Service Sector

- Nandeesh H.K.

Service sector is the support for the social economic growth of a country. It is today the largest and fastest growing sector globally contributing more to the output and employing more people than any other sector. The real reason for the growth of the service sector is due to the increase in urbanisation, privatisation and increasing demand for intermediate and final consumer services. In advanced economies, the growth in the primary and secondary sectors are directly dependent on the growth of services like banking, insurance, trade, commerce, entertainment, social and personal, etc. The U.S. and other developed economies are now dominated by the services sector, accounting for more than two-thirds of their Gross Domestic Product (GDP). Service sector can be divided into two parts which are

(A) Economic Services:

(i) Transport, Storage and Communication:

There are various types of transport, such as rail transport, road transport, water transport, air transport. Indian railway system is first in Asia and fourth in the world after USA, Russia and Canada. Storage service is provided by both government and private. Central Warehousing Corporation (CWC), the Food Corporation of India (FCI) etc. are the government units which provide storage facilities. Communication is a vital service of any economy. It includes postal and telegraph, telecommunication, information and broadcasting etc. In India, postal department includes several new schemes like Speed Post, Express Post, E-Post, Media Post, Satellite Post etc. Indian telecommunication network is one of the largest in Asia.

(ii) Trade, Hotels and Tourism:

Trade service comprises both domestic and foreign trades. There are several public sector units like State Trading Corporation (STC), Minerals and Metals Trading Corporation (MMTC), Special Economic Zones (SEZ) etc giving sufficient support to increase the foreign trade in India. Nowadays, several private sector units are also taking part to enlarge international trade. Hotel industries are mainly run by private entrepreneurs. However, both governments and private bodies are equally responsible to increase tourism service in India.

(ii) Banking and Insurance Services:

Development of banking service is the major indicator of economic growth. In India, banking network is spread all over the country. For other services to flourish, banking sector plays a very vital role. In India, apart from the Central Bank, i.e., Reserve Bank of India (RBI), all the commercial banks including both public and private sector banks are performing a crucial role in the country's development. Public sector banks include SBI, PNB, UBI, UCO Bank etc. and private banks include HDFC, HSBC, AXIS Bank etc. In spite of these, there are several nonbanking financial institutions like NABARD, ICICI, IDBI etc. Moreover, there are several public insurance units like LIC, GIC etc. and private insurance units like Tata AIG, Birla Sunlife etc.

(B) Social Service:

(i) Education:

General education facilities in the last two to three decades have increased substantially. There is a sharp increase in the number of primary, middle, high and higher secondary schools. Besides, number of colleges, deemed universities and universities has also increased. The growth in the educational institutions and allied facilities have increased the standard of education system in India.

(ii) Health:

The health service includes number of hospitals, dispensaries, community health services, primary health centres, number of doctors, nurses, beds in hospitals along with the number of doctors per 1000 population. Both private and public sectors are working together to improve the health services in urban and rural parts of India.

(iii) Administration:

In India administrative service has also increased at a rapid pace. After Independence, the offices of BDO (Block Development Office), DM (District Magistrate), IAS (Indian Administrative Service), IPS (Indian Police Service), IFS (Indian Forest Service) and Judicial Courts have increased which aims for smooth functioning of administration in the country.

Source: "http://shodhganga.inflibnet.ac.in/bitstream



Development is about Transforming the
Lives of People , not just Transform-
ing Economies

Joseph Stiglitz , Nobel prize-winning Economist

Tertiary sector contribution to GDP: India and Karnataka

-Punithkumar L. M.

India's service sector covers a wide variety of activities such as trade, hotel and restaurants, transport, storage and communication, financing, insurance, real estate, business services, community, social and personal services, and services associated with construction. The services sector, with around 52 per cent contribution to the Gross Domestic Product (GDP) in 2014-15, has made rapid strides in the past decade and a half to emerge as the largest and one of the fastest growing sectors of the economy. The services sector is not only the dominant sector in India's GDP, but has also attracted significant

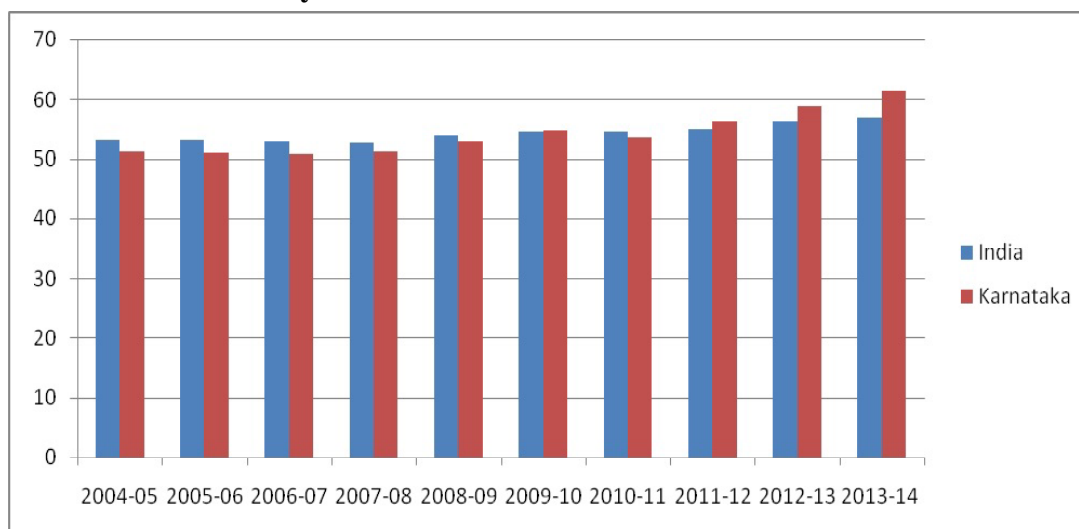
contributes 30.02%. While, Agriculture and allied sector shares 17.01% and GVA is around of 19.65 lakh crore INR.

The State Domestic Product (SDP) representing the value of

GDP of India and Karnataka

Year	India	Karnataka
2004-05	53.05	51.02
2005-06	53.06	50.82
2006-07	52.87	50.67
2007-08	52.71	51.15
2008-09	53.93	52.80
2009-10	54.50	54.72
2010-11	54.64	53.38
2011-12	54.91	56.30
2012-13	56.27	58.94
2013-14	57.03	61.40

Tertiary sector contribution to GDP in India and Karnataka



Source: Planning Commission Report 2014, Directorate of Economics & Statistics, GOK

foreign investment flows, contributed significantly to exports as well as provided large-scale employment.

Service sector is the largest sector of India. Gross Value Added (GVA) at current prices for Services sector is estimated at 61.18 lakh crore INR in 2014-15. Services sector accounts for 52.97% of total India's GVA of 115.50 lakh crore Indian rupees. With GVA of Rs. 34.67 lakh crore, Industry sector

contribution to GDP in India and Karnataka. The data clearly shows that tertiary sector contribution to GDP in Karnataka is higher than India in recent years. There is also a continued increase in tertiary sector contribution.

Source: /business.mapsofindia.com,
* des.kar.nic.in

goods and services produced within the geographical boundaries of the state in a particular year is one of the most important indicators measuring the economic growth of the State.

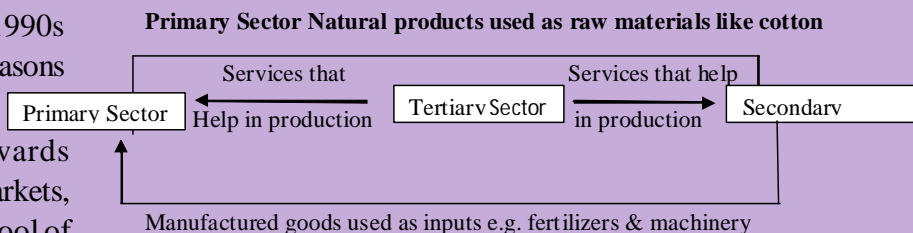
The above table shows the tertiary sector con-

India Ranks 9th in Tertiary...

Continued from page-1

liberalisation policies and other reforms in 1990s induced this growth. There are also many other reasons like; economic affluence, changing role of women, cultural changes, awareness towards conserving natural resources, development of markets, increased consciousness of health care, large pool of highly skilled, low cost workers that are driving the growth of this sector.

The above diagram shows the importance of the tertiary sector which is at the centre of economic activity. Though at



the heart of the activity it is clear that, all the sectors are interdependent and every sector requires the support of other to function successfully.

Source: <http://www.investopedia.com/terms/t/tertiaryindustry.asp#ixzz4CnJJM8Fb>

Employment Growth in Tertiary Sector – A Comparison

- Venugopal Gowda M.K.

India's significant record in employment growth has not been adequate considering the rapid growth of labour force. Further, there are a few disconcerting features of employment growth in recent years. Employment growth has decreased, employment content of growth has shown a decline, sectors with higher employment potential have registered relatively slower growth, and in agriculture, most of the employment growth has been contributed by the unorganised, informal sector which is characterised by poor income and conditions of work.

When we look at the overall/total growth rate in employment in tertiary sector one can see mixed trend where, from 4.86 percent during 1972- 73/1983 the employment growth decreased to 2.11 percent during the next ten year period and it rose to 4.08 percent during 1993-94/2004-05 (Table 1). In between, these decadal periods, some fluctuations were noted in shorter periods of five years. Of these, a sharp rise in employment growth during 2000-2005 at 4.08 percent over 2.85 per cent during 1993-94/2004- 05, is most striking. Also, during the period between 1987 – 94 there has been a sharp rise in employment owing to the liberalisation and change in government policies. The most favourable interpretation of this upturn in employment growth in post-2000 period is that the teething troubles of the economic reforms which led to slow growth of employment initially were over by 2000 and globalisation started having its beneficial effect on employment with the start of the millennium.

It is interesting to note that while the aggregate urban areas have experienced a much faster growth than the rural areas, employment has seen significantly high growth in rural areas in most non-agricultural activities. But since agriculture accounts

Growth of Employment in Tertiary Sector

Growth of Urban Employment in Tertiary Sector (UPSS)							
Sector	1972-73/ 77-78	1977-7 8/83	1983/8 7-88	1987-88/ 93-94	1993-94/99 -2000	1999-200 4-05	2004-05/20 09-10
Tertiary Sector	4.23	3.38	2.10	5.32	3.37	3.78	2.06
All Non-Agricultural	4.47	3.54	3.33	3.61	2.99	4.44	2.04
Growth of Rural Employment in Tertiary Sector (UPSS)							
Tertiary Sector	5.72	3.58	2.13	4.64	2.12	4.52	0.90
All Non-Agricultural	5.23	3.82	4.91	1.98	2.32	5.25	2.83
Total Growth of Employment in Tertiary Sector (UPSS)							
Tertiary Sector	4.86	3.46	2.11	5.03	2.85	4.08	1.59
All Non-Agricultural	4.82	3.67	4.09	2.82	2.68	4.81	2.41

Source: NSS data on employment and unemployment

for an overwhelmingly major share in rural economy and growth in employment in agriculture has been small, overall employment growth turns out to be low in rural areas.

Source : Institute for Studies in Industrial Development, New Delhi



Future of Service Sector in India

-Gayathri .R

The services sector contributed US\$ 783 billion to the 2014-15 GDP (at constant prices) growing at Compound Annual Growth Rate (CAGR) of 9 percent, faster than the overall GDP CAGR of 6.2 percent in the past four years. Out of overall services sector, the sub-sector comprising financial services, real estate and professional services contributed US\$ 305.8 billion or 20.5 percent to the GDP. The sub-sector of community, social and personal services contributed US\$ 188.2 billion or 12.6 percent to the GDP. The third-largest sub-segment comprising trade, repair services, hotels and restaurants contributed nearly equal or US\$ 187.9 billion or 12.5 percent to the GDP, while growing the fastest at 11.7 percent CAGR over the period 2011-12 to 2014-15.

Investments

The Indian services sector has attracted the highest amount of FDI equity inflows in the period April 2000-September 2015, amounting to about US\$ 45.38 billion which is about 17 percent of the total foreign inflows, according to the Department of Industrial Policy and Promotion (DIPP). Some of the developments and major investments by companies in the services sector in the recent past are as follows:

- ◆ Credit Analysis and Research (CARE Ratings) has signed Memorandum of Understanding (MoU) with Japan Credit Rating Agency, Ltd (JCR) to collaborate with each other as strategic business partners.
- ◆ Shuttle, an Indian bus aggregator platform headquartered in Gurgaon, has raised US\$ 20 million in Series A funding from Lightspeed, Sequoia India and Times Internet Ltd.
- ◆ Indian logistics platform Rivigo has raised US\$ 30 million in debt and equity in Series B financing round, led by SAIF Partners. The firm aims to use the raised funds to achieve its target of scaling 10 times in the next 12 months.
- ◆ India had the strongest activity in office leasing space in Asia and accounted for half of Asia's total office leasing in third quarter of 2015, with Delhi being the most active market.
- ◆ Fairfax India will look to acquire controlling stake in collateral management and weather advisory firm National Collateral Management Services (NCML) where the deal size could be \$150-180 million.
- ◆ Amazon, the world's largest online retailer, plans to invest Rs 31,700 crore (US\$ 4.76 billion) in India in addition to the US\$ 2 billion investment it committed two years ago, in expanding its network of warehouses, data centers and increasing its online marketplace, besides launching an instant video and subscription-based ecommerce services for high-end buyers, called Amazon Prime, later this year.
- ◆ The private security services industry in India is expected to register a growth of over 20 per cent over the next few years, doubling its market size to Rs 80,000 crore (US\$ 12 billion) by 2020.
- ◆ The Government of India has awarded a contract worth Rs 1,370 crore (US\$ 210 million) to Ricoh India Ltd and Telecommunications Consultants India Ltd (TCIL) to modernise 129,000 post offices through automation.
- ◆ Taxi service aggregator Ola plans to double operations to 200 cities in current fiscal year. The company, which is looking at small towns for growth, also plans to invest in driver eco-system, such as training centers and technology upgrade, besides adding 1,500 to 2,000 women drivers as part of its pink cab service by women for women.
- ◆ JP Morgan Asset Management (UK) Ltd, JP Morgan Investment Management Inc and JP Morgan Chase Bank NA, have together acquired 4.11 per cent stake in Mahindra & Mahindra Financial Services Ltd for Rs 113.75 crore (US\$ 17.1 million).

Services sector growth is governed by both domestic and global factors. Some improvement in global growth and recovery in industrial growth will drive the services sector to grow 7.4 percent in FY16 as per Mr. Dilip Chenoy, MD and CEO of National Skill Development Corporation. The Indian facilities management market is expected to grow at 17 percent CAGR between 2015 and 2020 and surpass the \$19 billion mark supported by booming real estate, retail, and hospitality

sectors. The Indian service industry has emerged as one of the largest and fastest-growing sectors on the global landscape with India ranked 9th in overall GDP and 10th in services GDP. Economic Liberalisation, market orientation, changing the role of women, export potential, service tax etc are some of the reasons for the growth of India's Service Sector.

Source : Media Reports, Press Releases, DIPP publication, Press Information Bureau, India budget 2015-16

India Ranks 52nd in Travel and Tourism

- Shivaprasad B. M.

Over the decades, tourism has experienced continued growth and deepening diversification to become one of the fastest growing economic sectors in the world and in India. Modern tourism is closely linked to development and encompasses growing number of new destinations. These dynamics have turned tourism into a key driver for socio-economic progress of nation. The Indian tourism and hospitality industry has emerged as one of the key drivers of growth among the services sector in India. The third-largest sub-segment of the services sector comprising trade, repair services, hotels and restaurants contributed nearly US\$ 187.9 billion or 12.5 percent to the Gross Domestic Product (GDP) in 2014-15, while growing the fastest at 11.7 percent Compound Annual Growth Rate over the period 2011-12 to 2014-15 is tourism as per Department of Tourism, Government of India Annual Report 2014-2015. Tourism in India has significant potential considering the rich cultural and historical heritage, variety in ecology, terrains and places of natural beauty spread across the country. Tourism is also a potentially large employment generator besides being a significant source of foreign exchange for the country. The industry is expected to generate 13.45 million jobs, across sub segments such as Restaurants (10.49 million jobs), Hotels (2.3 million jobs) and Travel Agents or Tour Operators (0.66 million).

India has moved up 13 positions to 52nd rank from 65th in Tourism & Travel Competitiveness Index among 141 countries with index value of 4.02. Spain and France holds first and second rank with the index value of 5.31 and 5.24 respectively. Third, fourth and fifth places are occupied by Germany, USA and UK with the index value of 5.22, 5.12 and 5.12 respectively. At the bottom of the table are Guinea and Chad

countries which have least ranking with the index value of 2.58 and 2.43.



Foreign Tourist Arrivals during 2008 was 5.2million over the change of 4 percent when compared to year 2009 with 5.1million visiting the nation. There is a negative growth of - 2.2

percent as compared to previous year. In 2010 the country saw improved visitors and there is fluctuation in inflow of visitors which depends upon a lot of national

and international policies and state of affairs.

The tourism and hospitality sector is among the top 15 sectors in India to attract the highest Foreign Direct Investment (FDI). During the period April 2000-September 2015, the hotel and tourism sector attracted around US\$ 8.48 billion of FDI, according to the data released by Department of Industrial Policy and Promotion (DIPP). With the rise in the number of global tourists and realising India's potential, many companies have

Table 2: Foreign Tourist Arrivals and Foreign Exchange Earnings during 2008-2014

Year	Foreign Tourist Arrivals (in lakhs)	Percentage change over previous year	Foreign Exchange Earnings (in Crore)	Percentage Change over previous year
2008	52,82,603	4.0	51,294	15.6
2009	51,67,699	-2.2	53,700	4.7
2010	57,75,692	11.8	64,889	20.8
2011	63,09,222	9.2	77,591	19.6
2012	65,77,745	4.3	94,487	21.8
2013	69,67,601	5.9	1,07,671	14.0
2014	77,03,386	10.6	1,20,083	11.5

Source: Annual Report 2014-2015 Department of Tourism, Government of India.

Table 1: The Travel & Tourism Competitiveness Index 2015

Rank	Country	Index Value
1	Spain	5.31
2	France	5.24
3	Germany	5.22
4	USA	5.12
5	UK	5.12
52	India	4.02
140	Guinea	2.58
141	Chad	2.43

Source: The Travel & Tourism Competitiveness Report 2015.

invested in the tourism and hospitality sector. Fairfax-owned Thomas Cook has acquired Swiss tour operator Kuoni Group's business in India and Hong Kong, US-based Vantage Hospitality Group has signed a franchise agreement with India-based Miraya Hotel Management to establish its mid-market brands in the country. Thai firm Onyx Hospitality and Kingsbridge India hotel asset management firm have set up a joint venture (JV) to open seven hotels in the country, Imperial Tobacco Company (ITC) is planning to invest in hotel market, Goldman Sachs, New-York based multinational investment banking fund, has invested

(continued page-7)

India Ranks 52nd in

Continued from page-6

Rs 255 crore in Vatika Hotels. Japanese conglomerate SoftBank is funding Gurgaon based OYO Rooms. MakeMyTrip is planning to acquire the travel planning website Mygola and its assets to focus on innovating the online travel segment.

The Indian government has realised the country's potential in the tourism industry and has taken several steps to make India a global tourism hub. Some of the major initiatives taken by the Government of India to give a boost to the tourism and hospitality sector of India are;

♦ Ministry of Tourism has sanctioned Rs 844.96 crore (US\$ 142 million) to States and Union Territories for developing tourism destinations and circuits during FY 2014-15, which includes;

- o Projects relating to Product/Infrastructure Development for Destinations and Circuits (PIDDC)
- o Human Resource Development (HRD)
- o Fairs and Festivals & Rural Tourism
- o The Heritage City Development and Augmentation Yojana (HRIDAY)

♦ Government of India plans to cover 150 countries under e-visa scheme by the end of the year besides opening an airport in the National Capital Region in order to ease the pressure on Delhi airport.

♦ Rating agency ICRA ltd estimates the revenue growth of Indian hotel industry strengthening to 9-11 per cent in 2015-16. India is projected to be the fastest growing nation in the wellness tourism sector in the next five years, clocking over 20 per cent gains annually through 2017. Hence, a lot of policies and programmes in this area are also underway.

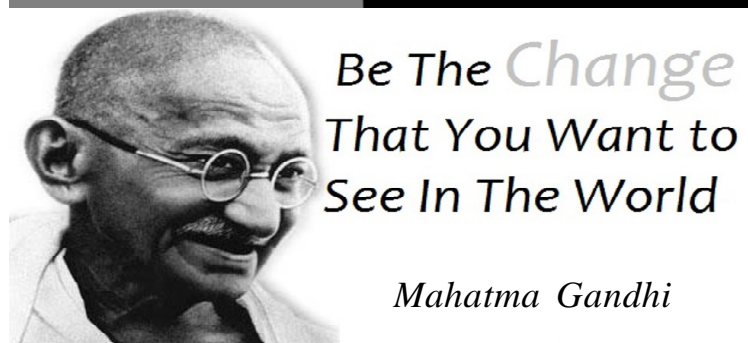
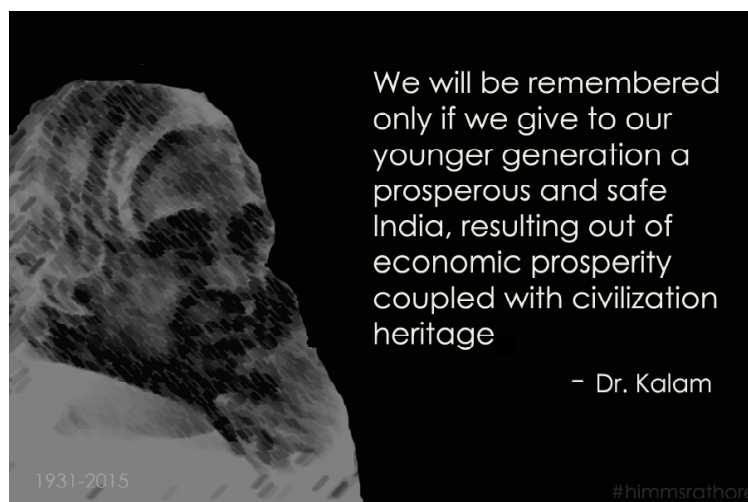
Source: Global Travel & Tourism Report 2015, Department of Tourism, Government of India Annual Report 2014-2015.



Table 3: Contribution of Tourism in GDP & Employment of the Country between 2009-2013

Year	Contribution of Tourism in GDP of the Country (%)			Contribution of Tourism in Employment of the Country (%)		
	Direct	Indirect	Total	Direct	Indirect	Total
2009-2010	3.68	3.09	6.77	4.37	5.80	10.17
2010-2011	3.67	3.09	6.76	4.63	6.15	10.78
2011-2012	3.67	3.09	6.76	4.94	6.55	11.49
2012-2013	3.74	3.14	6.88	5.31	7.05	12.36

Source: Annual Report 2014-2015 Department of Tourism, Government of India.



Government Initiatives to Boost Tertiary Sector

- Deepa T.M

The Tertiary sector, with around 52 percent contribution to the Gross Domestic Product (GDP) in 2014-15, has emerged as the largest and one of the fastest-growing sectors of Indian economy. The services sector is not only the dominant sector in India's GDP, but has also attracted significant foreign investment flows, contributing significantly to exports as well as provided large-scale employment. The Government of India recognises the importance of promoting growth in tertiary sectors and provides several incentives in various sub sectors of service sector. The major policy issues in the services sector are;

- 1) The Domestic Policy Issues including FDI, Disinvestment, Tariff & Tax Issues, Credit & Finance related issues and Other Policy Issues – General & Sector Specific;
- 2) Domestic Regulations-Sector Specific and General;
- 3) Market Access Issues due to domestic regulations, subsidies and other barriers; and
- 4) Other Issues like bilateral, regional and multilateral negotiations and policies of multilateral institutions.

The Government of India has adopted a few initiatives in the recent past. Some of these are as follows:

“The Central Government is considering a two-rate structure for the goods and service tax (GST), under which key services will be taxed at a lower rate compared to the standard rate, which will help to minimise the impact on consumers due to increase in service tax.

“The Government of India has proposed to provide tax benefits for transactions made electronically through credit/debit cards, mobile wallets, net banking and other means, as part of broader strategy to reduce use of cash and thereby reducing the parallel economy operating outside legitimate financial system.

“The Reserve Bank of India (RBI) has allowed third-party white label automated teller machines (ATM) to accept international cards, including international prepaid cards, and has also allowed white label ATMs to tie up with any commercial bank for cash supply.

“By December 2016, the Government of India plans to take mobile network to nearly 10 percent of Indian villages that are

still unconnected. This initiative expected to increase the purchasing power of an average Indian consumer, which would further boost demand, and hence spur development, in addition to benefiting investors.

“Government has come up with Digital India Initiative, which focuses on three core components: creation of digital infrastructure, delivering services digitally and to increase the digital literacy. The Primary objective of this initiative is to attract investments from across the globe and strengthen India's manufacturing sector. This programme is very important for the economic growth of India as it aims at utilising the existing Indian skills/talent, base creating additional employment opportunities and empowering tertiary sector. The programme also aims at improving India's rank on the Ease of Doing Business index.

Some services have been particularly important for India. Software is one sector in which India has a brand identity. Tourism and travel related services and transport services are also major items in India's Services exports. Besides these, the potential services which are particularly important for India include many professional services, infrastructure related services and financial services. India also has great potential to be a major outsourcing destination for many services provided successive governments initiatives work towards strengthening the policies and programmes.

Source: Policy for India's Services Sector, Department of Economic Affairs Ministry of Finance, Government of India.

University with Potential for Excellence of University Grants Commission was awarded to the University of Mysore in the disciplines of Science and Social Science. In Social Science, the focus area of study is '**Media and Social Development: A Case Study of Karnataka**'. The **Newsletter ABHYUDAYA** is an initiative to create awareness in the area of media and social development by encouraging Project Fellows to submit contributions in interdisciplinary areas of social sciences.

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