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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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**CORPORATE ALTRUISM IN INDIA DOING GOOD IN COVID 19 PANDEMIC**

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**ABSTRACT**

*Corporate social responsibility is a form of corporate-self regulation integrated into a business model. India has become the first country of the world to mandate spend a minimum 2% of net profit by the corporate sector in CSR activities. Today, CSR in India is not simply dealing with charity and donations and now it is dealt with more organised and professional manner. Corporate altruism in India has found a new purpose since the advent of the Covid-19 pandemic. To fight the COVID-19 menace, the central government has earmarked an emergency fund of Rs. 15,000 crores. On March 28, 2020 the Prime Minister's Citizen Assistance and Relief in Emergency Situations (PM CARES) fund for COVID-19 relief was announced and in the 52 days (May 20,2020) has been collected Rs 9,677.9 crore. Of Rs 9,677.9 crore, Rs 4,308.3 crore (44.5%) has been donated by government agencies and staff. Rs 5,369.6 crore (55.5%) of corporate social responsibility (CSR) funds have been donated by private companies, industry bodies and social organisations. Ministry of Corporate Affairs, Government of India has issued a circular which states that while a contribution made to 'PM CARES Fund' shall qualify as CSR expenditure. This paper Consist four sections. Section A related to definitions; conceptual issue; review of literature; regulatory approaches to CSR; COVID-19 in India and statement of the problem. Section B explained impact of mandatory CSR expenditure. Government expenditure on the social and community services; objectives of the Study; collection of data and tools of analysis are part of section C. Results & Analysis; conclusion and relevance of the study are given in section D. We concluded that Education & Skill Development as CSR activity is dominating by fetching 35.16 % of CSR fund of corporate sector followed by healthcare and sanitation. CSR expenditure on Health sector increased very highly i.e., Rs 871 crore or 38.78% in comparison to previous year. Maharashtra is dominating state of India in the matter of CSR expenditure in absolute figures after mandatory CSR since 2014. It should be noted that in compassion to 2014-15 almost in all CSR activities expenditure decrease except health, education, rural development and Swachh Bharat Kosh.*

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**FINANCIAL LITERACY: AN EXPOSURE FOR INVESTORS IN COVID PANDEMIC**

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**ABSTRACT**

*In Indian financial market show that all unexpected events have consider as “Black Swan” event which cannot predict by analysts. In Covid crisis investors and market get panic but a financial literate investor having a good opportunity to invest their savings in recession and bearing market and a new investor who would like to enter in market they were also a great time to investment and make profitable portfolio. Before Covid pandemic investors first preference to investment in bank deposit and after that they are chose life insurance to get taxation benefits and now Covid has been changed investors strategies after Covid investor firstly like to make invest in life insurance policies to protect our and dependents life. Investors are accepted importance of financial literacy to get new opportunities in Covid financial crises, or a financial literate investor has better options to make fruitful portfolio. Government should make various seminars for investors in which experts share their experiences and teach good financial skills to get deal with Black financially events.*

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