E mail: lobobgeco@gmail.com

Mobile No: (0) 9730173058

Summary

I have done Ph.D. (Economics) and possess good communication, analytical and interpersonal skills. My basic objective is to implement ideas and knowledge that I have gained throughout my educational career for the overall development of the students.

Educational Qualification

- **Ph.D.** degree awarded on 29th September 2011 in Economics on 'A Study of Marketing of Grapes in Pune District' by Tilak Maharashtra Vidyapeeth, Pune.
- Qualified National Eligibility Test (N.E.T.) for Lectureship in Economics conducted by U.G.C. on June 2006.
- Completed M.A. (Economics) in May 2003 with First Division (61.62%) from Department of Economics, Pune University, Pune, Maharashtra (India).
- Completed B.A. (Sp. Economics, Sociology, and Hindi) in 2001 with First division (65.33%) from Fergusson College, Pune, Maharashtra (India).
- Completed H.S.C. (Arts) in 1998 with First division (60%) from Maharashtra H.S.
 C. Board, Maharashtra (India).
- Completed S.S.C. in 1996 with First division (60.13%) from Kolhapur Div. Board, Maharashtra (India).

Work Experience

- Currently working as an Assistant Professor and Recognised P.G. Teacher for M.A. and M. Phil. in Department of Economics and Research Centre, Prof. Ramkrishna More College, Akurdi, Pune-38, since 1th August, 2011.
- Worked as an Assistant Professor and Head of Department in Economics at P. D. E. A.'s Arts, Commerce and Science College, Pirangut, Tal- Mulshi, Dist-Pune-411042, during 5th Feb, 2010 to 31st July 2011. (Approval No. CCO/6348 dated 29.08.2011)

- Worked as a *Guest Lecturer* at P.G. level (M.A. and M.Com) in Baburaoji Gholap College, Sangvi, Pune -27.
- Worked as an approved *Lecturer in Economics* at Sinhgad Institute's, N. B. Navale College of Commerce, Kusgaon (BK), Lonavala, Pune-410401, from 12th Feb, 2007 to 5th Feb, 2010 (Approval No. CCO/526 dated 08.12.2008).
- Worked as a *Lecturer in Economics* at U.G level (B.Com.) and at P.G level (M.A. and M.Com) at Baburaoji Gholap College, Sangvi, Pune-27, from 1st Sept. 2004 to 11th Feb, 2007.

Refresher, Orientation & Other Courses

- Successful completed with 'A' grade 'Special Winter School on Relevance of Research for the Society (Economics) from 01/12/15 to 21/12/15 at UGC-Human Resource Development Centre, Punjabi University, Patiala equivalent to refresher and orientation.
- Successful completed with 'A' grade 'refresher Course in Business Studies (Economics)' on the theme 'Current Issues and Emerging Practices in Management' from 07/02/14 to 27/02/14 at UGC Academic Staff College, Madurai Kamraj University, Madurai.
- Successful completed with 'A' grade 'Special Summer School on ICT (Economics) from 03/06/13 to 23/06/13 at UGC Academic Staff College, University of Pune, Pune equivalent to refresher and orientation.
- Attended 21-day's course on 'Research Methods in Labour Economics' at V.V. Giri National Labour Institute, Noida, Uttar Pradesh sponsored by Ministry of Labour, Govt. of India on Nov. 8-28, 2006.

> Guide ship

- ✓ Recognized Guide for Ph. D. of Savitribai Phule Pune University in the subject of Economics letter no. BOD/HUMANITIES/49/409 dated 28/04/2018.
- ✓ Recognized Guide for M. Phil. (by paper and Research) of Savitribai Phule Pune University in the subject of Economics letter no. BUTR/MMSS/09/1041 dated 26/09/2014.

> Research Activities

> Books Written

Sr. No.	Name of the Book and Class	Publication and Year
1	Macro Economics (S-2)	K. S. Publication, Pune-30 (Aug 2009)
	(S.Y.B.A)	
2	Quantitative Technique and Project	K. S. Publication, Pune-30 (Sept 2011)
	Work (T.Y.B.A.)	ISBN: 978-93-811-61-37-1
3	Indian Financial Markets and	K. S. Publication, Pune-30 (Sept 2011)
	Institutions (T.Y.B.Com)	ISBN: 978-93-811-61-34-0
4	Business Economics (Micro	K. S. Publication, Pune-30 (Sept 2013)
	Economics) (F.Y.B.Com)	ISBN: 978-81-920436-4-7
5	Indian Banking System	K. S. Publication, Pune-30 (July 2014)
		ISBN: 978-93-84451-12-7

Research Papers Published in Journal

No.	Name of the Journal	Name of the Research Paper	Publication and Year
1	Vidyawarta	Agro Tourism in	Harshwardhan
	ISSN 2319-9318	Maharashtra	Publication Pvt. Ltd.
			Beed, March 2018
2	International Journal of	Indian Agricultural	Chetan Publication,
	Management and Economics	Marketing: Issues and	Aurangabad, Sept-
	ISSN 2231-4787	Measures	Oct 2013*
3	Indian Journal of Management	Service Sector in India:	Society of Training
	Review	Challenges and Problems	and Research
	ISSN 0976-9056		Management,
			Aurangabad, August
			2013
4	International Journal of	The Challenges of Current	International
	Business, Management and	Global Economy	Association of
	Social Sciences		Academicians and
	ISSN 2249-7463		Researchers (Asia
			Pacific), August
			2013*

5	The Indian Economic Journal	Sustainable Agriculture:	Indian Economic
	ISSN: 0019-4662	Problems and Policies	Association, New
			Delhi, Dec. 2011*
6	Shodh Sampada	Targeted Public Distribution	Dr. Rajshekhar
	ISSN: 2230-8024	System: A Review	Solapure Publisher,
			Latur, April. 2013
7	The Knowledge and Research	Challenges and Policies for	Ramnagar, Gondia
	Review-Biannual Research	Rural Tourism in India	Jan 2014
	Journal <i>ISSN</i> : 2320-1487		
8	Ashwattha-Journal of	Agro Tourism in	YASHADA, Pune
	Development Management	Maharashtra: A SWOT	Dec 2013*
	Studies	Analysis	
	ISSN: 0976-3740		
9	International Journal of	Comparative Advantage in	Indo Global Chamber
	Multidisciplinary Research	Outsourcing from India	of Industries,
	ISSN: 2277-9302		Commerce and
			Agriculture, Pune,
			Oct 2015
10	Shodhankan- International	Challenges and Policies for	Prathamesh
	Multidisciplinary Research	Rural Tourism in India	Prakashan, India
	Journal		Feb-2016*
	ISSN: 2250-0383		
	Impact Factor: 0.421		
11	Rajarshi- An International	An Evaluation of Service	Shri Shahu Mandir
	Refereed Registered Research	Sector in India	Mahavidhyalaya,
	Journal		Parvati, Pune
	ISSN:2320-5881		Sept 2012

> Research Papers Published in Reviewed Books

No.	Name of the Book	Name of the Research	Publication and Year
		Paper	
1	Economics of Sustainable	Sustainable Agriculture	Global Research
	Development	Development: Issues &	Publications, New Delhi
	ISBN 978-81-896-30-37-9	Policies	(2012)
2	Environmental Economics and	Issues and Dimensions	Deep and Deep
	Sustainable Development: Some	of Sustainable	Publication, New Delhi
	Emerging Issues	Development	(2011)
	ISBN 978-81-845-03-48-7		

3	Disparities in India: A	Inter Regional	Deep and Deep
	Development Perspective	Disparities in India	Publication, New Delhi
	ISBN 978-81-845-03-16-6		(2011)
4	Global Meltdown and Indian	Impact of Financial	Deep and Deep
	Economy	Crises on Indian	Publication, New Delhi
	ISBN 978-81-845-03-54-8	Economy	(2011)
5	Regional Disparities in India:	Inter Regional	New Century
	Socio Economic Development	Disparities in India	Publication, New Delhi
	ISBN 978-81-770-82-58-6		(2011)
6	Globalization, Inclusive Growth	Indo-world scenario:	K. K. Publications, New
	and Indian Economy: Issues and	emerging global trend	Delhi (2010)
	Policies ISBN 818-48-40-62-9		
	1551 (010 10 10 02)		
7	Globalization: Inclusive Growth	Indo-World Scenario-	Regal Publication,
	and Indian Economy- Issues and	Emerging Global Trend	New Delhi (2010)
	policies ISBN 978-81-848-40-62-9		
0		D I CEI .: ·	D ID
8	Challenges of Education in 21st Century	Role of Education in Economic Development	Deep and Deep Publication, New Delhi.
		Economic Development	(2010) Vol. No. I
	ISBN 978-81-845-02-74-9		(====)
9	Inclusive Growth: Challenges and	Inclusive Growth in	Oxford Book Company,
	Opportunities, Vol. No. I	India: Challenges and	Jaipur (2010)
	ISBN 978-93-801-79-90-2	Measures	
10	Inclusive Growth: Challenges and	Employment in India:	Oxford Book Company,
	Opportunities, Vol. No. I	Problem and Policies	Jaipur (2010)
	ISBN 978-93-801-79-90-2		
11	Sustainable Agricultural	Sustainable Agriculture	Oxford Book Company,
	Development,	Development: Problems	Jaipur (2010)
	ISBN 978-93-801-79-64-3	& Policies	Vol. No. I
12	Sustainable Agricultural	Sustainable Agriculture	Oxford Book Company,
	Development,	Development: Effects &	Jaipur (2010)
7.0	ISBN 978-93-801-79-64-3	Strategies	Vol. No. I
13	Rural Credit in the Era of	Rural Credit in India:	Madhav Books, Gurgaon,
	Globalization, ISBN 978-81-907-89-14-1	Issues and Prospective	Haryana, (2009) Vol. No. I
	INDIVIOUS OF ON UNITS		101.110.1

14	Economics of Good Governance ISBN 978-81-845-01-57-5	Corruption and Indian Economy	Deep and Deep Publication, New Delhi. (2009)
15	Rural Credit in the Era of Globalization, ISBN 978-81-907-89-14-1	Changing Scenario of Rural Credit in India	Madhav Books, Gurgaon, Haryana, (2009) Vol. No. I
16	Economics of Education, Health & Human Resource, ISBN 978-81-898-86-52-3	Education Health & Human Development	Abhijit Publication, Delhi (2008) Vol. No. I
17	Economics of Education, Health & Human Resource, ISBN 978-81-898-86-54-1	Linkage between Education, Health, Poverty & Human Development	Abhijit Publication, Delhi (2008) Vol. No. II
18	Agrarian Crisis, Farmers Suicide & Livelihood Security of Rural Labour in India, Vol. No. II ISBN 978-81-898-86-62-2	Agrarian Crisis and Rural Labour in India	Abhijit Publication, Delhi (2008)

Full Research Paper Published in Conf. Proceedings

Sr. No.	Name of the Paper	Theme	Venue and Date
1	Food Inflation in India: Causes and Measures ISBN: 978-81-922248-4-8	Inflationary Trends and its impact on Indian Economy ITIIE-2014	Indira Gandhi College, CIDCO, Nanded 10 th and 11 th Oct 2014
2	Ecotourism and Rural Development in India ISBN: 978-81-924177-8-3	Allied Activities & Rural Development in India: Challenges and Opportunities	Bharatratna Dr. B. R. Ambedkar College, Aundh, Pune-07 15 th & 16 th January 2016
3	Farmers Suicide in India: Problems and Policies ISBN: 978-81-923922-5-7	Farmers Suicide in India	Shri. Shahu Mandir Mahavidhyalaya, Parvati, Pune-09 22 nd & 23 rd January 2016
4	FDI Inflow in India: Trends and Hurdles ISBN: 978-93-5067-034-7	Dimensions-2012	Sinhgad Institutes, SIBACA, Lonavala. 10 th to 12 th Feb 2012
5	Impact and Policies of Climate Change in India ISBN: 978-81-928564-3-8	New Dimensions of the Emerging Indian Economy	Modern College of Arts, Science and Commerce, Ganeshkhind, Pune 4 th February 2016

> Research Papers Presented in Conferences/Seminars

Sr. No.	Name of the Paper	Theme	Level	Venue & Date
1	Sustainable Agriculture Development	New Research Trends in Economics of Environment	State	Baburaoji Gholap College, Sangavi, Pune-27
2	Indian Agricultural Marketing: Issues and Measures	Indian Agriculture: Challenges and Outlooks	National	C.D,Jain College of Commerce, Ahmadnagar, 12 & 14 Sept. 2013
3	Service Sector in India: Challenges and Problems	Challenges before Indian Economy	National	P.V.P.College, Pravaranagar, Ahmadnagar, 17 th & 18 th Aug. 2013
4	The Challenges of Current Global Economy	Issues and Challenges in Current Global Economy	International	PRM College, Akurdi, Pune 11 th August 2013
5	FDI Inflow in India: Trends and Hurdles	Financial Strategies in Global Scenario	National	Sinhgad Inst.s, SIBACA, Lonavala. Feb 10 th -12 th 2012.
6	Sustainable Agriculture: Problems and Policies	Sustainable Agriculture	National	Bharati Vidhyapeeth, Pune. 27 th -29 th Dec. 2011
7	Issues and Policies of Inclusive Growth in India	Educational Initiatives for Inclusive Growth	National	Dept. of Comm., Pune University, Pune. August 21-22, 2010
8	Food Security in India: The strategy ahead	Climate Change: Environment and Development	National	R. T. M. Nagpur University, Dept. of Economics, Nagpur. March 09-10, 2010.
9	The Global Economic Crisis & the Indian Economy	Global Crisis & Indian Economy	National	Baburaoji Gholap College, Dept. of Comm. Sangvi, Pune. Feb. 18-20, 2010.
10	Human Development: Challenges & Measures	Human Resource Development	National	S. M. B. S. T. College, Dept. of Economics, Sangamner. Feb. 1-3, 2010.

11	Global Recession	Global Recession	National	N. P. Naviala Callaga
11			National	N. B. Navale College
	Impact on Developing	Impact on Indian		of Commerce,
	Countries	Business Sector		Lonavala. Jan. 7-9,
				2010.
12	Role and Policy of	Ongoing Research	(INCON - IV	ASM Group of
	Retail Marketing in	in Management &	2009)	Institutes, Pimpri,
	Economic Meltdown	IT	International	Pune. March 14-15,
				2009.
13	Job Security and	Challenges for	National	Sinhgad Insti. Of
	Human Resource	Human Resource	H.R.Conf.	Busi. Admi. & Comp.
	Policy- a few Mantras to	in Globalize	2009	Application
	Stay Employed	Business		(SIBACA), Lonavala.
		Environment		Feb. 26-28, 2009.
14	Inter Regional	Inter Regional	National	Mohalal Sukhadia
	Disparities in India:	Disparities	91st I.E.A.	University, Udaipur,
	Problems and Policies			Rajasthan. Dec 27-
				29, 2008.
15	Farmers Suicide in	Farmer's Loan	National	Shri Shahu College,
	India: Problems and	Waiver & Effects		Pune. Dec. 11-13,
	Policies	on Banking Sector		2008.
16	Corruption and Indian	Economics of Good	National	J & Kashmir
	Economy	Governance	90th I.E.A.	University, Kashmir.
				Nov. 25-27, 2007.
17	Problems and Policies of	National Rural	National	R. T. M. Nagpur
	Employment in India	Employment		University, Dept. of
		Guarantee Scheme		Economics, Nagpur.
		and Poverty		March 24-26, 2007.
		Alleviation		
18	Employment guaranty	Research Methods	National	V.V. Giri National
	scheme in Maharashtra	in Labour		Labour Institute,
		Economics		Noida, Uttar Pradesh
				Nov. 8-28, 2006.
	I .	I	1	1

> Research Papers Published in Conference Volumes/ Magazines

Sr.No.	Name of the Paper	Published in	Published by & Date
1	Impact of Financial Crisis on the Indian Economy	92 nd Annual Conference, I.E.A. Volume	School of Management KIIT University, Bhubaneswar, Orissa. Dec. 27-29, 2009.

2	Problem of Farmers Suicide in India	Darpan- the mirror	Seed Publication, Goa, Panaji, Goa. Jan-Feb. 2009.
3	Fiscal Responsibility and Budget Management Act	Yojana (Monthly)	Ministry of Information and Broadcasting, New Delhi. March 2007.
4	Input Output Analysis & Asian Economic Integration	89 th Annual Conference, I.E.A. Vol.	Kurukshetra University, Kurukshetra. Dec-2006
5	WTO and India: Problems and Perspectives	88 th Annual Conference, I.E.A. Vol.	Vishakhapatanam, Dec-2005.

❖ Organized Conferences/ Seminars / Workshops (Sponsored by BCUD, Pune University)

Sr. No.	Worked as or in the Committees	
1	The International Conference on Contemporary Issues and challenges in Current	
	Global Economy: its impact organized by Prof. Ramkrishna More College, Akurdi	
	Pune on 11 th August 2013.	
2	One Day Workshop on 'Disaster Management-Deforestation' organized by Prof.	
	Ramkrishna More College, Akurdi on 28th Jan 2012.	
3	The International Conference on Contemporary Issues in Management & Economics	
	organized by Prof. Ramkrishna More College, Akurdi held at Aurora Towers, Pune	
	during $23^{\rm rd}$ to $25^{\rm th}$ Feb 2012 .	
4	One Day Workshop on 'Disaster Management-Save the Girl Child' organized by Prof.	
	Ramkrishna More College, Akurdi on 28th Jan 2012.	
5	One Day Workshop on 'Budget 2012: An Overview' organized by Prof. Ramkrishna	
	More College, Akurdi on 19th March, 2012.	
6	Two Days Workshop on 'Recent Trends in Life Sciences' organized by Arts,	
	Commerce and Science College, Pirangut on 11th and 12th Feb. 2012.	
7	One Days Workshop on 'English as Global Language' organized by Arts, Commerce	
	and Science College, Pirangut on 3 rd Jan. 2012.	
8	Organizing Secretary and Editor of the Seminar Souvenir for National Seminar	
	organized by NBNCOC during 7th to 9th Jan. 2010.	

* Guidance

* Number of students awarded M.Phil. degree:

Sr. No	Name of the student	Topic of research	Date of registration	Date of declaration of M.Phil degree
1	Vavhal Sunil Jayavant	रांजणगाव एम आय डी सी मध्ये स्थलांतरीत झालेल्या कामगारांचा आर्थिक व सामाजिक अभ्यास	12 th Aug 2014	30 th July 2016
2	Gagare Komal Ashok	मासूम संस्थेतील लाभार्थी महिलांचा आर्थिक व सामाजिक अभ्यास	12 th Aug 2014	30 th July 2016
3	Kinge Mangesh Santosh	पिपरी चिंचवड व पुणे शहरातील जवाहरलाल नेहरू राष्ट्रीय शहरी पुनरूत्थान अभियानाचा तुलनात्मक अभ्यास	12 th Aug 2014	14 th Sept 2016
4	Gaikwad Pratibha Shivaji	पुणे जिल्हयातील कृषी पर्यटन केंद्रांचा आर्थिक अभ्यास	20 th Aug 2015	29 th August 2017
5	Yadav Madhuri Sanjay	दारिद्रेय निर्मूलनात घरकुल योजनेच्या योगदानाचा अभ्यास (वि.सं पिपरी चिंचवड महानगरपालिका)	20 th Aug 2015	29 th August 2017
6	Bhondave Archana Dnyaneshwar	"तवासा प्रकल्पामुळे स्थानिक कुटुंबांवर झालेल्या सामाजिक व आर्थिक परिणामांचा अभ्यास"	20 th August 2015	5 th Feb 2018
7	Nayanmoni Bhagwati	A Study of socio- economic problems of migrated students from northeast in Pune city	24 th Aug 2016	2 nd August 2018
8	Durake Swami K.	टाटा मोटर्स कंपनीतील संघटीत व असंघटीत कामगारांचा तुलनात्मक अभ्यास	20 th Aug 2015	Submitted
9	Nibedita Chowdhury	Socio Economic problem of Muga Silk weavers by Gender Perspectives- A case study of Sualkuchi	20 th Feb 2018	In process

✓ Guest Lectures Delivered

Sr. No.	Торіс	Given at
1	Sampling Technique	Pratibha College of Commerce and Computer
		Studies, Chinchwad, Pune on 6th Sept 2018

2	Effect of Demonetization and	Dr. Arvind Legang Senior College of Arts,	
	GST on Indian Economy	Science and Commerce, Nigadi, Pune on 08th	
		Sept 2018	
3	Indian and Global Economics	College of Computer Sciences, Wakad, Pune on	
		20 th Sept 2017	
4	Co-operative movement in	For basic training course at Maharshtra	
	Maharashtra	Intelligence Academy (Maharashtra Police	
		Department), Ramtekadi, Pune-22 on 26/11/2012	
5	Micro Economics	NET/SET guidance workshop organized by Shri	
		Shahu Mandir Mahavidhyalaya, Pune on	
		06/09/2012	

Participated in Seminars / Workshops

Sr. No.	Theme	Level	Venue & Date	
1	Dairy Farming: Challenges and	State	Indrayani Mahavidhyalaya,	
	Opportunities		Talegaon during 13th and 14th	
			Feb 2012.	
2	T.Y.B.A.(Economics) Syllabus	University	Arts, Commerce and Science	
	Restructuring		College, Nashik, Jan. 21st 2011	
3	Special Economic Zone:	State	Mamasaheb Mohol College,	
	Agricultural and Rural		Erandwane, Pune	
	Development		March, 3-4, 2011	
4	Research Methodology	State	Dept. of Economics, Baburaoji	
			Gholap College, Sangvi, Pune.	
			Feb.18-19, 2010.	
5	Changing Trends in Indian	State	Dr. B.N. Purandare Arts & Smt.	
	Agriculture		S.G. Gupta Commerce College,	
			Valvan, Lonavala. Feb.13 -14,	
			2009.	
6	M.A. Economics Syllabus	University	C. T. Bora College, Shirur. Feb.	
	Review' One-Day Workshop		25, 2008.	
7	Review Workshop on S. Y.	University	Ness Wadia College of	
	B.com Business Economics		Commerce, Pune.	
	Syllabus	T	Sept. 11, 2006.	
8	Research Methodology	University	Baburaoji Gholap Multipurpose	
			Institute, Sangvi, Pune. Feb.20,	
			2006.	

Papers Accepted for Presentation

Sr.No.	Name of the Paper	Theme	Level	Venue & Date
1	Issues and	Environment and	National	CSESD, Rabindra
	Dimensions of	Sustainable		Bharati University,
	Sustainable	Development		Kolkata. Feb. 19-21,
	Development			2009.
2	Inter Regional	Economic	National	School of Mgt.
	Disparities in India:	Geography and	Conference	KIIT, Uni.,
	Issues & Policies	Development	IEA 92 nd	Bhubaneswer
				Orissa. Dec. 27-28,
				2009.
3	Issues and Measures	Issues and	National	CRIDA,
	of Indian Agri.	Measures of Rain	Conference	Santoshnagar,
	Marketing	fed Agriculture	ISAM, 23rd	Hyderabad. 12th -14th
				Nov, 2009.

Award

➤ Awarded as Best Students Welfare Officer by Savitribai Phule Pune University for the year 2015-16

Co-Curricular Activities

- Cleared Ph.D. Aptitude Test (P.A.T.) conducted by University of Pune on 6th Feb. 2005.
- Achieved Second Place in Zonal Level Research Project Competition for Doctoral Students in 'AVISHKAR-2009' under Agriculture and Animal Husbandry category held at Baburaoji Gholap College, Sangvi on 17th Dec. 2009.

Computer Proficiency

Diploma in Computer Data Processing (DCDP)

Extra-Curricular Activities

✓ Worked as Presiding Officer in Election of Pimpri Chinchwad Municipal Corporation Election 2012.

- ✓ Worked in Ph.D. Section (Pune Uni.) under Earn & Learn Scheme for one year.
- ✓ Worked as Volunteer in Ganapati Festival with Pune Police in 2003.
- ✓ Assisted in Census 2001.
- ✓ Participated in N.S.S. Camp at College level on AIDS awareness.

Personal Information

■ Name : Lobo Bejamee Gregory

■ Date of Birth : 8th April 1980

Religion : Christian R. C.

■ Gender : Male

Languages Known : Hindi, English, Marathi, Konkani

Marital Status : Married

Hobbies : Reading, Painting & Social work

Areas of interest : Teaching & Administration

■ E Mail : <u>bejal2003@yahoo.co.in</u>

Addresses

Present: 31/2/1, Flat No. 6,

Shri Ganesh Apartment, Behind Rajyog Hotel,

Shivram Nagar, Pimple Gourav,

Pune- 411027

Permanent: At/Post - Kini,

Tal - Chandgad, Dist - Kolhapur, Pin - 416508

I hereby declare that all above information and details are correct to the best of my knowledge and belief.

Place: Pune (Lobo Bejamee Gregory)