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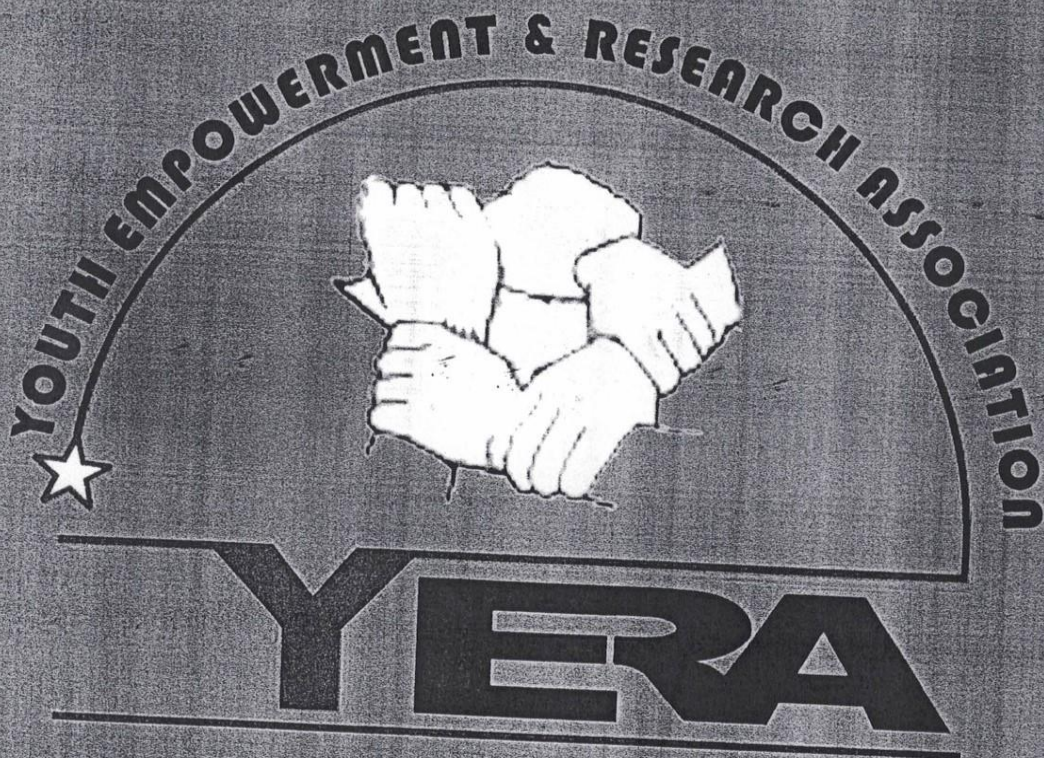
# Hermeneutics

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Volume 07

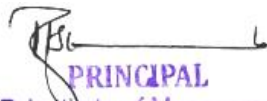
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# Hermeneutics

A Biannual Refereed International Journal of Business and Social Studies

Volume 07, No. 02, Special Issue 2017

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## GLOBAL OPPORTUNITIES FOR E-COMMERCE IN INDIA

R. A. Shinde\*

### ABSTRACT

*E-commerce promises profitable business in developed and developing countries. E-commerce is an asset to all aspiring people and all are welcome to use its facilities and users. The internet has created more opportunities for new arriving businesses. The growth of internet has a special significance in the growth of E-commerce. It has the potential to involve general people into the process thereby increasing its reach far beyond large companies. The emergence of broad band led to increase the number of internet users. Present study focuses on the existing internet users in India, internet users in selected states of Asia, E-commerce customers and E-commerce sale in selected countries to find out the market penetration. This paper focuses on explaining the opportunities for India to spread its E-commerce.*

### Introduction:

The E-commerce industry in India has been developing since its early days. New players have entered in the market. In the present dynamic scenario, e-commerce market is growing in demand as well as in the array of services. The transition to online purchasing from traditional purchasing is taking a long time in the Indian market. The internet and e-commerce have grown much more rapidly. New ways of communication, collaboration and coordination among consumers, businesses and trading partners have emerged. In this digital Era, consumer devices for E-commerce access are getting smarter day by day offering features to users they never imagined. These are used for carrying out countless financial transactions, fund transfers, buying and selling of products or services over the internet through a process of electrical money transactions, known as E-money. It includes more than just money stored and transmitted in Electrical form. It includes the entire online process of developing marketing, selling, delivering, servicing and paying for products and services. The technologies used for E-commerce access can be categorized into consumer devices and communication infrastructure. The basic requirement for E-commerce is PC, internet facility, credit cards, debit cards, ATM cards or smart cards.

In India, E-commerce has been increasing. According to the survey of internet & mobile Association of India, in 2015 there were 303 million internet users. Out of total population in the world, India has 17.31 % of world population. By considering the population growth rate of India ie 1.58%, it means in 2030 the population of India will be 1.53 billion.

Internet is the backbone of E-commerce. Unfortunately, internet penetration in India is so far low at 0.5 % of the population against 50% in Singapore. Similarly, penetration of personal computer in India is as low as 3.5 per thousand of population compared to 6 per thousand in China and 500 per thousand in US. As compare to the world users, only 8.33% Indians use internet. Approximately more than 50% of population in India is below 25 years. In India

72.2 % people reside in rural area and remaining 27.8 % lives in town area. Hence there is great opportunity for providing more and more computers and internet facilities. Recently the rates of computers are declined. Internet Service Provider market has been increasing. All this will enhance the E-commerce opportunities.

### Objectives:

- To assess the growth of internet users in last two decades.
- To understand the internet percentage in different Asian countries.
- To study about the E-commerce customers and E-commerce sale in different countries.

### Methodology:

In this paper only secondary data has been used. The sources of secondary data are websites and research articles.

### E-Commerce:

E-commerce is buying and selling of goods and services, transmission of fund or data, over an electronic network, primarily the internet. E-commerce is subdivided into three categories i.e. Business to business, business to consumer, consumer to consumer. The term E-commerce and E-business are often used interchangeably. In simple sense, E-commerce means buying and selling of products and services by business through an electronic medium. Under this concept paper documents are not used.

### Advantages of E-commerce:

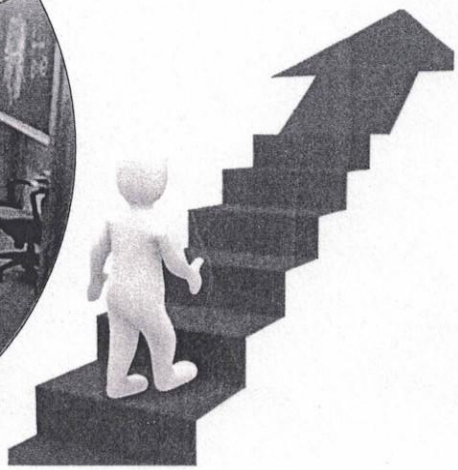
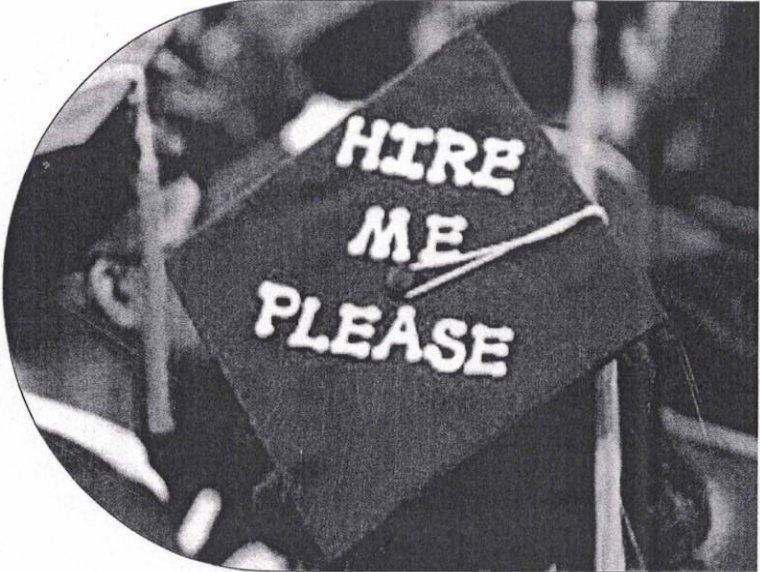
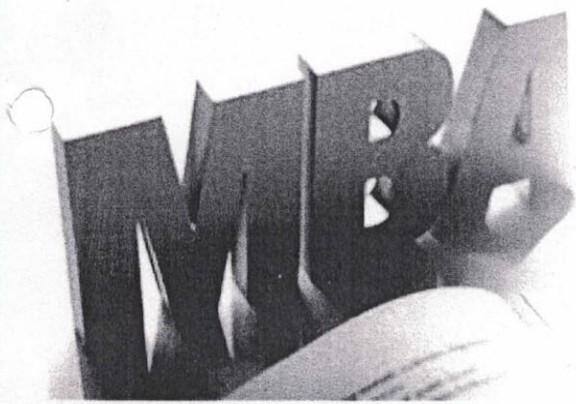
- Speed: The internet and WWW give business opportunities to exchange messages or complete transactions instanzzzntaneously.
- Faster buying/selling procedure: E-commerce offers the facility to find the goods easily and transact fast. Customers can easily select products from different providers without moving around physically.
- Cost Saving: By using internet, marketing, distribution, personnel, phone, postage and printing costs among many others can be reduced.

\*Principal, V.P. Institute of Management Studies & Research, Sangli, affiliated to Shivaji University Kolhapur





# MANAGEMENT EDUCATION ISSUES & CHALLENGES



Editor

**Dr. Adv. Neeta Deshpande**



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# Management Education: Issues and Challenges

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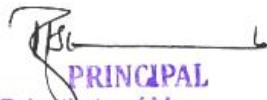
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V | Management Education: Issues and Challenges



  
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## EVALUATION ASPECTS IN MANAGEMENT EDUCATION

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---

**Abstract**

*Any evaluation is concerned with finding out how successful a project is. We have, in the earlier units, looked at the various aims and purpose of evaluation and we have also examined the various models of evaluation. What this means is that the actual act of evaluation is not as simple as may be understood from a simple definition of evaluation as an act which attempts to find out how successful a project has been. For instance this study states importance of the Scholastic aspects and Non- Scholastic aspects in evaluation and role of evaluator in evaluation. All such aspects highlight the fact that no evaluation is perfect. It is therefore necessary for those who conduct evaluations to realize that any act of evaluation is basically a flawed or skewed act.*

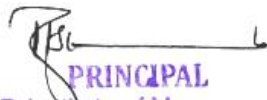
**Keywords:** Assessment, Evaluation, Scholastic, Non-scholastic

**1. Introduction:**

Teachers and students are familiar with words such as examinations, tests, correction of question papers and results. All this has to do with finding out how much a student has learnt. The harmonious development of the student has been the cherished aim of management education. An educational system which does not lay a balanced emphasis on all the three aspects namely, cognitive, affective and psychomotor is likely to produce imbalance in the personality of the student. In actual practice schools and colleges confine themselves to the cognitive development of students committed to their care. Even in regard to cognitive development, management institutes are very selective and undertake only scholastic programmes which can be easily dealt with either through the oral method of teaching or through the medium of ICT. The most important constituents of cognitive development namely, the development of the power of discrimination, reasoning, seeking relevance of knowledge to the real life situations, effective communication and power of decision making and so on, are almost neglected. Traditional evaluation has been stressing only information about the subject. In fact, students should develop appropriate interests, attitudes, skill in communicating their ideas to others and ability to learn not only while in college but throughout life. It is therefore necessary to improve the present system of examination in such manner that it

- Becomes a better measure of educational achievement and



  
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### Revival Strategies Implemented by Chatrapati Shivaji Maharaj and its relevance in today's era

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DOI No. 03.2021-11278686 DOI Link :: <https://doi-ds.org/doi/10.32022-25219153/IRJHISIC2203004>

#### Abstract:

*Chatrapati Shivaji Maharaj 300 years ago made policies that were quite modern. Many of his principles, tactics, strategies are very much relevant today also. Chatrapati Shivaji Maharaj has implemented different revival strategies in his era. Those strategies are still being considered. Through this paper my aim is to focus on the different Revival strategies, reforms Chatrapati Shivaji Maharaj has implemented and adopted and how still they are relevant to today's era.*

**Keywords:** Management Guru, Maratha army, Swarajya, traditional military.

#### Introduction:

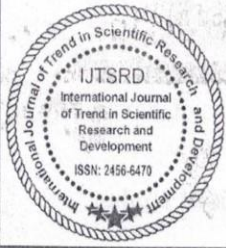
Management is a process. It involves planning, organization, direction and control over all the resources involved. It is about developing relationships amongst people and inspiring them to contribute towards the goal. Chatrapati Shivaji Maharaj is called as 'Management Guru'. He possessed all the qualities of a good Manager. Under the leadership of Shivaji Maharaj, the entire Maratha army and civilians were united with a common dream of "Swarajya" and he nurtured it within all of them with no discrimination of cast and creed, or social and economic differentiation. Management is about integration, it is about bringing together the means to achieve the goal – physical or financial and imbibe harmony between all the participating factors. Chatrapati Shivaji Maharaj put a small group of combatants, such as paramilitary personnel, armed civilians, or irregulars, to use military tactics including ambushes, sabotage, raids, petty warfare, hit-and-run tactics, and mobility to fight a larger and less-mobile traditional military.

Chatrapati Shivaji Maharaj lived over 300 years ago, his policies were quite modern. Many of his principles, tactics would be very much relevant today also. Shivaji Maharaj has implemented different revival strategies in his era. Those strategies are still being considered.



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# Application of An Expert System for Assessment and Evaluation of Higher Education Courses to identify Fast and Slow Learners

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## ABSTRACT

This article is based on design and development of An Expert System for Higher Education Courses. The aims of this system are to assess and evaluate the students by considering Scholastics and Non Scholastic aspects and to identify fast and slow learners based on the performance of students.

**Keywords:** Expert System, Assessment, Evaluation, Scholastic, Non-scholastic

Assessment and Evaluation is designed to assess and evaluate the students, to discriminate the questions of each test and there by identifying fast and slow learners. The system provides platform to register College, Course, Student, to add subjects, Tests. Then by applying the algorithm, based on the performance of the student in selected subject system will generate the list of Fast Learners and Slow Learners.

## 1. INTRODUCTION:

Teachers and students are familiar with words such as examinations, tests, correction of question papers and results. All this has to do with finding out how much a student has learnt. An educational system which does lay a balanced emphasis on all the three aspects namely, cognitive, affective and psychomotor is likely to produce imbalance in the personality of the student. In actual practice schools and colleges confine themselves to the cognitive development of students committed to their care. Even in regard to cognitive development, schools and colleges are very selective and undertake only scholastic programmes which can be easily dealt with either through the oral method of teaching or through the medium of textbook. The most important constituent of cognitive development is the development of the power of discrimination. But before discriminating the students based on their performance in a test, very first questions asked in the tests are require to be discriminate, the discrimination of question means identifying whether the question has power to discriminate or not. So by considering this factor the proposed system i.e. Expert System for

## 2. Objectives of System:

- 1) To provide a platform to register College, Course, Student, to add subjects
- 2) To generate Tests and to add the questions
- 3) To store the performance evaluation details of the students
- 4) To evaluate Student based on scholastics and Non Scholastics aspects
- 5) To identify the fast and slow learners.

## 3. Platform Used to Design System:

Expert system for Assessment and Evaluation is developed using Visual Studio.NET 2010 framework. Developed system using Windows Application and preferred C#.NET language to code.

## 4. System Analysis:

### Algorithm for Assessment and Evaluation System

Step1: Start

Step 2: Select Class



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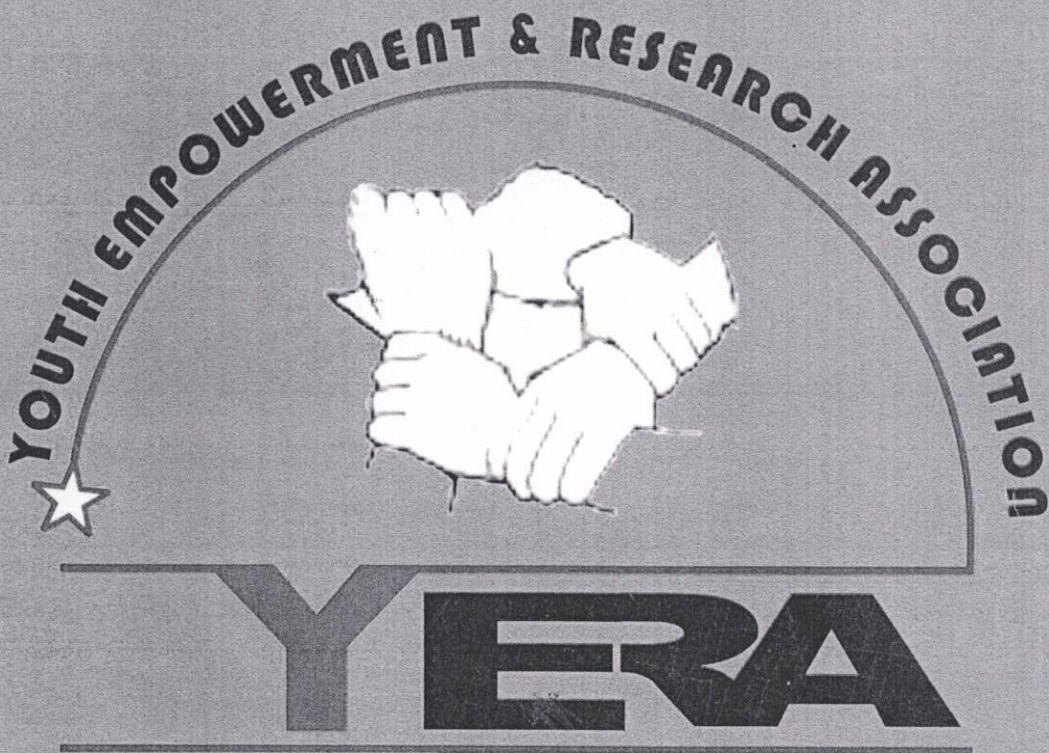
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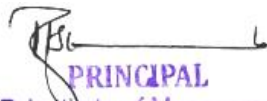
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## E-SECURITY AWARENESS AMONG THE E-BANKING USERS

S.T. Bhosale\*

### ABSTRACT

E-Banking services are available anywhere, anytime, to the customers to via computer, laptop, smart phone etc. to access account transactions from a remote location such as at home or at the workplace. E-banking services includes -electronic fund transfer, balance enquiry, bill payment, transaction history, mobile recharge, enquiry etc. E-banking products are ATM, Point of Sale (POS), Internet banking and mobile banking which would be conveniently satisfying customers. Security issues are important because of misuse of devices, services, unauthenticated access, hacking, revenge, viruses which make life unsafe and unsecure. One could be a victim of a cyber crime in several ways. While making online payments or transferring money from one account to another, the online bankers are always concerned about the hackers and anti-social elements. Hacking enables the unethical hackers to penetrate the accounts of online bankers, and spend their money. Recently only the user name and password are used for authentication of any online transaction, thus such information makes it vulnerable to such threats. Most of the banks try to make their sites secure by implementing latest network security software like secured socket layer (SSL). In this paper an attempt is made to study the various security issues related to E-banking services and suggestions are given for securely maintaining sensitive information about e-banking.

### Introduction:

Due to the IT revolution and higher demand of delight services of service user in banking sector the expectation are increasing day by day. More expectation leads to dramatic changes in the banking services. Electronic payment is a financial exchange that takes place online between customers and merchants. The content of this exchange is usually in some form of digital financial instrument such as encrypted debit/credit cards, electronic cheques or digital cash, e-wallets, Paytm, ATM, mobile etc. which is then backed by a bank or an intermediary, or by a legal tender. The various factors that are beneficial to the financial institutions to make use of electronic payments are: decreased technology cost, reduced operational and processing cost, increase customer satisfaction, quick and reliable services etc.

### Objectives:

- To study the e-banking security issues.
- To provide guidelines for secured e-banking transactions.

### Review of Literature:

According to Ashvin Vellody, Partner - Management Consulting, KPMG in India said, "With more than 300 million internet users, India has the second largest internet user base in the world. The mobile internet growth story would be written by the large population in the hinterland and meaningful and compelling content/ use cases would enable adoption of mobile internet."

According to Rajpreet Kaur Jassal et. al. "the awareness and usability of users is also equally important to make online banking 100% secure. So 100% security guarantee that is given by banks for users transactions is possible if both banks and users together give flawless security posture to online banking by removing all the given security flaws"

According to Dr. David Chaum, CEO of DigiCash said that "security is simply the protection of interests.

People want to protect their own money and bank their own exposure. The role of government is to maintain the integrity of and confidence in the whole system. With electronic cash, just as with paper cash today, it will be the responsibility of government to protect against system risk. This is serious role that cannot be left to the micro-economic interests of commercial organizations"

In August of 1995, Citibank had problems with outsiders breaking into their system. A \$10 million computer fraud against Citibank was the first successful penetration by a hacker into the system which transferred trillions of dollars a day around the world. Of the \$10 million dollars illegally transferred, \$400,000 were not found

### Security Threats in E-Banking:

- Unauthorized Access to Computer System or Networking: This activity is commonly known as hacking.
- Stealing Information Contained in Electronic Form- By sending unknown messages, requesting to fill online form, feedback form etc. through this way information will be accessed.
- E-mail Bombing: e-mail bombing refers to sending a large amount of e-mails to the victim, which results in crashing of a person's e-mail account or mail servers,
- Data Diddling: This kind of an attack involves altering the raw data.
- Denial of Service (DoS): This involves flooding computer resources with more requests than it can handle. This causes the resources to crash thereby denying offered by the resources.
- Virus/Worm: Viruses are the programs that attach themselves to a computer or a file and then circulate themselves to other files and to other computer on a network.
- Salami attacks: The key factor here is to make the alteration which is so insignificant that

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(6)



## IoT Based Cars: A Paradigm Shift in Automobile Industry

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### ABSTRACT

The Indian automobile industry is one of the largest industry in the world. The Government of India and the major automobile players are working together to make India a leader in the two wheeler and four wheeler market in the world by 2020. Technological advancements have been reshaping the manufacturing industry. Internet of Things (IoT) is one of the new technologies based on connecting things to make communication among various devices via the sensors, actuators, internet etc. This technology has tremendous scope in future for changing world and the way we live. This is a review paper based on studying architecture, components, scope of internet of things (IoT) in the automobile industry and focusing on the car vehicle. Further study helps to identify the advantages, disadvantages and impact of this technology on automobile industry. By 2020 it is predicted that, new cars will be manufactured which is fully loaded with new technology.

**KEYWORD:** Actuators, Automobile, IoT, Internet, Sensors.

### 1. INTRODUCTION

The Internet of things (IoT) is an emerging technology in which objects are equipped with sensors, actuators; internet and a process communicate with each other for specific purpose. Today internet has become universal way for communication, which is touched almost every corner of the globe. We are entering in new era called "Internet of Things (IoT)". IoT is defined differently by different authors. Vermesan et al.<sup>[1]</sup> defined the internet of things as interaction between the physical

and digital worlds via the sensors, actuators etc. IoT devices are equipped with sensors, actuators, processors for interconnection. The data is captured by the sensors, actuators which is stored and processed intelligently in order to derive useful interfaces from them. This data can be processed, shared via network or remote server for further action. The communication between IoT devices is mainly wireless because they are installed at geographically different locations. After receiving data action needs to be taken on the basis of the derived inferences.

### 2. Objectives:

1. To study present scenario of automobile industry in India
2. To study the concept of Internet of Things (IoT)
3. To study future scope for IoT in car manufacturing automobile industry.

### 3. Review of literature:

IoT has a significant impact on automotive industry. Automobile manufacturing companies, internet service providers, and software companies are coming together to build connected car system. Connecting car establishes communication between cars, with other car devices. Recently there are very less cars which are internet enabled but it is expected that the number will rise considerably in less than a decade's time.<sup>[3][4]</sup>

Infotainment refers to a system in vehicles that delivers a combination of entertainment and information service. Features of In-Vehicle-Infotainment (IVL) system are providing navigation features while driving, managing audio/visual



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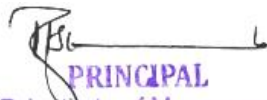
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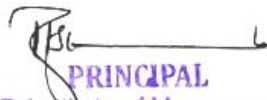


  
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BLOCKCHAIN IN HIGHER EDUCATION INSTITUTIONS (HEI's)

Dr. S. T. Bhosale

Assistant Professor, V. P. Institute of Management Studies & Research, Sangli, Affiliated to Shivaji University, Kolhapur

ABSTRACT

Blockchain is an incorruptible digital ledger of transactions that can be programmed to record virtually everything of values. Each list of records in a blockchain is called block. Therefore a blockchain is a continuously growing list of blocks which are linked and secured very carefully. A blockchain is a digitized, decentralized, public ledger of records. Now a day's blockchain is disrupting almost all markets, changing the way of doing business. Blockchain helps to guarantee the validity of a transaction by recording it not only on the main register but a connected distributed system of registers, all of which are connected through a secure mechanism. An education becoming more diversified, decentralized and global, it becomes essential to maintain reputation, trust in certification, teaching learning methods and proof of overall learning. Relevancy and employability may push in this direction, as we also need more transparency. In education system blockchain could provide such a massive open, online, transparent and secure system.

Keywords: Blockchain, Block, Decentralized, Ledger, Register, Transparent.

1. INTRODUCTION

Blockchain technology term is coined in 2009 by Satoshi Nakamoto who is developer of Bitcoin called digital currency. Bitcoin is the chain of blocks (Blockchain), a complex, evolving technology with tremendous potential and less risk (Pilkington, 2016), whose main promise is a world without intermediaries (Gupta 2017).

Blockchain is a vast, global distributed ledger or database running on millions of devices and open to anyone with detail information. Blockchain originally block chain, is a growing list of records, called block contains a cryptographic hash of the previous block (Morris, David Z.( 15 May 2016)). Following diagram depicts need of blockchain technology.

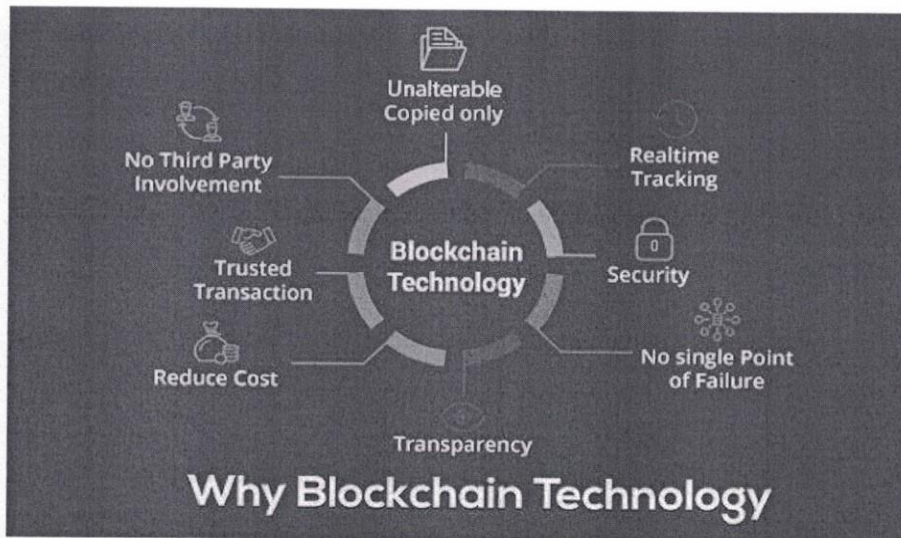


Fig-1.1: Blockchain technology

Source: <https://businesstimes.co.zw/implementing-a-blockchain-system-in-zimbabwe/>

Blockchain technology useful for real-time tracking of information from anywhere, it provides excellent security for data storage, escalation, read, write. Because of globally available no problem for single point failure, further it provides total transparency so that there is no issue of hiding and unavailability of data. It reduces cost for maintenance and handling of data. Only trusted transactions can be carried out without requirement of any third party.

2. OBJECTIVES

1. To learn the concept of blockchain technology.
2. To study how blockchain technology helpful for higher education institutions.





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# INTERNATIONAL RESEARCH JOURNAL OF HUMANITIES AND INTERDISCIPLINARY STUDIES

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## International Conference on "Implications of COVID-19: Problems & Consequences"

On 27<sup>th</sup> August 2021

### Special Issue, August 2021

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## Message from Principal's Desk

On behalf of VPIMSR, Sangli, I extend a very warm welcome to all the delegates and participants present today for the International Conference on the subject "Implications of COVID-19: Problems and Consequences". VPIMSR has borne the mantle of excellence, committed to ensure the students their own space to learn, grow and broaden their horizon of knowledge by indulging into diverse spheres of learning. In our endeavor to raise the standards of discourse, we continue to remain aware in order to meet with the changing needs of our stakeholders. We are organizing conference on "Implications of COVID-19: Problems and Consequences" as the need of the hour.

The pandemic has disrupted lives across all countries and communities and negatively affected global economic growth in 2020 beyond anything experienced in nearly a century. The economic fallout from the pandemic has affected certain industrial sectors of the economy and certain population groups disparately and could risk continued labor dislocations as a result of lingering high levels of unemployment not experienced since the Great Depression of the 1930s.

The Conference aims to bring different ideologies under one roof and provide opportunities to exchange ideas face to face, to establish research relations and to find global partners for future collaboration. The themes and sub-themes for this conference are indicative of relevant research areas to give the prospective authors innovative prepositions about the ambit of discussion. Some of the sub-themes include: Impact of COVID-19 on digital Industry, MSME and small entrepreneurs, E-commerce, Education, HRM, Foreign trade, Public expenditure, Health care, Big data management, Hotel and tourism Industry, Transportation and logistics, Artificial Intelligence and so on.

We have invited eminent dignitaries from different sectors, from different countries to get a better understanding of consequences of COVID-19.

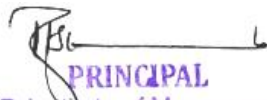
We would like to thank International Research Journal of Humanities and Interdisciplinary Studies (IRJHIS) for providing us the platform for online publication.

Last but not the least; we would also like to thank our Patron, Trustee, the staff, the teachers, the organizers and the students for their contribution in organizing and managing this event. This event wouldn't have been possible without their guidance and constant support.

We welcome you all to VPIMSR and hope that this conference will act as a medium for all of us present here to ponder upon the topic of discussion, challenge us to strive towards it and inspire us at the same time. Thank you!

Dr. R. A. Shinde



  
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Sangli (Maharashtra, India) on 27<sup>th</sup> August 2021  
IRJHIS Special Issue, August 2021

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## An Effect of Covid-19 Pandemics on Mobile Banking Services with Reference to Sangli City, Maharashtra

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### Abstract:


Mobile banking services in COVID 19 pandemics plays an important role for the banking sector. Present study is based on the effect of COVID 19 on the mobile banking services with reference to Sangli city. A sample of 76 respondents from Sangli city, Maharashtra was analyzed. Majority of the respondents are graduate and post graduate and age between 20 to 30 years. The findings suggested that, majority of the respondents (75.98%) are very much satisfied with the mobile banking services provided by their respective nationalized and private sector banks. Further it is also observed that, in a pandemic situation banks were provided "good" services (43.42% response), better services (32.56% response), excellent services (21.38% response) and poor services (2.63% response). Perceived usefulness and perceived ease of use have a significant positive influence on the usage of mobile banking during COVID-19 pandemics. Based on the respondent's opinion the study presents some limitations and further scope for the research.

**Keywords:** COVID 19 pandemics, Cost of services, Mobile banking, Nationalized and Private sector banks, Security, Sangli.

### 1. Introduction:

COVID 19 has spread globally and affected by every sector. It is seen that today the way of business is suddenly changed. Information Technology (IT) played a vital role in changing business process. Every sector adopted online system for their businesses. Further it is seen that most of people has smart phone. Even education system adopted online mode for teaching learning. Banks have grown up with technology called mobile banking services that helps customers for online mode transactions. Every bank today have their own mobile app. COVID 19 forced customers towards use of online transaction using mobile. It provides almost all the services which are provided by the



  
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Modern Reworking of the Legend of La Llorona in Sandra Cisneros' *Women Hollering Creek*

Dr. Deepa S Patil

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V. P. Institute of Management Studies and Research, Sangli  
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**Abstract:**

The story *Woman Hollering Creek* picked up from the third section of the book deals with the agony and suffering of women in a Chicano male dominated society. The story represented in *Woman Hollering creek* portray the plight of Mexican American women who are caught up between two cultures. The story also portrays a women's lack of economic independence and social contacts which sets her role limited to that domestic sphere and playing a dramatized social role of a complementary element to her husband. In addition, the author also intends to depict how the male violence on the females is the masculine instinct for the traditional Mexican man and considers that their commanding nature on the female as a mark of their success. The article represents the reframing of the legend *La Llorona* from the author's perspective to provide a pathway to all the Chicanas to stop following the stereotypical life of a woman structured from a male point of view and live a liberated life.

**Keywords:** woman hollering, *La Llorona*, patriarchal, Chicano, Creek, gender roles, Culture, Aztec goddess, Chicanas

**Introduction:**

*Woman Hollering Creek and Other Stories* is a collection of 22 short stories which move around a number of Mexican American characters living near San Antonio, Texas. The book is divided into three parts. The first part of the short story subtitled as *MY LUCY FRIEND WHO SMELLS LIKE CORN* consists of seven stories, the second part subtitled as *ONE HOLY NIGHT* consists of two stories, and the third part *THERE WAS A MAN, THERE WAS A WOMAN* comprises of 13 stories.

**Representation of Traditional Female Figure**

The title story *Woman Hollering Creek* which is picked up from the third section, deals with the agony and suffering of women in a Chicano male dominated society. The story begins





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This is to certify that **Dr. Deepa S. Patil**  
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has actively

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*Modern Remaking of the Legend of La Llorona in Sandra Cisneros' Women Hollering Creek*



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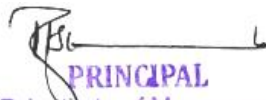
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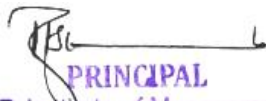
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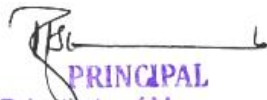
  
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## **PROSELYTIZATION OF LIFE SKILLS IN“HERE, THERE AND EVERYWHERE” BY SUDHAMURTY**

**Deepa S Patil**

*Asst. Professor,*

*Department of Commerce,*

*V.P. Institute of Management Studies and Research, Sangli*

### **Abstract**

Life skills are those skills that make one's life more meaningful. Any skill that proves to be useful and helps in facing and managing the everyday activities and the challenges of life can be considered as life skills. Educating oneself with the life skills changes the attitudes of the people, brings balance in life, enhances one's perspective as well as leads to personality growth. Taking this point into consideration the present researcher would like to bring to picture the representation of life skills through SudhaMurty's novel Here, There and Everywhere. The researcher intends to depict the different skills that SudhaMurty has been significantly portrayed through her experiences which she has very well presented in the form of short stories. Each and every story penned in the book has a moral which has to be recognized and put into practice. Life lessons themselves are an embodiment of life skills which cannot be taught but they need to be experienced. Thus the life experiences shared by SudhaMurty will benefit us in understanding and learning the skills leading us to deal effectively the challenges of life.


*Key Words: Life skills, Self-Awareness, Empathy, Critical Thinking, Creative Thinking, Decision Making, Problem Solving, Effective Communication, Interpersonal Relationships, Coping with Stress, Managing Emotions.*

### **INTRODUCTION:**

Life skills are those skills that make one's life more meaningful. Any skill that proves to be useful and helps in facing and managing the everyday activities and the challenges of life can be considered as a life skill. In the fast paced technological world, being a computer savvy is a life skill. Such skills are developed through learning or through life's experiences that help the individuals to commendably handle various complications and matters encountered in day to day live.

Learning such life skills will furnish us to live a creative and satisfying life by facing the inevitable challenges that are showered on, with a positive outlook. Besides they will enable you in improving all the areas of life right from work to personal and interpersonal relationships. Educating oneself with the life skills changes the attitudes of the people, brings balance in life, enhances one's perspective as well as leads to personality growth.



  
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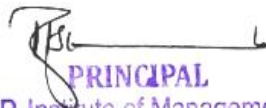
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## Varying Effects of Culture in Sandra Cisneros's Caramelo

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### Abstract:

*Caramelo is a novel penned by Sandra Cisneros, a unique voice of Mexican American Literature. The novel explores the different cultural aspects experienced and followed by the Mexican American people. The stories in the novel explore the experiences of the innermost domain of the female characters. Besides, the novel explores the Mexican Culture and heritage.*

**Keywords:** Chicano, Rebezo, Latina, Culture, Ethnicity

### Introduction:

The novel can be said to be the story of Celeya, the protagonist who journeys through the novel from a little girl into a teenager. The stories narrated explore the inner world of women who struggle with the patriarchal society and also try to balance between the two different cultures. The stories depicted in the novel make the readers aware of Celeya's history and cultural heritage. Through this piece of writing, the writer has made an attempt to bring into focus the various Mexican cultural aspects that have had a huge impact on its people, their way of thinking and living style.

Cooking is one of the best medium to communicate or to express one's feelings to others. It is the most acceptable behavior for a woman in Chicano culture. In the novel there are some characters who express their deepest personal feelings through food. We see that Soledad (the Awful grandmother) expresses her deepest love for her elder son Inocencio through food. For example, on the occasion of her son Inocencio's birthday she wants to prepare his favorite food and so, she personally goes marketing to buy the freshest ingredients to prepare her son's favorite meal. Women are happy to be in the kitchen being the boss of the place within the house a place where she can act independently and nobody is there to question her independence.

For the Chicano's, family comes first. Family is the prime importance and they can sacrifice anything for the welfare of the family. Every year when the Reyes' brothers come to Mexico City in



  
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# INTERNATIONAL RESEARCH JOURNAL OF HUMANITIES AND INTERDISCIPLINARY STUDIES

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On 27<sup>th</sup> August 2021

Special Issue, August 2021

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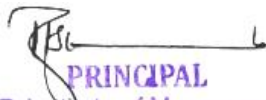
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### Refinement of Life skills in the 'new normal'- The Silver Lining of Pandemic Time

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#### Abstract:

*The upcoming generation of employees needs to build up their skills in a variety of areas, including decision-making skills, problem-solving skills, creative thinking, interpersonal skills, self-awareness, and empathy, but also skills in dealing with emotions.*

**Keywords:** Life skills, Pandemic, problem solving, empathy, critical thinking, emotional intelligence, leadership

#### Introduction:

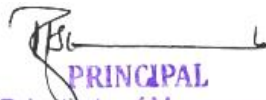
The upcoming generation of employees needs to build up their skills in a variety of areas, including decision-making skills, problem-solving skills, creative thinking, interpersonal skills, self-awareness, and empathy, along with skill in dealing with emotions.

Business organizations not only expect their employees to be academic achievers, but also be good team players and problem solvers too. The younger task force need to have the ability to manage conflict, handle crisis, along with owning competitive spirit and entrepreneurial spirit, and leadership skills.

COVID-19 is currently taking its toll around the world, but its long-term effects are still uncertain. The young people will be affected the most negatively. There are number of things that need to be considered to set oneself for success in the new normal, whether you're currently pursuing a degree or hunting for a job. With new job opportunities emerging, you need to be aware of how to earn your place in the competitive job market? A Deloitte Access Economics report states that "two-

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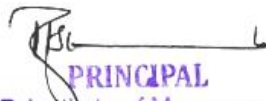
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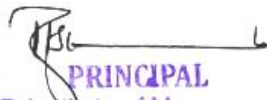
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## Green Computing: A Sustainable Use of Computing

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### **Abstract:**


Computers have become an important part of the modern generation. During COVID-19 millions of employees and students forced to stay home due to the work from home and online learning needs. As a result of this, sales of laptop and desktop computers exceeded 302 million, 13% increase during the pandemic. Though computers have served the purpose and proved to be integral part of individuals as well as organizations, they also have several negative impacts on the environment. People are generally concerned about the environmental issues like increasing water level, melting of glaciers, depleting of ozone layer and their devastating effects on climate and environment. For this contribution of human activities like exhausting natural resources, emitting greenhouse gases, cutting down forests, polluting land, water, and air is very significant. The usage of computers is also harmful to the environment from their manufacturing to usage and disposal. They consume lots of energy and emit carbon dioxide. Similarly improper disposal and recycling of computers can cause pollution. This is where Green computing becomes very essential. Green computing is an environment-friendly technique for computing. It involves using computers, computing devices, and IT resources with minimal power and appropriate disposal to protect our environment. It is an effort to reduce or limit the harmful impacts and implement eco-friendly usage of computers.

**Keywords:** Computers, resources, technique, pollution

### **Introduction to Green Computing:**

Due to high energy consumption, computers and other electronic devices harm our environment and consequently cause climate change, air toxicity, acid rain, etc. Computers, their peripherals and networking devices produce carbon dioxide in large quantity. Similarly some parts of a computer are non-biodegradable and non-recyclable. Improper disposal of these devices can be very harmful to the environment as they have certain hazardous chemicals and materials like lead, cadmium, mercury, etc., in them.



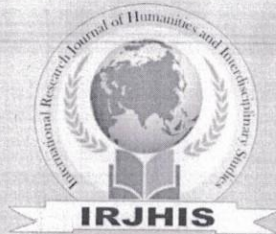
  
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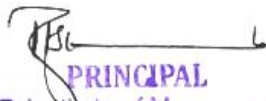
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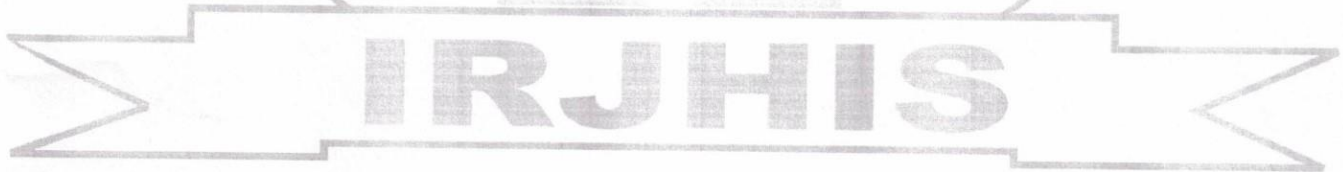
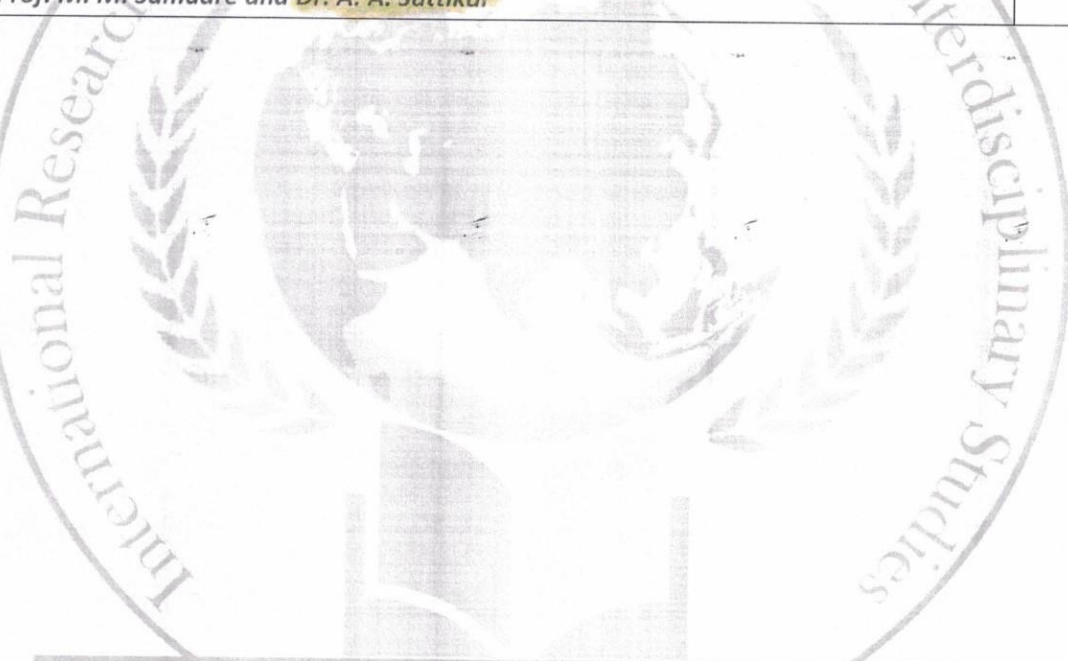
  
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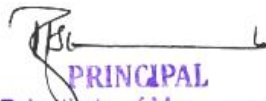


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### Voluntary Retirement Scheme: A Turnaround Strategy for Firms during Pandemic

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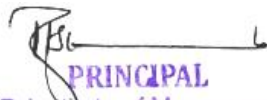
*Voluntary retirement scheme i.e. VRS also known as 'Golden Handshake' is offered to an employee to get voluntarily retire from services before the actual retirement date. The scheme helps firms to reduce the number of employees and eventually related expenses against them. It can be implemented in both the public and private sectors. During COVID, while firms are trying to find out the way to work with a reduced size of workforce, employees, concerned about their health, are thinking about retiring and not to come back on work. Hence VRS is a nice opportunity for both the employer and the employee agreeing for early retirement. While the choice to retire early is a challenging decision for both employers and employees, providing a plan and continued support can make it an effective turnaround strategy for an easier transition from loss-making firm to profit making firm.*

**Keywords:** VRS, Pandemic, COVID, Turnaround Strategy, HRM

#### **Introduction:**

VRS is applicable to employees who have completed 10 years of service or with the age of above 40 years. It applies from workers to executives of companies. Though voluntary retirement scheme is considered as an overall reduction in the existing strength of employees, firms must obtain prior approval of the government and follow the guidelines of labour laws as Industrial Disputes Act, 1947 do not allow direct retrenchment of employees under a union. However VRS was introduced as an alternative legal solution to solve this problem and was not opposed by the Unions. Besides mandatory packages of the scheme companies can also offer additional benefits to the employees



  
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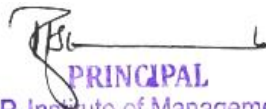
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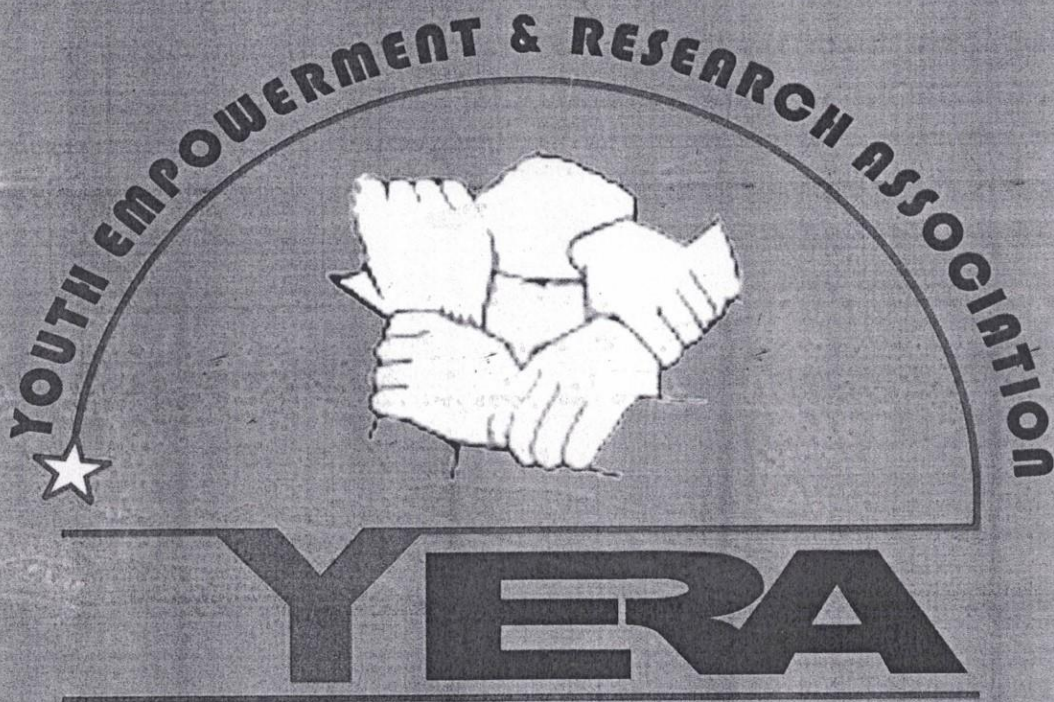
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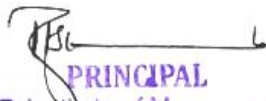
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## IMPACT OF GOVERNMENT INITIATIVES FOR ECONOMIC DEVELOPMENT THROUGH E-LEARNING

A. A. Sattikar\*  
I. A. Attar\*\*

### ABSTRACT

*E-learning is referred to the use of networked information and communications technology in designing, delivering, selecting and extending learning. It is the convergence of learning and the Internet. The universalisation of education has become the top priority, especially for the developing countries. National level initiatives are being taken by the University Grants Commission (UGC) and the Ministry of Human Resource Development (MHRD), Government of India to promote e-learning in the country. E-learning has the potential to change education and training radically, to open new ways of teaching and to increase the ability of people to acquire new skills. Its development is important for governments looking to widen access to education and training and to increase the qualifications of those entering the labour market and for companies seeking new business opportunities in terms of technical support for e learning or to maintain or strengthen their competitiveness through continuously improving productivity.*

### Introduction

Education in India has a history stretching back to the ancient urban centers of learning at Taxila and Nalanda. The Nalanda University was the oldest university-system of education in the world. Western education became ingrained into Indian society with the establishment of the British Raj. India has made a huge progress in terms of increasing primary education attendance rate and expanding literacy to approximately two thirds of the population. India's improved education system is often cited as one of the main contributors to the economic rise of India. Much of the progress in education has been credited to various private institutions. The private education market in India is estimated to be worth \$40 billion in 2008 and will increase to \$68 billion by 2012. Education in India falls under the control of both the Union Government and the states, with some responsibilities lying with the Union and the states having autonomy for others.

As far as e-learning in India is concerned, major stakeholders and institutions that have initiated e-learning programs, after the creation of the National Task Force on Information Technology and Software Development constituted by the Prime Minister of India in 1998. Also E-learning has created new markets for teaching and learning material and equipment, attracting the attention of academic institutions as well as companies supplying them in different sectors – computer manufacturers, software producers, publishing houses and special training providers. It has also led to the reorientation of government policy towards encouraging the spread of e-learning techniques and developing the skills and know-how required for their use.

### E Learning Basics:

E-learning is essentially the computer and network enabled transfer of skills and knowledge. E-learning refers to using electronic applications and processes to

learn. E-learning applications and processes include Web-based learning, computer-based learning, virtual classrooms and digital collaboration. Content is delivered via the Internet, intranet/extranet, audio or video tape, satellite TV, and CD-ROM. It can be self paced or instructor led and includes media in the form of text, image, animation, streaming video and audio.

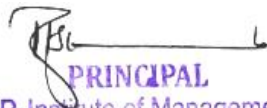
### Advantages of e-Learning to the Trainer or Organization:

Some of the most outstanding advantages to the trainer or organization are:

- **Improved performance:**  
A 12-year meta-analysis of research by the U.S. Department of Education found that higher education students in online learning generally performed better than those in face-to-face courses.
- **Increased access:**  
Instructors of the highest caliber can share their knowledge across borders, allowing students to attend courses across physical, political, and economic boundaries. Recognized experts have the opportunity of making information available internationally, to anyone interested at minimum costs.
- **Convenience and flexibility to learners:**  
In many contexts, eLearning is self-paced and the learning sessions are available 24x7. Learners are not bound to a specific day/time to physically attend classes. They can also pause learning sessions at their convenience. High technology is not necessary for all online courses. Basic internet access, audio, and video capabilities are common requirements.
- **To develop the skills and competencies:**  
Needed in the 21st century, in particular to ensure

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\*\* Assistant Professor, VPIMSR Sangli, affiliated to Shivaji University, Kolhapur



  
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## Consumer Behavior towards Digital Printing Services in Kolhapur District.

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***Abstract:** The digital print media business in India is gaining importance day by day. The future of digital print media is bright, particularly in metropolitan cities unlike in semi urban areas, where most of the consumers are focusing on digital media. Digital print media business has become one of constant updating monitoring and distilling information. Digital print media are changing the concept and process of content gathering and dissemination in Kolhapur district. As digital print media is an area of experimentations, it is working hard to capture semi urban areas particularly in Kolhapur district. The emerging digital print market is becoming challenging due to the constant changing behavior of consumers. It is essential for digital printers to carefully analyze behavior of consumers and understand the consumers living outside the digital printing industry.*

**Keywords:** Consumer buying behavior, Digital Printing, Print media, Consumer preferences

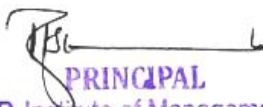
### 1. Introduction

Digital printing industry is at infancy in India at large with exception at metropolis. The consumers of Digital Printing Industry can be grossly bifurcated in Individual Consumers and Institutional Consumers but this segmentation is not precise. There exists an opportunity to crystallize various precise segments which would aid the marketer in targeting and positioning in Digital Print Industry. Marketing of printing services involves preparation of flyers, brochures, business cards and so on. These are considered as one of the important tools that must be used for marketing with the aim of getting more consumers and thereby increasing the business. There are different types of printing involving offset printing which is more commonly prepared by the people mainly due to the amount of perfection that can be obtained by this means.

Development of faster digital printing, in the process, and now digital printing system transformed into a fact by definition, and gradually by including numerous consumers, end-user acceptance, the conversion process, with the basic international consistent, but the printing industry perspective to find the domestic market with international markets are different in foreign countries. Successful digital printing business with traditional print background is the tradition of Indian enterprises, digital printing applications; they have become an effective complement to traditional printing methods to help business expansion, extended to develop new business, according to largest number of buyers in order to make more profit.

Consumer expectations have risen -- to the point that consumers expect more relevant, personalized services in their relationship with organizations. As technology life cycles shorten and the pace of innovation explodes, increasing numbers of consumers will expect the quality of



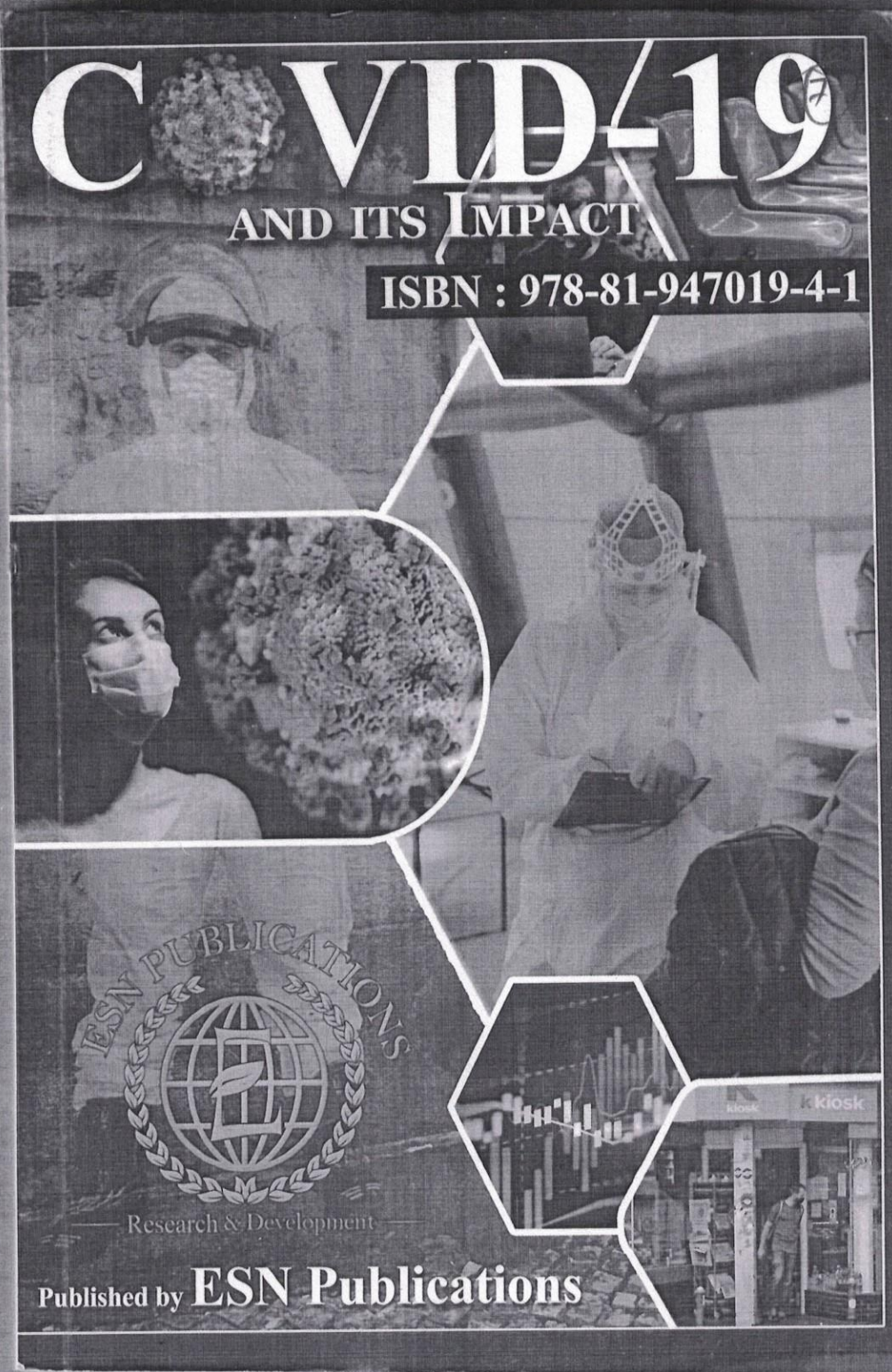
  
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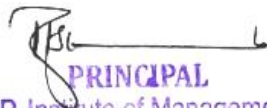
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Titled: STRATEGIC AND CHANGE MANAGEMENT*



  
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**About the Book**

This book of "Strategic and Change Management" provides an overview of the fundamental aspects related to strategic and change management. In this book, every effort has been made to make the text easy to understand while keeping the material according to syllabus. Model paper, exercises and case studies are also provided in this book which will help students to prepare for the examination. This book is useful not only for students who are pursuing their studies but also for those working in the educational institutions and corporate world.

**About the Author**



Dr. Pravin Shamrao Jadhav has done his B.M.E., M.B.A., M.Com., G.D.C., M.Phil., Ph.D. Currently he is working as an Associate Professor at KIT's Institute of Management Education and Research, Kolhapur. He has 15 years of teaching experience and 6 years of industrial experience. He is also writing a column in Marathi Daily Newspaper Sakal. His areas of specialization is Marketing and Human Resource Management. He has written various research papers and attended various seminars, conferences.



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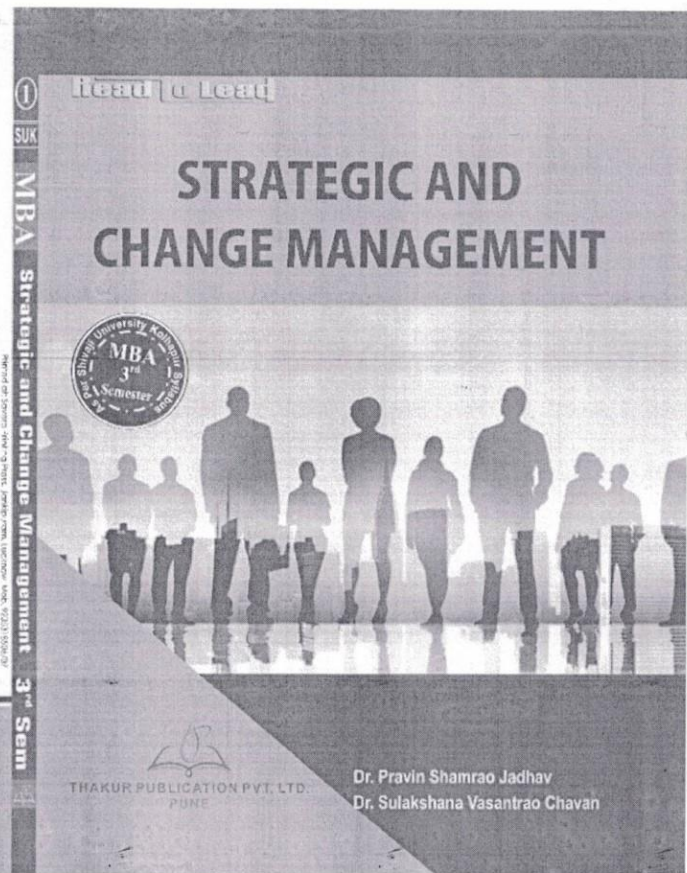
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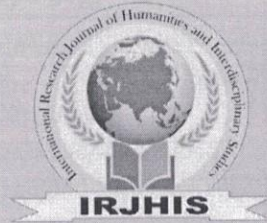


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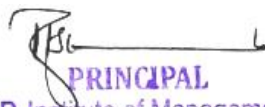
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### IMPACTS OF PRE AND POST COVID-19 PANDEMIC IN INDIA

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#### **Abstract:**

*Widespread isn't likely to wind down within the adjacent future, preventive activities are prerequisite to forestall disease spread, spare individuals lives conjointly to spare the financial abundance. During this audit, supported the display information and accessible writing, we've got illustrated the various angles of pre-and post-COVID-19 impacts over the social and financial stages round the world. Additionally, the prove based information are summarized with reference to threats, social impacts, logical overhauls, ethical flow, push and adjusting within the pre- and post-COVID-19 circumstances.*

**Keywords:** Human services, Monetary (economy) impacts, Social impacts

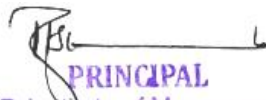
#### **Introduction:**

The current 2019 Coronavirus Pandemic (COVID19) began in Wuhan, Hubei Province, China in December 2019. The outbreak of the COVID19 pandemic has mainly affected human health and is seriously considered to be one in every of the explanations for the rise within the number of deaths across the country. Additionally to issues that affect people generally, the epidemic has also caused heartbreaking financial and political emergencies in affected countries. Progress.

#### **1. Effect of Covid-19 outbreak:**

COVID19 has affected people's daily lives and has put the world economy in trouble. This pandemic has also affected the social lives of individuals everywhere the globe. As per the WHO report, this infection has accelerated in nearly 213 countries round the world and has shown serious



  
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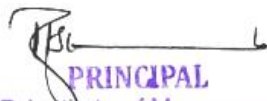
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## Study of Customer Cognizance for Display Marketing with Special Reference to POOJA ARTS AND LED SIGN

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### **Abstract:**

*There is a need for companies to understand how to better meet customers' requirements. Recently an increased interest in customer perception, awareness and buying behaviour has shown by the company due to an amplified need for prerequisite of quality healthcare and increasing competition among healthcare product manufacturer with the increasing emphasis on quality healthcare. This article determines awareness, perception of quality, price, services, availability of product etc. of LED SIGNS AND BOARDS. The demographic factors pertaining to the tendencies, attitude and priorities of inhabitants must be given due importance to have a fairly good understanding of the purchasing patterns of consumers. Customer perception, awareness plays an important role for consumer buying behaviour. The article revealed age wise, income wise, gender wise, education level and marital status wise significant difference in perception and awareness of customers. Consumer is king now days so it is very important to understand the present demographic changes and the impact of demographic variable on consumer awareness. Customer awareness regarding LED SIGNS AND BOARDS that would directly affects the customer's outcome.*

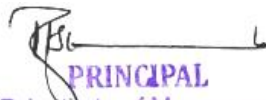
**Keywords:** Customer Awareness, Perception, Demographic Variable, LED SIGNS AND BOARDS,

### **1.1 INTRODUCTION:**

Customer awareness is a part of a company's marketing & communications plan. **It is a process that helps an entrepreneur educate customers about his/her company, its performances and the products or services his/her company delivers.** A well-designed awareness program ensures better customer engagement and protects consumer welfare.

Customer awareness is a concept used by marketing and sales teams. Sales and marketing professionals usually describe customer awareness as a scale from unaware to most aware. Some customers may know that your company exists but not that they have a need that your product or



  
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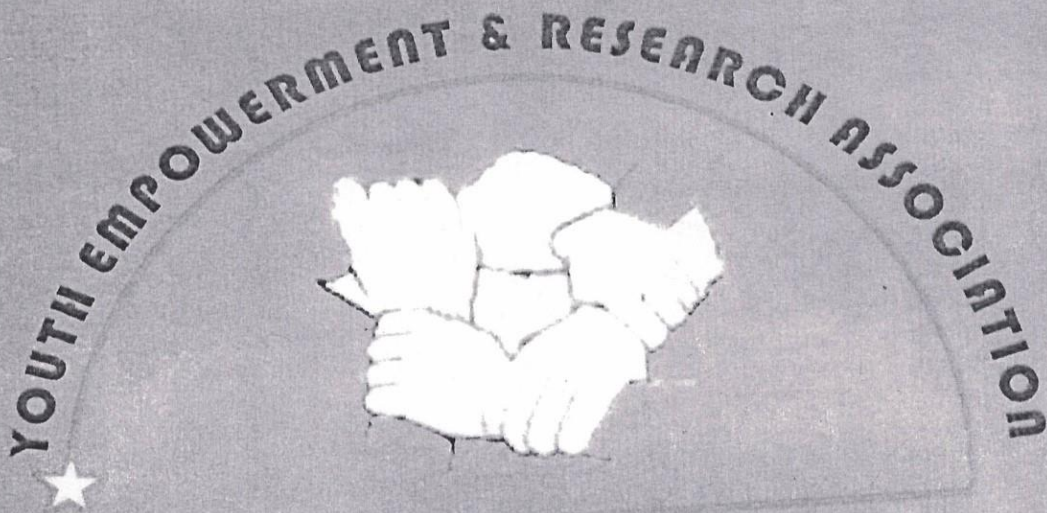
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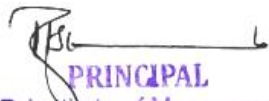
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## FINANCIAL LITERACY -YARDSTICK FOR ECONOMIC REVIVAL

P. Y. Mulla\*

### ABSTRACT

*This paper includes the study of financial inclusion with different arena of the development of economy. As a financial intermediary banking sector possesses a tremendous potential to act as an agent of change and ensure redistribution of wealth in the society. In order to develop economy an individual, household, or group should have access to appropriate financial services or products. India is undertaking major reforms with respect to financial inclusion that is ease of doing banking business. Prosperity is rising quickly, but growth could be more inclusive with the ongoing reforms and model for financial inclusion.*

### Introduction:

Poverty and segregation continue to rule socio-economic and political oration in India as they have completed over the last six decades in the post-independence period. Poverty reduction has been an important goal of development policy in India. The major objective of the financial liberalization was to improve the overall performance of the Indian financial sector, to make the financial institutions more proficient and more effective banks mobilize the idle and dormant capital of a country and making it available for productive purposes Indian financial system continues to be bank based financial system and banking system plays an important role as a resource mobilizer. It remains the principle source of savings for many households, small and medium enterprises and large industries. It also provides many other financial services. Despite being one of the ten fastest growing economies of the world, India is still home to one-third of the world's poor in developing economies like ours. However, it is demoralizing to note that the number of people with access to the products and services offered by the banking system continues to be very narrow even years after introduction of inclusive banking initiatives in the country through measures such as the cooperative movement, nationalization of banks, creation of regional rural banks, etc.

The foremost financial needs—in demand are:

(a) For the **upper-income people**, it is choice, i.e., choice of types of products, often with innovative features.

(b) For the **middle-income people**, it is planning, i.e., a financial plan to allocate their hard earned savings in a way that they are able to beat inflation in the long-term.

(c) For the **lower-income people**, it is credit, i.e., small-ticket credit to raise working capital for self-businesses, since wage-based job opportunities may be unevenly spread across regions of the country. Each of these three segments needs to deepen financial inclusion in its own way for its economic progress, and these three needs are critical to achieve. Financial inclusion or inclusive financing is making available financial services at reasonable costs to weaker

sections of society. Financial inclusion means that households and businesses have ingress and can effectively use financial services. Such services must be provided responsibly and sustainably, in a well regulated environment. It's time now, India to have some strict rules and regulations to access financial services ranging from savings, payments, and transfers to credit and insurance maximum use of banks are to be made by society:

### Objectives of Study:

- To explore the need and significance of financial inclusion for economic and social development of society.
- To analyze the current status of financial inclusion in Indian economy.
- To study the access of rural people to bank branches.

### Methodology:

- Data is collected purely from secondary sources.
- Different journals, books are followed for this purpose.

### Need of Financial Inclusion:


The poor need financial services to transact manage day-to-day cash flow and create usefully large sums (savings / borrowing) to manage and protect against risk (savings / insurance). The poor unbanked have at least as many financial transactions as the prosperous banked they are just for smaller amounts. Because the incomes of the poor tend to vary, their need for financial services may actually be greater than the richer one development of these poor people is development of India

The poor chunk in India is based in rural areas growth in agriculture is necessary in order to keep manufacturing prices under check. Higher growth in agricultures will lead to rise in saving level of financing, increasing level of investment necessary to sustain overall growth momentum. This sector has huge prospective for growth once there is sufficient

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INTERNATIONAL CONFERENCE ON DIGITAL ECONOMY AND  
ITS IMPACT ON BUSINESS AND INDUSTRY

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## An Empirical Study of IPPB with Reference to its Vision and Mission Statement

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### ABSTRACT

On 19 August 2015 RBI has issued the license to India Post to run a payments bank. On 17 August 2016, IPPB was registered as a public limited government company for setting up a payments bank. India Post Payments Bank (IPPB) was setup under the Department of Posts, Ministry of Communication with 100% equity owned by Government of India. On 17th August 2016 it has been registered as a public limited government company. There are 155,015 post offices and 400,000 postal service workers who are going to provide house to house banking services. The Pilot project was launched in Ranchi (Jharkhand) and Raipur (Chhattisgarh) on 30 January 2017. IPPB will expand in phases across India covering all post offices, through a network of IPPB branches/controlling offices, working on a hub and spoke model. The first phase nationwide inauguration happened on September 1, 2018 with 650 branches and 3250 post offices as access points.

The IPPB has the vision of 'Building the most accessible, affordable and trusted bank for the common man.' and the mission is 'Spearheading financial inclusion by removing barriers and reducing costs for accessing banking services.' This paper is intended to analyze the policies of IPPB to check its alignment with the abovementioned mission and vision of the bank.

**KEYWORDS:** *Payment Bank, Digitization, Indian Economy, India Post, Doorstep Banking, QR Card*


### INTRODUCTION

In September 2013, the Reserve Bank of India constituted a committee headed by Dr. Nachiket Mor to study 'Comprehensive financial services for small businesses and low income households'. The objective of the committee was to propose measures for achieving financial inclusion and increased access to financial services. The committee submitted its report to RBI in January 2014. One of the key suggestions of the committee was to introduce specialized banks or 'payments bank' to cater to the lower income groups and small businesses so that by January 1, 2016 each Indian resident can have a global bank account.

Payment bank is the new type of bank which has been approved by the RBI and the Government of India. Reserve Bank of India gave its in-principle approval for the new kind of banks called as Payments Bank. There are 6 banks which received such license. Currently four banks out of six are caring their transactions. The A payments bank is the small version of the existing banks with the deposit limit of Rs. 1 lakh. These banks are not allowed to issue the cheque book facility to the customers. The payment bank can't advance loans or credit to its customers. The bank can offer the facilities like remittance of funds, Internet banking, bill payments, recharges and other banking facility except the loans and advances.

The main objective of payments bank is the spread of payment and financial services to small business, low-income households, and migrant labour workforce with the help of the technology and internet. The payment bank enables to increase the level of use of financial services to the remote areas of the country.



  
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### Data collection and Interpretation:

#### Services offered by the bank:

##### Saving Account:

Bank provides saving account in 3 different variants i.e. Regular saving account, Digital saving account and Basic saving account.

The Regular saving account is the Zero balance account with Interest rate of 4% p.a. This account also provides the facility of fund transfer through IMPS and the facility of Bill payments and recharges. The unique feature of the account is the use of QR card and the facility to link POSA (Post Office Saving Account). As the deposit limit of Rs. 1 Lakh is applicable to the payment bank, the balance above 1 lakh automatically gets swept in to linked POSA

The charges applicable to the various services vary from 0 to 50. There are no charges for deposits and withdrawal, but there is the limit on the amount from Rs. 5,000 to 20,000. There are charges for each transaction for the doorstep facility. The bank also charges the fees for the fund transfer. These charges vary from Rs. 2.5 to 50 per transaction per customer.

The digital saving account is the Digital version of the regular saving account. This account can be opened and operated through the IPPB Mobile App and Android Phone. The basic saving account is also bundled with the same services like regular saving account.

**Analysis:** Except the doorstep banking service, there is no other service which provides the competitive advantage to attract the new customers. In fact other payment banks like Paytm gives 6% rate of interest and free fund transfer services.

##### Current Account:

IPPB offers the facility of a Current Account to the small merchants/ kirana stores and individual businessmen. The minimum monthly balance required for this account is Rs. 1,000. The cheque collection charges of Rs 25 to 200 per instrument based on the amount. There are also the charges on cash Deposits above Rs 15,000 per day.

**Analysis:** The maximum limit of Rs 1 lakh on the account balance, and the charges on the deposit over Rs. 15,000 per day, indicates that the account is not likely to be preferred by the businessmen.

#### Mobile Banking, Phone Banking, SMS banking and missed call banking:

Through Mobile banking, IPPB provides the facility to operate the bank account on android mobiles. The customer can do almost all the transactions using the IPPB Mobile App. The transactions like Balance and statement enquiry, fund transfer, bill payments, cheque book request, stop payment request and sweep funds etc. can be carried using the mobile banking.

In Phone banking, there is no requirement of having Android mobile with internet connection to use these services. Except Fund transfer and the Sweep funds, all other transactions can be done using Phone banking

SMS banking and missed call banking is used only for the balance enquiry and Mini statement.

**Analysis:** It seems that IPPB is in line with all other banks in providing these services. The only advantage to the bank seems here that the postmen can be the key factor to guide the customers to use these facilities.

#### QR Card and Biometric authentication:

IPPB is not providing the normal debit card to its customer instead it provides QR card which depends on the Biometric authentication. For this authentication it uses the ADDHAR database. UIDAI has told to Supreme Court that it cannot insure 100 % biometric matching. In this context if the fingerprint prints doesn't match the customer cannot perform any transaction.

#### Vision and Mission statement of IPPB:

The Bank has been established with the Vision of 'Building the most accessible, affordable and trusted bank for the common man.' This vision has backed by the existing network of the postmen. The postmen is the most accessible and trusted person for the common man in rural India. The same postmen are going to play an important role as a banker to achieve this vision of the bank.

The bank has formed a Mission of 'Spearheading financial inclusion by removing barriers and reducing costs for accessing banking services.' to achieve its vision. The financial inclusion is depends on role played by the postmen in opening the new accounts. Also the 17 crore Post office saving accounts can be linked to the IPPB account which will provide the







Impact factor 5.1

## A Critical Study on Digital Marketing with Reference to Different Components of Digital Marketing

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### ABSTRACT

Digital Marketing is a part of marketing which uses digital channels. Some examples of Digital channels includes advertise on website, YouTube, Face book and sponsorship on YouTube. Content marketing, Social Media marketing, E-mail Marketing, Search Engine optimization (SEO), Search Engine marketing (SEM) and Web Analytics are components of digital marketing. According to a survey by Internet and Mobile Association of India (IAMAI), India will have around 500 million internet users by June 2018. So result of this digital marketing shows growth in Digital Marketing in India.

**KEYWORD:** Digital Marketing, E-mail, Search Engine optimization, Search Engine marketing

### INTRODUCTION

Digital Marketing is a part of marketing which uses digital channels. Some examples of Digital channels includes advertise on website, YouTube, Face book and sponsorship on YouTube. Whenever you use digital channel for marketing then it is known as digital marketing. Now days, rates of internet service providers go on decreasing their service rates rapidly, the number of users go on increasing. So definitely the population for digital marketing is more than conventional marketing. Advantage of digital marketing over conventional marketing is that you are easily able to trace number of customers watching your advertisement. You are also able to positive and negative result of digital marketing through analysis of data. So there is lot of scope for experiment. <sup>[1]</sup>

### Components of Digital Marketing

Following are the components of digital marketing

1. Content marketing
2. Social Media marketing
3. E-mail Marketing
4. Search Engine optimization(SEO)
5. Search Engine marketing(SEM)
6. Web Analytics

#### 1. Content Marketing:

The key to growing a business online is Content marketing. It is concerned with traffic of users, lead and sale. It rotates around creation, publications and promotions of products <sup>[2]</sup>. The Content Marketing Institute, an online resource for information defines content marketing as "Content marketing is a strategic marketing approach focused on creating and distributing valuable, relevant, and consistent content to attract and retain a clearly defined audience — and, ultimately, to drive profitable customer action" <sup>[3]</sup>.

Content marketing first create awareness between customers. Then customer will automatically do research. The research is to purchase high quality product at low price. Customers start comparing same product on different content marketing site or social media by different vendors. Choose the best vendor. <sup>[4]</sup>

#### 2. Social media marketing:

Now a day's social media is part and parcel of everyone's life. Now social media is also play role of effective business platform. While selecting social





INBOUND MARKETING –EMERGING TREND’S IN DIGITAL MARKETING

Impact factor  
1.136

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ABSTRACT

Digital marketing are all marketing activities that use an electronic device or the Internet. Inbound marketing as the process of attracting, converting, closing and delighting customers. Through using various types of content at different stages of the buying cycle, the 'inbound methodology' is "the best way to turn strangers into customers and promoters of your business. Inbound methodology includes Attract, Convert, Close and delight.

Keyword: Digital marketing, inbound marketing, Attract, Convert, Close, delight

DIGITAL MARKETING

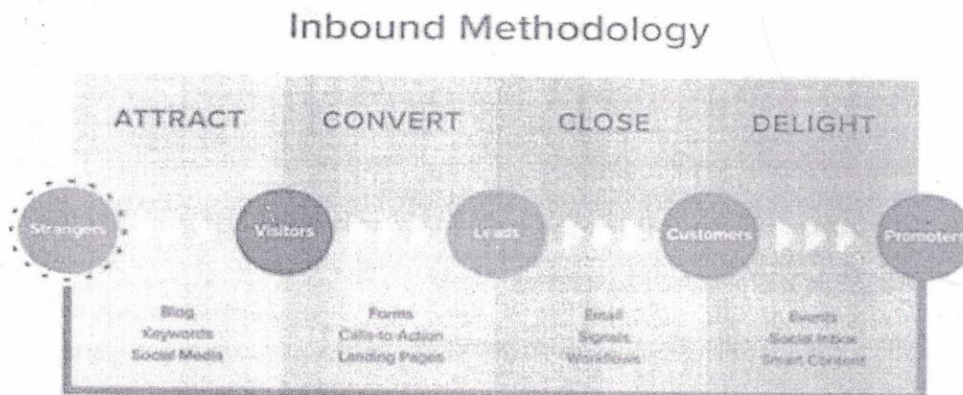
Digital marketing are all marketing activities that use an electronic device or the Internet. It is the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium. [1] Digital marketing includes all marketing efforts that use an electronic device or the internet. Digital marketing offers the prospect of increasing and improving the interactions and relationships with current and prospective customers through social networking sites, instant messaging systems, mobile applications (apps) and pop up advertisement while browsing the sites.[2]

INBOUND MARKETING

Inbound marketing is a term that was invented in 2006 by Brian Halligan and Dharmesh Shah, founders of HubSpot, one of the leading providers of marketing solutions. According to him Inbound marketing pulls customers to your company and creates lasting relationships. More than just a tactic, inbound is a philosophy. It's fundamentally rooted in the principles that people value - personalized, relevant content and connections, not interruptive messages, and that marketing can and should be more lovable.[3] It is designed to draw visitors and potential customers in, rather than outwardly pushing a brand, product or service onto prospects in the hope of lead generation or customers. In terms of digital marketing, this means using a combination of marketing channels – most commonly content marketing, search engine optimization SEO, and social media – in creative ways to attract people's attention. The aim of a successful inbound marketing campaign is to increase reach and drive quality traffic, engagement and conversions using 'earned' and 'owned' media.[4]

HubSpot defines inbound marketing as the process of attracting, converting, closing and delighting customers. Through using various types of content at different stages of the buying cycle, the 'inbound methodology' is "the best way to turn strangers into customers and promoters of your business." [4]

Inbound Marketing Methodology



by HubSpot  
(Source: www.salesartillery.com)

1. Attract

It is important at this stage to attract the group of people who are most likely to purchase your product or use your service also known as buyer personas. Some important tools used to attract quality leads are blogging.

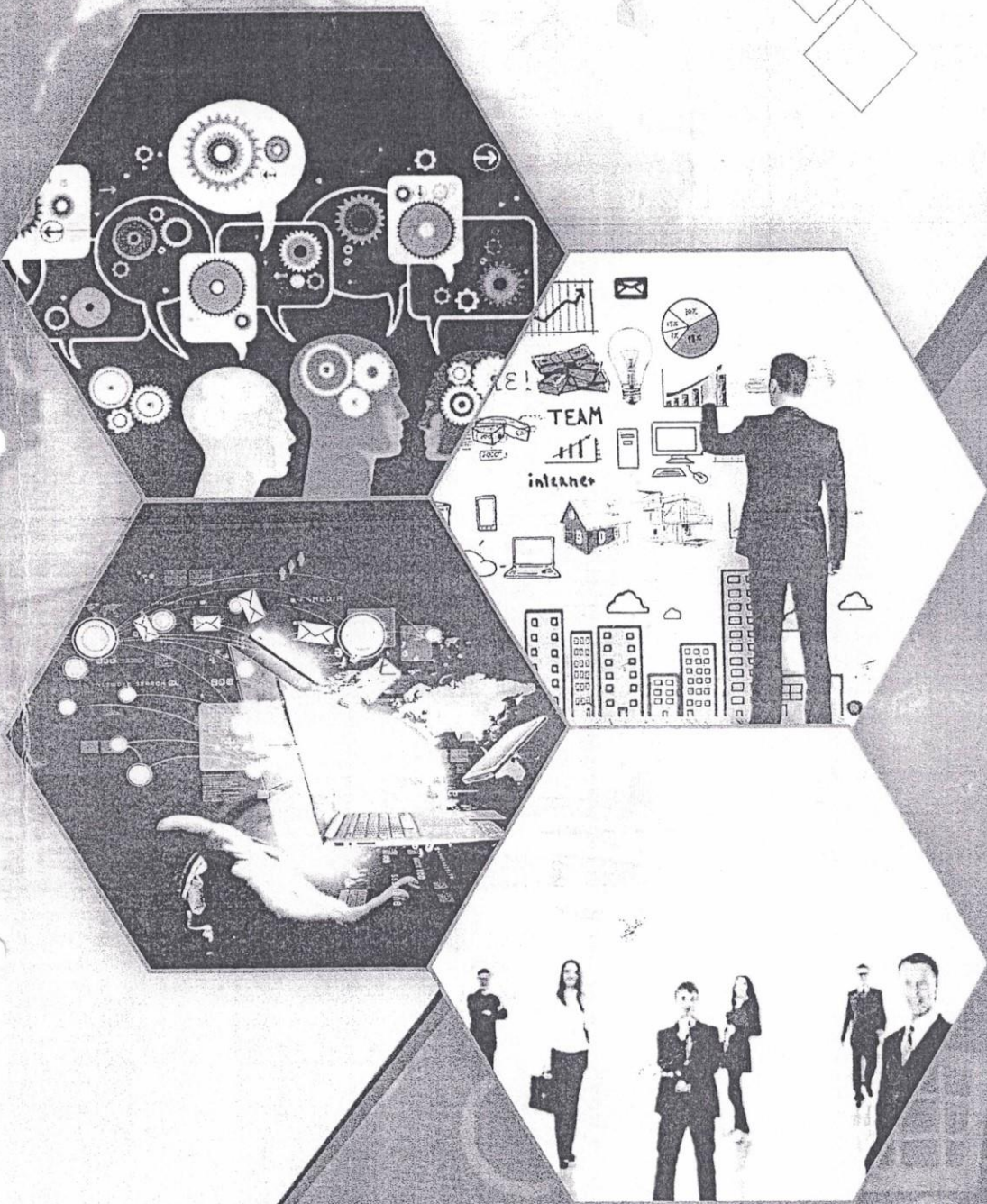


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informal sources of finance at high cost. There are about 5.77 crore small business units in the country in the informal sector which is targeted for availing the benefit under the PMMY, apart from new aspiring micro entrepreneurs. All public sector banks, regional rural banks and private sector banks have set a target of Rs 1.22 lakh crore during the current financial year for disbursement to small and micro enterprises up to Rs 10 lakhs. MUDRA Ltd has been established as a subsidiary of SIDBI with an initial corpus of Rs 5,000 crore to provide capital to all banks seeking refinancing of small business loans under PMMY. During the current financial year 2015-16, a total of 35.60 lakh borrowers have availed of credit under MUDRA to the tune of Rs 24,123 crore. Of these, 52 per cent beneficiaries are women and about 50 per cent new enterprises. As per guidelines, such loans do not need to be supported by collateral security. Banks are expected to disburse Rs 1.80 lakh crore loans under the Pradhan Mantri Mudra Yojana (PMMY) in the current fiscal. Last year, 3.5 crore beneficiaries availed Rs 1.22 lakh crore loans under PMMY. As a precursor to the success of PMMY, the government through its 2015-16 budget established MUDRA bank as a subsidiary under SIDBI. With a refinance fund of 20000 crore and credit guarantee fund of 3000 crore, MUDRA Bank will support the PMMY initiative by refinancing and supporting Micro Finance Institution (MFI's) that are the best available last mile fund source for the non-corporate small businesses. The present Pradhan Mantri Mudra Yojana (PMMY) with focus on financing 5.75 crore self-employed provides loans between Rs 50,000-Rs 10 lakh to small entrepreneurs. It has been introduced for development and refinancing activities relating to micro units. The scheme provides refinance to banks and other institutions at 7 per cent. The banking sector has been allocated an overall disbursement target of Rs 1,22,188 crore during 2015-16 for MUDRA loans and the banks have already disbursed Rs 15,566 crore as on August 17 to more than 20 lakh borrowers under PMMY. IDBI Bank has signed an agreement with Mudra Bank for refinancing of loans given to small enterprises. "As per the agreement, the Bank will offer credit facilities up to Rs 10 lakh to micro enterprises, at a competitive interest rate under Pradhan Mantri Mudra Yojana (PMMY) and Mudra will be providing refinance assistance to the bank for eligible sanctioned loan cases." The refinance scheme will be implemented through all the branches of the lender.

#### VII. CONCLUSION

Micro Finance is a potent tool for development of economy, enhancing opportunity for income generation in India. This also promotes a rewarding entrepreneurial ecosystem for those with ideas but restricted due to their credit standing and accessibility. Such Micro enterprises are indispensable for Indian economy, as they possess multiplier effect in terms of job, wealth and capital generation. This is correct step towards a sustainable economy. PMMY aims "to create an inclusive, sustainable and value based entrepreneurial culture, in collaboration with partner institution in achieving economic success and financial security." Small business units generally face lot of challenges to get loans from Banks. It is believed that creating a bank like Mudra Bank will hugely benefit small manufacturing units and self-employed individuals in rural and urban areas with financing requirements up to Rs.10 lakhs. These measures will greatly increase the confidence of our young educated and skilled workers who are able to become the first generation entrepreneurs, and existing small businesses will be able to expand their activities. Just as banking the unbanked, MUDRA banks main aim is funding the unfunded. Mainstreaming these enterprises will not only help in improving the quality of life of these entrepreneurs but will also contribute substantially to job creation in the economy thereby achieving higher GDP growth. In 2016-17, the government has set a disbursement target of ₹ 1,80,000 crore—an increase of 47.3 per cent over the target set for FY 2015-16 and 35.4 per cent above the achievement. With similar support from partner institutions, as received in 2015-16, MUDRA hopes to achieve this target too.

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## A STUDY ON CONSUMER PREFERENCE OF DIFFERENT DEPARTMENTAL STORES IN SANGLI CITY: A CRITICAL EVALUATION

Suhas Shankarrao Jadhav, Dr. R. M. Yallatti

### ABSTRACT

This study was about factors that influenced the preference for departmental stores services used consumers in Sangli City. The objectives of the study were to analyze the customer preferences towards departmental stores, to establish the main potential users of the departmental stores and to analyze the factors that influence a customer to prefer departmental stores. To achieve this, a sample of 200 respondents in the departmental stores was selected. 20 customers were picked using simple random sampling from the departmental stores, 5 management staff (3 workers and 2 executive staff) to represent the ownership of departmental stores). Questionnaires were administered to the departmental stores customers and to departmental stores owners during repeated visits to each departmental store over the period of study. Chi-square test was used to establish the relationship between customer preference and principal factors that influenced them to select the departmental stores. The Chi-square value that was obtained at 95% confidence level revealed that Payment Options and Behavior of Staff, Quality of Goods, Ambience and Experience Comfort and Prompness, Presentation, Packages and Service, Price have influence on customer's choice, departmental stores. The findings can be used by departmental stores owners to identify consumer's preferences and satisfaction for departmental stores, furnish them with knowledge of consumer expectations, and entrepreneurs to increase sales through customer retention strategies and help future researchers, especially, the fields of marketing. The research could also be used to strategize how to modify the departmental stores meet consumers' expectations, gain their loyalty and improve its services.

### INTRODUCTION

For a customer to be loyal to a departmental store there exists a number of factors not present in a other departmental stores providing services. Some of these unique factors include: flexibility (variety products), reasonable cost of products, quality and satisfactory products, efficient and effective service conductive and supportive staff, security, legal issues, departmental stores structure and design, parking, billing arrangements, conductive and ventilated ambience and convenient operational times. Sangli city is medium size towns with twenty Seven departmental stores located at different points, out of those twelve departmental stores were selected for the study. There is no master plan to guide potential entrepreneurs on what triggers they use for the departmental stores. The city has suffered closure of some departmental stores, even though others are coming up. The market is becoming more segmented with each departmental store focusing on the needs particular customer groups thus widening the customer choice. The departmental stores users are influenced characteristics that are rooted in cultural, social, personal and psychological factors. Other factors that departmental stores preference, cost, availability, satisfaction and quality, efficiency and effectiveness; reliability do affect the clients that seek services of the departmental stores. The study attempted to look at users of the departmental stores, the triggers to be used by departmental stores and the reasons why customers repeatedly returned to the departmental stores. The study found links between consumer preferences and departmental store's attributes. The study depicted how consumers get attracted towards a departmental store. This study provided a guideline for the marketer to understand consumer preferences regarding departmental store selection.

### LITERATURE REVIEW

It is found that various factors have influence on shopping behavior of urban shoppers, which in turn are found to influence intentions and shopping desire in departmental stores. Based on a previous research, it study discusses the following reviews on shopping behavior of urban shoppers towards departmental stores urban areas.

Anselmsson, 2006 The underlying success factors of planned, centrally managed and large departmental store in the retailing sector rotates around customer satisfaction in reference to selection, atmosphere, convenient salespeople, refreshments, location, promotional activities and merchandising policy.

Carter and Vendell, 2005 The most common configuration of departmental stores is linear. Parking and put conveniences are provided in the departmental stores. Commonly, the ambience around departmental stores devoted to parking, unless a multi-level parking structure is provided for customer use.

Craig and Turley, 2004 Motivations for shopping include inside and outside ambience of the departmental stores, layout and extent of involvement in the shopping process. The ambience of the departmental store architecture, ergonomics, variety and excitement motivate the shopper to stay longer and make repeated visits to the departmental stores.

Leó and Philippe, 2002 The satisfaction of shoppers plays at least an equally important role in metropolitan areas where commercial zones are numerous enough to lead consumers to choice decisions. Thus, different behavioral aspects including perception of shopping possibilities, expected pricing practices and general environment of each departmental store affect the satisfaction or dissatisfaction of consumers.







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## The Study of Growth and Development of E-Commerce in India

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### **Abstract:**

*E-commerce is the most emerging market in the last few decades. It has expanded over the globe with innovation. In today's time, E-commerce is playing a vital role in the growth and development of the Nation and makes life easier for people. Many people have resorted to online shopping, Billing, Payments, etc.*

*The study of e-commerce helps to know that what is e-commerce and how it is growing in the emerging market of India. On the basis of information by government portals we are able to study the growth of market size of e-commerce and various segments of retail business which are shifted from manual to online business.*

*This research paper focuses on the concept of E-commerce and growth and development in E-commerce, market growth and initiation taken by government.*

**KEYWORDS:** E-Commerce, Innovation, Online, Pandemic, Business


### **Introduction:**

Commerce is the term that refers to the exchange of goods and services in exchange for money or amounts of money's worth, it is the trading arena that has developed from the initial stages of trade in human life. And now it has been developed as in the field of technology as e-commerce.

The term e-commerce refers to the activity of commerce through the means of the internet, with the help of that any individual, organization, a business enterprise can buy and sell their product worldwide with the help of internet networking.

As we know, the concept of e-commerce had originated first time in the world in the year 1948-1949, with the activity of exchanging business documents includes invoices from business traders/suppliers to their customers with a system of ordering goods via telex, and developed in



  
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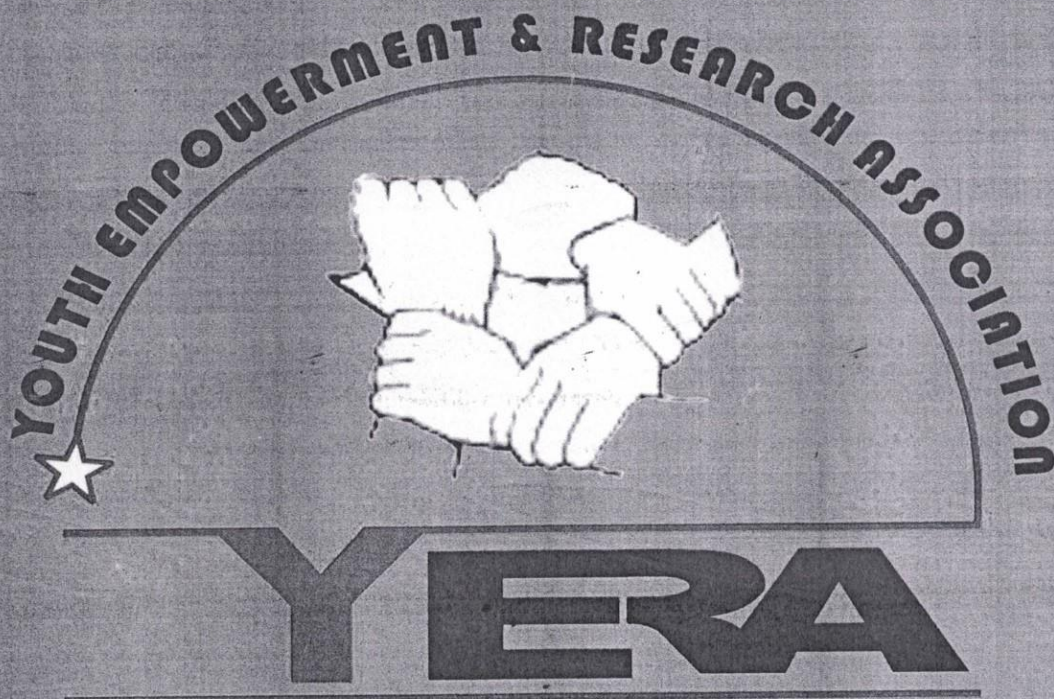
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## IMPACT OF GOVERNMENT INITIATIVES FOR ECONOMIC DEVELOPMENT THROUGH E-LEARNING

A. A. Sattikar\*  
I. A. Attar\*\*

### ABSTRACT

*E-learning is referred to the use of networked information and communications technology in designing, delivering, selecting and extending learning. It is the convergence of learning and the Internet. The universalisation of education has become the top priority, especially for the developing countries. National level initiatives are being taken by the University Grants Commission (UGC) and the Ministry of Human Resource Development (MHRD), Government of India to promote e-learning in the country. E-learning has the potential to change education and training radically, to open new ways of teaching and to increase the ability of people to acquire new skills. Its development is important for governments looking to widen access to education and training and to increase the qualifications of those entering the labour market and for companies seeking new business opportunities in terms of technical support for e learning or to maintain or strengthen their competitiveness through continuously improving productivity.*

### Introduction

Education in India has a history stretching back to the ancient urban centers of learning at Taxila and Nalanda. The Nalanda University was the oldest university-system of education in the world. Western education became ingrained into Indian society with the establishment of the British Raj. India has made a huge progress in terms of increasing primary education attendance rate and expanding literacy to approximately two thirds of the population. India's improved education system is often cited as one of the main contributors to the economic rise of India. Much of the progress in education has been credited to various private institutions. The private education market in India is estimated to be worth \$40 billion in 2008 and will increase to \$68 billion by 2012. Education in India falls under the control of both the Union Government and the states, with some responsibilities lying with the Union and the states having autonomy for others.

As far as e-learning in India is concerned, major stakeholders and institutions that have initiated e-learning programs, after the creation of the National Task Force on Information Technology and Software Development constituted by the Prime Minister of India in 1998. Also E-learning has created new markets for teaching and learning material and equipment, attracting the attention of academic institutions as well as companies supplying them in different sectors – computer manufacturers, software producers, publishing houses and special training providers. It has also led to the reorientation of government policy towards encouraging the spread of e-learning techniques and developing the skills and know-how required for their use.

### E Learning Basics:

E-learning is essentially the computer and network enabled transfer of skills and knowledge. E-learning refers to using electronic applications and processes to

learn. E-learning applications and processes include Web-based learning, computer-based learning, virtual classrooms and digital collaboration. Content is delivered via the Internet, intranet/extranet, audio or video tape, satellite TV, and CD-ROM. It can be self paced or instructor led and includes media in the form of text, image, animation, streaming video and audio.


### Advantages of e-Learning to the Trainer or Organization:

Some of the most outstanding advantages to the trainer or organization are:

- **Improved performance:**  
A 12-year meta-analysis of research by the U.S. Department of Education found that higher education students in online learning generally performed better than those in face-to-face courses.
- **Increased access:**  
Instructors of the highest caliber can share their knowledge across borders, allowing students to attend courses across physical, political, and economic boundaries. Recognized experts have the opportunity of making information available internationally, to anyone interested at minimum costs.
- **Convenience and flexibility to learners:**  
In many contexts, eLearning is self-paced and the learning sessions are available 24x7. Learners are not bound to a specific day/time to physically attend classes. They can also pause learning sessions at their convenience. High technology is not necessary for all online courses. Basic internet access, audio, and video capabilities are common requirements.
- **To develop the skills and competencies:**  
Needed in the 21st century, in particular to ensure


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## COVID-19 Pandemic Hindrance in the Process of Education System in India

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**Abstract:**

*No one would have predicted that a virus that would come and without distinguishing, it will change the lifestyle of people. Due to a virus-COVID-19 pandemic has affected human life in a very drastic way and it took some time for everyone to adopt the new normal. Due to Corona virus pandemic in India the setbacks are seen in different sectors such as oil and gas, automobiles, aviation, agriculture, retail, etc. Sector would remain affected by the predicament. The influence may be more or less and it can be observe in education sector in India. All the education sectors are closed to control the spread of the corona virus. School/institute closure brings difficulties for students, teachers, and parents. So, Digital Learning is a solution to continue the education system. But resist with nonexistence of network infrastructures, computers components and internet access is challenging in India. This Research work purpose to review the impact of the COVID-19 pandemic on the education system in India.*


**Keywords:** pandemic, education system, Digital Learning

**1. Introduction:**

The corona virus (COVID-19) is a pandemic illness that affects different sector including education system. A drastically changes can be observed in human history & its effect on human life, education system and economic development in the globe.

The World Health Organization (WHO) on March 11, 2020, has officially announced that corona virus (COVID-19) is a pandemic after that last 2 years infects more than 192284207 public in the world. The first COVID-19 case has reported by Wuhan Municipal Health Commission on



  
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## A ROLE OF MGNREGA IN FINANCIAL INCLUSION IN INDIA

M.M. Kapale\*  
V.S. Jadhav\*\*

### ABSTRACT

*Mahatma Gandhi National Rural Employment Guarantee Act is the effective employment generation process in rural areas. In the year 2005, government of India enacted this Act to make available job opportunities for rural people. This scheme has been creating job opportunities all over rural India. This guarantees a certain job for every poorest household in the rural areas and also guarantees minimum income for poor. It has been working as a yard stick for poverty alleviation in the country side of India. The purchasing power of the beneficiaries under this project will definitely increase. Through the MGNREGA, the poor rural people are getting job opportunities, they are earning for their livelihood. The beneficiaries have opened their bank accounts to get the payment under this scheme. Eventually, this is helping to enhance the financial inclusion. The banking penetration and access to financial services also increased under this scheme. But 100 percent financial inclusive will be possible if these beneficiaries will make the utilization of these bank accounts and access all financial instruments.*

### Introduction:

MGNREGA ie Mahatma Gandhi National Rural Employment Guarantee Act is the effective employment generation process in rural areas. In the year 2005, government of India enacted this Act to make available job opportunities for rural people. This scheme has been creating job opportunities all over rural India. This guarantees a certain job for every poorest household in the rural areas and also guarantees minimum income for poor. It has been working as a yard stick for poverty alleviation in the country side of India. The purchasing power of the beneficiaries under this project will definitely increase. The poor people can satisfy their needs of livelihood. It will definitely enhance their socio-economic conditions and provide a better standard of living. In the present study, researcher has taken efforts to study total employment generated under this scheme, total working hours, total expenditure incurred under this scheme. This study will help us to know, under this scheme how many poor people are get benefited and how many days they are provided the employment opportunities to the poor people.

### Objectives:

- To study the employment generation under MGNREGA in study period.
- To study hoe the MGNREGA helped for enhancing Financial Inclusion.
- To Study the utilization of fund out of total availability under the scheme
- To Study the total expenditure incurred under the scheme

### Methodology:

This paper has been based on only secondary data which has been collected from secondary sources. Articles, website of MGNREGA and other related links are the main sources of data collection. To analyze the

data, percentage and average s are used to understand the data more easily.

### MGNREGA: Meaning

MGNREGA is a major government initiation in rural India which provide job guarantee to unskilled labours. Its main objective is providing job for every household in rural area for at least 100 days in a financial year. This scheme procures non skilled work for all the adult members of any family in rural area. It covers 200 districts in its first phase starting from the district Anantpur of the state of Andhra Pradesh. In 2007-08 next 130 districts then gradually it covered all most all the district in India.

### Advantages:

- It provides some job to jobless unskilled workers throughout the year.
- It strengthens rural economy by increasing purchasing power of the villagers.
- It ensures asset creation for future betterment of the poor households in villages.
- It provides financial and social security to rural India.
- It helps in developing and maintaining the natural resources and ensures future sustainability.

### MGNREGA and Financial Inclusion:

Financial inclusion is a yard stick to alleviate the poverty from the nation. Financial inclusion protects the poor during exigencies. The poor people were taking loan from unorganized sector of the economy. But due this scheme, they are stopped from slipping into further poverty and distress. In 2005, RBI directed the banks to offer "no frill" account with zero balance for low income groups.

On Jan 21, 2008, the ministry of Rural Development issued a circular and make compulsory transfer of wage payment only to bank or post office accounts of

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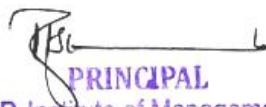
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**Research On Impact Of Covid 19 and Economic Development With Sustainable Development.**

**Prof. R.R.Godbole,**  
VPIMSR, Sangli.

**Prof.M.M.Kapale,**  
VPIMSR, Sangli.

**Prof.R.P.Shinde,**  
VPIMSR, Sangli.

**Abstract:-**

*All the countries have agreed on a goal to modify our world till 2030, by using the Sustainable & Stable Developmental Goals (SDGs) that aim to ensure no one is left behind, and everyone benefits from development Efforts & enrich activities. There is a great need to now include a homogeneity of three elements: economic growth, social development and environmental protection. The inappropriate balance between environment and development is causing issues in achieving sustainability. In this paper we aim to study the possibilities to achieve sustainable development. In this paper secondary sources of information have also been used.*

**Key words:-** sustainable development, economic growth

**Introduction:-**

Sustainable development is that the buzz word today. Every world body and nation moreover as policy thinkers engross about the concept of sustainable development. The way to conserve the natural resources for future generation? But truly nowhere there are sustainable developments. Now every nation wants rapid economic process to alleviate poverty and make employments. Rapid economic process implies to unsustainable environment. Newly developed economies depend on cheap natural resources for higher economic process. Presently there's a wave of right nationalism in every a part of the globe. Be it India or within the UK or within the USA. Protectionism is that the main mantra. At the value of environment degradation. Although Paris summit is successful, still there's an issue of derailment by the USA. President Trump has taken away from the Paris Convention. How is it possible when rapid consumption is that the main thrust of the government.

The year 2020 was purported to be the year by which the Progressed country parties were to fulfil the goal of jointly assembling US 100 billion dollar a year for climate finance, a vital component of the commitments made by the developed countries, The adjournment of COP 26 to 2021 also gives less time for negotiations and other evidence based effort to year -2025

**What is sustainable development?**

"Sustainable development is expansion that meets the necessities of the current deprived of negotiating the power of forthcoming generations to fulfil their own needs." Sustainability is that the foundation for today's leading global framework for international cooperation. Back in 1972, the boundaries to Growth had warned that we'd soon exceed the 'carrying capacity' of the earth, and by the mid-1980s the authors were proved right. Since that point, industrial sophistication has been bankrupting future groups not just financially, but by stealing an unfair proportion of their resources. Unless dramatic changes are made, within 20 years the world supply of oil, H<sub>2</sub>O, food and plenty of minerals will cease to satisfy demand. Yet even against this backdrop, researcher feel that we must always cease our dangerous obsession with 'sustainability'. In fact, there's no such thing as renewable energy in any respect. Altogether other tools & sources of power generation put away non-replenishable resources. Foreexample, Wind turbines require facilities such as generators, towers, glides to be constructed, while photovoltaic solar cells don't materialise out of void. All styles of alternative power generation even have a limited working life, additionally as a comparatively low.

**India and the SDG's:-**

India has taken several active steps at both the nation-wide and also the sub nationwide level to conventional the SDGs into the policies, schemes and platforms of the govt. In 2020, the highlight of India's SDG initiatives has been the Voluntary National Review (VNR) presented to the world organization High-Level Political Forum (HLPF) on Sustainable Development which is that the highest international platform for review and follow-up of the SDGs under the auspices of the world organisation Economic. The reviews are voluntary and country -led and are geared to enabling the allocation of experiences, containing successes, loopholes and lessons learned.





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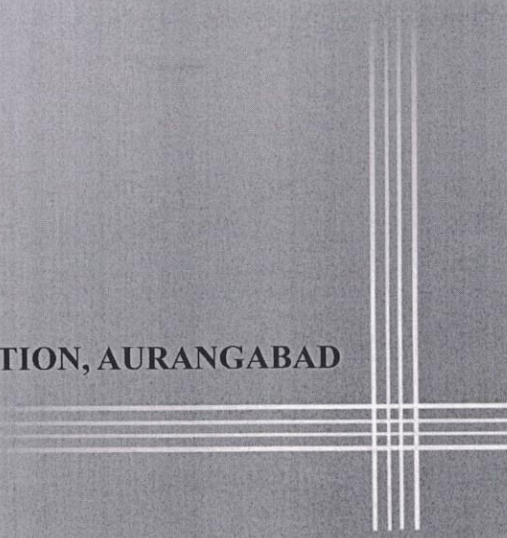
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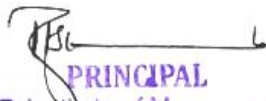
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### Statistical Analysis on Covid Effect on Indian Economic Section

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DOI No. 03.2021-11278686 DOI Link: <https://doi-ds.org/doi/10.2021-74798865/IRJHISICPC210833>

#### **Abstract:**

*The corona virus, when started in Wuhan (china) has spared to developed and undeveloped countries, with the great impact being so far on developed countries like, America and Eastern European nations. The out-break of covid-19 pandemic is an unprecedented shocked to the Indian community. India's growth in the fourth quotes of the fiscal year 2020 went down to 3.1% according to the ministry of statistics. On 26 may, CRISIL announced that this will perhaps be India's worst recession since in independence<sup>(1)</sup>. The world banned and rating agencies had initially revised<sup>(3)</sup> India's growth for 2021 with the lowest figure India has seen in three decades since India's economic liberalization in the 1990s.*

**Keywords:** corona virus impact, pandemics, various segment of economics, GDP and GDP-growth,

#### **Introduction:**

The present pandemic situation has adverse deep impact on Indian economy. The impact of covid-19 could lead to showdown in domestic demand. This will result in erosion of purchase power due to job-lessees or pay cuts showdown effects of deferent demand will have a longer lasting impact on deferent sector, especially were demand is dictionary in nature. Indians real GDP depleted to its bottom in over six year during 4Q 2019-20. Covid-19 has coursed severe description for Indian economy. The current corona virus pandemic could lead to four percent loss to real India gross domestic product (GDP). It is estimated for (GDP) growth rate to 1.9 present for 2020-2021<sup>(2)</sup> This is will be lowest rate after India rated growth rate at 1.1 percent in 1991-92. The government many countries has giving support to the employees to pay salaries to their employee. The Indian



  
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## Impact of Covid 19 on Tourism Entrepreneurship

**Ms.Rajani .P.Shinde**  
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**Mr.Mahesh M.Kapale**  
(Assistant professor, VPIMSR, Sangli)

### Abstract:

As the human life contains the learning & development throughout the life, from the birth till the end of life, Meanwhile each & every person looks for the certain moments in the life which reflects the happiness, pleasure moments with the family members & in around. That what the second thought about Tourism. So Tourism is the way through which people find fun in various ways as fun activities, to learn about culture & history of a particular city or country, site seeing etc.

This Article throws a light on the Impact on Covid 19 on Tourism Entrepreneurship. As the Covid19 is an pandemic breakthrough the world it's reflects to the certain setback to the most of trade & Entrepreneurship. Tourism is one of the Industry on which place is reliable on source of income , Employment & Economic Development etc. The impact of Covid 19 in future period may have effect on various Tourism activities & may has fear of setbacks of certain profit centers.

**Keywords:** Covid19, Tourism, Entrepreneurship


---

### Tourism Entrepreneurship

Sinclair and Stabler (1997) have defined the tourism enterprise as “a composition of products involving transport, accommodation, catering, natural resources, entertainment and other facilities and services, such as shops and banks and other tour operators.”<sup>[1]</sup>

A ‘tourism entrepreneur’ may be defined as a person or a group of persons producing and managing tourism products. In this process the entrepreneur must have the commonly prescribed entrepreneurial traits along with service sector specialties.<sup>[2]</sup>



  
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# Therotical Review of Hybride Network Security

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<sup>2</sup>Director, SIMCA-MCA, Narhe, Pune

## ABSTRACT-

Network Security deals with the security problems on networks of any size. It concern to external problems as well as problems from users of computers inside the network. Internet Security is the one most people are concerned with as it deals with malware and hackers. Network security is concern with security of personal computer, network. Different techniques are used for network security.

**Keywords-** Network security, password, firewall MAC,WAP, Smart Card

## I. INTRODUCTION

In Computer science, Security means the methods and procedures involved to keep personal computer, computer network and information secure and assuring its integrity. Personal computer security is security of personal Computer and data stored in it for those computers which is not part of any network but using Internet. Network Security deals with the security problems on networks of any size. It concern to external problems as well as problems from users of computers inside the network. Internet Security is the one most people are concerned with as it deals with malware and hackers. [1]

## II. PERSONAL COMPUTER SECURITY

The protection afforded to an automated information system in order to attain the applicable objectives of preserving the integrity, availability and confidentiality of information system resources (includes hardware, software, firmware, information/data, and telecommunications) NIST 1995.

The key objectives (CIA)

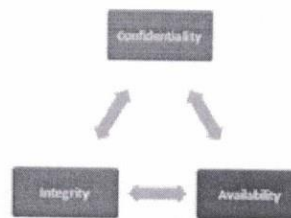


Fig 1: CIA of Computer Security

**Confidentiality-** confidentiality is assurance that confidential information is not disclosed to Unauthorized individuals. Confidentiality is roughly equivalent to privacy.

**Integrity -** Integrity is divided into two types data Integrity and system integrity. Data Integrity is assurance that information and programs are changed only in a specified and authorized manner.

**System integrity -** is assurance that a system performs its operations in very effective manner

**Availability:** For authorized persona system should assure that systems work promptly and service is not denied.

Security option used with personal computer for CIA

1. Personal Computer should be encrypted and secured with a password.
2. The hard drives of desktop computers should be encrypted using software available to stop them being accessed if they are stolen.
3. Use either hardware firewalls or software firewalls.



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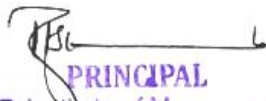
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## A ROLE OF MGNREGA IN FINANCIAL INCLUSION IN INDIA

M.M. Kapale\*  
V.S. Jadhav\*\*

### ABSTRACT

*Mahatma Gandhi National Rural Employment Guarantee Act is the effective employment generation process in rural areas. In the year 2005, government of India enacted this Act to make available job opportunities for rural people. This scheme has been creating job opportunities all over rural India. This guarantees a certain job for every poorest household in the rural areas and also guarantees minimum income for poor. It has been working as a yard stick for poverty alleviation in the country side of India. The purchasing power of the beneficiaries under this project will definitely increase. Through the MGNREGA, the poor rural people are getting job opportunities, they are earning for their livelihood. The beneficiaries have opened their bank accounts to get the payment under this scheme. Eventually, this is helping to enhance the financial inclusion. The banking penetration and access to financial services also increased under this scheme. But 100 percent financial inclusive will be possible if these beneficiaries will make the utilization of these bank accounts and access all financial instruments.*

### Introduction:

MGNREGA ie Mahatma Gandhi National Rural Employment Guarantee Act is the effective employment generation process in rural areas. In the year 2005, government of India enacted this Act to make available job opportunities for rural people. This scheme has been creating job opportunities all over rural India. This guarantees a certain job for every poorest household in the rural areas and also guarantees minimum income for poor. It has been working as a yard stick for poverty alleviation in the country side of India. The purchasing power of the beneficiaries under this project will definitely increase. The poor people can satisfy their needs of livelihood. It will definitely enhance their socio-economic conditions and provide a better standard of living. In the present study, researcher has taken efforts to study total employment generated under this scheme, total working hours, total expenditure incurred under this scheme. This study will help us to know, under this scheme how many poor people are get benefited and how many days they are provided the employment opportunities to the poor people.

### Objectives:

- To study the employment generation under MGNREGA in study period.
- To study hoe the MGNREGA helped for enhancing Financial Inclusion.
- To Study the utilization of fund out of total availability under the scheme
- To Study the total expenditure incurred under the scheme

### Methodology:

This paper has been based on only secondary data which has been collected from secondary sources. Articles, website of MGNREGA and other related links are the main sources of data collection. To analyze the

data, percentage and average s are used to understand the data more easily.

### MGNREGA: Meaning

MGNREGA is a major government initiation in rural India which provide job guarantee to unskilled labours. Its main objective is providing job for every household in rural area for at least 100 days in a financial year. This scheme procures non skilled work for all the adult members of any family in rural area. It covers 200 districts in its first phase starting from the district Anapturn of the state of Andhra Pradesh. In 2007-08 next 130 districts then gradually it covered all most all the district in India.

### Advantages:

- It provides some job to jobless unskilled workers throughout the year.
- It strengthens rural economy by increasing purchasing power of the villagers.
- It ensures asset creation for future betterment of the poor households in villages.
- It provides financial and social security to rural India.
- It helps in developing and maintaining the natural resources and ensures future sustainability.

### MGNREGA and Financial Inclusion:

Financial inclusion is a yard stick to alleviate the poverty from the nation. Financial inclusion protects the poor during exigencies. The poor people were taking loan from unorganized sector of the economy. But due this scheme, they are stopped from slipping into further poverty and distress. In 2005, RBI directed the banks to offer "no frill" account with zero balance for low income groups.

On Jan 21, 2008, the ministry of Rural Development issued a circular and make compulsory transfer of wage payment only to bank or post office accounts of

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INBOUND MARKETING –EMERGING TREND’S IN DIGITAL MARKETING

Dr. R. M. Yallatti and Dr. V. S. Jadhav

Associate Professor and Assistant Professor, VPIMSR, Sangli

ABSTRACT

Digital marketing are all marketing activities that use an electronic device or the Internet. Inbound marketing as the process of attracting, converting, closing and delighting customers. Through using various types of content at different stages of the buying cycle, the 'inbound methodology' is "the best way to turn strangers into customers and promoters of your business. Inbound methodology includes Attract, Convert, Close and delight.

Keyword: Digital marketing, inbound marketing, Attract, Convert, Close, delight

DIGITAL MARKETING

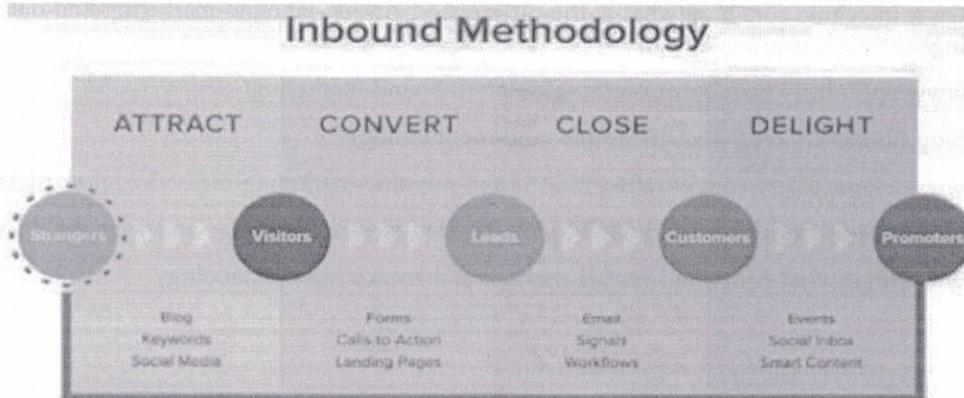
Digital marketing are all marketing activities that use an electronic device or the Internet. It is the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium. [1] Digital marketing includes all marketing efforts that use an electronic device or the internet. Digital marketing offers the prospect of increasing and improving the interactions and relationships with current and prospective customers through social networking sites, instant messaging systems, mobile applications (apps) and pop up advertisement while browsing the sites.[2]

INBOUND MARKETING

Inbound marketing is a term that was invented in 2006 by Brian Halligan and Dharmesh Shah, founders of HubSpot, one of the leading providers of marketing solutions. According to him Inbound marketing pulls customers to your company and creates lasting relationships. More than just a tactic, inbound is a philosophy. It's fundamentally rooted in the principles that people value - personalized, relevant content and connections, not interruptive messages, and that marketing can and should be more lovable.[3] It is designed to draw visitors and potential customers in, rather than outwardly pushing a brand, product or service onto prospects in the hope of lead generation or customers. In terms of digital marketing, this means using a combination of marketing channels – most commonly content marketing, search engine optimization SEO, and social media – in creative ways to attract people’s attention. The aim of a successful inbound marketing campaign is to increase reach and drive quality traffic, engagement and conversions using ‘earned’ and ‘owned’ media.[4]

HubSpot defines inbound marketing as the process of attracting, converting, closing and delighting customers. Through using various types of content at different stages of the buying cycle, the 'inbound methodology' is "the best way to turn strangers into customers and promoters of your business.”[4]

Impound Marketing Methodology



by HubSpot

(Source: www.salesartillery.com)

1. Attract

It is important at this stage to attract the group of people who are most likely to purchase your product or use your service also known as buyer personas. Some important tools used to attract quality leads are blogging, landing pages, social media and SEO.[5]



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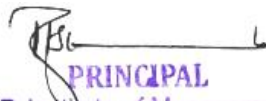
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## Impact of COVID-19 on Digitalised Teaching-Learning in Higher Education

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### Abstract:

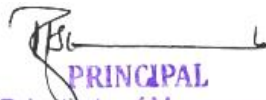
*To enhance the standard of higher education in 21st century, use of ICT explored to a greater extent. To share and collaborate academic information among students and teachers in higher education, ICT helps in the different forms like text, audio, video, image and pdf. ICT technology dominates today's education, within the different modes like synchronous or asynchronous which depends on educational needs, skills, and competencies of scholars. Due to the impact of COVID-19 pandemic situation in lockdown period, in order to continue teaching and learning process, teachers are learning and using different ICT tools and technology for teaching purpose. The students also make it use for learning purpose. They experience that ICT technology has played a very important role in their career, since it also helps them to improve their imagination and thinking power. But another thing we should keep in mind that, excessive use of ICT may distract the attention of students to other side and also cause to downgrade their result.*

**Keywords:** higher education, ICT tools, ICT technology youtube, facebook, Whats App.

### 1. Introduction:

The term "Social media" is known as the application that allows users to communicate with each other to create, edit and share new forms of textual, visual and audio content. Social Media established a new community of learners called as 'network-self' learners and involved the use of computing and Internet technology. Social media created an online community which includes collection of Internet based and mobile services that connect people together to communicate,



  
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## Potential Use of Data Analytics for Marketing: A Theoretical Review

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### ABSTRACT:

*Data analytics in marketing can provide you with unique opportunities for business and market growth. Different analytics tools draw insights from data collected from different media. Data analytics tools include Perfect Marketing Automation, Data Fuel Competitive Intelligence, Neuromarketing, Data Build up Personalization and Predictive Analytics. Data Analytics is playing a larger and larger role in strategizing your way forward as a business. In spite of industry type, business size, data is impacting on your marketing strategy.*

**Keywords:** *Data analytics, Neuromarketing, Predictive Analytics, Intelligence, Marketing Automation*


### Introduction:

Growing profits is important to organizations throughout the world. There are numerous ways to achieve this goal. One of the most important way is focused on attracting more customers. To gain the profit, data driven marketing campaigns plays an important role. For this marketing organization collect data from different sources. This data can be collected from all online activities done by customer. Different tools are used track online activity and engagement. Some of these activities are email campaigns display advertising engagement, search marketing performance and other important google ads metrics. (Team, 2021)

### Data for a Perfect Marketing Automation:

Marketing automation is nothing but using software to automate marketing activities. To provide personalized experience to customers, many companies automate different tasks such as



  
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## A Critical Study on Digital Marketing with Reference to Different Components of Digital Marketing

Mrs. V. S. Jadhav<sup>1</sup>, Dr. R. M. Yallatti<sup>2</sup>

<sup>1</sup>Assistant Professor, <sup>2</sup>Associate Professor  
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Affiliated to Shivaji University, Kolhapur, Maharashtra, India

### ABSTRACT

Digital Marketing is a part of marketing which uses digital channels. Some examples of Digital channels includes advertise on website, YouTube, Face book and sponsorship on YouTube. Content marketing, Social Media marketing, E-mail Marketing, Search Engine optimization (SEO), Search Engine marketing (SEM) and Web Analytics are components of digital marketing. According to a survey by Internet and Mobile Association of India (IAMAI), India will have around 500 million internet users by June 2018. So result of this digital marketing shows growth in Digital Marketing in India.

**KEYWORD:** Digital Marketing, E-mail, Search Engine optimization, Search Engine marketing

### INTRODUCTION

Digital Marketing is a part of marketing which uses digital channels. Some examples of Digital channels includes advertise on website, YouTube, Face book and sponsorship on YouTube. Whenever you use digital channel for marketing then it is known as digital marketing. Now days, rates of internet service providers go on decreasing their service rates rapidly, the number of users go on increasing. So definitely the population for digital marketing is more than conventional marketing. Advantage of digital marketing over conventional marketing is that you are easily able to trace number of customers watching your advertisement. You are also able to positive and negative result of digital marking through analysis of data. So there is lot of scope for experiment. <sup>[1]</sup>

### Components of Digital Marketing

Following are the components of digital marketing

1. Content marketing
2. Social Media marketing
3. E-mail Marketing
4. Search Engine optimization(SEO)
5. Search Engine marketing(SEM)
6. Web Analytics

#### 1. Content Marketing:

The key to growing a business online is Content marketing. It is concerned with traffic of users, lead and sale. It rotates around creation, publications and promotions of products <sup>[2]</sup>. The Content Marketing Institute, an online resource for information defines content marketing as "Content marketing is a strategic marketing approach focused on creating and distributing valuable, relevant, and consistent content to attract and retain a clearly defined audience — and, ultimately, to drive profitable customer action" <sup>[3]</sup>.

Content marketing first create awareness between customers. Then customer will automatically do research. The research is to purchase high quality product at low price. Customers start comparing same product on different content marketing site or social media by different vendors. Choose the best vendor. <sup>[4]</sup>

#### 2. Social media marketing:

Now a day's social media is part and parcel of everyone's life. Now social media is also play role of effective business platform. While selecting social



  
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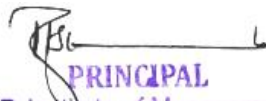
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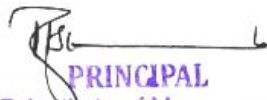


  
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## A CASE STUDY ON SALES PROMOTIONAL ACTIVITIES & ITS IMPACT ON DISTINCT CELLULAR SERVICE PROVIDERS IN SANGLI CITY, MAHARASHTRA

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### **ABSTRACT:**

*The aim of this paper is to examine the role of sales promotional activities as a market driven strategy carried out by cellular service providers and its impact on their corresponding sales. This is achieved by focusing on key dimensions of sales promotional tools carried out by cellular service providers such as free SMS, airtime, Live TV, night calls, internet packs etc. 5 cellular service providers – BSNL, Idea, Airtel, Vodafone, Reliance were selected for the study with a sample of 200 respondents. The links between these sales promotional tools and the actual sales achieved by the firm in a market are explored through interactions with its consumers in this paper.*

*Keywords - sales promotional activities, cellular service providers (CSP), sales.*

### **I. INTRODUCTION:**

The primary purpose of any business is to increase the sales of its products and services. Several methods are implemented to achieve this goal; some are direct while others indirect. Sales promotion is one of them. Sales promotion is any initiative undertaken by an organisation to promote an increase in sales, usage or trial of a product or service. Sales promotions are varied. Often they are original and creative, and hence a comprehensive list of all available techniques is virtually impossible since original sales promotions are launched daily! Here are some examples of popular sales promotions activities: Buy-One-Get-One-Free (BOGOF), Customer Relationship Management (CRM), new media, Merchandising, Discounted prices, Vouchers and coupons etc. Sales promotion includes communication activities that provide extra value or incentives to ultimate consumers, wholesalers, retailers or other organizational customers. It also stimulates sales, product trial (Kotler and Kelvin, 2006). Sales promotion has become a cherished tool for the marketers and its importance has been growing over the past years. However disparities occur in effective use of sales promotion based on the attractiveness of the concerned brand (Alvarez and Casielles, 2005). Sangli city as a whole is experiencing a lot of sales promotional activities by cellular services providers to cater to the huge demand of connectivity to remain mobile. Primarily the need of marketing success was availability, as the demand for cellular services was far more than supply. Lately this has changed with the entry of global, national business entities citing opportunity to earn cash benefits through professional services, sales strategies, attractive offers etc.

### **II NEED FOR THE STUDY:**

The subscribers base of cellular service providers in Sangli city is witnessing a phenomenal growth with the implementation of Live TV, 3G /4G services, internet packs etc. the market of these cellular service providers has reached a saturation point with two noticeable observations prompting the need for study, (1) Majority of the subscribers are attracted towards cellular service providers who use sales promotional benefits other than price. (2) Subscribers today are multibrand switchers than specific brand loyalists due to innovative sales tools offered by cellular service providers. This paper highlights the potency of sales promotion as an effective marketing strategy adopted by cellular service providers including market share, customer patronage, sales, market size, survival etc. Specifically this paper highlights the role of sales promotional activities and its impact on sales with





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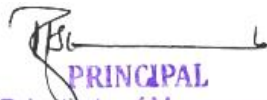


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ROLE OF SOFT SKILLS IN CAREER DEVELOPMENT AMONG MANAGEMENT STUDENTS WITH SPECIAL REFERENCE TO V.P.INSTITUTE OF MANAGEMENT STUDIES AND RESEARCH SANGLI, MAHARASHTRA

M. M. Samudre\*  
C. D. Bhosale\*\*

ABSTRACT

*A growing concern among today's employers is that recent management graduates do not possess the necessary soft-skills to be competitive and switch into entry level positions to be workplace-ready. Soft skills are an art which is strengthened through experiences. This paper highlights the importance of soft skills complements hard skills among management students and aids their career development to make them employable and capitalist with a competitive edge post graduation.*

**Introduction:**

Soft skills are the skills that are used when one person interacts with another person, popularly nicknamed as interpersonal skills. According to Hewitt Sean (2008) soft skills are "non-technical, intangible, personality specific skills" which determines an individual's strength as "a leader, listener and negotiator, or as a conflict mediator". Psychologist Daniel Goleman (1998) stated that soft skills are a combination of competencies that contribute to how people know and manage themselves as well as their relationships with others.

The University of Arkansas highlighted the important soft skills required in the IT industry (Hathway, 1999) as: a) Problem solving skills, b) Listening skills, c) Teamwork, d) Adaptability to new technology and languages e) transferring knowledge to application f) Time management, g) Visualization, Conceptualization skills and verbal communication. The desired skills were: a) Multi tasking skills b) Dealing with business culture c) inter-team communication d) Interpersonal skills e) Constructive criticism f) Organisation skills g) Stress management and h) General writing skills. Soft skills lately are shaping human beings' overall personality. Any educator's dream is that graduates, especially from educational institutions located in mofussil areas, should not only be experts in a certain field but matured personalities with a well balanced, rounded off education. Soft skills are considered twice as significant as their intelligent quotient or technical skills in career prospects. Soft skills are basically people's skills or personality specific skills.

The biggest challenge for present management students is to master the art of soft skills as everyday they have to figure out how to be self motivated. Today, employers frequently complain about a lack in soft skills among management graduates from management institutions. Predominantly missed are communications skills, but additional skills of problem solving, time management, self motivation etc. in business or project management are also ranking highly on the list of missing skills desirable for management graduates entering the business world. A recent outcry in this regard came from the British Association of Graduate

Recruiters (AGR), which recently reported that, "Employers say many graduates lack soft skills. They go on to explain that candidates are normally academically proficient but lacking in soft skills such as communication as well as verbal and numerical reasoning." (AGR, 2007). Soft skills have become crucial quality set of skills for optimistic management students to develop their careers in corporate world, irrespective of the sector. Requirement of soft skills in a job has made the competition for job acquisition and job sustainability tougher. Candidates who wish to get an edge over their competitors are expected to improve their soft skills so that they will be able to rise as a conqueror irrespective of the obstacles they face in the recruitment process or during the tenure of employment. To a great extent research has been done on the importance of soft skills in the workplace (Klaus, 2010; Maes, Weldy, & Icenogel, 1997; Mitchell et al., 2010; Nealy, 2005; Smith, 2007). One study found that 75% of long-term job success depends on people skills, while only 25% is dependent on technical knowledge (Klaus, 2010). Another study indicated that hard skills contribute only 15% to one's success, whereas 85% of success is due to soft skills (Watts & Watts, 2008, as cited in John, 2009). Hewitt Sean (2008) opined in his study that employers value soft skills are just as good as indicator of job performance as traditional job qualifications. So today's professionals need to encompass a high soft skills quotient, apart from the domain knowledge in order to succeed in this competitive era.

**Literature Review:**

Concerning the importance of including soft skills in management colleges, Thacker and Yost (2002) stated that students require training to be effective team members. Employers often come across that "business graduates lack good team leadership skills". The National Employers Skills Survey 2003, reported that employers regard shortages in soft skills, including communication, teamwork, and customer focus and responsiveness as far more crucial than hard or technical skills (Watkins, 2004). According to Knell and et.al. (2007) employers are continually asking for a work force rich in creativity, communication skills and

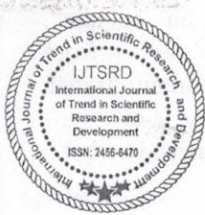
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INTERNATIONAL CONFERENCE ON DIGITAL ECONOMY AND  
ITS IMPACT ON BUSINESS AND INDUSTRY

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## Customer Satisfaction Towards Paytm in Sangli Miraj Kupwad Muncipal Corporation

**Mr. M. M. Samudre, Mr. V. R. Gramopadhye**  
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Sangli, Maharashtra, India  
Affiliated to Shivaji University, Kolhapur, Maharashtra, India

### ABSTRACT

Digital India's drive towards a cashless economy has modernized the launch of Unified Payment Interface (UPI) applications since its launch in Jan 2016. The usage of smart phones as virtual debit cards has doubled to send or receive money instantly. The current study has been conducted in order to meticulously evaluate and examine the level of customer satisfaction towards Paytm UPI app. The purpose of this study is also to observe and analyze the purpose of using Paytm as one of the UPI applications, reasons for choosing Paytm as an UPI application and to find out the problems encountered by the customers. The primary data for this study was compiled through well-structured questionnaire filled in on a one-to-one basis by 150 customers of Sangli Miraj Kupwad Corporation. The study results clearly indicate that the majority of the users of Paytm UPI application were in the high level of satisfaction. Hence, the study highlights the important points that Paytm UPI application must consider in order to increase the number of users and to improve their service quality.

**KEYWORD:** Paytm, Customer Satisfaction, Unified Payment Interface (UPI).

### INTRODUCTION.

Unified Payment Interface is a mobile centric, real time interbank payment system which has the potential to transform and universalize digital payments in India. UPI is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging

several banking features, seamless fund routing & merchant payments into one hood. It also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience. In August 2016, NPCI launched Unified Payment Interface (UPI), a next generation mobile based payment system which enables real time bank payments thus making smart phone as a primary payment device for both consumers and merchants and to universalize digital payments in the country. The UPI interface will allow account holders across banks to send and receive money from their smart phones using just their Aadhaar unique identity number, mobile phone number or virtual payments address without entering bank account details.

According to NPCI, so far only 29 banks have agreed to start this service. If your bank is UPI-enabled, you can ask it to connect you to the system. To initiate a transaction, you can use two types of address—global or local. Global address includes your mobile, Aadhaar and bank account numbers. A local address can be a virtual address. Let's say your bank gives you a virtual ID similar to your email ID (for instance, name@ company name). This virtual address will allow you to send and receive money from multiple banks and prepaid payment issuers. Paytm India's largest mobile shopping commerce platform is an Indian commerce shopping website. Since its launch it began to launch various services on the digital platform viz. offering mobile recharge, gas bill, electricity bill, telephone bill payments etc. lately, it offers various facilities such as DTH recharge, insurance facilities to



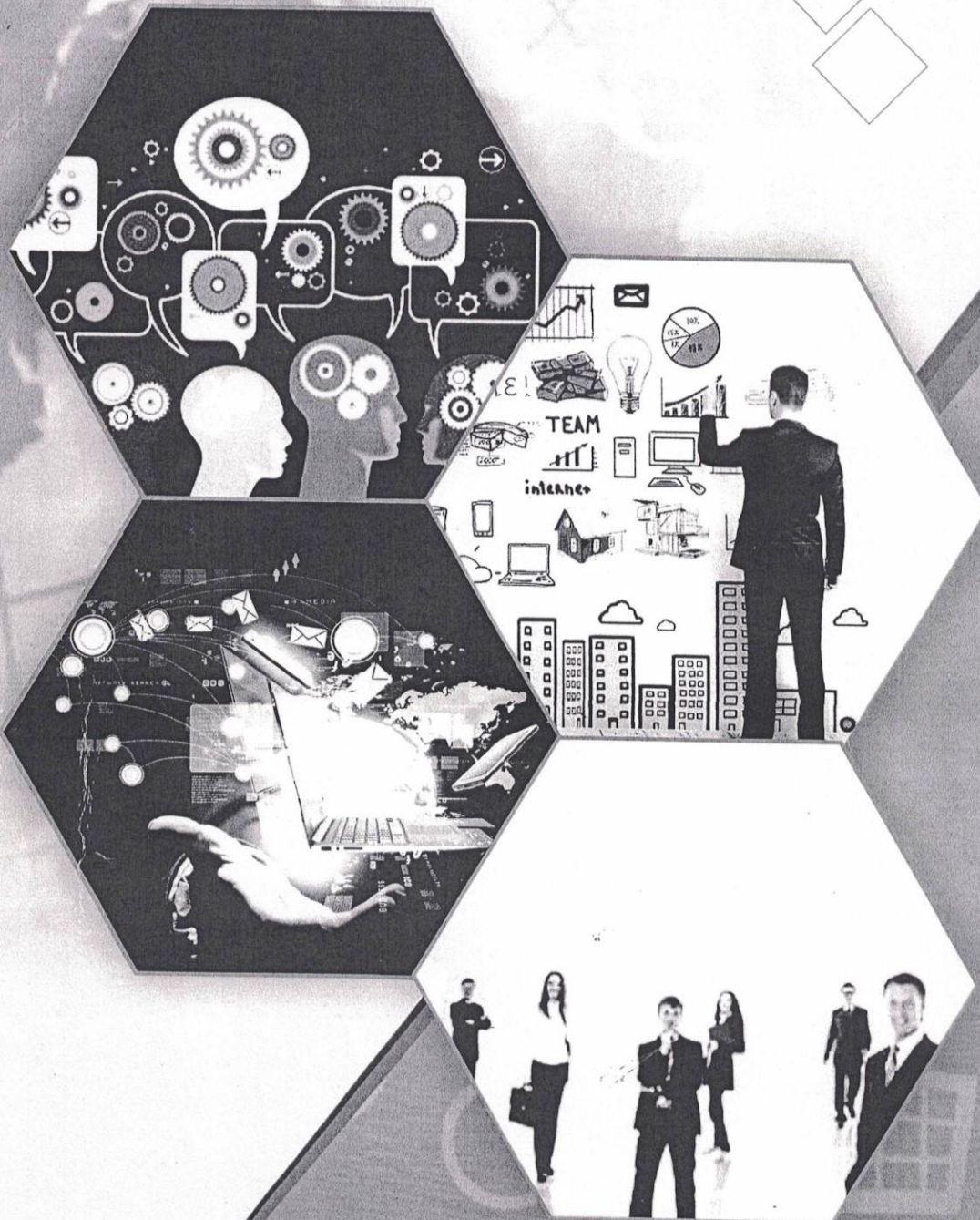
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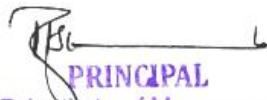
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## A STUDY ON ENTREPRENEURIAL TRAITS OF MBA STUDENTS IN SELECTED MANAGEMENT COLLEGES IN SANGLI MIRAJ KUPWAD CORPORATION, MAHARASHTRA IN LINE WITH MAKE IN INDIA INITIATIVE

Prof.M.M.Samudre

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### Abstract:

*Entrepreneurs are considered vital engines of growth in today's economy. It's a key ingredient of social and economic development thereby generating employment and wealth for developing economies like India. India currently relies on its youth for triggering economic growth as current population highlights youth as its greatest asset plus a significant barrier due to youth un employment. Hence, developing entrepreneurial skills among youth is more momentous in driving the Indian economy. Currently youth are hell bent on the Government jobs and other external service providers than entrepreneurship. Entrepreneurial traits refer to rare virtuous human attributes expected from somebody leading others or managing an organisation. They include: drive, achievement, motivation, ambition, energy, tenacity, and initiative, leadership motivation, honesty, integrity, self-confidence, cognitive ability, and knowledge of the business. This paper aids in finding entrepreneurial traits of MBA students in select management colleges in Sangli, Maharashtra in line with Make in India initiative thereby promoting youth entrepreneurship and boosting growth of the Indian economy. The research also concludes the potential of entrepreneurial traits of MBA students if harnessed correctly can promote indigenous growth of products, services and self reliance through proper support from the education, government and society.*

**Keywords:** Entrepreneurial traits, Entrepreneurship, Skill development, Make in India.

### Need of the Study:

This study aims to find entrepreneurial traits of MBA students in select management colleges in Sangli Miraj Kupwad Municipal Corporation, Maharashtra in line with 'Make in India' initiative for skill development and entrepreneurship 2015 thereby promoting youth entrepreneurship and boosting growth of the Indian economy.

### Introduction:

The growth and prosperity of all economies remains highly dependent on entrepreneurial activity. Entrepreneurs are the essence of economic growth — they provide a source of income and employment for themselves, create employment for others, produce new and innovative products or services, and drive greater upstream and downstream value-chain activities.

Studies carried globally reveal that economical development has shown positive sign due to enterprising entrepreneurs. Thus, entrepreneurship is a key solution to unemployment problems and poverty in a nation (Dash and Kaur, 2012).

Indian population hints that for almost 300 million youth there are only 100 million jobs there by a employment gap of almost 200 million. This gap can be irradiated through self –employment and entrepreneurship driven employment. A strong belief system in today's youth-entrepreneurial spirit is essential through right support, accurate framework, funding and mentoring. (Chigunta, 2002).

Even though educational institutions promote entrepreneurship education among its students basic entrepreneurial traits viz. vision, risk taking, passion is found to be lacking instead they opt for enterprises offering handsome salary backed by lucrative career path, security and steady earnings. Lack of support from family and society further adds to the problem of a entrepreneurial career. (Rahman, 2008).

Today's cut throat competition demands our country India to be consistent in products and services manufactured, delivered with set international standards. In tune with the national policy 'Make in India' framed by the government of India, the underlining adage can be true for our country's development if we have considerable amount of Entrepreneurs with the required skills, standards and quality measures that can be manufactured, delivered. The face of entrepreneurship is also changing in India, as today's youth are talented and do not look for high paying jobs instead take risks and prefer to become entrepreneurs. Making a strong pitch for 'Make in India' initiative, our Prime Minister Narendra Modi has remarked that never before has India been well prepared to absorb talent, technology and investment from outside. At a time of global slowdown India represents a bright spot for investments with liberalized Foreign Direct Investment policy and Gross Domestic Products above 7%.

Entrepreneurship based on innovation has immense growth potential. However, the number of local entrepreneurs emerging every year in India is very low. The Global Innovation Index 2014 ranks India 76 out of 143 countries. Accelerating entrepreneurship based on innovation is crucial for large-scale employment generation in India. Statistical studies reveal that MSME (Micro Small and Medium Enterprises contribute to only 17% of GDP in comparison to 86% in Taiwan, 60% in China and 50% in Singapore. (National Policy for Skill Development and Entrepreneurship, 2015) The policy states that the primary objective is to meet the challenge of skilling at scale with speed, standard (quality) and sustainability. It aims to provide an umbrella framework to all skilling activities being carried out within the country, to align them to common standards and link skilling with demand centres. In addition to laying down the objectives and expected outcomes, the policy also identifies the overall institutional framework which will act as a vehicle to reach the expected outcomes.





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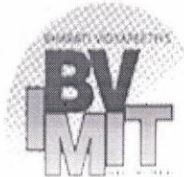
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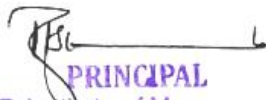
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## Cloud Computing and Migration

Ms. Swati Pralhad Sandanshiv

### Abstract:

Over the past decade, cloud services have rapidly become one of the most defining technologies in IT. Cloud computing with its benefits attracting each and everyone. Adoption of cloud computing has been increasing from past decades. Cloud migration is the process of moving data, applications or other business Data from an organization to the cloud, or moving them from one cloud environment to another Cloud Environment. After moving data onto cloud, people can access it through internet.

## Arduino Based Smart Electronic Equipment Control System: For Meliorate Differently Blessed People

Mrs. Varsha Prashant Desai <sup>1</sup>

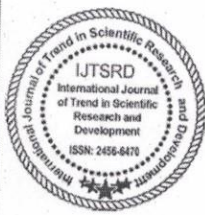
Dr.R.D.Kumbhar <sup>2</sup>

### Abstract:

The purpose of this research project is to ease the life of differently blessed person. For normal person efforts required to switch ON/OFF any electronic control system is very little. If we could sense the same efforts with considering differently blessed person/old age person, this efforts counts in Tons. So this research project basically designed and developed to ease the efforts of differently blessed person for their day to day needs. As a contributor to this effort, smart electronic equipment control system is considered as good alternative for differently blessed people to lead life independently. In this paper we have used Arduino based system with relay module to control different smart equipment like AC, air cooler, room heater, LED bulbs, washing machine, fan, electronic doors, curtains, pet feeding machine, lift control, electronic plant watering system etc. With this research we made efforts to develop a system which is physically versatile in functionality and user friendly. It allows user to handle equipment with the minimal efforts, without causing him/her any pain, inconvenience. This paper describes experimental model of Arduino based smart electronic equipment control system. Arduino is a microcontroller used to make communication with objects by taking input from Bluetooth or sensors and send output to physical devices. Using this system we can control any electronic equipment by smart phone application through Bluetooth connectivity. It is also integrated with speech recognition technique to ON/OFF device or equipment. This system is practically designed and tested for controlling LED bulb and fan through android application with smart phone. Open source Arduino software is used to develop a program that controls different electronic equipment through single android application. This project is tested on the grounds of technical feasibility, financial feasibility and acceptability.







# Classification Technique for Predicting Learning Behavior of Student in Higher Education

Mrs. Varsha. P. Desai

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## ABSTRACT

In education system it is very important to decide learning behavior of students. Today there is huge competition in higher educational institutes. Quality education is essential for facing new educational challenges. Educational Data Mining is useful to classify students according to their knowledge and learning behavior. It helps teachers to implement different teaching methodology as per learning behavior of student. Researcher used Naïve Bayes classification technique on training data set of students. Classification is a supervised learning approach which categorized data into predefined classes. The implementation is carried out using C#. Algorithm is implemented on set of multivalued attributes to predict slow learner, average learner and fast learner students. The objective of researcher is to extract hidden knowledge from dataset for prediction of learning behavior of student.

suitable algorithm for getting optimum solution to the problem is a challenging task in data mining.

Data mining plays vital role in education system. Predicting learning behavior of student is very critical process. Learning behavior of student depend of different factors like gender, family background, location, age, interest, strength, weakness, culture, curriculum etc. Today education system creates tremendous carrier opportunities in the front of students. It is challenging work for teacher to provide education as per student need and interest. Learning student behavior is very essential for getting better teaching outcome as well as student's satisfaction. A Classification technique in data mining helps teachers to predict student behavior and selecting appropriate teaching methodology to enhance teaching and learning process.

**KEYWORD:** Training Dataset, Supervised, Unsupervised, Machine learning, Data Mining.

## I. INTRODUCTION

Data Mining is a process of discovering knowledge from database. It is a technique to identify patterns and determine relationship between objects in dataset. Data mining motivates various applications in machine learning to learn from data. It consists of many algorithms which are based on supervised and unsupervised learning. There are different techniques of data mining like classification, clustering, predictive analysis, association rule mining, sequence mining, graph mining, regression and time series analysis etc. Selection and implementation of best

## II. Literature Review:

Researcher has gone through previous research related to classification techniques in data mining. It is observed that, Naïve Bayes classification algorithm is used for student's performance classification. Web mining and multifactor analysis technique is implemented for prediction<sup>[3]</sup>. Decision tree, Random forest and Naïve Bayes theorem is used for classification of student behavior. Researcher evaluate results of all three algorithms and it is found that Naïve Bayes method gives better results than other classification techniques.<sup>[4]</sup> Naïve Bays algorithm is implemented for slow Lerner prediction using python



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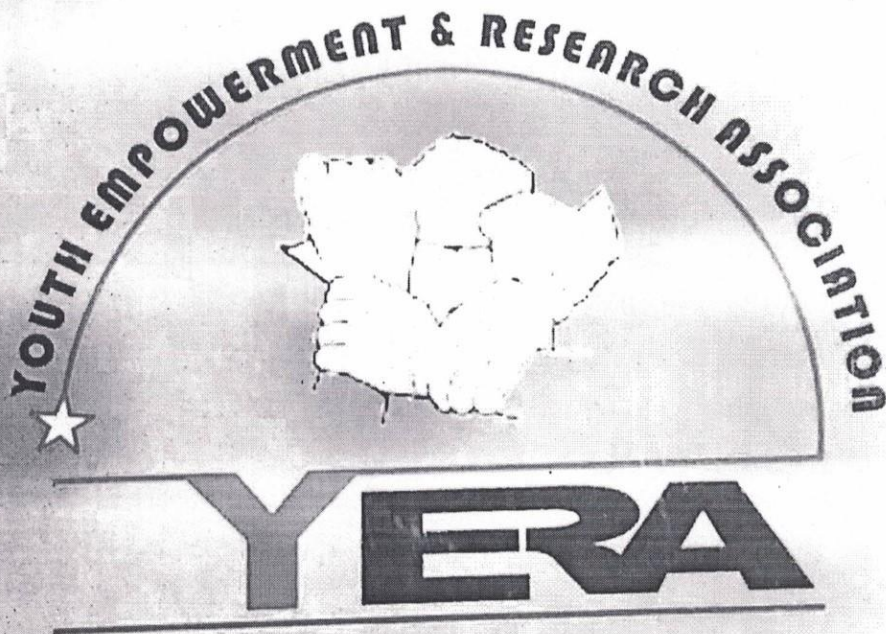
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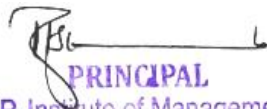
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## ERP FOR EFFECTIVE MANAGEMENT OF SUGAR INDUSTRY: A CASE STUDY RAJARAMPABU PATIL S.S.K, RAJARAMNAGAR, SAKRALE, SANGLI

Varsha P.

### ABSTRACT

Sugar industry is 2<sup>nd</sup> largest agro based industry in India. Its contribution to Indian economy is enormous. India is a largest consumer and second largest manufacturer of sugar. Sugar industry in India is well developed, there are more than 30 million rural people. About 4.3 crores farmers are engaged in sugarcane cultivation in India. Sugar factories (cooperative, private, and public) have valuable contribution in initiating a number of entrepreneurial activities in India. Rajarambapu Patil SSK is one of the well-known cooperative sugar industry in Sangli District. ERP is an efficient for integrated data management, effective resource utilization and coordinate different functionalities of sugar factories. Implementation in different functional and sub functional areas would ensure data integration for enriching efficiency sugar unit and foster management decision at all levels. Successful ERP implementation is depend on package selection, vendor support, business process reengineering (BPR), technical support, top management involvement, user involvement and benefits realization. This research paper presents study of ERP implementation in Rajarambapu SSK, Sangli. Survey carried out to study ERP implementation status, issues in ERP implementation and providing suggestions for getting the benefits of ERP.

### Introduction:

Rajarambapu Patil Sahakari Sakhar Karkhana Ltd situated in Rajaramnagar, taluka Walwa of Maharashtra state was the dream of late Rajarambapu Patil. In the year 1968, he was established this society in the name of 'Walwa Taluka Sahakari Sakhar Karkhana Ltd. The modernization of the said plants is also taken in the year 2000, the liquor and the foreign liquor plant is also implemented along with ENA plant. Mithen Gas, Compost and Worming Compost Fertilizers plant is also commissioned. It is unique cooperative sugar factory in India having two units operating simultaneously with an aggregate crushing capacity of 6500TCD. The sugar factory has also established a distillery division having a capacity of 100 KLPD manufacturing RS/SDS/ENA. The sugar factory has helped devise 38 lift irrigation schemes helping farmers bring more than 50000 acres land under cultivation. Currently the sugar factory is also planning to setup a mega power cogeneration project of 25 mw with a total investment of 80 core.

The factory has been awarded many prestigious awards of state and national levels, for best technical efficiency, financial management and development activities. Today the sugar factory has emerged as leader in the cooperative sector in Maharashtra. The entire unit is computerized and networked to increase efficiency.<sup>[10]</sup>

### Mission of organization:

- 1) To strive for enhancing, productivity and quality in sugar and by-products.
- 2) To provide better services and facilities to cane growers, employees and consumers.
- 3) Step out to reduce pollution to improve environmental conditions, and there by achieve area development.

\*Research Scholar, Shivaji University, Kolhapur

RNI - UP/ENG/2011/36701

### Literature Review:

The adoption of ICT for business goes beyond buying an office computer and connecting it to the internet. ERP is an integrated inform system to support the different areas of the business. These areas include operations and management accounting, finances, manufacturing, production, transportation, sales and distribution, human resource supply chain, customer relationship and e-business.

ERP systems help the different parts of an organization to share data and knowledge, reduce costs and improve management of business processes (Stephen B. Buchhout and Nemeec 1999). Today Sugar factories implement ERP system for proper management sugarcane cultivation, harvesting, cane weighing, crushing management, cane calendaring system, accounting and transportation of cane to industry helps to improve efficiency of organization as well reduce manpower.

Successful ERP implementation is depend up different factors like top management support, business process reengineering, effective project management, user involvement, education and training, suitability hardware and software, data accuracy, vendor support and organization culture. ERP implementation is long term process may last for one or several years. Selection of proper ERP package vendor, module integration, BPR and user involvement are the key factors for getting actual benefits of ERP system.<sup>[8]</sup>

### Objectives of study:

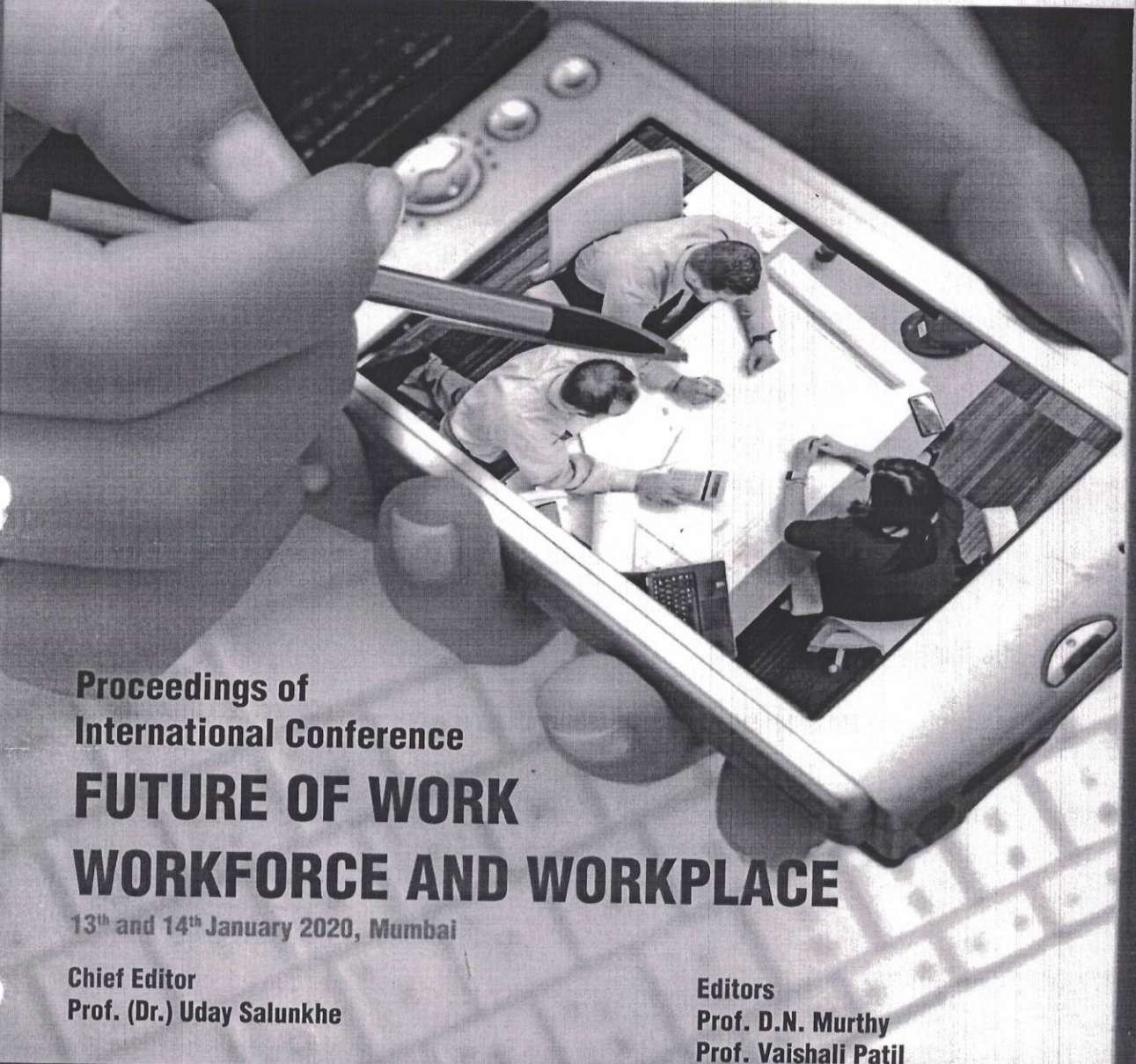
1. To study present status of ERP implementation in Rajarambapu Patil SSK.
2. To identify issues in ERP implementation.

**Research Methodology:** The study is descriptive inferential in nature and data is collected through



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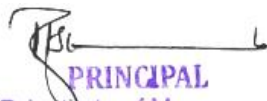
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# Sugarcane Categorization using Remote Sensing Technology and Machine Learning

Varsha P. Desai<sup>1</sup> and Dr. R.D. Kumbhar<sup>2</sup>

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**Abstract**—Sugar Industry is a leading manufacturing industry for social economic growth of India. Sugar recovery is depending on various factors like variety of sugarcane, plantation and harvesting schedule etc. Today remote sensing technology is significant method for collecting spectral features of sugarcane. Spatial and spectral data analysis can be possible through data mining and machine learning algorithms. Through this paper researcher study method for collecting data from remote sensors, data preprocessing methods and selection and implementation of algorithm for prediction of sugarcane recovery.

**Keywords:** CSS (Commercial Cane Sugar), PA (Precision Algorithm), MODIS (Moderate Resolution Imaging Spectrometer), MSR (Multispectral Radiometer)

## INTRODUCTION

Sugar industry is second largest agro industry in India after textile industry. Sugarcane is most significant commercial crop occupies more than 0.5 million hectares area in India. Growth of Sugar industry leads to social economic development of rural area. Sugar recovery and quality of sugar is based on type of sugarcane, plantation and harvesting schedule. Average of recovery in India is less than 11.3%.<sup>[1]</sup> In India average rate of sugar recovery is only 11.3% (2017) which is less as compared to other major sugar producing countries. Sugarcane categorization according to its spectral behavior helps to determine average sugar recovery.

Today PA (Precision Agriculture) monitoring system is used to monitor cane yield but does not measure the product quality. Modern spectroscopic technique is a rapid and non-destructive tool to predict quality properties of sugarcane in the field. Both handheld Vis/NIR (350-1075 nm) and full range (350 -2500 nm) spectroradiometer were used to determine the quality attributes of sugarcane by scanning the cross-sectional surface of the stalk <sup>[2]</sup>. Through this method overall Brix, Pol, fibre, CSS can be predicted. So spectroscopy based on stalk cross-sectional scanning technique is a viable method for mapping and predicting sugarcane quality in the field.

Data mining is a effective method for remote sensing data analysis. Data induction, decision tree, classification algorithms are significant methods for knowledge discovery with highest accuracy. Machine learning is a technique of learning from data for predicting future results. Object oriented data analysis and machine learning techniques used to analyze spectral data obtain from remote sensing for crop categorization.



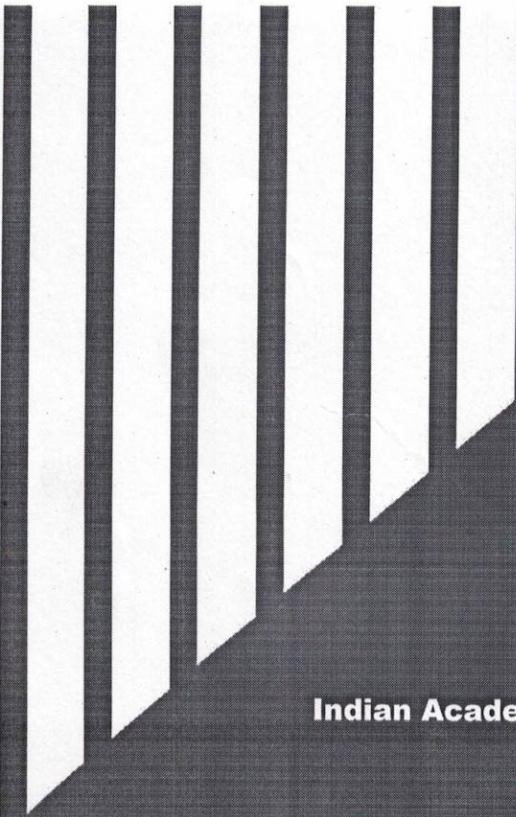


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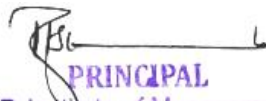
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**A REVIEW ON- ADAPTIVE E-LEARNING SYSTEM****Varsha P. Desai<sup>1</sup> and Dr. Kavita S. Oza<sup>2</sup>**Assistant Professor<sup>1</sup>, V. P. Institute of Management Studies & Research, Sangli  
Assistant Professor<sup>2</sup>, Computer Science Department, Shivaji University, Kolhapur**ABSTRACT**

*In e-learning system individual learners having different learning expectations. Learning style identification is important factor in education system to provide learning resources as per their need interest and knowledge level. Learning behavior help to identify learning path for learner. Adaptive e-learning system plays important role in interactive e-learning system. This paper describes techniques used for adaptive e-learning system and proposed component architecture for developing interactive e-learning system.*

*Keywords: LOM, VARK, FSM, ATS*

**I] INTRODUCTION**

E-learning is an online learning system where educational resources are available to access outside traditional classroom. E-learning contents delivery, method of teaching and format of e-learning resource these are important factors for getting knowledge and learning satisfaction to the learner. Adaptive e-learning system focus on learning behavior, attitude, educational background, learning style and knowledge level of learner for better learning experience. Student centric approach is essential for developing interactive e-learning system.

**II] ADAPTIVE E-LEARNING SYSTEM**

Researcher proposed ontology based model for eLearning which provides adaptive content management and pedagogical resource descriptor describes the LOM standard metadata. In traditional teaching method is teacher centric. Inductive learning plays important role in adaptive learning approach. Models depicts relation between task ontology and student domain knowledge ontology. This models provide ontology based model for teaching domain.<sup>[1][6]</sup>

Adaptive e-learning system focus on learners individual needs, preferences and differences. Learning style identification is an important factor in adaptive e-learning. Felder Silverman model (FSM) of e-Learning identifies learning style of learner in different dimensions. It helps to identify how the learner perceive, receive and understand information in learning process. Researcher elaborate different tools and techniques for learning style identification. Artificial Intelligence and data mining techniques like K-means clustering, Bayesian Network, K-nearest neighbor, Genetic algorithm, Item Response theory, Artificial Neural Network and Rule based system etc. used to develop dynamic learners model. Users learning styles can be identified using users interaction log include online activities, number of visits, time spend on activities, personalization parameters like cognitive and reasoning ability, users history and background data include static information like gender, educational background, ethnicity etc. The efficiency of adaptive eLearning system is based on application field, data sources, attributes used for adaptively, users modeling approach and adaptive techniques. Researcher proposed that valuable contribution stakeholders like education experts, curriculum developer, software developer and data analyzer necessary to develop effective adaptive eLearning system.<sup>[2]</sup>

E-learning is an effective education methodology for user to learn as per their need and interest. Adaptive teaching pedagogy is one of the best strategy that exploits interaction between learner and teacher to provide education as per learning style of individual learner. Bayesian network technique is used provide interaction between domain knowledge concept and learners learning requirements. Adaptive learning system is an intelligent tutoring system that provides personalized education environment that dynamically adapts learning goals, provide guidance, knowledge and decides individual learning path for learner. It is learner centric environment organize learning material and managing learning strategies. Researcher developed system named as Learning Vista to enhance quality of learning in large class of students. Objective of this system to provide learning material as per their knowledge level to avoid misconceptions. ATS provides sufficient opportunities for students to improve their skill and knowledge. Learning optimization implemented to until learner get satisfactory knowledge. Kolb's learning theory is used for individual learning style identification. Researcher compared classroom teaching method results with ATS, it is found that system helps students to provide learning material is available as per their knowledge level which avoids misconceptions and overall 80% students are satisfied with this system.<sup>[3]</sup>

Web mining plays significant role in e-learning system. Web usage mining is a data mining technique to discover patterns from web data as per web application requirements E-learning helps to motivate the self-





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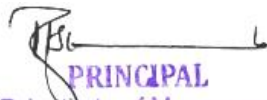
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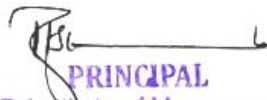


  
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## IMPACT OF COVID-19 ON CYBER WORLD

**Varsha P. Desai**

Assistant Professor

V.P. Institute of Management Studies & Research, Sangli  
(Affiliated to Shivaji University Kolhapur)

**Abstract:** Due to COVID-19 lockdown situation use of internet and telecommunication technologies are rapidly growing in all over the world. To continue the businesses, education, communication, interaction and organizational work by maintaining social distance is possible by using internet and virtual communication technologies. Video conferencing tools, social media, online shopping applications demands raised during lockdown period. Cyber criminals or intruders continuously finding vulnerability and creating trap for the online users to access confidential data of user authentically. Number of cybercrime incidences are increasing day by day. This research paper throws light on some cybercrime incidences as well as create cybercrime awareness by providing security measures.

**Keywords:** COVID-19, Ransomware, Sniffing, Dark Web, Hackers, DDOS, Cyber Attack

### Introduction:

Cyber security or information security refers to protect your data, networking devices, organizational IT assets, programs, applications protect from attack, damage or unauthorized access. Confidentiality, integrity, availability and nonrepudiation are the important elements of cyber security. Phishing, Sniffing, Spoofing, Ransomware, DDOS are the popular types of cyber-attacks in cyber world.

As per research within 60 seconds more than 1.3 million social media logins, more than 194,444 people tweeting, 59 million messages sent through online messengers, \$1.1 million spend on online shopping, 2.5 million snaps created, 4.7 million users watched Youtube channel, 400,000 apps downloaded from Goggle play store, 4.1 million Google search queries etc.<sup>[1]</sup>

**Cyber Crime Report:** Over 50,300 cyber security incidents like phishing, website intrusions and defacements, virus and denial of



(52)

# Progression in Science, Technology and Smart Computing

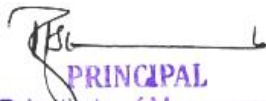


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## Fine Tuning Modeling Through Open AI

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Dr. Kavita S. Oza

Assistant Professor,  
Computer Science Dept.  
Shivaji University, Kolhapur

---

**ABSTRACT** - Open AI is an artificial intelligence research laboratory working on cutting-edge deep learning techniques that allows computer to works like a human being and help to solve complex problems. Natural Language Processing is one of the applications of deep learning through Open AI that motivates to train billions of parameters with complex and large corpus dataset with better performance. GPT-3 is auto regressive language has capability to convert text to image, face recognition, handwriting recognition, translation, sentence analysis, intelligent recommender. Responsive AI system uses behavior analytics for faster corporate decisions. This paper elaborates the fine-tuning applications of deep learning model through GPT-3 under open AI system.

Keywords: GPT-3, NLP, Deep Learning, ROUGE, Responsive AI

### INTRODUCTION

Today deep leaning and neural network are the power of industries. Open AI is an advanced more human centric intelligent technique especially in field of reinforcement learning. It is artificial intelligence laboratory where research scientists explore their knowledge and skill for innovations in machine learning techniques. Artificial intelligence is the technique to allow the computer to behave like human being. Deep learning algorithms works like human brain that analyze complex data with huge logical combinations. AI has competency to enabled deep learning model to solve complex mathematical problems better than machine learning. Deep learning models integrated with automatic optimization of feature extraction process rather than machine leaning model.<sup>[1]</sup> Multilayered Neural network implementation using deep learning algorithms promotes more accuracy in prediction of complex problem results. Open AI technology motivates for creating image from text, connecting image to text, text analysis, language recognition, microscope etc.

Artificial intelligence is the simulation of human intelligence into machine for thinking and working like human that has capability to work form experience. Machine Learning is a part of AI that has an ability to learn from data, identify pattern and take decision with minimum human intervention. Deep learning is the subset of machine learning in which multilayer neural network learn from large corpus dataset for making intelligent decisions.





# Application of Ant Colony Optimization: An Approach towards Travelling Salesman Problem Resolution

Priyanka P. Shinde<sup>1\*</sup>, Varsha P. Desai<sup>2</sup> and Kavita S. Oza<sup>3</sup>

DOI: 10.9734/bpi/castr/v13/11181D

## ABSTRACT

In today's world everyone uses vehicle for the transportation this leads lots of air pollution, lots of traffic and wastage of time as well as wastage of fuel. It also leads driver dissatisfaction and costs billions of dollars every year in fuel utilization all over the world. Tracking down an appropriate answer for vehicle clog is an extensive test because of the dynamic and capricious nature of the organization geography of vehicular conditions, particularly in metropolitan regions. The objective of study is to find the shortest path to minimize the drawback of travelling. In the ant colony optimization, there are various techniques used to resolve the travelling salesman problem. The literature study of ant colony optimization algorithm is studied to find out how the ant colony algorithms used for solving the travelling salesman problem and improve the performance according to the requirements. The behavior of ant is observed to do improvements in the ant colony optimization algorithm. Ant leaves pheromone while traveling the other ants follows that pheromone trail and by trail of pheromone, ants can determine the shortest path of travelling. Similarly, the ACO is used in TSP in which the algorithm helps to visit each city only once with minimal distance and time.

*Keywords: ACO; TSP; salesman problem; ant colony optimization.*

## 1. INTRODUCTION

In computer technology and research, an ant colony optimization (ACO) could be the best method for the solution of problems which can be optimized finding wise strategies through graphs. The behavior of real ants was indicated by the artificial ants using multi-agent strategies. Biological ants used most significant approach for interaction called as pheromone-based communication. The implementation of artificial ants and native search algorithms along with some types of graph techniques can be a better solution for various optimization tasks [1].

In nature, ants of specific community rooming randomly for searching food and then return back to their own colony. During return journey ants drop chemical components in the path as a social responsibility. This helps other ants in community to notice food and follow the exact path to reach destination without rooming anywhere.

After some time, notwithstanding, the discharge way begins to dissipate, so diminishing it's tempting strength. As longer it takes for a hymenopterous bug to go down the path and back again, the more drawn out the pheromones had the chance to vanish. A concise way, by appraisal, gets marched over extra additional minutes, thus the discharge thickness gets higher on more limited ways than longer ones. Emission vanishing furthermore has the upside of staying away from the combination to a local ideal goal. The path picked by the essential ants would be attractive and prominent to follow for other

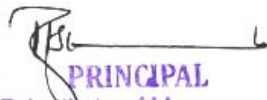
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## INTERNATIONAL RESEARCH JOURNAL OF HUMANITIES AND INTERDISCIPLINARY STUDIES

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### IMPACT OF INTERNET TECHNOLOGY ON WOMEN'S SAFETY

Dr. Varsha P. Desai<sup>1</sup> Dr. Kavita S. Oza<sup>2</sup> Anjali S. Gaikwad<sup>3</sup>

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#### Abstract:

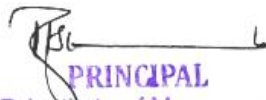
Today information technology plays an important role in our day to day life. Due to mobile technology and social media our lifestyle is changing. Rapid innovation in technology is complemented with rise in the crimes against women. The issues of safety of women and other vulnerable area of society are engaging the attention of the police and agencies concerned in and outside the government. The competence of technology in assuring women's safety is questionable. There are many safety apps are available in our mobile. Through this paper we will present positive and negative impact of technology on women's life. Researcher emphases on cybercrime incidences and it impact on women in the society. Due to innovation in ICT, Smart gadgets and devices are available that can be help for women security. Out-of- the box solutions and innovative applications that can be embedded in the mobile phones that helps women who are in trouble. Presence of mind, awareness and knowledge of technology are challenging factors for women's security.

**Keywords:** information technology, crimes against women, women security, Smart gadgets and devices

#### I] Introduction:

Women have always been the most vulnerable and often exploited part of society. So women security is the important concern all the time <sup>[1]</sup>. The women and children harassment are increasing day by day at an exponential rate. Fourth most common crime against Women in India is a Rape cases. According to National Crime Records Bureau (NCRB) 2017 annual report, total number of rape cases are reported across only India are 56,709. Study found that overall 88% of reports reveals



  
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**CS-04. Revival Strategies for Business through Metaverse****Dr.Varsha P.Desai<sup>a</sup>, Dr.Kavita.S.Oza<sup>b</sup>, Dr.Priyanka.P.Shinde<sup>c</sup>, Dr.Rajanish.K.Kamat<sup>d</sup>**<sup>a</sup>*Assistant Prof. V.P.Institute of Management Studies & Research, Sangli*<sup>b</sup>*Assistant Prof. Computer Science Dept., Shivaji University, Kolhapur*<sup>c</sup>*Assistant Prof. Government College of Engineering, Karad*<sup>d</sup>*Science and Technology Shivaji University, Kolhapur*\*Corresponding author E-mail : [vpdesai@vpimsr.edu.in](mailto:vpdesai@vpimsr.edu.in)**Abstract:**

Metaverse is the next generation of internet technology that allows real time dynamic user interaction with digital artifacts. It integrates the capabilities VR (Virtual Reality) and AR(Augmented Reality) to redefine the digital experience. Today the big technology giants invest on Internet of Things, Artificial Intelligence, Machine learning technologies to improve metaverse ecosystem. Metaverse is the buzzword for innovation in virtual reality and provides remote way to perceive interactions on the internet and social media. While experiencing personalized virtual world users identity, reputation, trust, perception, device and transaction security are the major challenges in metaverse. Augmented reality, lifelogging, virtual world and mirror world are the four quadrant technologies in metaverse. User's engagements through virtual platform, motivation to online customers for virtual 3D experience and NFT for the tokenized assets are the significant business strategies for the growth of business.

**Keywords:** Augmented Reality, Virtual Reality, Ecommerce, Blockchain, NFT.

**1. Introduction:**

The concept of Metaverse was first coined by American novelist Neal Stephenson in 1992 in science fiction novel Snow crash. Metaverse is the online 3D platform with combinations of different virtual spaces. It is virtual environment that's allows users to interact, communicate, entertain and socialize together in 3D space [1]. Metaverse will be the future of education, business, ecommerce, healthcare, tourism and many more areas. Today online video game is the popular metaverse experience among the users. Blockchain integration in metaverse for the cryptocurrency provides benefits of crypto wallets that regulate reliable and transparent governance system. It motivates for digital economy with variety of utility tokens and NFT (Non Fungible Tokens). The technology giants like Facebook, Amazon, Microsoft, Apple,



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### An Emerging Trend of Cloud Computing In Education Sector

Khairunisa Iliyas Korbu<sup>1</sup> Rutuja Chandrashekhar Kadane<sup>2</sup> Dr. V. P. Desai<sup>3</sup>

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#### Abstract:

Technology plays a very significant role in our day to day life. There is a huge demand for internetbased applications in different areas. Education is one of the emerging sectors where online applications have tremendous scope in e-learning technology. It helps knowledge based learning, build confidence and interest among learners. Cloud computing in education motivates learners to learn at their own pace. This research paper focuses on an emerging trend of cloud computing in the education sector. IT also specifies benefits and challenges faced during adopting cloud technology into the education sector. There is a huge impact of the pandemic on the education sector. In today's century education is one important component that is needed to make our dreams come true and cloud computing provides enormous E-learning facilities for the student-centric education system.

**Keywords:** Cloud computing, education sector, pandemic days, distance learning, technology, virtual, E- learning.

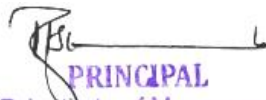
#### 1. Introduction:

Nowadays cloud computing is one of the biggest trends. Rapid increases in demand information in education has computer technology it pleasure very important role in education every E- learning depends upon the internet devices in today's generation are assign less internet wifi based on low cost of cloud computing enable to student access electronic panting and mobile devices to the internet 24 hours in a days. Cloud Computing provides multiple resources of information technology (e.g. storage, communication, collaboration, via services offered by cloud service provider (CSP)).

The Benefits of the future enhance over the past few years the future of cloud computing has changed. Today the world is strongly connected with one another with the help of digital

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## Mergers and Acquisitions - Revival strategies in the Indian Banking Sector

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### Abstract:

The research Paper on "Mergers and Acquisitions –Revival strategies in the Indian Banking Sector" is prepared to know, what is the need of merger and acquisition in Indian Banking sector? and Cause and effects of merger and acquisition on various banks. As we know, in India Banking Sector has widely growing in various functional areas which are not only restricted to the function of accepting deposits and lending money. It has expanded to various activities which lead to growth as well as increases the challenges towards survival. In previous few decades in Indian Banking sector the concept of merger and acquisition have took place.


The main reason behind the merger and acquisition of banks is slowdown of economy due to various circumstances, to prevent such situation which cause slowdown of economy the initiation like merger and acquisition had been took place in Indian Banking Sector to uplift the economy by assorting risk, increasing liquidity and to oppose issue of Non-performing Assets. The concept of merger and Acquisition is not new in India, since before Independence the banks had been merging and acquired to balance Economy. Few of the examples are like Merger of Bank of Bengal, Bank of Bombay and Bank of Madras into Imperial Bank of India, Merger of Allahabad Bank with Indian Bank, merger, and acquisition of Oriental Bank of Commerce (OBC) and United Bank of India with Punjab National Bank (PNB) and, Merger and acquisition of Syndicate Bank with Canara Bank.

**Keywords:** Merger, Acquisition, Bank, Slowdown, Liquidity, Growth, Survival etc.,

### Introduction of Merger and acquisition:

In India, Banking sector plays a vital role which is not only restricted to accepting deposits and lending money to its customer; it helps in growth of Indian economy by expanding its functional areas in the arena of digitalisation to boom the economic growth of the nation. But since 2010, Banks started losing its inferiority significantly and decline its credit growth, results into slowdown of economic activities. To avoid such slowdown Indian authorities have taken numerous steps like merger and acquisition, amalgamation etc.



  
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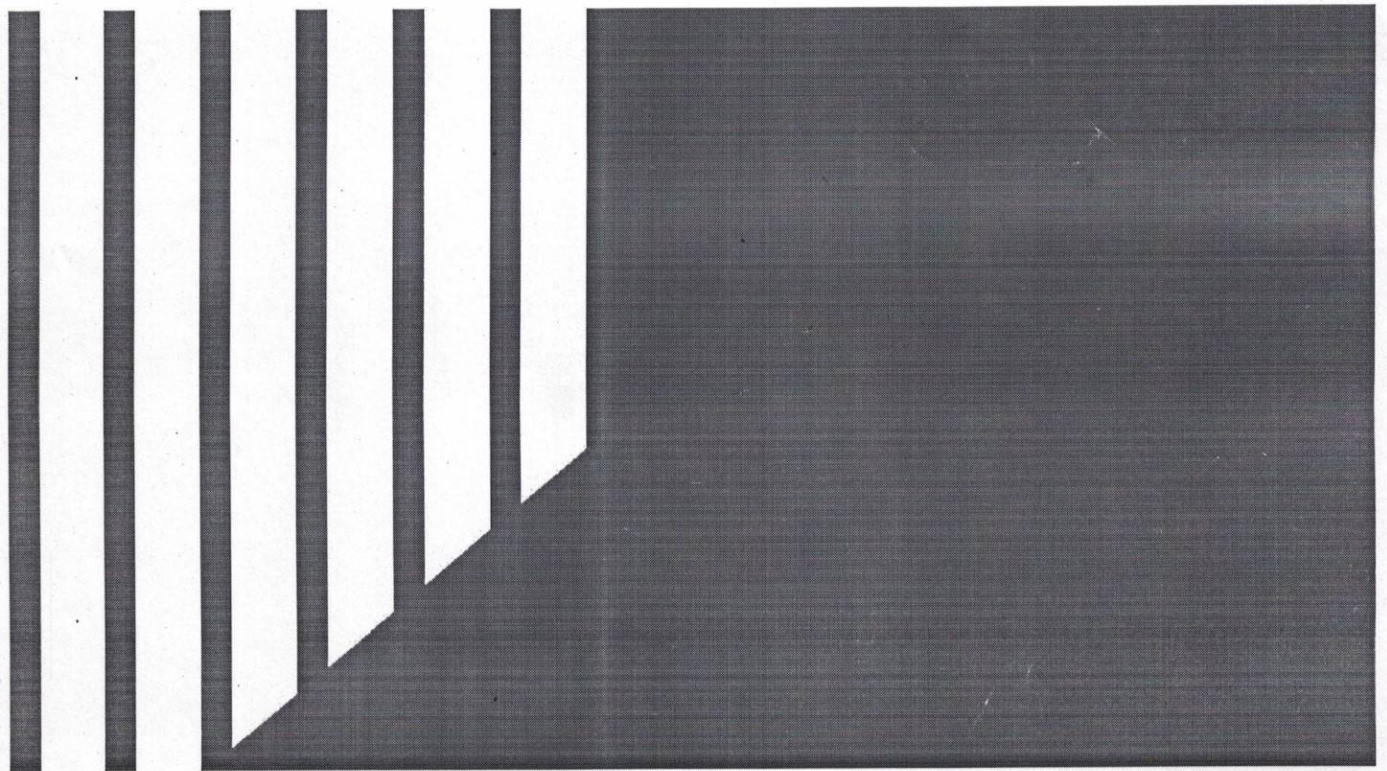


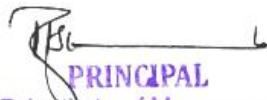
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FUTURE OF BLOCKCHAIN

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ABSTRACT

In this paper researchers try to introduce Blockchain technology. How Blockchain solves our today's major transaction issues like transaction cost, security issues and problems with centralized database systems. Apart from this researcher highlights major issues in current Blockchain technology and future threats or challenges in this technology so that we need to work on it.

Keywords: Blockchain, disadvantages of Blockchain, threats, Bitcoin, Crypto currency, ledger, Node, Miners, authentication, non-repudiation.

ABOUT BLOCKCHAIN

We know that in next 2-5 years Blockchain will be used everywhere. Whoever has heard about Bitcoin, they must have heard about Blockchain as well. Blockchain started in 2008 by Satoshi Nakamoto. The technology behind Bitcoin is nothing but Blockchain. Blockchain is nothing but chain of blocks where each block contains hash key, timestamp and transaction data. Bitcoin is digital crypto currency and it works on peer to peer network means distributed systems. Means there is no any central system. e.g if you want to transfer money there is a bank in between but in bitcoin there is no central bank, everything is distributed.

In distributed one problem is security and other is trust. How we can trust this technology? And its solution is asymmetric cryptography.

Who is maintaining the database? Then ledger comes into the picture. Every node contains public ledger. Ledger contains all transaction details. Same copy of ledger stored on every node. No one can change it. Bitcoin contains transactions. We can store anything in block but in Bitcoin we store transactions only.

SHA2-256, SHA2-512 etc. hashing algorithms are used in Blockchain technology. For any input data hash algorithm outputs fixed length of hash key. Data may be of any length (single line or whole Wikipedia). Any single character change in data will affect the hash key. So we can check hash key if someone tampering our data.

Every block contains data and its earlier block hash key as shown in following fig.

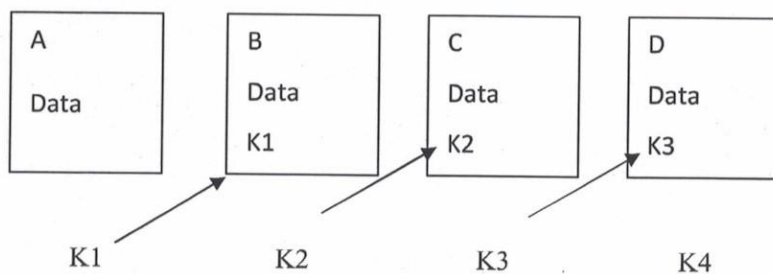


Fig: How Blocks are connected with each other in Blockchain

If you change data from block 'B', it will affect 'B's hash key. If someone changes data from block it affects its hash key and hence all next nodes because each block has its earlier block hash key means someone tampering your data.

*It's amazing to know that, till now no one was able to crack the Blockchain database, this shows the power of Blockchain.*

**NODE/MINER:** Entire Blockchain is available on every node which are connected in distributed system, so that every node can see the complete data or transactions. Some nodes are called Miners who verify the transaction and add block to chain. Miners need to have high computational power because it needs to solve a complex puzzle before adding a new block into existing chain. Computation of complex puzzle is required for POW i.e. proof of work and for insuring it is not a malicious node.

Miner receives some amount of Bitcoins or some incentives after adding a new block.



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### Sales analysis adopting data analytical tools for manufacturing sector

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#### **Abstract:**

*The present paper has focused on current scenario of sales of Selected Company rubber products for sugar industries. This paper includes sales in various states in India. Considering the current scenario, the researcher wants to predict the future sale by using time series analysis with the help of Excel and SPSS. The secondary data has been analyzed and interpreted so that it will be helpful for the organization for future planning. Predictive analysis using time series analysis method has been conducted to forecast future sales enabling company to set a valid target to work upon during upcoming years.*

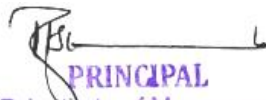
**Keywords:** Time Series, Predictive analysis, elasticity,

#### **Introduction:**

Rubber – a polymer characterized by its ability to stretch and regain its original form after removal of deforming force – has played an important role in creation of thousands of products. Rubber products have been an integral part of almost every industry since 19<sup>th</sup> century, when it was first introduced in industrial world. The properties of these polymers like elasticity, strength, tolerance to wide range of temperatures, resistance to abrasion, electrical insulation, resistance to oils and acids, etc. makes them ideal for various industrial as well as day to day products.

Rubber industry is one of the major industries in India contributing to nearly 3% of GDP. India is one of the largest global players in this sector and largest producer of natural rubber. Natural rubber is obtained from trees. Synthetic rubbers are artificially produced to get more desirable properties. Some of the widely used synthetic rubbers include styrene-butadiene copolymer (SBR), nitrile rubber (NBR), neoprene (CR), ethylene-propylene diene monomer (EPDM), silicon rubber,



  
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## A Role of Data mining technique in Healthcare System of Lactating Animals

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### Abstract:


The current era is witnessing a vast development in all fields of animal health care. The usage of IT to transfer information and knowledge in the animal health care domain using expert systems is one of the areas investigated by many institutions. The transfer of knowledge from veterinary consultants & scientists to livestock holders represents a bottleneck for the development of animal health care in any country. Measuring the performance of an expert system is difficult as knowledge cannot be quantified. But it is impossible to present formal proofs of correctness for expert systems. Expert systems can be supported with mechanism for correctness of the results for users who rely on them. The paper has proposed a new kind of association algorithm based on support and certainty, which can scan the datasets several times to discover certain frequent item sets whose length complied with fixed increment. The objective of this paper is to propose a data mining technique, which can be used for storage & assessment of data for different diseases in lactating animals and observe associative rules based on clinical diagnostic parameters. The dataset being designed in this study for storage of clinical data, should be able to render the data in appropriate structures, provide metadata that adequately records semantics of data. Applying Apriori algorithm to a given clinical data set can have the potential to confirm results of expert system regarding disease and symptoms co-occurrences. Under the architecture based on support and confidence, the Apriori algorithm can prove to be certainty association rule, when a piece of association rule is larger than the expected support and meets the condition of certainty.

**Keywords:** Data mining, Apriori Algorithm, Expert System, Lactating Animals

### 1. Introduction:

An Expert system is a computer program that uses knowledge to solve complex problems. AI provides not only new paradigms for problem solving but also new representation formalisms which allow the explicit representation and use of the knowledge of the domain, mainly by rule-based and constraint-based representation of knowledge. In Expert system knowledge is acquired and represented using various knowledge representation techniques rules, frames and scripts. The basic



  
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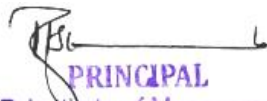
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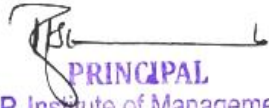


  
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## ONE STEP TOWARDS GOING GREEN IN INDUSTRIAL SECTOR

Rajani Shinde\*  
Rihana Rajavi\*\*

### ABSTRACT

In recent years, society is facing environmental issues and has their impact on the ecological balance, this environment problem arises due to changes in the climatic conditions and due to various industrial activities. This works are comes under the green business this led to paradigm to study about the consequences of it and to adapt principles of going green which help to the society. As to industrialization is need to raise of living standard but as a living creature and having a business were are social responsible for the conservation of all natural resources and proper utilization of it, as afforestation, developing green belt etc. so we can reduce intensity of ecological imbalance, effects on the health due to various factors as emission of harmful substances and the wastage from industry/ business sector which in turn led and inspire businesses to integrate and work together for the environmental sustainability we can state environmental sustainability saving of all natural treasures as proper use of resources(energy), waste reduction, reducing different type of pollution(water, air, noise etc.), use of ecofriendly products hence this all activities will enhance the business to execute plans which would help to cut cost, to become more environmental responsible, to set good image and standard and to also stay in the competitive. This article is an attempt to identify the pros after the business/ industry adapting green principles i.e. effective and efficient use of resources by using model of business process reengineering and Ishikawa model.

### Introduction:

Green business which is also known as sustainable business, firm that carry out activity which is concerned for the minimum negative impact or harm caused on environment ( either global or local ),economy, community ,society or a business. This kind of sustainable business participates in green activities to ensure that all manufacturing process, product, services address adequately current environment concern i.e. the question arises how well a company's products and services perform with renewable resource which affect the environment, business growth itself and the society. The business is narrated as green if it has the following elements incorporated, the principles of renewable into each of the business decision, to overcome traditional method of non-green process consuming environmental friendly product and services that will help to replace demand of non-green products and services and in turn meeting the customer needs and dealing with environment in well manner. the firm should concern for designing for the environment means to enable process to know about potential impact on the environment of product and the process that is been used to make the product .Green business hence can create value for the customer, share owner and the environment. Hence the business decision should go for adapting green principles to reap the benefits of business sustainability to be ecofriendly in terms of reduce, reuse and recycle.

### Need of conducting green business:

About impact on ecological & health: As discussed above there are different factors which are cause for environmental imbalances exploitation of natural energy, products, environment and pollution  
Exploitation of energy: irresponsible use of resources, degradation of env. Caused due to increased

population, enlargement of industry, pollution in water, air etc. And loss of Biodiversity Product: a) Non Degradable pollutant: Which cannot be broken down by natural process which further creates problems emission of harmful substance which are toxic in nature Environment: Global warming caused due to increase in global temperature, carbon dioxide n the atmosphere heavy rainfall, changes extremely in weather condition etc. Deforestation we can say cutting down of tress were the land were green cover is converted in barren land. Ozone layer depletion caused due to release of pollutant, formation of chlorofluorocarbon and halogen gases Pollution: Land: caused due to faulty agriculture practices, changes in rainfall intensity, natural calamities as earthquakes, volcanic eruption etc. Air : caused due to burning of fossil fuels which is been released from gases and chemical used at industry , pollutant as methane raise the temperature of earth Water : caused due to contamination of water bodies that is oceans, rivers, lakes etc. Noise: can call as excessive noise which harms living things, noise caused by machines, engines, transportation, trains etc.

### About fishbone (Ishikawa) diagram:

Ishikawa diagrams (also called fishbone diagrams, herringbone diagrams, cause-and-effect diagrams, or Ishikawa) are causal diagrams created by Kaoru Ishikawa (1968) that show the causes of a specific event. Common uses of the Ishikawa diagram are product design and quality defect prevention to identify potential factors causing an overall effect. Each cause or reason for imperfection is a source of variation. Purpose is to break down root causes that potentially contribute to a particular effect are usually grouped into major categories to identify and classify these sources of variation.

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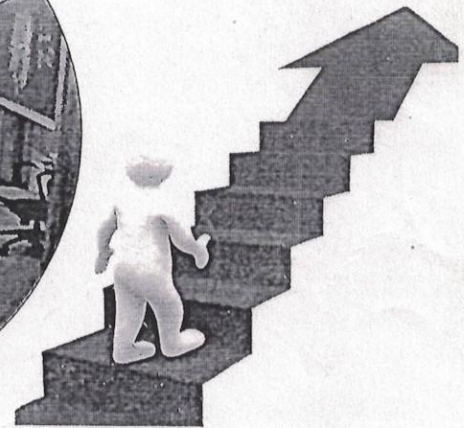
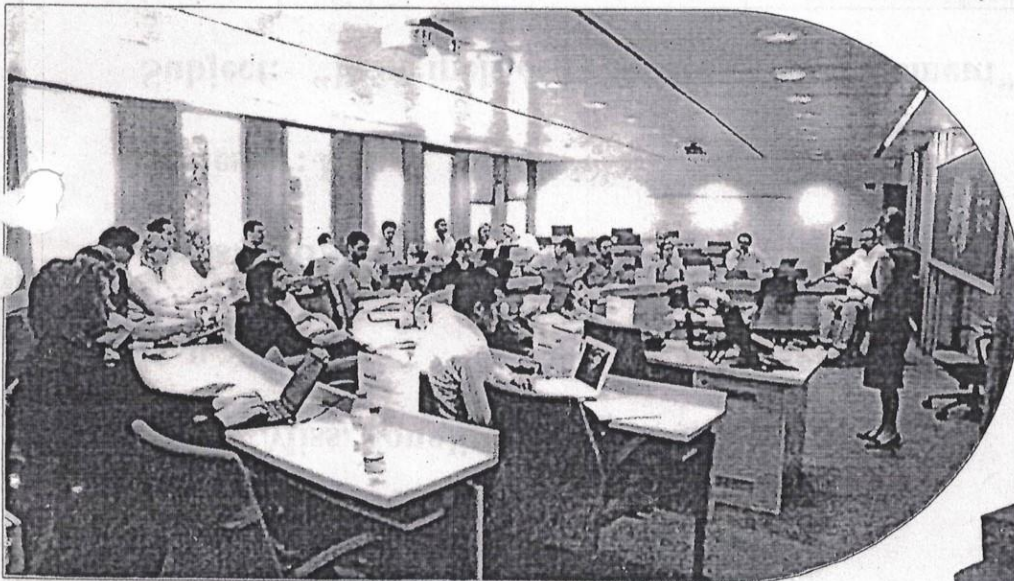
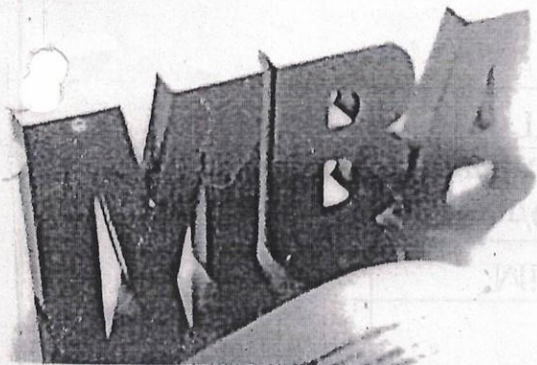
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# MANAGEMENT EDUCATION ISSUES & CHALLENGES



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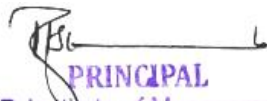
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## Covid 19 and its Adverse Impact on Indian Production and Economy

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### ABSTRACT

*Outbreak of the Covid-19 pandemic is an unprecedented shock to the Indian economy. The Government of India has announced a variety of measures to tackle the situation, with the prolonged country-wide the lockdown, global economic downturn and associated disruption of the economy is likely to face a protracted. This study revealed the potential impact on various sectors like manufacturing, financial services, banking, infrastructure, real estate.*

**Keywords:** Indian Economy, Economic Downturn, Pandemic, sector.

### INTRODUCTION:

The Indian economy has been experiencing drastic destroyed and worst source over the past few months. The impact on the Indian economy could be significant if the virus continues to penetrate the country which will have a longer lasting effect in countries like China, S Korea, Japan it could be more damaging if there is any shutdown in India.


### IMPACT OF COVID-19 ON INDIAN ECONOMY:

The impact of corona virus pandemic on India has been largely disruptive in terms of economic activity as well as a loss of human lives demand and exports sharply plummeted with some notable exceptions.

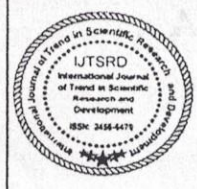
### FOOD & Agriculture:

Since agriculture is the backbone of the country and a part of the government announced essential category, the impact is likely to be low on primary agricultural production several state governments have already allowed exploration.



  
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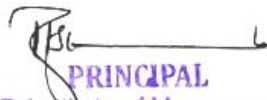


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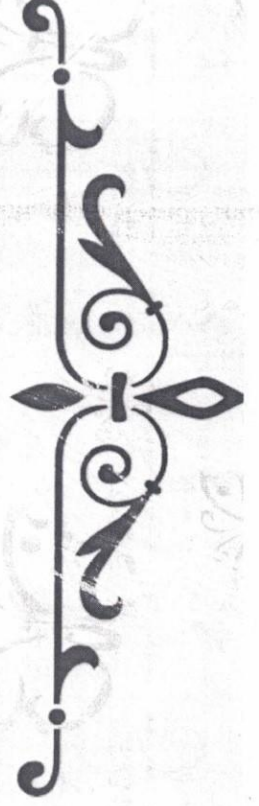
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66



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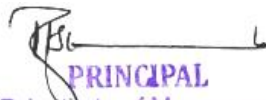
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## 13. Impact of Covid 19 on Tourism Entrepreneurship

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**Mr. Mahesh M. Kapale**

Assistant Professor, VPIMSR, Sangli.

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### Abstract

As the human life contains the learning & development throughout the life, from the birth till the end of life, Meanwhile each & every person looks for the certain moments in the life which reflects the happiness, pleasure moments with the family members & in around. That what the second thought about Tourism. So Tourism is the way through which people find fun in various ways as fun activities, to learn about culture & history of a particular city or country, site seeing etc.

This Article throws a light on the Impact on Covid 19 on Tourism Entrepreneurship. As the Covid19 is an pandemic breakthrough the world it's reflects to the certain setback to the most of trade & Entrepreneurship. Tourism is one of the Industry on which place is realible on source of income , Employment & Economical Development etc. The impact of Covid 19 in future period may have effect on various Tourism activities & may has fear of setbacks of certain profit centers.

**Keywords:** Covid19, Tourism, Entrepreneurship

### Tourism Entrepreneurship

Sinclair and Stabler (1997) have defined the tourism enterprise as "a composition of products involving transport, accommodation, catering, natural resources, entertainment and other facilities and services, such as shops and banks and other tour operators."<sup>[1]</sup>

A 'tourism entrepreneur' may be defined as a person or a group of persons producing and managing tourism products. In this process the entrepreneur must have the commonly prescribed entrepreneurial traits along with service sector specialties.<sup>[2]</sup>

It empowers the entrepreneurs in the Tourism Industry ,as it is one of the largest sectors including the activities & tasks effectively with proper utilisation of the resources availability in & around the tourists destination for the gaining of social & economic Multifactor. Also creating the sustainability of employment in areas of informing & guiding, traveling agent, Tour operator & transportation, lodging & catering services agents etc. thus way of providing Intangible



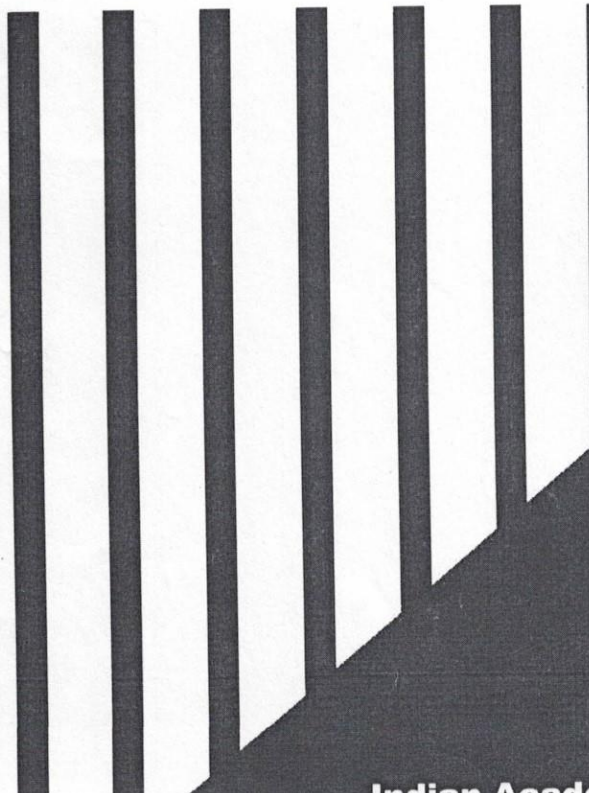


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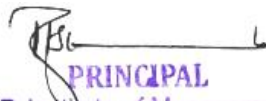
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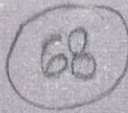


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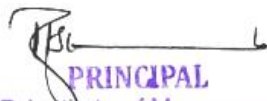
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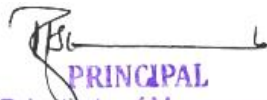


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## Artificial Intelligence & its Role in Industry

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### ABSTRACT

In today's digital era "Artificial intelligence" has been used in nearly all industries. AI has many applications in various different sectors like healthcare, aviation, IT, manufacturing etc. AI helps in reducing human errors, risks, best results with accuracy, does risky and/or hazardous jobs like bomb defusing, saves training cost. But at the same time AI has few risk factors like human intelligence can be replicated up to certain limit only, lesser jobs, hurt learners, affects human thinking powers.

**KEYWORD:** Artificial Intelligence, Healthcare, Manufacturing, IT.

### INTRODUCTION

"Artificial Intelligence" as its name says its non-natural intellect. If needs to be explained in simple words, it's just a work done by machines but by applying intelligence like humans do. As this intelligence is not natural like humans do have, we call it as artificial intelligence. This intelligence is added by humans in machines for accomplishing certain tasks. Through this intelligence machines can perform learning, planning, problem solving, perception, manipulation, cognitive abilities etc.

Broadly AI has two two major types,

1. Narrow AI.
2. General AI.

Narrow AI also known as Weak AI is focused on one narrow task. General AI also known as Strong AI or Full AI, where machines will have ability to perform general intelligent actions.

### Advantages:


1. Chances of error are almost nil and greater precision and accuracy is achieved.
2. Space exploration
3. Fraud detection in smart card-based syst
4. Digital assistants
5. Diligence
6. Repetitive and time-consuming tasks efficiently.
7. Intelligent machines can be employed to do certain dangerous tasks. They can adjust their parameters such as their speed and time, and be made to act quickly, unaffected by factors that affect humans.
8. Surgery simulators use machine intelligence in training medical professionals. AI can be used to simulate brain functioning, and thus prove useful in the diagnosis and treatment of neurological problems. As in case of any other field, repetitive or time-consuming tasks can be managed through the application of artificial intelligence.
9. Robotic radio surgery helps achieve precision in the radiation given to tumours, thus reducing the damage to surrounding tissues

### Drawbacks of AI:

1. Over human intelligence and thinking power
2. unemployment
3. over human physical health
4. voice recognition issues
5. over young generation and children's mental and physical growth
6. machine/techno dependency
7. resources(like electricity)
8. machine will rule human and will not take any input from human even in most critical decisions







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## A Survey on Cyber Security in Covid 19 and Pandemic

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**Abstract:**


*Security in cyber world plays a vital role within the field of data technology. Whenever we expect about the cyber security the primary thing that involves our mind is 'cyber crimes' which are increasing immensely day by day. Many various organizations are working on task of removing cybercrimes. Besides various measures cyber security remains a really big concern to several. In Covid pandemic situation everyone is wholly dependent on cyber world and here in this paper, focus is on the cyber security techniques, ethics and the trends changing the face of cyber security.*

**Keywords:** cyber security, cybercrime, cyber ethics, technology.

**INTRODUCTION:**

Today man is in a position to send and receive any sort of data could also be an e-mail or an audio or video just by the press of a button but did he ever think regarding the security of data which is being transmitted to the right destination .Cyber security is the key. Today Internet is the fastest growing infrastructure in everyday life But thanks to these emerging technologies we are unable to safeguard our private Since these technologies hold some important information regarding an individual their security has become a requirement thing. Cyber security plays a crucial role now a days. It is need of the hour to increase cyber security & protect important critical information. For this proper cyber security infrastructure is needed for countries security and economic wellbeing. Need to make Internet safer is vital to the development of new services as well as Government policy.



  
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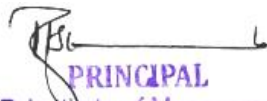
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# Hermeneutics

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## SMART CITIES LANDSCAPE AND INDIA'S STAND AMONG GLOBAL ECONOMIES

R. A. Rathi\*

### ABSTRACT

Rapid urbanization is a global phenomenon. Urbanization is one of the biggest challenges that both developed and developing countries across the world must face. Smart city concept is emerging as a strategy to alleviate the problems generated by the urban population growth and rapid urbanization. Given the current urbanization trends, it is clear that there will be no sustainable development without sustainable urban development. The speed of urbanization poses managerial and policy challenge which need to be handled in the makeup of the nation. The objective of this paper is to provide urbanization trend in the global economies, an understanding of what a 'Smart City' is, what constitutes its infrastructure, what are the key features in the context of a 'Smart City', especially in top countries of the world in 2017 and the stand of India among the global economies. It also allows a glance into challenges for smart city mission in India and recommendations to meet Indian standards in respect with the scenario of other countries.

### Introduction:

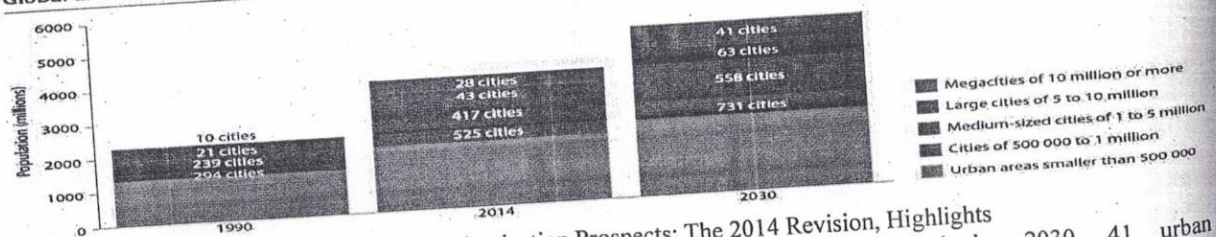
The world is experiencing an unparalleled transition from predominantly rural to chiefly urban living. Rapid urbanization is a global phenomenon. For the first time in human history, in 2008, there were more urban dwellers than rural, and the trends show that this is not going to be upturned. The United Nations estimates that by 2030, over 60% of the global population will be living in "megacities" (10+ million), large (5-10 million), medium (1-5 million), and smaller cities, increasingly concentrated in Asia, Africa, and Latin America. This fraction could rise to two thirds by 2050. India is no exception to the situation, with its urban population forecast to increase from 410 million in 2014 to 814 million by 2030. This represents an urban population increase of one Delhi per year, for the next 35 years. With this rapid urbanization comes the increased demand for resources such as energy, water, and sanitation along with services such as education and health care. This emphasizes the necessity to use the resources efficiently or in a 'smart' way and the need to develop 'smart' cities to meet the needs of city residents. To meet these needs, there are presently

hundreds of smart city projects worldwide in both developed and developing countries. Examples include Amsterdam, Barcelona, Beijing, Cafeidian, Kashiwa-no-ha, Konza, Lavasa, Masdar, San Francisco, Santander, SantCugat, Shanghai, Shenyang, Singapore (Smart Nation), Songdo, Tianjin, Wuxi and a 100 smart cities initiative recently launched by the Government of India. A smart city can bring about better governance and efficient management of infrastructure such as water, energy, transportation and housing and to a higher quality of life.

### Global urbanization trends:

The global trends of urbanization in the first decades of the 21st century are significantly different from what we have experienced in terms of urban transition. Urbanization is taking place at lower levels of economic development and the majority of future urban population growth will take place in small- to medium-sized urban areas in developing countries.

Fig.1 Urban population growth  
 Global urban population growth is propelled by the growth of cities of all sizes



Source: UN | World Urbanization Prospects: The 2014 Revision, Highlights

The above graph exhibits the growth of cities with respect to population from 1990 to 2014 to 2030. The fastest growing urban agglomerations are medium-

sized cities and cities with less than 1 million inhabitants. The number of mega-cities has nearly

tripled since 1990; and by 2030, 41 urban agglomerations are expected to house at least 10 million inhabitants each. Anuj Tiwari & Dr. Kamal Jain (2014): This paper represents the smart city projects in India namely

### Literature Review:



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INTERNATIONAL CONFERENCE ON DIGITAL ECONOMY AND  
ITS IMPACT ON BUSINESS AND INDUSTRY

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## Digital Transformation of Travel & Tourism In India

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### ABSTRACT

Digital innovation is transforming the way we live, work and run businesses it has global impact on economies, sectors and industries. The commencement of the Digital India programme in 2014 led the country into the League of Nations that is revamping their economies and governance with the power of technology. Since then, Digital India has affected almost all aspects of our lives, ranging from work, travel, communication to shopping, education and healthcare. India is going to be digital and travel and tourism are no exceptions to it. India has been ranked 51st out of 63 countries in the 2017 IMD World Digital Competitiveness ranking. Technology today plays a vital role in shaping the travel industry. With the increase in internet penetration and availability of smart phones India's Travel sector has expanded in the recent years. Among the service sectors in India, the tourism and hospitality industry has emerged as one of the major drivers of growth. The rich cultural and historical inheritance variety in flora and fauna and places of natural beauty spread across the country has enriched Tourism in India. Key advancements in the travel space move around five themes, namely Artificial Intelligence (AI), Big Data, mobile applications, social media and Virtual/Augmented Reality (VR/AR). These advancements could enrich travel experiences through direct and flexible interactions with customers. This paper attempts to explore a broad view on the economic contribution of travel in India, trends, challenges and consequences of digital travel, the role of new technologies and automation in streamlining the business processes across the value chain thereby canvassing picture of digital travel revolution unfolding.

**KEYWORDS:** Artificial Intelligence (AI), Big Data, Digital innovation, Social media and Virtual/Augmented Reality (VR/AR).

### 1. INTRODUCTION

Travel and tourism is among the largest service provider industry in India. The rich cultural and historical inheritance variety in flora and fauna and places of natural beauty spread across the country has enriched Tourism in India. This sector aims to develop and promote tourism, retain the image of India as a tourist centric destination and expanding the present tourism products. Tourism in India is a great employment generator in different areas like accommodations, transportation, attractions sites, information offices photography etc. It is a significant source of foreign exchange in India. The minister of tourism SHRI. K. J. ALPHONS said that the Earnings from foreign exchange in tourism have grown by more than 17 per cent in April 2018 over April 2017. Tourism has provided employment to 41.6 million people in 2017 contributing 8% of the total employment opportunities generated in India in 2017. It is among the top 10 sectors to attract the highest Foreign Direct Investment (FDI). From April 2000-December 2017, the hotel and tourism sector attracted around US\$ 10.90 billion of FDI.

### 2. OBJECTIVE OF THE STUDY

1. To understand the economic contribution of Indian tourism industry.
2. To study digital transformation in travel.
3. To study tools and technology for digital travel.
4. To study challenges and way forward for digital travel in India.



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## GROWING ORGANIC VEGGIES WITH ZERO WASTE MANAGEMENT

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### Abstract

An apple a day need not always keep the doctor away. Because many of the fruits including apples are wore with chemicals and pesticides to give them a longer life. Vegetables like cabbage and cauliflower which are supposed to be very important for women's health are dipped into two or three levels of pesticides to keep them fresh. The present paper studies about the danger of pesticide loaded vegetables and fruits, measures to get rid of these poisonous fruits and vegetables, concept of organic food, people's awareness about the importance of organic food. How the common people can grow the organic vegetables and fruits with zero waste management and maintain the pesticides at bay level. Zero waste management will help to keep the environment clean and healthy.

### Introduction:

Various surveys show, fruits, vegetables are on chemical content. Leafy green cabbages and other vegetables, bananas, oranges and apples may be overloaded with some of these harmful pesticides. According to study of the food safety and standard authority of India common food items contain banned pesticides in quantities a thousand times more than the permissible limits. Brinjal tops the chart with level of banned pesticides at 860% above legal limits, cauliflower and cabbage, wheat and rice too had these danger chemicals. The level of Aldine in wheat is 21890 times more than the permissible level. Chlorfenvinfos in rice has measured at 1324% above the allowed limit.



  
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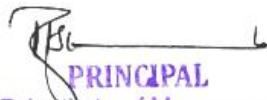
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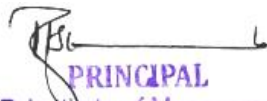
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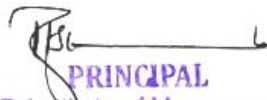


  
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A CONCEPTUAL STUDY ON THE ROLE OF DIGITALIZATION IN MUTUAL FUND INDUSTRY IN INDIA

Prof. V R. Gramopadhye and Prof. S.S. Jadhav

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ABSTRACT

Digital India Program announced by the government of India aims at transforming India into a digitally empowered society and knowledge economy. In India, about 627 million users are availing the internet facilities and this number is expected to cross 1000 million by A.D. 2020. In future, the Mutual Fund sector is going to count on the technologies to understand investor's requirement, spending behaviour and future goals to suggest him the right investment portfolio. This paper examines the important drivers of digitalisation trend that can link the regulatory changes and customer expectation. It aims at studying the digital scenario in Mutual Fund sector as well as focusing the digital technologies.

Keywords: Digitalization, mutual funds, cloud computing, Artificial intelligence

(1) INTRODUCTION

Digital India Program announced by the government of India aims at transforming India into a digitally empowered society and knowledge economy. Almost 627 million users from India are availing the internet facilities and this number is likely to cross 1000 million by the year 2020. The Mutual Fund sector is going to count on the technologies in future to understand investor's requirement, spending behaviour and future goals to suggest him the right investment portfolio.

Technology has affected various spheres of life today be it literature, medical profession, commerce and trade. While introducing technology in various spheres, the government's intention is to reduce paperwork, especially in terms of financial transactions hence, digital payments as a sector has rumbled in recent years.

In the two years ended March 2019, the volume of digital payments through mobile transactions has increased over 100% on an annual basis. While payments through Immediate Payment Service (IMPS) grew surprisingly up to 106%, mobile wallets and mobile banking volumes increased over 120% each. Comparatively, the volume of payments through both debit and credit cards – the more established digital payment systems – recorded 15% annual growth.

(2) OBJECTIVES OF THE STUDY

- (1) To study the role of digitalization in mutual fund Industry in India
- (2) To analyze probable areas which need to be focused for implementing digitalisation.

(3) DISCUSSION

This conceptual paper highlights mainly on study the role of digitalization in mutual fund sector in India and probable areas which need to be focused for implementing digitalization. This paper also stresses the importance of usage of digital financial which play a pivotal role in contributing to the growth of the country.

MUTUAL FUNDS AND TECHNOLOGY

The mutual fund sector has adopted technology across its processes like fund management, transaction processing and customer servicing etc. It has also fervently adopted technology in transactions across the payment spectrum. The number of users availing online mutual funds facilities is visibly increasing day by day.

Within the payment spectrum, the Unified Payments Interface (UPI) has been progressively adopted by many fund houses to facilitate payment transactions smoothly and reduce turnaround time. UPI interface can reduce the transaction time for investor to 1 day compared with 2-3 days which are generally required in case of conventional internet banking.

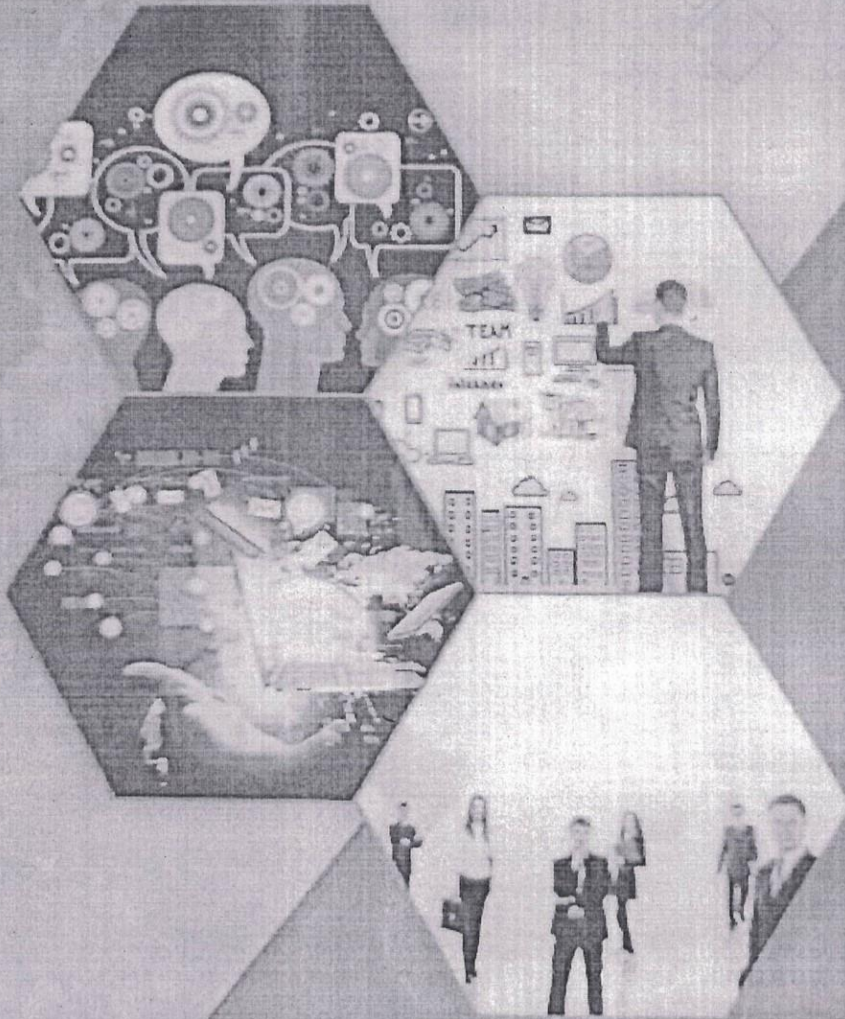
The industry has also adopted newly available facilities and options. A recent development in this regard being the migration from Electronic Clearing Service (ECS) to a more advanced and efficient clearing platform which is known as National Automated Clearing House (NACH).

Investors can now use the one-time mandate (OTM-NACH) facility to eliminate the operational hassles arising out of ECS mandate for subsequent investments. As a result, the SIP registration mandate, which usually required 15-20 days in case of ECS, has been decreased to 5-10 days by OTM-NACH.





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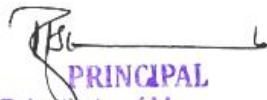


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## A STUDY ON CONSUMER PREFERENCE OF DIFFERENT DEPARTMENTAL STORES IN SANGLI CITY: A CRITICAL EVALUATION

Suhas Shankarrao Jadhav, Dr. R. M. Yallatti

### ABSTRACT

This study was about factors that influenced the preference for departmental stores services used by consumers in Sangli City. The objectives of the study were to analyze the customer preferences towards departmental stores, to establish the main potential users of the departmental stores and to analyze the factors that influence a customer to prefer departmental stores. To achieve this, a sample of 200 respondents in the 12 departmental stores was selected. 20 customers were picked using simple random sampling from each departmental stores, 5 management staff 13 workers and 2 executive staff to represent the ownership of the departmental stores. Questionnaires were administered to the departmental stores customers and to the departmental stores owners during repeated visits to each departmental store over the period of study. Chi-square test was used to establish the relationship between customer preference and principal factors that influenced them to select the departmental stores. The Chi-square value that was obtained at 95% confidence level revealed that Payment Options and Behavior of Staff, Quality of Goods, Ambience and Experience, Comfort and Promptness, Presentation, Packages and Service, Price have influence on customer's choice for departmental stores. The findings can be used by departmental stores owners to identify consumer's preference and satisfaction for departmental stores, furnish them with knowledge of consumer expectations, and aid entrepreneurs to increase sales through customer retention strategies and help future researchers, especially, in the fields of marketing. The research could also be used to strategize how to modify the departmental stores to meet consumers' expectations, gain their loyalty and improve its services.

Keywords: Consumer Expectations, Consumer Preference, Entrepreneurs, Departmental stores

### INTRODUCTION

For a customer to be loyal to a departmental store there exists a number of factors not present in any other departmental stores providing services. Some of these unique factors include: flexibility (variety of products), reasonable cost of products, quality and satisfactory products, efficient and effective services, conducive and supportive staff, security, legal issues, departmental stores structure and design, parking, billing arrangements, conducive and ventilated ambience and convenient operational times. Sangli city is medium sized towns with twenty seven departmental stores located at different points, out of those twelve departmental stores were selected for the study. There is no master plan to guide potential entrepreneurs on what triggers they can use for the departmental stores. The city has suffered closure of some departmental stores, even though others are coming up. The market is becoming more segmented with each departmental store focusing on the needs of particular customer groups thus widening the customer choice. The departmental stores users are influenced by characteristics that are rooted in cultural, social, personal and psychological factors. Other factors like departmental stores preference, cost, availability, satisfaction and quality, efficiency and effectiveness and reliability do affect the clients that seek services of the departmental stores. The study attempted to look at the users of the departmental stores, the triggers to be used by departmental stores and the reasons why customers repeatedly returned to the departmental stores. The study found links between consumer preferences and the departmental store's attributes. The study depicted how consumers get attracted towards a departmental store. This study provided a guideline for the marketer to understand consumer preferences regarding departmental store selection.

### LITERATURE REVIEW

It is found that various factors have influence on shopping behavior of urban shoppers, which in turn are found to influence intentions and shopping desire in departmental stores. Based on a previous research, this study discusses the following reviews on shopping behavior of urban shoppers towards departmental stores in urban areas.

Anselmusson, 2006 The underlying success factors of planned, centrally managed and large departmental stores in the retailing sector rotates around customer satisfaction in reference to selection, atmosphere, convenience, salespeople, refreshments, location, promotional activities and merchandising policy.

Carter and Vendell, 2005 The most common configuration of departmental stores is linear. Parking and public conveniences are provided in the departmental stores. Commonly, the ambience around departmental stores is devoted to parking, unless a multi-level parking structure is provided for customer use.

Craig and Turley, 2004 Motivations for shopping include inside and outside ambience of the departmental stores, layout and extent of involvement in the shopping process. The ambience of the departmental stores, architecture, ergonomics, variety and excitement motivate the shopper to stay longer and make repeated visits to the departmental stores.

Léo and Philippe, 2002 The satisfaction of shoppers plays at least an equally important role in metropolitan areas where commercial zones are numerous enough to lead consumers to choice decisions. Thus, different behavioral aspects including perception of shopping possibilities, expected pricing practices and general global environment of each departmental store affect the satisfaction or dissatisfaction of consumers.





# Skill India Build India

Editors

Santanu Kumar Das

Dhansu Sekhar Nayak



*Principal*  
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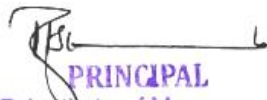


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## CHAPTER-9

### Skill based and quality education among students: Need of an hour

Dr. Neeta Deshpande

#### Recapitulation:

Having a productive and employable and quality youth is an asset to every nation. Half of the India's population is below 25 years of age and nearly 2/3 is below 35. This information proves that India has high potential demography. Unfortunately it will not prove as an asset to India unless it is productive in nature. The employability among professional graduate students has become a serious concern. The huge mismatch between education, employability and employment has become challenge to our country to take the benefit of youth demography. Many young people lack in some skills demanded by employers. Many sectors of industry face an acute shortage of skilled workers. There are people without jobs and jobs without people. There is an urgent need to enhance employability of the workforce by ensuring job-oriented professional skills training. In this chapter the writer has tried to take a review about the existing skill in India. Based on the facts, researcher has given some suggestions to improve the skills among the workforce.

**Key words:** Employability, Skilled based education, Potential demography.

#### Introduction:

Quality often is not measured at all, but is appreciated intuitively" (Bennis 1993). Quality education is a golden instrument for any national development. It also acts as an instrument of social change in the nation. Skill based education has become very important in today's life. A commerce and management education faces a variety of challenges. To meet the upcoming requirements of developing and upbringing the human capital is a competitive advantage for an organization.

Management courses have become academic rather than professional one. B-Schools barring a few exceptions have reduced to the status of commerce colleges. There is no difference between traditional colleges and professional colleges. Today we see that many universities, business schools/ management





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## CHAPTER-19 Skill Gap in India: Vocational Education is the Solution

Miss. Priyanka Deshpande  
Dr. Neeta Deshpande

### Recapitulation:

India's demographic dividend and skill gap is really a serious concern in India. There is great skill gap which is creating hurdle the economic development of India. Our youth are behind the development of hard skills among them but lacking in soft skills. There are number of post graduates but due to lack in needed skills they are not employable. Every sector especially education sector is also corrupted one. I am very regret to write this, while making appointment of teachers in academic colleges, more emphasis is given to accept the money near about Rs 25 to Rs 30 lakhs by the management who runs the college/institute. No more importance is given to the quality and intelligence. Even after the seventh pay this amount will definitely increase. In case of engineering colleges, very few teachers are passionate to come voluntarily in this teaching field. Otherwise most of the teachers are industry rejected candidates. The important stakeholder in education system is teacher who inculcates the values among the children, develops various skills among them, and inspires them for a career. Parents are other important stakeholders who select the proper path for the career of their child. Along with these two stakeholders, policy makers, government, universities, industries and general society are also responsive stakeholders. To fill up the gap collective efforts of all the stakeholders is necessary.

In this Chapter, writers have focused on the current situation of skill gap in India. Suggestions have been given to enhance the skills among the children and need of model development for filling the skill gap is studied well.

**Key words:** Skill gap, demographic dividend, stakeholders, vocational courses, employability





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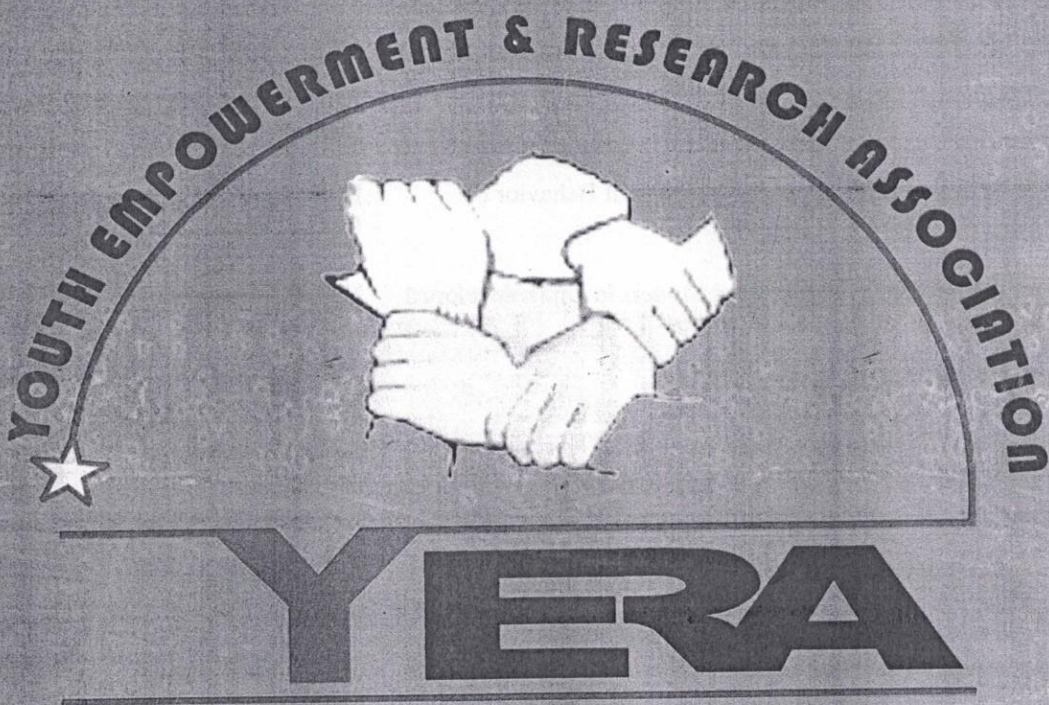
# Hermeneutics

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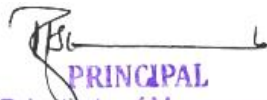
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## A SUCCESSFUL GLOBAL FINANCIAL INCLUSION MODELS IN UNDERDEVELOPED ECONOMIES

Neeta U. Deshpande\*

### ABSTRACT

Financial inclusion has emerged as a powerful tool for the socio economic development. Every countries economic growth and better income distribution is depends on well developed and inclusive financial system of the nation. Financial inclusion provides the opportunities for acquiring education, learning new skills, increasing purchasing power etc for poorest of the poor people in the nation. In the context of rural India where near about 70 % of the total population resides, the financial inclusion is more severe. The government of India has been taking efforts to build a road map towards achieving 100% financial inclusion. The major steps taken by the government includes- nationalization of private banks, formation of RRBs and National bank for agriculture & rural development, lead bank scheme, priority sector lending, opening of no frill accounts, simplifying KYC norms, bank linkage model, promoting technology based banking services etc. The rationale behind all these schemes is to provide access to unbanked population by bringing the bank at a door step and encourage the people to save, invest, avail banking services, undertake various income generating activities so that rural poor can be benefited. In this paper the efforts have been taken to assess the efforts taken by the different developing countries for achieving financial inclusion. It also assesses the financial inclusion in the context of India considering the Banking network of SCBs, GroupWise Branch network in India, ATMs deployed by the SCBs & PSBs etc. It also covers the study of performance of PMJDY in financial inclusion. Present study is based on only secondary data.

### Introduction:

Financial inclusion is the delivery of financial services at affordable costs to disadvantaged and low income segments of the society. Financial inclusion ensures access to financial services and timely delivery of credit when needed by low income groups at an affordable cost. The term financial inclusion involves mobilizing savings, affordable credit, payment and insurance. Financial inclusion is a powerful weapon to fight against the poverty. It is a tool for socio-economic development in a nation. Financial inclusion provides the window of opportunity for acquiring education, undertaking income generating activity, learning new skills,, purchasing goods which will enhance the standard of living of the people.

Financial inclusion protects the poor from the couches of money lenders, Jamindars, Sahukars etc. Direct money transfer in respective individual's account proves that social benefits are reaching to the concerned beneficiaries. It helps to build confidence among the poor because they can meet the investment requirements and consumption needs. It helps the poorer to manage their small savings they have with them.

The present study focuses on steps undertaken by GOI to achieve the financial inclusion through various programme. It also comprises the financial inclusion practice in some of the underdeveloped global economies.

### Objectives:

- To study the financial inclusion practices in few underdeveloped countries.
- To assess financial inclusion practices and achievements under PMJDY.
- To study Financial Inclusion achievements under various Government schemes.

- To suggest measures for total financial inclusion.

### Research Methodology:

In this present study only secondary data has been used which is collected from related links, books, journals, news papers, Reports etc. It's a purely descriptive research regarding efforts taken for financial inclusion.

### Limitations of the study:

The study is constraint to some developing countries that have achieved financial inclusion in respective countries. A review of financial inclusion in some

Particulars	Brazil	India	S.Africa
Number of Com. Bank branches (Per/ 1 lakh adults)	47	12	10
Number of Com. Bank branches(per/ 1000k.m.)	08	35	03
No of ATMS / 100000 adults	130	13	62
Deposit Accounts with commercial banks/ 1000 adults	1153	1197	1567
Loan accounts with commercial banks / 1000 adults	2358	147	482

selected developing economies is undertaken.

### Table 1: Global Benchmarking for Financial

The above table depicts the number of commercial banks per 10000 adults in Brazil, South Africa and India. Considering the branch network per 1000 km, India has strong branch network but considering the use of ATMs, only 13 ATMs are used after 100000 adults.

The table below indicates the ranking of countries according to financial inclusion environment. This micro scope report assesses the regulatory environment for financial inclusion across 12 indicators and 55 countries. India is a leader having tied with the

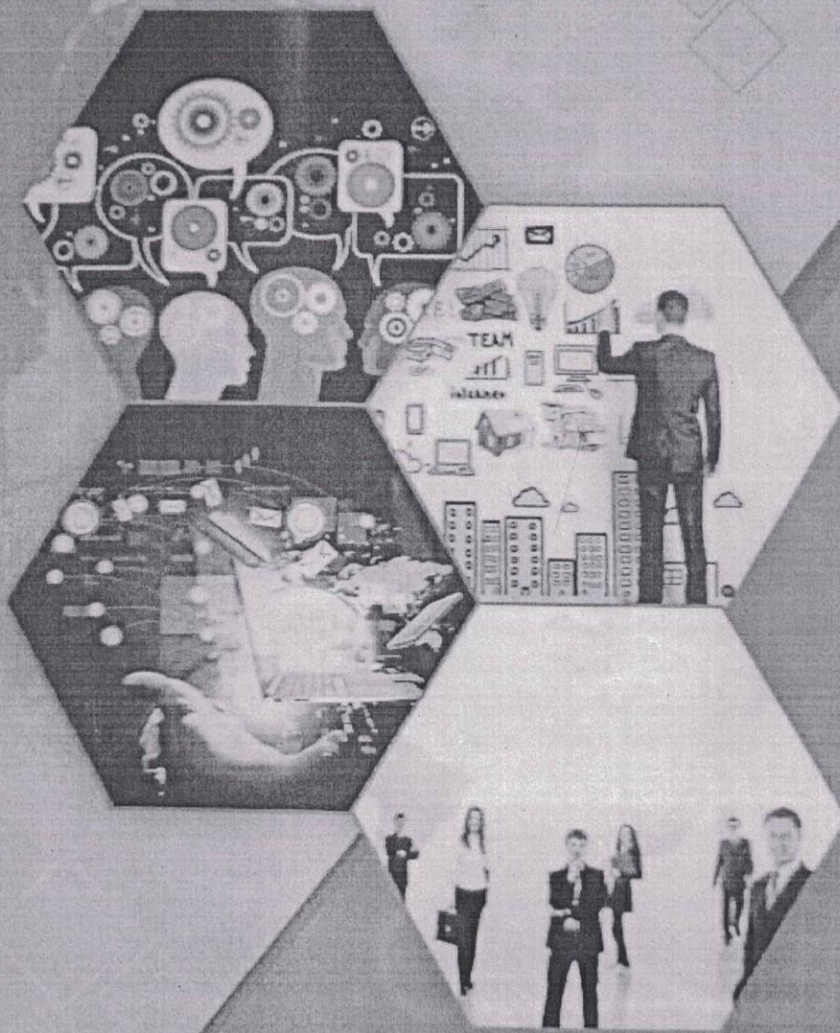
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# STUDY ON HURDLES BEFORE AUTHORISED OFFICERS IN TAKING POSSESSION OF SECURED PROPERTY

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## ABSTRACT

Banks are the backbone of any country because economic development is mainly depends on its financial system. A well designed Banking System supported by proper regulatory mechanism, competent human resources working in Bank is very important. The banking system facilitates to mobilizing the savings of individuals and utilizing the financial needs of borrowers. This chain breaks when borrowers fail to repay the loan and interest as per the agreed terms. This situation will badly affects on every stakeholder in this system. Prompt recovery from the borrower is possible only through the efficient recovery mechanism. Human resource engaged in implementation of recovery provisions is also important. The different tracks such as Civil courts, Cooperative courts, Lok Adalat, Compromise settlement, DRTs and DRATs could not give expected results. As a result there was an urgent need for a legislation giving right to the secured creditor to enforce the rights over the secured properties without the interference of Court/Tribunal. Accordingly, the SARFAESI Act, 2002. The SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 has come into force. Under this Act, the banks and FIs are empowered to take possession of the secured assets of the borrower without intervention of court. The objective of the study is to identify the factor, educational level and training to AOs in different secured banks. The primary data has been collected from officers of banks to understand what problems they are facing in implementation of SARFAESI Act.

**Key words:** NPAs, Secured creditor, SARFAESI Act, Authorized Officer, ARC, SC.

Banks are the backbone of any Country because economic development is mainly depends on its financial system. A well designed Banking System supported by proper regulatory mechanism, competent human resources working in Bank are very important for the economic development of a Country. When the assets of the banks (loans) generate income in terms of interest, commission etc these assets are performing assets but when they ceases to generate the income to the banks or FIs, the assets become nonperforming assets. When the borrower fails to repay the loan installment and interest thereof his account slips into NPA category if such situation remains for three months. The growing NPAs may have great impact on overall banking business. Holding the security is not sufficient to discharge the obligations towards the depositors. The securities are to be liquidated for the purpose. This is possible only through the efficient recovery mechanism supported by proper recovery laws and implementers of the laws. Along with efficient recovery mechanism, efficient human resource engaged in implementation of recovery provisions is also important. The different tracks such as Civil courts, Cooperative courts, Lok Adalat, Compromise settlement, DRTs and DRATs could not give expected results in the recovery of NPA amount. As a result there was an urgent need for a legislation giving right to the secured creditor to enforce the rights over the secured properties without the interference of Court/Tribunal. Accordingly, the SARFAESI Act, 2002. The SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 has come into force with effect from 17.12.02. The Act has given important rights in hands of banks and FIs to enforce their security interest against the defaulters without intervention of the court. The SARFAESI Act empowers the A.O.s of the bank with enormous powers to deal with the secured assets to recover the outstanding amount. Among all the recovery tracks available to banks and FIs, SARFAESI is the best tool to reduce their pool of NPAs.

### Statement of the problem:

The rights of a secured creditor under the Act need to be exercised by its A.O.s in such a manner as prescribed in the Act. The powers of enforcing securities need to be exercised prudently, fairly and with due care and caution otherwise problems may occur in taking possession of the secured property. The researcher feels that there is a need to understand the problems of authorized officers in taking possession of property and making recovery of NPAs. Hence the title is, "A Study on hurdles before Authorized Officers in taking Possession of secured property"

### Review of Literature:

1. Ganesh Arun (2003) expressed his views as Bank debt recovery took a turn in the right direction after the SARFAESI Act, which denied the borrowers an opportunity to challenge debt recovery in judicial forums.
2. Karalakar Ashutosh (2003) stated that the SARFAESI Act really fruitful. The SARFAESI Act was passed in Nov. 2002 the recovery of NPA's has been encouraging because of the increased morale of the banks.
3. Singh Jogindar & Yadav Omkar (2010) stated that the impact of SARFAESI Act 2002 is yet to be at the ground level. However, SARFAESI Act is having loopholes.
4. Chandrasekhar C.P. (2004) stated that despite of wide powers given under SARFAESI Act, Indian Banks showed little movement towards reducing the volume of NPAs in the banking system.



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## A Brief Study on Cyber Crimes and IT Act in India

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### ABSTRACT

Digital India is a campaign launched by GOI to ensure that government services are made available to Indian citizens online. As Digital India encourages cashless payments, but still many people are not very familiar with cashless payments; they have fear in their mind of losing their money. The success of digital India project is depending upon maximum connectivity with minimum cyber security risks. Increasing Technological advancements result into increase in cyber crimes. India has cyber laws to protect the citizens from the growing cyber crimes. The present paper is based on both primary and secondary data. The objectives of the study are to understand growth of internet users in the world and in Asia, to study growing cyber crimes, to understand the opinion of practicing advocates regarding the provisions of existing cyber laws in India to tackle with the cyber crimes and to understand the shortcomings in the IT Act.

**KEYWORD:** *Internet, unauthorized access, cyber crime, cyber law, spam, hacking.*

### INTRODUCTION

Now the computer and internet are the inseparable part our daily life. In present Era, people can access information, store information, share information through internet. The growing fastest world of internet is known as cyber world. Government of India has launched the Digital India campaign. Accordingly, India goes digitally fast, its vulnerabilities also grow at a disturbing pace. With demonetization pushed Indians to adopt E-platforms at a great pace, its vulnerability is also growing fast. After demonetization, India shifts to a cashless

economy and now cyber threats are at a new high. A joint study by ASSOCHAM, an ATM Card hack hit the Indian bank in affecting, around 3.2 million debit Card. The study said the attacks on Indian website have increased nearly five times in the past four years. India's budgetary allocation towards cyber security was only about Rs. 42.2 crores (2012-13) whereas US spends \$ 658 Million through Department of Home land security & \$ 93 Million through US-CERT . Cyber threats will rise as India is seeing a shift towards a cashless economy.

There are huge gaps in India's cyber security infrastructure. According to the survey of ASSOCHAM, India has witnessed 350% rise in cyber crimes in the three years i.e. from 2011 to 2014. According to IEEE Conference report, 72% Indian companies faced cyber attacks in 2015.<sup>2</sup>

ASSOCHAM also reported that attacks on Indian websites have increased five times in last four years. India's budgetary allocation towards cyber security was only 35.45 crores and which is increased to Rs 42.2. crores in the year 2011-2012.<sup>3</sup>

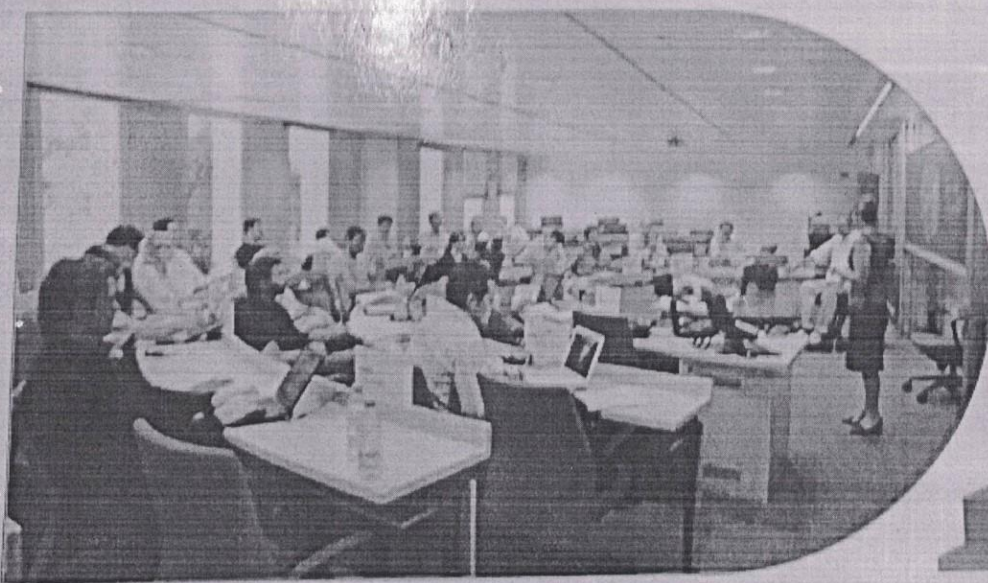
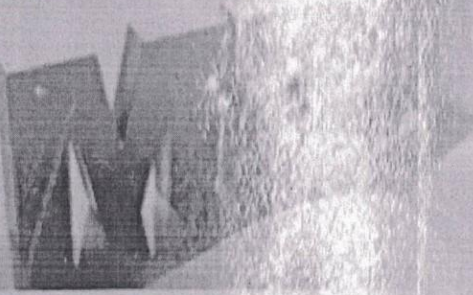
According to National Cyber Record Bureau, in 2012 27605 and in 2011, 21699 Indian websites are hacked. In 2013, total 28481 Indian websites were hacked by various hackers groups operating over the Globe. According to NCRB report, in 2011 total 1791 cases were registered, in 2012-2876 cases and in 2013-4356 cares were registered under Information Technology Act 2000. NCRB reported that 422 cyber crimes are registered under Indian Penal Code which



  
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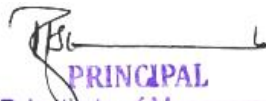


# MANAGEMENT EDUCATION ISSUES & CHALLENGES



Editor  
**Dr. Adv. Neeta Deshpande**



  
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## CASE STUDY METHOD: A PERFECT TEACHING PEDOGOGY FOR MBA COURSE

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### Abstract

*Case study teaching method is becoming an increasingly common teaching in business education. Many experts stated that case studies are more effective than classroom discussion and text book reading at promoting learning concepts, development of written and oral communication skills. This method is highly adaptable style of teaching that involves problem based learning and promotes the development of critical thinking skills, analytical skills, problem solving skills etc among the students. It facilitates cognitive learning and interdisciplinary learning.*

*Many students fail to understand the case studies as they have not learnt the case studies effectively. Very rare books are available on case studies on marketing, finance, strategic HR management or any other functional management areas. As a teacher, paper evaluator, examiner, the writer realized the necessity to write on case study method. Many universities have given 40 to 60 % weight age to case study type and decision making style questions in university exams for management students. Many students do not understand how to solve the case study, how to recognize the issues mentioned in case study, how to analyze the case and how to give alternative solutions to the given case study. This present article involves the origin, importance, objectives and worries in the case study writing. This article will help the new teachers to understand what is case study, what are its importance in teaching, what is the role of teacher and students, how to use the case studies while teaching in the class room etc.*

*Keywords: Case study method, Lecture Method, cognitive learning, critical thinking*

### Introduction:

Lecture method is more popular in all Indian higher educational institutes offering traditional courses. The lecture method is too teacher centered, the teacher delivers the lectures without knowing if the students have actually received any of it. The direct interaction between the professors and students is needed. The professors will, of course, in the classroom encourage the students to think and answers and more important evaluate the students for the course. Lecture method is criticized on the ground that it is a classic, dogmatic, one-way, sleep-inducing traditional approach. There is a need to adopt new method which is an interactive, brainstorming and keeping- the students concentrated on the content of teaching.

The case study method is pioneered by Harward Law School in 1870 and then taken up by Harward Business School in 1920. It is most popular means of teaching at management schools across the world. The case study method of teaching used in management education is quite different from most of the methods of teaching used at the school and undergraduate course levels. Unlike traditional lecture-based teaching where student participation in the classroom is minimal, the case method is an active learning method, which requires





REVIEW ON "SKILL INDIA : BUILD INDIA"

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Abstract

*Skill India Build India is the edited book with ISBN, containing 25 research papers from academicians, experts, research scholars, industrialists and other eminent personalities. This book contains various articles, government in skill development, current higher education, Industry expectations, Skill Gap, Skill development, role of need of life skills, employability skill etc. Researcher felt it necessary to take a review of literature on Skill India and Build India. This article is purely based on secondary data and contains the detailed review of the book entitled "Skill India-Build India". This will help us to understand what is skill gap, what efforts are already taken by the policy makers, what steps to be taken to harness India's demographic dividend.*

*Key words: Skill Gap, Employability Skill, NSDC, Green Skills, Competency mapping.*

Introduction:

Skill India-Build India is an edited book. It is a collection of 25 research papers and research articles from different academicians, educationalists, research scholars, experts etc. Skill development plays a key role in the nation's competitiveness in the global economy. There is a huge gap between existing skills among the graduates/ students and industry expectations. Today's education system in India does not focus imparting training to the young people to inculcate employable skills among them. Large number of youth has outdated skills. Government of India has been taking efforts on upgrading the skills by providing vocational education and training facilities. The Editors of the book have taken their sincere efforts to pool the research articles/research papers based on skill India from different states of the country. This present study is focused on reviewing the literature on skill India and related topics.

This book is has a nice collection of information regarding relevance of skill development in Indian context, various skill development programmes, employability skills among the graduates, skills required by the employers, skill based competency mapping, need of Industry and Academic convergence, empowering the women by developing skills among them, role of education in sustainable development, role of NSDC in skill development in India, soft skill for enhancing life skills in global competencies, need of vocational education, green skill for green growth, vision of Indian government on skill development and productive workforce, feministic perspective on women entrepreneurship etc. This



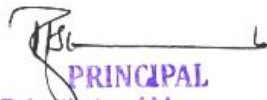
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A STUDY ON SKILL DEVELOPMENT AMONG MBA STUDENTS IN SANGLI,  
MAHARASHTRA

Dr. Neeta Uday Deshpande

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Abstract

Over the past decade, there are a lot of changes in the higher education. Its performance is not up to the expectation. There is a need for the development of the educational sector to meet the need of the emerging opportunities and challenges of 21<sup>st</sup> century. There are significant gaps between Indian universities and those outside the world in terms of quality standards. A major shortfall in this direction is the inability of our institutes to attract and retain the qualified and trained faculty. The shortage of qualified and skilled teachers itself become a major hurdle in realization of our dream of making India a major hub of research and development and knowledge super power by 2030.

With liberalization and Globalization of economic activities, there is a need to develop skilled human resources of a high caliber. Multinationals are looking for brighter individuals who are crisis managers as well as trend setters. It is necessary to prepare the management students to achieve core competencies, to face global requirements successfully. Management institute need to be innovative, creative, entrepreneurial in their approach to ensure skill development amongst the students. MBA is a professional course, it's not confined to mere education. Hence management education needs a lot of innovation and experimentation and it needs appropriate changes in current curriculum.

On this background, researcher felt, it is necessary to study about the student's skill development through MBA course. Institution's efforts to enhance specific skills among the students, and their success in making job opportunities etc. This paper contains both primary and secondary data. For the primary data, out of total 178 passed out students, 80 MBA graduates are selected for the present study. So the selection of sample size comes to 45%. Secondary data is obtained from Research paper and Journal of Management Research, University News etc

Key words: Management Education, Employability Skills, Skill gap

1. Introduction:

Over the past decade, there are a lot of changes in the higher education. Its performance is not up to the expectation. There is a need for the development of the educational sector to meet the need of the emerging opportunities and challenges of 21<sup>st</sup> century.<sup>1</sup> This is not only the talk about management students, but the overall education system produces graduates that are unemployable because there are skill shortages. Enhancing general knowledge, providing exposure, enhancing employability skills are the necessary activities which have to conduct.

There are significant gaps between Indian universities and those outside the world in terms of quality standards. A major shortfall in this direction is the inability of our institutes to attract and retain the qualified and trained faculty. Packages offered by the corporate sector are extremely attractive vis-à-vis those offered by our institutions of higher learning. It results into brilliant and talented youth opt for corporate sector and the candidates who are rejected





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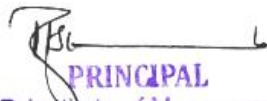
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**A STUDY ON EFFECTIVENESS OF ICT INTEGRATION IN SELECTED SCHOOLS IN SANGLI DISTRICT**

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VP Institute of Management Studies and Research, Sangli affiliated to Shivaji University, Kolhapur

**ABSTRACT**

*Digitalization and scientific developments have changed the life of people as it has a great impact on almost every aspect of our lives. The education sector has tremendously changed after introduction of digitalization in the field of education. It has changed the way of imparting education. The digitalization made the life easier for both teachers and students. With the use of smart phones and growth of the internet usage in India, the scope of development of the e-learning industry is widened. The technology is just an enabler, but human is the real hero who operates it and makes use of it. The present study aims to analyze teachers' insights on effectiveness of ICT use in teaching and learning. In this present study a survey questionnaire was distributed to total 70 teachers from different public schools in Sangli district to collect the information. In the present study, the information needed for research was analyzed with the help of MS Excel. The present study indicates that the teachers who uses ICT Tools and help the students are the main factors in success of ICT based teaching and learning. The selected teachers are of the opinion that use of ICT improved teaching and learning.*

*Keywords: ICT integration; Technology effectiveness, digital transformation*

**INTRODUCTION**

Our society has achieved sudden growth and development with the coming out of Information Technology. Technology has been developing rapidly in last few decades. In this digital transformation Era, educational institutes have to concentrate on quality of education and it requires proper tools to help them. With the use of latest tools of technology in education the teaching and learning experience can be enhanced and made more interactive. Many ICT tools are made available but the teachers who use them, need to adapt with the technology and need proper training regarding the use of ICT in teaching and learning process. Some teachers may have fear to use modern technology and prefer for traditional method of teaching by using black board.

It is widely accepted that digital technologies (popularly known as Information and Communication Technologies or ICT) have the capability the school education. There is a need of clear framework for program design to get expected results. ICT in education is nothing but using technological tools and resources used in teaching and learning process by teachers and students. It helps to create, transfer, store and manage the information in teaching and learning. ICT tools include computers. Laptop, the internet, radio and television, mobile, ie telephone communication.

The rationale behind this study is to analysis the effectiveness of ICT integration in teaching and learning. This study aims to identify effectiveness of ICT integration in the perspective of teachers and learners and the effective elements of ICT integration in selected schools.

**OBJECTIVES**

1. To study about integration of ICT in Indian context.
2. To study Teacher's insight of ICT integration in teaching.
3. Effectiveness of ICT integration for student's learning
4. To give suggestions if any for effective ICT integration in teaching and learning.

**INTEGRATION OF ICT IN THE INDIAN CONTEXT**

The GOI examined the importance of using ICT in education in 1984-85 when the computer literacy introduced in schools and colleges. The project of joint venture of the ministry of Human Resource Development in collaboration with Department of Electronics number of schools were beneficiaries. In the 8th five year plan (1993-98) this project was adopted as a centrally sponsored scheme through which financial assistance for purchase and maintenance of computers was provided. In 1998, certain attractive schemes such as Vidyarthi Computer Scheme, Shikshak Computer scheme and schools computer scheme to inspire and initiate both teachers and students. These schemes were supported by number of initiatives such as lowering the cost of PCs, easy installment bank loans, computer donations by IT companies and the large business houses, multi lateral funding etc. The concept of SMART schools attracted the attention of many schools and higher educational institutes such as colleges and universities.







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**A STUDY ON GROWING ORGANIC VEGGIES WITH ZERO WASTE MANAGEMENT WITH REFERENCE TO SELECTED GARDEN GROUPS IN SANGLI & PUNE**

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**Abstract**

*An apple a day need not always keep the doctor away. Because many of the fruits including apples are wore with chemicals and pesticides to give them a longer life. Vegetables like cabbage and cauliflower which are supposed to be very important for women's health are dipped into two or three levels of pesticides to keep them fresh. Many garden lovers, environment friends have formed their groups. Through the social media like whatsapp and face book, these groups are connecting to many people from different cities in Maharashtra. They are undertaking awareness program through their monthly meet, organizing guest lectures, posting different articles, conducting workshops for farmers and local people. They have undertaken the zero waste management campaign and they are growing organic veggies on their terrace garden. The present paper contains both primary and secondary data. Survey is conducted from the group members to know awareness about the danger of pesticide loaded vegetables and fruits, measures to get rid of these dangers, practice of zero waste management by the respondents. This will help to know how the common people can grow the organic vegetables and fruits with zero waste management and maintain the pesticides at bay level.*

**Introduction:**

Various surveys show, fruits, vegetables are on chemical content. Leafy green cabbages and other vegetables, bananas, oranges and apples may be overloaded with some of these harmful pesticides. According to study of the food safety and standard authority of India common food items contain banned pesticides in quantities a thousand times more than the permissible limits. Brinjal tops the chart with level of banned pesticides at 860% above legal limits, cauliflower and cabbage, wheat and rice too had these danger chemicals. The level of Aldine in wheat is 21890 times more than the permissible level. Chlorfenvinfos in rice has measured at 1324% above the allowed limit.

It's a time to reinvest traditional method of farming in India. Until the mid twentieth century, organic farming was the way of life because in that time the farmers were not able to afford modern agriculture inputs, it was their way of life. Organic farming is native to this country.

Traditional agriculture practices of India dates back to more than 4000 years. A closer look at some of the traditional techniques and practices integral to organic farming clearly indicates its linkage to traditional farming systems. The farmers maintain the local varieties for pest resistance and other disease control. They use their indigenous knowledge to predict good and bad harvest, seasons, behavior of the crops, condition of the soil and many other factors. In those days organic farming was not about only 'farming without chemicals' but also about the environment, agricultural traditions, traditional seeds, animal welfare, farming communities, and sensible energy use, soil and water conservation.

Because of low productivity, pest attacks on crops, low yield etc people started using more and more fertilizers and pesticides. Unfortunately, many of our farmers are totally forgot the traditional farming ie organic farming. Scientific developments, introduction of various chemical fertilizers and pesticides, changing







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## The Study of Perception of Viewers Towards Growing Trend of Motivational Speaking, Mind Coaching and Corporate Training With Special Reference to Mumbai

Dr. Kiran Menghani

Runis Sangha, Anna Laxa College of Commerce and Economics

### ABSTRACT

Psychology states that motivation plays an important role in the corporate world. Intrinsic and extrinsic motivation both play a critical role at various phases of life in energizing one's life. Different psychological experts have given different paradigms in the motivation theories. In the pursuit of attainment of ambition, it is observed that there surely a greater need of holding balance in life so that three angles of life viz. career, relationship and money has to be optimally managed. The cut throat competition and too much stressed life results into clouding of our vision and dilemmatic phase persists in life. Many a times, we rely on extrinsic motivation for boosting our confidence and bounce back in our careers. Many corporates are running on the principles of motivating their employees and thereby raising their morale by different training and development programmes. Corporate training, Mind transformation, and motivational seminars are indeed helpful in raising enthusiasm in people.

The era of motivational or inspirational speakers have started where many speakers are mushrooming with their self proclaimed techniques of positive psychology and being successful. They use social media platforms like youtube, facebook and Instagram pages to widespread their blogs and vlogs. They organize workshops and seminars on frequent basis may be or may not be with charges. People attending these workshops are often presented before the case examples of success stories and code to successful living is discussed through positive thinking and power of subconscious mindfulness is explained.

**Keywords:** Psychology, Motivation, Speakers, success, social media.

## Social media: A tool for economic empowerment of women

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### ABSTRACT

Women empowerment is very important for the development of a country. Women are offering their services in every sector of a economy. The role of social media has become very important in shaping present society. Social media educates the people about the current issues and influences the public opinion. The reach of media to common people has increased and undoubtedly social media has attained the role of a very powerful organ in all spheres of life. It's a common belief that women are network savvy; entrepreneurs are able to reach the larger target customers in low cost. Social media entrepreneurship has definitely offered financial independence and sense of pride and purpose. Social media is helping the women to empower themselves by using different tools of media. They increase the participation and access of women to self expression and decision making through the media and new technologies of communication is empowering the women. On the other hand the influence of social media in buying decision of consumers has been very significant. The interface between producers / sellers and customers of goods and services increases and helps to strengthen the decision making power of customers.

The present study is wholly presented by women respondents who are engaged in online business as the study aims to find out their participation in social media for women entrepreneurial ventures. Present paper aimed to study the status of women, their demographic characteristics, businesses they have started, nature of their businesses and usage of social media in business and growth therein due to strong network. In the present study both primary and secondary data has been used.

**Key words:** Social Media, Women Entrepreneurs, Women empowerment.



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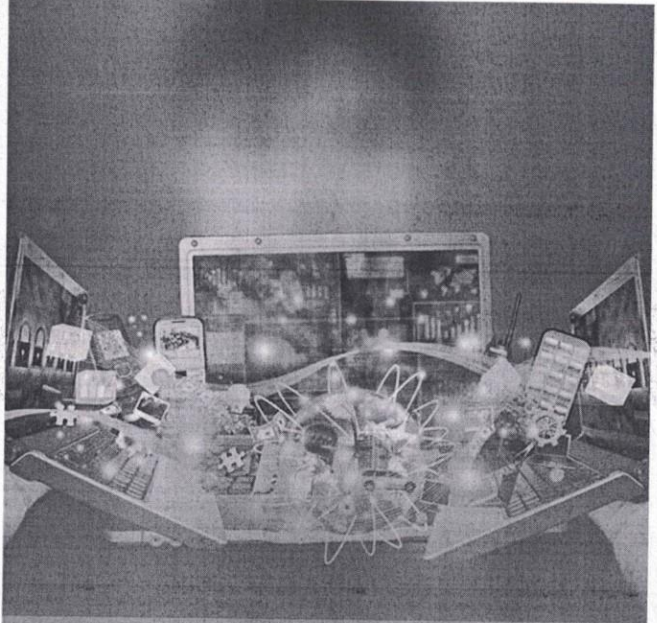
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## PERCEPTION OF E-LEARNERS VIS-À-VIS USAGE OF ICT IN E-LEARNING PROCESS DURING PANDEMIC SITUATION

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### Abstract

E-learning has become the compulsory component of all the educational institutes like schools, colleges, and universities. Even traditional colleges, who were reluctant to use ICT tools in teaching and learning, have forced to use ICT tools after pandemic situation all over the world. This deadly situation had made all the educational institutions to overcome the traditional ways of offline teaching and adapt with online method of teaching. To find out the E-learner's perception towards ICT tools, primary data has been collected from different institutes engaged in providing higher education through Google forms from the student's community from different colleges. This research paper aims to study the E-learners who are familiar with web-based technology. It aims to understand their perceptions towards E-learning process, usage of ICT tools; It also helps to improve the skills among the students,

The stratified sampling method has been adopted in this study and ample size is 120 across the India. The finding of the study reflect the impact of E-learning, student's interest in learning, problems faced by them during E-learning, their interest towards E-learning, their perception towards ICT tools used by their teachers etc. In conclusion, this study shows that E-learning has become quite popular among students during COVID -19 pandemic situations.

Key words: E-learning, Web-based technology, COVID -19 pandemic, E-learners, ICT tools





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## INTERNATIONAL RESEARCH JOURNAL OF HUMANITIES AND INTERDISCIPLINARY STUDIES

( Peer-reviewed, Refereed, Indexed & Open Access Journal )

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### An Appraisal of Indian Jaggery (Gur) Exports

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DOI No. 03.2021-11278686 DOI Link::<https://doi-ds.org/doi/10.2021-18819687/IRJHISICPC210801>

#### **Abstract:**

*Gur is used in many Asian and African countries. It is the leading product for India in the import export business. Over 70 % of the world's Gur production is performed in India. India is one of the primary merchants and exporters of Gur to the world. Many agriculturalists want to export Gur outside India. What certificates and documents are needed? How they can get genuine buyers for their Gur in International market. What are the certifications required to export Gur from India? This paper contains trade statistics which makes clear that which are the top countries to which Gur is exported at what cost, Impact of pandemic on export of jaggery to different countries. The trade statistics will help the prospective exporters who are looking after exporting Gur to different countries.*


**Key words:** Organic Gur, MSME, APEDA, RCMC, Trade Statistics

#### **Introduction:**

Promotion of export and substitution of import for any country helps to maintain balance of payment. India exports many edible items like processed vegetables, processed fruits and juices, groundnuts, grains, cereals, pulses, spices and so on. Among these, organic Gur is also highly demanded product in many countries western and Asian countries. Many people think that export business is the rigid business and requires lot of paper work, documents, certificates etc. so they never try to export their agricultural products. Some of young agriculturalists have a dream to export their produces, when they enquire about the fees of the required courses or workshops are very heavy which are not at all affordable to them. In this paper, researcher has tried to study the trade statistics

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## Revival Strategies to be followed during Stock Market Crash

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**Abstract:**

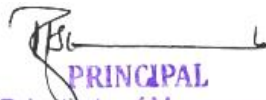
*The stock market is a volatile place. There have been times when share markets have crashed and caused huge losses to investors. The present paper adds to the literature of stock market crashes, effects of political, social, economic, psychological factors and financial crises in stock market. The study implies that the Russia-Ukraine War has affected the behavior of Indian stock market to a great extent. The one thing is certain when geographical events take hold ia that uncertainty runs life. During the War situation, the market volatility picks up and emotional investors tend to head for the exit. The stock market has recovered on every occasion. Investors should not fear buying shares with a bit of patience. This study would be intending to investigate how the recent market crashes has affected the Indian stock market over the time. The results of the study and strategies to overcome from market crashes might be useful for investors, corporate executives, portfolio managers and policy makers in framing business policies and for the appraisal and management of present portfolios.*

**Keywords:** Market crash, Volatile market, Fundamental Analysis, Blue Chip Share

**Introduction:**

The stock market is where people can buy and sell shares and stocks of any listed company. A share signifies part ownership of a company. The stock is the entire collection of its shares. When investors buy shares of a company listed in the stock market, he/she can make profits when they perform well and vice versa. Stock market is significant part of the economy of a country. The stock market affects the economy of the country to a gigantic degree. Stock market in Indian economy effect on wealth, pensions, Investments, Bond markets etc. Healthy functioning of stock markets has considerable effects on growth of an economy in a developing country. There has been large number




  
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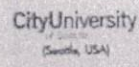
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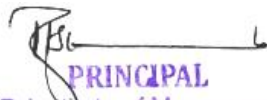
  
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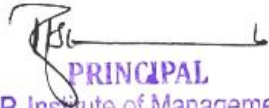


  
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## Towards a cashless economy: Pros and cons

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### **Abstract:**

*The decision taken by the Narendra Modi government to demonetize Rs 500 and 1000 currency notes to curb the black money can be described as one of the most courageous steps to bring about financial discipline in a developing country like India. There is, however, a scenario of uncertainty as to how the things will be working even better. Recently, the concept of a new, cashless economy has emerged, not owing to the scarcity of currency notes, but to address the existing financial problems with a new perspective. There should have an economic discipline in order to curb certain malpractices. This paper discusses the Pros and Cons of a cashless economy.*

**Key words:** demonetization, cashless economy, financial discipline, developing country, black money

### **A paper on “Towards a cashless economy: Pros and cons”**

#### **(1) Introduction:**

The recent decision taken by the Central government to demonetize Rs 500 and 1000 currency notes has made havoc throughout the economy wherein the common people find it difficult to either exchange old currency notes for the new through banks or accept the newly released currency notes by the central government. The central government has also come up with a solution to end the problem: a cashless economy. A cashless economy can be described as the one where one needs not carry any kind of paper currency.

In view of the geographic pattern of India and the prevailing governmental system, it has been necessary to study the pros and cons of becoming a cashless economy. This decision can be a “game changer” if we consider the long run effects of a cashless economy. As per the Reserve Bank of India statistics, banks all over India have disbursed 2.59 cr. credit cards and 69.72 cr. debit cards. Apart from those not in use or cancelled, till now 2.54 cr. credit cards and 69.1 cr. debit cards are in use.

#### **(2) Current Scenario:**


Generally, Plastic money i.e. credit cards and debit cards are used in 3 ways:

- (1) for making online payments
- (2) for withdrawal of cash through ATMs
- (3) for swiping through Point of Sales (PoS) machines





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**International Conference**  
**On**  
**Digital Transformation in Organizational**  
**Services for Development and Sustainability**  
**(ICDT-2019)**

Organized by  
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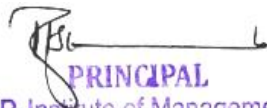


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A CONCEPTUAL STUDY ON THE ROLE OF DIGITALIZATION IN MUTUAL FUND INDUSTRY IN INDIA

Prof. V R. Gramopadhye and Prof. S.S. Jadhav

Assistant Professor, Vasanttraodada Patil Institute of Management Studies and Research, Sangli

**ABSTRACT**

Digital India Program announced by the government of India aims at transforming India into a digitally empowered society and knowledge economy. In India, about 627 million users are availing the internet facilities and this number is expected to cross 1000 million by A.D. 2020. In future, the Mutual Fund sector is going to count on the technologies to understand investor's requirement, spending behaviour and future goals to suggest him the right investment portfolio. This paper examines the important drivers of digitalisation trend that can link the regulatory changes and customer expectation. It aims at studying the digital scenario in Mutual Fund sector as well as focusing the digital technologies.

*Keywords: Digitalization, mutual funds, cloud computing, Artificial intelligence*

**(1) INTRODUCTION**

Digital India Program announced by the government of India aims at transforming India into a digitally empowered society and knowledge economy. Almost 627 million users from India are availing the internet facilities and this number is likely to cross 1000 million by the year 2020. The Mutual Fund sector is going to count on the technologies in future to understand investor's requirement, spending behaviour and future goals to suggest him the right investment portfolio.

Technology has affected various spheres of life today be it literature, medical profession, commerce and trade. While introducing technology in various spheres, the government's intention is to reduce paperwork, especially in terms of financial transactions hence, digital payments as a sector has rumbled in recent years.

In the two years ended March 2019, the volume of digital payments through mobile transactions has increased over 100% on an annual basis. While payments through Immediate Payment Service (IMPS) grew surprisingly up to 106%, mobile wallets and mobile banking volumes increased over 120% each. Comparatively, the volume of payments through both debit and credit cards – the more established digital payment systems – recorded 15% annual growth.

**(2) OBJECTIVES OF THE STUDY**

- (1) To study the role of digitalization in mutual fund Industry in India
- (2) To analyze probable areas which need to be focused for implementing digitalisation.

**(3) DISCUSSION**

This conceptual paper highlights mainly on study the role of digitalization in mutual fund sector in India and probable areas which need to be focused for implementing digitalization. This paper also stresses the importance of usage of digital financial which play a pivotal role in contributing to the growth of the country.

**MUTUAL FUNDS AND TECHNOLOGY**

The mutual fund sector has adopted technology across its processes like fund management, transaction processing and customer servicing etc. It has also fervently adopted technology in transactions across the payment spectrum. The number of users availing online mutual funds facilities is visibly increasing day by day.

Within the payment spectrum, the Unified Payments Interface (UPI) has been progressively adopted by many fund houses to facilitate payment transactions smoothly and reduce turnaround time. UPI interface can reduce the transaction time for investor to 1 day compared with 2-3 days which are generally required in case of conventional internet banking.

The industry has also adopted newly available facilities and options. A recent development in this regard being the migration from Electronic Clearing Service (ECS) to a more advanced and efficient clearing platform which is known as National Automated Clearing House (NACH).

Investors can now use the one-time mandate (OTM-NACH) facility to eliminate the operational hassles arising out of ECS mandate for subsequent investments. As a result, the SIP registration mandate, which usually required 15-20 days in case of ECS, has been decreased to 5-10 days by OTM-NACH.





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## Customer Satisfaction Towards Paytm in Sangli Miraj Kupwad Municipal Corporation

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Affiliated to Shivaji University, Kolhapur, Maharashtra, India

### ABSTRACT

Digital India's drive towards a cashless economy has modernized the launch of Unified Payment Interface (UPI) applications since its launch in Jan 2016. The usage of smart phones as virtual debit cards has doubled to send or receive money instantly. The current study has been conducted in order to meticulously evaluate and examine the level of customer satisfaction towards Paytm UPI app. The purpose of this study is also to observe and analyze the purpose of using Paytm as one of the UPI applications, reasons for choosing Paytm as an UPI application and to find out the problems encountered by the customers. The primary data for this study was compiled through well-structured questionnaire filled in on a one-to-one basis by 150 customers of Sangli Miraj Kupwad Corporation. The study results clearly indicate that the majority of the users of Paytm UPI application were in the high level of satisfaction. Hence, the study highlights the important points that Paytm UPI application must consider in order to increase the number of users and to improve their service quality.

**KEYWORD:** Paytm, Customer Satisfaction, Unified Payment Interface (UPI).


### INTRODUCTION

Unified Payment Interface is a mobile centric, real time interbank payment system which has the potential to transform and universalize digital payments in India. UPI is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging

several banking features, seamless fund routing & merchant payments into one hood. It also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience. In August 2016, NPCI launched Unified Payment Interface (UPI), a next generation mobile based payment system which enables real time bank payments thus making smart phone as a primary payment device for both consumers and merchants and to universalize digital payments in the country. The UPI interface will allow account holders across banks to send and receive money from their smart phones using just their Aadhaar unique identity number, mobile phone number or virtual payments address without entering bank account details.

According to NPCI, so far only 29 banks have agreed to start this service. If your bank is UPI-enabled, you can ask it to connect you to the system. To initiate a transaction, you can use two types of address—global or local. Global address includes your mobile, Aadhaar and bank account numbers. A local address can be a virtual address. Let's say your bank gives you a virtual ID similar to your email ID (for instance, name@ company name). This virtual address will allow you to send and receive money from multiple banks and prepaid payment issuers. Paytm India's largest mobile commerce platform is an Indian commerce shopping website. Since its launch it began to launch various services on the digital platform viz. offering mobile recharge, gas bill, electricity bill, telephone bill payments etc. lately, it offers various facilities such as DTH recharge, insurance facilities to



  
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## **WELFARE MEASURES IN GOVERNMENT HEALTH SERVICE ORGANISATIONS IN SANGLI DISTRICT**

**Paul D Madhale\***  
**D M Kumthekar\*\***

### **ABSTRACT**

*Human resources are not only an important factor of management but they also play an important role in executing different practices represent the management process. Optimum utilization of this valuable resource becomes specialized branch of Management i.e. Human Resource Management. The optimum use of resources is only possible with an efficient and professionally competent management. Management is necessary for smooth running of every institution. The present paper highlights the objectives such as to study HRM practices with special reference to Welfare Measures in Government health service organizations, to devise the implementation of Welfare Measures in Government health service organization and to put forth constructive suggestions on the basis of analysis and interpretation of data, for better implementation of Welfare Measures in future.*

### **1. INTRODUCTION**

Over a decade, there has been a flood of original empirical research on the impact their practices on practices on organizational performance etc. This literature reveals, with a different degree of certainty, that Human Resource Management practices have an impact on organizational performance. Empirical studies in this field, most of them American are growing and various practices on performance.

The U. S department of Labour (1993) as well as Weber (1994) and Kling (1995) studies on various practices (training, recruitment, works organization, etc...) An examination of this literature leads to the possible conclusion that Human resource Management and Industrial Relation Practices often have a positive impact on performance especially on productivity and on profitability.

#### **2.1 STATEMENT OF THE PROBLEM**

The personal experience of an investigator shows Human Resource management practices with regards to Welfare Measures has an impact on work productivity of a person in an organization, hence researcher feels to study about the current problem.

In view of the above the researcher has selected a problem as "WELFARE MEASURES IN GOVERNMENT HEALTH SERVICE ORGANISATIONS IN SANGLI DISTRICT".

Human resources are not only an important factor of management but they also play an important role in executing different practices represent the management process. Optimum utilization of this valuable resource becomes specialized branch of Management i.e. Human Resource Management. The optimum use of resources is only possible with an efficient and professionally competent management. Management is necessary for smooth running of every institution.

#### **2-2 OBJECTIVES OF THE STUDY**

The main objectives of the study are as follows:

1. To study the HRM practices with special reference to Welfare Measures in Government health service organizations.
2. To devise the implementation of Welfare Measures in Government health service organization.
3. To put forth constructive suggestions on the basis of analysis and interpretation of data, for better implementation of Welfare Measures in future.

#### **2.3 HYPOTHESIS OF THE STUDY**

1. In Government Organisation Welfare facilities are provided as per the norms prescribed by state government

#### **2.4 LEVEL OF RESEARCH**

The present study on human resource management practices followed in government, yet yield little information regarding the processes through which HRM affects individual performance and its consequent impact on organizations. Through overall character of the present work has been maintained at the formulated exploratory level, with the hope that the findings returned on analyzing the data would be sensitive enough to bring forth promising hypothesis.

#### **2.5 METHODOLOGY ADOPTED**

For accomplishing the objectives of the study, both primary and secondary data were collected. For collecting primary data, Survey method was used. Survey data was collected by administering two separate interview schedules to four sets of respondents Doctors, Para Medical Staff and Support staff. The sample respondents were selected by using Purposing Accidental sampling Technique. Also, the spot observation Method was adopted for recording the researcher's impressions about the various welfare measures in the health service organisations in the study area.

The necessary secondary data was collected through the Library research Method, ministry of family and

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\*\*Associate Professor, VPIMSR, Sangli affiliated to Shivaji University, Kolhapur



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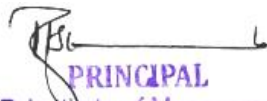
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## A STUDY ON GLOBAL CYBER ATTACK OF WANNACRY RANSOMWARE VIRUS

Bhagyashri G. Joshi\*  
Jyoti M. Bohra\*\*

### ABSTRACT

We are going to present facts and dos and don'ts about Wannacry Ransomware in this paper. Worldwide ransomware attacks are increasing and becoming more and more vulnerable day by day. We are discussing about how we can prevent ransomware attack, what to do once it has happened, how we can avoid these kind of attacks in future, actions to be taken for the purpose of prevention and conclusion with few suggestions. We also talk about, by just taking simple care of simple and easy things like taking backups can make a huge difference in such attacks.

### Introduction:

"Ransomware" as its name says "ransom + ware", here ransom means money and ware means software. In simplest form ransomware means money is paid for the purpose of freeing software.

Ransomware works by encrypting files on computers, locking users out. A message will appear onscreen with a ransom demand, countdown timer and bitcoin wallet pay funds. How does the virus spread? There are several ways for it to spread. Opening attachments or links in phishing emails, or downloading legitimate-looking programmers containing malware can all spread the virus.

Another method, which preys on machines using outdated software, is visiting a malicious site.

Once inside a network the virus can then spread to other connected computers. The Wannacry Ransomware attack was one of the biggest cyber-attacks in May 2017. This was a Wannacry Ransomware cryptoworm which targeted the computers running Microsoft Windows Operating system by encrypting its data and demanding ransom payments in the crypto currency i.e.; Bitcoins. This virus infected almost more than 230,000 computers in over 150 countries within a day.

### Objectives of the Study:

- To study the causes of increasing ransomware attacks
- To study preventive measures of Wannacry ransomware attacks.

### Cyber Attack through Ransomware:

The first six months of year 2017 were not so good for the internet world. Almost six biggest cyber-attacks took place till June 2017. The names of those famous attacks are - Shadow Brokers, WannaCry, Petya/NotPetya/Nyetya/Goldeneye, Wikileaks CIA Vault 7, Cloudbleed, 198 million Voter Records Exposed, and Macron Campaign Hack

### What is Wannacry?

WannaCry actually comes in two different parts: - Exploit and encryptor. Exploit means whose purposes are infection and propagation. Encryptor is actually downloaded to a computer after it has been infected.

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The creator of WannaCry took advantage of Windows Exploit known as EternalBlue. By using this, the malefactors can get remote access to the computer and then they can install the encryptor. WannCry encrypts different file types including office documents, videos, pictures and other file formats. The extension of the encrypted file is .WCRY. And these files are then completely inaccessible. Once encryption is done, the Trojan changes the Desktop wallpaper to a picture that is having message about the infection and actions that user supposed to perform to recover his all computer files. The attacker will ask for some ransom amount (generally \$300) to be transferred in the form of Bitcoins. This virus is too dangerous because it had started spreading like a worm and it infected 75,000 systems within a day. The very first massive attack shut down all the computer operations in Ukraine and Russia. Then this attack spread over countries like Spain, Australia, Britain, and India

### Figure: How does WannaCry Ransomware works

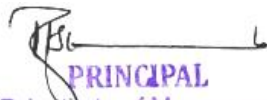
After the attack has begun, Marcus Hutchins, a 22 year old web security researcher from North Devon in England then known as Malware Tech discovered an effective kill switch by registering a domain name he found in ransomware code. The basic solution model works as follows: a) Look for the unregistered or expired domains belonging to the active botnets and point it to our sinkhole (a sinkhole is a server designed to capture malicious traffic) b) Gather data on geographical distribution and scale of the infections, including IP addresses, which can be used to notify victims that they are infected. c) Reverse engineer the malware and see if there are vulnerabilities in the code which would allow us to take over the malware and prevent the spread of malicious use, via the domain we registered.

### Preventive Measures:

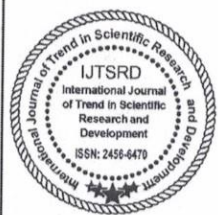
What to do if your computer is infected?

- In case if you feel your PC infected with ransomware, immediately turn off network connections.
- Disable windows script host from registry editor.



  
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## Artificial Intelligence & its Role in Industry

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### ABSTRACT

In today’s digital era “Artificial intelligence” has been used in nearly all industries. AI has many applications in various different sectors like healthcare, aviation, IT, manufacturing etc. AI helps in reducing human errors, risks, best results with accuracy, does risky and/or hazardous jobs like bomb defusing, saves training cost. But at the same time AI has few risk factors like human intelligence can be replicated up to certain limit only, lesser jobs, hurt learners, affects human thinking powers.

**KEYWORD:** Artificial Intelligence, Healthcare, Manufacturing, IT.

### INTRODUCTION

“Artificial Intelligence” as its name says its non-natural intellect. If needs to be explained in simple words, it’s just a work done by machines but by applying intelligence like humans do. As this intelligence is not natural like humans do have, we call it as artificial intelligence. This intelligence is added by humans in machines for accomplishing certain tasks. Through this intelligence machines can perform learning, planning, problem solving, perception, manipulation, cognitive abilities etc.

Broadly AI has two two major types,

1. Narrow AI.
2. General AI.

Narrow AI also known as Weak AI is focused on one narrow task. General AI also known as Strong AI or Full AI, where machines will have ability to perform general intelligent actions.

### Advantages:

1. Chances of error are almost nil and greater precision and accuracy is achieved.
2. Space exploration
3. Fraud detection in smart card-based syst
4. Digital assistants
5. Diligence
6. Repetitive and time-consuming tasks efficiently.
7. Intelligent machines can be employed to do certain dangerous tasks. They can adjust their parameters such as their speed and time, and be made to act quickly, unaffected by factors that affect humans.
8. Surgery simulators use machine intelligence in training medical professionals. AI can be used to simulate brain functioning, and thus prove useful in the diagnosis and treatment of neurological problems. As in case of any other field, repetitive or time-consuming tasks can be managed through the application of artificial intelligence.
9. Robotic radio surgery helps achieve precision in the radiation given to tumours, thus reducing the damage to surrounding tissues

### Drawbacks of AI:

1. Over human intelligence and thinking power
2. unemployment
3. over human physical health
4. voice recognition issues
5. over young generation and children's mental and physical growth
6. machine/techno dependency
7. resources(like electricity)
8. machine will rule human and will not take any input from human even in most critical decisions



  
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## AREA, PRODUCTION AND PRODUCTIVITY OF GROUNDNUT IN INDIA

Dr. Shital Bhagwan Newase  
Chintamanrao College of Commerce, Sangli

**Introduction:**

Peanut, also known as groundnut (*Arachis hypogaea*) is a crop of global importance. Groundnut is called as the 'King' of oilseeds. It is also called as cashew nuts of poor men. It is a low priced commodity but a valuable source of all the nutrients. It is widely grown in the tropics and subtropics, being important to both smallholder and large commercial producers. It is classified as both a grain and legume, because of its high oil content, an oil crop. World's annual production of groundnut is about 46 million tons per year. China accounts 37 per cent, Africa 25 per cent, India 21 per cent, and USA 8 per cent of world's production. In Africa, its production exceeds remarkably that of all other grain legumes put together, and it is an extremely important source of protein, energy, and iron (Production Statistics, 2013).

Peanut was mainly a garden crop for much of the colonial period of North America; it was mostly used as animal feed stock until the 1930s. In the United States, the US Department of Agriculture initiated a program to encourage agricultural production and human consumption of peanuts in the late 19th and early 20th centuries. George Washington Carver developed hundreds of recipes for peanuts during his tenure in the program.

This paper describes India's groundnut profile along with competitive countries in terms of area under cultivation, production, and productivity during pre and post-liberalization period.

**Keywords:** Production, Productivity, area under cultivation, states etc.

**Significance of the Study:**

The present study makes useful contribution to the performance of selected agricultural commodity's production,

productivity and area under cultivation in India during the post- liberalization regime comparing with pre-liberalization period.

**Objectives of the Study:**

To study APP of groundnut in India with the help of following areas:

- i) To study the production of major groundnut producing states in India.
- ii) To study the productivity in major groundnut producing states of India.
- iii) To study the area under cultivation in major groundnut producing states of India.

**Data Base and Methodology:**

The study is based on secondary source of data. The secondary sources of data was collected from various journals, WTO reports, Ministry of Agriculture, Govt. of India, Ministry of Finance GOI and Newsletter, FAO reports etc.

**Methodological Approach of the Study:**

Time series data has been used for the entire period from 1971 to 2015. The purpose was to compare area under cultivation, production and productivity of groundnut during pre and post-liberalization period. A sub-periods has been also made for short-term comparison. Wherever it is necessary, longer time series data also used.

**Statistical Tools of Data Analysis:**

The data collected from the secondary sources, has examined by researcher for analyzing the performance of agricultural APP in major groundnut producing states of India. Statistical tool like percentage share is used.

**Percentage share of APP of major groundnut producing states in India:**

India occupies the first place both in regard to the area and production in the world. About 70 per cent of area and 75 per cent of production has been concentrated in the four states of India i.e. Gujarat, Tamil Nadu, Karnataka and Madhya Pradesh. We have





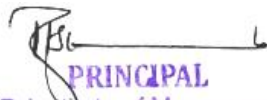
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DIGITAL TRANSFORMATION IN AGRICULTURAL SECTOR

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**ABSTRACT**

*In the age of digitization agriculture sector never remain isolated. Almost all technological developments are being applied to the agriculture sector with view to increase the yield and minimize the cost of cultivation. Use of sensors in precision agriculture and sophisticated electronic devices makes the work further easy and improves the quality of the produce. Robot technology and drone technology are better twined to diagnose the paste and the quality of crops. Efforts have been made to find out the extent and implications of the digitization of the agriculture sector. How such devices will be useful to a common man in agriculture sector.*

*Keywords: digitization, sensors, precision agriculture, nanotechnology, biotechnology*

Agriculture sector plays an important role in the Indian economy. It provides livelihood to nearly 62-65 per cent of the total population. The sector also provides employment to 58.4 per cent of the total work force. It is the single largest private sector occupation in India.

Agricultural trade is further more important in the developing countries. Agricultural trade plays an important role in the process of agricultural development. Agricultural export has a key role in the international trade. It is necessary to use the various emerging technologies in agricultural sector. It will help to decrease the import and maximize the export of agricultural products for the development of a country in recent years.

**STATEMENT OF THE PROBLEM**

Now a day farmers are a using new, fast and frequently changing various technologies in agriculture to solve their practical problems. By replacing traditional methods of production obviously the productivity of various agricultural commodities is to increase. It also helps to reduce the hazardous use of natural resources and toils of the farmers. The farmers are going for hi-tech from sowing to harvesting and also marketing which helps to increase efficiency, reduce the cost of production and to increase the profit of the farmers. An attempt has been made to find out the technological impact of digital technologies on the production, productivity and the quality of the produce.

**OBJECTIVES**

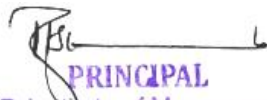
- 1) To study the new emerging methods of agriculture.
- 2) To study the various types of digital technology use in agricultural sector.
- 3) To study how to use digital technology in agriculture.

Prior to the introduction of new technology, farmers were practicing the field work with the help of their hands using various traditional equipments and the animals like bullocks and donkeys. This takes the longer time to complete the work as the animals gets tired after sometime. It affects the efficiency of animals as well as the farmers. The emerging new technology is becoming profitable. Today, most of the farmers are using tractors and its various accessories, and other motorised equipments to carry on the field work. They can bag the production on large scale in a short period of time with quality of the produce.

**MODERN METHODS OF AGRICULTURE**

Ploughing, furrowing, and digging are the very old techniques being implemented since Balram and Shri Krishna. After Green Revolution, high yielding varieties were introduced through hybridisation of the characters found in the crop science. Since then number of seed varieties are being introduced. A revolution in the crop science has been brought up through biotechnology. Mutation technique still continued to be a best tool for transferring the crop characters. Modern agricultural technology can be classified into various categories like; biological technology, which covers seeds, paste control, chemical fertilizers etc., mechanical technology covers the heavy equipments, threshers, sowing machines, planters, harvesters, tractors and its accessories, electronic devices and sensors, precision agricultural tools, which covers yield mapping, weed mapping, variable fertilizer application, water quality diagnose are some emerging technologies that can literally change the agricultural landscape in the years ahead. Use of biotechnology, nanotechnology, remote sensing data, wireless agricultural tools, genetic modified crops, CRISPER CAS 9 techniques are the modern tools of agricultural practices. Some are in the market some are yet to come for the commercial use. DNA and RNAi based tools are becoming very popular around the world.



  
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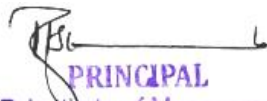
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## 4A'S- A RELOOK TO MARKETING MIX FROM RURAL PERSPECTIVE

Archana Samir Magdum\*

### ABSTRACT

Marketers make consistent attempts to innovate tools and strategies to overcome the challenges they face in the business arena. Business innovations are broadly classified under two heads, namely Product / Service innovation. Marketers need to design creative solutions to overcome challenges typical of the rural environment such as physical distribution, channel management, promotion and communication. India's rural markets offer a sea of opportunity. The urban rural split in consumer spending stands at 9: 11, with rural India accounting for 55 percent of private retail consumption. Indeed the market can be tapped with focused attention and strategy. Currently the Indian retail market is estimated at Rs. 13,30,000 Crore and almost half of this growing retail market at present lies in rural India, which is a tremendous growth sector that needs to be tapped with care. This paper examines how the corporate sectors with their innovation and creativity tapping the Indian rural market with their retail marketing.

### Introduction:

India's rural market is gaining increasing importance day by day, mainly because of the large population and its gradually increasing purchasing power. Before launching a product in the rural market, it is important to conduct a proper market research and analyze the same to ensure that the product, its features and design suits the rural community's requirements. Most Fast Moving Consumer Goods (FMCG) companies in India are introducing customized products especially for rural areas. Thus the sale of FMCG products in rural markets is growing at a fast pace, even faster than that in the urban markets. India has almost 5,76,000 villages, 80% of which has population less than 1000 and about 77% of whose population are dependent on land based activities. Rural areas are scattered and it is next to impossible to ensure the availability of a brand all over the country. Advertising in such a highly heterogeneous market, which is widely spread, is very expensive. The Indian Consumer market is a multi-tiered pyramid which requires multi-pronged market strategies. India has roughly fifty percent of its population under 27 years of age. The market provides opportunity and opinion for the rural marketer and low penetration level suggests opportunities. The marketer needs to have information system that track sales to different market and help to identify market potential.

### Innovative Approach Towards rural Market:

Although the rural market does offer a vast untapped potential, it should also be recognized that it is not that easy to operate in rural market because of several problems. Rural marketing is thus a time consuming affair and requires considerable investments in terms of evolving appropriate strategies with a view to tackle the problems.

As the competition increases in the rural market there might be the need for competitively priced products that are developed as per the needs of the rural consumers. Non-consumers of yester years are entering into the rural market as first time buyers for a large number of products in a large numbers. This calls for shift in management thinking from gross margin to

higher profit from high value unit sales to game of high volumes, capital efficiency and from one solution fits all thinking to market innovation.

Creative people do not always have as specific idea in mind when they begin to search for an innovation; what they do have is method or way of going about that search. The commercialization process is itself a creative process. From discovery of business idea to product development, feasibility analysis, and business planning, the application of creativity to all of these areas is what set successful entrepreneur venture apart from their competitors.

### Principles of Innovations for Rural Markets:

The principles and practices of innovation to be adopted in rural market have to take into consideration: needs, lifestyles and consumer behavior of the rural population. It is extremely important that the product, pricing, promotion and distribution strategy are not just innovative alone but they must make product value proposition attractive and relevant for rural consumers.

### Role of Innovation in Rural Markets:

Rural Markets are characterized with huge potential for marketers, but at the same time pose several challenges to serve them with similar set of marketing mix used in urban settings. The main challenges in rural marketing are:

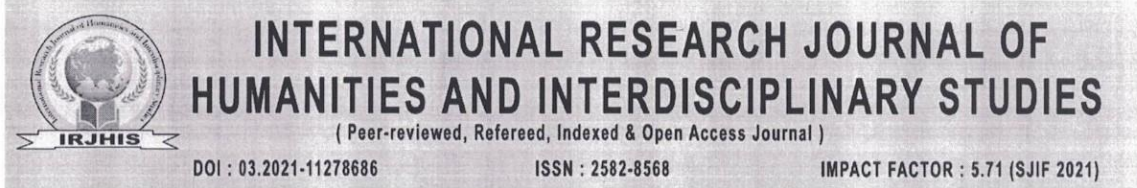
- Physical Distribution: To serve more than 0.6 million villages, spread over 3.3 million sq.km.
- Channel management: To manage multiple intermediaries in the entire supply/value chain serving rural markets.
- Promotion & communication: To communicate with existing or prospective customers living in media-dark areas( Bihar, Orissa, Jharkhand,etc)
- Poor Infrastructure: Only 50% of villages are connected by a "pucca" road and less than 50% of villages homes have electricity.
- Uneconomic market size: As villages have very small populations, it is not profitable for marketers to approach each and every village.
- Consumer profile: Rural consumer have very

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## Economics Development with Sustainable Development respect to Global capital market and Covid 19

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### Abstract:

*The vast spreading of corona virus (covid-19) has dramatic impact on financial markets all worldwide it has curbed an inconceivable steps of risk, causing investors to suffer massive losses in a very short duration. This paper intends to map the patterns of country's specific risk and systemic risk in the global market. It also analysis the potential consequences of police intervention, such as the US decision to implement a zero percent interest rate and unlimited quantitative easing(QE), and to what extent these policies may introduce further uncertainties into global capital markets.*

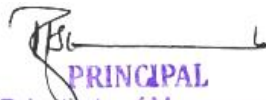
**Keywords:** Corona virus, financial market, pandemic, quantitative easing, systemic risk, capital markets

### Introduction:

On 11<sup>th</sup> march 2020, the world health organization (WHO) officially declare to corona virus (covid-19) out break to be a global epidemic. As of 27<sup>th</sup> march, 2020, the number of confirmed cases surpassed 50,000, and did continue to rise (WHO-202)<sup>(1)</sup> Over 170 countries are affected, with the US as had the most confirmed cases. In the short term many countries imposed strict restriction policies, their economic activities were largely limited. The long term consequences of this pandemic arises from employments and business flares. Some industries such as tourism and aviation, with certainly face hardship. February 2020, the stock market was at the very peak and after that due to the covid-19 pandemic it caused a free fall in share prices. Since then, the world has changed, changing our lives, economics, and the way of our businesses, an unfolding journey that is clearly seen in the ups and downs of share prices. The fundamentals trends have accelerated, propelling

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