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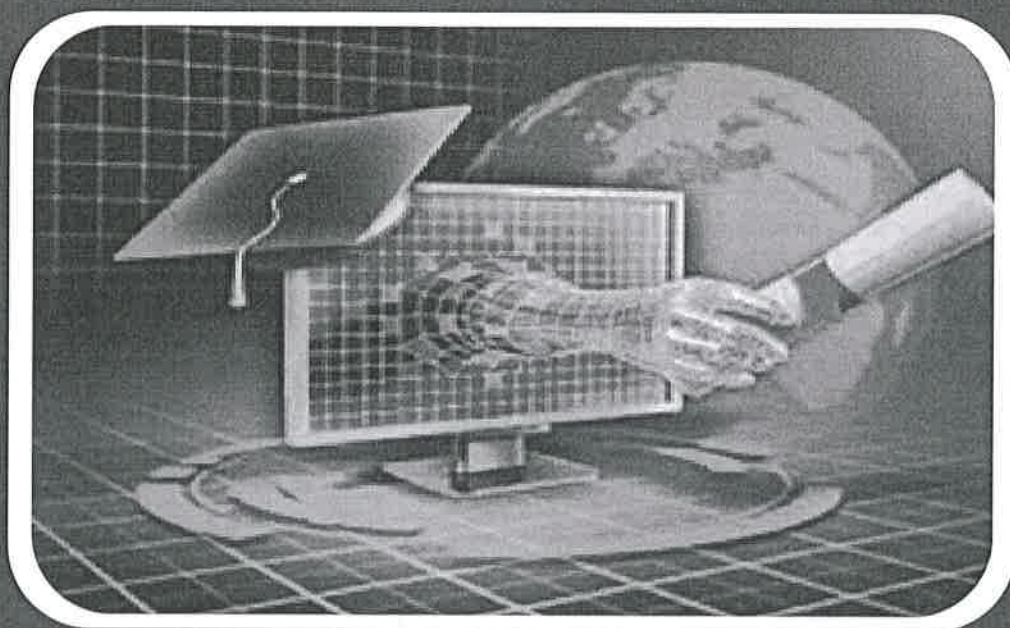
**Anekant Institute of Management Studies (AIMS), Baramati**

## **Edited Book**

On

**Digital Era: Emerging Opportunities**

**ISBN : 978-81-947958-1-0**



**Anekant Education Society's  
Anekant Institute of Management  
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Edited eBook

# Digital Era: Emerging Opportunities

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## Impact of COVID-19 on Adoption of Digital Payments in India

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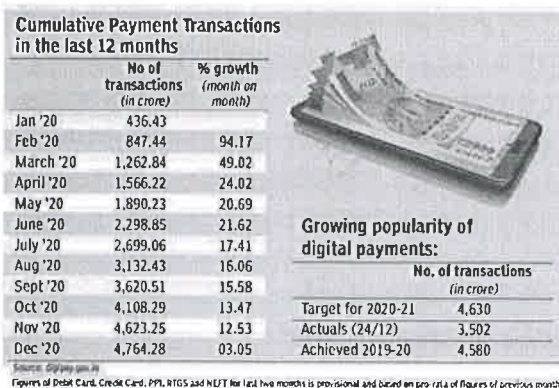
**Abstract:** The pandemic of COVID-19 has impacted entire world in all aspects may it be mentally, physically or financially, but at the same time it has a positive side of the same. The article discusses the impact of COVID-19 pandemic on the adoption of digital payment systems in India. The Indian economy is mostly centred on cash based trades. Especially when it comes to tiny businesses, they were not at all open to either make or receive payments through digital payment platforms. In spite of substantial efforts to promote digital payments has been taken during last 5-6 years, rates of using digital payment systems remained limited in most of the population in India. After demonetization digital payment system got little bit of response but still there was no substantial amount of use of the same was not there. But due to this COVID-19 pandemic the scenario changed significantly. Through this paper the researchers tried to explore analyze the same.

**Keywords-** Digital payment, COVID-19 pandemic, cash transactions, demonetization.

**Introduction:** In today's era we talk about and trade in crypto currency, but still in India there is a enormous proportion of cash based transactions. India is slowly moving ahead on the path of digital revolution. Digital payment system would be considered as landmark in the process of achieving cashless economy. During last decade, there have been a lot of efforts taken by concerned policymakers and regulators to improve the quantum of cashless economy over cash economy. But it didn't result into incremental use of digital payment system. The digital payment system got its importance after demonetization happened in the year of 2016 and during that period people have started exploring the options of digital payment system as there was unavailability of hard cash, difficulty in getting cash from ATMs and bank branches. So people had started finding the option of cashless transactions.

In contradiction of the pessimism created by the Covid-19 pandemic and the lockdown imposed across the world, the digital payment platforms and fintech was one of the sectors, which observed sudden high growth in 2020 as a most of the people chosen to stay at home, making transaction online and paying through digital payment systems. The growth of the Indian digital payments took considerable pace after COVID-19 pandemic. The simple reason behind that is people are still reluctant for exchanging cash as it may lead to infection. Right from

Unified Payments Interface(UPI) to the Aadhar-enabled Payment System (AePS) registering glamorous growth.



**Source: The Hindu**

People are using different modes of digital payment ranging from NEFT, RTGS, IMPS to UPIs to prevent use of cash possibly which may require them to go to crowded places. The concerned entities and authorities also promoted digital payment systems and encouraged people to use the same and tried to create more conducive digital environment for the better and smoother use of digital payment platforms. The RBI Governor, Mr. Shaktikanta Das, advised Indian people to use the digital transaction structure developed in the country so that it will lead to control the consequence of the Coronavirus Pandemic. The Government of India and fintech sector together are reforming the digital payment industry in India to

## Impact of COVID-19 on the Adoption of Mobile Wallet

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**Abstract:** With the onset of 2020, a deadly novel Corona virus hit India, due to which thousands of people lost their lives. According to the World Health Organisation, one of the transmission mechanism of COVID-19 is the coins and paper money passed between buyers and sellers. Due to the danger of contaminated surfaces, contactless payments are viewed as the most hygienic mode of payment. As such mobile wallet which were previously viewed as mode of convenience are now becoming the necessity in the light of pandemic. This study is an attempt to understand the impact of COVID-19 on adoption of mobile wallet. Even the monthly usage of mobile wallet pre and post COVID-19 is taken in to account to get better understanding in this study.

**Keywords:** COVID-19, Mobile wallet, Adoption

**Introduction:** Indian economy was dominated by cash transactions till the announcement of demonetization policy on 9th November 2016. This policy was initiated by government of India in order to cope with the threats like corruption, currency duplication and black money. With rapidly changing technology, transactions in digital mode have been developed over the years but did not get momentum as expected. This was because of the convenience of using hard cash for transactions by people. This convenience is posing threats to economy in form of corruption, currency duplication and black money. Various studies and analysts have suggested that every economy to move towards the cashless economy because cashless transactions are done either through the online mode or bank service channels which makes the transactions more transparent, and each transaction can be traced in future for any information. Thus, implementation of cashless transactions can reduce these threats to minimal level. So in order to boost the cashless transactions RBI have promoted and licensed various payment options from early 1980s. One of such method is Mobile wallet which was licensed from RBI under Payment and Settlement Act 2007. Initially mobile wallet did not got momentum due to psychological barrier, but it gained momentum after demonetization policy. As this policy banned high denomination of currency i.e., Rs 1000 and Rs 500 from market circulation. This leads to the shortage of currency and led to the increase in the momentum of cashless transactions. Until demonetization,

mobile wallet only account for 1% of total cashless transactions. Besides demonetization, the other two major contributors to the rise in adoption of mobile wallet were penetration of smart phones and high internet speed.

With the onset of 2020, a deadly novel Corona virus hit the world, due to which thousands of people lost their life in India. According to the World Health Organisation, one of the transmission mechanisms of COVID -19 is the coins and paper money passed between buyers and sellers. Due to the danger of contaminated surfaces, contactless payments are viewed as the most hygienic mode of payment. As such mobile wallet which were previously viewed as mode of convenience are now becoming the necessity in the light of pandemic. This study is an attempt to understand the impact of COVID-19 on consumer adoption of mobile wallet as well as to develop the model to get insight on the perceived risk of corona virus on the adoption of mobile wallet. Even the adoption factors among gender are analyzed during coronavirus as it will give more insight in the study.

### Literature Review

(Patel, 2020) found that the digital payment adoption rate is dropping in 2019. But COVID-19 disease has increased the adoption of digital payment solutions. Although various economic disputes around the world are at different stages of development, the outbreak has forced





## Impact of Digitalization; Learn-It-All A School Perspective

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**Abstract:** The pandemic indeed it was a blessing in disguise, in the sense that, it has created and cultivated a digital culture and environment among the general public in their walks of life and more particularly among young schooling wards (students). Otherwise, the process of Digitalization would have taken considerable time and high voltage awareness campaign. Prior to earlier time of pandemic of course we were using our digital gadgets without mindful thoughts, but now (after pandemic) very much inextricably tied up with our daily routines. As a matter of fact, school tutorials and teaching have been on the platform of 'Digitalization'. This paper is totally empirical with the demarcation of Private primary schools (predominantly English medium schools) and Public primary schools (predominantly Govt. local language schools). The central respondents of the research will be the private and public schools. The research question is all about how to 'learn-it-all' of Digitalization fundamentals rather than thump upon (figure riddles) on the existing system of application without knowing the principles of the usage. When we take a pragmatic view the concept of learn-it-all is mostly applied in the organization / industry for growth and to comply with greater level of satisfaction and high-quality outcome of the work. Yes, study really needs to ascertain the knowledge and application of Digitalization by using the electronic gadgets with learn it all process.

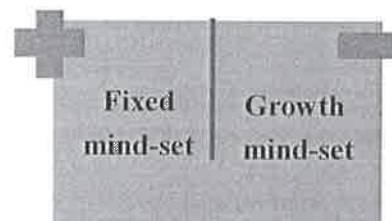
**Key words:** digital environment and culture, considerable time, without mindful thoughts, thump upon, and inextricably tied up with our daily routines.

**Introduction:** We have a greater number of electronic planforms and gadgets to use for our digital work, to name the few among them are, google meet, WebEx, zoom etc. But this study pertains exclusively for the school perspective. No matter whatever kind and type of E-platform is being used, the foremost requirement is knowing the application of the dashboard and its extended functionality.

In the year 2000 Microsoft was really on existential crisis because of head-to-head competition in the innovation. In the year 2014 Satya Nadella chosen as the new CEO of Microsoft. He was on the game of 'learn-it-all' mantra rather than routine knowing the things. With the mantra of 'learn-it-all' every single day was really a new day, with learning, exploring and experimenting new construct at workplace. The further led studies reveals that, Carol Dweck a Stanford psychologist said 'mind-set' really is a 'Dictate Power' on what to do, how to learn, is it useful etc. Thus, mind-set is classified into two, namely.

Figure / Diagram No.1

### Classification Mind-set



Source: Secondary data

**Fixed mind-set:** It known fact that, fixed mind-set static in nature and not adept to the changes and challenges rather avoids the risking factor and it is more of perfunctory in nature, and least bother for the market information and reviews.

**Growth mind-set:** It is believed that growth mind-set is always dynamic and has quest to develop intellectual level. Further it takes feedback in positive sense, urge to learn new skills, handle the risk and challenges.



## Design of MIS in Line with the Requirement of Criterion Faculty Attributes and Contributions of NBA Process

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**Abstract:** This Criterion seeks information on the faculty attributes and contribution for the institution in academic curriculum. Faculty members and their contributions are the backbone of any higher educational institution. The institute, a teaching division has the roles and responsibilities. Institute has its engagement with curriculum delivery, outcome based education is predominantly in its implementation. This article broadly examines the study of design of MIS in line with requirement of Faculty Attributes and Contributions criterion number six. The objective of this paper is how an Institution can improve its faculty contribution for the advancement of students and improves the quality of management education. This paper will give comprehensive study about Faculty Attributes and Contributions its requirement for the design of MIS.

**Keywords:** Faculty attributes, MIS, Curriculum Delivery, Outcome Based Education, Faculty Contribution

### Introduction:

Faculty members are the important elements of any educational institute and their contributions plays a major role in providing quality education to the learners. To strengthen academic performance, the government launched the National Board of Accreditation (NBA), which accredits educational institutions basis on infrastructure, educational facilities, educational tools used for imparting knowledge, teacher quality, and other factors.. This paper tries to get comprehension into Criterion 6 of NBA process in educational institutes and design of MIS in which requirement of data, information for the said criteria. Design of MIS as per the requirement of criteria where the data collection will get ease and helpful in fetching the desired results. A Management Information System (MIS) provides companies with the data they need to run their businesses efficiently and effectively.

### Objectives

- 1.To get a general understanding of Criterion 6
- 2.To comprehend the types of sub criterion's and distribution of weightages
- 3.To know the requirement for design of MIS for Criterion
4. To analyse the Data Templates/Documents of Criterion

### Research Methodology

The research paper is a conceptual study that draws on secondary data from a variety of research journals and articles.

### Theoretical background

#### An Overview of Criterion 6 Faculty Attributes and Contributions

The colleges/institutes are affiliated to the universities. And it follows the guide lines given by the universities, Directorate of Technical Education of respective states, University Grants Commission All India Council for Technical. The appointments of faculties carried out by the procedures of the concerned authorities. The role of faculties are very vital in the institute. Teaching and learning innovations by the faculty , hence their contribution has utmost importance.

Criterion 6 pertains to the faculty attributes and their contribution in respect of research. The faculty is encourage to take initiatives in teaching and learning processes to improve student learning. The highest weightage of 220 marks is given for the criterion 6 consisting of 10 sub criterion's

#### Types of Sub Criterion's

The focus of Criterion 6 with Distribution of Weightages is captured in the following sub criterion's:





# Impact of Cyber Attacks (Debit cards Data breach) on ATM's of Indian Financial Institutions

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**Abstract:** India's biggest internet banking security breach occurred after the government announced its demonetization drive, urging Indians to move to a cashless economy focused on the internet and plastic cards. Hackers stole over 3 million debit cards and pin numbers, including those issued by Mastercard and Visa. According to the Ministry of Finance, Rs 2.5 lakh was looted from Indian bank accounts. A number of public and private banks have been impacted. In the last three months, several financial companies have also been attacked by cyber-attacks. In recent years, many banks have seen a spike in cyber-attacks or security breaches. In India, the degree of cybercrime preparedness is very poor. Companies must develop their detection and response capabilities. After "some unexplained and suspicious" transactions spiked at third-party ATM machines, the State Bank of India and its subsidiary banks recently blocked around 6.25 lakh debit cards of their customers. This occurred about a month ago, and some consumer data was compromised. Since there were so many cards involved, Bank decided it was best to replace them all. The majority of the cards were magnetic.

**Keywords:** Mastercard, Demonetization, Cybercrime, Customers

## Introduction:

The majority of information in today's E-Commerce world of internet processing is online and vulnerable to cyber threats. There are a large number of cyber-attacks, and their activity is difficult to predict early on, making them difficult to prevent in the early stages. Attacks that are carried out intentionally are known as cybercrime, and they have significant implications for the country's culture and economy in the form of economic damage, psychological instability, and a danger to the national defense system, among other items. As a consequence, the current manuscript addresses sympathetic cyber-crime and its impact on financial institutions, as well as future developments. When did this modern and insidious form of crime first appear on the scene? One may argue that the concept of the computer began with the invention of the first abacus, and thus "cybercrime" has existed since people began using calculating machines for improper purposes. Cybercrime, on the other hand, has only been a significant threat to society for less than a decade.

- This is not surprising given that the abacus, which is believed to be the earliest type of a device, has been used in India, Japan, and China since 3500 B.C. The

period of modern computers, on the other hand, started with Charles Babbage's analytical engine.

- The first cyber-crime was registered in the year 1820!
- The loom was invented by Joseph-Marie Jacquard, a French textile designer, in 1820. This system required a series of steps in the weaving of special fabrics to be repeated. Employees at Jacquard were concerned that their traditional jobs and livelihoods would be jeopardized as a result of this. They carried out acts of sabotage in order to prevent Jacquard from using the latest technology in the future. This is the first recorded cyber-crime!

- 1960s & 1970s: SABOTAGE: Direct Damage to Computer Centers 1970-1972: Albert the Saboteur
- IMPERSONATION  
1970: Jerry Neal Schneider  
1980-2003: Kevin Mitnick  
Credit Card Fraud Identity Theft Rises
- PHONE PHREAKING :2600 Hz  
1982-1991: Kevin Poulsen
- DATA DIDDLEING: The Equity Funding Fraud (1964-1973)  
1994: Vladimir Levin and the Citibank Heist
- SALAMI FRAUD



# Application of IOT for Automated Irrigation System Based On Wireless Soil Moisture Sensor in Watershed

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**Abstract:** Soil sensor is a unique sensor that provides precision irrigation leading to growth in yields of crops with minimum water. The whole system involves soil sensors which senses the soil moisture level, solenoid valve which automatically controls the irrigation, and Gateway which receives the data from the sensors and send it to the server through which valve are automatically controlled. The Project is implemented at Village Buchakewadi located in Taluka-Junnar of Pune district in Maharashtra. This project includes 22 acre of agricultural land out of which 16 acre is under cultivation. 9 farmers included in this project. In all Plots 40 sensors are installed. There are total 11 plots having different crops such as Onion, Marigold, Guava, Brinjal, Sweet potato, Chilli etc

**Keyword:** Soil sensor, Gateway, Server, Valve, Precision irrigation system

## Introduction:

Soil sensor is a unique sensor that provides precision irrigation leading to growth in yields of crops with minimum water. It detects amount of water in soil, humidity and temperature and also control drip-sprinkler valves. The system helps farmers by displaying important parameters such as soil humidity, Temperature, Water level and weather forecast right on your mobile phone. It is very useful in dry and drought affected areas where we need to provide just enough water to crops. The system involves soil sensors which senses the soil moisture level, solenoid valve which automatically controls the irrigation, and Gateway which receives the data from the sensors and send it to the server through which valve are automatically controlled.

## Objectives of the Study

1. Increasing crop production by using precision irrigation system using wireless soil moisture sensors without manual interventions.
2. To reduce soil erosion by providing sufficient irrigation as per crop requirement.
3. To maintain soil fertility as there is no excess water provided to the crop.

## Research Methodology

Following methods are adopted while implementing the project

### Data Collection

#### Area:

The area for the study was agricultural land at Village Buchakewadi located in Taluka-Junnar of Pune district in Maharashtra. The latitude and longitude of that area are 19° 9'3.01"N & 73°49'18.00"E

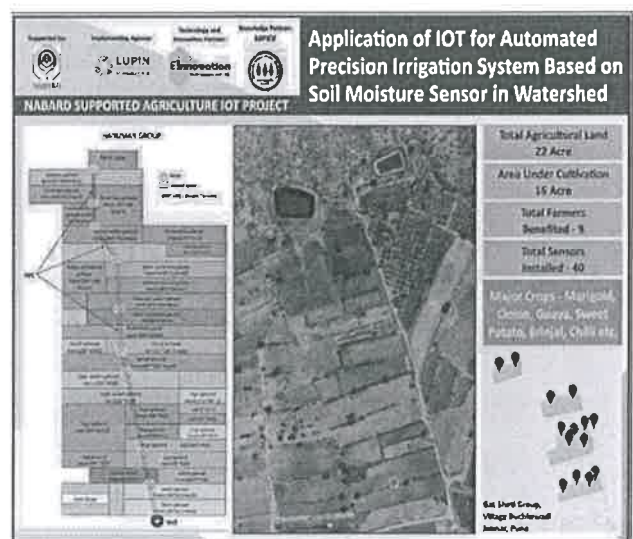


Fig.1 Location map of project area



# A Literature Survey on Artificial Intelligence in Business Intelligence

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**Abstract:** At the point when organizations make interests in new advances, they normally do as such with the goal of making an incentive for clients and partners and making savvy long haul speculations. This isn't generally something simple to do when executing bleeding edge advancements like man-made reasoning and AI. Man-made consciousness and AI have positively expanded in capacity during recent years. Prescient investigation can help gather significant business bits of knowledge utilizing both sensor-based and organized information, just as unstructured information, as unlabeled content and video, for mining client assumption. Expanded information access, considering propels continuously learning and decreased organization costs. This new move has made a variety of cutting-edge investigation and AI-fueled business insight benefits more available to associations. The utilization of man-made consciousness (AI) programs has gotten inescapable in business measures. There is some disarray with respect to what innovation is viewed as AI. There are a few levels or kinds of AI. When alluding to man-made brainpower, it is important to characterize the abilities of the innovation. Organizations utilize a principal type of AI, with restricted learning capacities.

**Keywords:** Business intelligence, Artificial intelligence

## Introduction

Business intelligence (BI) is the study of the application of human intellectual capacities in the business world. Artificial intelligence (AI) is used to solve business issues such as automating work processes, detecting fraud, improving customer service, the revenue, and performing predictive analysis. It lets management make decisions on how to relate intelligence as existing and appropriate knowledge. Business intelligence is a wide category of applications and technology used to collect, view, and analyze data in order to assist corporate users in making informed business decisions. Competitive intelligence is a specific branch of market intelligence that focuses exclusively on the external competitive climate. Information about competitors' behavior is collected, and decisions are taken based on this data.

## Business Intelligence:

Business intelligence is a collection of technologies, procedures, and applications that allow us to turn unstructured data into actionable information. It entails the use of statistical methods to analyze data. To extract more data-driven knowledge, it combines data mining, data warehousing techniques, and various tools. It

requires the collection of data and then the implementation of that data for decision making.

## Artificial Intelligence:

Artificial intelligence (AI) is a branch of computer science concerned with programming computers to think and solve problems in the same way as the human brain does. These computers can perform human-like activities and, like humans, can learn from their past experiences. Computer science algorithms and hypotheses are used to build artificial intelligence. It is used in the fields of robotics and gaming extensively.

## Research Objectives:

Following are the objectives of the study -

1. To study the importance of Artificial Intelligence in Business Intelligence.
2. To study the different Artificial Intelligence techniques used in Business process.
3. To analyse the impact of Artificial Intelligence in Business processes.

## Significance of the Study

Business intelligence's main goal is to improve the accuracy and timeliness of data. The most important source





## Supply Chains amid the Covid 19 Pandemic: A Theoretical Review

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**Abstract:** Supply Chain is witnessing unique set of issues and problems during this Pandemic period. Competency towards home delivery service has now become the new buzz. Supply chain managers are now considering supply renewal process and order achievement processes as one the most pivotal concerns. Training teams are in place to train new hires on order pick-ups and home delivery etiquettes. The scenarios of Health risks and partial shutdowns are slowing down the economy parallel. These events have now caused huge disorders in the international and national supply chains. The supply chains during the Pandemic are crumbly for products that are transportable for large range of distances before ending up on the venue of the seller. This research paper gives inputs on blending the online data with other on the field sales datasets which can be used for supply chain strategy planning. This is a conceptual study aimed at examining the impact of this pandemic on supply chain disorder and strategy as a response.

**Keywords:** Supply Chain disorder, Strategy and Response

**Introduction:** India is experiencing Covid 19 – A Pandemic since December 2019. The infectious virus has now turned into a natural calamity. It has affected not only human health but the economic health of our nation. Each and every sector of our economy is now “infected” and one business process which is worst hit is Supply Chain [1]. Whether it any kind of national/international transport, travel or tourism, all are now postponed or grounded due to lockdown. The only industry which is keeping up with its survival is the essential services industry [2]. India is experiencing inflation, unemployment and as this situation worsens it is obvious that there will be enormous cost on people, firms and government economy [1]. The author opines that economic inability to respond lies in supply chains – the transport of goods, groceries, masks, ventilators, other health related items or even its services.

**Review of Literature:** The World Economic Forum (WEF), the World Bank and the International Monetary Fund (IMF) have predicted that the world will experience economic recession and financial crisis as the complex network of global Supply Chains and logistics are put on a hold by various countries [4]. Lockdown has severely

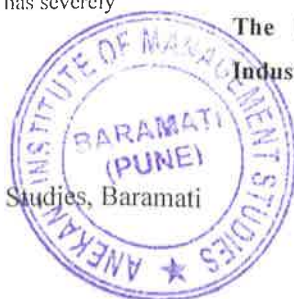
crippled our economy. The labour migration and scarcity has disrupted logistics [3]. The food supply chains are in a shock. We see reports of food hoarding behaviour and panic buying [5]. In India’s food industry manufacturing activities have slowed down. The packaged goods scarcity along with transportation inconsistency has led to loss of revenue and unevenness in demand & supply needs [3]. It is observed that, to reduce this impact, innovative approaches in supply chain management is the need of time. This pandemic teaches the researches of supply chain an important lesson of adopting resilient and robust supply chain. Hence this study.

### The Pandemic and Health Care Supply Chain:

Ever increasing demand for Ventilators, PPE kits, Sanitizers, Masks, Gloves and its shortage have emphasized need for supply chain planning for Covid 19 Pandemic [5]. In India we observe that Central government has a monopoly in purchasing, storing and transporting of medical equipment, medicines, PPEs etc. WHO has also emphasized on better supply chain coordination and minimal waste on the part of Government [6].

### The Pandemic and Supply chain in Food

**Industry:** India is experiencing severe effect of pandemic



# Critical Review of Literature on Impact of Labour Welfare Measures (LWM) on Satisfaction of Labours at Workplace: A Research Agenda

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**Abstract:** The term Labour Welfare Measures (LWM), including far-reaching distinct administrations, merits and provided the employer with facilities for workers. The enhancement of health and employment by LWM is for the protection and all-purpose prosperity and effectiveness of the specialists beyond the basic requirements laid down by work enactment. The definition of LWM is adaptable and flexible and varies widely with the social characteristics and the degree of customs and traditions of industrialization and general social monetary development of people in the region of time to local industry. The current research aims to identify the various determinants of Labor Welfare Measures (LWM) adopted and practised by various industries, as well as their relationship with labour satisfaction. Based on references gathered from various sources, this paper presented a critical review of various studies conducted by experts and researchers from all over the world on Labour Welfare Measures (LWM), their determinants, and their relationship with labour satisfaction. The purpose of this paper was to present a summary of work done by various researchers in the field of Labor Welfare Measures (LWM) and labour satisfaction.

**Keywords:** Labour Welfare Measures (LWM), Labour Satisfaction

## Introduction:

"Welfare is comfortable living and working conditions". Employee welfare means the efforts to make life worth living for workman. Anything done for the comfort and improvement of the workers over and above the wages paid. The factories act 1948 made provision of welfare measures includes a variety of facilities, services, and amenities offered to employees in order to improve their health, productivity, economic well-being, and social standing. The very reason for delivering welfare programmes is to ensure that the organization's workforce is effective, healthy, faithful, and satisfied. The aim of providing such amenities is to improve their working lives as well as their standard of living.

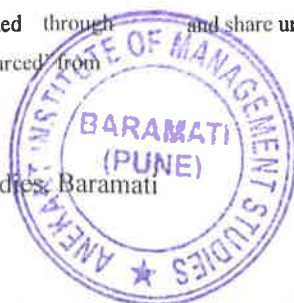
## Research Design and Methodology:

**Data Collection:** The paper is structure on literature review of different use and application in industry and business problems. The review conducted through systematic search on journal articles 'open sourced' from

'Science direct', 'Google Scholar', and 'Google search', with prime focus

on the keywords for; labour welfare measures, satisfaction, productivity improvement, etc. Explorative search in the articles is used to cover as many as possible the ways in which the model is applied to various fields of business within the industry.

**Data Analysis:** Total 38 articles are scanned in their titles, abstracts, and keywords for how it originated and where, Job satisfaction, performance improvement, productivity improvement and healthy workplace environment, and how it is applied and integrated with other variables. Categorization analysis performed individually by the author and later compared to reach a shared understanding. In the attempt to gain insights, the origin and methodology used as primary mode of analysis. Further synthesized to be enabling to discuss knowledge and share understanding of the concept.





## Value Stream Mapping for Warm For-Ging Press Line

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**Abstract:** This project focuses on centers around fulfilling the client need by improving the labor usage, upgrading the forging process and improving resources required. The efficiency improvement is to be brought out through alteration of shop floor design steady multi machine monitoring just as smoothing out the material stream in the middle of machines. The process duration investigation and part stream examination is completed to figure out more lead time measures. Point is to have uniform development of piece and this is a significant and basic exercises to be done from hierarchical viewpoints compelling usage of labor to raise the profitability. The investigation on machine use and format of hardware will likewise be made to upgrade the limit of press shop. Value Stream Mapping (VSM) is one of the key lean devices used to recognize the chances for different lean strategies. As VSM includes taking all things together of the interaction steps, both worth added and non-esteem added, are investigated and utilizing VSM as a visual device to help see the secret waste and wellsprings of waste. A existing State Map is prepared to record how things really worked on the creation floor. Future State Map is created to plan a lean interaction course by the end of the underlying waste generations through Kaizen's.

**Keywords:** Value Stream Mapping (VSM), Lean manufacturing, lean waste, lead time, takt time, cycle time, kaizens.

### Introduction

Each association is endeavoring hard on completing more work in less time and without breaking a sweat. The essential point of any association has been to persistently limit squander and expand stream which would at last prompt consumer loyalty by giving right item at the ideal time in the correct amount and the correct quality at a sensible cost. The objective of Value Stream Mapping is to move from bunch and push to one-piece stream and get through the whole worth stream. Presenting a lean worth stream that advances the progression of the whole framework from data, to material, to completed merchandise showing up at the client's entryway is a definitive objective. It helps in lessening lead time, stock, and overproduction and improves throughput, productivity and quality.

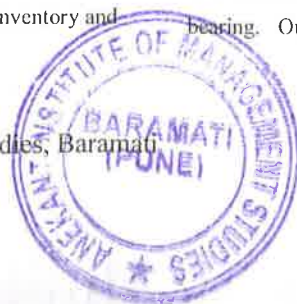
**Lean Manufacturing:** Lean manufacturing consists of word lean which means to reduce or to minimize the waste in production which leads to maximum utilization of resources and ends up with increased value of product.

**Value Stream Mapping:** Value stream mapping is a method of lean manufacturing which uses symbols, metrics and arrows to show and improve the flow of inventory and

information required to produce a product or service which is delivered to a consumer

To cater the demand of customer KTFL Group Expand the Business through KTTP Plant. KTTP is mainly engaged in the Manufacturing of various types of automotive forging components with facilities of Press Shop and Post forging process. Press Shop with presses of 1350T and 2500T capacity. With gradual of expansion of this business forward

integration by the way of starting the Bevel Gear Warm Forging. A team of qualified and experienced staff and operators is engaged in manufacture of quality product. For this project we focused on the company's main product, Bevel Gear that is used in differential unit. Parts are shuttled between the different factories usually twice of its process flow. The lead time, referred to here, spans from Raw material inward to when the final product is boxed. Our project identified the Billet turning, billet chamfering and heat treatment operation, which involves the outsourcing, as the biggest portion of the current lead time. With the initial project research and further investigation, the team found out that this principle was not always implemented. The collaborations were the first in Value stream planning bearing. Our essential undertaking objective was to



## A Study on Green Banking Process, Products & Services in Private and Public Sector Banks in India

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**Abstract:** In view of the current situation and the existence of banking processes and infrastructures, IDRBT offers recommendations for greening banking on two levels in its study. One is Greening Banking process, products and service which mainly focus on making day-to-day business operations simpler and faster through Enterprise Resource Management, Customer Relationship Management, Sourcing and Procurement and Product Life Cycle Management. Making Banking products and services greener by following simple practices like electronic and telephone banking, Debit cards, credit cards, ATMs and paperless work like e-statements etc. and making them environmentally friendly. Greening Banking Infrastructure, on the other hand, focuses on making IT infrastructure (including data centres) and physical infrastructure (including buildings) greener, as well as taking steps to allow a bank to produce electricity for its own use. Green banking can help the environment by lowering customers' and banks' carbon footprints. Both the bank and the customer can help the environment by conserving paper. A green banking plan should ideally include both. This is exemplified by online banking. When a customer of a bank goes online, the environmental benefits are reciprocal. In this paper researcher studied the green banking initiatives by Indian public sector banks (State Bank of India, Punjab National Bank, Bank of Baroda,) and private sector banks (HDFC Bank, ICICI Bank, and Axis Bank).

**Keywords**—Greening Banking; Infrastructure; Data Center; Carbon Footprint; Online Banking; Paperless Work, Carbon Neutrality Project, Green Bond, ASTITVA

### Introduction

In this changing era of global economy, it is very important for us to know the changing economic trends and its effect on the environment. Every organization, from accounting perspective, is aiming to earn more and more profit which concern with short term business activity, and from economic perspective they are trying to make satisfactory profit which concern with long term existence. Business can achieve sustainable growth by enabling markets to operate within an acceptable system of cost-effective regulations and economic instruments. The financial institutions such as banking sector is one of the major economic agents influencing overall industrial activity and economic growth. Now the question that every organization asks themselves is that, to make satisfactory profit

what all things they need to consider while planning for their business activities. The expected answers may be lowering the cost, quality control, employee satisfaction, customer satisfaction through pre and pro services etc. Here primarily we think about our responsibility towards customers and then our employees. But one important factor we normally forget which directly or indirectly help us in achieving our organizational goal i.e. 'Environment'. Without environmental support we cannot achieve our goals. So it's essential to identify our responsibility toward environment so that its effect will reflect in our financial statements. Here the need comes for the study of Green Banking and its prospects & challenges in the Banking sector.





## A Study of Acceptance of Amul Products at Retail Level with Special Reference to GCMMF (Amul) at PCMC Area in Pune

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**Abstract:** In this research the intent is to study the acceptance level of products manufactured by AMUL in PCMC and Pune region. To understand the various aspects behind the success of an organization withheld the growing curve of the organization make it more attractive for the investor and stakeholder. This study covers many important aspects which are related with Sales and marketing. This study shows the image of Amul products. This study also deals with stakeholders (customers and retailer) perceptions, Amul Retail Stores. The customer's for the Amul products & the problem faced by the Retailers gives the information that where the Amul need to improve the level of customer satisfaction and the role of Retailers for the Amul product's distribution. The data analysis and interpretation was carried out from the data collected from primary and secondary sources. The main purpose of this study is to know about the retailer's inputs towards the Amul Milk Products. This study aims to know the market condition of Amul milk (Amul Gold & Amul Taaza) in comparison with other major brands of milk in the market. The study analyzes the criteria chosen by retailer for Amul Products acceptance in terms of Profit margin, promotions and offer, support from sales team and service provided by distributors. The research methodology adopted for this study is Descriptive research through primary and secondary data, in this research efforts have been made to collect data within PCMC area in Pune region. A sample of 120 has been taken for the research. All of the respondents are Existing users of Amul Milk products.

**Keywords:** Product Acceptance, Amul Products, Product Awareness

### Introduction:

#### Market Acceptance of product and services

It is indication by which it is seen whether the product or service is fulfilling the need of a large customer base so as to commercialize its production. Market acceptance test Consider market size, the valuation of your solution and the number of actual business you've acquired to get a better determination of your market acceptance. If you meet the needs of a large number of customers.

Process of Market acceptance of the product and services.

1. Wait and watch the market; then build a prototype or test service in market.
2. Build a minimum viable product.
3. Run it by a group of critics.
4. Tweak it to suit your test market.
5. Make a test website with integration of social platform.
6. Create a marketing plan and use it.

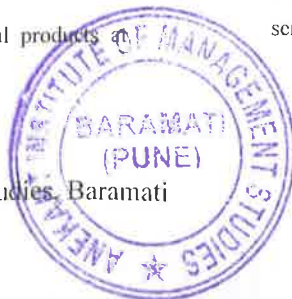
#### Objective of the Study

1. To study Acceptance level of Amul products at retail level.

2. To study & analyze customer response towards Amul products.
3. To know the interest of customer while purchasing Amul products.

#### Scope of The Study

- The study encompasses Dairy Retail product store observation and audit.
- Understanding the distribution channel of Amul products.
- The study not only gives idea about what problems are faced by distributors in distributing Amul products but will also help in identifying solution for problems faced by distributors.
- The study helps in increasing no. of retailer in Amul products.
- The study will assist in reorganization border policy for retail distributors.
- The study will help in supply required products & services to retail distributors in timely mode.



## Digital Path to Double the Farmers Income

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***Abstract:** Indian agriculture is the largest among all the sectors in terms of its sheer size, employment and its politico-economic influence. Whether it's 17% share of Indian GDP, employment of nearly 50% of country's population or forming roughly a US\$ 400B economic value, it just cannot be ignored. It is noteworthy that sectors after sectors are getting overhauled by digital influences, the agriculture value chain has a greater potential remains unexplored. We are among the top global producers of Pulses, food grains, dairy, Jute etc. But, when it comes to our Agri value chain, it is the most fragmented and thereby inefficient compared to China, Netherlands, Denmark, etc. It is everybody's knowledge that we are far lagging behind in farm mechanization (mere 35-40% in India as compared to most developed countries (with almost 90% mechanization). Further, farmer share in consumer price is very less (between 20 – 30%) as against the global standards. We are also seriously underperforming in terms of food processing, (less than 15%) whereas globally about 30 – 40% of the fresh produce undergoes processing, considerably prolonging the shelf-life. The present article conceptualizes a digital solution to resolve these issues on a fast track and lead us to double the farmers' income in line with the policymakers' vision.*

***Keywords:** Digital path, Digital Preparedness, Farmer's income, Resource, Digital Drivers*

**Introduction:** A slew of new innovations has arisen that are primarily affecting the global agriculture market. Data processing, data analysis, data storage, data management, and data transmission and exchange are examples of these technologies. Technologies that use data transfer or sharing to enable other types of transactions, such as transfer of ownership or value, contact (between humans or digital devices), and digitally distributed services, fall under the category of data transfer and sharing.

Many of these technologies are available for policymakers and managers to use directly. Others (for example, tools for automating agricultural machinery) are unlikely to be specifically used by policymakers and managers, but they are also useful for enhancing policymaking because they can produce, share, manage (e.g. securely store) or analyze policy-relevant data. Furthermore, policies can be created,

with these technologies in mind; although this research does not explicitly address policies aimed at promoting adoption in the agriculture and food sectors, agricultural and agri-environmental policies could alter incentives for farmers and other actors to adopt these technologies.

Some of the technologies have existed in some form for many years, but recent advances have greatly improved the ability to obtain, analyze, manage or transfer data that is relevant for agricultural policies, including by reducing the cost and increasing the speed of data collection, analysis and dissemination.

The sub-sections below provide an overview of key recent technological and institutional innovations and identify some of the factors driving digitalization in the agriculture and food sectors.





## A Study of COVID-19 Pandemic Effect on Online Financial Markets in India

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**Abstract:** In the current market environment, where the stock price fluctuates, Because of the COVID-19, it is appropriate to invest consciously in the market, whatever it is. The COVID-19 is a study of the stock market's fluctuation over the previous 6-8 months that assists investors in making investment decisions. For new investors or students with an interest in the stock market, this study explains the factors that directly or indirectly affect the market, as well as some fundamental information about not only the stock market but also other markets such as derivatives and commodity markets.

**Keywords:** Online, pandemic, market, Stock, etc.

### Introduction

The goal of choosing this subject is to learn about stock market trends during the COVID-19 pandemic COVID-19's current situation, as well as investment-related information for potential investors. The study of stock market fluctuations familiarizes the investor with the factors influencing his or her investment. Stock prices can be extremely volatile, and some analysts believe this volatility is excessive. This is difficult to demonstrate because predicting future earnings and dividends is difficult. Dividends are usually smoothed out by companies, making them less volatile than stock prices. Because there is a good chance that price movements in one direction will be reversed, volatile stock prices have little effect on consumption and capital spending.

### Objectives-

- a) To understand various investment options and the investors risk preference towards it.
- b) To access the impact of COVID-19 on Indian financial markets

### Data collection:

Secondary data – Earlier records from journals, internet and other sources.

### Tools used for analysis:

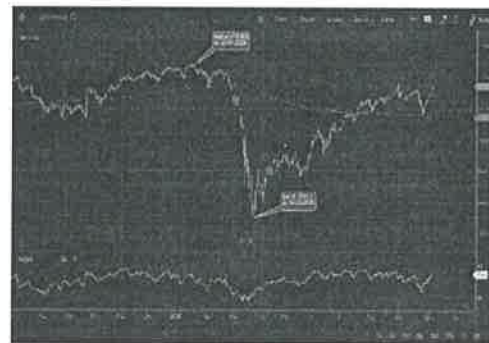
Fundamental Analysis & Technical Analysis

### Data Analysis and Interpretation:

### Effects of COVID-19 on indices: Before, during and after COVID-19

Effects of COVID-19 on indices is described in the form of charts and they are as follows:

**Technical analysis of Nifty 50, Before, during and after pandemic situation of COVID-19 as follows:**



**Candle stick chart Nifty 50, 1-day time frame (Chart 1)**

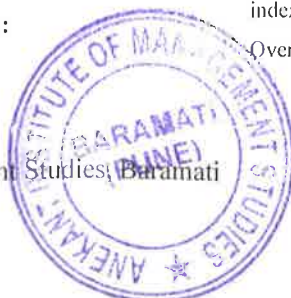
### Interpretation:

On the date of 20-1-2020 the nifty 50 indices were high i.e. 12430.5. Due to the COVID-19 situation the nifty 50 were down. on 24-3-2020 the nifty 50 was at 7511.1.

Nifty Recovered from pandemic situation of COVID-19. Nifty 50 New high is 12030 On 12 oct 2020.

The red line indicates the simple moving average. Period 200 day a SMA (simple moving average) helps to find the support and resistance.

The below line is the line chart i.e. RSI (Relative strength index) period 14 it shows overbought and over sale zone. Overbought above 80 and over sale line below 20



## Students' Perceived Service Quality of Online Teaching: A Higher Education Management Perspective

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**Abstract:** Educational circles are busy finding out ways to incorporate blended learning over online and traditional formats. The former being the lucrative choice of educators to enhance quality of educational services, can be considered as the modern form of learning. With this aim the present study was conducted to know students' perception about service quality of online teaching in Higher Management Institution. Further, an effort was being made to know teaching methods preferred by students for learning and whether the antiquated classroom practices can be buried? For the present study cross-sectional descriptive research design was used. Primary data was collected using a structured questionnaire as a research instrument. A quantitative study was conducted at a Higher Education Management Institution [HEMI] in a rural area in Pune district of Maharashtra, through a survey applied to a final sample of 50 students. The results revealed a mix response from students as far as preference for teaching methods was concerned.

**Keywords:** Perceived Service Quality, Online Learning, Traditional Methods Blended Learning and Higher Education

### Introduction:

HEMI are realizing the significance of stakeholders' expectations in their strategic decision-making process. In such increasingly competitive environment, improving and maintaining a competitive advantage is a difficult task (Cubillo-Pinilla et al., 2009), and it becomes important to study thoroughly the factors allowing HEMI to attract and retain students, especially considering the many options open to them (Markovi, 2005). Because most institutional revenues are enrollment-related, poor student recruitment and/or poor retention in HEMI delivering poor quality services and poorly positioned to recruit students, may represent a competitive disadvantage in today's enrollment markets compared to their high-quality counterparts, and result in high rates of student dissatisfaction, and thus jeopardize institutions' financial health (Zammuto et al., 1996).

It is vital for HEMI to actively monitor service quality and safeguard the interests of stakeholders in general (e.g., students, parents, government, professional bodies), through fulfilling their real needs and desires, and especially regarding students (Al-alak, 2009). The pandemic that has hit the nation badly has made the HEMIs rethink on the new methods of teaching and learning that

can act as a base for enhancement of quality. Indeed, many studies have been undertaken to understand how students perceive service quality, and how student satisfaction is influenced in the context of HEMI; but when it comes to perception of quality, it is defined and perceived as different by every stakeholder. And therefore, the perception of quality what is regarded by students cannot be generalized and need to be studied separately. Hence the study.

### Research Problem:

In the wake of Covid-19 pandemic, HEMIs in India have decided to fully make their classes online as a measure of safety and giving the students the flexibility to learn conveniently from their places. Apoint that is to be addressed here is sudden shift of teaching from offline to online thereby making students wonder about the quality of teaching and their own will to learn in this kind of virtual classroom to which they were never exposed before. More particularly, the students from remote areas. The study attempts to address the issue of students' perception of quality for online teaching and their preference for the teaching method.





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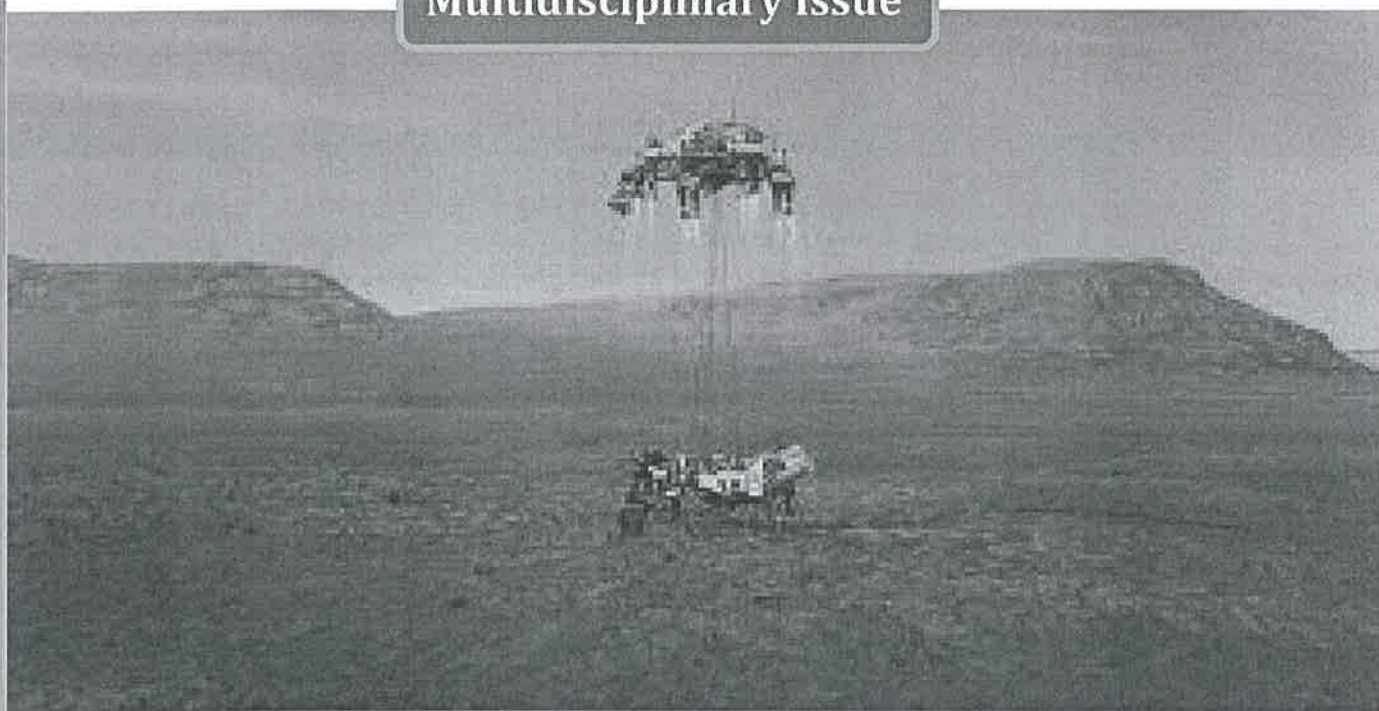
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**पश्चिम महाराष्ट्रातील प्राथमिक कृषी पत संस्थांच्या पुनर्प्राप्तीची कामगिरी :  
 एक चिकित्सक अभ्यास**

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 वाणिज्य - एसपीपीयू  
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**गोष्टवारा:-**

कृषीपत ही सर्व कृषी विकासातील सर्वात महत्वाची बाब आहे. प्राथमिक शेती क्रेडीट सहकारी सोसायटीज (पीएसीएस) ग्रामीण भागांशी थेट संपर्क साधत तळागाळात काम करतात. ग्रामीण लोक आणि त्यांची आर्थिक आवश्यकता पीएसीएस पूर्ण करतात. कर्जाच्या थकीततेची समस्या ही गंभीर आहे. सध्याचा अभ्यास पुनर्प्राप्तीची तपासणी करतो. पश्चिम महाराष्ट्रच्या सहा वेगवेगळ्या प्रदेशात ग्रामीण पतपुरवठ्याचा अभ्यास सूचित करतो कि, ईशान्येकडील प्रदेशांमध्ये पत वसुलीची कामगिरी कमी व उत्तर प्रदेशात जास्त आहे. दक्षिणेकडील प्रदेशांमध्ये पत वसुलीची कार्यक्षमता थेट बिगर शेतीच्या प्रमाणात आहे. या अभ्यासात प्रमुख संशोधनाचे चल उदा .. कृषी कर्जासाठी कर्ज, प्रशिक्षित-अप्रशिक्षित कर्मचारी प्रमाण, कार्यरत भांडवलाच्या आणि वास्तविक वाढीच्या सरकारी भांडवलाचा स्थिर किंमतीवर प्रभाव असे निवडले आहेत. सर्व पीएसीएस साठी योग्य पतपुरवठा व वेळेवर त्याचा प्रवाह तळागाळापर्यंत सुनिश्चित करण्यासाठी भारतीय रिझर्व्ह बँकेच्या सहकार्याने योग्य अशी क्रेडिटपॉलिसी राज्यसरकारने साध्याकरणे आवश्यक आहे.

**कीवर्ड:** सहकारी, पत, कर्जाची थकबाकी, पुनर्प्राप्ती, धोरण.

**1. परिचय:**

शेती ही भारतीय अर्थव्यवस्थेचा कणा आहे. 2011 च्या जनगणनेनुसार सुमारे 68.8 टक्के ग्रामीण लोकांची उपजीविका थेट किंवा अप्रत्यक्षरित्या शेतीवर अवलंबून असते. सकल देशांतर्गत उत्पादनात (जीडीपी) कृषी व त्याशी संबंधित क्षेत्रे 14 वर आली आहेत. शेती हा एक असंघटित व्यवसाय आहे. सहकारी संस्था, व्यावसायिक बँका आणि प्रादेशिक ग्रामीण बँका ज्या संस्थात्मक पत म्हणून ओळखल्या जातात. शेतकऱ्यांना लागवडीच्या उद्देशाने कमी कालावधीसाठी निधीची आवश्यकता असते. या निधीद्वारे ते बियाणे, खते, जनावरांसाठी चारा आणि शेतीशी संबंधित इतर साधने सध्या करतात. अशी अल्प मुदतीची कर्जे साधारणपणे कापणीनंतर परतफेड केली जाते. अल्प मुदतीसाठी कर्जाचे मुख्य एजंट्स सावकार, शेतकऱ्यांचे नातेवाईक व सहकारी संस्था आहेत. सहकार क्षेत्रात प्राथमिक कृषी पत संस्था (पीएसीएस) प्रामुख्याने अल्प मुदतीची आणि मध्यम मुदतीची कर्ज प्रदान करतात. पीएसीएस तळागाळातील पातळीवर हि कामगिरी करतात. ग्रामीण भागातील 121 दशलक्षाहूनही अधिक सदस्यांची आर्थिक आवश्यकता पूर्ण पीएसीएस करतात. आमचा अभ्यास पश्चिम महाराष्ट्रच्या सहा वेगवेगळ्या क्षेत्रांमधील पीएसीएसच्या पुनर्प्राप्ती कामगिरीवर आधारित आहे.





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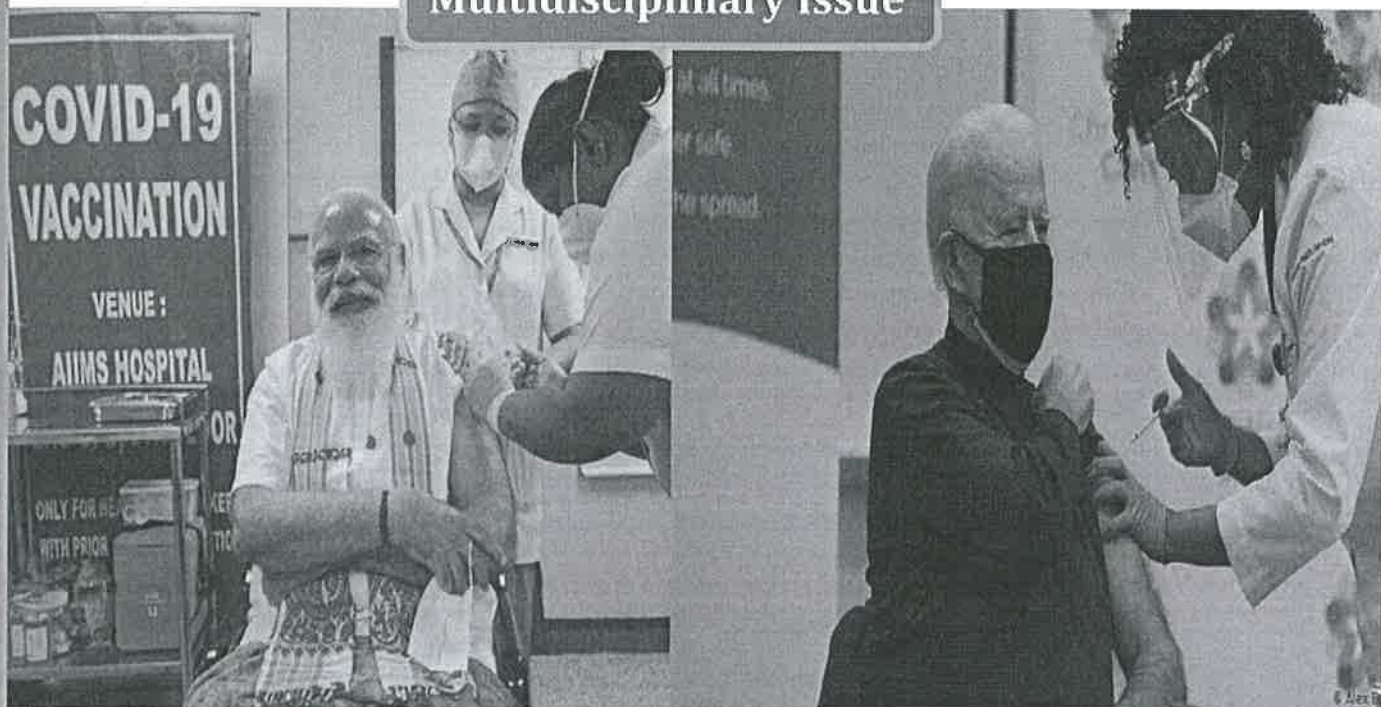
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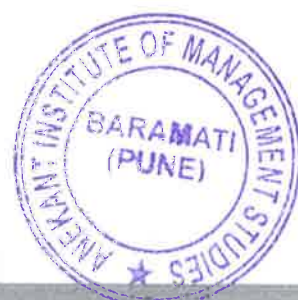
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## पश्चिम महाराष्ट्रातील प्राथमिक कृषी सहकारी पतपुरवठा संस्थांचा चिकित्सक अभ्यास

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### प्रस्तावना

भारत हा एक कृषी प्रधान देश असून महाराष्ट्र हे त्यातील महाराष्ट्र एक कृषीप्रधान राज्य आहे. सामुहिक प्रयत्न आणि सामुहिक हित हा " सहकार " संकल्पनेचा मुलाधार आहे. या दृष्टीने परस्परांना साह्य करणे व परस्परांचे आर्थिक हित साधने हा सहकाराचा अर्थ आहे. महाराष्ट्रात भारतातील सर्वात जास्त सहकारी संस्था आहेत. कृषी पतपुरवठा संस्थेच्या स्थापनेमुळे शेतकऱ्यांना आपल्या शेतीमध्ये सुधारीत पद्धतीची शेती करणे शक्य झाले. कृषी पतपुरवठा संस्था ही कमीत-कमी व्याजदराने जास्तीत-जास्त कर्जपुरवठा हा शेतकऱ्यांना कश्या प्रकारे करता येईल यासाठी प्रयत्नशील असते आणि ह्या सर्व सुख-सोयींचा फायदा ग्रामीण भागातील शेतकऱ्यांना घेता यावा यासाठी सरकारने प्रत्येक गावाला एक याप्रमाणे एका गावात एक अशा प्रकारे कृषी पतपुरवठा संस्था म्हणजेच प्राथमिक कृषी सहकारी पतपुरवठा संस्थेची स्थापना करण्यात आली आहे.

### संशोधन समस्या विधान

सामान्यतः गावातील शेतकरी प्राथमिक कृषी सहकारी पतपुरवठा कृषी संस्थांमध्ये सदस्य असतात. ग्रामीण शेतकऱ्यांना सोसायटी व बँकाद्वारे कर्ज उपलब्ध करून दिले जाते. तथापि या सोसायटीयांना मुख्य पतपुरवठा जिल्हा मध्यवर्ती सहकारी बँकाद्वारे होतो प्राथमिक कृषी सहकारी पतपुरवठा संस्था बहु-उद्देशीय भूमिका न बजावता केवळ शेतकी विभागाला जिल्हा मध्यवर्ती सहकारी बँकेद्वारे कर्जपुरवठा करतात. तथापि प्राथमिक कृषी सहकारी पतपुरवठा संस्था आणि यांचे सदस्य यांना काही समस्यांना तोंड द्यावे लागते. त्यातील काही समस्या पुढीलप्रमाणे:

1. शेतकी कर्जदारांना वेळेत कर्जपुरवठा होत नाही.
2. उपलब्ध झालेल्या कर्जाचा काही वेळेस इतर गरजांच्या पूर्ततेसाठी वापर केला जातो.
3. शेतकी उत्पादनाच्या किंमतीमध्ये चढ-उतार.
4. प्राथमिक कृषी सहकारी पतपुरवठा संस्थांची मर्यादित भूमिका.
5. शेतकरी सभासदांना पुरेसे कर्ज न मिळणे.

प्राथमिक कृषी सहकारी पतपुरवठा संस्था या शेतकी विभागाचा कणा मानल्या जातात. सदर समस्यांची उकल करण्यासाठी संशोधकाने या विषयावर सखोल अभ्यास करण्याचा प्रयत्न केला आहे.

### संशोधन अभ्यासाची गरज

शेती क्षेत्रामध्ये कृषी पतपुरवठा संस्थांमुळे लोकांना मोठ्या प्रमाणात शेती वरोवरच डेअरी उद्योग शेळी मेंढीपालन संस्था पोल्ट्री उद्योग असे अनेक शेतीवरील आधारित उद्योग करणे शक्य झाले. तसेच आवश्यकतेनुसार कर्ज उपलब्ध करून देण्याची हमी संस्थांनी दिली. त्यामुळे आपल्या देशातील प्राथमिक कृषी सहकारी पतपुरवठा संस्थांचे विशेष महत्त्व वाढले. याचा मुख्य फायदा म्हणजे शेतकऱ्यांना सावकारीप्राप्त





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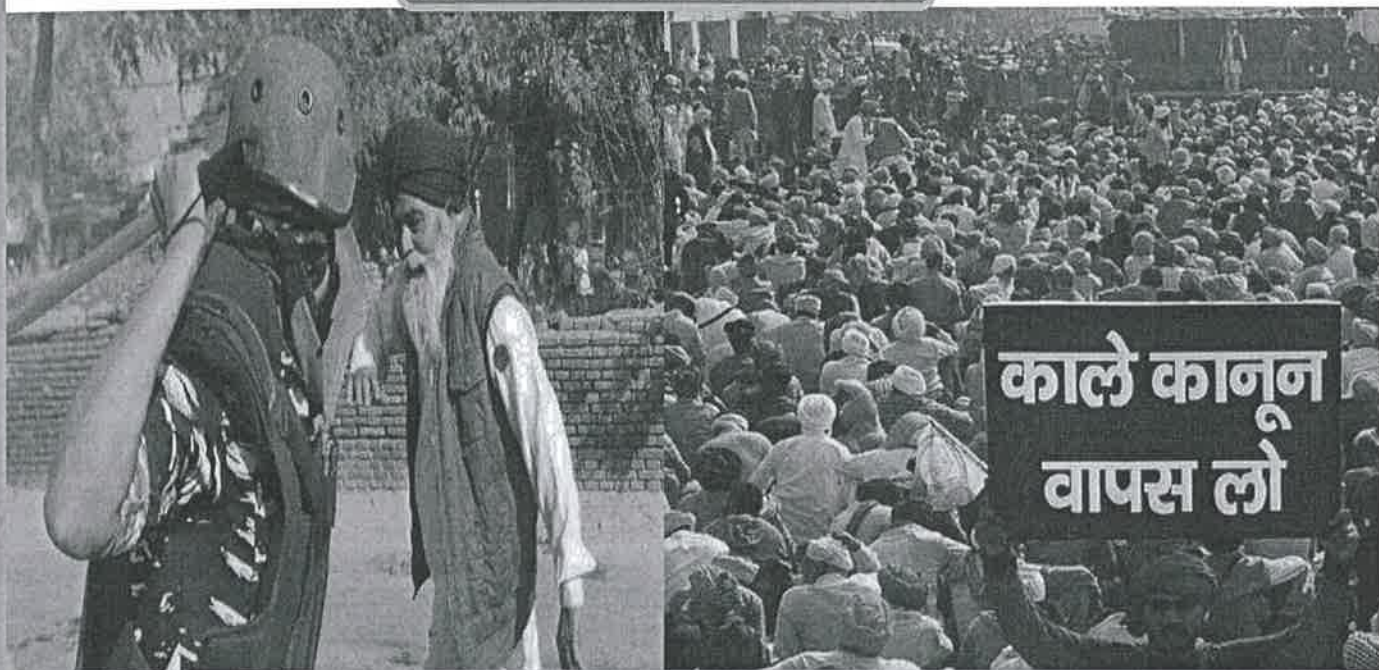
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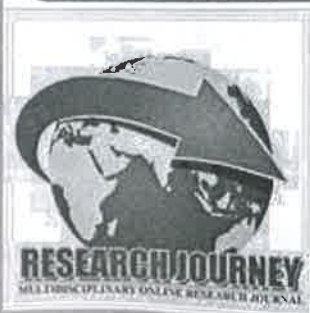
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वाणिज्य - एसपीपीयू

संशोधन केंद्र: अण्णासाहेब मगर महाविद्यालय हडपसर

**प्रा. डॉ. ए. आर. मुंगी**

शारदाबाई पवार महिला महाविद्यालय

संशोधन मार्गदर्शक

वाणिज्य - एसपीपीयू

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अनेकांत इंस्टिट्यूट ऑफ मॅनेजमेंट स्टडीज बारामती

**गोषवारा:**

अल्प मुदत सहकारी क्रेडिट (एसटीसीसीएस) रचनेचा तीन-स्तरीय थर आहे. प्राथमिक अँग्रीकल्चरल क्रेडिट सोसायटी (पीएसीएस) ही तळाशी असलेली संस्था आहे. एसटीसीसीएसचे पुनरुज्जीवन आणि पुनरुज्जीवन करण्यासाठी महाराष्ट्र सरकारने सशर्त पुनरुज्जीवन पॅकेज लागू केले आहे (वैद्यनाथन, 2018). हा पॅकेज पीएसीएसला आर्थिक पुनर्पूजीकरणासाठी मदतीचा आहे. पुनर्रचना आणि सुधारणा पॅकेज मिळाल्याने बऱ्याच पीएसीएसला त्यांचे कार्यक्षम कौशल्य परत मिळवता आले. याचे मुख्य कारण असे होते कि पुनर्पूजीकृत निधीचा आवक वाढलेला निदर्शनास आला. हा सुधारित उपक्रम पीएसीएसच्या एकूण कामगिरीची तपासणी करण्यासाठी कार्यरत ठरला. दहा वर्षांच्या कालावधीत पीएसीएससाठी पुनरुज्जीवन पॅकेजचे परिणाम अंमलबजावणी पूर्व आणि नंतर कामगिरी स्कोअरच्या पाच निर्देशांकच्या मदतीने गणना करण्यात आला आहे. या शोध निबंधात, दहा वर्षांच्या कालावधी दरम्यान पीएसीएस युनिट्सची मध्यस्थ आणि कार्यशील भूमिका तपासण्यासाठी संकेतकांच्या मदतीने व्हेरिबल्सचे रूपे आणि परस्परसंबंधांचे विश्लेषण प्रस्तापित केले आहे. पश्चिम महाराष्ट्रातील पीएसीएस कामगिरी स्कोअरच्या माध्यमातून, नियतकालिक आधारित स्थिर आणि डायनॅमिक पॅनेल रँक शोधले आहे. आर-ई-जी-डब्ल्यू श्रेणी चाचणीच्या सहाय्याने एकसंध गटांकरिता त्यांच्या सबसेट माध्यमांद्वारे त्यांना स्थान दिले आहे. परिणाम स्पष्टपणे सूचित करतात की पीएसीएस सर्व बाबतीत पूर्णपणे समाधानकारक कामगिरी करत नाहीत. परंतु मागील दोन वर्षांच्या कालावधीत त्यांच्या कार्यक्षमतेत सुधारणा देखील दिसून येत आहे.

**कीवर्ड:** पीएसीएस, एकूणच कामगिरी, पुनरुज्जीवन पॅकेज, पत रचना, पुनर्पूजीकरण

**परिचय:**

कोणत्याही संस्थेसाठी निरंतर वाढ आणि विकासाच्या कामगिरीचे मूल्यांकन एक महत्त्वपूर्ण पूर्व-आवश्यकता आहे. ग्रामीण क्षेत्रात वाढती पत आवश्यक आहे व याच बरोबर स्पर्धात्मक वातावरणात मूल्यांकनाची आवश्यकतेला अधिक प्रासंगिकता प्राप्त झाली आहे. पूर्व-निर्धारित उद्दीष्टे आणि उद्देशांच्या

