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Abstract

Customer Relationship Management (CRM) and Its Customer Benefits in the Banking Industry, CRM Principles, and Implementation Challenges The socio-economic profile of unused respondents was discussed, as well as the profile of the sample banks and their ability to conduct business, as well as the perception of quality of service by public and private sector banks and their expectations in this regard. In the insurance industry, the CRM concept is critical. Any insurance company's brand ambassador is excellent customer service. The entire business process is made up of activities to identify, create, arouse, and meet client demands that are highly interwoven. Companies nowadays are well aware of this and are making every effort to be customer-focused all over the world. As a result, client relationship management is a continuous activity rather than a one-time event. This is a critical strategy to providing modern information technology to customers.

Social CRM has a lot of potential in the hospitality business. Segmentation and uniqueness are two key components in the hotel industry's growth. In addition to a consistent dedication to client satisfaction, the hotel's identity and personality are critical. Customer relationship management is tight, particularly in the hotel industry, but it is critical since the hospitality industry deals with fresh food and must be responsive to supply and demand. CRM systems assist realtors obtain an advantage over their competition in today's highly competitive market. It is used to define customer-agent connections and is crucial to customer relationship management.

Real Estate CRM facilitates daily tasks that are always available, such as at home, at work, or on the street. CRM systems are crucial for real estate organisations because they provide a platform for streamlining business and preserving all business information in one location. In India, information technology (IT) was a watershed moment. Companies and customers all around the world expect Indian IT and ITeS firms to deliver on their promises and add value. Given the ever-changing landscape, the need of CRM in the IT industry is clearer than ever for businesses to stay ahead of the pack.

Bank CRM, Insurance CRM, Hospitality CRM, Real Estate CRM, IT Industry CRM are some of the terms used to describe customer relationship management in the banking and insurance industries.

Keywords: Bank CRM, Insurance CRM, Hospitality CRM, Real Estate CRM, IT Industry CRM

I. INTRODUCTION

Act, essentially a computerised rolodex, revolutionised the commercial world in 1986. It allowed for the effective storage and arrangement of client contact information. Throughout the 1980s, Goldmine and other vendors produced CMS programmes. 1990s: The path for an accelerated surge in software development near the end of the decade, 1990s: Relationship Marketing is a term used to describe a marketing strategy that Loyalty programmes are a major phenomena. Loyalty is a major pledge. Major Result: Companies like airlines now have a massive additional layer of expenses to deal with, with little to show for it. It's the age-old promotional conundrum: If you're running a competition, you have to



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**AN IMPACT OF JOB STRESS ON EMPLOYEES' JOB PERFORMANCE IN PRABHAT
DAIRY SHRIRAMPUR, AHMEDNAGAR**

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Abstract

In the present language, "working environment stress" has turned into a typical term. The primary driver of diminished efficiency has all the earmarks of being work environment stress in each association. To battle pressure, workers require a specific degree of inspiration just as occupation stress the board arrangements. This examination intends to explore the vital reasons for word related pressure and clarify what they mean for the gig execution of workers at Prabhat Dairy in Shrirampur, Ahmednagar. Responsibility, employer stability, independence, job clashes, helpless pay, and different kinds of occupation stress are generally normal in a worker's day to day routine. The responsibility, professional stability, and shift work associated with Prabhat Dairy Company are the essential viewpoints investigated in this review. The effect of business stress-related factors like responsibility, professional stability, and shift work on representative execution is examined in this examination. An endeavor was made to bring out work pressure moderation estimates that people and bosses can use to beat their work pressure and lift their presentation. The board can do whatever it takes to diminish representative work feelings of anxiety and further develop work execution. They might offer guiding, a reflection program, or impetuses, in addition to other things, to assist representatives with performing better over the long haul.

Keywords: Shift Work, Job Stress, Job Performance, Workload, Job Security

Introduction

Work pressure is an aftereffect of or a response to specific stressors in the working environment. Work pressure has become more predominant as of late, bringing about low representative resolve. Mechanical headways, contending ways of life, and an assortment of other cultural factors are on the whole components that add to word related pressure. Work pressure is a two sided deal that might be both helpful and adverse. It tends to be gainful assuming that it urges or invigorates individuals to work more and perform better. It will permit them to investigate additional opportunities, bringing about expanded work efficiency. At the point when outside impacts increment the strain to work yet don't bring about an unmistakable outcome, it tends to be counterproductive. Each representative's everyday presence is overwhelmed by work pressure, which affects their work execution. Exhaust, responsibility, low salaries, absence of motivators, inspiration at work, acknowledgment, and different factors can all add to word related pressure. Mäki et al. (2008) checked out the effect of weight on medical problems in their review "Work pressure and new beginning headache in a female representative gathering." They guaranteed that higher pressure at work made female workers foster





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AN IMPACT OF DIGITAL MARKETING IN INDIA AND THE CURRENT SCENARIO IN MARKETING MANAGEMENT

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Abstract

India is the world's quickest growing large economy, despite the fact that it is as yet known as the "country of towns." The advanced promoting area in India is presently thriving. In a country with a quickly developing economy, a calling in advanced showcasing is probably going to increase at a fast rate. The ascent of advanced promoting patterns fundamentally affects showcasing and publicizing. In India, the advanced promoting industry has spread to basically every corporate region. Shopping and request checking, web based banking, instalment frameworks, and content administration are altogether instances of E-Marketing applications.

Computerized advertising's power eliminates geophysical boundaries, making all buyers and ventures in the world expected clients and suppliers. It is notable for permitting organizations to impart and do exchanges from anyplace and whenever.

Keywords : Digital advertising, innovation and provincial promoting, and e-showcasing

1. Introduction

The Indian buyer merchandise market is isolated into two segments, one for metropolitan items and the other for rustic items. Rustic promoting is a methodology for carrying specific labor and products to the common market, bringing about exchange among metropolitan and country markets while likewise addressing purchaser needs and accomplishing hierarchical targets. Around 70% of Indians actually live in 6.5 lakh towns, with agribusiness supporting 50% of the nation's populace. Towns turned out to be nearer to urban communities as framework moved along. Cell phones and, less significantly, the web pushed towns nearer to the metropolitan populace, permitting rustic India to turn out to be more acquainted with metropolitan life. This urged country occupants to create and upgrade their way of life. Various telecom organizations have attempted an assortment of ways to deal with gain a traction in the provincial market. There's no rejecting that the country market offers a great deal of potential for specialist co-ops. Be that as it may, it isn't quite so basic as it shows up on a superficial level. Country advertising presents various issues, and administration providers should work steadily to resolve these issues carefully. The review's significant objective was to decide the effect of advanced showcasing on country individuals and to distinguish various issues that rustic individuals face.



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IMPACT OF LEARNING MANAGEMENT SYSTEM (LMS) ON INDIAN EDUCATION SYSTEM

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Abstract:

Digital transformation in education system at all levels have allowed the integration of a new ecosystem is called as e-learning. Personalization provided by online channels, cultural context and the importance of quality education, as well as developing conditions in the Indian online education sector are among the key factors that contribute to the growth of the national market. Education is no longer confined to the classroom.

Introduction:

Over the past few years, reading classes and online classes have met with significant progress. In the digital age, the DLMS has become a leading form of school management system that includes: school announcements, curriculum presentations, exam reviews, report submissions, online assignments and course enrollment. In Pandemic of COVID-19 highlighted the need, its benefits of Digital Learning Management System in Education Sector. It benefits from how to improve administration, timely and accurate documentation, track student progress, participatory reporting, automation helps to quickly process student data, and delivery of educational content, training programs, or learning and development programs. . The education market offers three main categories of LMS: a) Proprietary LMS b) Open Source LMS c) Cloud-based LMS. DLMS primarily uses statistics to predict student learning outcomes and teacher performance outcomes. Accordingly, the government intends to establish a National Assessment Center called PARAKH (Performance Appraisal, Review, and Comprehensive Development Information Analysis), to establish student assessment and evaluation procedures and help boards to change their assessment patterns. in line with the stated objectives of the National Education Policy 2020 (NEP 2020). LMS data can help achieve these results. According to the Redseer Report 2019-20.

Significance of study:

Cloud-based Learning Management System are used worldwide by both education and commercial sectors. Software is growing so fast that by 2020, the global LMS market was predicted to grow at an annual growth rate of 24% per year. Many institutions of higher learning now use Learning Management Systems, as well as corporate businesses. (Nasscom 2021). The COVID-19 epidemic had cause the closure of classroom around the world and forced the 1.5 billion students and 63 million teachers to suddenly change their face-to-face learning processes, where possible. This situation has highlighted the strengths and weaknesses of digital education systems. Internet technology has recently become widely used in the field of higher education in digital literacy systems. Learning management systems (LMS) are an important and necessary educational tools for learning activities. An asset of an electronic learning habit that meets current educational needs and allows for continuous flexibility and transformation, without violating its resource base or reducing efficiency. The three pillars of e-learning are: (a) Resource Management (b) Education achievement (c) Technology . Development and Innovation. The





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**A STUDY OF CONTINUOUS HYBRID WORKING BOOSTS PRODUCTIVITY, ITS
IMPACT ON EMPLOYEE AND ORGANIZATION PERFORMANCE: FUTURE OF WORK
IN A HYBRID WORKPLACE**

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Abstract:

This pandemic is still influencing our working habits and attitudes about work, with workers pushing for more lasting changes in how and where we work and how we judge our success, according to a new study.

Gartner research indicated that 94% of firms are giving their employees more freedom in terms of where and when they can work. Employers implement remote work practises throughout the global epidemic, resulting in significant changes in employee work habits.

To improve efficiency, 55 percent of organisational redesigns were devoted to streamlining the roles, supply chains, and workflows of employees. Employees who operate in a hybrid paradigm have better productivity, communication, creativity, connections, and problem-solving skills than those who work just from the office or from home. In this way, it aids the transition of distant workers into a hybrid workplace.

Most hybrid employees restructured their meetings in accordance with the desired outcome, but only 49 percent of on-site employees did the same thing. Companies must adapt their business practises and develop innovative solutions that efficiently integrate remote work with office work so that their employees may be secure and productive.

Keywords: hybrid work place, productivity, performance, strain

1. Introduction

Is it possible to have a "hybrid workplace"?

It is possible to work from home and in the office at the same time in a "hybrid workplace." Employees can choose between a physical and a virtual workspace, which gives them more freedom. As a result of these changes, every employee and their work environment are better supported.

Employers provide their employees with a variety of work options, such as a mix of hot desks and flexible spaces, as well as desk neighbourhoods. In this work atmosphere, everyone is encouraged and supported to reach their full potential in terms of both production and adaptability.

Various hybrid work models are available, each tailored to meet the specific requirements of the organisation. Let's take a look at some of the hybrid workspace concepts that smaller and larger businesses have implemented:

Hybrid Workplaces

It is possible to work from home and in the office in a hybrid workspace. Organizations can choose from

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**RISK MANAGEMENT DETERMINANTS AND FIRM VALUE:
EVIDENCE FROM SELECTED INDIAN LISTED NON FINANCIAL FIRMS.**

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With the significant changes in business environment the earning trends and financing policies have also changed in Indian corporate sector. Hence, in today's highly challenging and competitive business environment the task of implementing varied risk management practices to increase the firm value has become of utmost importance. Despite of increased attention on risk management and its increasing wide usage, no adequate empirical evidence is available to know if risk management is value adding to firms. The objective of this study is to identify the variables indicating operational and financial risks for firms. Further this study aims at measuring the impact of such variables on firm value. Tobin's Q is used to measure the firm value. The approach employed is to model the firm value as a function of risk management and related variables like sales, profitability ratios, liquidity ratios, Total Assets, Market Capitalization, Enterprise Value and Leverages. The study is based on data analysis of 15 non financial Indian listed firms from different industrial sectors for the period of past 15 – 20 years. Findings of our study shows that optimum debt equity ratio and appropriate use of free cash flow results into high and positive Tobin's Q which is a positive sign of risk management implementation by the firms. The overall risk management of the firms – as reflected by Degree of Combined Leverage – has weak, negative significant relationship with Market Value of the firm – as reflected by the Tobin's Q.

Keywords: Risk Management, Firm Value, Risk management indicators

1. INTRODUCTION

The objectives of risk management by corporate are basically a function of:

1. Corporate Goals (Profit & Wealth Maximization)
2. The Corporate environment
3. Attributes peculiar to a particular organization.

A corporate aim is to create wealth for its shareholders. This wealth is reflected in the market value of its shares. Hence for a company the risk faced is reflected in the possibility of the actual market value of the shares being different from the expected market value. As the market value of the firm's shares is closely related to the profits earned by it, corporate risk can also be termed as the possibility of a company's actual profit after tax being different from the expected profit after tax.

Definition of Risk

The concept of risk can be defined as the possibilities that the actual returns may not be same as expected.

With reference to a firm, risk may be defined as that the possibility of actual outcome of a financial decision may not be same as expected. So risk is also considered as chance of variation





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**A STUDY ON PERCEPTION OF RURAL WOMEN TOWARDS SELF EMPLOYMENT
WITH SPECIAL REFERENCE TO RAHATA TALUKA OF AHMEDNAGAR DISTRICT**

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Abstract

Entrepreneurship is the need of today's hour. There are plethora of untapped avenues where in today's youth can explore and employ themselves in place of seeking employment elsewhere. Women constitute the backbone of any society and as such, if create avenues for self employment it will not only help her make her life self sustainable but will also generate employment for others. Rural women have huge untapped potential. If this potential is used properly and channelized properly they can make a massive upliftment in their standard of living as well as their family thereby making themselves self sustaining and generating money and revenue for themselves. Rural women who are not that literate due to the structure of our society or may be due to circumstances may lack Intelligent Quotient but have a very high Emotional Quotient. If they are made well aware about self employment and the avenues available to them, which are still untapped, they can do wonders. The present research study is an effort made by the researcher to know how rural women perceive self employment as an employment opportunity. To conduct the research work, a survey is conducted for rural women residing in Rahata Taluka of Ahmednagar District. A small sample of 30 rural women is selected randomly and are interviewed with the help of a structured questionnaire. The structured questionnaire comprised of various questions both open ended and closed ended. Likert Five Point Scale is also used in the questionnaire for rating the answers of the rural women. The primary data collected through the survey is collated, coded and tabulated using MS Excel. The results achieved will be diagrammatically represented with suitable graphs and charts. The findings and conclusions are drawn and the results are exhumed to the society.

Key Words: Perception, Self Employment, Rural Women, Entrepreneurship.

Introduction:

Entrepreneurship is the need of today's world. Society is in need of job providers rather than job seekers. Women comprise 49% of India's Population in which working women is 21% only. 84% people are in the unorganized sector and that is alarming. The economic growth and development of a country is possible only if the women of our country are made aware to exploit the untapped potential in her. Women should be encouraged to choose a career of her choice which can be done even by staying at home and generating employment.





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Abstract

Working capital administration is viewed as one of the main parts of corporate administration. This study analyzes the effect of working capital administration on the benefit of the broadcast communications industry. The exposition was explored for a considerable length of time from 2010 to 2015. This study utilizes both reliant and free factors. Return on resources (ROA) is utilized to evaluate benefit, as an intermediary for working capital administration: normal assortment period (ACP), stock change period (ICP), normal installment period (ACP), and The Cash Conversion Cycle (CCC) utilized this review. Control factors are obligation proportion, current proportion, income development rate, and friends size. We will examine the information of eight media communications organizations recorded on the Indian National Stock Exchange. This study utilizes auxiliary information gathered north of a five-year time span (2010-2015) to compute this large number of elements. Enlightening measurements, relationship examination, and standard quadratic relapse investigation were utilized in this review to decide the effect of these factors on benefit. As indicated by the aftereffects of the connection investigation, ROA has a negative relationship with ICP, ACP, CCC and current proportion, however has a positive relationship with APP, obligation proportion and friends size. India's broadcast communications area is one of India's most significant ventures. Thusly, the reason for this article is to give pragmatic exhortation to those liable for dealing with the area. This examination likewise establishes the framework for future exploration around here.

Keywords : vital drivers of working capital administration, productivity, the broadcast communications area, and monetary development

1. Introduction

Corporate monetary administration incorporates a part called working capital administration. The connection between current resources and current liabilities is known as current resources separated by the current risk proportion. Working capital administration is crucial for the everyday activity of your business. The objective of working capital administration is to guarantee that an organization's business chugs along as expected, reimburses transient obligation, and has adequate fluid assets to meet future business needs. This essentially incorporates stock administration, money due, creditor liabilities, and money the executives. The essential test of working capital administration is to track down a harmony between the three pieces of working money to appropriately uphold smooth and compelling business activities. Liquidity, productivity, and hazard are the three elements.

The Indian broadcast communications industry is one of the world's quickest growing. The Telecom Regulatory Authority of India's strategies and consistency framework have established a great climate for specialist organizations. This has expanded contest in the area while likewise expanding the transparency of Telecommunication Services at a sensible development to the customer. During the a country's whole financial advancement They are additionally perhaps the main administrations for the quick development and modernization of various monetary area. The Indian government gets this and



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TOTAL QUALITY MANAGEMENT: AN OVERVIEW

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Abstracts:

This collection of research articles provides an essential yet in-depth look at quality management in general (TQM). It now includes both ideas and behaviors, as well as tools and strategies. A realistic, modern-day perspective is emphasized throughout. Enough information is provided to ensure that the reader comprehends the fundamental concepts. Simple arithmetic is used to simplify mathematical strategies, which are then presented in the form of tables and graphs. Objectives are to 1) understand the fundamental concepts of total quality management (TQM), 2) get a quick overview of the TQM framework, and 3) learn about the contributions of great experts in the TQM journey.

Keywords: total excellent control, first-class, Definition, choices, mistakes, responsibility, hassle, position...and so on

Literature Review:

Excellent management has a long and illustrious history, dating back to the founding of the organization. Throughout the commercial Revolution, the concept of specialization of exertions was given. As a result, an employee could small produce product, portion of it. Workmanship suffered a significant drop as a result of this adjustment. Because most synthetic products in that early period were no longer difficult, satisfaction was no longer significantly impacted. In actuality, as productivity increased, costs decreased, resulting in lower consumer expectations. It has become vital to analyse products after they have been made as items have become more complicated and occupations have become more specialised.

W. A. Shewhart of Bell Telephone Laboratories proposed a statistical chart for product variable control in 1924. This graph is thought to be the beginning of statistical first-class management. H. F. Avoid and H. G. Romig, both of Bell phone Laboratories, pushed the field of recognition sampling as an alternative to 100% inspection later in the same decade. The usefulness of statistical great manipulation has become apparent thanks to the year 1942. Regrettably, American executives were unaware of the cost. The American Society for First-Class Manipulation was founded in 1946. The name of the organization has recently been new. Through publications, meetings, and instructional initiatives, the agency has encouraged the use of satisfactory in all sorts of production and service. In 1950, W. Edwards Deming, who learned statistical satisfactory manipulation from Shewhart, gave a series of lectures to Japanese engineers on statistical methods and to the CEOs of Japan's leading firms on fine responsibility. In 1954, Joseph M. Juran made his first trip to Japan, emphasising the importance of control obtaining best-class accommodations. The Japanese model of the industry by implementing these concepts. The first large manipulate circles were formed in 1960 with the goal of first-class development in mind. Simple statistical approaches were discovered and implemented by Japanese staff. Throughout the late 1970s





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LOGISTICS - EMERGING DIMENSION OF COMPETITIVENESS

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Abstract

In today's competitive scenario, a cut throat competition is being observed across different sectors of the corporate world. The nature and the volume of the company's rivals, the new entrants into the market, suppliers of the company, customers of the company, and substitutes for the products manufactured by the company are the 5 forces suggested by Michael Porter to focus for gaining the competitive advantage. However, the biggest contributing factor that might influence the performance status of the company with the focus on its core business stands to be the Logistics Management. If the company attains excellence in the manufacturing the logistics management of the company has to be held credible. In other words, logistics exercise undertaken by the company plays a very important role in meeting the strategic intents of the company. For this reason will it be good to say, 'Whether Logistics is a Emerging Dimension of Competitiveness?'

Keywords: competition, rivals, logistics, emerging, advantage.

Introduction

The main source of the competitiveness today is the Logistic Management. There exists varied baselines for the success of the market, however the lucid model called 3 C's — Customer, Company, and Competitor — was successfully developed. The potentials present within an organization to separate itself from its competitors with respect to the important stakeholder called the customer is the main source of competitive advantage, followed by the ability to perform at the lowest possible cost structures and thus at a higher profit.

Every manager who can get an idea of the real market picture is always concerned about gaining a lasting advantage over the competitors. The belief in the older days of the things getting sold on their own is not going to work anymore in future. The advantage with respect to the cost input, the advantage of giving value to the customers, or, both taken together is the foundation of grand success. The profitability of any company will be highly dependent upon the lowest possible cost input structure. The later one i.e. the advantage of value also makes the product more competitive in the market place. In today's scenario, the most successful business will have the advantage of both including productivity and the value driven culture or a mix of both.

What makes the Logistics Functions as a dimension of Competitiveness is because of two major reasons;

I) Production Efficiency

In many of the industrial sectors, there exist many of the competitors who are having lower cost of production but the higher volumes of the sale. This makes the company to gain the advantage of economies of scale wherein the fixed cost will get spread over to the larger sales volume.

As the day's passes and the workers become more experienced and gain expertise in their assignments or work, it will essentially increase the output rate of the workers efforts. Bruce Henderson gave an extended concept explaining that, the total cost and not only the production


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**FINANCIAL AND ADMINISTRATIVE PROBLEMS FACED BY COOPERATIVE BANKS:
OVERVIEW OF AHMEDNAGAR DISTRICT**

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Abstract:

The aim of this research paper is to analyze the basic problems and difficulties which face by the co-operative banking institution at large scale. This study is taken the sample size of the Ahmednagar district only and will represent all the co-operative banks in Maharashtra.

This study will try to provide a permanent and amicable solution on their problems. It will help to increase the performance of these sectors. Nowadays they are facing so many difficulties and create the question of survival. They are facing the competition risk with public sector as well private sector banking institution. This sector faces the triple control system from RBI, Cooperative board and State Government Political decision. The management could not take prompt and situational base decision as enjoy by private bank. Their business ratio like, Current Loan to previous loan ratio, Current Deposit to previous deposit ratio credit deposit ratios are declining day by day. Expenses increase by at least 10 to 20% per year but business ratio goes downtrodden. This research will investigate those problems which directly or indirectly influence the performance of the co-operative banks. It may be regulatory or operational problems which directly affect the performance of these sectors. This research project will provide the relevant information to the bank managers, bank employee, investor, RBI and Regulatory body for further development of these sectors.

Keywords: Banking, Cooperative, Reserve Bank of India, Credit

Introduction:

Features of Cooperative Banks:

- Customers are the Owner & Account Holder of the Cooperative Banks.
- Chairman & Vice Chairman are elected from the Board of Director and Board of Directors are the representative of shareholders.
- Members/ Shareholder have voting rights in the bank election on the principal "One Person, One Vote"
- Cooperative Banks have played a vital role in financial inclusion of rural household.
- The profit of banks is equity participated with member grounded on legal and statutory limitations
- Cooperative Banks offered higher rate of interest
- Cooperative Banks is a organization for poor, illiterate and unskilled people
- Cooperative Banks works on cooperative principal.

Origin of Research Problems:

The entire co-operative bank grows very fast up to 1999-2000, then after when private banks emerges at large scale then co-operative bank could not performs or they could not sustain the cut throat





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ABSTRACT

Influencer marketing has become a strategic communication strategy for businesses across a wide range of industries, including entertainment and fashion. Social media influencers and covert persuasion strategies, such as cooperating with social media influencers, have recently been used by pharmaceutical companies to build direct links with patients while adhering to government regulations. Given the bad perceptions many people have the logical thinking that fresh marketing technique being use to build and strengthen consumer connections by Parma companies. This type of advertising has been extensively studied in the past, and there is a growing body of information on internet covert marketing tactics. When it comes to health and medical social media influencers, academic and medical literature falls short. Additionally, this report recommends additional research and lays forth a research agenda for the future. We must acknowledge this amazing marketing trend as more and more people spend funds on online purchase and patients look to public media for health-related information.

Key Words: Influencer Marketing, Social Media, Pharmaceutical Marketing

Introduction

As a result of their research and invention, pharmaceutical companies play an important role in the global effort to prevent infections and disease. These businesses have to deal with a lot of competition and (usually) follow rules set by the government. In recent years, direct-to-consumer marketing has become more important than pharmaceutical development, even though pharmaceutical companies set aside some of their expenditures for research and development. Direct-to-consumer pharmaceutical marketing focuses on promoting prescription medicines to patients rather than doctors. There is a history of success with direct-to-consumer marketing, particularly when it comes to influencing people to contact their doctors about certain therapies. According to the Kaiser Family Foundation, around 44 percent of individuals who inquired about a treatment they saw advertised were finally prescribed it after speaking with their doctor. Patients, on the other hand, have little faith and only 58 percent of Americans say they have faith in pharmaceutical manufacturers. There is indeed a problem with the way that drug companies market directly to customers.

Healthcare marketers that promote pharmaceutical prescriptions and/or medical equipment are increasingly referring to patients as "patient influencers," which allows firms to "use the patient's experience and knowledge to design, develop, and market their products and services." It's reasonable that pharmaceutical companies are experimenting with new ways to connect with their customers, considering the unfavorable perceptions many people have of pharmaceutical companies. According to a recent study by marketer, consumers respond better to messages from social media influencers than those from brands. As a result, influencer-generated content is more effective at accomplishing marketing objectives. There are both advantages and disadvantages to the use of influencer marketing by pharmaceutical marketers on social media in general. Even though the pharmaceutical industry uses these people more and more, there isn't a lot of research on them. Patients are affected in many different ways, each of which is different. The goal of this research study is to make people more aware of what pharmaceutical companies do and use of influencer marketing encouraging more investigation and discussion on the topic.

This study will focus on the philosophy of experts, patient advocacy, and opinion leaders. It is possible for people to influence other patients through relationship marketing online health forums even when they are not linked with pharmaceutical companies. Similarly, a patient advocacy is dynamic online, but

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SERVQUAL: A REVIEW OF SERVICE QUALITY IN THE HEALTHCARE INDUSTRY

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Abstract

Indian healthcare institutions (HCEs) services marketing have adopted service quality (SQ) and SQ dimensions in some form to their organization during the last two decades in order to increase patient satisfaction. However, according to a recent assessment, top Indian academics focusing on healthcare quality and related fields in the healthcare sector are few and far between. Furthermore, there is a sense that whatever study that has been done is fragmented, extremely narrow, and specialized. In light of this, the goal of this research is to conduct a thorough and systematic review of the literature on healthcare quality, SQ, the creation and implementation of SERVQUAL, and the relationship between SQ and patient satisfaction. The report also defines the HCEs' healthcare quality dimensions and models. Finally, further study is needed to build conceptual underpinnings and analytical models based on quantitative investigations. The findings of this research will assist Indian healthcare practitioners and quality specialists in taking the lead in adopting hospital SQ dimensions in their organizations, as well as suggest a framework/model for improved performance.

Key words: Service Marketing, Service quality, Healthcare, SERVQUAL

Introduction

In today's competitive climate, the service industry is under enormous pressure to maintain high levels of performance and quality while remaining customer-focused. In recent years, it has been noted that healthcare has evolved into one of the world's most complicated sectors (Bertolini et al., 2011). There are an increasing number of medical specializations, complicated therapies and equipment, illness load, rising healthcare quality dimensions, quick expansion in the global healthcare industry, and many service units that circle around various organizations (Ovretveit, 2000). The current scenario necessitates increasing the efficacy and efficiency of healthcare services, which necessitates a focus on continual development. Indeed, there has been extraordinary interest on the part of social organizations, physicians, doctors, healthcare management, and government in deploying continuous improvement to enhance healthcare services by concentrating on diverse management techniques such as continuous quality improvement. The current work includes a comprehensive review of the literature that covers the definition of health, healthcare quality, studies on Indian healthcare quality, SQ, development and application of SERVQUAL, and the link between SQ and patient satisfaction, as well as a discussion on various aspects of healthcare quality as perceived by patients. Finally, the study highlights the important characteristics of healthcare quality and models for healthcare institutions based on chosen research (HCEs).

Health

The World Health Organization (WHO) defines health as "a condition of complete physical, mental, and social well-being, not just the absence of sickness or infirmity" (WHO, 1948). This phrase has been expanded in recent years to include living a socially and economically useful life (Park, (2007).

Health Quality

There are numerous ways to define healthcare quality. Healthcare quality may be evaluated from two perspectives, patients and technical or professional. The former entails evaluating the service provider's capacity to satisfy customer demand, as well as the consumers' perceptions and satisfaction. A lot of researches have backed customer perceptions when it comes to evaluating healthcare quality (Mashhadiabdol et al., 2014). Many research show that quality perceptions influence satisfaction, implying that service quality (SQ) is the most important factor in determining satisfaction (Parasuraman



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Dr Ashish R Jaswal

ROLE OF MARKETING RESEARCH IN ENVIRONMENTAL SUSTAINABILITY: A CONSUMER BEHAVIOR PERSPECTIVE

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Abstract

The literature reviewed on environmental sustainability is the focus of this study, which is a review. Literature on consumer behavior and marketing covers a wide range of topics. Additionally, consumers are concerned about the product's efficacy and environmental impact. Research has shown that a wide variety of marketing appeals and interventions have been investigated and documented. When asked about their thoughts on recycling and waste, both customers and business owners voiced their opinions. Some scholars believe that the current level of consumption is a result of a series of stages in consumer research behavior, and that we are in fact speeding toward the sustainability threshold.

Key words: Sustainability, Consumer behavior, marketing research

Introduction

Scholars have identified several stages in recent consumer history that shed light on how we've arrived at our current consumption levels, and how we're speeding up toward (un)sustainability's cliff edge in the process (Elkington, 2006; Gabriel, 2018). It's possible that marketers can help. If not an obligation, marketers have an important role to play in helping people change their consumption patterns. It is likely that these efforts will involve a prominence on short-term, monetary rewards in order to educate people about the long-term consequences of their actions. Customers must adopt appropriate normative behaviors because sustainable outcome are enduring and conceptually distant.

In this study, we observe the studies made by marketing scholar to evaluate customer perception, behaviors, and possible interventions. This includes findings on business and their concern and efforts near more implicated, long-term compact behavior.

Need for study

Consumers' primary motivations, according to numerous studies, tend to be self-interested and centered on their own financial well-being, with little regard for the long-term effects of their waste

appeals attitudes behaviors beliefs brand cars change companies concerns
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gains green help interviewed issues local managers marketing packaging
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**A STUDY ON EMERGING COMPETITIVE SUSTAINABLE WINE TOURISM
DESTINATION IN INDIA**

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Abstract

One of the most important stages in the growth of tourism is special interest tourism, which has given the leisure perspective a whole new dimension. Wine tourism, a subcategory of food and beverage tourism, has aroused the curiosity of visitors looking for unique vacation experiences, including wine connoisseurs and beginners alike. Maharashtra is rightfully considered India's pioneer in the sector of wine and vineyard tourism. Although wine tourism in India is still in its infancy compared to its international counterparts, it is establishing itself as a type of national special interest tourism. In order to develop and thrive in the long run, a tourism destination must be competitive. In order to develop a competitive atmosphere in Maharashtra that is conducive to long-term wine tourism growth, a number of criteria must be addressed. Using primarily secondary data, the study assesses and examines Maharashtra's competitiveness as a wine tourist destination. This is critical for assessing if the destination's expansion is in line with global trends. In addition, the project seeks to add to the body of knowledge about wine tourism in India.

Key words: Sustainability, Wine Tourism, Marketing, and Competitive Analysis

Introduction

Maharashtra is India's wine tourism pioneer and market leader. Vineyard resorts, vineyard restaurants, wine festivals, vineyard-based events, and wine tours that include a variety of vineyard-based activities are all available in the state, which boasts the most vineyards in India. Despite the fact that wine tourism has not expanded at the same rate as the state's wine industry, it continues to develop in small but significant ways. Nearly 16 years after organized wine tourism began in Maharashtra in 2000, the rate of growth has been slow. Although some larger wineries have successfully dived into and turned lucrative wine tourism projects, many smaller vineyards have yet to do so. It is important to examine and research the changes in light of the competitive environment at this time in order to find opportunities for long-term growth. Despite the fact that there are several studies on destination competitiveness worldwide, there are few, if any, studies on wine tourism in Maharashtra. This void gave the author the opportunity to perform this study. The major objective of this research is to examine the competitive landscape in Maharashtra for wine tourism. This study attempted to describe the competitive climate of wine tourism in Maharashtra using Porter's Five Forces model. By utilizing Porter's model to assess the competitiveness of Maharashtra's wine tourist destinations, a knowledge of how the destination compares to its worldwide counterparts may be gained. Furthermore, the research shows how limited resources may be effectively leveraged to support long-term destination growth. This research contributes to the field by identifying general but distinct characteristics of wine tourism in Maharashtra that are likely to affect the state's destination competitiveness. The findings of the study may be particularly useful to Maharashtra officials and strategic decision makers when making decisions on wine tourism product development.

Literature Review

Destinations for Tourism and competitiveness

Vol. 51, No.2 (X) July-December 2021



4.A study on emerging competitive sustainable wine tourism Destination in India

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Dr Ashish R Jaswal

“ROLE OF HUMAN RESOURCE MANAGEMENT IN EDUCATIONAL INSTITUTIONS.”

Susmita R. Vikhe Patil

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Dr. Arun Ingle

Director, DKKKP's-Maharashtra Institute of Management, Kalamb. Affiliated to Savitribai Phule Pune University, Pune, India.

Abstract

As the major purpose of educational institutions is to deliver quality educational services, the key factor ensuring fulfillment of this purpose is the human resources. That is why human resources of educational institutions are often considered as their most valuable assets. In this context, developing human resources is an essential complex, continuous and important responsibility process for any organization, which involves activities and actions and to select and train new staff and to retain existing one. Despite this the concept of HR in schools and colleges is somewhat unheard of. However, non-existence of HR department does not mean that HR is altogether missing from the colleges. In some or the other form and person, the HR element is present even though not formally called as HR. It can be in the form of the Head of the Institute, the Administrative Officer, the Establishment section of the college etc. This article looks at the role of Human Resource Management in Educational Institutions.

Keywords: Human Resource Management, Educational Institutions, Educational Services

Introduction

As the major purpose of educational institutions is to deliver quality educational services, the key factor ensuring fulfillment of this purpose is the human resources. That is why human resources of educational institutions are often considered as their most valuable assets. In this context, developing human resources is an essential complex, continuous and important responsibility process for any organization, which involves activities and actions and to select and train new staff and to retain existing one (Popescu & Crenicean, 2011).

As Vasitha and Chauhan (2011) state “In the whole organization, there are three major resources to be managed if the organization is to achieve its key objectives and objectives. These resources are human, physical resources and financial resources. And of these three, human resources are very important and difficult to manage” (page 18). There are various proofs of this statement, but perhaps the most important is connected with the simple truth about human nature - everyone is different and tends to act differently in different or similar situations. Pellert (2007) noted that “In highly humanitarian organizations such as universities, human resource management plays an important role in the context of institutional development. Although people are the most important asset of educational institutions - and financially - and many universities have established staff management systems, they rarely have the strategies or procedures to “manage” their staff resources” (p. 104). It has emerged as a workforce management and in the mid-1990s this profession began to be named and managed as HR (Arslan et al., 2013). HRM is becoming





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HR CHALLENGES IN INSTITUTIONS RUN BY POLITICAL FAMILIES WITH SPECIFIC REFERENCE TO EDUCATIONAL INSTITUTIONS BELONGING TO PRAVARA RURAL EDUCATION SOCIETY, AHMEDNAGAR: A LITERATURE REVIEW

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Abstract

A research entitled "HR challenges in Institutions run by Political Families with specific reference to Educational Institutions belonging to Pravara Rural Education Society, Ahmednagar" was undertaken with the objectives of examining the relevance of the classical HR theory to educational institutions run by political families, studying the dynamics of political authority's interplay with HR in such institutions and its impact, understanding the impact on HRs role due to location of such institutions being rural, studying the major HR challenges in such institutions and ascertaining the role that professional HR can play in addressing these challenges. As a part of the research, literature was reviewed. This paper presents a section of the literature review.

Keywords: Human Resources, Educational Institutions, Literature Review

Introduction

Literature review becomes a difficult task when there is a sizable volume of literature available on a particular topic. The problem arises, especially in choosing the right piece of literature for review. In this age of powerful search engines, thousands of text objects are accessible to researchers with the click of a mouse. In such cases, there is an ever-present danger of losing focus. The researcher may be tempted to join in reviewing less important literature. To address this concern, objectives were set up to review the literature. This made the work manageable. The objectives of the literature review are to focus explicitly on the concepts, including the context of the research.

The literature review was carried with the objective of reviewing the following literature:

1. HRM practices in Education,
2. Challenges facing HRM, and
3. Centralization of Authority and Decision-making and organization structure (in line with the regular practice in politically managed educational institutions)

In this paper, the author presents select reviews of the first section, HRM practices in Education.



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FINANCIAL LITERACY FOR MICROFINANCE CLIENTS: A STEP TOWARDS FINANCIAL INCLUSION

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Abstract

This review article discusses the role of microfinance in imbuing financial literacy amongst the economically active poor class of society. This is review paper which takes secondary data into consideration. It tries to describe the initiatives taken by selected Microfinance institutions to conduct financial literacy training for their clients and how the clients have been benefited from the same. Financial literacy trainings improves clients' financial conditions as well as the loan repayment rate of Microfinance institutions. This papers also tries to analyze what are the different training programs are organized by different MFIs and its impact analysis.

Keywords-Financial literacy, training, microfinance

Introduction-

India being a rapidly developing country, financial inclusion becomes more critical and most required factor for financial inclusion and further growth of the country. Inclusion of economically active poor in the mainstream financial system and financial literacy is one of the key components for achieving financial inclusion for any country.

Financial Inclusion-

Financial inclusion is about creating the equal chances for all classes of the society to avail banking and financial services. The prerequisites of a system to be called as financial inclusion are timeliness, affordable and suitable financial services are to be rendered to all the people in the country. Financial services include not only credit but it should have wide range of financial services like-credit, savings opportunity, insurance, money transfer and so on. Financial inclusion (Dev,2006) is crucial for enhancing the livelihood conditions of economically active poor like farmers, tiny business owners. Financial inclusion endeavours usually focus on unbanked and underbanked, and offer them financial services which are sustainable for them. Financial exclusion many be voluntary also(Bagli&Datta,2012), but this is very minimal. In many of the cases formal banking system only fails to give access to this vulnerable class of the society.

The concept of Financial Inclusion (Paramasivan & Ganeshkumar, 2013) initially presented in the year of 2005 in India through a pilot project under the chairmanship of Dr. K. C. Chakraborty in Union

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CONSUMER ADOPTION OF MOBILE WALLET: DIGITAL TRANSFORMATION A BOON TO SUSTAINABLE ENVIRONMENT

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Dr. Vinod Sayankar

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Abstract:

Digital transformation emerged as a key driver for a more resilient and sustainable future. In our fast-urbanizing economy, digital payments can make cities more liveable. Mobile wallet as one of the digital payments is changing the payment methodology. This paper presents the current trend in the impact of adoption of mobile wallet in averting the environmental hazards faced by the society and to understand that sustainability can be considered as the adoption factor of mobile wallet. The research model has been developed to understand the adoption of mobile wallet as a key in averting the environmental hazards such as climate change, urban congestion, pollution etc. This paper seeks to understand that sustainability can be considered as a leading factor to the switching of customers from cash to mobile wallet. This paper further reveals the way mobile wallet is transforming the cash and card dominated economy to cashless, card-less and sustainable economy.

Keywords: Digital payment, sustainable, mobile wallet, environmental hazards

Introduction:

Digital transformation has become the necessary reality of the present world. However, this phenomenon should be viewed through the lens of sustainability. The relationship between sustainability and digital transformation is complementary to each other. According to the World Economic Forum, *2030 Sustainable Development Goals* (SDG), underlines that how we can harness the power of technology to facilitate sustainable environment. Digital payments are one of such technology that can offer sustainable future.

Sustainability is now the significant purchase criterion. According to the recent study, more than one third of the global consumers are ready to pay more for the sustainable product especially the Gen Z and the Millennials. Globally, around 85 percent of consumers reveal that they have shifted their purchase behaviour towards being more sustainable.



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IMPACT OF DIGITAL REVOLUTION ON QUALITY MANAGEMENT SYSTEM OF TEXTILE INDUSTRY

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ABSTRACT

Quality Management plays an important role in any type organizations, small or big. The employees of the organizations are on the other hand, are undoubtedly keeping an eye on this paradigm-shifting plan. Professionals of high caliber should be as well. New technologies are constantly being developed in the Information Technology (IT) business. In quest of a result, companies must capitalize in evolving technologies to get the benefits by increasing the efficiency in the manufacturing. The Quality Management System's role is to increase not only the product's quality but also the quality of the employees and the work culture.

Keywords: *Industry 4.0, Quality Management, Information Technology, Operational Efficiency, Value Creation*

INTRODUCTION

Policymakers, distributors, and customers from all over the world are demanding for increased efficiency and transparency in the global and regional supply chain. Trends toward sustainability and digitalization are hastening the industry's transformation into a vertically organised, sustainable value chain. The organizations are currently experiencing the transformation of the textile sector as a result of digitalization. As the changing business environment locally, nationally and globally, the organizations have to focus on improvement of quality. The customer test is changing very fast as the availability of ample and various product ranges are in the market with the affordable prices. The organizations have the challenges to face the uphill task to satisfy the customer. Due to invention of technology revolution and customer test change, buying behaviour. The Textile Industries are facing the similar problem in its businesses. Hence the organization in textile industry needs to develop a strong quality system to cope up with current situation.

Quality Management System

A quality management system is a collection of business processes designed to achieve the firm's quality objectives, i.e. what the client expects. It is determined by the organization's structure, rules, procedures, processes, and resources needed to achieve quality. Previously, the consequences of an industrial product manufacturing line were emphasised through the use of simple statistics and random sampling.

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ARTIFICIAL INTELLIGENCE (AI) AND ITS ROLE IN INFLUENCING THE CUSTOMER EXPERIENCE

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Dr. Amar P Narkhede

Assistant Professor, SaiBalaji International Institute of Management Sciences, Pune, India

Dr. V.N. Sayankar

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ABSTRACT:

Man-made consciousness (AI) made buzz on the lookout. As we realize that we are residing in the advanced period or e-time where we are encircled by 'Innovation'. The refreshed and overhauled innovation is practically changing every single part of business. It gives effortlessness and accommodation to business in their activities which at last effect purchaser experience in sure way. Clients are considered as a vital component for the business. Numerous association deal with issues in client maintenance and client procurement. To assume responsibility for the present circumstance association can further develop client experience with the assistance of many modern and advance innovation like Neuromarketing, Marketing Automation, Image handling, Image acknowledgment and voice acknowledgment with the utilization of AI innovation. Computerized reasoning is now at high speed and made a promotion on the lookout. It is presently considered as a vital piece of the contending scene. Man-made consciousness apparatuses and procedures goes about as a scaffold which can be utilized to decrease the hole among association and clients which helps in upgrading client experience. Organizations are investing a great deal of energy and endeavors to comprehends the customer brain science, giving better answers for their concerns, connecting with them through the shopping venture and after that additionally, offering significant contributions for laying out further connections in short giving all which is expected to them tracking down method for pleasing them to hold them. Advertising computerization is the ideal choice to arrange for this multitude of exercises methodically, executing them impeccably for further developing client experience. Man-made consciousness and its application are not restricted to bigger association, presently little and medium estimated associations are likewise utilizing AI with fantasy about accomplishing major objectives in market. AI is assisting associations with taking edge over the contender or upper hand with better client experience. Promoting is itself an extremely unique idea and with the utilization of Artificial Intelligence it is more powerful at this point. Artificial intelligence is considered as a main impetus and assuming predominant part in showcasing. Along these lines, Artificial Intelligence is considered as a significant instrument which help to take edge over the contender with better client experience.

Keywords: AI, Competitive edge, customer experience, Neuromarketing, Marketing Automation.

INTRODUCTION:

By and by many organizations are involving different complex advertising strategies to focusing on the clients, giving them essential data and impact their involvement with critical way. These complex methods comprise of chatbots, robotized email, different scientific devices, which without a doubt assist the client in shopping excursion and improve their shopping with encountering





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**E-CUSTOMER RELATIONSHIP MANAGEMENT AT RETAIL GARMENT STORES: AN
EMPIRICAL STUDY FOR AHMEDNAGAR CITY**

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Abstract:

The goal of this study was to analyze and discover how the top 4 clothing stores in Ahmednagar are using electronic consumer relationship management and ICT practices to enhance customer relationships. A simple structured questionnaire was incorporated to have better responses from these stores. Through which the results show that the channels which are used by cloth retail stores to speak with their clients encompass digital mails, voice call centers, conventional letters, and personalized textual content messaging in addition to websites. Clients pick out the mode of conversation that is favorable to them when opening an account. The look at recommends that retail stores in Ahmednagar have to flow to greater sophisticated eCRM and that the pinnacle management of the cloth stores need to contain themselves and support eCRM for the reason that top managers are the leaders. They ought to persuade their personnel to have full interest and know-how of eCRM. The top management has to lead their personnel to the equal path of the organization's aim and vision of eCRM. The company ought to additionally teach their personnel to have the expertise and potential to work on eCRM constantly and correctly.

Keywords: eCRM, Retail, Garment industry

I. Introduction:

Customer Relationship Management (CRM):

Before we start to look at the abstract foundations of CRM, it will be helpful to outline what's CRM within the selling literature the terms client relationship management and relationship selling as used interchangeably. As Nevin (1995) points out, these terms are wont to replicate a range of themes and views. a number of these themes provide a slender practical selling perspective whereas others provide a perspective that's broad and somewhat paradigmatic in approach and orientation. A slender perspective of client relationship management is information selling accentuating the promotional aspects of selling joined to info efforts (Bickert 1992).

Another slender, nevertheless relevant, viewpoint is to contemplate CRM solely as client retention during which a range of when selling techniques is employed for client bonding or staying in grips when the sale is created (Vavra 1992). An additional well-liked approach with the recent application of {knowledge} technology is to specialize in individual or matched relationships with clients that integrate info knowledge with semipermanent customer retention and growth strategy (Peppers and Rogers 1993). Thus, Shani and Chalasani (1992) outline relationship selling as "an integrated effort to spot, maintain, and build up a network.

The company thus should be selective in crafting its program and selling efforts by segmenting and choosing acceptable customers for individual selling programs. In some cases, it may even cause "outsourcing of some customers" so that a corporation higher utilizes its resources on those customers





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QUANTUM COMPUTING- A BRIGHT FUTURE FOR IMPLEMENTATION OF COMPLEX ALGORITHMS

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Abstract

Quantum Computing is hybridization of Quantum Mechanics, Mathematics, Information Technology and Computer Science. Actually Quantum Mechanics is a branch of Physics, in which concept of quantum is explained.

Researcher wants to study a quantum computing. Points discussed in this research papers are as follows

- What is Quantum computing?
- Why do we need quantum computing?
- Various Applications of Quantum Computers
- What is exactly Quantum Information Science and Technology?

Initially researcher started from Quantum. Then he has tried to search relation in Quantum and Bit. i.e. QUBIT. Apart from Quantum computing, there is a quantum sensors, quantum communication, quantum simulation and quantum Materials.

Finally he has explained future of Quantum and the applications of quantum till today.

INTRODUCTION:

Quantum Computing begins with word Quantum, So first question is, what is Quantum?. We will start from meaning of Quantum.

Quantum is the Latin word, which represents amount.

Quantum is the smallest possible discrete unit of any physical property (e.g. matter or energy). Max Planck introduced the concept of Quanta. This Quanta is a mathematical equation to represent individual units of energy. This Quantum Theory is the base of Modern Physics which explains the nature of Energy and matter.

I. Origin of QUBIT

Qubit is a an abbreviation of Quantum Bit. Qubit represents subatomic particles. That particles might be proton, atoms, electron or neutron. These particles (QUBIT) can be used as a Memory device and Processor.

It can store the values of true and/or false at a time. Due to high speed of electro/proton It is a million times faster than current computers. These Quantum Computers contain digital as well as analog nature.



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COMPARATIVE ANALYSIS OF GOLANG AND PYTHON PROGRAMMING LANGUAGES

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ABSTRACT

Now days, Golang and Python are becoming more popular languages, Market share of both languages is increasing day by day. Golang is invented by Google in 2007 and development of Python programming is started in 1980.

Researcher wants to compare these more prominent languages features and future.

1. Market share of each language (Number of websites using python and golang)
2. Flexibility in both languages
3. Usability of Both languages
4. Syntaxes , Pros and cons of each language
5. Limitations of Both Languages
6. Various companies using these languages and for what purpose.

By observing these facts researcher wants to predict something future as a developer of Python and/or Golang.

KEYWORDS: Python, Golang, Google, Guido van Rossum, Ken Thompson, Python and Go

INTRODUCTION:

Python and Golang both are fast growing futures in IT. Golang was developed by Google. Google started this project in 2007. One of the Great Engineer among three was Ken Thompson, who has worked with Dennis Ritchi, Creator of C in Bell Laboratories. Nobody can refuse the success of C Programming in Computer Programming.

The diagram below shows the influence of other programming languages like C, Java, C# on Golang. Basic syntax are taken from C language. Golang do not support Inheritance but, the concept of Interfaces is taken from Java. Concept of Packages (for managing complex code) is taken from Java and C#. Golang has included polymorphism (which is independent of inheritance) similar to JavaScript and Ruby. No doubt Go has more influence of Unix.

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USE OF KEYBOARD HOOK TO CUSTOMIZE COMPUTER DESKTOP, TO FULFILL THE REQUIREMENT OF NEW EDUCATION POLICY OF GOVERNMENT OF INDIA

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Abstract

As far as current reality, COVID pandemic and New Education Policy adopted by Government of India, is concern, the use of ICT(Information and Communication Technology) is increased rapidly. At the earlier phase of computerization, the language used by computer was English. Computers were supporting only ASCII formats. Now since 1991 all computers are using UNICODE (Universal code) to store data. New Education Policy of Government of India is insisting the initial Education in Mother tongue.

But many peoples do not comfortable to handle computers with their mother tongue. India contains 22 official and many unofficial languages spoken by small group of peoples.

But Researcher want to concentrate on the technology through all computer worlds will be influenced.

The objective of the study is to explain the algorithm by which we can explain the module of Customizable Operating System which can generate desktop in various local languages like (Devanagari/ Dravidian scrips and South Indian) thousands of Languages across the world.

Concepts used in an algorithm

1. Unicode supported
2. Dictionary logic, Phonetic and NLP is used for the text translation of MENUS/LABELS/MESSAGES etc.
3. Customized keyboard support for the Indian regional languages is considered (So that user can store and retrieve data using mother tongue)

Software is developed in DOTNET.

This research is mostly useful for all the users across the world, because language should not be the barrier for using Computer.

INTRODUCTION:

The name itself suggests the concept behind the Application. This study focuses on the customization of desktop in Indian languages. We will discuss one by one what are the obstacles and solutions on the specified problem.



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**AN EMPIRICAL STUDY OF DESIGNING SIMPLICITY FOR
MOBILE APPLICATION INTERACTION**

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Abstract

The route framework is exceptionally fundamental for each individual, let it be going starting with one spot then onto the next or to track down the distance between numerous areas or to get data about a spot. SimpliCITY is an online application. which assists the client with making their voyaging arrangement straightforward and effective by advancing the course for the client and furthermore giving the expense of the various methods of transport through which he can travel. As the name recommends, this venture is an endeavour to make the metropolitan route a cakewalk. Right now, this application is just executed in Mumbai city. These applications are coordinated with every one of the methods of transportation for example Rail lines, Metro, Bus, Monorail, Taxi, and Auto cart. The client needs to enter the source and the various objections which he really wants to go alongside the method of transportation which he will utilize, effortlessness will ascertain the most limited course for voyaging every one of the objections which the client needs to travel and will likewise give the expense of the course. This will save the expense and the hour of the client as now he doesn't have to travel some additional distance.

Keyword: Navigation, Simplicity, Google Map

Introduction

Time and money are essential in today's world; no one wants to waste either of these commodities, whether they're enrolling in a long or short course. On the other side, it's possible that you'll be given more money for public transportation because you were unaware of the cost.

There are numerous route frameworks accessible for transportation like Google maps, M-Indicator, Ridlr, and so on in any case, these applications have a few downsides. So, we intend to handle the significant disadvantages of these route frameworks and join every one of the significant elements of various route framework into one web application. Additionally, we endeavour to tackle the issue of venturing out to different objections.



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A STUDY OF VARIOUS METHODS FOR DETECTING FAKE NEWS

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Abstract: The entrance of the WWW and the rapidly gathering of electronic media, like Facebook and Twitter, prepared for outstand. Electronic shopper data is growing faster than before, due to widespread stages in the media such as web-based media, some of which deceive consumers through misleading advertisements and propaganda. Indeed, Even a specialist in a particular field should consider a variety of elements prior to concluding whether or not an article is valid. In this paper, a complete review of phony news recognition AI calculations is given.

Keywords: Social Media, Fakenews detection, Machine Learning

Introduction

Misleading data Detection is an AI model that can recognize valid and bogus data. The quick reception of social media presents a great opportunity for data to spread. News associations profited because they received a lot of payback on web-based media stages with audiences' rapid utilization. They also received a lot of payback because they use web-based media stages more often. As the media industry developed, the alternation was over sensationalist articles and magazines, newspapers, and online media platforms.

People are now getting the best data out there. 70% of the traffic to news sites comes from Facebook. Online media stages are influential and they are currently the most valuable thing in the present time since they allow clients to talk about and share thoughts and discussions on points like majority rules government, school. Nonetheless, certain substances utilize such stages in a negative manner, for money related increase at times and for making one-sided suppositions, controlling mentalities, and spreading parody or ridiculousness in others. Counterfeit news is the term for this peculiarity.

For an assortment of reasons, web-based media has turned into the essential stage for data sharing and news utilization. When contrasted with more conventional stages, web-based media is frequently a quicker and more affordable method for getting news. Regardless, the simplicity with which continuous data contacts a huge crowd, joined with individuals' commitment with online web-based media stages, has brought about the spread of falsehood, regularly alluded to as phony news.



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CRITICAL THINKING ON MOVEMENT TOWARDS SMART-GREEN CITY FROM SMART CITY WITH EFFECTIVE USE OF IOT

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Abstract

As name suggest that researcher wants to move from Smart City Technologies to Smart-Green City by using IoT and latest technologies in IT industry. Smart Cities is a need of 21st century, but it should not be compromise with Ecological loss. No doubt populations of metro cities are increasing day by day, so cities should be smart enough to accommodate all this population and give proper services to all citizens to fulfill their daily needs. The concept of Smart City is originated after the concept of Smart Home. Both Smart Home and City is based on small/smart electronic devices like sensors, cameras, communication (wired or wireless) devices etc. These electronic devices are nothing but the different components of IoT (Internet of Things)

Researcher will explain this paper in 4 steps

1. What is Smart Home?
2. What is Smart City?
3. Use of IoT and AI in Smart Home and City
4. Smart City to Green City

Researcher will give practical examples of smart Cities. Finally it is all for ease of life, so at last Researcher will explain future scope of Smart Villages and Smart Countries

Keyword: IoT, Smart-Green, Ecological, IT, Sensors, Cameras etc.

INTRODUCTION

As explained in an Abstract of this paper, name of the paper suggest that researcher wants to move from Smart Home and Smart City Technologies to Smart-Green City by using IoT and latest technologies in IT industry. Smart Cities is a need of 21st century, but it should not be compromise with Ecological loss. No doubt populations of metro cities are increasing day by day, so cities should be smart enough to accommodate all this population and give proper services to all citizens to fulfill their daily needs.

The concept of Smart City is originated after the concept of Smart Home. Both Smart Home and City is based on small/smart electronic devices like sensors, cameras, communication (wired or wireless)



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CLOUD BASED HEALTHCARE FACILITIES

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ABSTRACT

Today the arena of Cloud Computing era In IT businesses. Internet-based totally computing has a totally effective computational design. It counts the mixing of included hardware, internet infrastructure and software. It has diverse features located in grid computing and other computer applications. in this paper, i have furnished a quick review of Healthcare centers in cloud computing with the aid of reviewing extra than 10 articles in cloud computing. The end result of this paper displays the face of the Healthcare industry.

Keywords: *Cloud Computing, Health System, Virtualization, Grid Computing.*

INTRODUCTION

Cloud computing in health care describes the practice of using remote servers accessed through the Internet to store, manage and process health-related data. This is the opposite of setting up a data center on a site with servers, or handling data on your computer. [1] Key Benefits of Moving to Cloud Computing facilitates effective patient care as it serves as one access point for all health care records. The cloud, which is a central data center, allows multiple systems to access a unique record at the same time. [2]

How can cloud computing be used in health care?

The cloud facilitates technologies used in health care such as electronic medical records, mobile applications, patient sites, devices with IoT, large amounts of data. It provides trouble-free measurement and flexibility, which also improves the final decision-making process. [3]

How come cloud use is difficult for some health professionals?

Another disadvantage of the cloud is that it is fully owned and operated by a service provider and the organization may have little control over their infrastructure. This is one of the biggest concerns for organizations but service providers take care of this by providing guarantees and signing more contracts in this regard. [4]

What is the significance of data retention in hospital health facilities?

Collecting health care data generated from a variety of sources promotes effective communication between physicians and patients, and enhances the overall quality of patient care that provides in-depth information on specific conditions. [5]



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A BRIEF OVERVIEW OF THE CONTAINER NETWORK INTERFACE (CNI) AT KUBERNETES

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Abstract:

Kubernetes is an open container operating system created by Google that automates the shipping, rating, and management of installed applications. Kubernetes, in fact, has established itself as the de facto orchestration container, and is a flagship project of the Cloud Native Computing Foundation (CNCF), with significant players such as Google, AWS, Microsoft, IBM, Intel, Cisco, and Red Hat supporting it. CNI (Container Network Interface), a project of the Cloud Native Computing Foundation, includes standards and writing libraries for plugins that optimise network connections to Linux containers, as well as a list of plugins that are supported. When the container is withdrawn, CNI is only concerned with reconnecting the container network and removing shared resources.

CNI has a wide variety of support as a result of this approach, and the specification is straightforward to implement. We investigate scalability as the number of Pods grows, as well as scalability with HTTP workloads, and we assess Pod starting latency briefly. Our findings help to define the parameters of an optimal Kubernetes CNI setup. This article evaluates the various open source CNI plugins available in the community.

Index Terms—Cloud Computing, Kubernetes, Container network interface, Performance

I. INTRODUCTION

The way development and performance teams analyse and deploy modern software has fundamentally altered thanks to tool-based microservices. Containers aid modernization by simplifying and assessing programmes, but they also introduce new issues and complexity by requiring the creation of an entirely new ecosystem architecture. Google first announced Kubernetes (v, Greek for "helmsman," "pilotman," or "governor," and etymological for cybernetics) in mid-2014. Kubernetes was founded by Ville Aikas, Joe Beda, Brendan Burns, and Craig McLuckie, although more Google employees, including as Brian Grant and Tim Hockin, joined shortly after. The Google Borg programme has had a substantial impact on Kubernetes' development and evolution. Kubernetes is a container operating system that can be used for automation, measurement, and administration. Kubernetes was created by Google, but it is now managed by the Cloud Native Computing Foundation [1].

Docker, Containerd, and CRI-O are all used by Kubernetes. Initially, it was only coupled with "Dockershim" during Docker operations; however, as of 2016, Kubernetes removed the shim to directly align the container with Containerd, or to use the Container Runtime Interface (CRI) instead of Docker to replace the operating time [3].





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**AN EMPIRICAL STUDY ON COMPENSATION SYSTEM EFFECTS ON THE
RELATIONSHIP BETWEEN NEW PRODUCT CHARACTERISTICS AND
SALESPERSON ADOPTION IN AUTOMOBILE FIRMS IN AND AROUND PUNE
DISTRICT**

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Abstract:

This survey looked at the relationship between the attributes of new products and the acceptance of salespeople. The specific purpose of this survey is to investigate the impact of the reward system on the relationship between the quality of new products and the acceptance of sellers. This survey was conducted as a cross-sectional survey using data collected through the questionnaire. The sample consists of 122 salesmen arbitrarily selected from manufacturing companies in the Pune area and 64 randomly selected sales managers, targeting 250 sales managers and 550 salesmen. increase. We used statistical tools to analyze the data descriptively and reasonably. As shown in Table 4.28, the results of the multiple regression analysis revealed that Predictors such as Relative advantage and (Relative advantage and Communicability) had significant interaction impacts on sales adoption with $p < 0.005$. There was a significant relationship between product characteristics (relative advantage and communicability) and sales adoption before the behavior based control system was introduced, but the relationship between product characteristics and sales adoption became weaker after the behavior based control system was introduced. According to the findings, the weaker the association between product features (relative advantage and communicability) and sales adoption is the more outcome based the control system is. Control systems have a significant impact on product uptake. Although both behaviour and outcome control have identical goals, they are managed differently. Results management is an easy way to manage sales reps, placing financial incentives tied to observable results instead of active management. To manage your sales force when a new product is launched, you need to consider factors other than product attributes. To create balanced, long-term sales force relationships and results, both results and behavior-based control systems need to be harmonized.

1. Get an overview



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A STUDY ON IMPACT OF COVID-19 ON THE INDIAN ECONOMY

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ABSTARCT

The study is intended to emphasis the significant impact of COVID-19 a global pandemic situation on Indian economy. The economy was running as usual and suddenly at the end of the third quarter of the fiscal year 2019-20 a novel corona virus entered Indian Territory and starts to infect the peoples silently. Just within two months, it's been spread across the country, and survival gone typical in the normal course. The economic impact of the 2020 coronavirus pandemic in India has been largely disruptive. India's growth in the fourth quarter of the fiscal year 2020 went down to 3.1% according to the Ministry of Statistics. Almost all the sectors on Indian economy are badly affected due to pandemic Covid-19. Largest GDP contraction ever in FY 2020-2021 at -23% is witnessed. Also there is sharp rise in unemployment.

Keywords: Covid-19, Lockdown, Economy, GDP.

1. INTRODUCTION

The first case of COVID 19 was detected in Wuhan, Hubei Province in China in December 2019, since then more than 80,000 people in China was diagnosed with the infection and with its spread across the world leading to an outbreak, WHO declared Novel Coronavirus Disease (COVID-19) as a pandemic on 11 March 2020. Initially, it seemed that the pandemic would be limited and confined to China only. However, it spread all around the world through the movement of people out of China to other nations of the world. According to the World Health organization (WHO) on May 27th, the 2020 virus reached 217 countries and more than 3 lakh people have died and over 54 lakh people infected with this virus globally. with a 21-day lockdown announced through Prime Minister on March 24, 2020, it slowed down the economy and accelerated the slowdown in addition and jeopardizing the economic wellness of hundreds. The Indian economy is to lose over rupees 32,000 crores every day during the first 21-days of complete lockdown. The current corona virus pandemic could lead to a four percent permanent loss to real Indian gross domestic product (GDP) .It is estimated for India's GDP growth rate to 1.9 percent for 2020-21. This will be the lowest after India recorded growth rate at 1.1 percent in 1991-92. The COVID-19 has disrupted major sectors, it's clearly evident that various sectors agricultural, tourism, telecom, auto sector, transportation are most impacted sectors that are facing negative repercussion of the present disaster.

2. REVIEW OF LITERATURE

S. Mahendra Dev (2020) The study has analyzed Indian economy situation across sectors before the outbreak and after the outbreak. It has mentioned that measures like nationwide lockdown, restriction on international trade & commerce, closure of non-essential services, restricted movement, all these will lead to adversely affect the economic health of the Nation.

Ozili P. and Thankom A. (2020) The paper emphasizes the recession faced by most countries and the tradeoff between saving lives and saving the economy encountered by almost all the countries.



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ONLINE EDUCATION: A STEP TOWARDS RESTRUCTURING EDUCATION

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Dr. S. J. SONAWANE, Associate Professor, ATES's Technical Campus, Akole, Maharashtra
Dr. G. T. GUND, Associate Professor, ATES's Technical Campus, Akole, Maharashtra

Abstract

Education sector is one of the most affected during the time of COVID 19 situation. Education is nothing but pursuance and understanding of the set of instructions over a period of time. However, the time period for pursuing the instructions and so the education has got hampered by the emergence of the dreadful COVID-19 pandemic situation. The world has got diverted towards the online education as a solution to the problem of badly hampering education sector. The online education on the other hand has led to the accessibility of many students to get the benefit of the education. It makes sense of 'Is this Online Education a step towards Education Restructuring?' The paper tries to touch the topic by focusing the benefits of online education over the demerits of it.

Keywords: Online, education, revolution.

Introduction

In the last 2 decades, the cloud based study has grown from being nearly non-existent into the most important, most accessible database ever created. It has changed the way people communicate shop, socialize, do business and believe knowledge and learning. Far more than simply a replacement twist on distance learning, online schooling is changing the face of traditional classrooms and making education more accessible than ever before. Online education may be a sort of education where students use their home computers through the connectivity. For several nontraditional students, among all of them those that want to continue working full time or raising families, online graduations and courses became popular within the past decade. Often online graduation and course programmes, a number of which are conducted using digital technologies, are provided via the web learning portal of the host university. From this easy definition comes an almost infinite number of the way to show and learn outside of traditional classrooms and faraway from college campuses. With online education, students can turn anywhere with Internet access and electricity into a classroom. It can include audio, video, text, animations, virtual training environments and live chats with professors. It's an upscale learning environment with far more flexibility than a standard classroom. When want to its full potential, online education has been shown to be simpler than pure face-to-face instruction. Not limited to this, online systems like the traditional systems seems often engaging, fun and tailored to fit almost anyone's schedule. This was something that went on before the recently existed pandemic situation. The situation has even more created or boosted the online education system. The majority of the stakeholders or students are able to take the benefit of the online education or in other words get educated. Has it not attempted to revolutionize the education system? is a question to be addressed.

COVID 19 and Online Education System

The only factor responsible for keeping the education go on during the hard time of 2019-20 pandemic situation where the different online platforms and education service providers which came forward. In response to significant demand, many online learning platforms have started offering free access to their services, including platforms like BYJU'S, a Bangalore-based educational technology and online tutoring firm founded in 2011, which is now the world's most highly valued Educational Technology company. Since announcing free live classes on its Think and Learn app, BYJU's has seen a 200% increase within the number of latest students using its product, consistent with Mrinal Mohit, the company's Chief Operating Officer. Tencent classroom, meanwhile, has been used extensively since mid-February after the Chinese government instructed 1 / 4 of a billion full-time





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**SERVICES MARKETING BY CHARITABLE HOSPITAL: AVAILABILITY AND
ACCEPTABILITY OF HEALTHCARE SERVICES BY RURAL COMMUNITIES**

Dr Ashish R Jaswal, Associate Professor, PIRENS Institute of Business Management and
Administration, Loni (Bk) Maharashtra (India) arjaswal09@gmail.com

Abstract:

Individual being hale and hearty are one of the mainly significant objectives of human beings. Health also includes the ability to lead a socially and economically productive by life. Health has become an essential national concern in most countries, especially in developing countries, in improving the quality of life for individuals and profitable for an entire community as health is the engine that drives economic development. The majority of the country's population lives in rural areas and does not know about the diseases generated by water and inadequate sanitation. Further, some of the myths, old beliefs and practices are detrimental, especially in childbirth and maternal care, to the development of society. The situation calls for mass awareness among the rural masses to minimize the magnitude of the problem and bring in social change. The objective of the present study is to assess the availability of health care services, gaps in the current health care facilities provided by charitable hospitals in Ahmednagar City of Maharashtra State of India.

Key words: Health care, hospital, rural measurement scale, validity and reliability

Introduction:

The broad concept of health has roots in the World Health Organization definition of health. Physical condition is a situation of inclusive mental and social wellbeing and not simply the deficiency of illness or infirmity. It is also argued that health cannot be defined as a state, but a process and there is no satisfactory definition of the term wellbeing. Unless we are able to measure the health status of people, we cannot assess the benefits of health services. (Debabar 2018) Underlying this broadening concept of health as growing knowledge of integral role that physical and mental health plays in the causes and consequences of social and demographic behavior, social and emotional development status across the life course
Thus, India's health problems are twofold -

- (i) Inadequate and inaccessible healthcare services and infrastructure
- (ii) Non utilization of available healthcare services due to low awareness and poverty

Diabetes prevalence has increased by 64 percent across India over the quarter-century, and at 53 deaths per 1, 00,000 population, Tamil Nadu had the maximum death rate from diabetes among Indian states, followed by Punjab (44) and Karnataka (42), all significantly higher than the national average (23). These states are also amongst India's richest. Here, the leading causes of disability or loss of life are cardiovascular disease, high blood pressure and cholesterol (Bhise 2016). The government has recently announced its commitment to provide universal health coverage for half a billion people by 2020. Policy decision makers and healthcare providers are therefore worried by a trend where the diabetes prevalence is mounting as India develops, accumulation up to the economic burden.

In the light of the India's health status outlined above, the present study is designed to explore the availability of health care services, gaps in the current health care facilities, the level of acceptance of the available services and also the social marketing of the different health programme's to create awareness, educate the rural community in increasing the utilization of the available facilities in the rural parts of Ahmednagar district in State of Maharashtra

Literature Review

Health care services

Health care services are flattering more considerable today than constantly before in India. This may be accredited to some extent to the enduring liberalized development. Beside with the

5.Services Marketing by Charitable Hospital: Availability and Acceptability of Healthcare Services by Rural Communities

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Dr ASHISH R JASWAL

DIGITAL AGRICULTURAL MARKETING: STEP TOWARDS SUSTAINABLE AGRICULTURAL SECTOR

Dr. Nilesh U. Bankar

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Savitribai Phule Pune University,

Dr. Mohasin A. Tamboli

Assistant Professor, PIRENS Institute of Business Management and Administration,
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ABSTRACT

Agriculture marketing is inferred to cover services involved in moving an agriculture product from the farm to the target consumer. Agriculture marketing system has undergone several changes over the last 60 years owing to the increased marketed surplus, increase in urbanization and income levels and consequent changes in the pattern of demand for marketing services; increase in linkages with distant and overseas markets. The main objective of agriculture marketing is to reduce the cost of marketing. Use of information and communication technology (ICT) in agricultural sector can be called as e-Agriculture or e-Agribusiness. Digitalization will change every part of agri food chain but require major transformations in farming, rural economics, marketing of produce. The application of ICT in agriculture has positive effects for farmers in terms of accessing market information and promoting agricultural products. In digital world, we can revolutionize agriculture market end to end digitally. ICT helps small farm holders to find multiple buyers for producer who are willing to pay high price. Small holders deal with only handful buyers who either pickup directly from them. Use of mobile application providing price information to farmers can reduce market distortions. In the Global scenario in Kenya m-Farm mobile applications are enabling collective sales where users can find location of farmers, input dealers, buyers, warehouse for storage, credit etc and it reported that farmers are receiving higher prices in market. In China's agricultural industry, traditionally farmers plan their crop based on sales of previous season. With Alibaba's flash sale and marketing platform 'Juhuasuan' its virtual farming feature "Jutudi" allowing farmers access to consumer sales data so that they can more accurately plan crops based on current consumer trends. It lets consumers pre order

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Challenges in IFRS Implementation in India

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Abstract:

One of the prime necessities to work a Business with success is to possess a decent monetary coverage system in. Keeping this in mind, Accounting Bodies across the globe, throughout last decade, had tried to place a monetary coverage system in situ that is in harmony and have pertinence. International monetary coverage Standards (IFRS) are prime quality, apprehensible, enforceable and globally acceptable accounting standards issued by IASB (International accounting principle Board). Those were adopted formally by members of EEC in 2005. In ulterior years, several different countries either adopted IFRS or converged to IFRS. So IFRS are designed as a typical international language for business affairs in order that company accounts are apprehensible and comparable across international boundaries. Asian nation additionally set to converge to IFRS from first Gregorian calendar month 2016 in a very phased manner, that successively improves the budget comparison and transparency that helps to draw in larger cross border investments. This study tries to investigate the knowledge on the market on IFRS adoption method in Asian nation.

Key Words: Accounting, Reporting, World, IFRS

Introduction:

Financial coverage is that the methods of speech act of economic info to the management and also the public a few companies, performance over a selected amount of your time. There are well outlined principles for accounting referred to as Accounting Standards. The art of recording, classifying, and summarizing in a very vital manner and in terms of cash, transactions and events that are, partly a minimum of, of economic character, and decoding the results thence is termed as Accounting. International monetary coverage Standards (IFRS) are a collection of international accounting standards stating however explicit varieties of transactions and different events ought to be reportable in monetary statements. Asian nation is one amongst the rising

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An Analytical Study on Credit Allocation to Priority Sector in Selected Banks of the Ahmednagar District

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Abstract

Indian banking sector is an important constituent of the Indian financial system. Banking in India has a very old origin. It started in the Vedic period where literature shows the giving of loans to others on interest. India has over the last decades experienced different degree of responsive policies in the banking sector. The banking sector plays a vital role through promoting business in urban as well as in rural areas in recent years. It helps to develop economy of the country. It is always said that rural development cannot be possible without supplying adequate credit to the priority sector in general and agricultural in particular in time. Hence, this researches paper especially emphasis on priority sector lending in the Ahmednagar district.

Key Words: lead, bank, credit, priority

Introduction

The orientation towards rural economy gained momentum only after the nationalization of commercial banks taken place in 1969. Tremendous changes have taken place in the banking industry from nationalization of banks. The banks have discarded their traditional functions and have been improving, innovative and new types of the services to fulfill the changing needs of their customers. Massive branch expansion in the rural and underdeveloped areas, mobilization of savings and diversification of credit facilities to the neglected areas like small scale industries,

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An Empirical Study on Farmers Opinion about Lead Bank Scheme in the Ahmednagar District

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Abstract— Indian banking sector is an important constituent of the Indian financial system. Banking in India has a very old origin. It started in the Vedic period where literature shows the giving of loans to others on interest. India has over the last decades experienced different degree of responsive policies in the banking sector. The banking sector plays a vital role through promoting business in urban as well as in rural areas in recent years. It helps to develop economy of the country. It is always said that rural development cannot be possible without agricultural development. Hence, this researches work especially emphasis on agriculture credit.

Keywords— Farmers, Agriculture, Credit, Lead Bank, constrain

I. INTRODUCTION

The personal factors influencing the level of capital investment in agriculture, namely, educational qualifications and the size of family had a role to play in establishing the level of capital investment in agriculture. The other personal factors of farmers such as their experience in farming, use of communication media and their participation in training programmes had also a lot to do with the level of capital investment (Selvaraj and Balajikumar, 2015). There seems to be Lack of specific pattern or policy regarding the credit disbursement to the agriculture. Moreover the credit disbursement seems to be skewed in favor of certain regions (Tamboli, Bankar and Das, 2019). An important reason why poor farmers in India are high-risk, low-quality assets is because they are not insulated from the vagaries of nature and do not have the wherewithal to reduce the risk of loan failure. Therefore, financial inclusion cannot stop at providing capital. It has to ensure that the probability of loan failure is minimized (Renita, 2020).

There is an urgent need in the era of liberalization and globalization to fully exploit available natural, material and human resource in the most efficient and effective way. In order to exploit all these resources, it is essential to have a sound financial or banking system. Even after nationalization of banks in 1969, the spread of banking is still inadequate. Infact, in the rural areas, the rural oriented banks like Regional Rural Banks, Cooperative Banks, Lead Banks etc. are not effectively responding to the problem of rural clients, rural industries and customers. Therefore, it is essential to study the rural credit system in India to find out the problem or difficulties in providing rural credit to the rural masses. This is largely because of the chronic under performance of formal credit institution. As the core part of this research study is concern with Lead Bank Scheme, RBI guidelines regarding district Credit Plan and allocation of lead bank responsibility is studied along with different forums for administration of Lead Bank Schemes. There is question arises that how extent and how easily these targets are achieved by the Lead Bank, whether Lead Bank provide leadership role in the Ahmednagar district or not? The findings of such questions are made on the basis of primary data.

II. REVIEW OF LITERATURE

Kumar Saurabh, Tanuj Nandan (2019) considering the Indian culture and family system the individual depends on the family in case of financial decisions and implications. Meena Bhatia, Mwila J. Mulenga (2019) though it is be seen that there is a difference between systems of Public sector and private sector banks, Study highlights that in the banking system of India accounting information is high worth. Prakash Singh (2019) concluded that rural India is the key player in the Indian economy. Untapped Rural India can be empowered and brought in formal economy with the help of financial inclusion by providing banking product and services at their place at low cost. Athar Mahmood (2020) the study emphasizes on the needs of bank employees in regards to training needs. Further it focuses on its impact on banking sector. Ramanujan and Chelladurai (2015) explained role of lead bank as changed in this era of globalization. Lead bank needs to adopt all kind of strategies to make sure that adequate finances are available to all kind of enterprises. Alok Pattanayak (2018) found that rural Finance focuses on to rising and accumulating funds and lending them to rural people with a view enable them to run their socio-economic activities in



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An Analytical Study of Crop Loan Disbursement in Ahmednagar District with Special Reference to Lead Bank Credit Plan

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Abstract:

Indian banking sector is an important constituent of the Indian financial system. The banking sector plays a vital role through promoting business in urban as well as in rural areas in recent years. It helps to develop economy of the country. Rural financial market development is a complex process and examined through various committees. Priority Sector Lending, Lead Bank Scheme, Service Area Approach etc. are some outcomes of the repeated scrutiny of the system. India is primarily an agriculture based country. Agriculture contributes nearly one fifth of the gross domestic product in India. Therefore, it is always said that rural development can't be completed without agricultural development. Hence, this researches paper emphasis an agriculture credit and credit plan prepared for priority sector lending.

Key Words: Credit Plan, Agriculture, Crop Loan

Introduction:

Mahatma Gandhiji convinced that, „If the villages perish, India will perish too, for him rebuilding of the nation could be achieved only by reconstructing villages. He himself initiated such efforts at certain places like Champaran (1917), Sevagram (1920) and Wardha (1938) with the passage of time, he visualized and elaborate programme of constructive work, which included economic self-reliance, social equality and decentralized political system. Gandhiji wanted to rebuild India from the lowest level with the poorest and the weakest. So he gave a call to the people to „Go Back to Villages“ for villages reconstruction he had visualized self-reliant villages, free from exploitation and fear. Gandhiji's concept of self-reliant villages can be possible only after providing adequate finance to the agriculture and allied activities through banking system.

Need of the Study

The banking need of the rural area in general and backward in particular were not taken care by the

commercial bank properly. Besides the credit needs of the agriculture, SSI and agriculture allied activities remained neglected. Therefore researcher felt the need to study the agricultural credit in priority sector lending scheme which is essential for economic and overall development of country in general and rural area in particular.

Objectives of Study

1. To study Lead Bank system in India.
2. To study agricultural finance in Maharashtra.
3. To study crop loan disbursement through banking system in Ahmednagar district.
4. To suggest suitable measures.

Research Methodology

The present study exploratory research method is used. For the present study data is collected through secondary source. In reference to credit plans to avail credit facilities to rural areas in general and agriculture in particular. The related data is collected through 'Annual Credit Plan' reports of seven years i.e. 2010-11 to 2017-18 under 'Service Area Approach' of Central Bank of India which is the lead bank of Ahmednagar district.

Lead Bank System in India

The orientation towards rural economy gained momentum only after the nationalization of commercial banks taken place in 1969. Tremendous changes have taken place in the banking industry from nationalization of banks.

A Committee of Bankers on Branch Expansion Programme of public sector banks appointed by Reserve Bank of India under the Chairmanship of Shri F. K. F. Nariman (Nariman Committee) endorsed the idea of area approach in its report (November 1969) recommending that in order to



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5. Digital Marketing: Opportunity for Competitive Advantage

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Dr. Mohasin A. Tamboli

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Abstract

With the growth of Information and Communication Technology the current decade is witnessing the tremendous growth in electronic exchange of information, payments, goods and services. There is tremendous evaluation in the E-Commerce as the World Wide Web is flourishing. In spite of the tremendous growth in ICT and implications of digitalization by many companies, there are tremendous opportunities offered by this virtual platform which are still unknown. Digital marketing is concerned with the customers and allow them to interact virtually with the products with the help of digital media. This research paper aims in studying the opportunities offered by digital marketing to gain the competitive advantage. It also addresses the opportunities of digital marketing over traditional marketing.

Key Words: Digital Marketing, Competitive, Effectiveness, Interact, Traditional, Promotion, Customer Reach.


Introduction


Digital marketing is widely and extensively used for promotion of goods and services. Its major objective is to attain high customer reach using digital platform and channels. Digital marketing is also called as internet marketing, online marketing or web marketing. After Year 2013 the term digital marketing is commonly used worldwide. Digital marketing is beyond the internet marketing as it also uses the channels that work without the internet. It includes the marketing through social media, mobile phones including SMS & MMS, Electronic display advertising, Search Engine marketing and many other digital technologies.



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4. Green Marketing: Fad or Need?

Dr. Nilesh Uttamrao Bankar

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Dr. Mohasin Abbas Tamboli

Assistant Professor, PIRENS IBMA, Loni

Abstract

There is a great influence of environmental issues on all human activities. In spite of this very few educational disciplines have involved green issue into their academic literature. This is the reality of marketing. Today customers are aware about the environmental issues like: pollution, global warming and its impact on human life. Businesses are modifying their behavior in socially accepted concerns as society is becoming more concern with natural environment. In this advanced world of globalization it is utmost important and challenging to keep our natural habitat safe and that is the biggest priority. Green marketing is the marketing of products and services based on environmental factors or awareness. This paper tries to study of green marketing in detail. This paper will also describe what will make companies to adopt green marketing.

Key Words: Marketing, habitat, green marketing environment, fad, consumers

Introduction

Green marketing companies seek to go above and beyond traditional marketing by promoting environmental core values in the hope that consumers will associate these values with their company or brand. According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. Around the world there are products that are beginning to promote themselves as eco friendly. E.g. Paperboat Juices.


Objective

This paper tries to study the concepts related with green marketing. The objective of paper is to change the consumers and business point of view of looking towards the Green marketing just as a promotional tool. Exploratory method is used in this study to prove the guide




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A Study of Fruits & Vegetables Marketing in Pune District: An Overview

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Abstract: Fruits & Vegetables play an important part in having healthy life style. Fruits & Vegetables in proper balance prevent many diseases. Marketing of fruits & vegetables is more important as fruits and vegetables are perishable, seasonal and available in bulk. It is tough job to store the fruits and vegetables easily. Hence its proper marketing needs to be done. In India fruits & a vegetable marketing is mostly done in weekly bazaars. Majority of Indian population is based on agriculture as occupation the market of fruits & vegetable is in large scale. APMC operated taluka wise play an important role in marketing of fruits & vegetables. There has been concern in the recent years regarding the efficiency of marketing of fruits and vegetables in India. It is believed that poor efficiency in the marketing channels and Poor marketing infrastructure is leading to high and fluctuating consumer prices. The present paper is an attempt to elaborate fruits & vegetables marketing in Pune district.

Key Words: Marketing Efficiency, Marketing, Fruits, Vegetables, Consumer price etc.

1. INTRODUCTION:

India ranks second in the world in the production of Vegetables and third in production of fruits. Fruits and vegetable has gained more importance. Fruits & Vegetables farming is mostly labour intensive in India and provide substantial employment not only in production but also transportation, processing and marketing. For developed economies marketing efficiency of fruits and vegetable retailing industries is becoming increasingly important. India's diverse climate ensures availability of all varieties of fresh fruits & vegetables. There are certain problems faced by the farmers, wholesalers, retailers and customers in fruits & vegetable marketing. Like inappropriate estimation of market, fluctuation in demand & supply, price uncertainty, mismatch between production cost & selling cost. There are also the problems faced like availability of infrastructure, finance and credit supply on time, improper logistic channels. The big challenge is to have proper balance with existing intermediaries. Fruits & vegetables marketing have a huge opportunity with respect to Pune district. By having proper distribution channel the fruits and vegetables marketing efficiency can be increased.

2. OBJECTIVES:

- To study fruits & vegetables marketing in Pune district.
- To identify problems faced by stakeholders, fruits and vegetables marketing problems and suggest suitable strategies.
- To study the factors influencing the marketing cost, market margin and marketing efficiency.

3. HYPOTHESES OF THE STUDY:

- There is tremendous fluctuation in Fruits and Vegetables market price.
- Marketing efficiency and profitability can be enhanced by proper marketing channel of fruits & vegetables.
- Producers are unable to make appropriate marketing price estimation.
- There is collusion among traders of fruits & Vegetables.

4. SCOPE OF THE STUDY:

Geographical scope- Research work is related with Pune district only.

Selected Fruits : 1. Pomegranate. 2. Guava

Selected Vegetables : 1. Brinjal 2. Tomato

5. LIMITATIONS OF THE STUDY:

- Study is related with selected Pune district only.
- Study is related with selected fruits & vegetables and other are not covered.

6. RESEARCH METHODOLOGY:





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Demonetisation: Retrospective Analysis

Mohasin A. Tamboli

Abstract

On 8 November 2016, the Government of India announced the demonetisation of all currency notes of 500 rupee and 1,000 rupee. The government claimed that the action would curtail the shadow economy and crack down on the use of illegal and fake currency to fund illegal activity and terrorism. The sudden nature of the announcement and the prolonged cash shortages in the weeks that followed created significant disruption throughout the economy, threatening economic output. The move was partially appreciated and partially criticized as poorly planned and unfair, and was met with protests, litigation, and strikes. The present paper aims to highlight major consequences after demonetization. Further an attempt has been made to highlight the need and importance of demonetization and steps for removal of black money from India.

Keywords : Demonetisation, Currency, Black Money

Introduction

On November 8, Indian Prime Minister Narendra Modi announced that, at the stroke of midnight, some 14 trillion rupees worth of 500- and 1,000-

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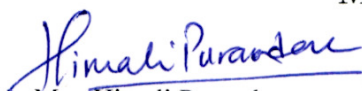
To whom so ever it may concern

Certified that the research paper (Inboxed below) submitted by


Mohasin A. Tamboli

has undergone successfully the review process as per guidelines set. The same has been published in both Print and Online versions of *The Journal of Commerce & Management Thought*, Volume 8, Issue No 2, Year 2017.

Best wishes for such endeavors in future in the field of Commerce and Management education/research.


Mrs. Himali Purandare,
Coordinator




Dr. S.V. Kadvekar,
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GOODS AND SERVICES TAX (GST) IN INDIA AND ITS IMPACT ON ECONOMY

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Abstract:

The introduction of GST is a single move enveloping all indirect taxes that will make country single unified common market. It is single tax on the supply of goods or service, right from the manufacturer to the consumer. All other indirect taxes were abolished after GST implementation. This paper highlights the tax structure of India, concept of GST and its impact on Indian economy benefits along with types of GST returns.

Keywords: Tax structure, GST, Economy

Introduction:

In the ever changing economic scenario globalization, liberalization and privatization policies of the Government, in recent years, have made an indelible impact by bringing into force new economic system in India. Opening up of domestic economies to international stakeholders has led to a number of opportunities to every participating country along with the threat of being exploited by the counter parts. So, it is a race. Race of the economies to grab economic benefits to the maximum possible extent by fulfilling the needed requirements. To what extent we are able to exploit the economic benefits depends upon the extent we are able to create an environment congenial for such an activity. Over the centuries system of taxation has been shaped and reshaped to make it acceptable, effective and efficient. In recent years, India has been viewed as an attractive and dynamic investment, and has witnessed an increased presence of multinational enterprises (MNEs) and a consequential increase in cross-border trade. This has created many opportunities to the Government for improving tax system of the country. In India, since the inception of New Economic Policy (NEP) in 1991, a host of significant developments have taken place in the tax system. The significance of 'taxation' from the point of view of shaping the growth of the economy in the desired direction along with accruing adequate revenue to the Government needs no exaggeration. As the economy grows the tentacles of taxes become longer and stronger and help the Government in ensuring desired socio-economic results. Though the taxes are as old as mankind itself, the system governing the taxes is on continuous reform and modification. In the contemporary status, where the economy is huge in size, assesseees are umpteen in number, revenue collected is mammoth in quantity and technology used in administration is complex and advanced the Government has herculean task of managing the tax department efficiently and effectively

Objectives of Study :

1. To study the taxation system of India





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Analytical study on Performance of the Lead Bank of Ahmednagar District

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Abstract: For growth of Indian economy there is necessity of fulfillment of credit needs and mobilization of funds and need to offer credit facility to the people. Reserve Bank of India has taken program in progress by introducing lead bank scheme in 1969. The main aim behind it was to provide credit to rural area for growth of businesses, agricultural activity and consequently financial development of that area. The lead bank prepared District Credit Plans for a period of three years and also Annual Credit Plan every year. The Lead Bank for Ahmednagar District is Central Bank of India. The research study includes study of sector wise credit allocation in Ahmednagar district for the year 2010-11 to 2014-15

Key Words: lead, bank, district, credit, plan, Ahmednagar District.

1. INTRODUCTION:

"Our banks must adopt a new attitude be-friending the poor and taking the benefits of progress to the rural areas and become agents of change and development".

-Smt.Indira Gandhi

The National Credit Council (NCC) appointed a study group on the organizational framework for the implementation of social objectives in Oct 1968 under the Chairmanship of Prof. D R Gadgil. The Banking requirements of the rural in general and backward areas in particular were not attained by the Commercial Banks. Hence, the study group recommended the adoption of an area approach for filling the credit gaps in rural area. On the basis of the recommendations of both the Gadgil Study Group and Banker's Committee (Nariman Committee) Reserve Bank of India introduced the "Lead Bank Scheme" in 1969. To facilitate banks to think their lead role in an effective and systematic manner, all districts in the country were allotted among Public Sector Banks and a few Private Sector Banks. The Lead bank role is to perform as an association leader for co-coordinating the efforts of all credit institutions in the allotted districts for growth of banking services and for meeting the credit requirements of the rural economy.

2. OBJECTIVES OF THE STUDY:

- To study lead bank scheme in India.
- To study the lead bank of Ahmednagar district.
- To analyze the performance of the lead bank of Ahmednagar district.

3. SCOPE OF THE STUDY:

As the Ahmednagar district is the geographically largest district in the Maharashtra state, this study is mainly confined to the lead bank scheme in the Ahmednagar district. Central Bank of India is the lead bank of Ahmednagar district. This study analyzes the performance of the lead bank of Ahmednagar district.

4. LEAD BANK SCHEME:

The first job of a lead bank is to carry out an assessment in the district to develop an action plan for opening bank branches. Every lead bank used to prepare district credit plan by considering all potential bankable projects in the district and assign credit plan targets among various banks and financial institutions in the district. The function of the lead banks is to co- ordinate the efforts of all participated banks, financial institutions and other development agencies in the concern district for bringing about the overall development of the districts. The lead bank scheme now covers 624 districts in the country.

5. FUNCTIONS OF THE LEAD BANK:

In order to achieve the objectives behind the introduction of Lead Bank Scheme, the Reserve Bank of India spelt out the following functions to be performed by the Lead Bank.



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Strategic technological integration: A key for Sustainable Development

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Abstract: Many of the researchers have tried to describe the strategy in general as defining objectives, goals and subsequently coming out with plans and procedures to achieve the same. Also, sustainable development is something that deals with the long term survival. In fact, proper strategy formulation is going to trigger the sustainable development. However, today's corporate world is changing at a lightning speed, due to the need of customized demand of the consumer for instance. The technological aspects and up gradation plays a vital role in meeting this speedily changing needs of the business fulfillment. Therefore, there arises a great need to integrate strategy formulation with the technological aspects in order to achieve sustainable development.

Key Words: Strategy, Technological up gradation, customization, sustainable development

1. INTRODUCTION:

The researcher in the paper has tried to discover the gap existing in the literature on strategy. Strategy is a plan of action of an organization in anticipation of future outcomes. Primitively the applicability of the strategy concepts seems to be quite feasible. But today, there arise a gap when relied only on plan of action without taking into account technological advancements. Continuous technological advancements is the need of the hour which needs to be absorbed in the fundamental stage of strategy formulation. Ultimately, the conglomerate will drive the business to develop sustainably.

1.1. STRATEGY

Strategy is often stated as long term course of actions or moreover the plans anticipated for future situations. No doubt; to be prepared for the undesirable future situation is quite fair and necessary as per the definition, but, to think on it critically needs to take into account the technological development aspects as the core of strategy formulation. Business strategy is believed to be the pattern of decisions taken in a company that determines its objectives and drafts the policies and procedures to for achieving those. It also defines the business to be carried out, the kind of organization it wants to be in future. In general, strategy is said to be the decision that will be effective over long periods of time and also commits some of its resources to produce expected outcomes at certain point of time in future. Limitations of resources for any organization today fall in the scarce group which drives the need to formulate strategies. Moreover strategy is deciding the routes and aligning the resources to attain the destination. Whatever probable barriers maybe, strategy consist of plan of action to face and nullify this barriers. In other words strategy can be said to be the ay of adaptation to the situations that prevails as far as the resources and the environment is concerned. To the great extent strategy has been described as a process consisting of two processes; strategic planning and strategic thinking.

1.2. SUSTAINABLE DEVELOPMENT AND STRATEGY

As defined in the Brundtland report, Sustainable development is a way of meeting the currents without compromising the ability of future generations to meet their own needs. Further more sustainable rests on three



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Green Banking: Challenges & Opportunities

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Abstract: The Banking industry plays an important role in economic growth and environmental protection by promoting environmentally sustainable and socially responsible institutions. The banking of this kind can be termed as "Green Banking". Change is the need of the hour for survival in all spheres. Banks can provide important leadership for the required economic innovation that will provide new opportunities for financing and investment policies. Green Banking means combining operational improvements, technologies and changing client habits in banking business. Adoption of Green Banking practices will not only be useful for environment, but also benefit in greater operational efficiencies, a lower vulnerability to manual errors, fraud, and cost reductions in banking activities. This paper has made an attempt to highlight the major services, challenges, opportunities, strategies of Green Banks in India

Key Words: Environment protection, global warming, Green banking financial products, & sustainable development.

1. INTRODUCTION:

Environment sustainability is the design and provision of products and services that incorporate and promote waste minimization, effective use and reuse of resources. Its aim is to protect the environment for the benefit of current and future generations. It is all about meeting needs and seeking a balance between people, the environment and the economy. According to the United Nations, sustainable development meets the needs of the present without compromising the ability of future generations to meet their own needs. Sustainable development and preservation of environment are now recognized globally as overriding imperatives to protect our planet from the ravages inflicted on it by mankind. Various global initiatives are underway to counter the ill-effects of development that we encounter today such as carbon foot print, global warming, climate change, fickle weather, floods, droughts, pollution, high greenhouse gas emissions, etc., while still there is no consensus among the countries on sharing the burden of ecological footprint, most of the countries have been taking aggressive measures to tackle global warming and climate change. The banking industry influences both economic growth and development, both in terms of quality and quantity, leading to a change in the nature of economic growth. Therefore, banking sector plays a crucial role in promoting environmentally sustainable and socially responsible investment. Banks may not be the polluters themselves but they usually have a banking relationship with some companies/investment projects that are polluters or could be in future. Banks also contribute to ecological footprint directly and indirectly through investment/lending in their customer enterprises. As such they need to play a key role in optimizing/reducing the carbon footprint. It is said that what is not measured, is not managed.

1.1. CONCEPTS OF GREEN BANKING:

Green banking means promoting environment friendly practices and reducing carbon footprint from banking activities. This comes in many forms viz., using online banking instead of branch banking, paying bills online instead of mailing them, opening of commercial deposits and money market accounts in online banks etc., Green banking refers to the efficient and effective use of computers, printers and servers to optimize the use of energy and waste-less paper. One of the important ways in which banks can implement green banking is by promoting the use of online banking among customers. Online banking helps reduce paperwork and the need to travel to bank branches. This positively impacts the environment. This facility is beneficial for banks, as it reduces operational costs and increases efficiency. This concept



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