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CIRCULAR

Date	29.07.2021	DODID	DOC202107290001
SUBJECT	National Conference on Contemporary Issues and Challenges in Management		

School of Commerce & Management of RNB Global University is organizing a National Conference on the theme "Contemporary Issues and Challenges in Management" on 21st September 2021. The conference will be a knowledge-sharing platform in which eminent speakers would throw light on contemporary issues as well as paper presenters would share their research. At the conference, the research papers from Students, Academia, and industry professionals are invited.

We take the privilege to invite faculty members, students, and research scholars as a participant and/or the paper presenters of their research. And we also request you to circulate the information/Brochure to the concerned persons.

Please find attached the conference brochure for your reference. Please feel free to talk or message in case of any queries.

To register, click here:

https://docs.google.com/forms/d/e/1FAIpQLSeaig_2yBvfCdhUULE2z5Zu_utnDBBIlb5lC4sULfDBXW7U6Q/viewform?vc=0&c=0&w=1&flr=0

Download Brochure: Click below

https://www.rnbglobal.edu.in/uploads/5doo-socmconferencebrochure-final.pdf

With warm regards and best wishes.

Encl: Conference brochure

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Copy to

Dean
All faculty Members
All students
Research Scholars

RNB Global University

A

Report

On

"National Conference on Contemporary Issues and Challenges in Management"

(Submitted by: Mr. Sunny Masand and Dr. Pallav Goswami AP SOCM)

DOCID 201905210004

Date: 21 September 2021

Time: 10:00 A.M to 5:00 PM

Venue: Online (Google Meet)

Speaker of the Event:

S. No.	Name of Person	Designation and Organisation
1.	Prof. S. P. Garg	IIMA Alumni, Ex Director, Leader and Author
2.	Prof. T.K. Jain	Prof and Dean ISBM, Suresh Gyan Vihar University Jaipur.
3.	Prof. Shweta Jain	Dean ICFAI Business School, Jaipur
4.	Mr. Djordje Teofilovic	Business Mentor, Toronto, Canada
5.	Prof. Shariq Mohammad	Dhofar University, Oman

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Session Chairs:

S. No.	Name of Person	Designation and Organisation
Session 1.	Prof. Subhash Sharma	Pacific University
Session 2.	Prof. Jyoti Jain	School of Management, JECRC University
Session 3.	Prof. Jasveen Kaur	UBS Guru Nank Dev University, Amritsar

Organized By: Mr.Sunny Masand, AP SOCM
Dr. Pallav Goswami, AP SOCM
RNB Global University, Bikaner

Conference Chair- Dr. Shashi Singhal (Dean- SOCM)

Mr. Sunny Masand
Assistant Professor SOCM

RNB Global University Registrar Bikaner

RNB Global University Dean Bikaner

Dr. Shashi Singhal (Dean- SOCM)

Significance of Conference

The objective of a conference is to gather like-minded individuals from across the country or across the globe, to learn, discuss thoughts, network, share ideas, create new ideas, and to ignite motivation. The benefits of attending a conference are different for everyone. By attending a conference, individuals are expanding their professional and personal development, and are provided with insightful information that couldn't be discussed internally from within the organization or online.

Insight on Program

Conferences are a great way for employees to be inspired by fresh ideas, to start rethinking the status quo, and to hopefully leave ready to tackle business challenges in creative and innovative ways. Conferences also allow individuals to share their progress, hurdles they've come across, and techniques devised for solving them. After hearing from leading experts and visionaries on how they found success, attendees are inspired and encouraged to think outside the box, which leads to successful outcomes for the organization.

Introduction

Mr. Puneet Vyas, student of MBA III sem, SOCM initiated the session by welcoming the eminent Guests, Session chairs , Faculty Members, paper presenters and Research Scholars and invited Prof. G.S.Karkara, Dean Research for welcome address.

Prof. G.S. Karkara, Dean Research, started by addressing the audience and by giving the man insight about RNB and talked about the significance of conference and also talked about pandemic has affected the working environment.

This was followed by a Welcome Address given to all the Dignitaries by Dean – SOCM, Prof. Shashi Singhal. She spoke about the need for having strong work culture and embracing artificial intelligence to enhance the effectiveness of operations in organizations.

Further, Ms. Rani Puja invited Dr. Pallav Goswami to brief the audience about the Conference.

Vote of Thanks was presented by Mr. Sunny Masand.
This was followed by Technical Sessions which were conducted by Dr.Deepali Malodiya along with Ms. Poorva student of MBA III.

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Introduction to Guests

1. **Chief Guest Professor S.P. Garg.**

Pof. Garg has five decades of multi-dimensional professional experience of strategic management of organizations, business development, retail and international banking, strategic planning. He is also known for his academic excellence and proficiency in HRM, Training, Teaching and managerial consultancy. He has held various top /CEO positions in India and overseas. Presently he is a corporate trainer, consultant, and mentor to Banks, Financial Institutions and Management Institutes. He is the Author of famous book &quote; Visionary Leadership in Crisis.

2. **Keynote Speaker Prof. T.K. Jain.**

Professor Trilok Kumar Jain has been contributing to the field of social entrepreneurship and social innovations during last three decades. He has motivated and inspired a large number of students to become entrepreneurs. He is Chief Editor of International Journal of Economics and Management (IJEM), member of board of Ajit Foundation for Social Development, Rishabh Dev Educational Society, ICFAI University Jaipur, Nice Education Society, Lokayan and many other impact making institutions. He has written over eighty e-books, which are available on Kindle. He is also an active member of J&K Study Centre, Institute of Relative Economics, ISTD, Indian Accounting Association and many other academic associations and forums. He is mentor of many incubation centers including EIE.

3. **Guest of Honor Dr. Shweta Jain**

Dr. Shweta has Expertise in Management education and soft skills trainer with over 18 years of experience and established aptitude in academic deliverance as Faculty Member and Soft Skills Trainer with comprehensive blend of hands-on professional and scholastic experience.
Her Core competency areas include teaching, grooming of students, training & consultancy and academic administration. Ph.D. in Management discipline titled "Impact of Behavioral Training for Middle-level Managers of Telecom Companies in India".

4. **Guest of honor Mr. DjordjeTeofilovic.**

He is a multi-talented individual with reasonable educational, professional, entrepreneurial and teaching experience. Started several businesses, one of them still up and running. The latest, Eleon Publishing, is just taking off. Associated with IIMP as one of the SVPs. More than 10 years of teaching experience in the fields of business and social sciences. Author of the book, What Serbs Must Do to Survive, which deals with public policy, strategy and management.

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5. **Guest of honor is Dr. Shariq Mohammad**

Mr. Shariq Mohammed is a dedicated assistant professor, department of accounting and Finance at Dhofar University in Sultanate of Oman. He is holding a PhD in Banking from Uttar Pradesh Technical University, Lucknow, India. He has published many research papers in prestigious Scopus indexed journals. Dr. Shariq Mohammed is actively involved in various committees: Course Equivalency Committee, Department of Accounting and Finance Recruitment Committee & Publicity Committee. In the past he has worked for various committees including Staff support services committee, committee to make syllabus for masters of accounting program. He is a member to public services tribunal Association, Lucknow. He is a member in various editorial boards of research journals

Total 121 participants from India and outside registered for conference and out of which 25 papers were presented the best paper presentation award given to Dr. Vivek Vyas from SKRA University Bikaner, the second best paper reward was declared for Ms. Durva Dutta from Assam and Third best paper were declared for Dr. Akshay Kumar Pandey from Bikaner.

For Technical Session Dr. Subhash Sharma, Dr. Jyoti Jain and Dr. Jasween Kaur were the session chairs in different paper presentations.

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Schedule of National Conference

21st September 2021

Timing	Agenda Item	Participants
10.00 am-10.10 am	Welcome Address	**Welcome** Mr. Puneet Vyas **Faculty In charge-** Dr. Deepali Malodiya
10.10 am-10.30.am	Inauguration Welcome of Participants Virtual Lighting of Lamp Presentation of RNB Global University	**Inauguration Coordination** Ms. Rani Pooja **Faculty In charge-** Dr. Deepali Malodiya
10.30 am-10.40 am	**Inaugural Speech**	**Dr. GS Karkara**
10.40 am - 10.45 am	**Address by Dean SOCM**	Dr. Shashi Singhal
10.45 am - 10.50 am	**About Conference**	Dr. Pallav Goswami (Convener)
10.50 am - 11.10 am	**Address by Chief Guest**	Prof. S.P. Garg
11:10 am - 11.30 am	**Address by Keynote Speaker**	Prof. T.K. Jain
11:30 am - 11.40 am	**Address by Guest of Honor**	Dr. Shweta Jain
11:45 am - 12.00 pm	**Address by Guest of Honor**	Mr. Djorfe Teofilovic
12:00 pm - 12.15 pm	**Address by Guest of Honor**	Dr. Shariq Mohammad
12:15 am - 12.30 pm	**Vote of Thanks**	Mr. Sunny Masand (Convener)

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12:30 pm – 1:00 pm	Lunch Break

Details of Technical Session

Technical Session 1st	1:00 pm - 2:30 pm	Prof. Subhash Chandra
	Session Coordinator	Ms Poorva Vyas
	Faculty Coordinator	Mr. Sandeep Saxena & Dr. Deepali Malodiya

Sr. No.	Title of the Paper	Author(s)
1.	"Distributional status of brick kiln industry and women workforce- empowerment participation: Study on kulpi block, diamond harborsub-division, south 24 parganas."	Mr. Shiladitya Purakayastha
2.	Work-family conflict and work from home during covid -19	Mr. Vijesh Chaudhary, Abhishek attal, monika,
3.	A study on the performance and growth of digital retail paymentssystem in India	Mr. Varun kesavan
4.	Merger of Indian banks: journey from 1993 to 2020 mergers	S. Sasikala, Dr. B.Sudha
5.	A research note: the application of the hospitalitynt/concept in a healthcare setting.	Dr. Vishwas Gupta, Dr. Supernova chakraborty,T Tssentsupeni a murry
6.	A study on the employee retention strategies: with special referenceto manufacturing sector	Priyanka Shrivastav, Dr. Amit kumar singh
7.		M. K. Ganeshan,

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	The digital platform for growth- research perspective	Dr. C. Vethirajan
8.	An analysis of progress of MSME's in Garhwal region of Uttarakhand	Ms. Deepali Tomar
9.	"Contemporary trends and emerging issues for the intellectual property rights in the context of Indian economy"	Dr. Pooja Aggarwal
10.	Factors affecting women empowerment: an extensive review of literature	Ms. Rajwinder Kaur

Technical Session IInd	2:30 pm - 3:30 pm	Prof. Jyoti Jain
	Session Coordinator	Ms Poorva Vyas
	Faculty Coordinator	Mr. Sandeep Saxena & Dr. Deepali Malediya

Sr. No.	Title of the Paper	Author(s)
11.	Impact of life insurance corporation of India Ipos-an overview	Akshay Kumar Pandey
12.	Childhood development and the protection of child rights	Dr. Akta Mehta
13.	Poverty, Inequalities and the Northeastern Sataes of India.	Ms. Durba Dutta
14.	The changing role of online marketing in the modern organization - astudy of organizational approach	Dr. Abhishek k. singh
15.	Role of national academic depository (NAD) in new education paradigm	Dr. rajinder Kaur,, Dr. Aeshwarya dixit,
16.	Role of nutrition in strengthening immune system during pandemic covid-19	Dr. Hem Ahuja, Ms. Gagandeep kaur

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Technical Session IIIrd	3:30 pm - 4:00 pm	Prof. Jasween kaur
	Session Coordinator	Ms Poorva Vyas
	Faculty Coordinator	Mr. Sandeep Saxena & Dr. Deepali Malodiya

Sr. No.	Title of the Paper	Author(s)
17.	The relationship between perceived job insecurity and organizational citizenship behaviors of private college teachers in Punjab	Dr. Aeshwarya Dixit and Dr. rajinder kaur
18.	Trends in tax revenue in India	Dr. M.Syed Ibrahim
19.	A study on customer perception towards electric two-wheelers in Chennai	Vinoth S, Parthiban m,
20.	"Changes in rural marketing practices in agri-input sector in india due to covid 19"	Dr. vivek vyas
21.	Green business & consumerism	Mr. Sandeep Saxena
22.	"Obstacles in digital transformation of physics teaching"	Mr.Ravi Kumar
23.	"Study of Risk Management Tools and Techniques in Life Insurance Industry in India"	Mr. Sanjay Negi

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PHOTO GALLERY

Faculties and students attending the session

Mr. Djordje Teofilovic -Business Mentor-

Toronto, Canada

Prof. Shweta Jain during the session

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Prof. S.P. Garg-IIM-A Alumni, Ex-Director, Leader and Author

Prof. T.K.Jain-Prof & Dean-Suresh Gyan Vihar University-Jaipur

Prof. Shweta Jain-Dean-ICFAI Business School-Jaipur

Prof. Shariq Mohammad-Dhofar University-Oman

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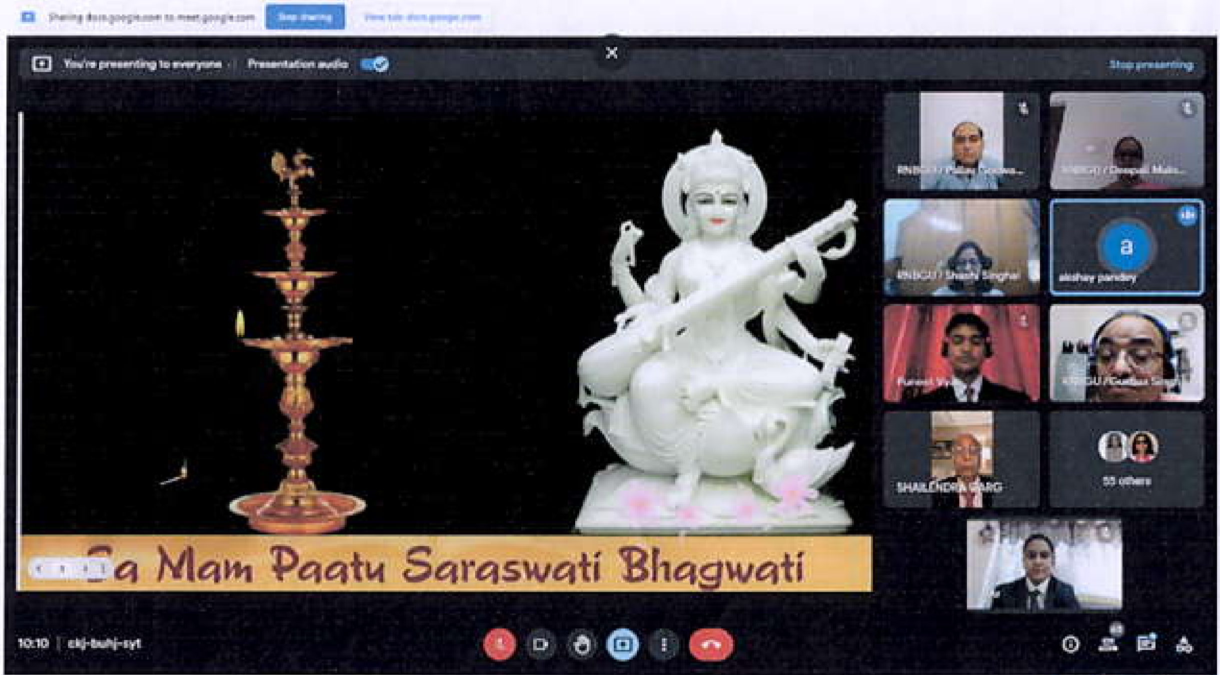
Additional Photos

of

2nd National Conference on Contemporary Issues and Challenges

Date: 21 September 2021

Dr. Shashi Singh Welcoming the Guests



Maa Saraswati Vandana

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Chief Guests Expressing their views

Chief Guests Expressing Their Views on Theme

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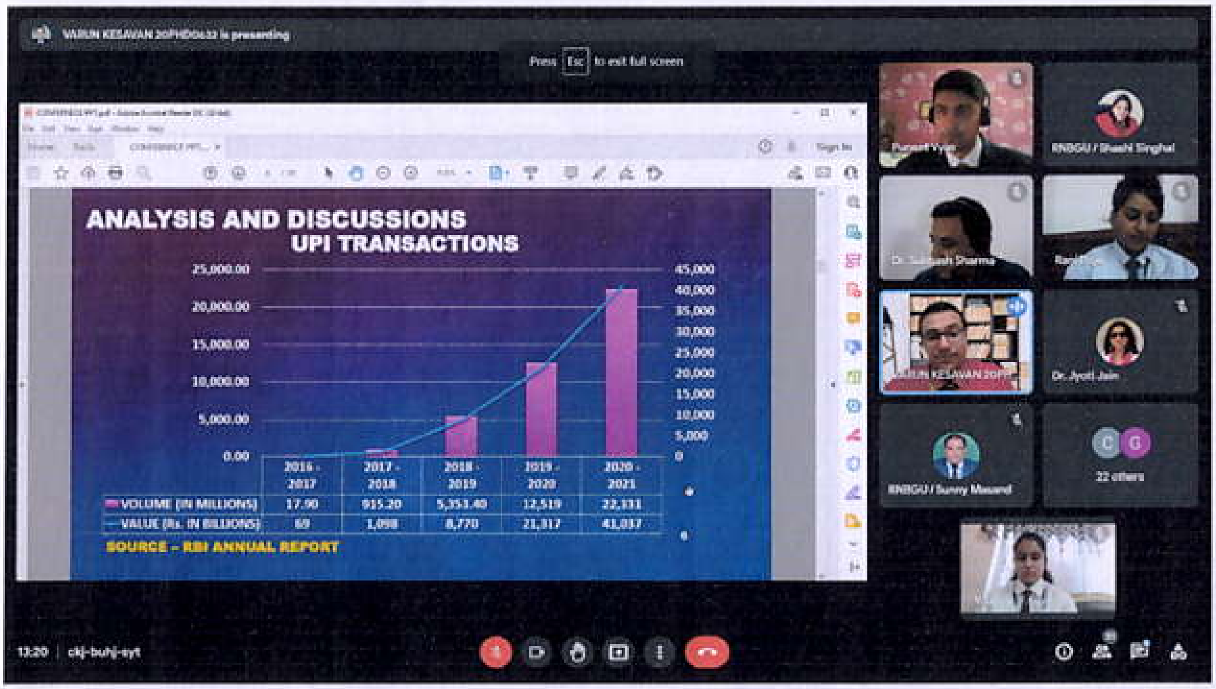

Participants Presenting the Paper

Participants Presenting the Papers

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Participants Expressing their Views

Dr. Pallav Expresing their Views

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Participants Presenting their Papers

Session Chair

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Attendance

S. No	Name of the Participants
1	Aaditya Girdhar
2	Adil Mehraj
3	Aditi Bothra
4	Aiswarya T
5	Akanksha Mohata
6	Akshay Pandey
7	Aman Chhalani
8	Aman Khanna
9	Aman Surana
10	Aniket Anand
11	Anshu Bothra
12	Anusuiya Pareek
13	Archie Soni
14	Archita Sonawat
15	Arman Hussain
16	Ashish Sethia
17	Ashwani Singh Bargahi
18	Babita Sharma
19	Bhawana Bothra
20	Bhawana Daga
21	Chailu Singh
22	Chhaya Minni
23	Debasish Sahoo
24	Deepak Bishnoi
25	Diksha Karnani
26	Dilip Dutt Varshney
27	Dinesh Kumar
28	Dr. Jyoti Jain
29	Dr. Shariq Mohammed
30	Dr. Subhash Sharma
31	Dr.Jasveen Kaur
32	Durba Dutta
33	Esha Sethia
34	Gagan Deep
35	Gaurav Tawri

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36	Goutam Choudhary
37	Govind Singh
38	Gunjan Agarwal
39	Harshit Parakh
40	Harshita Sethia
41	Harshwardhan Dhakad
42	Hem Ahuja
43	Hitesh Kumar Kochar
44	Ishita Jain
45	Isika Bhura
46	Jeet Arora
47	Jovan Savic
48	Kanika Gupta
49	Kanika Gupta Have
50	Kartik Vyas
51	Kashish Agrawal
52	Khushal Agarwal
53	Komal Agarwal
54	Komal Narang
55	Koushal Sethia
56	Lakshya Gandhi
57	Lalit Kishore Suthar
58	Lavesh Sethia
59	M K Ganeshan
60	Mamta Maloo
61	Manish Bhadu
62	Mohit Gahlot
63	Mudita Bothra
64	Muskan Soni
65	Naman Bhambri
66	Nancy Tak
67	Nandini Bhati
68	Nandini Somani
69	Negi Sanjay
70	Neha Chandak
71	Nikhil Kumar
72	Paras Chugh
73	Piyush Girdhar
74	Poorva Vyas
75	Pradyumn Sharma
76	Pranamita M
77	Pranay Pugalia
78	Priya Kumari
79	Prof. Trilok Kumar Jain
80	Puneet Vyas
81	Radheshyam Rathi
82	Radhika Chadha

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83	Raghav Mohta
84	Rahul
85	Rahul Mundhra
86	Rajat Dudi
87	Rajwinder Kaur
88	Rakhi Vyas
89	Rani Puja
90	Ravi Sethia
91	Rishav Raj
92	Rishikesh Lingayat
93	Ritesh Chaudhary
94	Rnbgu / Ashok Kr. Karnani
95	Rnbgu / B.K. Yadav
96	Rnbgu / Deepali Malodiya
97	Rnbgu / Gurbax Singh Karkara
98	Rnbgu / Kkb
99	Rnbgu / Kulwinder Gill
100	Rnbgu / Meenakshi Sharma
101	Rnbgu / Pallav Goswami
102	Rnbgu / Parth Mohta
103	Rnbgu / Shailendra Singh Barath
104	Rnbgu / Shashi Singhal
105	Rnbgu / Sofia Kausar
106	Rnbgu / Sunny Masand
107	Rnbgu /Sandeep Saxena
108	Rnbgu/ Manjoo Saraswat
109	Rohit Godara
110	Ruchika Bajaj
111	Sakshi Lunia
112	Sakshi Sankhla
113	Sandhya Zoology
114	Shailendra Garg
115	Sheetal Bothra
116	Shreyashi Das
117	Shweta Jain
118	Sonal Parihar
119	Sonu Jaju
120	Sushil Rathi
121	Syed Ibrahim
122	Syed Ibrahim
123	Tsen Mry
124	Tsen Mry
125	Tsen Mry Have
126	Unnati Mall
127	Vamakshi Pareek
128	Vandana Bothra
129	Varsha Sethia

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130	Varun Kesavan 20phd0632
131	Vijesh Chaudhary
132	Vikas Surana
133	Vinay Chauhan
134	Vinay Solanki
135	Vinay Solanki
136	Vishal Jangir
137	Vivek Vyas

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The modern business is characterized by newer and ever-changing technological developments. This calls for the technological perspective in management. Organizations need to recognize and anticipate technological changes which results in the modification of products and services; in the way, they are produced and marketed.

The globalization of business is the major emerging challenge for management. Transactions of business organizations take place across national boundaries, which has made the world a global village. The challenge for management is to make their organizations more accommodating to diverse groups of people addressing different lifestyles, family needs and work culture.

This collection of selected papers presented in National Conference on Contemporary Issues and Challenges in Management, held at School of Commerce and Management, RNB Global University on Sep.21, 2021, addresses a wide range of developmental and governance related problems for transforming business practices.

The volume will certainly mark the recognition of the serious scholarly engagement in management and social science research. The interlinked issues of innovation, development and business practices covered in this volume will be a valuable resource for academicians, management professionals, policy makers and development practitioners.


Dr. Shashi Singhal


Dr. Pallav Goswami


Sunny Masand

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CONTEMPORARY ISSUES & CHALLENGES IN MANAGEMENT

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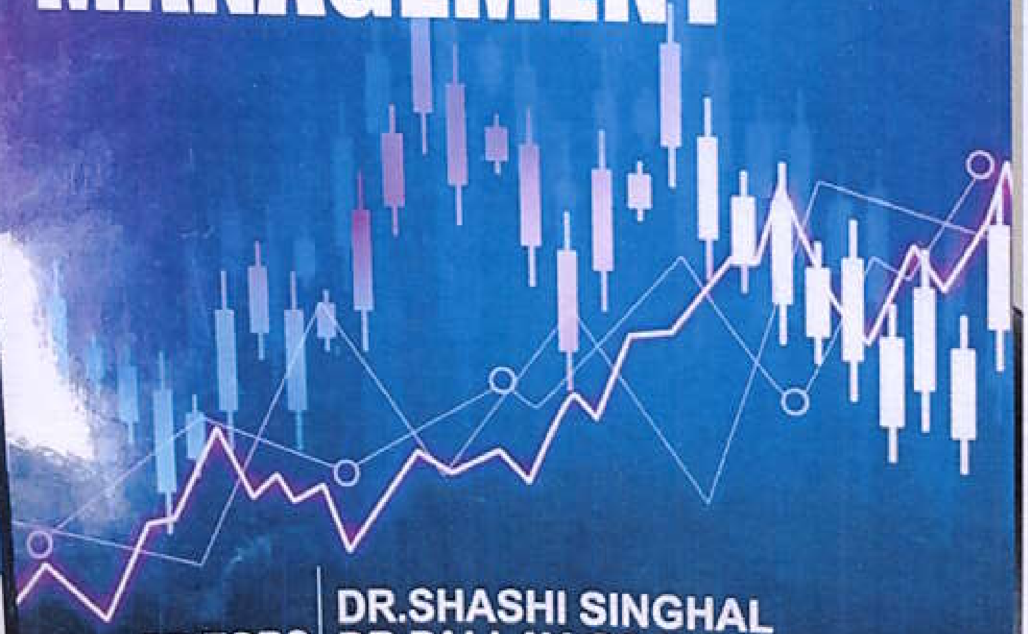

EDITORS
DR.SHASHI SINGHAL
DR.PALLAV GOSWAMI
SUNNY MASAND

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CONTEMPORARY ISSUES & CHALLENGES IN MANAGEMENT

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Dr.Shashi Singhal, Dr.Pallav Goswami and Sunny Masand

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Preface

2nd National Conference

On

Contemporary Issues & Challenges in Management

The modern business is characterized by newer and ever-changing technological developments. This calls for the technological perspective in management. Organizations need to recognize and anticipate technological changes which results in the modification of products and services; in the way, they are produced and marketed.

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The volume will certainly mark the recognition of the serious scholarly engagement in management and social science research. The interlinked issues of innovation, development and business practices covered in this volume will be a valuable resource for academicians, management professionals, policy makers and development practitioners.

Name: Dr. Shashi Singhal
Designation: Dean – RNB Global University, Bikaner

Dr. Shashi Singhal is a seasoned academician with above 23 years' experience in teaching, training, research, academic leadership and passion for continuous learning and upgrading her skills. Her area of specialization is marketing, customer relationship management, consumer behavior, services excellence and people performance in services.

She has been a gold medalist in Post-Graduation, UGC-NET (JRF) Qualified, PhD and also a diploma holder in Retail Management from Symbiosis Institute of Management. She is a certified trainer from ISTD, Delhi. She has presented several research papers in National and International Conferences and her work has been published in well reputed journals. She has been a key note speaker and has also chaired sessions in many conferences. She has reviewed articles in various journals primarily in the area of marketing and CRM.

At present she is associated with RNB Global University as Dean, School of Commerce and Management.Prior to joining RNB, she was associated with Amity University as Professor and Dean for about ten years, with Chandigarh University as HOD, Commerce for two years, and with Indian Chartered Financial Analysts for three years. In her previous role, besides teaching she was also responsible for curriculum development, people development, accreditation & convener for various co- curricular activities. One research scholar has been awarded PhD under her guidance till date.

She has been taking training sessions on topics like customer service, emotional intelligence, goal orientation, positive thinking and personality development, self-motivation, power of focus and the like for various institutions and Banks like Union Bank, Allahabad Bank etc.

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Name: Dr. Pallav Goswami
Designation: Asst. Prof. – RNB Global University, Bikaner

Dr. Pallav Goswami has been associated with RNB Global University since last three years. Before this, he was associated with Birla Sunlife insurance Company as Training Manager for six years and as faculty in Institute of Management Studies, Bikaner for three years. He has also worked with ICFAI National College, Bikaner for two years.

He has presented several research papers in National and International Conferences and his work has been published in well reputed journals.

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Name: Sunny Masand

Sunny Masand is a faculty of Finance and Accounting, Post graduate Diploma in Business Management in Finance & Information Technology and brings along with him rich academic experience in the teaching of more than 13 years. He also holds to his credit a Master's Degree in commerce and an MA in Economics. During this period he has been involved in the Undergraduate Teaching, Post Graduate Teaching and has developed rich student resources, developed course curriculum for subjects and has actively handled the UG management program and student industrial visit alone, and created literature on recent financial management trends, always eager to prove expertise on new courses and has attended a substantial number of workshops at Institutes of repute. Has attended good numbers of QIPs from IIT Roorkee, delivered lectures to varied classes of audience, and contributed in seminars and conferences. Has always been a popular faculty among the student community both as a faculty and as a mentor. Completed certification course at NPTEL platform and cleared one module of NISM Recently this July 2019.

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1.Trends in Tax Revenue in India

Dr. M. Syed Ibrahim, Assistant Professor and Research Supervisor PG & Research Department of Commerce, Government Arts College
(Autonomous and Affiliated to Periyar University Salem-11) Salem-636 007, Tamil Nadu.
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Abstract

India is a federal country and therefore taxation powers are divided between the centre and statesas per the scheme provided in the Constitution, more particularly in the seventh schedule. Tax structure in India is basically a three tier system like Central Government, State Governmentsand local bodies. Taxes can also be classified as direct or indirect taxes depending upon how they are collected. Taxes which are paid directly by individuals and organizations to the Government of India (GOI) come under Direct Tax which include Personal Income Tax, Capital Gains Tax, Securities Transaction Tax, Perquisite Tax, Corporate Income Tax, Marginal Tax andRate of Tax on Agriculture. As far as the Indirect Tax is concerned, service tax which is incurred indirectly by the Government of India are provided by firms and servicing companies in lieu of monetary benefit. Service tax is charged at the rate of 15% currently and the taxability arises once the value of services exceeds Rs. 10 lakhs during the financial year. Goods and services Tax (GST) is also an indirect tax (Consumption Tax) levied in India on the supply of goods and services. It is levied at every step in the production process. The tax is divided into five slabs: 0 per cent; 5 per cent, 12 per cent, 18 per cent and 28 per cent. Although GST is collected by the Central Government, taxes on petroleum products, alcoholic drinks, electricity are separately collected by the State Government. In this research paper, the trends of tax revenue especially State-wise Own Tax Revenue (SOTR), State-wise Own Non-Tax Revenue (SONTR) and the Trends in Direct and Indirect Taxes have been scrutinized.

Keywords:

Tax Revenue, SOTR, SONTR and Direct and Indirect Tax.

Introduction

The word 'tax' is derived from the Latin word 'Taxo'. Tax is the compulsory financial charge levied by the government on income, commodity, services, activities or transactions. Taxes are the basic source of revenue for the government, which are utilized for the welfare of the people of the country. Taxes in India are levied by the central government and the state governments. Some minor taxes are also levied by the local authorities such as the Municipality. Article 265 of the Constitution states that no tax shall be levied or collected except by the authority of law. Therefore, each tax levied or collected has to be backed by an accompanying law, passed either by the Parliament or the State Legislature. Indian tax system is designed primarily to raise sufficient revenue to meet the requirements of the government for public expenditure, administration and allied services. Taxation is used as an instrument for reducing privateconsumption and transferring resources to the government to enable it to undertake large-scale public investment. It is also used as a tool to reduce inequalities in respect of income and wealth.**Tax Structure in India**

Tax structure in India is a three tier federal structure. The central government, state governmentsand local municipal bodies make up this structure. Taxes are classified under two categories namely direct taxes and indirect taxes. The largest difference between these taxes is their implementation. Direct taxes are paid by the assessee while indirect taxes are levied on goods and services.

a) Direct Taxes

Direct taxes are those which the tax payer pays directly from his income/wealth/estate etc. They are levied on individuals and corporate entities and cannot be transferred to others. These includeIncome Tax, Wealth Tax, Gift Tax, Corporate Tax, Estate Duty, Fringe Benefit Tax etc.

b) Indirect Taxes

Indirect taxes are taxes which are not directly paid by the assessee to the Government authorities.These are levied on goods and services and collected by intermediaries (Those who sell goods or offer services). These include Value Added Tax (VAT), Customs Duty, Excise Duty, Goods and Services Tax etc.

Review of Literature

Kishore Prakash Bholane (2020) in his research paper entitled on " Analytical study of Tax Revenue Collection on India" analysed the trend of direct and indirect tax revenue and concludedthat tax collection in India is dependent on indirect taxes.

Mario Mansour (2015) in his research paper concluded that income tax (not indirect taxes) have partially compensated for lost revenue from trade liberalization while the revenue from indirect taxes have played an unimportant role as revenue tool.

Kumat, 2014 in his research paper focused on the overview of Indian tax system and challenges ahead. Researcher further states that improving the productivity of Indian tax system continues to be a major challenge in India.

Jha, 2013 in his research paper titled on "Tax structure in India & its effect on Corporate and Individual in India" suggests that high dependence on indirect taxes should be reduced and direct taxes should be in increased on super rich to compensate the losses.

William G. Gale, Benjamin H. Harris (2011) focused on the challenges and opportunities that the fiscal problem creates for raising revenues and reforming taxation it is concluded that Revenue increases will be an important component of any resolution to the fiscal problem facing by any country.

Objectives of the Study

1) To examine the State-wise Own Tax Revenue and the State-wise Own Non-Tax Revenue
2) To study the contribution of direct and indirect taxes in total tax revenue collection.
3) To offer effective suggestions.

Research Methodology

This research paper is purely based on secondary data. Various figures are obtained from the newspapers, journals, websites and annual reports of Ministry of Finance of Government ofIndia.

Analysis and Interpretation

The difference between tax revenue and non-tax revenue is that the former is charged on income earned by an entity, which is a direct tax and on the value of transaction of goods and services, which falls under indirect tax. On the other hand, non-tax revenue is charged against services provided by the government. A major part of state government's budgetary resources come fromState's Own Tax Revenue (SOTR). Table 1 depicts the year-wise and State-wise Own Tax Revenue of selected states in the country.

Table 1

State-wise Own Tax Revenue - SOTR (Rs. in Crores)

States	Financial Years					
	2013-14	2014-15	2015-16	2016-17	2017-18	Average
Uttar Pradesh	66,582	74,172	81,106	85,966	1,09,605	76,957
Maharashtra	1,08,598	1,15,064	1,26,608	1,36,592	1,71,686	1,31,710
Bihar	19,961	20,750	25,449	23,742	29,708	23,922
West Bengal	35,831	39,412	42,492	45,466	57,701	44,180
Madhya Pradesh	33,552	36,567	40,214	44,194	49,943	40,894
Tamil Nadu	73,718	78,657	80,476	85,941	96,472	83,053

Source: Hand Book of Statistics on State Government Fiances-2010 and State Finances: A Study of Budgets, Reserve Bank of India, various Issues.

Table 1 reveals that the State's Own Tax Revenue (SOTR) for the selected five states under study, have constantly increased from year to year. It is observed from the above table that State of Maharashtra has managed to increase the volume of SOTR from Rs. 1,08,598 crores in 2013- 14 to Rs. 1,71,686 crores in 2017-18 and stands in first place followed by the state of TamilNadu which recorded the second place in terms of its averages of SOTR.

Table 2 portrays the year-wise and State-wise Own Non- Tax Revenue (SONTR) of the selectedstates.

Table 2

State-wise Own Non-Tax Revenue - SONTR (Rs. in Crores)

States	Financial Years					Average
	2013-14	2014-15	2015-16	2016-17	2017-18	
Uttar Pradesh	16,450	19,935	23,135	28,944	19,795	21,652
Maharashtra	11,352	12,581	13,423	12,709	16,680	13,349
Bihar	1,545	1,558	2,186	2,403	3,507	2,240
West Bengal	2,023	1,627	1,862	2,950	3,117	2,316
Madhya Pradesh	7,705	10,375	8,569	9,087	9,061	8,959
Tamil Nadu	9,343	8,351	8,918	9,914	10,764	9,458

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Source: Hand Book of Statistics on State Government Fiances-2010 and State Finances: A Study of Budgets, Reserve Bank of India, various Issues.

It is observed from the above table that the State's Own Non-Tax Revenue (SONTR) for the selected five states under study, have shown in fluctuating trend during the period of study. State of Utter Pradesh has managed to increase the volume of SONTR securing first place; state of Maharashtra stands the second place followed by the state of Tamil Nadu which stands third place in terms of its averages of SONTR.

Direct Tax and Indirect Tax Types

Direct taxes are paid in entirety by a taxpayer directly to the government. It is also defined as thetax where the liability as well as the burden to pay it resides on the same individual. Direct taxesare collected by the central government as well as state governments according to the type of tax levied.

Major Types of Direct Tax include

- **Income Tax:** Levied on and paid by the same person according to tax brackets as definedby the income tax department.
- **Corporate Tax:** Paid by companies and corporations on their profits.
- **Wealth Tax:** Levied on the value of property that a person holds.
- **Estate Duty:** Paid by an individual in case of inheritance.
- **Gift Tax:** An individual receiving the taxable gift pays tax to the government.
- **Fringe Benefit Tax:** Paid by an employer that provides fringe benefits to employees, and is collected by the state government.

Indirect tax, as mentioned above, include those taxes where the liability to pay the tax lies on a person who then shifts the tax burden to another individual.

Some types of Indirect Taxes are

- **Excise Duty:** Payable by the manufacturer who shifts the tax burden to retailers and wholesalers

- **Sales Tax:** Paid by a shopkeeper or retailer, who then shifts the tax burden to customers by charging sales tax on goods and services.
- **Custom Duty:** Import duties levied on goods from outside the country, ultimately paid for by consumers and retailers.
- **Entertainment Tax:** Liability is on the cinema owner, who transfer the burden to cinemagoers.
- **Service Tax:** Charged on services rendered to consumers, such as food bill in a restaurant.

Therefore, the prime difference between direct tax and indirect tax is the ability of the taxpayer to shift the burden of tax to others. Direct taxes include tax varieties such as income tax, corporate tax, wealth tax, gift tax, expenditure tax etc. Some examples of indirect taxes are sales tax, excise duty, VAT, service tax, entertainment tax, custom duty etc. However, this is not an exhaustive list of taxes and more types of taxes are levied by the government on specific cases.

Components of total taxes (both Direct and Indirect Taxes) over the period of five years are given in Table 3.

Table 3

Contribution of Direct and Indirect Taxes (Rs. in Crores)

Financial Years	Direct Taxes	Indirect Taxes	Total Taxes	Direct Tax as % Total Taxes	Indirect Tax as % Total Taxes
2013-14	6,38,596	4,95,347	11,33,943	56.32	43.68
2014-15	6,95,792	5,43,215	12,39,007	56.16	43.84
2015-16	7,41,945	7,11,885	14,54,180	51.03	48.95
2016-17	8,49,713	8,61,515	17,11,228	49.65	50.34
2017-18	10,02,037	9,15,256	19,18,210	52.24	47.71
Average	7,85,617	7,05,444	14,91,314	53.08	46.90
Number of Times	1.57	1.85	1.69	--	--

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Source: Income Tax Department Time Series Data-Financial Year 2000-01 to 2018-19.

Table 3 shows that the direct taxes have contributed significantly more than the indirect taxes in terms of its averages during the study period. The number of times increased the direct taxes 1.57 and the indirect taxes were 1.85. One can notice that direct taxes contributed 53.08 % (on an average) in total tax collection, whereas, indirect taxes contributed 46.90% (on an average) in total tax collection. This clearly indicates that amount received from direct taxes playa dominant role in the revenue collection.

Findings

The following findings are arrived from the study

- It is found from the study that State of Maharashtra has managed to increase the volume of SOTR and stands in first place followed by the state of Tamil Nadu which recorded the second place in terms of its averages of SOTR. (Table-1)
- State of Utter Pradesh has managed to increase the volume of SONTR ranking the first place; state of Maharashtra stands the second place followed by the state of Tamil Nadu which stands third place in terms of its averages of SONTR. (Table-2)
- The study clearly indicates that direct taxes play a dominant role in the revenue collection. (Table-3)

Conclusions and Suggestions

Tax collection in India is composed of both direct and indirect taxes. Direct tax is the major contributor in the total tax revenue collection. It is suggested that Government and the authority concerned should take appropriate steps to increase the share of indirect tax in total tax revenue collection and for that structural reforms could be brought by the government. There is high needto consolidate and simplify the tax laws and procedures.

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2.Work-Family Conflict and work from home during Covid-19

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Abstract

COVID-19, the pandemic virus sweeping the globe, has rendered a sizable portion of the workforce unable to commute to work in order to contain the epidemic. This resulted in both employers and people seeking other employment arrangements. Due to the outbreak, the majority, if not all, workers worked from home (WFH). WFH has thus become a political priority for the majority of administrations. This necessitates that policies take into account the realities of both businesses and employees. However, this current circumstance provides an interesting glimpse into how we operate from home and may play a crucial role in future legislation reconfiguring the existing work time structure and possibly making it more flexible. A critical insight has been developed, together with accompanying recommendations for future policy decisions. Additionally, it will determine whether this work arrangement is temporary in nature in response to extraordinary circumstances or if it is a permanent arrangement.

Introduction

In normal times, the borders between work and non-work responsibilities may be a source of conflict for many individuals (Allen and Martin 2017; Kossek 2016). Nevertheless, the year 2020 has been everything from ordinary. Many workers began working from home in mid-March 2020 due to government mandates for social distancing, causing a sudden shift in work-life boundaries that might result in role conflict. In spite of the fact that most role conflict studies focus on families (Bellavia and Frone 2005), some researchers have advocated expanding the scope to include individuals without children (Burkett 2000; Kellih 2002).(Kelliher, Richardson, and Boiarintseva, 2019; Kossek and Lambert, 2004; Young, 1999; Kossek and Lambert, 2004). To paraphrase Kossek and Lee (2017), the notion of 'work-life conflict' is "an extension of work-family conflict reflecting the fact that job duties may interfere with people' other personal life roles and interests" (p. 2). A high degree of work-life conflict causes people to lose focus on essential things in their personal lives, have inadequate time or

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energy for the important people in their lives, and feel that their work duties are interfering with their ability to execute home-related responsibilities.

Literature Review

Numerous population-based studies have shown that work-life conflict is associated with a wide range of negative outcomes (Allen et al. 2000; Bellavia and Frone 2005; Schieman and Narisada 2021; Yucel and Fan 2019). Researchers have attempted to understand the elements that lead to work-life conflict because of its relevance for well-being (Kelly et al. 2014; Schieman, Milkie, and Glavin 2009). How have work-life conflict levels evolved after the coronavirus disease 2019 (COVID-19) pandemic? This theory suggests that ov forecasts a drop in the population's overall levels of work-life conflict We next argue that the presence of children at home produced a countervailing effect, predicting that any observed drop in work-life conflict is smaller among those with children. We also examine two possible variations of this countervailing force. Since working ıothers have faced greater challenges during the pandemic (Landivar et al. 2020; Lewis, McCarthy et al. 2020; Qian and Fuller, 2020; Rudolph et al. 2020), we expect children, especially the youngest ones to be the strongest countervailing force for employed mothers compared to others in the population. The second reason is that, based on theory and past research regarding the necessity of "extreme work-home integration" (e.g. Data from the Canadian Quality of Work and Economic Life Study is used to evaluate these hypotheses (C-QWELS). To characterise the quality of work and economic life, we gathered data from a nationally representative sample of employees in September 2019—not anticipating a worldwide pandemic. A second poll was conducted in April and June 2020, at a moment of economic and social upheaval.

Many pupils surprise whether or not the covid-19 pandemic, followed through its array of containment measures, will alternate how we conceptualise paintings and make a contribution to the introduction of tasks in favour of labor-life stability and nicely-being (1, 2), consistent with the beyond, while preceding epidemics aroused modifications in labour regulations. Our research suits into this state of affairs.

The various measures adopted to curb the unfold of covid-19, the huge use of faraway work has been, in comparison to the past, a crucial, quite progressive element. Albeit the traits of faraway operating at some point of the lockdown are decidedly unique from the not unusual and normative definitions - at the least in italy - of agile paintings, or smart working, many have visible the big obligatory adoption of domestic operating, imposed by using the emergency, as an opportunity to conquer the reticence typically related to faraway working, together with the suitability for positive occupations or unique task tasks; worries about process/overall performance evaluation; effective management of bodily remote personnel, which calls for far flung leadership abilities; complex communications; professional isolation (1, 2). In reiterating the significance of analyzing

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obligatory do business from home, some students paid attention to the outcomes of teleworking on intellectual well-being (e.G., 3). Beyond the sanitary crisis, issues associated with fine of existence and intellectual nicely-being of far flung people piqued the hobby of many students. In this regard, the latest evaluations with the aid of tavares (4) and vayre (five) mentioned that telework is positively however also negatively related to worker health: musculoskeletal issues, isolation, melancholy symptoms, strain, overwork can be associated with faraway paintings. Some scholars particularly awareness on work-family warfare as a chief topic (6); indeed, many emergent troubles highlighted the viable struggle among work, own family and the rest of life, particularly: lack of boundaries among work and lifestyles; the accelerated use of era, each for paintings and every different occasions; the impossibility of leaving the household, even as schools and different assist offerings are closed, as well as a weaker possibility to get better after work, due to the impossibility to participate in amusement activities out of doors domestic (1, 2). The hobby in work-own family troubles is likewise associated with the impact on psychological properly-being of workers; indeed, some studies onfirmed that paintings-to-family battle can partially mediate the relation among certain needs and sources and perceived strain (7) as well as burnout (eight).Many studies investigated the situations of healthcare professionals, considering psychophysical properly-being and occupational pressure (e.G., nine); on the opposite fewer are contributions on administrative group of workers (e.G., 10). Following the need for further studies on those specific employment conditions (1, 2), this examine chooses to cognizance on technical-administrative employees in healthcare, typically at their first remote working experience. The popularity of remote working in italy earlier than and all through covid-19 Before the emergency, as in step with facts from observatory of smart running of the milan polytechnic1, 570 thousand human beings worked from home; a small number, thinking about the guide provided by using many regulations2 and the government movement to sell faraway running in public administrations (pa).

As of 13/3/2020, simply over a week after the authorities's decree which set up the primary partial lockdown, he ministry of labour pronounced that the wide variety of far off employees had doubled; on the end of april, this parent stood at 1,827,792, or 8% of the personnel. The surge in "emergency faraway workers" stepped forward as a response to the decree of the president of the council of ministers (dpcm) promulgated on 11/3/2020, and specifically, to the directives of the ministry of public administration, which waived the mandatory experimentation period for faraway working in favour of an instantaneous extension to nearly all employees.3 in response, as of march 27, 68% of pa team of workers changed into operating remotely, albeit with great variability across areas and a smaller percentage of devices provided to employees in southern areas (information from the ministry of public administration).

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But, faraway operating in the course of emergency has been a hybrid among telelavoro (home working the whole week with time-based totally task reviews/verification) and lavoro agile (a extra flexible, mobile, objectives-pushed paintings association, regularly done with non-public devices) with little or no committed schooling. This discordant context is even more critical if we keep in mind italy's technological underdevelopment: in the virtual economy and society index (desi) italy ranks closing in the human capital size, which reviews users' virtual skills, and fourth to remaining in widespread.

Ghislieri, Chiara(2021)During the Covid-19 healthcare crises, remote working (or, more accurately, obligatory work from home) has risen substantially. Work-family conflict (WFC) is one of the most pressing challenges of our time, due to the difficulties in separating different living domains, the pervasiveness of technology, and the limited possibilities for recuperation, all in light of new, rising job expectations. As a result of this, TAs have received less attention than healthcare workers, and past research on the influence of remote working on WFC have produced conflicting results.

An outbreak of the COVID-19 pandemic has led to a number of significant changes to the way people live and work. Companies have turned to work from home because of the lockdown circumstances in some countries, but this has eroded the employees' work-family boundaries, increasing work-family conflict (WFC). Here, we speculate about the function of spouse support in overcoming WFC and suggest a psychological mechanism that might explain this process. Researchers wanted to understand how work-home boundary incongruence affects individuals by using a conceptual model that linked marital support, problem-focused coping strategies, and boundaries. Using a conceptual model that connected spousal support, problem-focused coping strategies, boundary management, and work-family conflict, the study sought to explain the role of work-home boundary incongruence in the workplace. We evaluated a serial mediation model using a cross-section survey design (N=350 married and full-time working people), structural equation modeling, and SPSS Process macro. Even though spousal support had a minimal influence on WFC, a problem-focused coping approach and boundary control were found to be essential. They also observed a substantial non-direct effect that supported our serial mediation hypothesis, expanding our understanding of boundary theory and work-home relationships.It became discovered that our serial mediation hypothesis was supported by a strong indirect impact, adding to the present understanding of boundary theory and the work-home border model. The paper concludes with a discussion of future research directions.

Restricted Life Spheres: A Theoretical Framework

By April 2020, social distance and orders to shelter-in-place had severely curtailed the "life" side of work-life equation, resulting in a reduction in overall levels of work-life conflict in the population, according to the

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constrained life sphere theory. Many employees were forced to migrate to remote employment as governments enacted viral mitigation techniques, prohibiting public meetings (Government of Canada 2020). Nonessential activity was stopped in central Canada on March 24. March 23 to April 1 marked the beginning of the prairie provinces' closures, while the west coast ordered some sorts of companies to shutter on March 26. The Atlantic provinces, meanwhile, shut their doors between March 18 and March 26. By limiting or restricting the availability or access to restaurants, gyms or movie theatres and by prohibiting friends or family from meeting outside of the home, "personal life" suddenly became more constrained, and most social contacts took place online or over the phone instead of in person. In recent memory, no other major social shock has occurred. restricts people's personal and social life in such a drastic way (Stainback, Hearne, and Trieu 2020). As a consequence, it's possible that one's job position is less likely to interfere with personal time, energy, and attention needs. At least outside of the house, in the early months of the epidemic, there was just less "life" to interfere with work. As a result of these concepts, the following hypothesis may be made. The COVID-19 epidemic reduced overall levels of work-life conflict in the early months.

WORK FAMILY CONFLICT DURING COVID-19

This arises when a someone is faced with conflicting expectations between their job and family duties, making it difficult to participate in both positions. In the work-life interface, this imbalance produces friction.Examples of conflict between the workplace and the home

Work and family conflicts are mutually exclusive. On distinguishes work-family conflict from family-work conflict.Working conditions and responsibilities that interfere with family life include long, irregular, or rigid work hours; work overload; interpersonal problems in the workplace; substantial travel; career changes; and more.

Interpersonal conflict, excessive travel, career shifts, or an unsupportive boss or organisation are all examples of work-to-family conflict. Parents may be prevented from picking up their children after school because of an unexpected meeting that takes place late in the day.

Interpersonal conflict inside the family unit, or unsupportive relatives, are all examples of family-to-work conflict. So, a parent may need to take time off work to care for a sick kid, for example, or to attend a child's competition or performance. Employees' job productivity is said to suffer as a result of family-work conflict.Three kinds of conflict have been found within work-to-family conflict and family-to-work conflict: time-based, strain-based, and behavior-based.

Time-based conflict occurs when job and home responsibilities need different amounts of time. Pressure from one job impairs performance from the other, which is known as a strain-based conflict. Behavior-based conflict is characterised by the incompatibility of the two roles' behaviour.

It's possible to work from home

Covid-19 has forced several people to work from home. Employees have been struggling to preserve work-life balance since 2020. But the tension between the two positions has produced a lot of confusion for many people. A huge number of people began working from home instead of commuting to a large workplace, and commutes and large office spaces were abandoned. As firms lost their physical element of the company, the corporate culture suffered. The business world lost it all, from the benefits that corporations gave (free coffee, toilets, gyms) to sociable meetings. Companies, on the other hand, need to prepare for the post-Covid era, since it will be the new normal.

After the epidemic, the workplace culture is likely to change forever. The good news is that this offers us a chance to reconsider how we manage our organisations. Unofficially, 9-to-5 has been the motto of office employment for decades. Businesses abandoned superfluous meetings and office times during the Covid-19 era, allowing this strict framework to be loosened. From the employee's point of view, they may now make flexible choices regarding their working circumstances and get their work-life balance back on track with this change. This new corporate culture will provide businesses a competitive edge in the industry since it will allow them to retain agility in the company and a teamwork spirit. Only around 12% of employees desire to go back to a full-time office job, according to a new study.

The home's surroundings

When most people are confined to their houses or flats, finding space becomes a problem. Finding and maintaining a routine in the face of forced change may be a challenge. Included in this equation are newly homeschooled children and the frustration that comes with maintaining a peaceful working and living environment. Conflict management skills are unfortunately not always easily available in a family home's confined environment. Due to a lack of access to open places, many households will find themselves unable to defuse tensions that are bound to arise in the current atmosphere.

Having one's own space

The individuals who live in your house should know what you need and how to get it if you require a work place. Your meetings need to be publicised so that no one interrupts you in the middle of a call. It's also helpful to organise your days and those of your family. Take a lunch break and go for a stroll with your family while

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you're waiting for your call to end. You need to be aware of your internet bandwidth and use it wisely. Video conversations may consume a lot of bandwidth, and if everyone is streaming at the same time, this might be a real pain in the neck.

However, it may also be a source of frustration at other times. Uploading big files or accessing information via a virtual network might put additional strain on the bandwidth of a network system. Consult with the rest of your family or occupants to find out when the busiest periods are. Researchers have shown that there is a link between work-family conflict and sadness, poor physical health, and excessive alcohol consumption. It's interesting to note that there is no gender difference in the impact of stress. Work-family and work-family conflict has a number of negative health and wellbeing effects, including:

The following are some of the consequences of poor mental and physical health:

- Less life satisfaction
- Higher levels of stress
- Less physical activity
- Higher probability of engaging in problem drinking

Working from home, on the other hand, can exacerbate some of these demands. As a result, the crisis has had a more gradual toll on certain firms. We lose focus, value, and respect for ourselves and what we do with our time when the business is slow. Worry has crept in regarding job stability, which has resulted in anxiety about expenses and the future.

Manage workload and family life may be quite difficult for people who have a lot to accomplish, leading to tension and concern. Working full-time and spending adequate time with family and friends becomes a continual balancing effort.

There has been a dramatic shift in the workplace as a result of COVID 19. Moreover, everyone has various problems, whether they are married, single, or earning two incomes. It was a worldwide epidemic.

Conclusion

These stresses are exacerbated by working from home during a crisis. In some businesses, the collapse has been more gradual. When business is slow, people lose concentration, self-worth, and value for their time. Worry about job security has crept in, as has worry about bills and the future. For those with more to do, balancing work and family life can be stressful, causing worry. It's a perpetual balancing act between work and family.

Due to the challenge in both positions, the workfamily conflict has intensified. Moreover, everyone faces unique obstacles, whether married, single, or dual earner.

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3. A Study on the Performance and Growth of Digital retail payments system in India

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Abstract

India and its unique rich live payment system will now emerge as a global platform for new digital payment systems. The Reserve Bank of India and the Government have expressed the vision of a small monetary civilization and led its emergence with sticks stuck to the ground. It is clear that payment systems in India have seen significant progress in the past year and most importantly, over the past decade. While favourable features such as affordable mobile phones, online packages and ongoing support from regulator and government are already contributing to this growth, real credit goes to ntech and banks that constantly use new technologies and bring customer-to-customer solutions. Increased card transactions with other products such as UPI, IMPS, NEFT etc. And the increase in the number of POS terminals over the past few months has been encouraging. This paper mainly emphasises on the growth and trend of digital payment systems in India. On the whole after analysis of the data it can be found out that, there is a surge in the total number of digital transactions using NEFT, IMPS, UPI, BHIM Aadhaar Pay. Similarly, there is dip in the total number of digital transactions using, RTGS, Credit card, debit card transactions and prepaid instruments.

Keywords:, DIGITAL TRANSACTIONS, UPI, IMPS, NEFT, BHIM, RTGS.

INTRODUCTION

SUNIL, S. (2020). India remains a in large part coins-primarily based economic system with coins accounting for greater than seventy eight% of all retail payments earlier than 2014-15. Compared to a few different countries, like China, Mexico, and Brazil, India ranks very low relating to Non-coins transactions by non-banks in line with capita per annum in ddition to the wide variety of pay factors (for digital bills) in line with million humans. The coins dependence, in turn, has impacted the authorities's capacity to widen tax compliance and increase tax revenue. Digitisations of transactions grow to be an responsibility for India; it will benefit the bad, the middle elegance, the agencies, and the nation. India is substantially behind peers on virtual transactions, and digitization will create a multiplier impact at the performance of capital and useful resource allocation via more transparency, traceability of transactions, the enforceability of law, and considerably buoyed tax revenues so that it will amplify State's assets for social welfare. This article specially studies the performance and growth of digital retail payments systems in India.

REVIEW OF LITERATURE

Dr. Shilpa Bhimrao Gaonkar (2018) To discover numerous price gadgets to be had to the human beings, and their blessings. Conceptual Study. It has used information from reports of RBI, GOI, NPCI, MEDIANAMA, and so forth. The observe discovered that numerous new instruments are emerging. Benefits of going cashless multiplied transparency, efficiency and convenience, simpler monitoring, and many others.

Dr. N. Rakesh, Dr. K. Suresh Kumar, Dr. S. Satheesh Kumar (2018) To study the present scenario of electronic payments and to look at the range of provider centers that UPIBHIM technologies provide. The analytical and essential approach of research is used within the look at. And records is accumulated from secondary resources consisting of journals, government web sites, and information articles. Electronic transactions have multiplied. This should occur most effective with widespread reputation and popularity of famous units including credit and debit playing cards, internet banking, and e-wallets by the Indian populace. But surprisingly, UPI got here out to be the actual awesome gain.

Dinesh, T. M., Kiran Kumar Reddy, and Suhasini, K. (2018) To assess how d e m o n e t I z a t I o n impacted the virtual payments in India. Exploratory records analysis become performed and information for the take a look at become amassed from the NPCI internet portal for the period May-2016 to October-2017. The observe discovered that there was a good sized impact of demonetization on virtual payments which can be more visible in RTGS and mobile transactions.

BappadityaMukhopadhya Y (2016) To estimate the impact of demographic profile on the use of the virtual payment gadget. And to research the boom of numerous non-coins methods. For getting the estimation of cashless transactions that are triumphing in India, the have a look at used information from World Bank's Global Findex from the surveys that had been performed in the yr 2011. And it also used facts from the family and agency surveys which were carried out in the yr 2009-2010. The study discovered that an incredibly small correlation exists between cashless bills and schooling degree as well as among cashless bills and earnings earned. It also found out that a completely high superb correlation exists among the individuals who acquire the bills of their financial institution debts and people who're engaged in cashless bills. Prepaid cards and cell bills confirmed most growth.

Dr. M Sumathy and Vipin KP (2017),the studies targets to have a look at the determinants of protection perception and the mind-set, consciousness level of people closer to virtual payments, There observed to be no sizeable distinction among the level of awareness towards virtual payment structures among males and females.

PardhasaradhiMadasu (2015)to evaluate and record the development made by using the RBI in moving towards the 'Cashless' economy. Data collected from the RBI database related to cashless transactions from the 12 months 2004-05 to 2014- 15. India did now not have a place within the top 16 non-coins markets of the world however China had. In comparison with credit score cards, there had been an increase in the utilization of debit cards at ATMs. Non-coins offerings like Immediate Payment Services or M-Wallet had no longer made any widespread effect.

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OBJECTIVES OF THE STUDY

1. To understand the various kinds of digital retail payment indicators present in India.

2. To analyse the performance and growth of various kinds of digital retail payments indicators in India.

TOOLS FOR THE STUDY

The gathered records become processed by using the use of MS Excel specifically CAGR evaluation has been used for the evaluation.

RESEARCH DESIGN

The study is the amalgamation of each descriptive and analytical.

DIGITAL PAYMENTS SYSTEMS IN INDIA

SUNIL, S. (2020). The RBI Ombudsman scheme for digital transactions defines a „Digital Transaction" as "Digital Transaction" manner a fee transaction in a continuing gadget affected without the want for coins at least in one of the legs, if not in both. This consists of transactions made through virtual/digital modes wherein both the originator and the beneficiary use digital/digital medium to ship or obtain money."**SUNIL, S. (2020).**The Payment and Settlement Act, 2007 has described Digital Payments, as any "electronic budget transfer" that is any transfer of finances which is initiated via a person through manner of training, authorization, or order to a bank to debit or credit score an account maintained with that bank via digital manner and includes point of sale transfers; automatic teller system transactions, direct deposits or withdrawal of budget, transfers initiated by using cellphone, net and, card charge.Digital Payment Systems The price machine in India is classed into important segments: 1. Instruments that are included below Systemically Important Financial Market Infrastructure (SIFMIs), and 2. Retail Payments.

ANALYSIS AND DISCUSSIONS

UPI TRANSACTIONS

UPI TRANSACTIONS		
YEAR	**VOLUME (IN MILLIONS)**	**VALUE (IN BILLIONS)**
2016 - 2017	17.90	69
2017 - 2018	915.20	1,098
2018 - 2019	5,353.40	8,770
2019 - 2020	12,519	21,317
2020 - 2021	22,331	41,037

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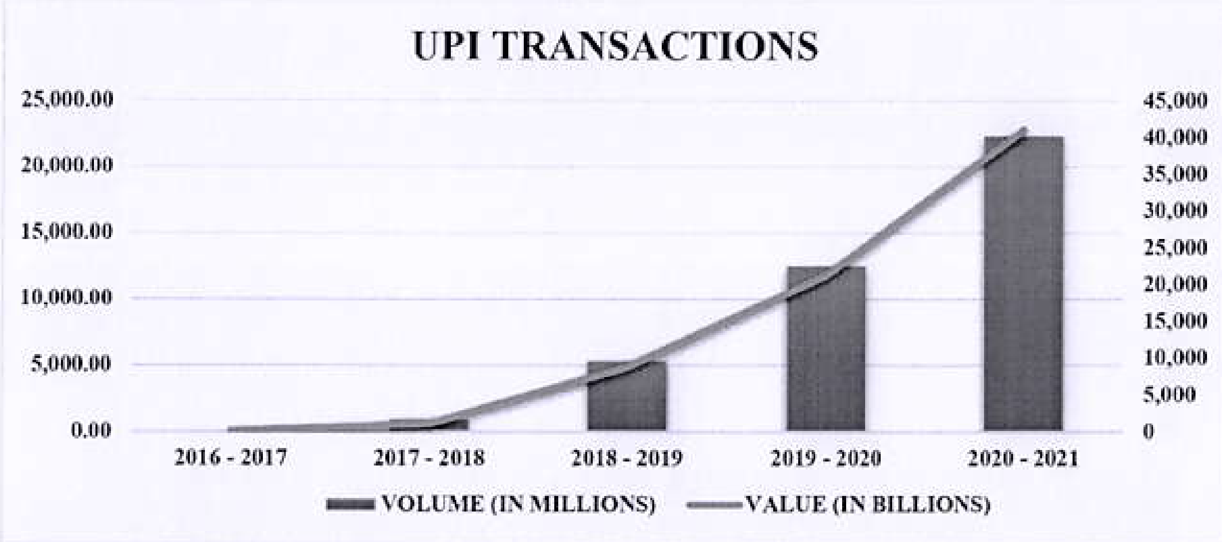
SOURCE – RBI ANNUAL REPORT



CREDIT CARD TRANSACTIONS

CREDIT CARD TRANSACTIONS		
YEAR	**VOLUME (IN MILLIONS)**	**VALUE (IN BILLIONS)**
2015 - 2016	785.70	2,407
2016 - 2017	1,087.10	3,284
2017 - 2018	1,405.20	4,590
2018 - 2019	1,762.60	6,033
2019 - 2020	2,177	7,308
2020 - 2021	1,764	6,304
SOURCE – RBI ANNUAL REPORT		

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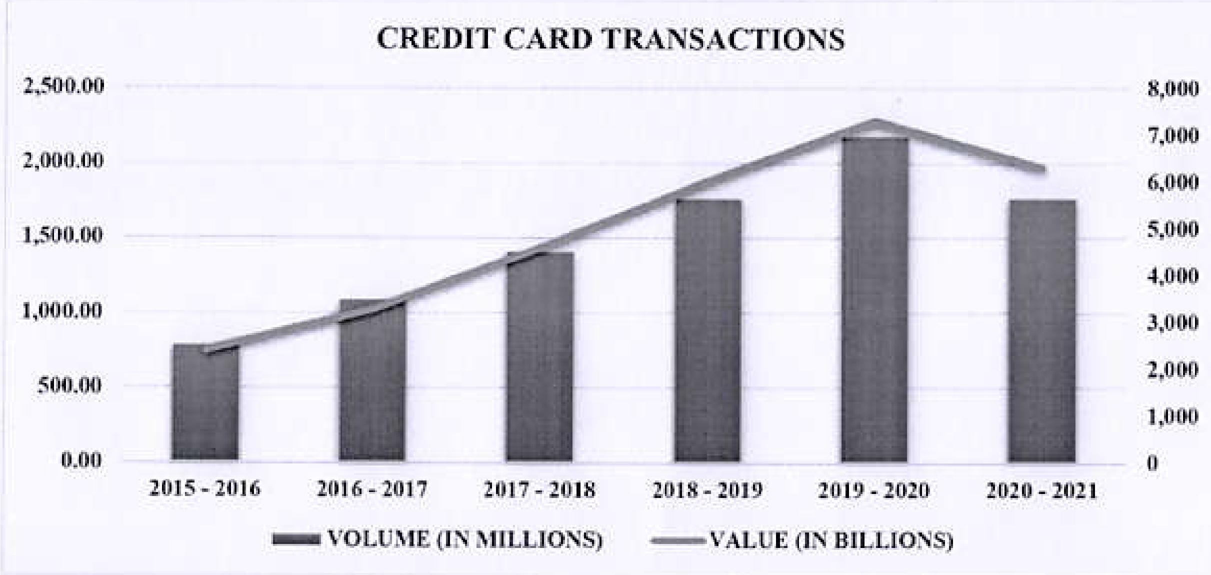
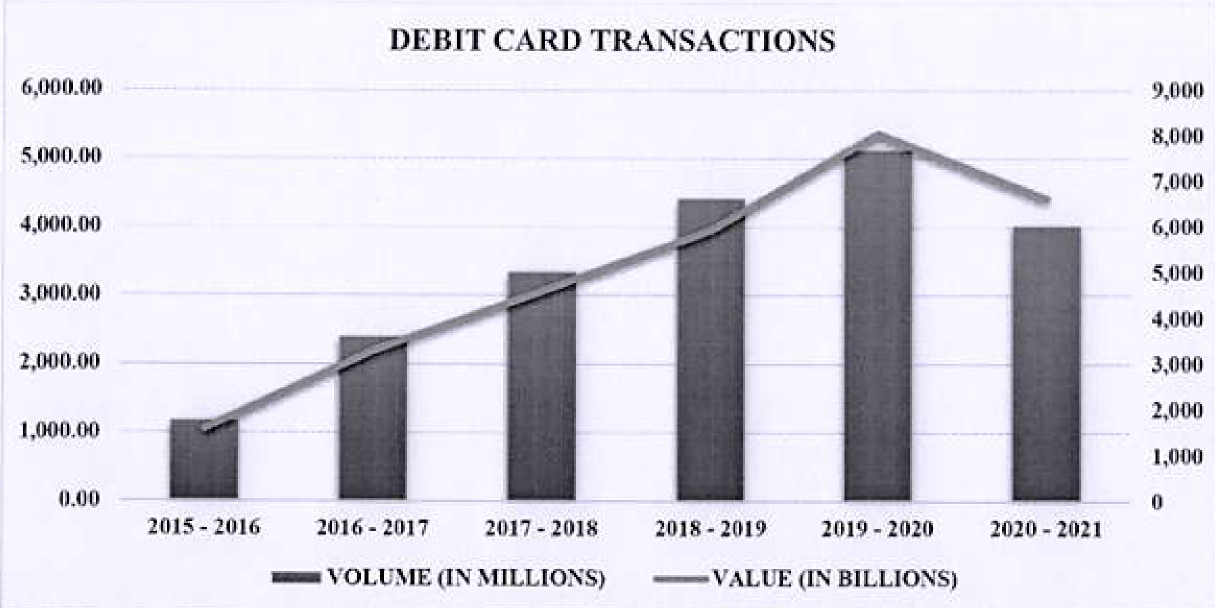


DEBIT CARDS TRANSACTIONS

DEBIT CARD TRANSACTIONS		
YEAR	**VOLUME (IN MILLIONS)**	**VALUE (IN BILLIONS)**
2015 - 2016	1,173.60	1,589
2016 - 2017	2,399.30	3,299
2017 - 2018	3,343.40	4,601
2018 - 2019	4,414.30	5,935
2019 - 2020	5,124	8,048
2020 - 2021	4,020	6,627

SOURCE – RBI ANNUAL REPORT



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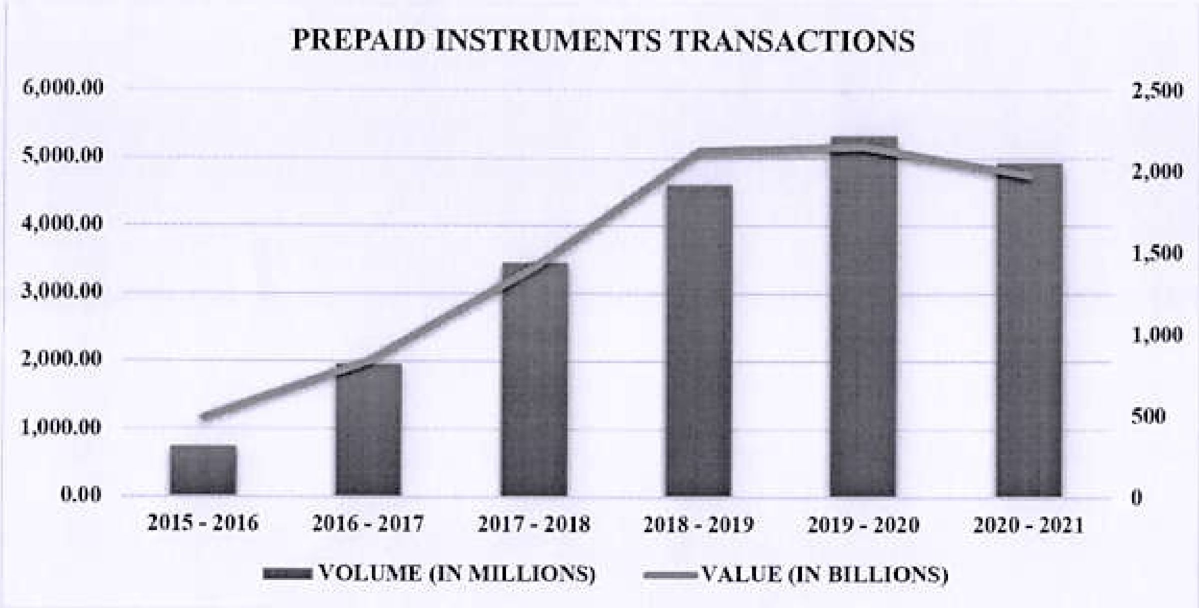
PREPAID INSTRUMENTS TRANSACTIONS

PREPAID INSTRUMENTS TRANSACTIONS		
YEAR	VOLUME (IN MILLIONS)	VALUE (IN BILLIONS)
2015 - 2016	748.00	488
2016 - 2017	1,963.70	838
2017 - 2018	3,459.00	1,416
2018 - 2019	4,604.30	2,129
2019 - 2020	5,332	2,155
2020 - 2021	4939.2	1,977

SOURCE – RBI ANNUAL REPORT



NEFT TRANSACTIONS

NEFT TRANSACTIONS		
YEAR	VOLUME (IN MILLIONS)	VALUE (IN BILLIONS)
2015 - 2016	1,252.90	83,273
2016 - 2017	1,622.10	1,20,040
2017 - 2018	1,946.40	1,72,229
2018 - 2019	2,318.90	2,27,936
2019 - 2020	2,744	2,29,455
2020 - 2021	3,092.80	2,51,309

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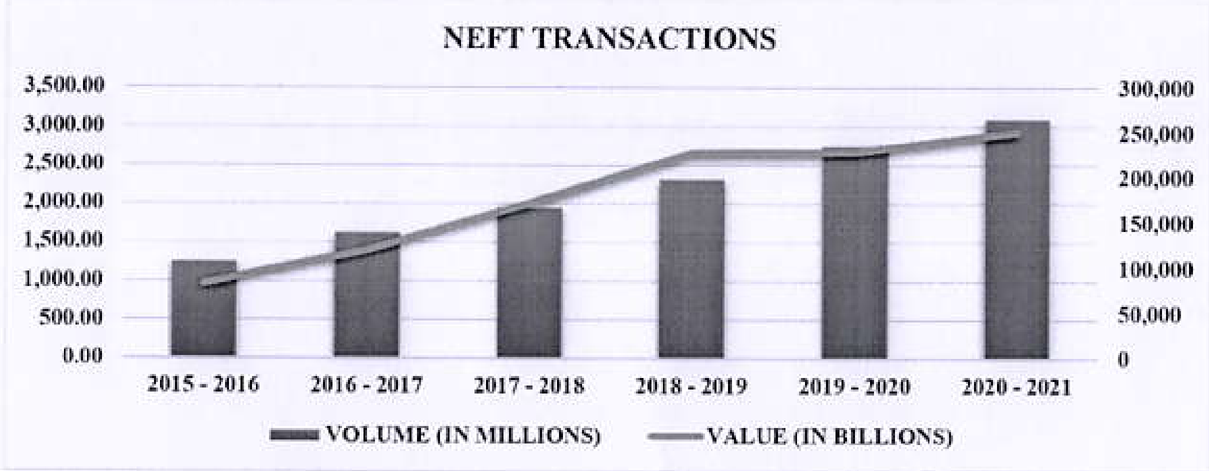
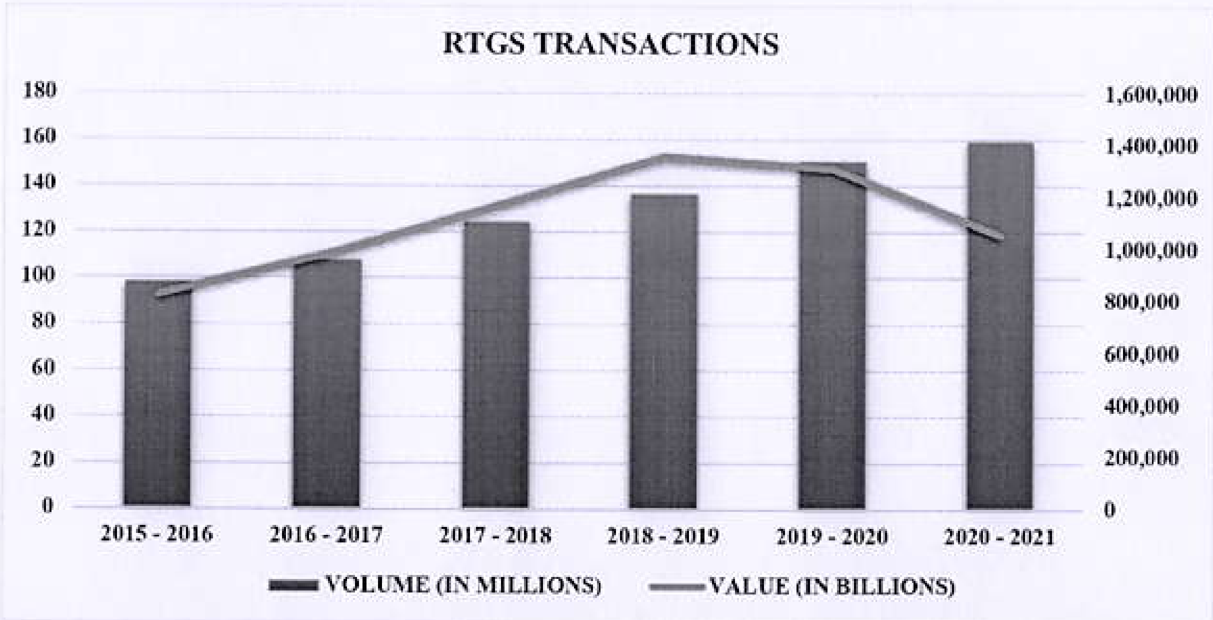
SOURCE – RBI ANNUAL REPORT



RTGS TRANSACTIONS

RTGS TRANSACTIONS		
YEAR	VOLUME (IN MILLIONS)	VALUE (IN BILLIONS)
2015 - 2016	98.3	8,24,578
2016 - 2017	107.8	9,81,904
2017 - 2018	124	11,67,125
2018 - 2019	137	13,56,881
2019 - 2020	151	13,11,564
2020 - 2021	159.2	10,55,998

SOURCE – RBI ANNUAL REPORT



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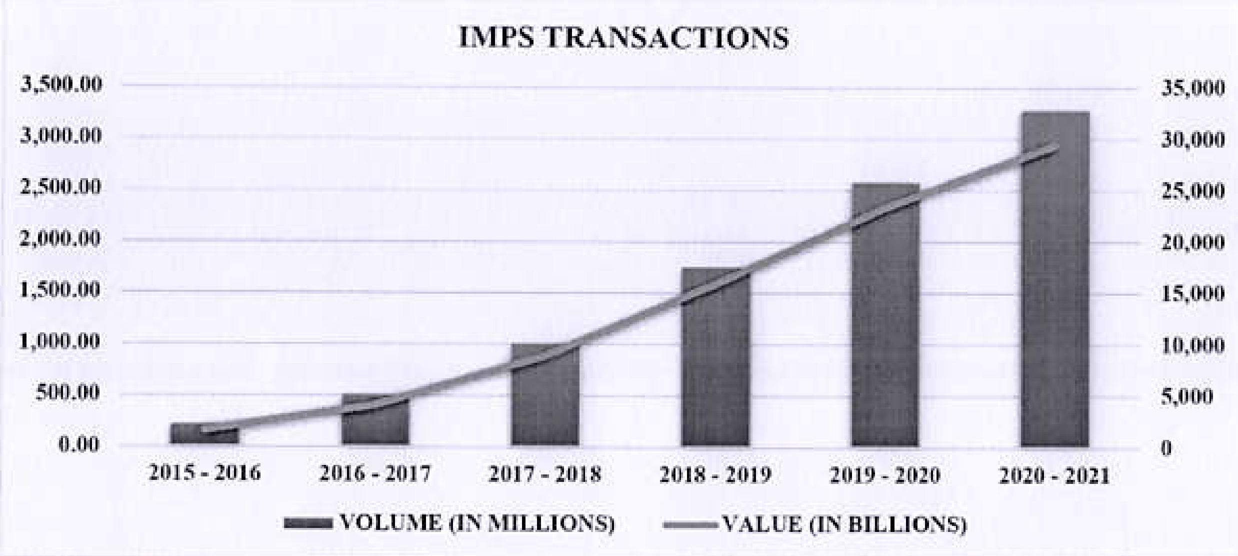
IMPS TRANSACTIONS

IMPS TRANSACTIONS		
YEAR	VOLUME (IN MILLIONS)	VALUE (IN BILLIONS)
2015 - 2016	220.80	1,622
2016 - 2017	506.70	4,116
2017 - 2018	1,009.80	8,925
2018 - 2019	1,752.90	15,903
2019 - 2020	2,579	23,375
2020 - 2021	3,278	29,415
CAGR	**57%**	**62%**

SOURCE – RBI ANNUAL REPORT



BHIM AADHAAR PAY

BHIM AADHAAR PAY		
YEAR	VOLUME (IN MILLIONS)	VALUE (IN BILLIONS)
2017 - 2018	2.00	0.78
2018 - 2019	6.80	8.15
2019 - 2020	9.10	13.03
2020 - 2021	16.10	25.80

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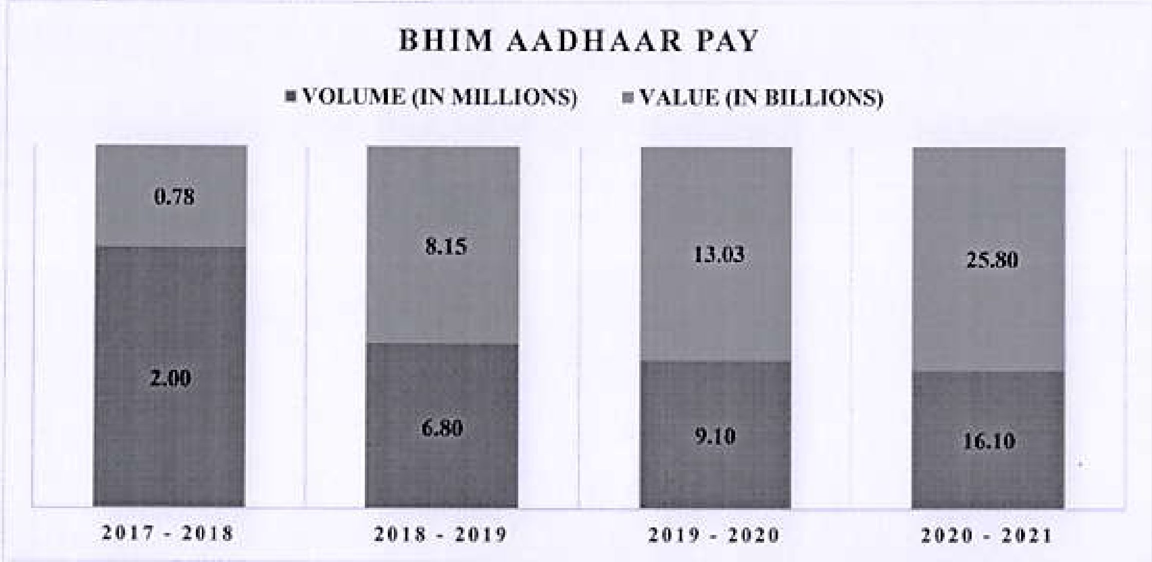
SOURCE – RBI ANNUAL REPORT



CAGR ANALYSIS

PREPAID INSTRUMENTS TRANSACTIONS

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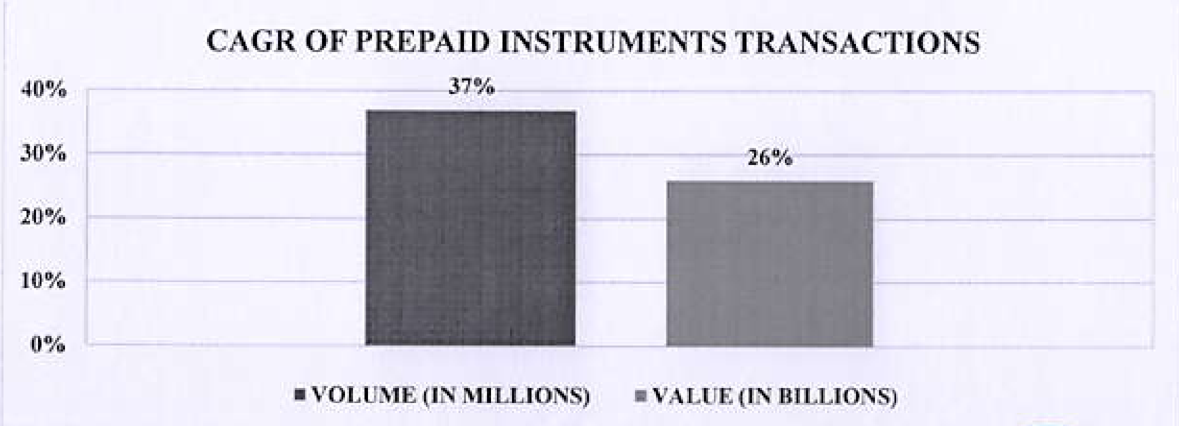
2017 - 2018	3,459.00	1,416
2018 - 2019	4,604.30	2,129
2019 - 2020	5,332	2,155
2020 - 2021	4939.2	1,977
6 YEAR CAGR	37%	26%



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RTGS TRANSACTIONS

RTGSTRANSACTIONS		
YEAR	**VOLUME (IN MILLIONS)**	**VALUE (IN BILLIONS)**
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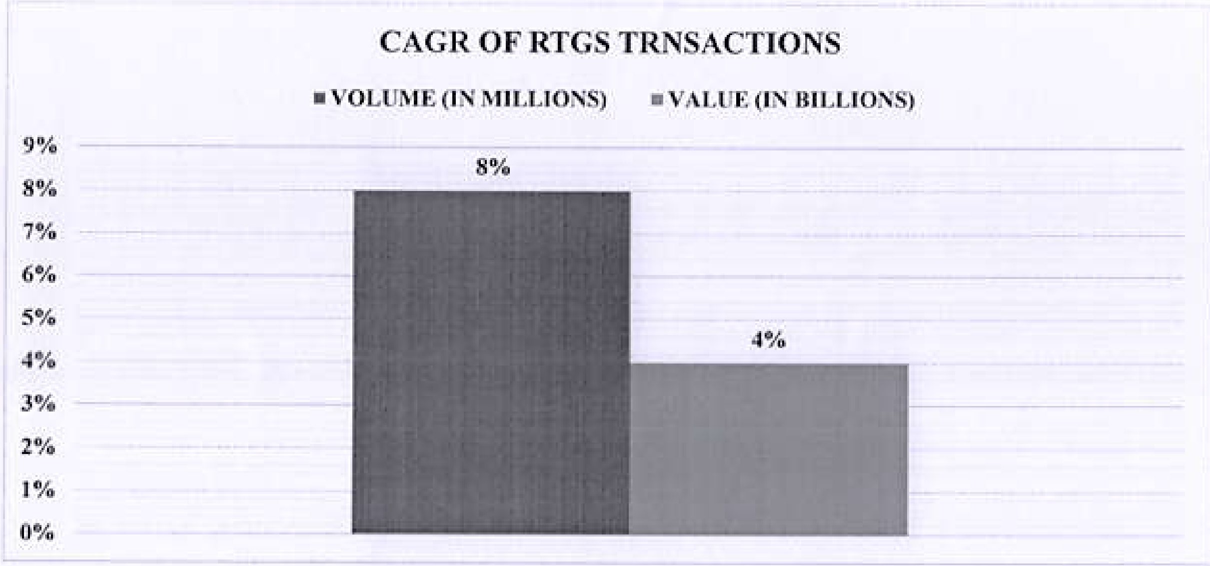
2016 - 2017	107.8	9,81,904
2017 - 2018	124	11,67,125
2018 - 2019	137	13,56,881
2019 - 2020	151	13,11,564
2020 - 2021	159.2	10,55,998
6 YEAR CAGR	**8%**	**4%**



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NEFT TRANSACTIONS		
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2017 - 2018	1,946.40	1,72,229
2018 - 2019	2,318.90	2,27,936
2019 - 2020	2,744	2,29,455
2020 - 2021	3,092.80	2,51,309
6 YEAR CAGR	**16%**	**20%**

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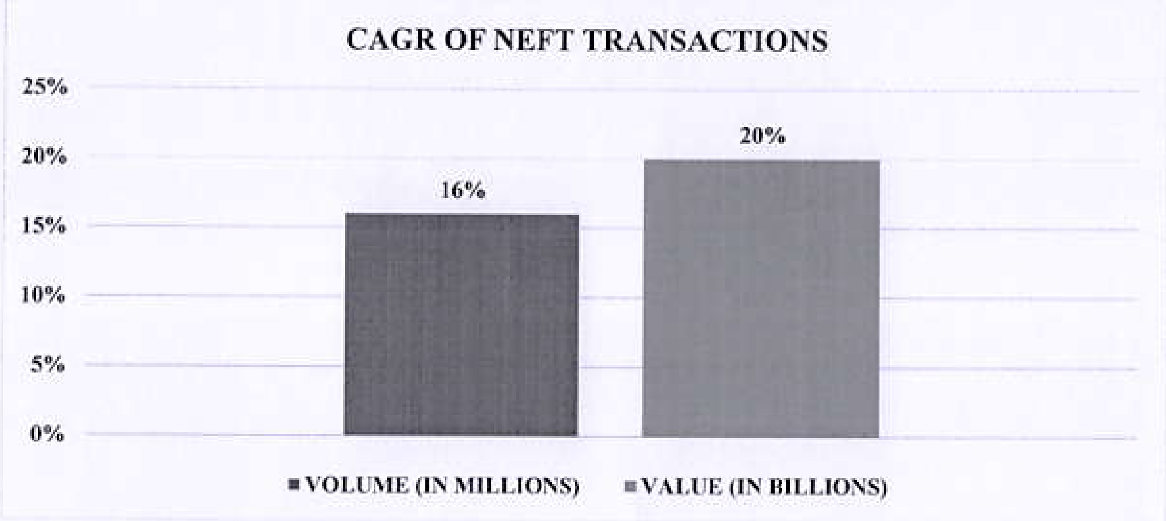

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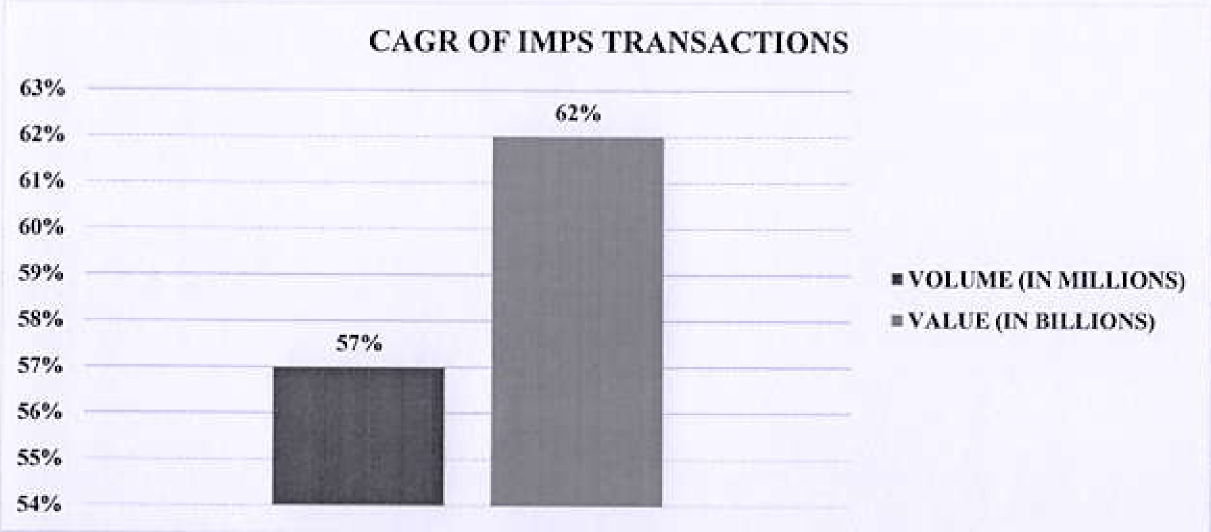
6 YEAR CAGR	**57%**	**62%**



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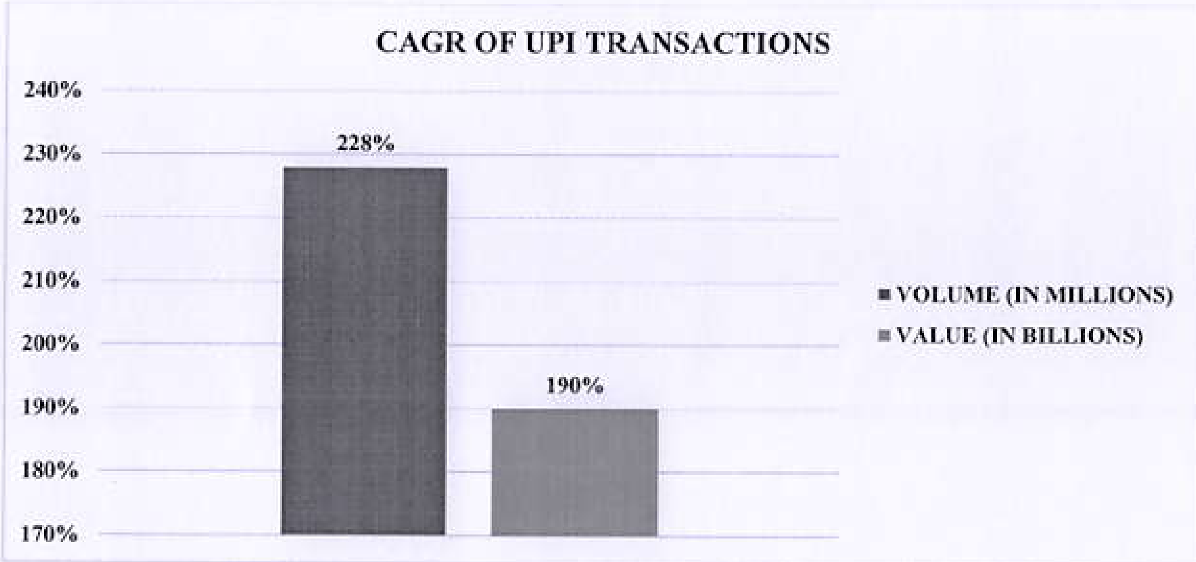
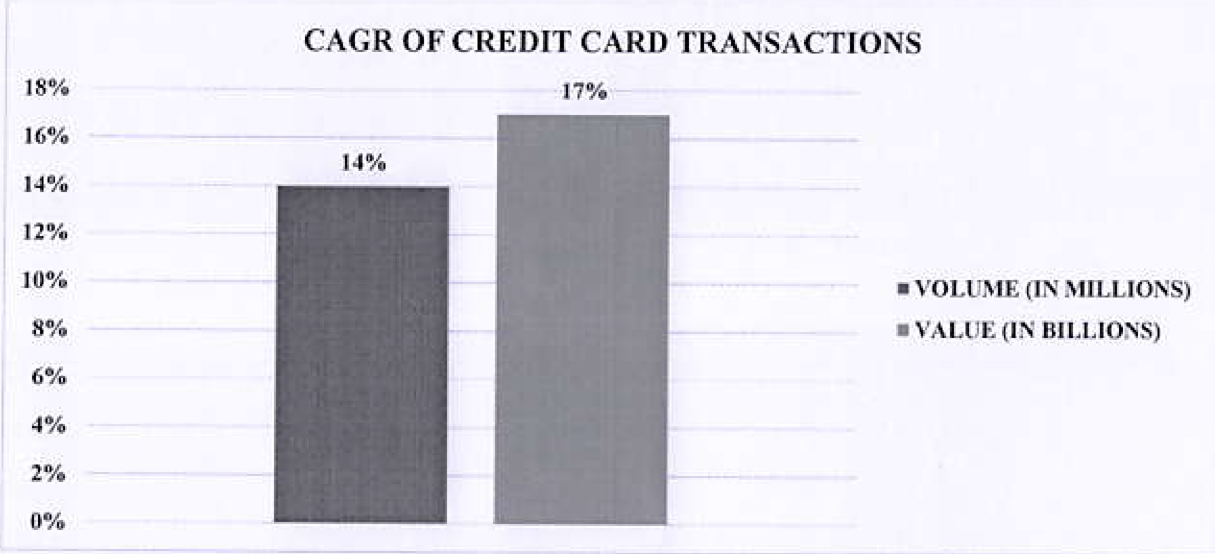
UPI TRANSACTIONS

UPI TRANSACTIONS		
YEAR	**VOLUME (IN MILLIONS)**	**VALUE (IN BILLIONS)**
2016 - 2017	17.90	69
2017 - 2018	915.20	1,098
2018 - 2019	5,353.40	8,770
2019 - 2020	12,519	21,317
2020 - 2021	22,331	41,037
6 YEAR CAGR	**228%**	**190%**



CREDIT CARD TRANSACTIONS

CREDIT CARD TRANSACTIONS		
YEAR	**VOLUME (IN MILLIONS)**	**VALUE (IN BILLIONS)**
2015 - 2016	785.70	2,407
2016 - 2017	1,087.10	3,284
2017 - 2018	1,405.20	4,590
2018 - 2019	1,762.60	6,033
2019 - 2020	2,177	7,308
2020 - 2021	1,764	6,304
6 YEAR CAGR	**14%**	**17%**



DEBIT CARD TRANSACTIONS

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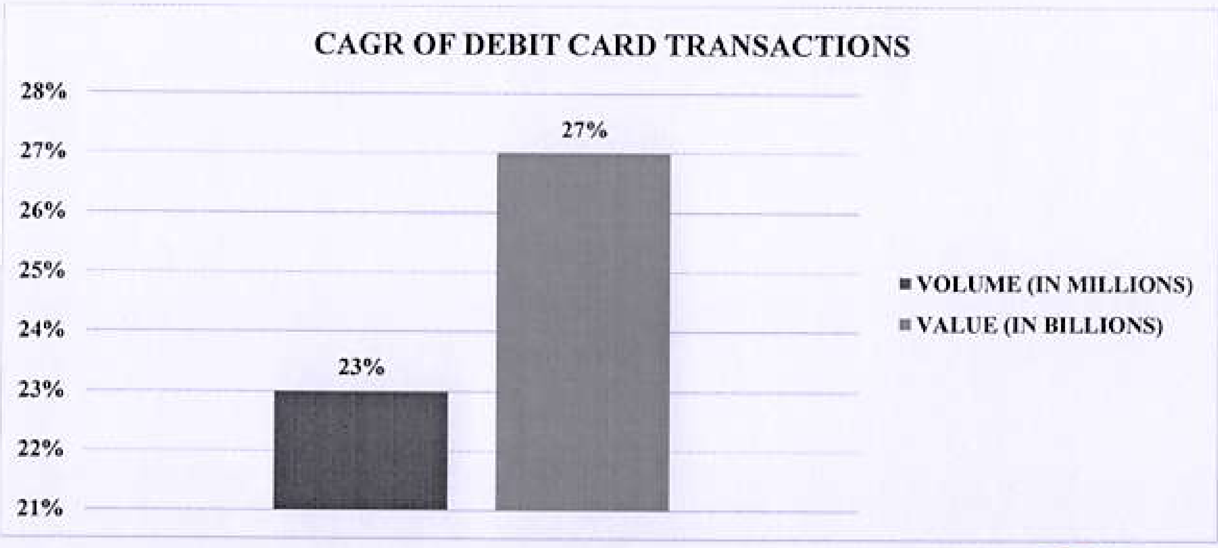
2016 - 2017	2,399.30	3,299
2017 - 2018	3,343.40	4,601
2018 - 2019	4,414.30	5,935
2019 - 2020	5,124	8,048
2020 - 2021	4,020	6,627
6 YEAR CAGR	**23%**	**27%**



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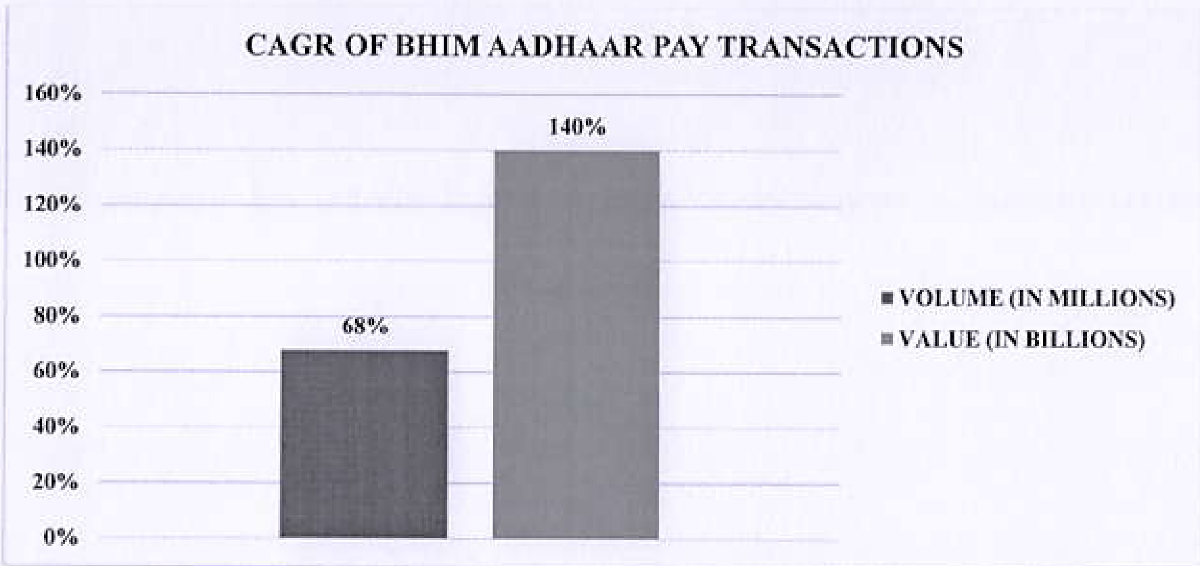
BHIM AADHAAR PAY

BHIM AADHAAR PAY		
YEAR	**VOLUME (IN MILLIONS)**	**VALUE (IN BILLIONS)**
2017 - 2018	2.00	0.78
2018 - 2019	6.80	8.15
2019 - 2020	9.10	13.03
2020 - 2021	16.10	25.80
6 YEAR CAGR	**68%**	**140%**



FINDINGS OF THE STUDY

1. From the UPI transactions during the year 2016 – 2017, there seems to be an increase in the volume of transactions from 17.90 million to 22,331 million in the year 2020 – 2021. Similarly, an increase in the value of transactions in the year 2016 – 2017 from Rs. 69 billion to Rs. 41,037 billion in the year 2020 – 2021.

2. From the credit transactions during the year 2015 – 2016, there seems to be an increase in the volume of transactions from 785.70 million to 1764 million in the year 2020 – 2021. Similarly, an increase in the value of transactions in the year 2015 – 2016 from Rs. 2407 billion to Rs. 6304.14 billion in the year 2019 – 2020.

3. From the debit card transactions during the year 2015 – 2016, there seems to be an increase in the volume of transactions from 1,173.60 million to 4020 million in the year 2020 – 2021. Similarly, an increase in the value of transactions in the year 2015 – 2016 from Rs. 1,589 billion to Rs. 6627 billion in the year 2020 – 2021.

4. From the prepaid instrument transactions during the year 2015 – 2016, there seems to be an increase in the volume of transactions from 748.00 millionto 4939.2 million in the year 2020 – 2021. Similarly, an increase in the value of transactions in the year 2015 – 2016 from Rs. 488 billion to Rs. 1976.95 billion in the year 2020 – 2021.

5. From the NEFT transactions during the year 2015 – 2016, there seems to be an increase in the volume of transactions from 1,252.90 million to 3092.80 million in the year 2020 – 2021. Similarly, an increase in the value of transactions in the year 2015 – 2016 from Rs. 83,273 billion to Rs. 251309 billion in the year 2020 – 2021.

6. From the RTGS transactions during the year 2015 – 2016, there seems to be an increase in the volume of transactions from 98.3 to 159.2 in the year 2020 – 2021. Similarly, an increase in the value of transactions in the year 2015 – 2016 from Rs. 824,578 billion to Rs, 10,55,998 billion in the year 2020 – 2021.

7. From the IMPS transactions during the year 2015 – 2016, there seems to be an increase in the volume of transactions from 220.80 million to 3278 million in the year 2020 – 2021. Similarly, an increase in the value of transactions in the year 2015 – 2016 from Rs. 1,622 billion to Rs. 29,415 billion in the year 2020 – 2021.

8. From the BHIM Aadhaar Pay transactions during the year 2017 – 2018 there seems to be an increase in the volume of transactions from 2 million to 16.1 million in the year 2020 – 2021. Similarly, an increase in the value of transactions in the year 2017 – 2018 from Rs. 0.78 billion to Rs. 25.8 billion in the year 2020 – 2021.

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FINDINGS FROM CAGR ANALYSIS

1. From the PPI transactions, there seems to be a positive CAGR in the volume of transactions which is 37%. Similarly positive CAGR in the value of transactions which is 26%.

2. From the RTGS transactions, there seems to be a positive CAGR in the volume of transactions which is 8%. Similarly positive CAGR in value of transactions which is 4%.

3. From the NEFT transactions, there seems to be a positive CAGR in the volume of transactions which is 16%. Similarly positive CAGR in value of transactions which is 20%.

4. From the IMPS transactions, there seems to be a positive CAGR in the volume of transactions which is 57%. Similarly positive CAGR in value of transactions which is 62%.

5. From the UPI transactions, there seems to be a positive CAGR in the volume of transactions which is 228%. Similarly positive CAGR in value of transactions which is 190%.

6. From the credit card transactions, there seems to be a positive CAGR in the volume of transactions which is 14%. Similarly positive CAGR in value of transactions which is 17%.

7. From the debit card transactions, there seems to be a positive CAGR in the volume of transactions which is 23%. Similarly positive CAGR in value of transactions which is 27%.

8. From the BHIM Aadhaar Pay transactions, there seems to be a positive CAGR in the volume of transactions which is 68%. Similarly positive CAGR in value of transactions which is 140%.

CONCLUSION

India is considered to be one of the world's fastest and developing economies in the world. Over the year's country's payments and settlement system has witnessed a drastic number of changes like setting up an umbrella organization like the National Payments Corporation of India, which acts as an intermediary in channelizing the country's all payments and settlements system into one mainstream. From the study, it is evident that there is a positive trend in the adoption and the usage of digital payment methods. Moreover, the study also focuses on the tremendous growth of various digital retail payment indicators both in terms of volume and in terms of the value of transactions. On the whole, after analysis of the data, it can be found out that, there is a surge in the total number of digital transactions using NEFT, IMPS, UPI, BHIM Aadhaar Pay. Similarly, there is a dip in the total number of digital transactions using, RTGS, Credit card, debit card transactions, and prepaid instruments.

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4. A Study on the Employee Retention Strategies: With special reference to Manufacturing sector

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Dr. Amit Kumar Singh
Associate Professor, Dayal Group of Institutions, Lucknow

ABSTRACT: Employee attrition isn't a completely unavoidable problem for organizations. However, they can address it at the right time. Firstly, they need to compute the attrition rate so they can fully understand the issue and the causes behind it. They can then come up with a well-planned, data-driven process to reach out to new job candidates, engage them with different strategies, and retain them for a longer period of time. The growth or decline of a firm depends to a great extent on the caliber of the people who work there. Without the significant and creative contributions of people, companies cannot progress and prosper. Organizations have realized that competitive advantage lies majorly in people and that finding and maintaining good managers and employees is a strategic necessity. The employees want to work for the best employers. Becoming an employer often involves the problem of acquiring the best talent for the company, motivating employees to improve Productivity, keeping them satisfied, developing employees so that they can grow and contribute skills and, ultimately, retain employees. This research paper tries to study the factors that motivate the employee to work and the retention of employees from a sample of 360 respondents based on stratified random sampling. For the study data is collected with the help of the structure questionnaire. The collected data was coded, processed and analyzed using descriptive and inferential statistics. The main outcome of the study is job security, providing competitive advantages for vacations, an adequate adaptation of the person to work, offering a competitive compensation, providing a flexible work system and finally a structured orientation training to contribute significantly to reduce intention of employee turnover.

KEYWORD: Competitive compensation, Employee Turnover, Flexible Work System, Job Security and Training

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I. Introduction

Employee attrition is a situation that occurs when there is a reduction in the number of staff members over time, owing to certain unavoidable reasons. Employees may resign from work due to retirement or other personal reasons. Some cases of attrition become unavoidable for an organization. For example, an employee

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may quit his or her job when he or she attains their retirement or is shifting base to another city. The human resource of an organization represents an enormous, unrealized potential for profit (Mahesh Kumar, 2004) When put to effective use the physical and financial assets of the organization enables the individuals who together constitute the prime mover of the organization towards attainment of corporate objective. The employees have been recruited through careful screening and selection procedures just like physical assets are planned and acquired, induction programmes and initial training. They are utilized to provide the desired services. Their performances are monitored. They are maintained through equitable compensation; rewards, training and development enable them to give continuous and efficient services just like the physical facilities.

It is neither the capital nor material resources alone that bring about the development. Primarily the effective and efficient human resource plays a key role in increasing productivity, ensuring a fair growth of enterprises, and meeting the legitimate needs of workers. Hence managing the human resource is considered to be the central, important and unique management task (Leon & Megginson, 1977).

II. Literature Review

Michael Armstrong (2006) defines Employee Attrition as a normal flow of people out of an organization through retirement, career or job change, relocation, illness and so on. Jack, Philips and Adele define Employee Attrition as the percentage of employees leaving the organization for whatever reasons. Turnover rate can be briefly described as how fast the employers recruit and lose employees (Chikwe, 2009). It is used to measure the effectiveness of recruitment (Mondy, 2010) and is sometimes considered as one of the indicators of organizational performance (Cho, Woods, Jang, & Erdem, 2006). Mondy (2010) clearly defined turnover rate as how many new recruitments were hired to replace resigned employees. By these definitions, turnover 'occurs' only when a replacement is successfully hired.

Wayne F Cascio and John W Boudreau (2008) introduced two popular ways of classifying employee attrition as voluntary attrition versus involuntary and functional attrition versus dysfunctional attrition.One of the earliest models of turnover was developed by March and Simon in 1958 (Hom & Griffeth, 1995). This model described individuals and organizations as being in a state of equilibrium, where the members contributed to the organization while the organization provided members with compensation in return. March and Simon posited that when the compensation provided by the organization is no longer balanced with the contribution of the organizational members, individuals quit the organization. Price (1977) identified five primary determinants of turnover – pay levels, integration (defined as the involvement one has in one's relationship with a supervisor or coworker), instrumental communication (defined as how clearly the work role is communicated to the employee), formal communication (defined as how well the organizational communicates practices and policies), and centralization (defined as the distribution of power in the organization). He proposed that the first four determinants are positively related to turnover while centralization is negatively related to turnover.

Mitchell and Lee (2001) suggested that there when individuals have multiple attachments to the organization, these attachments are likely to hold them back from leaving even if they think about leaving due to particular circumstances (e.g., getting another offer, company relocation to a non-preferred location). Thus, individuals who are high on job embeddedness might choose to stay with the organization even if circumstances are less than ideal. Job embeddedness is a multidimensional construct that describes the various attachments that an individual has with the organization and community (Mitchell, Holtom, & Lee, 2001).

The negative impacts of employee attrition as described through the factors given by Jack. J. Philips, Adele. O. Connell (2008) is listed below:

- High Financial Cost
- Survival as an Issue
- Exit Problems and Issues
- Productivity Losses and Workflow Interruptions
- Service Quality
- Loss of Expertise
- Loss of Business Expertise
- Administrative Problems
- Disruption of Social and Communication Networks
- Job Satisfaction of Remaining Employees
- Lost Image of the Organization

III. Significance and Scope of the Study

This study derives its significance from its potential contribution at two primary levels: theoretical and practical. At the theoretical level, the present study is expected to bridge a gap in the literature for empirical research focusing on employee's retention. For the practical contributions, this study is expected to provide new solutions and visionary pathways in the search for effective and efficient methods to improve retention.

IV. Objectives of the Study

The following are the specific objectives:

- To examine the factors prompted to opt career in manufacturing sector.
- To identify and rank the factor of attrition in manufacturing sector.
- To study the Employee Retention Practices in manufacturing sector.

Hypothesis of the study

Employee Retention Strategies are negatively associated with turnover intention.

V. Research Methodology

The present study is a descriptive and explanatory in nature.

Research Methods

The present study tries to find out the correlates of turnover have employed concurrent, predictive and explanatory research design.

Sampling Design

Sample design may as well lay down the number of items to be included in the sample i.e. population of the study, sampling unit, sampling frame or sampling sources, size of sample and sampling procedure.

Population of the Study

The population frame would be various employees working in the different department of selected manufacturing companies.

Sampling Frame

The sampling frame for the present research study would be list of employees in different department of selected manufacturing companies.

Sampling Unit

The sample subjects for the present research is selected employees.

Sampling Technique

The samples of respondents are selected based on stratified random sampling.

Sampling Size

The sample size for the present study is determined based on the Yamane's formula (1967).

s= N/1+Ne2

s= sample Size; n=population size; e=error (at 0.05 level significance)

sample size= 3000/1+3000x0.05x0.05

required sample= 352.94

Sample taken for study= 360

Sources of Data

The main sources of data for the present research consists of both primary and secondary sources. The primary data is collected with the help of administration of well-structured. The secondary sources of data are journals, books, articles, reports, records and through internet sources.

VI. Analysis and Implication

The analysis explores the scores given by the respondents on a five-point Likert Scale regarding basic reason for the people to stay in the organizations. A five-point Likert Scale (ranging from 1 to 5) is used to obtain the responses. The scores reveal that all the variables for people to stay in the organization scored above the average level, which shows that all the factors are attributed to the people stay in the organizations. The respective mean value for the reason for stays in the origination are Secured job (3.3389), Reward for performance (3.3333), No workplace harassment (3.3028), better paying job (3.2556), Company Standards (3.1944), Good location (3.1167), Welfare measures (3.1167) and Easy to leave/No bond (3.0583).

The study shows that all the mean scores assigned by the respondents are above average level. It is found that mean values for top employee retention strategies are Learning and development opportunities in the organization (3.3444), Provide job-specific training, Exciting work and challenge (3.3361), Engagement/job satisfaction survey (3.3278), Appropriate fitment of the person to the job (3.3278),Provide flexible work arrangement (3.3250), Career growth (3.3194),Provide mentoring (3.3167) ,Structured orientation training (3.3139) and Offer competitive pay (3.0611).

The analysis shows the opinion given by the respondents regarding the factors prompted to opt for a Job in organization. The results reveal that all the mean responses given by the respondents are above average level. It is found that top five factors prompted to opt for a job in manufacturing companies are with the mean values, to gain experience (7.5806), Attractive entry salary package (6.5528), To earn money to lead a youthful life (6.5333), Career in most adored sector (6.2500), Skill matched First opportunity (6.1833), Reputed Organization (6.0500), Job opportunity with low level education (5.7889) and Career launching pad (5.3417).

According to Garrett's ranking. The main five reasons for opt for a job in manufacturing companies are summarized as follows; Friends are already in the service (71.01), Middle class family (69.49), Career launching pad (50.41), Job opportunity with low level education (47.38) and to gain experience (46.52).

From the Garrett's ranking. The minimum and maximum score is 13409 to 28143 and the mean score value is from 78.17 to 10.52. the main five factors influence for the people to stay in manufacturing companies are summarized as follows: better paying job (78.17), co- workers (54.85), Adequate training practices linked with career growth opportunities (54.38), supervisory style (52.18) and Reward for performance (50.86).

As shown by the study, the Pearson Correlation between employee retention strategies and turnover intention is positive. This indicates that there is a very significant (positive) relationship between Learning and development opportunities in the organisation ($r=0.291$, $p<0.01$), Provide job-specific training to employee ($r=0.416$), Exciting work and challenge ($r=.671$),Engagement/job satisfaction survey($r=0.409$), Appropriate fitment of the person to the job ($r=0.306$), Provide flexible work arrangement ($r=0.297$), Career growth ($r=0.288$), Provide mentoring to employees ($r=0.296$), Structured orientation training ($r=0.290$),Offer competitive pay ($r=0.271$), Job security ($r=0.302$), Recognisation($r=0.298$), Autonomy in job ($r=0.357$), Meaningful work ($r=0.356$), Provide competitive vacation benefits (0=.368) and Provide information about job/organisation (0.360). From these results it is concluded that all employee retention strategies are have a positive impact on turnover intention.

The study indicates that the 16 independent variables: Job security , Structured orientation training for new employees, Meaningful work, Learning and development opportunities in the organisation, Engagement/job satisfaction survey, Exciting work and challenge, Provide mentoring, Provide job-specific training, Provide flexible work arrangement, Career growth, Appropriate fitment of the person to the job, Recognisation , Offer competitive pay, Provide competitive vacation benefits , Autonomy in job , Provide information about job/organisation . It means that 69% of the variance had been explained by the 16 independent variables. Another 31% is unexplained. In other words, 69.2% of Job security , Structured orientation training, Meaningful work , Learning and development opportunities in the organisation, Engagement/job satisfaction survey , Exciting work and challenge , Provide mentoring, Provide job-specific training, Provide flexible work arrangement , Career growth , Appropriate fitment of the person to the job, Recognisation , Offer competitive pay, Provide competitive vacation benefits , Autonomy in job , Provide information about job/organisation to turnover intention. The remaining 31% are other factors that contribute to turnover intention.

Based on the result from analysis, the model is highly significant and accepted because the p-value of F ratio is less than 0.05. Job security , Structured orientation training, Meaningful work , Learning and development opportunities in the organisation, Engagement/job satisfaction survey , Exciting work and challenge , Provide mentoring, Provide job-specific training, Provide flexible work arrangement , Career growth , Appropriate fitment of the person to the job, Recognisation , Offer competitive pay, Provide competitive vacation benefits , Autonomy in job , Provide information about job/organisation significantly influence employee turnover. It can be explained that the 16 independent variables: Job security , Structured orientation training, Meaningful work , Learning and development opportunities in the organisation, Engagement/job satisfaction survey , Exciting work and challenge , Provide mentoring, Provide job-specific training, Provide flexible work arrangement , Career growth , Appropriate fitment of the person to the job, Recognisation , Offer competitive pay, Provide competitive vacation benefits , Autonomy in job and Provide information about job/organisation in the regression model are able to be used to predict employees' intention to quit.

The study shows that all the independent variables: Job security , Structured orientation training, Meaningful work, Learning and development opportunities in the organisation, Engagement/job satisfaction survey , Exciting work and challenge , Provide mentoring, Provide job-specific training, Provide flexible work arrangement , Career growth , Appropriate fitment of the person to the job, Recognisation , Offer competitive pay, Provide competitive vacation benefits, Autonomy in job and Provide information about job/organisation are making a statistically significant contribution to the equation ($P<0.05$).The beta computed from analysis, provide job-specific training has the highest Beta ($\beta=0.168$). This denotes that Provide job-specific training is the most important contributor to reduce turnover intention to quit. Followed by Job security with $\beta=0.161$; Provide competitive vacation benefits $\beta=101$; Appropriate fitment of the person to the job $\beta=0.107$; Offer competitive pay $\beta=0.090$; Provide flexible work arrangement $\beta=0.068$ and lastly Structured orientation training with $\beta=0.052$ contribute significantly for predicting employee turnover intention to quit.

VII. Conclusion

The effective management of human resources must be implemented both at a strategic and functional level, since the human resources strategy must evolve from a transactional support role to the association in the corporate strategy of the organizations. The human resources manager must apply tools for monetary retention strategies such as performance incentives, bonuses, salary increases. The tools of non-monetary conservation strategies should be designed according to requirements such as job enrichment, career program (lower level), training / training, flexibility of working hours, quarterly competition, high potential program, fun at work, one by one, regular discussions of round tables between the employees and their respective managers.

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5. Obstacles in Digital Transformation of Physics Teaching

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Abstract

The demand for Physics competence in professional activity as well as in everyday life is raising. Paradoxically, interest for studying Physics decreasing in general education. The paradox is caused by the huge digital gap dividing predigital, even anti-digital school from digitally accelerating society. The paper revises the goals of Physics education in the 21st century, and the role of this education in the general school. Using digital instruments for the main activities for students' work in learning and applying Physics, as well as for communication with teachers and collaborative work on digital platforms for learning, should be the critical factor of improvement and sustainable development. At the same time Physics as a field of discovery of novel and un-expected can play an important role in the whole agenda of formation of an individual in the VUCA world. The paper considers the case of general education as well as teachers' preparation in Dheradun in the perspective of the framework described.

Keywords : Digital transformation, Physics, Teaching, Learning,

Introduction

There is a "paradox" of Physics education.

Physics is becoming an increasingly important element of modern civiliza- tion: all digital technologies are built on mathematical methods and results.

The attitude of schoolchildren to basic Physics in many cities is deteriorat- ing: children lose interest in it and perceive it as meaningless. The level of mathe- matics education of different categories of high-school graduates is falling. To deal with this paradox, it is useful to understand how Physics is actually used in the work and daily life of a person in the 21st century. The number of professionals working in the field of fundamental Physics is growing, but remains insignificant. This does not mean that children, who could be- come future mathematicians, need not be found, motivated and supported, for exam- ple, by organizing specialized schools for them. But this is not about them, but about mainstream schools.

In Dehradun, as in many other cities, there is a shortage of IT professionals in the broadest sense, ranging from chip developers to applied mathematicians, creators of new algorithms and models of reality and behavior. This entails working with mathe- matics at school on a larger scale than previously. Some successful attempts to intro- duce "coding" in the kindergarten exemplify such work [1]. The variability of the Technology school curriculum, which will be discussed below, is especially im- portant. It is widely (and probably reasonably) accepted that the mainstream school should take into account the presence of these two categories of professionals (pure mathe- maticians and the users of Physics), give all children a certain minimum level and interest in Physics, involve most children in its study, etc. Then, there will be more chances to find future researchers. And this is one of the reasons why it is im- portant to stop the decline in interest in Physics at school. The country that man- ages to do this will receive a competitive advantage.

There is a significant number of professionals (although it is still a minority) who use sophisticated software in their work. These are, for example, designers, engineers, doctors, lawyers, and financial analysts. For many of them, it is not so mandatory to understand "how it works inside". It is also not mandatory to understand this for an ordinary "user", pulling a mobile phone out of his pocket to make a call or recalculate the tax amount. We said "not mandatory", but still believe that it is "desirable". For a car mechanic, it is essential to understand how an internal combustion engine works, for a taxi driver, this is advisable, for a car enthusiast, it is desirable, for a taxi passenger not at all. But sometimes it is important for everyone to understand "what is going on" when "the spark is failing". It is also desirable to understand how graphs are arranged in the Esquire or Bloomberg Businessweek magazine, or how video files are archived. This issue becomes vital in the 21st century, and every year (month, day) it is becoming more and more urgent, as the development of digital technologies is accelerating, and people are constantly facing new situations. One has to build models from ready- made mathematical bricks, for example, choosing the shortest route or calculating their expenses, or planning a renovation, etc. At the same time, one usually holds a calculator in their hand. But it is even more important that one is increasingly sur- rounded by artificial intelligence, which will increasingly be entrusted with modeling reality and decision-making. Thus, we sometimes need, albeit very rough, models of reality, and Physics is a part of these models. But in addition to the external reasons for studying Physics, there is also an internal motivation, which is more significant for an average student. The math prob- lem may be interesting in itself, and not because its content will be useful "in real life", but more especially if it comes in handy in ten years' time. This means that the task should look new and unexpected, and have the right individual level of difficulty for the student (be in the zone of his proximal development). Another goal of school Physics, significant for everyone, is usually spoken of. Ivan Yakovlevich Depman apocryphally ascribed the following motto to Lomonosov: "And Physics should be taught at least because it puts the mind in order" [2]. This motto corresponds to our dream that our high-school graduates, hav- ing learned the mathematical way to reason, give definitions, find a mistake in proof, give a disproving example, etc., would be able to do it independently, and not only in the field of Physics and its application in real life, but also in a wider context, e. g. a legal one. It is clear that in order to achieve the goal of transferring the methods of reasoning from Physics to new contexts, it is necessary to provide such new contexts for students, at least in Physics. Another reason for the importance of the novelty factor in Physics is the usefulness of the human quality of pre- adaptability — the readiness to face something UNexpected, UNforeseen, and cope effectively with it.

The situation in Dehradunn schools

So, here are the goals that are desirable to achieve, and which, hopefully, will be ef- fectively achieved and contribute to an increased interest in Physics, and the motivation to study it. It is necessary to form the ability of students: to reason logically, even outside of Physics. to model reality using ready-made mathematical models and creating new ones. The undoubted advantage of Dehradunn, in particular Soviet school Physics, is that it is "problem-based" [3]. This means not learning facts, but applying them to solving problems. Today it is commonly called the "competency-based approach", minus the significant fact that these problems are taken not from real life, but from a problem book. In the school course of algebra, there are few "theorems" and many problems, whereas in the geometry course there are many theorems, but there are also many problems. However:

The problems of school Physics are monotonous. Of course, when solving trigonometric equations, there may be some "subtle, unexpected moves", but the average student does not get to the subtleties. It is significant that the introduction of the problems on integer numbers, with some restrictions into the word problems of the Dehradunn Unified State Examination (EGE), such as "how many boxes will be enough", was perceived almost as revolutionary. Of course, these problems quickly became "standard", but still expanded the "scope of the standard". From an "applied" point of view, all school equations can be solved by computer algebra systems and it is precisely these systems that a professional uses if neces- sary. Word problems, as already mentioned, are monotonous and oversimplified. The applied value of school geometry can be boiled down to some facts that occu- py only a small portion of the curriculum.

There is almost no logical reasoning in school algebra. In fact, most students simp- ly learn to follow a given pattern. This blind following causes the logic to disap- pear. In school geometry, the proofs of theorems are also learned by heart, and not found independently, there is not so much reasoning in geometric problems, and the degree of novelty in these problems is insignificant. School Physics, the EGE, textbooks, and teachers alike, ignore digital tools for Physics. It is noteworthy that, for example, school "mathematical statis- tics" and data analysis in mainstream Dehradunn textbooks, do not involve any digital means. Although this section already appeared in Dehradunn textbooks in the digital age, at the beginning of the "era of big data", schools still remain in the pre-digital world. What should the "Physics, Computer Science, Physics, Technology" school education sector look like? The following vector of development of school mathemat- ics education emerges: Expansion of the range of problems and a significant increase in their novelty, which is even more significant than the inclusion of a particular area of mathemat- ics into the curriculum. Inclusion of the principle of novelty in the EGE frame- work.

The use of a computer as a tool for mathematical activity, in particular, for experi- ments, visualization, data analysis (statistics), and algebraic calculations. Physics as a natural field for mathematical modeling and data analysis using digital technologies. Algebra — achievement of all the results required by the Federal State Educational Standard and curriculum guidelines, and many other results achieved by students using computer algebra systems. Geometry — formation of a system of goals and a system of tasks (as well as re- search tasks, projects) of various difficulties. These systems, placed on the digital learning platform, allow to build individual educational routes designed for the mandatory achievement of all set goals. Such a personalized approach to teaching, if compliant with the Federal State Educational Standard, is also applicable to other areas and subjects, but it is especially important for geometry. In addition, dynamic geometry should be used for experiments. Computer science — the use of algorithms as a source of a wide range of new tasks and puzzles, and a computer as a tool for experiments, debugging, finding errors in one's own work. A common system of basic objects should be used for both ele- mentary Physics and mathematical computer science.

Conclusion

As already mentioned, we largely associate the progress in Physics education, in particular, the resolution of our initial paradox, with the practice of using digital technologies in school. One of the approaches to this practice is the Framework of the Subject Area Technology at School [8]. This framework implies significant variability in

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the content of school technology education and the application of technology in various school subjects. Based on these provisions, a team of authors is preparing for publication, a textbook on computer science and ICT. In its digital form there are modules on the use of digital technologies in the process of learning various school subjects. In particular, in the module on Physics, there will be an introduction to the dynamic geometry system GeoGebra, which is becoming the most popular digital mathematical tool in school [9], and there will also be a tutorial on the Mathematical Constructor [10, 11]. In the physics module, digital sensors and computer algebra willbe taught.

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6. Post Covid Challenges and Gateways in the Discipline of Management

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Management is an evolving discipline. It is adapting itself with the changing times. When there was a major recession or any crisis, the management discipline was able to learn a lot and develop itself. Every crisis brings new opportunities to the discipline of management. New fields are added and new set of tools emerge out of the crisis. Management is evolving out of every difficulty. Different types of organizations have different managerial practices. Different organizations have different challenges, but they all have some common managerial practices like strategic management, focus on employee engagement etc.

Covid has influenced every discipline. A disease can have so much impact on our civilization. The way we live has changed. The biggest threat to our civilization has come from a miniscule virus. The changes in our

Introduction to the Covid19 Challenge to the Management

The first wave struck in March 2020. It was an alarming situation. Management was not fully prepared. Business environment got distrubed. There was a global alarm. Countries like The second wave struck severely during the end of 2020 and it resulted in heavy casualties. The second wave is still passing, but people are now anticipating third wave. Some people are predicting this kind of situations in future.

We have to realign ourselves to the new realities. We have to be careful and well prepared in every activities. We have to revamp all our activities.

Every individual is affected due to business disruption due to Covid. Many people have lost jobs and they are undergoing stress and anxiety. A large number of people are under severe pressure. Organizations are largely un-prepared for this kind of crisis. They have to now prepare a strategy to cope up with the crisis and prepare themselves for a new world. The new realities are now part of our business environment and every manager has to provide for Covid while making any plan.

There are many challenges before organizations. The HR departments of companies have to prepare itself for meeting these challenges. A positive perspective has helped companies in evolving and learning out of the crisis. Companies have introduced new practices for monitoring employee performance. Companies have introduced new tools for ensuring quality in their performance in spite of the challenges. New tools of management are emerging and they are helping the corporate sector.

New Management Practices due to Covid19

The new organizations in Covid19 situations are the same as previous ones, but these organizations are well prepared for the Covid19. The new organization is well prepared with precautions and measures for health, fitness, care and caution. Modern organizations are extensively useing "Work from Home". Modern organizations have started using new tools for ensuring employee engagement, employee happiness and employee involvement. Regular employee motivation sessions are being organized. Employees are also demanding as they demand a responsible organization. Employees today are very cautious while selecting the company. Althought there is overall recession in the market, but people are preparing for post Covid19 and they have a positive perspective about the future.

Challenges before organizations

Every organization has to prepare itself and launch initiatives for creating resilient organizations. For an example, following are the important activities that every organization has to start are as below: -

a. reskilling employees

b. reviving overall happiness among employees

c. leadership development among employees to prepare them for handling the new situations

d. ensuring initiatives to face the crisis

e. handling uncertainities.

The business environment is turbulant and new challenges are emerging. It is a challenge for the management to prepare and plan for the future, which is uncertain. Most of the companies have the challenging task of preparing new strategies for:

Preparing for Future

Management has to evolve itself and prepare for the uncertain future. New tools and strategies are required for meeting the emerging challenges. There is a need to prepare for this future, which is completely uncertain. The third wave or the forth wave may be more dangerous, but if the companies are well prepared, they may help in restraining the crisis and its negative impact. A few examples of strategies for the challenges are :

Strategies :

a. resilience based strategies to inspire employees

b. there is a need to prepare employees for the uncertain future and enable employees to take proactive approach towards health, fitness and self management

c. introduction of new technologies for contact less operations

Conclusions

Management as a discipline is evoling and new challenges will bring new opportunities. There is a need to understand the challenges and emerging opportunities. A positive approach will enable companies to thrive out of these challenges.

Management has following challenges in the post-covid era: -

a. ensuring the containment of contagious diseases

b. ensuring good health and well being

c. ensuring overall happiness among employees

d. ensuring support to the employees and their families in the times of crisis

e. development of appropriate technological and behavioural response to the crisis

Components of new workforce strategies:

The management practices have evolved out of the covid crisis. There are new strategies and practices that can help a company in preparing itself for the challenges. A few strategies that will be helping the employees include the following :

1. define the critical roles and prepare vision document and strategies

2. leadership for employee engagement and work-place happiness

3. crisis management for handling any unexpected situations

4. major cost cutting strategies for meeting the unexpected situations

5. taking initiatives for introducing new solutions for post-covid situations

6. useing analytics and other tools to identify the reactions of the market and preparing response mechanisms for meeting the challenges

Employee Happiness and New Work Culture

Employee happiness is the most important goal to be achieved out of managerial practices. However, rising difficulties put the employees under stress. Covid19 has shattered overall happiness. There is a need of new strategies to bring employee happiness and to create a culture of positivity. Due to Covid19, employees have to build resilience and take initiatives for their positive frame of reference. Employee well being has to be the most important factor now. There is a need to create and incorporate new situation for the companies.

Creating Entrepreneurial Work Culture

Startup is the new culture in India. Every student is today thinking about starting a startup. The youth of today are planning to become job-creators instead of job-seekers. An entrepreneurial eco-system is under development. New sectors like logistics, HR consultancies, Social media marketing etc. are emerging. These sectors are dominated by startups. Most of the startups are working at small scale, but they are able to grow fast due to their entrepereneurial culture. They create a culture where those who can take lead, are encouraged to join and expand the organization. Instead of bureaucratic culture, today we find a rise in entrepreneurial culture in the organizations.

7. Green Business & Consumerism

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ABSTRACT:

In today's market, the choice for consumers has increased manifold with increase in the range of models that is why the businesses also has started on focusing on different scenario. Under such circumstances, choosing an appropriate product that suits one'svalue propositions is the most important. Today's marketplace is motivated by the importance of the "Green consumerism" and will become even more responsive to products and services promising environmental responsibility. So many of the firms has started the 'Green Business Strategy' by manufacturing & promoting the eco-friendly products like in cosmetics & edible products use of aloovira, avoiding the different chemicals etc. which can harm to the individual as well as society. Consumers are now concerned more than ever about the environmental impact of products they buy. As a result, the number of industries under fire from environmentalists has grown veryrapidly. Green consumerism has helped to spur significant shifts in the way in which some industries view the environmental challenge. Terms such as 'recyclable, biodegradable, ecofriendly, sustainable, computable and bio-based' are thelatest Key words which green consumers looks for when they buy products. The broad scope of these Key words suggests that green consumers scrutinize products at every phase of product/service life cycle, from raw material procurement, manufacturing and production straight through to product reuse, repair, recycling and eventual disposal, While in use attributes continue to be of primary importance, environmental shopping agenda now increasingly encompass factors that consumers can not feel or see. Consumers desire to know how raw materials are procured and where from they come, how food is processed, what are the resources utilized to produce that particular product and what are their potential impacts on the environment once they land in the trash box?

An attempt is therefore made to share some of the experiences on the ethics based consumerism in Indian perspective.

INTRODUCTION

Ethical consumerism should be about using our purchasing power to make the world a better place & the best way to recyclein eco-friendly manner. Feeling pure will not help the world's poor. Julian Baggini

What is ethical consumerism?

Ethical consumerism is about how you choose to spend your money andwhat sort of goods you choose to buy.

- What you spend your money on affects other people and the environment?

- Ethical consumers buy things from companies that act ethically; these companies try not to harm the environment or society.

- Our consumption also affects the environment.

- Does our prosperity and happiness come at a cost to others?

In today's market, the choice for consumers has increased manifold with increased in the range of models. Under such circumstances, choosing an appropriate product that fits one's value propositions has become all the more important. There is no denying the fact that choice making has become very important task for a buyer, but it often does not end with that. There are additional things that they want to know before / after they buy a product. Today's marketplace is driven by the emergence of the "Green Consumer" or "Environmentalism" and will become even more responsive to products and services promising environmental responsibility well into the 21^{st} Century.

Today's consumers are more concerned more than ever about the environmental impact of products they buy. Pragmatic consumers purchase those products and packages that can be recycled or otherwise safely disposed off in their communities. As a result, the number of industries under fire from environmentalists has grown very rapidly. GreenConsumerism has helped to spur significant shifts in the way in which some industries view the environmental challenge.

Although green consumers express their environmental concerns in individual ways, they are motivated by universal needs. (See table 1) these needs translate into new purchasing strategies with implications for the ways product are developed and marketed.

Table–1

Consumer psychology and buying strategies for green market

NEEDS		STRATEGIES
Information	------->	Read labels
Control	------->	Take preventive measures
Make a difference	------->	Switch brands
Maintain lifestyles	------->	Buy interchangeable alternatives

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Source: J. Ottman Consulting, Inc.

Terms such as "recyclable, environmentally friendly, Sustainable, computable" and "bio-based" are the latest Key words which green consumers looks for when they buy products. The broad scope of these Key words suggests that green consumers scrutinize products at every phase of their life cycle, from raw material procurement, manufacturingand production straight through to product reuse, repair, recycling and eventual disposal (Refer table II). While in use attributes continue to be of primary importance, environmental shopping agendas now increasingly encompass factors consumers can't feel or see. They want to know how raw materials are procured and where they comefrom, how food is grown, and what their potential impact is on the environment once theyland in the scrap bin.

TABLE – II

GREEN PURCHASING KEY WORDS

Raw Materials	Manufacturing	Packaging	Distribution
Sustainable-harvested Petroleum-Free plant-based	Non- Polluting unbleached pesticide-free	Recycled Non- aerosol Source-reduced	Energy-efficient Reusable- packaging

Marketing	In-use	After use
Ethical Informative Cause –related	Low fume Resource – efficient Durable	RecyclableRefillable Reusable

Manufacturer
Socially - Responsible

Source: J. Ottman Consulting, Inc.

Because of this transformation of consumers, companies have shifted their priorities from conventional marketing to what is called "Green Marketing". In fact some of the researchers have gone to the extent of profiling green product purchasers, to know there demographic composition and market behaviour, thus marketing products according to these green segments liking,. Environmental marketing is more complex than conventional marketing. It serves two key objectives:

(1) To develop products that have minimal impact on the environment andenvironmental compatibility with convenience.

(2) Environmental sensitivity to both products attributes and its manufactures' track record for environmental achievement.

Successful green marketers no longer view consumers as people with appetite for material goods but as human beings concerned about the condition of the world aroundthem. The corporations that excel in green marketing are those that are basically pro-active in nature. These organizations consider themselves to be interdependent with nature's processes. Outside they join hands environmental stakeholders in cooperative, positive alliances, and they work hand in hand with suppliers and retailers to manage environmental issues throughout the value chain. Internally – cross functional teams convene to find the best possible holistic solutions to environmental challenges. These companies essentially have a long term rather than short term orientation approach with an intention of not only making profits but also contributing to the society by socio-cause related marketing approach.

Although there are many companies who have started this approach, I would like to quotesome other factors which may contribute for putting a light on factors affecting ethical consumerism:

Slavery:

Around the world millions of people live in slavery.

- People are bought and sold and forced to work for little or no pay.
- Their working conditions are appalling and they have no way to protectthemselves against mistreatment.
- Despite the fact that it is illegal, some people are brought to the United Kingdomand made to work against their will, often in fear of being discovered by the authorities.
- Would you buy products that you know have been manufactured by peopleworking as slaves?

  Source: www.antislavery.org

Child-Labour:

- Children are made to work in many parts of the world. Sometimes they are forcedto do this by forms of slavery.
- But conditions of extreme poverty mean children have to work to survive. They go without education and are deprived of the kind of upbringing we in the Westare used to.
- If you knew products were made through child labour would you buy them?
- If you were on holiday in a foreign country would you buy goods made bychildren who are under age as per Govt. norms?

  Source:

- UNICEF www.unicef.org.uk
- End Child Exploitation Campaignwww.endchildexploitation.org.uk

Animal welfare:

- Humans use animals for food and other products.
- Many people no longer tolerate the idea of mistreating animals as it is clear thatthey suffer as we do.
- Modern farming techniques involve keeping many animals together in confined spaces, allowing them limited movement and feeding them processed food. Thisis done to keep costs down but can cause animals to suffer.
- Recent examples of concern have included the transportation of animals over longdistances crammed into lorries.
- The production of veal, which many consider to be inhumane, has also beencriticised.

Free range eggs: In the supermarket you see free range eggs and barn eggs sold alongside other eggs. Chickens ept in battery farms produce more eggs. The labellingdoes not tell you this.

The chickens are confined to small wire cages and provided with food and water. Theylive most of their lives in this space simply to produce eggs.

Free range eggs and barn eggs come from chickens which live in more natural surroundings. They are not confined but are allowed to roam free and eat their normaldiet.

- Which eggs would you choose: free range or non-free range?
- If free range eggs cost more would you be prepared to pay extra?

Fur: Not so long ago fur coats were a luxurious fashion item worn by wealthy women. These days fur isn't so fashionable and that's not simply because of the cost. There have been several pressure groups that have campaigned to raise awareness of the cruelty of fur production.

People who have worn fur in public have been on the receiving end of hostility.

s it right or wrong for someone to wear a fur coat? What about leather?

- If you had to choose between a genuine fur coat and a fake fur coat which would youprefer?

For more information visit Fur is Dead www.furisdead.com

Ethical banking & investment: Bank invests your money in order to make a profit.Some of this profit it gives to you as interest.

- How would you feel if you knew your bank invested your money in:
- The arms trade with poor countries which contributed to ongoing warfare.
- Supporting corrupt governments and regimes
- Animal exploitation and cruelty?

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Some banks offer investments which ensure that your money is not spent in these areas.Source:

Ethical Consumer www.ethicalconsumer.org Ethical Investment Research Services www.eiris.org

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8. A Research Note: The Application of the Hospitality Management/Concept in a Healthcare Setting

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Abstract:

This research paper is a systematic review, and it overall focused on assessing the concept of the application of hospitality in the healthcare settings and how it benefits both the healthcare providers as well as the end receiver (patient). A few seminal articles about healthcare, hospitality and the factors of physical environmental change are included in this paper. An online database was originally extracted from peer-reviewed journals and, to ensure appropriate literature search and to develop a focus on the research questions, the PICO framework was conducted. The purpose of the study is to present a link between the hospital and the nature of hospitality culture and to study how it can contribute to improve quality in the healthcare delivered service and enhance patients' satisfaction. Future research can be addressed concerning the interest, preference, and need of the healthcare staff members about the new healthcare settings and which is necessary to incorporate such decisions to avoid conflict and to upgrade their productivity and workspace morale. A future study concerning healthcare philosophy from the viewpoint of employees or hospital staff can be considered to provide insight and additional support to establish hospital knowledge management.

Keywords: Hospitality, hospital settings, physical environment, hotel-like hospitals, patient experience, hospital facility, service delivery, service quality.

INTRODUCTION:

With the advancement in the healthcare system, and the progression with technology, a country like the United State has achieved transformational development in the field of medical science research (Doebbeling, Flanagan, 2012). Healthcare in the new millennium has witnessed atransformational change in the healthcare environment, where the provision of healthcare has evolved to be more business-oriented, competitive, increase in the latest technology, and driven towards patient-centered care (Kilpatrick, Holsclaw, 1996). In perform a systematic study of the literature to determine and explore the concept of infusing hospitality culture in healthcare settings and their impact on delivering quality healthcare service to end-users and patients' satisfaction.

KEY PERSPECTIVE OF RESEARCH STUDY:

The concept of hospitality and healthcare-

The field of hospitality management and the basic concept and understanding of the word hospitality was confined and typically falls under the category of hotels, travel, and tourism related industry. In the last decade, as global healthcare moves towards various advancement, theaim to deliver a better service quality which includes both- medical and non-medical quality has become a tactic to achieve and attain patient satisfaction (Dingemans, 2012). The service experience and the healthcare facilities availed by the patient play a pivotal role in ensuring a higher satisfaction level of the end-user (Siddiqui, Zuccarelli, Durkin, Wu, & Brotman, 2015). Bringing in the concept of hospitality and recreating the mere understanding of health care as a place for treating or prescribing medicines to a patient has transformed over the years.

The word "hospitality" has already been well defined by many researchers and dictionarymeanings as well (Hepple, Kipps, & Thomson, 1990). In simple terms, the word 'hospitality' delivers a sense of security of both mental and physical comfort to the service recipient. In a healthcare setting, the culture of hospitality has been introduced to promote patient-centered care (Siddiqui, Zuccarelli, Durkin, Wu, & Brotman, 2015). Infusing the nature of hospitality into the healthcare sector, it all begins with the examination of the hospital settings like- the available facilities, the interior and exterior designs, and providing a facility of hotel-like services. Intertwining hospitality management in a healthcare setting is not a new concept that has been introduced in recent times. The origin of the word "hospital" and "hotel" share a similar meaningas it has been derived from the Latin word "hospes" meaning "to host a guest". An article of HCD Magazine (2010), states that the sole purpose of bringing in hospitality culture is not just todeliver a hotel-like feeling to the end receiver (patients) but also aim towards creating an environment that is more than just healthcare and presenting a blissful feeling of healing environment to the guest. The transition from traditional healthcare facility management to hospitality management approach has ultimately added value and paved a way for a scope of innovation and delivering excellent and quality service to the end-users (Dingemans,2012).

Three layers of healthcare services & transitioning (Dingemans,2012).

A close collaboration between healthcare and hospitality has become a global trend to bring out a positive outcome for the service provider and to deliver a satisfactory service and experience to the receiver (Hollis, & Verma, 2012). In a highly competitive environment, the healthcareproviders especially the private players create an opportunity to provide the best services to the end-users. The interest is driven more towards patient-oriented or patient-centered care and the satisfaction of the service experienced by the patients' is what determines their service quality performance. By integrating the concept and methods of hospitality culture, it provides a platform for the service providers to showcase their best performance to achieve patient satisfaction (Suess, & Mody, 2017).

Understanding the concept of a hotel-like hospital environment and certain attributes of hospitality culture-

The shift from a traditional way of managing healthcare to transforming hospitals like hotel rooms has become a trend for most private hospitals to implement the best practices of hospitality culture, promoting an environment of patient-centred care (Rosenthal,2013). Introducing the concept of hotel-like room settings in hospitals has offered an atmosphere of mental and physical relaxation and the experience has moved beyond just a room or a mere healthcare service facility (Suess, & Mody, 2018). Nowadays, patients often seek services that provide a quieter hospital environment for their well-being, therefore are most likely to pay higher out of the pocket expenses, to experience such ease within the hospital (Montague, Blietz, & Kachur, 2009). The concept of hotel-like hospital rooms and services in healthcare has its ownadvantages as well as disadvantages, where implementing the right methods can help achieve overall patient satisfaction with the delivered service (Smith,2006). Patients' choice upon food preference has been regarded as the core advantage of hotel-like room services, the adaptation from the hospitality industry which fits well with the hospital environment such as- management integrated approach, patients' rightful choice on the food menu, well-tailored waitstaff uniforms, ensuring proper food service, are some of the few features which play a vital role in delivering better hotel-like room service and provide the patients' with an aesthetic pleasure of a five-star hotel (Smith,2006). To derive overall patient satisfaction, the physical or tangible existing facilities need to be updated with the latest available trends and deliver an atmosphere of a pleasant physical environment and incorporate designs and renovate hospitals according to the interest of patient response and preferences (Siddiqui, Zuccarelli, Durkin, Wu, & Brotman, 2015). To derive overall patient satisfaction, the physical or tangible existing facilities need to beupdated with the latest available trends and deliver an atmosphere of a pleasant physical environment and incorporate designs and renovate hospitals according to the interest of patient response and preferences (Siddiqui, Zuccarelli, Durkin, Wu, & Brotman, 2015). To accentuate the concept of regarding the patient as a customer is an attempt of marketing approach to improve patient/customer experience by infusing the practices of hospitality culture in the hospital (Suess, & Mody, 2017). Countries like the USA, Switzerland, and European countries have attempted to make their healthcare centres more like hotel settings to cater to the need of the health service recipient and it is considered as an attempt of a marketing strategy to increase competition amongst the healthcare providers (Pizam, 2007). In today's competitive environment, where all market players put their best foot forward, the concept of understanding hospitality and integrating it into the hospital sector has brought a tremendous transformation in the field of hospital management and the entire healthcare setting as well. The idea of introducing hotel-style rooms and services is considered one of the best practices to be introduced in the hospital industry. A study based on patient perspective about their choice statesthat patients are mostly willing to pay higher fees to experience the luxury features of a five-star hotel like feeling inside the hospital premise itself and are more influenced by hospitalitycertified staff members (Suess, & Mody 2017; Bernstein, 2012).

Understanding the concept and the impact of physical environment change and its related factor-

The application of creating and designing an attribute for healthcare facilities has devoted with the highest interest to bringing a positive impact on patients' recovery process (Nijhuis,2017). The healthcare providers need to focus on the hospital physical environment which has a significant and positive impact on patients' outcomes (Laursen, Danielsen, & Rosenberg, 2014). Implementation of a room set with an ambient of physical and mental comfort, which includesthe presence of nature and art can be a possible contribution to influence the well-being of patients (Nijhuis,2017). The physical environmental design in patients' room includes offering music, furnished room, visual environments such as sunlight exposure, plants, and natural sounds, help the patients' in reducing mental stress and anxiety and also enhance the patients' recovery in this process and at the same time reduce costs as well (Laursen, Danielsen, & Rosenberg, 2014).Patients often lookout for space for mental comfort, a peaceful environment, and privacy during hospitalization, therefore it is suggested to ensure administrative measures to eradicate certain factors that contribute to the noisy environment in the hospital (Montague, Blietz, & Kachur, 2009). Research-based on Evidence-based Design states that healthcare providers delivering an environment of healing space can help develop a positive impact, with a focus on the area of providing a homely environment, a room with a view of nature, and comfortable physical constructs, can altogether play a vital role in fostering a peaceful stay, diffuse mental stress, and facilitate relaxation of mind and body (DuBose, MacAllister, Hadi, & Sakallaris 2016). Evidence-based design (EBD) research imparts a solution to healthcare providers to improve service-quality and enhance the experience of the end-user and help towards creating an environment of healing space for patients. The creation of healing space/constructs in a healthcare environment contributed towards the benefit of maintaining stability in patients' mental state, their psychology, as well as their outlet of emotions (Nijhuis,2017; DuBose, MacAllister, Hadi, & Sakallaris 2016).The physical environment in which the service is provided and consumed by the end-users is considered a significant approach for service providers, and they should establish a clear-cut knowledge about the wants and needs of the end customers especially while dealing with service industry like healthcare and learn to explore and incorporate best facilities dealing with the physical environment change, and it can be considered as an appropriate marketing strategy for hospital management (Baker, & Lamb Jr,1992). A total design approach for various dimensions of healthcare facilities have been considered for constructing a framework and providing an overview of a triangular relationship that integrates building design/system, the performance, and the users, and each element specifies a set of solution which result to the successful outcome of building design/system (Huisman, Morales, Hoof & Kort, 2012).

Patient satisfaction and service quality related to hospitality culture in healthcare settings-

The outcome of patient satisfaction is a concept that can be attained by incorporating a hospitality culture and creating a patient-centered environment (Hollis, & Verma, 2012). The concept of hospitality and its features are considered as an attribute of a satisfactory hospital stay(Hepple, Kipps, & Thomson, 1990). The essence of patient fulfillment is significant, particularly at the point when it is a reaction to being treated with poise and regard (Junewicz, & Youngner,2015). There is an expanding pattern toward designing medical clinics with patient- focused highlights like diminished commotion, improved regular light, guest agreeable offices, well-decorated rooms, and lodging-like conveniences. It has additionally been proposed that since patients can't dependably recognize positive encounters with the actual climate frompositive involvement in care, an improved emergency clinic environment prompts higher fulfillment with doctors, nursing, food administration, housekeeping, and higher by and large fulfillment (Siddiqui, Zuccarelli, Durkin, Wu, & Brotman, 2015). The examination shows thatthe idea of cordiality can be applied to emergency clinics and that those non-clinical parts of emergency clinics which are critical to causing patients to feel as 'at home' as conceivable in the medical clinic can be recognized and do meet with understanding from a moderately huge test of patients communicating their emotions during an emergency clinic stay (Hepple, Kipps, &Thomson, 1990). In medical services research, ideas, for example, patient-centeredness, patient cooperation, shared dynamic, patient strengthening, individual-focused consideration and communitarian care have been acquainted with improving the patient experience and prosperity (Jones, Line, Zhang, Malthouse, Witell, & Hollis, 2020).

Healthcare providers ensure a shared interest in guaranteeing excellent patient consideration across all patients' wellbeing settings (Mitchell, & Lang, 2004). Assessing healthcare quality is significant for customers, medical care suppliers, and society. Building up a proportion ofhealthcare administration quality is a significant antecedent to frameworks and associations that enhance healthcare services quality (Fowdar, 2005). The hospitality industry can achieve a huge and original commitment to other service industries by exporting the "ity" factor of "hospitality" and updating service organizations into "service-ity" organizations and which will contribute to the success of hospitality organizations (Pizam,2007).

DISCUSSION:

This research note includes the concept of relationship between the hospital and the nature of hospitality culture and to study how it can contribute to improve quality in the healthcare delivered service and enhance patients' satisfaction. It focuses towards understanding the featuresof hotel-like hospital rooms and services, the impact of physical environment changes with related to factors like- healing space for hospitalized patients, evoking a sense of emotional, mental, and physical well-being, and overall explore the idea of hospitality concept in thehealthcare industry.

The articles considered in this study majorly states that the inclusion of hospitality culture is a credible tool for improving healthcare management. The overall idea of picking up the best practices from the hospitality industry and giving the patients an experience of a five-star hotel has contributed towards an aspect of improving their service performance and satisfy patients as well. Providing an environment of physical and mental comfort, the use of updated facilities, the option of food choices for patients, ambient of well-furnished rooms, building a surrounding of healing space for patients by integrating with the beauty of beauty of nature and which altogetherframe a peaceful atmosphere and thereby developing a desirable experience for service users.The provision of hospitality in the modern healthcare environment has been serving and establishing patient services with excellent health facilities, and with the U.S as the leading international hospitals seeking a competitive edge by providing hotel-like hospital rooms and services and attracting those patients' who are willing to pay more to experience hotel-like facilities.

Some of the challenges incorporated in this study based on the review conducted include- the integration of poor space-planning, and the hospital management's lack of hospitality-concept design, and poor strategic decisions. The misalignment of hospitality service in the healthcare settings will ultimately affect the organizational structure and entire hospital management. Developing integrated learning and evidence-based knowledge with a focus on users' perspective is one challenge of healthcare architecture which need to be addressed in the hierarchical strategic plans. The Healthcare framework should consider expenses and discover approaches to apply creative ideas and new methods from the hospitality sector to lessen the cost factor and contribute to a system of cost-effective healthcare payment to help the society all in alland keeping up with the deliverance of high-quality service outcome. For the successful functioning of hotel-like room services, appropriate customer-service training needs to be undertaken by the employees who cater services to the patients. Overall, the factor like the chain of communication shared between the healthcare staffs and the patients can also have a positive and negative impact on the psychology of patients which can affect the performance of service quality, therefore administrative measures need to be examined along the process.

CONCLUSION:

With the understanding of the research note, the result indicates that the application of the hospitality concept in a healthcare setting could enhance hospital management as a whole and make it appealing to the end-users. A close collaboration between healthcare and hospitality has become a global trend to bring out a positive outcome for the service provider and to deliver a satisfactory service and experience to the receiver. Acclaimed world-class hospitals comparetheir services not only with hospitals but with hotels integrating all the elements to deliver the best and committed towards excellence. The concept of hospitality in healthcare settings is to bring in luxury features of the physical environment and to promote and imbibe a culture of hospitality nature among the health workers and staff members. Aligning hospitality culture in healthcare settings requires a change in organizational structure and management. This means it simply does not get away just by implementing in the management settings, but it ultimately requires the right skill to understand the profession of hospitality leadership. The irony of infusing the concept of hospitality design is the difference in service delivery of a two-star hotel and a five-star hotel function. Addressing the concept of hospitality as a marketing tool can lead healthcare facilities to attain patient satisfaction and which in return will improve the market share of the healthcare providers. Above all, the ultimate purpose of integrating the best practices of hospitality culture in healthcare facilities is to create a physical environment with healing space for hospitalized patients, and to improve performance in the health management sector as well as delivering a high-end quality service and to generate a desirable experience to increase patients' satisfaction.

A focus on future research can be addressed concerning the interest, preference, and need of the healthcare staff members about the new healthcare settings and which is necessary to incorporate such decisions to avoid conflict and to upgrade their productivity and workspace morale. A future study concerning healthcare philosophy from the viewpoint of employees or hospital staff can be considered to provide insight and additional support to establish hospital knowledge management.

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9. Role of National Academic Depository(nad) in new Education Paradigm

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Abstract

National Academic Depository is a unique, innovative and progressive step towards achieving digital enablement of the educational records. NAD aspires to make the vision of digital academic certificates for Indians a reality. This contacts the lives of Indian youth and empowers them with Digital, Online, trusted, irrefutable certificates which are available in a protected way constantly. NAD guarantees to get rid of troubles/wasteful aspects of gathering, keeping up, and introducing physical paper authentications. NAD is not only a database copy of the certificate records for Academic Institutes, however an entire framework for issuing the online authentications to very much identified and enlisted understudies. As it will be a functioning online space for students, academic institutes and verification users, they need a holistic orientation to enable them to have clear visibility on the system of NAD. Accordingly, the fundamental goal of this exploration paper is to examine the positive impact of digitization on academic awards.

Key Words: Academic Depository, Dematerialization, Digitization,

Introduction

Indian higher education system has witnessed a 13-fold increase in the number of universities, a 25-fold increase in the number of colleges and a 30-fold increase in the enrollment of students in higher education since independence. (Naseem,2007, p.98). There is a large and growing education system with approximately 55 school boards, 365 state universities, 123 deemed universities, 47 central universities and 269 private universities. Apart from these, there are 107 other institutions such as IITs/NITs/IISERs/NITIE and 12 other centrally funded institutions. These institutions/school boards issue academic awards of approximately 5 crores to the students including degrees, diplomas and certificates along with grade sheets and evaluation reports. The individual who is going into business or seeking higher examinations requires a credible, bona fide and helpful system for access, retrieval and validation of such academic awards. Retrieval of old academic records kept up in paper form is bulky. Academic records maintained in paper form are susceptible to hazards such as spoilage and forgery. Students often face regularly confront difficulties in acquiring copies of their certificates/mark sheets whenever they are lost or destroyed.

The Government has officially made dematerialization of money related securities to ensure the exchanging of financial securities is impeccable and transparent. It had empowered trading and transfer of shares electronically without involving physical share certificates and transfer deeds, subsequently taking out the paperwork engaged in scrip-based trading and share transfer system. The same can be viably reproduced about academic awards as these are even more important guarantors of the future than financial securities.

Recently, the Digitization of academic awards step has been taken by the Indian Government, the Ministry of Human Resources Development (MHRD) & the University Grants Commission (UGC) with the use of advanced technology for providing well-organized services to all stakeholders. The lifestyle has been changing because of digitization. National Academic Depository(NAD) is an absolute system for issuing online academic awards like all types of certificates to well-identified and registered students and it is an online reservoir of academic awards (degrees, diplomas, certificates, mark sheets etc.) lodged by the academic organizations/boards in a digital format. It would be better for the students to access the certificates in their login Id. Therefore, this step of UGC is the new paradigm in education awards. However, this step is at the initial and slower stage. Further, a total of 637 academic institutions/Universities have been registered under the NDML Database Management Limited as of 13th December 2019. Hence, digitization of academic awards facilities is not available in every region and each institution of India.

Keeping up academic awards in an electronic storehouse would give an advantage to educational institutions, students and employers/managers by empowering on the web access of academic awards which will take out the requirement for persons to approach educational institutions for acquiring transcripts of such awards or marks-sheets for confirmation. It would likewise wipe out deceitful practices, for example, forging of certificates and mark sheets, by encouraging online verifications thereof. The National Academic Depository aims at ensuring a credible and convenient mechanism for online lodging, verification and authentication of the academic awards issued by various educational institutions.

About National Academic Depository

NAD is a complete system for issuing online certificates to well-identified and registered students and it is an online storehouse of academic awards (degrees, diplomas, certificates, mark sheets etc.) lodged by the academic institutions/boards/eligibility assessment bodies in a digital format. NAD comprises two interoperable digital depositories namely NSDL Data Base Management Limited (NDML) and CDSL Ventures Limited (CVL). These digital depositories will keep academic awards in the digital format.

Digitization of academic awards is the government of India's initiative towards bringing regulatory and academic changes through the use of technology for providing efficient services to all stakeholders. The lifestyle is changing because of digitization. Technology has become pervading in all walks of life, whether it is shopping, booking railway tickets, banking or mobile recharge. There is a huge transformation in the way we used to function. (P. Javadekar). Thus, the project of the "National Academic Depository (NAD)" has been launched. **National Academic Depository (NAD)** is an initiative of the Ministry of Human Resources Development, Govt. of India **(MHRD),** propelled by **Shri Prakash Javadekar, Union Minister, MHRD on 9th Sept 2016**. It was further approved by the cabinet on 27th Oct.2016 to provide academic certificates in digital format to students giving 24X7 online access.

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National Academic Depository is an initiative under the Digital India Program (DIP) to enable the students with online access with no danger of robbery, spoilage, hazards & tampering. Additionally, to get rid of frauds in the education, employment sector, universities and other educational institutes would digitalize the academic records of students by end of session 2018-

19. This touches the lives of Indian youth and empowers them with Digital, Online, trusted, verifiable certificates which are accessible in a secure manner at all times. NAD promises to do away with difficulties/ inefficiencies in collecting, maintaining and presenting physical paper certificates.

NAD STAKEHOLDERS/USERS OF NAD

1. Academic Institutions (Boards and Universities)

2. Students and other academic award holders

3. Verifiers i.e. banks, employer companies, government entities, academic institutions/boards/eligibility assessment bodies etc.

Total registered onboard as on 30 July 2021

AI in CVL	AI in NDML	Students Registered	Awards	Verifiers
701	97	3652875	6,60,36,798	234

1. Academic Institutions (Boards and Universities): Benefit of NAD to Academic Institutions (AI): NAD will provide a technology edge to academic institutions. They can issue and maintain all their records in electronic format without incurring investment, costs and maintenance efforts. Institutions can also provide all certificate related services to Students and Verifiers digitally without having to deploy manpower and computing resources. The certificates are digitally delivered to the students and can be easily verified online and hence evoke trust and confidence. NAD brings in a strong deterrence mechanism in the form of online verifiability and hence helps to eliminate fake and forged certificates.

Features

- Academic Institutions - Such Universities / Boards / Academic Institutes / Assessment Bodies as are identified by MHRD / UGC will join the NAD system. These institutions will sign model agreements proved by MHRD & UGC.
- Students / Certificate Owners – Online & Simple Aadhaar based registration. If Aadhaar is not available, Students can submit registration details online. Student needs to approach his / her Academic Institution to verify the details.
- Verification Users (Employer Companies, Banks, VISA Consulates, Academic Institutes etc.) - Joining Form and KYC process to be completed.

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Benefits

- Online, Quick, Secure Issuance of Academic Certificates.
- No need to print & distribute certificates.
- Certificate records are maintained in a well-organized IT system for long period.
- Certificate Verification services are delivered online through NAD.
- Significant saving in administrative processes.
- World-class IT System support and Business Continuity Systems for Academic Records.

Academic Institutions -Role & Responsibilities

- Join NAD System
- Advice & facilitate students to register on NAD
- Collect & Verify Student's Aadhaar / NAD ID
- Provide Master Data (Courses, Subjects, Colleges/Schools, etc.) and Certificate Templates
- Provide digitally signed data to Depository - Upload awards and seed with Aadhaar / NAD ID
- Advise all Certificate Verification Users to refer to NAD
- AI is responsible for the authenticity and correctness of data and for ensuring correct Aadhaar / NAD ID against each certificate record

SECURITY FEATURES/SYSTEM INTEGRATION

- Registration of users with the "Know Your Customer"(KYC) process
- OTP based verification & authorization
- Access only to registered & authorized users
- Award access based on the consent of the student
- The system will maintain an Audit Trail for all activities
- Integration with the Unique Identification Authority of India (UIDAI) to facilitate online registration of Students with e-KYC
- Online payment facility for payment of application fee and charges
- SMS and Emails for communication of various information and events

DATA LODGEMENT

- Develop and publish Data Standards and Formats for use by Academic Institutions and other Users
- Facilitate Universities / Boards / Academic Institutions to Lodge Awards on NAD System and Issue Certificates to the Students;
- NAD will issue a Unique Identity Number to each Certificate; this is called NAD Certificate ID.

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ONLINE ACCESS TO ACADEMIC AWARDS

- NAD will host and maintain details of academic awards of the students in electronic form.
- Online access to
  - Students based on Aadhaar / NAD ID of the student declared by the Academic Institution;
  - Academic institutions, employers, government organisations etc. for verification of academic awards.
- A printed copy of the academic award to the Student on request.

2. Students

EASY REGISTRATION

- Easily register online on NAD using Aadhaar based registration. Provide your Aadhaar Number and consent. UIDAI will send you OTP on your mobile / Email ID registered against your Aadhaar details.
- Your Aadhaar details are presented on the screen, create your User ID, Password and it's done.
- The certificate holder can now log in to his account and view the mapped certificates.
- If Aadhaar is not available, register all your details on the system, upload your photo and signature image and create your preferred user ID and password. NDML NAD will issue NAD ID. In this case, present the details to the Academic Institution to verify the details.
- Registration & Publication of Important Information
  - List of Academic Institutions - Eligible & Participating
  - List of Affiliated Colleges / Institutes / Schools
  - List of Courses Conducted
  - This will provide a single point of all important information about Participating Academic Institutions and their Course and Awards details.

NAD BENEFITS

- Immediate availability of Certificates upon upload by Academic Institute - No need to visit, anywhere to apply and collect.
- Online, Permanent Record of Certificates available at all times.
- No risk of losing, spoiling, damaging the Certificate.
- Anytime, Convenient access to Certificates.
- Verified Certificate Records can be provided to any employer, bank; no need for photocopies, notarization, presentation of original copies etc.
- Assistance in admission/enrollment process.

3. Verifier: Verifiers would constitute Academic Institutions, Background Verification Agencies, Employers, and Banks etc. who will be required to access NAD for verifying the authenticity of academic awards either for recruitment, further education or loan disbursement. The process would be as follows:

(a) To validate the identity of the uses, the verifier would need to register on the NAD system.

(b) NAD will host the details of all the participating Academic Institutes for easy reference.

(c) Verification users can securely log in to the NAD system and place a request for verification of a certificate record. The system will generate a unique verification request number and maintain a status of the same.

(d) Verification charges, as applicable will be collected.

(e) System will notify the concerned certificate holder that a verification request has been lodged and he/she may review the same and authorize sharing of his /her certificate details.

(f) Certificate data will be provided after authorization.

(g) Facility will be provided for registered users to seek bulk verification for various certificates such as University seeking confirmation for 100 admission applicants.

(h) Student provides Consent to the Verification request.

(i) NAD will forward a printed transcript of the academic qualification (Authentication Certificate / Mark sheet) at the request of the certificate holder. This facility may be used by employers, corporations, government organizations who may require authentication certificates for their records.

Benefits to Verification Users

- Online, Quick and Reliable Verification of Certificates
- Audit Trail of all Verification results
- Access to Authenticated Copy of Certificates
- No risk of relying upon fake and forged Certificates.
- Reduction in Cost, Time and Efforts for Verification
- Proper records for all expenses incurred for Verification

The Challenges for the NAD

The NAD incorporates a few challenges to beat before it will offer important services. The primary challenge is the establishment of several organizations within the country. The knowledge Commission has counselled gap of 3 thousand universities as against the existing four hundred. The vocational mission recommends a gap of one lakh vocational centres within the country during the twelfth plan period. All the institutions eventually have to be compelled to get registered with the depository. The IT might give the arrangement. There could be a probability of bury and interoperability of various safes situated in at least two areas.

The second challenge is of equivalence of qualifications. At present pre-service qualifications presented by diagnosed school Boards and Universities are having a mechanism to establish the equivalence of degrees/awards. At present formal education system is also going through a change. It is altering the structure of annual tests to deposit primarily based systems. The credit would assist in the standardization of educational units. These gadgets can be introduced and accumulated. Another paradigm shift is taking location from an idea based curriculum to a competency-based curriculum to define a level of education. It

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is evolving. The readability of its framework is a prerequisite for the depository.

Besides formal education, there are several training programs offered outside the formal education system by the organizations for their staff. These are recognized by the employers for the aim of employment however square measure out of the extent of the recognized qualification framework. The academic depository would create a huge challenge before the tutorial planners decide on the equivalence of awards offered by informal and in-service education providers. Letting these capabilities well enough alone for the ambit of the safe would make it truncated.

The third challenge is of security of knowledge. The monetary securities have visaged IPO scam despite the many safety measures. The system lacked a restrictive mechanism to envision an individual from opening multiple accounts. The academic depository is additionally vulnerable on account of the determination of the identity of the student as of these days.

Conclusion

NAD is looked upon by experts as a unique, innovative and progressive step towards the achievement of Digital enablement of the Education Records. NAD tries to make the vision of Computerized Scholarly Declarations for each Indian a reality.

NAD is a response to get rid of all things considered and wasteful aspects identified with gathering, keeping up, and showing physical paper certificates. It will be creating an active online place for Students, Academic Institutes and Verification Users. Not only this, NAD also acts as a deterrence factor for those people who wish to think that paper certificates can be easily forged. This will bring in trust and credibility to genuine certificate holders and makes their certificates trusted and easily accepted.

Further, an online portfolio of all education certificates across Academic Institutes that can be submitted easily for employment, higher education, and a loan can easily be trusted and verified through the platform of NAD. NAD is integrating into nature for students, educational institutes and employers to view the educational records. It does away with the paper wastage. If planned meticulously and established with success, the NAD would help store, retrieve, verifying the degrees and data system for planners. The info would facilitate workforce coming up with of the country. It's going to open up new vistas for quality improvement in teaching and learning by reducing the mundane workload on instructional establishments. The tutorial establishments might take up different a lot of necessary tasks like analysis of quality of taking a look at things, preparation of performance on things and feedback report back to lecturers, faculties and faculties. It might facilitate in serving the most objective of analysis by enhancing the quality of teaching and learning. It might conjointly show the trail to different countries to follow the initiative.

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10. The Relationship between Perceived job Insecurity and Organizational Citizenship Behaviors of Private College Teachers in Punjab

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ABSTRACT

In this research, the perceptions of job insecurity and organizational citizenship behaviors of college teachers working in public and private colleges were determined. It was revealed whether or not these perceptions differed according to college type, and if job insecurity had a significant effect on organizational citizenship behavior. Relational search model was used in the research, and job insecurity and organizational citizenship behavior scales were used to determine teachers' perceptions. Descriptive statistics, arithmetic mean, standard deviation, *t*-test and multiple regression analysis were used to measure relationships between variables. According to the research findings, the level of job insecurity of college teachers working in public and private colleges was low and the level of organizational citizenship behavior was high. Teachers' perceptions of job insecurity and organizational citizenship behaviors differed according to college type. Teachers working in public colleges tend to have more job insecurity, but exhibit less organizational citizenship behaviors than teachers working in private colleges. In addition, according to the results of multiple regression analysis, it was found that teachers who work in private colleges have a negative relationship between qualitative job insecurity perceptions and organizational citizenship behaviors. On the other hand, there was a negative correlation between quantitative job insecurity perceptions and organizational citizenship behaviors of teachers working in public colleges.

Key Words: Job insecurity, Organizational citizenship behavior

INTRODUCTION

In the evolution of civilization, the structure of societies has developed as traditional society, industrial society, and information society respectively. The speed of these developments has increased at every step, and every transition and development brought about new risks and uncertainties. In other words, the number of risks and uncertainties in the information society is much more than in the traditional society. Because developments within the information society itself increase the risks and uncertainties, the risk society becomes an important issue (Yalçınkaya, & Özsoy, 2003). The term of risk society was first described by Ulrich Beck and social change was determined within three stages: pre-modernization, classical modernization, and reflexive modernization. The reflexive modernization in which risk society occurred is discussed as two stages. The first stage is the transition period from industrial society to risk society, and the risks have been externalized at this stage. In other words, this period is when the side effects of the risks are not recognized. The second stage is the period when the risks are growing, spreading over a wide area, recognizing the side effects of the risks and starting to see society as a risk society (Soydemir, 2011). In the risk society the terms of danger, risk and uncertainty are interwoven.

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While risk expresses the danger of hurting; uncertainty is described as un-clarity, unpredictability and uncertainty of boundaries. The characteristics of the risks are uncertainty, unpredictability, insurability, globalization, concern for the future of danger, prevalence of side effects (Çakır, 2007).

When the risk society is thought in terms of professional working life, the most important uncertainty for employees is whether or not they will continue their job (De Witte, 2005). In the case of uncertainty, the person does not know whether they will continue to work and whether their position will be needed in the future (De Witte, 1999, p. 156). This is known as job insecurity. Greenhalgh and Rosenblatt (1984) defined job insecurity as "the perceived powerlessness to maintain the desired continuity in a threatened job situation" (p. 438). As with all other occupational groups, teachers also have some concerns about their jobs, and the consequences of job insecurity must be made aware and necessary precautions taken in order to reduce the adverse effects of job insecurity.

The education system has an important role in shaping community structure and the success of the education system directly relates to how well students are educated. The most important role in this regard falls to the teachers. Behaviors and attitudes that teachers exhibit while performing their duty, affect student behaviors positively or negatively (Üstüner, 2006). Organizational citizenship behavior (OCB) is known as extra-role behaviors which are the act of performing beyond the stated job requirement. Teachers who play an important role in the effectiveness of educational organizations have to perform OCB in order to ensure student growth and academic development. These behaviors are influenced by the perception of job insecurity experienced by the teachers, and these attitudes and behaviors may vary according to the type of college (private/ public) where the teachers work. Teachers in public colleges are expected to experience less job insecurity, whereas teachers who are working in private colleges are expected to feel more job insecurity. One of the consequences of job insecurity is the reduction in organizational citizenship behavior that teachers exhibit (McInroe, 2013; Öcel, 2009; Reisel, Probst, Chia, Maloles, & König, 2010).

In the current research, perceived job insecurity and organizational citizenship behaviors of private college teachers working in public and private colleges were determined and it was revealed whether or not these perceptions differed according to college type. In addition, it was revealed whether or not job insecurity had a significant and a negative effect on organizational citizenship behavior.

Job Insecurity

The perception of job insecurity seems to have gained importance since the 1980's, when neoliberal policies intensified. Even if neoliberal policies cause an increase in unemployment, allowing monetarist practices to control inflation and accelerating privatization by reducing the public spending are the prominent applications (Uçkaç, 2010).

Different definitions of job insecurity have been made in the literature. The first definition of job insecurity was by Greenhalgh and Rosenblatt in 1984, who defined job insecurity as "perceived powerlessness to maintain desired continuity in a threatened job situation" (1984, p. 438). According to Heaney, Israel, and House (1994), job insecurity is "an employee's perception of a potential threat to continuity in his or her current job" (p. 1431). Rosenblatt and Ruvio (1996) also considered job insecurity as "an overall concern about the future existence of the job" (p. 587). Another definition was made by Sverke, Hellgren, and Näswall (2002), referring to job insecurity as the "subjectively perceived likelihood of involuntary job loss" (p. 243). According to De Witte (2005), job insecurity is "the perceived threat of job loss and the worries related to that threat" (p.1). In many definitions of job insecurity, it is emphasized that job insecurity relates to a subjective experience, anxiety about the future, involuntary nature, and powerlessness. For example, employees can perceive an objective situation, such as a decrease in orders for the company, in different ways. While some of the employees worry about the continuity of their job, some may not even worry. The first group may think that the company or the organization's future is worsening and that they are going to lose their jobs. On the other hand, the second group may think that they are going to be more comfortable due to the lack of work. In this example the situation is the same, but the perceptions greatly differ from one another.

Insecure employees are uncertain about whether they will retain or lose their current job (De Witte, 2005, p. 1). When people face uncertainty, their ability to control events weakens and they develop a feeling of helplessness (Wichert, 2002). For the occurrence of job insecurity, people interpret some of the events in the internal and external environment differently. It is not necessary for there to be an actual job loss in the occurrence of job insecurity. This feeling appears after one perceives job-threatening symptoms. Job insecurity concerns not only the loss of the whole job, but also insecurity over losing important aspects of the job such as career and development opportunities, valued colleagues, or valued job tasks (Ashford, Lee, & Bobko, 1989; Greenhalgh, & Rosenblatt, 1984).

Greenhalgh and Rosenblatt (1984) introduced a theory-based perspective on job insecurity, and later researchers considered job insecurity in two parts; named as qualitative and quantitative job insecurity (De Witte, 2005). Hellgren, Sverke, and Isaksson (1999) developed a two-dimensional approach to job insecurity, naming these dimensions as quantitative and qualitative job insecurity. In the case of qualitative job insecurity, there are perceived threats to the absence of important job characteristics such as deterioration in working conditions, lack of career opportunities and reduced wage increase. On the other hand, there is a concern that people will worry about whether or not they will continue to work in quantitative job insecurity (De Witte, 2005).

When the concept of job insecurity is thought in terms of teaching profession; there are many differences according to the structure of the institution where the teachers work, the methods used and the working environment. These situations sometimes relax teachers and sometimes make them feel job insecurity. It seems that teachers in public colleges experience more job insecurity than those working in private colleges. On the other hand, teachers in private colleges are paid higher salaries than those in public colleges (Özdemir, & Yalın, 2000). However, after 2000 there was a rise seen in the number of unassigned teachers and consequently, the rise in the number of teachers seeking work in private colleges has caused private sector wages to fall due to the increased labor supply. As a result, the sense of job insecurity can be expressed in short as "anxiety about losing a job" (De Witte, 2005), and can be evidenced at different levels in private and public colleges.

The job insecurity that teachers feel affects their behaviors. This influence may be on teachers' fulfillment of defined tasks, as well as on behaviors exhibited by teachers in other areas beyond their defined tasks. In the current study, the role of these behaviors, called organizational citizenship behaviors, are affected by job insecurity. It is expected that the influence will be different in public colleges and private colleges.

Organizational Citizenship Behavior

The concept of organizational citizenship behavior (OCB) was first formally articulated by Chester Barnard. Although Barnard (1938, as cited in Harper, & College, 2015, p. 2) did not use the name of organizational citizenship behavior in this way, he emphatically emphasized this concept as "willing to work in a cooperation in the organization." He later defined cooperation as genuine restraint of oneself, actual voluntary service for no reward and even subjection of one's own personal interests for the betterment of the organization. In other words, it seems that Barnard was the first to suggest that behaviors that go beyond the roles defined in job descriptions are necessary to enable the organization to work effectively and efficiently. Katz (1964, as cited in Harper, & College, 2015, p. 2) later distinguished the concept of OCB as "innovative and spontaneous behaviors" as opposed to the more obligatory role performance. The basis for the differentiation is whether or not the behaviors are found in an individual's job description, known as in-role performance versus behaviors that support the organization, but that are not detailed in an individual's job description. For example, behaviors such as teamwork with colleagues, volunteering for tasks that are not in job descriptions, assisting relative and beginners in their adaptation process, supporting other employees in their jobs, or spending more time on work than needed can be considered as organizational citizenship behaviors (as cited in Harper, & College, 2015, p. 2).

Although extra-role behaviors were considered as from the 1930's in the management field, the concept of "citizenship" become popular after 1980. This was a time when neoliberal policies began to spread and job insecurity increased. In this period, employees began to need extra-role behaviors. However, within the framework of neoliberal policies, there is a growing perception of job insecurity and this affects employees' extra-role behaviors.

When we review the OCB definitions in the literature, it can be seen that the most accepted definition is by Organ (1988), who stated that OCB is "voluntary individual behavior that, when aggregated across people and time, contributes to the improved performance of the organization" (p. 4). In voluntary behaviors, the individual does not receive any reward or penalty for doing or not doing certain actions as it is considered a personal preference to exhibit such behaviors (Organ, 1997). Although there are many definitions of organizational citizenship behavior, there is consensus that organizational citizenship behaviors are mainly extra-role behaviors based on volunteerism that contribute to organizational effectiveness.

Organizational citizenship behavior has been investigated by different researchers under different dimensions. For example, Williams and Anderson (1991, pp. 601-602) addressed organizational citizenship behavior under two broad categories. The first is organizational citizenship behaviors towards the individual. These are behaviors directly beneficial to the individual and indirectly beneficial to the organization. The second is organizational citizenship behavior towards the organization, which are beneficial to the organization as a whole. In addition, Podsakoff, MacKenzie, Paine, and Bachrach (2000) determined organizational citizenship behavior in seven dimensions. These are helping behavior, sportsmanship, organizational loyalty, organizational compliance, individual initiative, civil virtue, and self-improvement. After considering these studies, it can be determined that the most agreed upon dimensions are by Organ (1988); which are Altruism, conscientiousness, sportsmanship, courtesy, and civil virtue.

Altruism refers to the behavior of employees within an organization to help other employees such as helping busy work colleagues (Becker, & Randall, 1994). Teachers demonstrate the altruism dimension of organizational citizenship behavior when they help new teachers adapt to the work or college culture. These behaviors also contribute to the effectiveness of the college (Sezgin, 2005). Altruistic acts within colleges may result in making things happen more quickly and more effectively.

Conscientiousness is defined as the act of doing more than the job requires (Organ, 1988). Behaviors of teachers such as attending their colleges in a disciplined manner, using their time efficiently in college and in class activities can be assessed within this dimension (Sezgin, 2005). Teachers' behaviors such as making home visits to students' parents to inform them about the success and general attitude of students are within the context of the conscientiousness dimension.

According to Organ (1988), sportsmanship behavior prevents negative thoughts and behaviors such as complaints or idle gossip. Spending time on positive affairs can be considered as a sportsmanship-like behavior (Sezgin, 2005). Despite negative reactions from the principle and/or parents, teachers apply their energy for student learning and success within this dimension.

According to Podsakoff et al. (2000), courtesy is a behavior which includes avoiding or preventing problems, and taking precautions against potential problems. In this dimension, teachers should inform their colleagues about the problems they face and the decisions they take, share the necessary information with the college administration and notify students and parents about the college when necessary (Sezgin, 2005). For example, informing pupils and parents about exams, meetings or activities and the taking of their ideas are assessed as courtesy behaviors.

Civic virtue represents a macro-level interest in, or commitment to the organization as a whole. This is shown by a willingness to participate actively in its governance (e.g., attending meetings, engaging in policy debates, expressing an opinion about what strategy the organization ought to follow, etc.); to monitor its environment for threats and opportunities (e.g., keep up with industry changes that might affect the organization); and to look out for its best interests (e.g., reporting fire hazards or suspicious activities, locking doors, etc.), even at great personal cost. These behaviors reflect a person's recognition of being part of a larger whole in the same way that citizens are members of a country and accept the responsibilities which that entails (Podsakoff et al., 2000, p. 525). In this definition, the organization represents the college. Behaviors such as participation in meetings and educational events in college social activities are examples of the civic virtue behaviors (Allison, Voss, & Dryer, 2001). Colleges in which teachers who have a tendency of exhibiting organizational citizenship behaviors work were found to be more successful. Teachers working in these colleges are more willing to help students and colleagues, try to adapt innovative approaches to curricula, spend more time at college, try different strategies for students to succeed, and take on personal responsibilities (DiPaola, & Hoy, 2005).

DiPaola and Hoy (2005) found that colleges with teachers who have higher tendency to exhibit organizational citizenship behaviors were more productive, and that students who were taught in these colleges were more successful. Teachers working in these colleges are more willing to help students and colleagues, try to adapt innovative approaches, spend time on non-collegedays at college, try different strategies to ensure students are successful, and take personal responsibility.

When the studies in the literature are examined, it can be seen that even though there has been considerable research about the organizational citizenship behaviors of teachers, there has been inadequate research about their job insecurity. A number of studies have been conducted on the relationship between organizational citizenship behaviors exhibited by teachers and certain variables (e.g., college climate, leadership qualities of managers, college characteristics, demographic characteristics, etc.) (Baş, & Şentürk, 2011; Celep, Polat, Elbir, & Yapıcı, 2004; Denholm, 2002; DiPaola, & Hoy, 2005; DiPaola, & Tschannen-Moran, 2001; Garg, & Rastogi, 2006; Oguz, 2011; Polat, 2007; Ugurlu, & Demir, 2016; Ünal, & Çelik, 2013; Yılmaz, 2010; Yılmaz, Altınkurt, & Yıldırım, 2015). On the other hand, when studies made on job insecurity are examined, some studies can be found about job insecurity and demographic characteristics, working styles, sector differences, etc. (Demir, 2010; Johnson, Bobko, & Hartenian, 1992; Özveren, 2016; Ruvio, & Rosenblatt, 1999).

The organizational citizenship behaviors exhibited by teachers are very important for students to be well-educated and for a successful education system, and factors affecting these behaviors should be revealed. From this perspective, such research differs from previous studies; hence, the current study considers the relationship between job insecurity and organizational citizenship behavior.

Purpose of the research

The main purpose of the study is to determine the relationship between job insecurity perceptions and organizational citizenship behaviors of private college teachers working in public and private colleges in Punjab. The study addresses the following research questions for this purpose:

a) What is the job insecurity and dimensions of job insecurity level of private college teachers working in public and private colleges?
b) What is the OCB and dimensions of OCB level of private college teachers working in public and private colleges?
c) Do the teachers' perceptions of job insecurity significantly differentiate according to college type (public/private)
d) Do the teachers' organizational citizenship behaviors significantly differentiate according to college type (public/private)?
e) Is the perceived job insecurity among teachers working in public and private colleges a significant predictor of organizational citizenship behavior?

METHOD

Research Model

The relational survey model (Karasar, 1995) was applied in this study as it focuses on teachers' thoughts about job insecurity and organizational citizenship behaviors working in public and private colleges.

Population and Sample of Research

The population of this study consists of teachers working in public and private private colleges in Punjab. The population includes 31,482 teachers working in 1,159 public colleges and 7,129 teachers working in 328 private colleges (Milli Eğitim Bakanlığı, 2015). Since it would be impossible to reach the whole population and in order to generalize the obtained results, a sample of adequate size was sought. In determining the size of the sample the size of the population and sampling error were taken as a basis. The size of the sample required for a population of up to 1,000 (.5 sampling error and confidence level α= .05) is 278; up to 5,000 is 357; up to 50,000 is 381 (Balcı, 2006). Accordingly, the public colleges were represented by a sample of 610 private college teachers for a population of 31,482 teachers, and the private colleges were represented by a sample of 398 private college teachers for a population of 7,129 teachers. It is therefore assumed that these numbers would be sufficient for the purposes of sampling.

In summary, the research was based on the opinions of 1,008 teachers randomly selected from 23 districts in Punjab, depending on the research population. The same scales were applied to both sample groups and the identities of the participants were kept confidential.

Data Collection Tools

The Job Insecurity and the Organizational Citizenship Behavior scales were used for data collection.

The Job Insecurity scale was developed by Ashford et al. (1989), De Witte (1999), and Hellgren et al. (1999), and was used to determine the respondents' perceived job insecurity. In social sciences, the Cronbach's Alpha values should be greater than .70 for reliability (Robert & Wally, 2003). The fact that the Cronbach's Alpha values for job insecurity dimensions and job insecurity are higher than .70 indicates that this scale is reliable. The reliability coefficients of the Job Insecurity Scale for this study are given in Table 1.

Table 1. *Reliability coefficients of job insecurity scale*

Scale	*Reliability (Cronbach's Alpha - α)*
Job Insecurity	.78
Quantitative Job Insecurity	.84
Qualitative Job Insecurity	.78

As a result of the basic component analysis, it was seen that the scale items were collected in two factors. The first and second factor loads ranged from .53 to .88 with nine items. These two factors explain 60.965% of the total variance. Quantitative job insecurity consists of four items (1-4) whereas the qualitative job insecurity consists of five items (5-9). The job insecurity scale consists of nine items and is a five-point, Likert-type scale rated from 1 (strongly disagree) to 5 (strongly agree). Since the name of the scale is a negative concept the scores of the opposite scales (items 5-9) are reversed at the end of the scale. Since the expressions on the job insecurity scale can be generalized to all sectors, it was first applied to teachers in the education sector in thisstudy.

The Organizational Citizenship Behavior Scale was developed by Podsakoff and MacKenzie (1989), based on five dimensions of organizational citizenship behavior stated by Organ (1988). It was then further developed by Podsakoff, MacKenzie, Moorman, and Fetter (1990) and then Moorman (1991). In the study of Polat (2007) and the current study, the dimensions of altruism and courtesy were collected under the same factor and in general two dimensions were named as "benevolence." As a result of the basic components analysis, it was seen that scale factors were collected in four factors. The four factors ranged from .62 to .82 with 20 items. These four factors explain 64.216% of the total variance. The reliability coefficients of the Organizational Citizenship Behavior Scale obtained in the current study are shown in Table 2.

Table 2. *Reliability coefficients of organizational citizenship scale*

Scale	*Reliability (Cronbach's Alpha - α)*
Organization Citizenship Behavior	.91
Benevolence	.91
Sportsmanship	.75
Conscientiousness	.84
Civic virtue	.84

Analysis of the Data

The collected data were statistically analyzed using SPSS 21.0 for Windows. Also, prior to the analysis and assessment, the histograms of the scores were drawn and the One Sample Kolmogorow Smirnow test showed that the data was appropriate for normal distribution. During the analysis and assessment, the level of statistical significance was accepted as $p < .05$ and descriptive statistics, arithmetic mean, standard deviation, *t*-test and multiple regression analysis were used.

FINDINGS

In this part, firstly the level of job insecurity and organizational citizenship behaviors of private college teachers working in public and private colleges were determined, and examined as to whether or not these variables differed according to college type (public/private). Then, it was determined whether or not a relationship exists between perceived job insecurity and organizational citizenship behaviors of private college teachers working in public and private colleges.

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The result of the *t*-test analysis on whether there was a meaningful difference between the perceptions of job insecurity and organizational citizenship behavior of teachers according to college type (public/private), and the total average values of job insecurity, organizational citizenship behavior, and the dimensions of these variables are shown in Table 3.

Table 3. *Job insecurity and organizational citizenship behavior of private college teachers working in public and private colleges*

Variable	*College Type*	*n*	*Mean*	*Std. Dev.*	*df*	*t*	*p*
Quantitative Job Insecurity	Private	398	2.05	.90	920	1.12	.26
	Public	610	2.12	1.02			
Qualitative Job Insecurity	Private	398	2.57	.86	783	11.96	.00**
	Public	610	3.21	.78			
Job Insecurity	Private	398	2.34	.71	1006	8.64	.00**
	Public	610	2.72	.68			
Benevolence	Private	398	4.24	.72	740	5.61	.00**
	Public	610	3.99	.60			
Sportsmanship	Private	398	4.09	.88	765	2.18	.03*
	Public	610	3.98	.76			
Conscientiousness	Private	398	4.28	.82	1006	3.25	.00**
	Public	610	4.11	.76			
Civic virtue	Private	398	4.02	.80	1006	6.30	.00**
	Public	610	3.73	.69			
OCB	Private	398	4.17	.64	695	5.67	.00**
	Public	610	3.96	.49			

$^{**}p<.01$; $^{*}p<.05$

In private colleges, the teachers' quantitative job insecurity average was 2.05, while the qualitative job insecurity average was 2.57 (S=.86). In addition, the general average of job insecurity was 2.34 (S=.71). On the other hand, in public colleges, teachers' quantitative job insecurity average was 2.12 (S=1.02), while the average for qualitative job insecurity was 3.21 (S=.78). The general average of job insecurity was 2.72 (S=.68).

The average of teachers' benevolence behaviors in private colleges was 4.24 (S=.72); the average of sportsmanship behavior was 4.09 (S=.88); the mean of conscientious behavior was 4.28 (S=.82); and the mean of civic virtue behavior was 4.02 (S=.80). In addition, the overall average score of teachers' organizational citizenship behavior in private colleges was 4.17 (S=.64). On the other hand, in public colleges, the average of teachers' benevolence behaviors was 3.99 (S=.60); the average of sportsmanship behavior was 3.98 (S=.76); the mean of conscientious behavior was 4.11 (S=.76); and the mean of civic virtue behavior was 3.73 (S=.69). In addition, the general average score of teachers' organizational citizenship behavior in public colleges was 3.96 (S=.49).

As can be seen in Table 3, a significant difference was found between the college type (public/private) variable and teachers' job insecurity perceptions ($t_{(1006)}$=8.65, p<.05) and organizational citizenship behaviors ($t_{(695)}$=5.67, p<.05). Teachers working in private colleges tend to exhibit more organizational citizenship behaviors and experience less job insecurity than teachers working in public colleges. Qualitative job insecurity perceptions ($t_{(783)}$=11.96, p<.05) differ according to college type, while quantitative job insecurity perceptions ($t_{(920)}$ =1.12, p>.05) of teachers did not differ according to college type. Qualitative job insecurity perception level of teachers was lower in private colleges than in public colleges. A meaningful difference was found between the dimensions of organizational citizenship behavior and college type. Teachers working in private colleges tended to exhibit more benevolence ($t_{(740)}$=5.61, p<.05), sportsmanship ($t_{(765)}$=2.18, p<.05), conscientiousness ($t_{(1006)}$=3.25, p<.05) and civic virtue ($t_{(1006)}$=6.30, p<.05) behaviors.

Table 4. *Multiple regression analysis showing effect of job insecurity on organizational citizenship behavior in public and private colleges*

College Type	*Dependent Variable*	*Independent Variable*	*B*	*Standard Error_B*	*R*	*R²*	*Standardized β*	*t*	*F*	*p*
Private	OCB	Quantitative Job Insecurity	-.03	.03	0,46	.22	-.04	.79	54.14	.43
		Qualitative Job Insecurity	-.33	.04			-.45	9.66		.00**
	Benevolence	Quantitative Job Insecurity	.01	.04	.42	.18	.01	.26	41.94	.80
		Qualitative Job Insecurity	-.35	.04			-.42	8.81		.00**
	Sportsmanship	Quantitative Job Insecurity	-.00	.05	.29	.08	-.00	-.07	17.84	.95
		Qualitative Job Insecurity	-.27	.05			-.29	5.68		.00**
	Conscientiousness	Quantitative Job Insecurity	-.11	.05	.40	.15	-.11	2.34	35.31	.02*
		Qualitative Job Insecurity	-.35	.05			-.34	6.99		.00**
	Civic virtue	Quantitative Job Insecurity	-.04	.04	.39	.16	-.04	.86	36.19	.39
		Qualitative Job Insecurity	-.35	.05			-.38	7.81		.00**
Public	OCB	Quantitative Job Insecurity	-.04	.02	.21	.04	-.08	1.90	14.11	.06
		Qualitative Job Insecurity	-.12	.03			-.18	4.53		.00**
	Benevolence	Quantitative Job Insecurity	-.01	.02	.13	.02	-.01	.33	5.16	.74
		Qualitative Job Insecurity	-.10	.03			-.13	3.08		.00**
	Sportsmanship	Quantitative Job Insecurity	-.01	.03	.08	.01	-.01	.31	1.99	.76
		Qualitative Job Insecurity	-.08	.04			-.08	1.88		.06
	Conscientiousness	Quantitative Job Insecurity	-.14	.03	.24	.06	-.18	4.60	19.19	.00**
		Qualitative Job Insecurity	-.13	.04			-.13	3.24		.00**
	Civic virtue	Quantitative Job Insecurity	-.01	.03	.21	.04	-.03	.79	14.01	.43
		Qualitative Job Insecurity	-.18	.04			-.20	5.02		.00**

*$N_{private}$ = 398; *p < .05; **p < .01*　　*N_{public} = 610; *p < .05; **p < .01*

Table 4 shows the results of multiple regression analyzes conducted in order to determine whether or not teachers' perceptions of job insecurity predicted their tendency to exhibit organizational citizenship behaviors. Accordingly, the effect of job insecurity on quantitative job insecurity in public and private colleges was found to be statistically insignificant. However, qualitative job insecurity showed a negative and significant effect on the OCB in public and private colleges. Quantitative job insecurity shows a negative and significant impact only on the sportsmanship behavior in private and public colleges among the dimensions of OCB. Qualitative job insecurity significantly affected the dimensions of OCB in public colleges, in terms of benevolence, sportsmanship and civic virtue; while it negatively influenced all dimensions of OCB in private colleges.

As can be seen in Table 4, qualitative job insecurity in private colleges was found to have a higher influence level on OCB than in public colleges. For example, the β value indicating the degree of impact of qualitative job insecurity on OCB is -.18 (18%) in public colleges and -.45 (45%) in private colleges. This suggests that the increase in qualitative job insecurity in private colleges has led to a higher drop in OCB. A similar situation could be seen between qualitative job insecurity and the dimensions of OCB. On the other hand, the relative importance of quantitative job insecurity on sportsmanship behavior had a higher impact in public colleges. Quantitative job insecurity described 18% of sportsmanship behaviors in public colleges and 11% in private colleges.

DISCUSSION AND SUGGESTIONS

In the literature section of the study, basic information about job insecurity and organizational citizenship behavior is given. In the implementation part of the study, the perceptions of private college teachers working in public and private colleges according to the dimensions of job insecurity and OCB, and overall job insecurity and OCB were determined. In addition, the results were examined to understand whether or not the teachers' perceptions varied according to college type (public/private). Finally, it was revealed that the organizational citizenship behaviors that teachers exhibit differed according to the perceived job insecurity.

Long-term employment contracts can be made in private colleges in order to lower the job insecurity level of teachers and to eliminate teachers' worries about their job. On the other hand, public colleges should have a career planning process for teachers according to a certain system, and the promotion and reward systems should be well defined. Then it can be possible for teachers to see themselves as more permanently within their colleges.

The results of the current study show teachers' level of organizational citizenship behavior at high levels within both public and private colleges. However, it would be pertinent to investigate why private college teachers in public colleges have lower levels of organizational citizenship behaviors than teachers who work in private colleges and some precautions should be taken in order to motivate teachers to exhibit organizational citizenship behaviors. The first thing that could be done is to identify and implement motivational factors (projects of at least one-year, preparation activities, appointments abroad, prizes, leadership skills of managers, professional training, courses and seminars, graduate and doctoral opportunities, etc.) that will direct teachers to exhibit organizational citizenship behaviors. In addition, appreciating teachers, supporting them

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in their professional development, building empathy, giving positive feedback, and ensuring that teachers feel valued themselves can also help them to increase their level of exhibiting organizational citizenship behaviors.

The relationship between teachers' job insecurity perceptions and college type was found to be statistically significant. Teachers' job insecurity perceptions are higher in public colleges than in private colleges. At the point of the current study's research, there was nocontracted teachers included and all of the public college teachers who participated in the survey were employed as permanent teaching staff. In private institutions, teachers' contracts are by law limited to a minimum of at least one calendar year.

Feather and Rauter (2004) found that teachers who worked with fixed-term work contracts experienced a stronger sense of job insecurity. This result is incompatible with the current study's findings. The reason for this is that the perception of job insecurity reflects the fear of losing one's job as well as the idea of not permanently seeing oneself worked at the current institution. In Punjab, teachers in public colleges may want to leave the college where they work because of the college's location, the possibilities of the college, or the teacher's own preferences (e.g., peer status, health status). For example, a teacher working in Jalandhar does not see himself as permanent in his college because his wife lives in Bathinda and he therefore wants to go to Bathinda. The sense of job insecurity means the idea of losing a job or not seeing oneself permanently in private colleges but it can be thought differently in public colleges. Teachers working in public colleges do not lose work easily, even though they don't see themselves as permanent in their colleges. In the risk community where risk, uncertainty, danger and anxieties are intensely present, teachers working in public colleges may want to change colleges more often than teachers working in private colleges because of reasons such as not taking an active role in the decisions taken or immortality in student-related relationships. On the other hand, private college teachers' requesting to change colleges may not be so easy due to the reasons such as little number of branches of the college they are working at.

The relationship between teachers' organizational citizenship behaviors and college type was found to be statistically significant. Teachers' perception of OCB was higher in private colleges than in public colleges. A similar result to the current study was seen in the work of Feather and Rauter (2004). The current study has shown that teachers working with fixed-term employment contracts exhibit more organizational citizenship behaviors. This suggests that teachers spend extra effort and undertake additional tasks not usually defined as part of their work tasks. According to the results of a study by Celep et al. (2004), which was similar to the current research, it was found that teachers in private colleges exhibited more organizational citizenship behaviors than teachers in public colleges. In private colleges, teachers showed more OCB considering that renewing their contracts for the next year depends on how effectively they work. Because the college administrators generally want to work with teachers who exhibit OCB at college and therefore may prefer them over teachers who do not. Surveys have shown that organizations perform better in which employees exhibit OCB (Azmi, Desai, & Jayakrishnan, 2016).

According to the regression analysis done in the current research, it was found that OCB in public and private colleges was significantly and negatively influenced by qualitative job insecurity. This means that when teachers feel less qualitative job insecurity they exhibit greater OCB. Also, it has been revealed that those who consider they have the possibility to progress in their career show more OCB. Similar results obtained from a study by Reisel et al. (2010) found a decrease in exhibiting organizational citizenship behaviors when American managers perceived job insecurity. Another study that supported these studies was by McInroe (2013), who found a negative relationship between job insecurity and organizational citizenship behavior. On the other hand, the results of research conducted by Lam, Liang, Ashford, and Lee (2015) in a public-sector electricity company showed a curvilinear relationship (U-shaped) between job insecurity and organizational citizenship behavior. When job insecurity increases from a low to a moderate level, employees respond to organizational negativities by reducing the level of organizational citizenship behavior they exhibit. However, when job insecurity reaches moderate to high levels, employees become more motivated and want to take back their lost control by exhibiting organizational citizenship behavior. The difference in the results of the current research could be considered as due to cultural differences between Punjab and other countries.

Furthermore, since the perception of job insecurity is a personal perception, it can be perceived differently by workers subjected to different conditions and motivational factors in different sectors. Qualitative job insecurity has been shown to have a negative effect on organizational citizenship behavior. The more the qualitative job insecurity perceptions of teachers are reduced, the greater their tendency to exhibit organizational citizenship behaviors. For educators, organizational citizenship behaviors gain importance in order to reach educational goals. Teachers' feelings of qualitative job insecurity may be based on the absence of opportunities for teachers to progress in their careers. For example, teachers may reach the level of assistant principal or director, but then both their workloads and responsibilities increase, although no significant increase seen in their wages. Therefore, such progression may not be preferred, and teachers see the possibility of progress in their profession as inadequate. Considering this aspect, it is expected that increased career steps (such as specialist teacher, senior teacher, etc.) and increases seen in the wages of teachers according to certain criteria (e.g., education, study period, achievements) would reduce teachers' perceptions of qualitative job insecurity and increase their tendency to exhibit organizational citizenship behavior.

This study was conducted on teachers working in private and public colleges at the private college level in Punjab due to time and financial constraints. For future research, different level institutions (e.g., primary colleges, high colleges) could be considered. In the current study, the effect of job insecurity on OCB was investigated. In further studies, other variables could be introduced to assess their effect on OCB.

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11. An Analysis of Progress of msme's in Garhwal Region of Uttarakhand

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ABSTRACT

MSMEs continue to be the backbone of the economy for countries like India where the problem of unemployment is steadily escalating and the agriculture land holdings continue to shrink. The State of Uttarakhand in India is looking at sustainable and inclusive industrial growth as it faces an acute problem of migration from the hilly terrain to the plains due to lack of employment and business opportunities. The purpose of this paper is to comprehensively analyse the growth and performance of MSMEs and to explore the reasons ponsible for hindering their growth. A descriptive study was conducted with the help of secondary data and is based on extensive review which significantly contributes in directing the stakeholders to take appropriate measures for speedy development of the region

Key words- MSME, Unemployment, Business opportunities, Migration.

INTRODUCTION

In this tough global business environment micro Enterprises have survived and even flourished therefore ,in recent time the micro Enterprises sector is emerging as an option of supporting business environment of any developed and developing economy (Munoz. S. Mark Joseph (ed), (2010)). In the present time all developed and developing countries are facing unemployment, unequal distribution of wealth, income and economic fluctuations, etc. therefore , micro enterprises has emerged as an economic growth engine in all the nations of the world. . Development of micro Enterprises can help to create immediate employment opportunities at lower investment level therefore micro Enterprises have emerged as a real bone for the poor (U. Jerinabi 2009). Micro enterprises are also called small businesses. In the present time world's all developed and developing Nations are adopting the various programs of micro enterprises development for creation of self -employment opportunities and economic development. During this economic environment, in the mid 1970 Dr.Yunus introduced Holistic development strategy by linkage micro enterprises to micro finance concept in Bangladesh. After the success of the development strategy in Bangladesh ,world -wide it was considered micro enterprises are the best way to generate employment opportunities and overall economic growth .Since 1980, various development agencies and developing and developed nation had been started various micro enterprise development programs and after 1990 microenterprise have been become the synonyms of economic development in all the countries of the world . The World Bank has been actively engaged micro enterprise development since 1990 e as it approved roughly 49 project between 1989 and 1993 that aims to improve the living standards of low-income people and just under half of these incorporated micro enterprise development programme (Websler M. Leila, RiopelleRabdall, and ChidzeroMorie Anne, (1996)).

MSMEs are said to be highly innovative , having high growth potential and a a major contribution to economy as a whole but the growth and performance of MSMEs could not be assessed accurately due to the sector comprising of more unorganised an unregistered sector rather than registered. Micro, small and medium enterprises are also facing various challenges that are uncommon to the large scale companies and multinational companies like lack of finance, marketing , skilled labour, technology , infrastructure and so on. In an endeavour to promote , develop and enhance competitiveness of the sector, Government of India enacted a single comprehensive legislation the MSME Act 2006 and also the NDA government has committed to boost micro ,small and medium enterprises by invoking slogan like "make in India'.

OBJECTIVES

1) To analyse the growth and development of MSME's in Uttarakhand.
2) To examine problems faced by MSME's in respect of availability of raw materials, finance, skill-promotion and capacity-building, labour and marketing strategies.
3) To study policies of Uttarakhand and investigate various bottlenecks emerging out in the policy and suggest appropriate guidelines for strengthening the MSME's in Uttarakhand.

REVIEW OF LITERATURE

C. LALROLUAHPUIA (2016)-The paper **"STUDY ON THE PERFORMANCE OF MSMEs IN LUNGLEI DISTRICT, MIZORAM"**, tried to find out the role and performance of micro, small and medium scale Enterprises in Lunglei district , Mizoram It was observed in the study that the small scale and medium scale industries in India can make a significant contribution to achieve social and economic objectives such as labour absorption, eradication of poverty, reducing regional imbalances, ensuring equitable distribution of national income , rural development and growth of various development activities **ManvendraPratap Singh, Arpita Chakraborty and Mousumi Roy (2016)**- The paper **"ENTREPRENEURIAL COMMITMENT, ORGANIZATIONAL SUSTAINABILITY AND BUSINESS PERFORMANCE OF MANUFACTURING MSMES: EVIDENCE FROM INDIA"**, was an attempt to understand the motivation of micro, small and medium enterprises towards organisational sustainability in such a competitive environment. Conceptual Framework was developed to test the link among entrepreneurial commitment, organisational sustainability and business performance. Structural equation modelling and other standard statistical analysis have been used to analyse the data collected through questionnaire survey from 262 manufacturing micro, small and medium enterprises in India. The study findings highlighted that organisation sustainability emerged as a driving source of motivation to improve the business performance among manufacturing micro ,small and medium enterprises in India. In addition ,there is significant mediation effect of organisational sustainability on entrepreneurial commitment and business performance .**Dr. Samuel MuiruriMuriithi (2017)**- The paper **"AFRICAN SMALL AND MEDIUM ENTERPRISES (SMES) CONTRIBUTIONS, CHALLENGES AND SOLUTIONS"**, was based on empirical evidence and current research on small and medium scale Enterprises worldwide with the major focus on African small and medium scale enterprise and how to improve their operations and profitability It was observed that the African government have to put more efforts t and come up with practical rather than theoretical solution because of small and medium scale Enterprises alarming rate of failures and solutions **Ms.HeenaUpadhyay and Dr.Vivek Singh Kushwaha (2017)**- The paper **"Growth of MSMEs in INDIA: Its' Performance and Future Prospects"**, highlighted the performance of Indian micro, small and medium enterprises and also forecasts the future trend. The research design was analytical research design. The data required for the present study had been collected from secondary sources It was observed that micro, small and medium enterprises not only help in industrialization of rural and backward areas but also they play a crucial role in providing large-scale employment opportunities at reasonably lower capital cost than large scale industries. Thereby ensuring more impartial distribution of national income, resources, wealth and thus reducing the regional imbalances. Economically this sector has strengthened the regions of the country and helps in achieving the self -reliance in every aspect of life. It also eliminate the imbalances between rich and poor.**KaraboMolefe, Natanya Meyer, Jacques de Jongh (2018)**- The paper **"A Comparative Analysis of the Socio-Economic Challenges Faced by SMMEs: The Case of the Emfuleni and Midvaal Local Municipal Areas"**, tried to identify and compare the main socio-economic challenges faced by SMEs in two local areas within the Vaal Triangle region. The study used quantitative research approach and a cross-sectional research design through means of the survey method. A total of 198

SME owners that resided in both the Emfuleni (ELM) (n=100) and M idvaal (MLM) (n=98) local municipal areas were surveyed. Data analysis involved the use of descriptive statistics, cross- tabulations and chi-square tests. The study revealed that managerial and economic challenges were the biggest challenges faced by SMEs which include: lack of skilled labour, insufficient business training and local economic conditions. The findings of the study provide valuable insight towards fostering an enabling environment for SME development on local levels.**Simranjeet Kaur Virk, PinnacciNegi (2019)**-The paper " **An Overview of MSME Sector in India with Special Reference to the State of Uttarakhand**",. performance of micro ,small and medium sector of India was highlighted by last annual report by government of India that is annual report of 2017 to 18 The study of observed that MSMEs have the potential to act as a catalyst of growth and does social crisis So observed that the Uttarakhand State should drive for MSME penetration across all the 13 district to ensure an overall development of the state Also the Uttrakhand government needs to provide adequate support to the MSME to develop to its full potential in the state **Dr.MeghaBatola (Main Author), CA BijayaLaxmiThapliyal, Ms Neha Rani, Dr Ankur Singh Bist4 (2020)**- The paper "**Growth and Performance of Small and Medium Scale Enterprises in Women Entrepreneurship Development (A Case of Uttarakhand)**", studied the impact of type of industry, age of entrepreneur and form of Organisation on women entrepreneurial development in Uttarakhand. The study basically included the small and medium scale women entrepreneurs of Uttarakhand from Dehradun, Haridwar, Nainital, Udham Singh Nagar and Haldwani and the sample size for the study comprises of 300 women entrepreneurs chosen according to stratified random sampling. Cross-sectional bivariate analysis was performed to determine the impact of various factors on the growth and performance of women entrepreneurship development. It was observed from the study that womens are unaware of latest technological developments and market trends.

RESEARCH METHODOLOGY

The study area selected to accomplish the objectives of the paper is Uttarakhand State.

Sample and Data Type

- In this study we have used secondary data due to time limitation from different sources.
- Descriptive in nature
- Both qualitative and Quantitative

Sources of Data

- Industries Department Uttarakhand
- National sample survey organization
- PHD Chamber of commerce and industry
- Confederation of Indian Industry
- KVIC reports
- Directorate Of Industries

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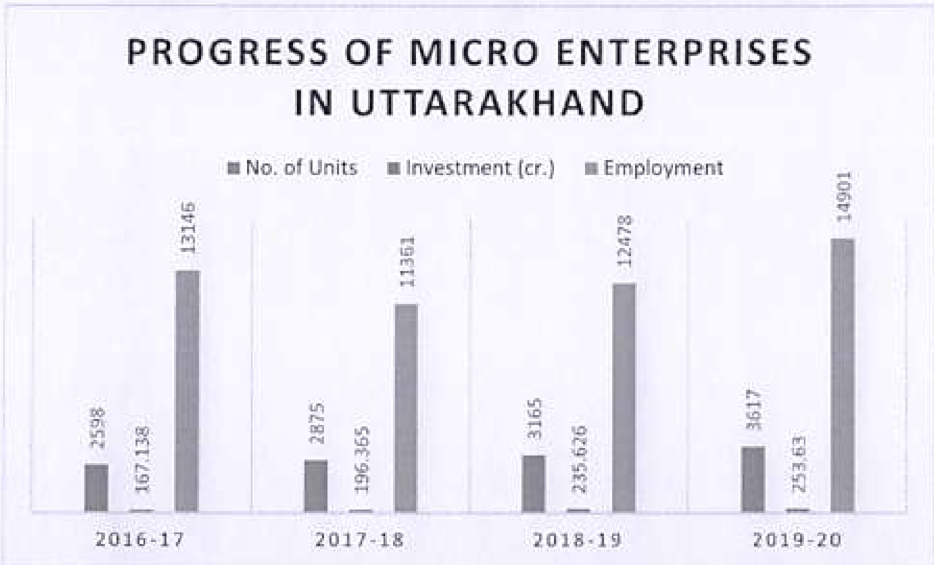
FINDINGS

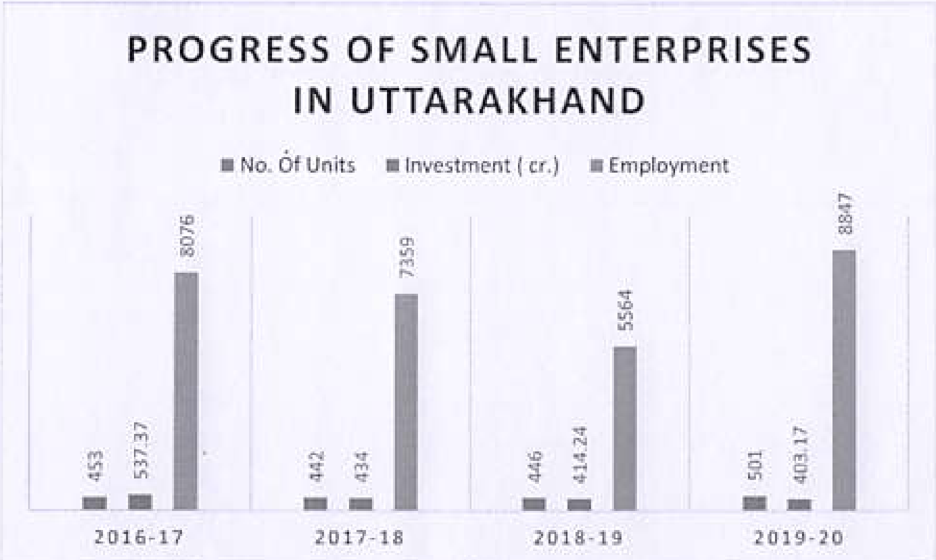
Figure 1. Progress of Micro Enterprises In Uttarakhand



Source- Directorate of Industries, Dehradun, Uttarakhand

In Uttarakhand there exists maximum number of registered micro enterprises . The figure shows an increasing trend of micro enterprises over the years with investment and employment.

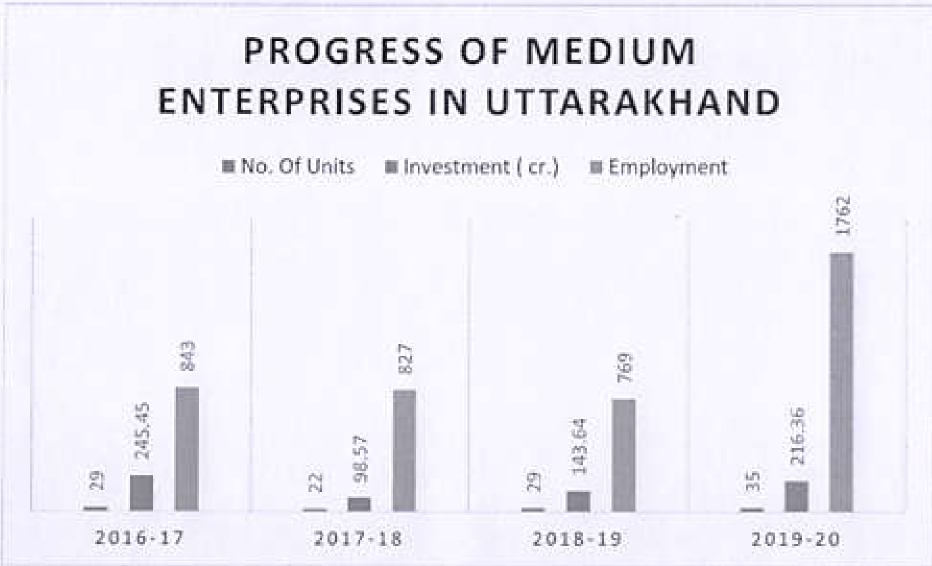
Figure 2. Progress of Small Enterprises In Uttarakhand



Source- Directorate of Industries, Dehradun, Uttarakhand

As compared to registered micro enterprises, small enterprises are less in number in Uttarakhand. The figure shows an increasing trend in employment status of small enterprises in Uttarakhand.

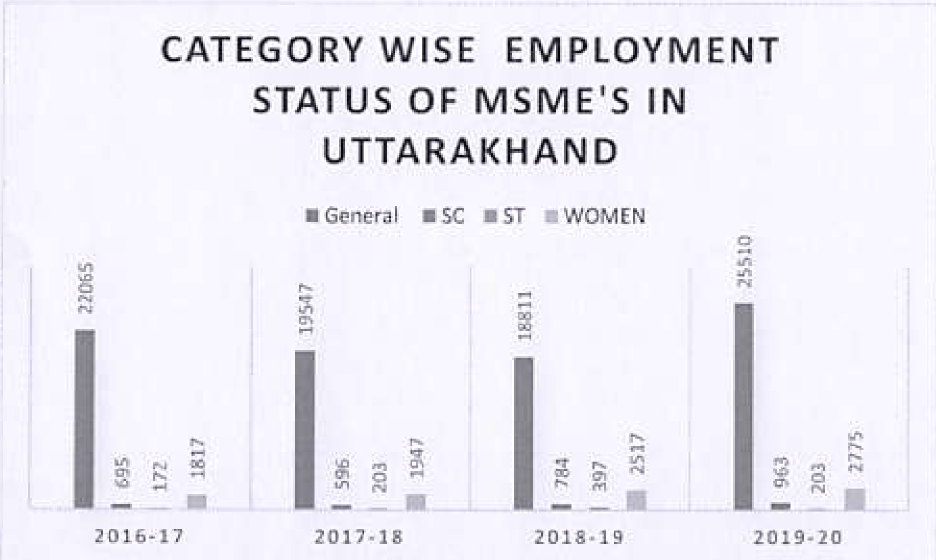
Figure 3. Progress of Medium Enterprises In Uttarakhand



Source- Directorate of Industries, Dehradun, Uttarakhand

Uttarakhand is having very less number of registered medium enterprises but still over the years the employment is increasing.

Figure 4. Category wise Employment status of MSMEs In Uttarakhand



Source-Directorate of Industries, Dehradun, Uttarakhand

The figure shows that general class people are more employed in MSME sector followed by women in Uttarakhand.

Table 1. Evaluation Of Prime Minister"s Employment Generation Programme In Dehradun

The table shows the performance of prime minister"s employment generation programme in Dehradun from 2016-17 to 2019-20.

Years	Nos. of Prj. received	MM Involve (in lakh) On received	Nos. of Prj. sanctioned	MM (in lakh) on sanctioned	Nos. of Prj. Disbursed	MM (in lakh) on disbursement
2016-17	453	904.29	96	206.52	87	168.8
2017-18	1046	1779.23	207	401.19	102	195.95
2018-19	787	1504.6	160	363	213	442.01
2019-20	588	1280.01	125	297.71	155	320.29

Source- PMEGP e- Portal

Problems faced by MSME's in Uttarakhand

UTTRAKHAND has been facing some crucial problems since last few decades that are responsible for hindering the performance of khadi village institutions in the state. Some of them are mentioned below;

- There is a problem of effective marketing and selling in the state due to uneven geographical factors.
- Inadequate Infrastructure
- Lower technology levels
- The industries are heavily weighed down by the rules and regulation imposed on them. investment in the khadi and village sector
- Shortage of energy leading to high energy cost is also an issue.
- Problems of storage, designing, packaging and product display
- Youth of the state lacks in proper skill development and training.
- Lack of proper research and development is also an issue.

CONCLUSION

- The share of Uttarakhand to the total tourist in India (domestic tourist) has increased in past few years while in case of foreign tourist, the growth is almost stagnant, where majorities are domestic tourists.
- Statistics portrays a gloomy picture of state tourism development and also shows that there is a lot of potential for developing this sector.
- The infrastructure facility currently available is very poor after several years of creation of the state and despite the potential of all kinds of tourism, the state is not able to attract tourists because of the poor tourism infrastructure. The accommodation facilities and local transport needs improvement.
- In 2006, Uttarakhand has only 8.4 tourist rent houses per million tourists, 102.5 hotels and guest houses per million tourists and 337 beds available for every million tourists.
- MSMEs that are related to the items of expenditure in the tourism sector should be encouraged.
- More tourism based MSMEs will be established, more employees will be needed thus the local residents will get employment in service sector.
- More MSMEs will lead to more competition and thus better facilities for the tourists.
- Abundant and stronger tourism MSMEs with better services and facilities, will prove as a strong pillar in state's revenue stream.

- Better services and facilities will attract more tourists to the state and tourists would love to revisit the place again and recommend others too.
- This generated revenue can be channeled by the government into other streams such as social welfare.

RECOMMENDATIONS

1.Availability of Data

- There is no data which shows the percentage contribution of tourism on MSMEs, it should be made available
- Data should be made available for the revenue generated from tourism.

2. Infrastructural development

- Investments in tourism infrastructure may include development of both tourism as well as civic infrastructure.
  Also involves provision of tourist information bureaus and websites for providing requisite tourist information
- Efforts towards enhancement of overall transport infrastructure in the form of good quality roads, rail network, airports, availability of tourist vehicles etc. may also be strengthened in order to improve the overall infrastructure.
- There is less number of beds per million people. Steps should be taken to increase and improve accommodation facilities.

3. Human resource development

- Provision of additional training institutes, enhancing capacity of existing ones along with introduction of short term courses providing specific skills directed at hospitality and travel trade sector employees may be required for catering to the increased manpower and skill requirements.
- Rural youth may be provided vocational training through special institutes to provide them employment opportunities.

4. **Marketing programs**

- Collaborative marketing efforts may be required for promotions. Focused branding and promotional campaigns may be designed.
- Involvement of local travel trade partners may be encouraged.
- Trips to involved destinations, informative sessions, financial support and incentives may be provided.
- A greater number of domestic tourism events and road shows may be organized in order to offset seasonality of tourist inflow. Events may be based on innovative themes of music, dance, sports, food, fruits, handicrafts, Indian culture and traditions, Indian villages, festivals etc.

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12. IPO of LIC – Impact on Organisation and Insurance Sector

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Abstract: In budget 2020-21, our Finance Minister NirmalaSitharaman announced to sell part of government holdings in Life Insurance Corporation of India through the initial public offerings. At present the government owns LIC hundred percent. Now through the disinvestment policy of central government 10% of its stake holdings is to be announced in the form of LIC IPO. In this paper, we made an attempt to study the overall impact of LIC IPO. In the paper, opinion of different experts has been discussed. Based on secondary data it was found that the decision of the union government to withdraw part of its stake from the investment by issuing LIC IPOs is better if it does not affect the main motto of the providing service to the people of the nation. From the point of view of development of the nation LIC IPOs are welcome feature as India is to be turned from 'developing nation' into 'developed nation'. At the same time the hard earned money of the policy holders must be safe guarded and the employees must be secured.

Key words: Employees, LIC-IPO, Stake holders

Introduction

Life Insurance Corporation of India (LIC) is an Indian government owned Insurance Corporation. It is under the ownership of Ministry of Finance , Government of India . It was established on 1 September 1956, when government nationalized the insurance industry in India [1]. Past sixty-five years since its existence Life Insurance Corporation (LIC) of India has stood behind every Indian family as a strong insurer.

In August 2000, the Indian Government embarked on a program to liberalise the insurance sector and opened it up for the private sector. LIC [2] emerged as a beneficiary from this process with robust performance. In budget 2020-21, our Finance Minister announced that government of India is diluting its partial stake in LIC by launching the IPO and inviting the public to participate in its equity. With the launch of LIC IPO and listing, LIC will come under a direct scanner of SEBI and will have to comply with requirements for listed firms.

This led to a lot of discussions and several articles in favour and against LIC-IPO. A sharp criticism also spread across the country as LIC carries an enormous amount of goodwill among people of India.As per this issue is concerned, we made n attempt to study the overall impact of LIC IPO. Whether this decision is beneficial to the people of India? What is the reaction of the most of the employees? If it is beneficial, in what way they receive it? In the paper, we have discussed various questions arising in minds of the policy holders, employees of LICetc. and tried to put a common opinion of using secondary data, strategic tools and experts' opinion.

CONCEPTUAL FRAMEWORK

As LIC entered into its 57th year it has emerged as the world's largest insurance company in terms of number of policies covered. The LIC's total coverage of policies including individual, group and social schemes has crossed the 11 crore. It was established with the objective of spreading life insurance widely reaching to every insurable person in the country and providing them adequate financial cover against death at a reasonable cost. It also involved all people working in the corporation to the best of their capability in furthering the interest of the insured public by providing efficient service with courtesy. The functions of LIC include collecting the savings of the people through life policies and invest these funds in profitable investments so as to get good return. Hence the policy holders get benefits in the form of lower rates of premium and increased bonus. So in short, LIC is answerable to the policy holders. Apart from its society-focused objectives, it is among various market competitors in the field of insurance. Even though LIC does not enjoy monopoly in

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the economy, but it alone grabbed maximum share in the market share as it is public sector undertaking. In India people believe in government sectors rather than private sectors. We, most of Indians see the safety of our premium paid, so, we invest in government undertakings rather than private insurances. We can see it through table 1 shown below.

Table 1: **New Business Statement of Life Insurers for the Period ended ended 30th April, 2020[3]**

S No.	Insurer	Premium	No. of Policies / Schemes	No. of lives covered under Group Schemes	Sum Assured
		Market Share	*Market Share*	*Market Share*	*Market Share*
1	Aditya Birla Sun Life	3.89	2.02	1.32	6.73
2	Aegon Life	0.06	0.18	0.21	0.84
6	Canara HSBC OBC Life	0.40	1.13	0.98	1.24
7	Edelweiss Tokio Life	0.24	0.86	0.06	0.51
8	Exide Life	0.38	1.52	0.16	1.12
9	Future Generali Life	0.16	0.38	0.05	0.58
10	HDFC Standard Life	9.94	8.82	21.59	13.13
11	ICICI Prudential Life	3.81	7.43	19.52	15.47
12	IDBI Federal Life	0.10	0.12	0.00	0.03
13	India First Life	0.49	0.90	3.53	3.44
14	Kotak Mahindra Life	1.80	3.06	12.14	3.01
15	Max Life	2.55	5.97	4.34	14.52
16	PNB Met Life	0.65	2.83	0.67	4.60
17	Pramerica Life	0.16	0.15	11.64	1.08
18	Reliance Nippon Life	0.51	2.43	0.01	0.33
19	Sahara Life	0.00	0.00	0.00	0.00
21	Shriram Life	0.20	0.95	0.45	0.39
22	Star Union Dai-ichi Life	0.10	0.11	0.43	0.28
23	Tata AIA Life	2.29	7.14	0.80	13.67
	Private Total	46.76	55.64	96.61	96.00
24	LIC of India	53.24	44.36	3.39	4.00
	Grand Total	100.00	100.00	100.00	100.00

An initial public offering (IPO) refers to the process of offering shares of a private corporation to the public in a new stock issuance [4].Government announced part of its investment in Life insurance Corporation in the form of LIC IPOsin the budget 2020-21.Four reasons were stated in the Budget. The listing will discipline a company, give access for its capital needs, shall unlock its value benefiting retail investors and transparency are the four issues raised in justification of the stake sale announcement [5]. Itopened doors for corporate management. LICwas formed as per Life insurance Act 1956.At present LIC is under the governance of Insurance Regulatory Authority (IRDA) Act 2000. To issue LIC IPOs necessary changes or amendments are to be made as it is under the direct control of regulatory authority.

People of India are confused with this decision and they cannot decide to stand either in favour or against this decision. Several common people, policy holders, employees, academicians, finance experts etc. have expressed their views and analyzed in different ways. It's true that we cannot rely on anyone's views as we don't know really how it will work.

OBJECTIVES

a) To know the relevance of LIC IPOs in India for investment as well economic growth purpose.
b) To study the pros & cons of disinvestment policy of LIC funds in form of IPOs.
c) To understand how this decision will affect its employees.

Research Methodology

Since the objective of our research is recent and current topic is to be discussed and implemented, so this research paper has been developed partly by exploratory research method and partly by theoretical aspects. We used primary data as it is and secondary data to derive the conclusion.

Relevance of LIC IPOs:

a) Presently the government owns 100 per cent of LIC. Finance Minister NirmalaSitharam announced that the government will sell a part of its holding in Life Insurance Corporation of India (LIC) through an initial public offering (IPO).
b) LIC has net assets of more than Rs 31 Lakh crores and is way bigger than RIL,TCS etc. in terms of market capitalisation may end up taking away liquidity from markets. So LIC IPO will be a mega show [6].
c) This also means the government will continue to have flamboyant investments and spending with equal focus on infra, reforms and fund through government premium holding disinvestments.
d) It is expected that this IPO should effectively attract FPIs and international investors and if that happens then it would become a successful strategy of the government to add a fresh infusion of funds in the economy by getting foreign investments as against taking away liquidity from the Indian markets[7].

Pro and Cons of LIC IPOs

The pros can be understood by the views expressed bydifferent experts, they are:

a) The listing of LIC will be a positive move for policyholders. However they will receive indirect benefit. As a 100% government-owned entity, LIC's financial health has been largely outside the scrutiny of the financial markets, so now onwards it will be under scrutiny [8].
b) Investment returns for traditional policies are dependent on the insurer's performance. Such plans have formed a large portion of LIC's book. The endowment policyholders' visibility is limited to annually declared bonuses and is not like ULIP investors who have a clear visibility on the daily performance of underlying funds.
c) Listing will allow analysts to monitor LIC's governance. LIC will come under SEBI's direct watch and will have to comply with the requirements meant for other listed firms. Such compliance is likely to strengthen its overall corporate governance, financial and investment discipline. Over time, this will increase its efficiency and it may deliver higher returns to policyholders.
d) LIC will also become more competitive. This will put pressure on its peers to innovate, benefitting policyholders in terms of pricing, product features and services [9].
e) For stakeholders any company going public is good news since it ensures higher transparency, better governance, more disclosures and scrutiny from the investors.
f) However, LIC has in the past invested in the equity markets to stem its fall. After being listed, LIC will be answerable to public shareholders and, hence, will be a prudent investment decision, which is good for policyholders.
g) Also less govt interference will be a positive for LIC's financial health [10].
h) Being under scrutiny, the quality of asset management by LIC will be enhanced as the government's influence on its asset management will reduce.
i) Further, LIC services a few state-sponsored schemes which have underwriting challenges on the commercial front. With the IPO, these services might fall into place, improving the overall stability of LIC.
j) The listing of LIC is a positive move which will result in transparency of the corporation in public view, sparking renewed interest in the insurance industry in international markets. Government-owned General Insurance Co. of India is already listed, so the process and transparency will not be any different.
k) As long as sovereign guarantee over the maturity proceeds and sum assured continue, policyholders won't perceive any risk. The return on policies may have to be moderated to boost profitability and technical reserves in the face of shareholder and analyst scrutiny [11].
l) It is not clear how much of the company will be diluted. So, the opportunity for the general public to pick up equity in LIC in the IPO may be limited.

The cons can be understood by the opposing views expressed by different experts, they are:

a) LIC Stake sale; For who's benefit is it anyway? It has also been obvious that so far no coherent justification has been made substantiating the proposed LIC stake sale.Four reasons were stated in the Budget. But the most obvious reason may be the disinvestment target of Rs.2.1 lakh crore in the Budget [12].
b) Capital needs; That of LIC or the Market? The share markets do indeed cater to the capital requirements of the listed companies. The proponents of the capitalist system want the capital markets to surge ahead yet it is the cyclical crisis of the capitalist model that reaffirms the relevance of the state as the 2008 crisis showed the entire world. Here main question is whether LIC needs capital? With more than 5.6 lakh crore of total income, more than 30 lakh crores of assets, a steady stream of premium and investment income, LIC has not been searching for capital for its business needs, it is resourceful enough to fund 25 per cent of the borrowing needs of the central government. Hence the doubt arises if the stake sale is to meet the capital needs of LIC or that of the markets?
c) Will retail investors benefit? Yes they will there is no doubt. But in a country less than two per cent of the population access the share market, unlocking the value of a mammoth financial organisation for the purpose of retail investors obfuscates the stated purpose. But in the process, the stake fully enjoyed at present by the entire 135 crore population of the country will be shrunk to accommodate a few thousand out of the estimated four crore retail investors in the country. The Finance Minister seeks to draw the support of the investing public in the country with the argument.
d) Will listing Discipline a company? It has been observed that the government has remained a mute spectator even as the savings of millions of retail investors in the markets were lost. We have witnessed sharing the legacy of the more than 8 Lakh Crore Non Performing Assets that have wrecked the Indian Banking System. Did Banks that lent the loans not listed in the market? Did the companies and large industrial groups who failed to repay the loans not listed in the market? Could the FM explain why the markets failed to discipline the companies in question? The latest crumbling of the Yes Bank just reveals the limitations of the regulatory framework in practice in a crisis.
e) Transparency and the market- We can witness few analysts in the market who raise the issue of transparency to question the government, specifically the finance ministry in not letting the LIC full functional autonomy with particular reference to some of the investment decisions. Strangely, the FM herself has come up with the issue of transparency with regard to LIC stake sale [13].

Impact on employees

a) IPO is nothing to do with employees. It effect management because new director become part of management [14].
b) This is not take over. Employees need to worry when there is takeover. Currently Government of India owns 100% shares of LIC. Even with IPO, the sale would not be more than 10%.which means that Government of India would continue to own 90% of the shares. Voting rights for any other party to make an influence on Employee related policy should be more than 51%.So, Employees don't need to worry about LIC IPO.
c) If there is business impact, then it is not good for the organization, and which ultimately impacts employees only.
d) Because currently Government of India holds 100% stake in LIC but when the IPO will be out then LIC open door for private player. Initially it's about only 5–10% but employee think it may extend in future and ownership maybe tumble.
e) 100% sovereignty of policy maybe lost so business may step down.
f) Life Insurance Corporation of India(LIC) as Trusted by Us " ZindagikesaathbhiZindagiKeBaadBhi" where individual invest their hard earned money as per future plan like Higher Education, Property, Foreign Trips etc. LIC is termed as Public Sector & fully owns by Government. It employs more than millions Employee. But now government proposes to sell a part of its holding through IPO. So Employees are unhappy because this may take the Public Sector title from LIC. So People of India will lose faith in LIC. Disinvestment in LIC will be a stepping stone for privatisation in future.

g) LIC has always been at the service of the people and the nation & attempt to disinvest LIC will change the corporation motive from service to profit making. Thus discourage LIC from providing insurance cover to the underprivileged section of Society.

h) Various protest took part across India for stopping LIC IPO Process."SaveLIC". The insurer is profitable, has assets of □31-lakh crore; why hand over such wealth to corporates, ask employees

i) Some say it is fear of unknown, nothing more. Employees will be happy if they get preferential allotment.

Findings

a) In a nutshell, with less federal interference, LIC will be more accountable with strong governance protocols, which will be a positive for its financial health.

b) However, the sovereign guarantee element currently enjoyed by each LIC policyholder might cease to exit after the IPO. Some policyholders may then find it hard to trust LIC.

c) If sovereign guarantee continues, policyholders won't perceive risk

d) So far, LIC has operated almost like a mutual insurance company by passing on most of the earnings to the policyholders and keeping very little as profits, despite having a massive operation.

e) LIC employees are against the disinvestment of policy i.e. issue of LIC IPOs

f) The governance of LIC will be more transparent and efficient.

g) It attracts more foreign investment.

Conclusion

The decision of the union government to withdraw part of its stake from the investmentby issuing LIC IPOs is better if it does not affect the main motto of the undertaking. LIC is service sector, its main motto is to serve, if it is affected with the entry of the corporate sectors, the basic value of the service sector is forgotten. Proper balance of service motto and development of the nation as well is to be done.From the point of view of development of the nation LIC IPOs are welcome feature as India is to be turned from 'developing nation' into 'developed nation'. At the same time the hard earned money of the policy holders must be safe guarded and the employees must be secured.

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13. Merger of Indian Banks: Journey from 1993 to 2020 Mergers

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Abstract

Merger of banks is the process of merging two or more banks and makes one big organization. Merger benefits the anchor bank in many ways increasing viz, the size of the business, the potential of the market, the growth rate of revenue, technology, qualified human resources, and decrease the competition. The government took the decision of mega-merger of nationalized banks with an aim to create a global size bank in India and to improve the performance of weaker banks. The recent merger of PSBs involves assimilation of six weaker banks with four better performing (anchor) banks. The public sector banks in India reduced to 12 from 27 in 2017, out of which seven large banks and five smaller ones. The depositors, employees and customers are treated as the customers and employees of anchor banks. The branches of the merged banks are treated as the branches of anchor banks.The present paper provides a chronological order of bank mergers in India from pre-nationalization to 2020 mergers.

Keywords: Merger, Acquisition, Consolidation, Liberalisation, Nationalisation.

Introduction

Banks are the financial institutions that accept deposits and sanction loans and advances to business, industry and society at large. Indian Banking industry plays a significant role in the economic development of the country. The banks in India are categorized into scheduled commercial banks and non-scheduled commercial banks. Banks that are registered in Schedule II of the Reserve Bank of India Act, 1934 are known as scheduled banks. The Scheduled banks are further divided into three categories, i.e., public sector banks, private sector banks, and foreign banks. All nationalized banks, State Bank of India and Regional Rural Banks are known as Public sector banks. The private sector is of two types, that is, new generation private sector banks and old generation private sector banks. Banks functioning in the rural areas are known as regional rural banks.

These banks are sponsored by any scheduled bank, state, and central government.

The banking industry has seen a number of changes over the last 5 decades. Merger and Acquisition (M&A) give a fresh life to the existing banking system. Since the liberalization of Indian economy in 1991, mergers and acquisitions have been one of the essential instruments for corporate restructuring. Bank consolidation is an indication of doing Indian banking industry globally competitive.

Many reforms have been done in the Indian banking system for the last three decades. The recent consolidation of banks and synergies are mainly carried out to enlarge the business to attain a new market, to increase the product line, etc. The combined worth of merged firms is known as synergies. It is expected that the industry would further gain more heights of advancement due to increased expenditures on infrastructure, speedy implementations of projects and continued reforms in the country through this major transformation. The present system shows a clear indication of strong growth in the banking industry, thereby, increasing the business opportunities. The advancement in technology like mobile banking and internet banking has brought improvisation and transparency in the banking system that contributes maximum satisfaction to the customers.

Statement of the problem

Mergers give an opportunity for the banks to share their resources, reduce operating expenses and enlarge market share and economy of the sector. This transformation has essential implications for improving operations related to the banking system and obtain more profits. Therefore, it is essential to monitor the banking industry to know how they work in the emerging challenges and to identify which banks are performing well in these challenging situations for both managerial and policy interests.Against this backdrop this paper focuses on the history of bank mergers from 1993 to 2020.

Objectives of the study

Mergers in the Indian banking sector have done to encourage the banking sector by merging the weak and inefficient one with the stronger and profit-making one. But in recent times, it is observed that the mergers are executed between the profit-making banks for making advantage further and making a strong way of synergies to mergers. Several mergers have taken place due to various reasons over a limit of time. Therefore, the study of banking mergers in India has become important in the course of time. The specific objective is –

1. To study the chronology of bank mergers from 1993 to 2020.
2. To highlight the current scenario of Public Sector Banks in India.

The Phase Wise Mergers of Banking Sector in India

The Phase wise mergers in the banking sector in India from 1993 to 2020 are exhibited in Table 1. The period is divided into different phases on the basis of the policy initiatives of the government implemented time to time.

Table :1

The Phase Wise Mergers of Banking Sector in India

Phase	Period of Merger	Merger of banks
I	1993-1994	New Bank Of India with Punjab National Bank
II	2008	State Bank of Saurashtra with State Bank of India
III	2017	State Bank of India its associates and Bharathiya Mahila Bank merged with State Bank of India
IV	2019	Dena bank and Vijaya bank merged with Bank of Baroda
V	**2020**	**Mega merger** -Punjab National Bank merged with Oriental Bank of Commerce and United Bank of India - Canara Bank merged with Syndicate Bank -Union Bank merged with Andhra Bank and Corporation Bank -Indian Bank merged with Allahabad Bank

Source:Compiled by the author

The classification mentioned in the above table reveals that, the period 1993-1994 is the Phase I, New Bank of India merged with Punjab National Bank. In the Phase II, State Bank of Saurashtra merged with State Bank of India in 2008. A major chunk of mergers had taken place in the phase III i.e. State Bank of India, its associates and Bharathiya Mahila bank were merged in 2017.Merger of 3 banks were taken place in the Phase IV in 2019.The mega merger were took place in the Phase V in 2020.

Phase I-New Bank Of India with Punjab National Bank (1993-1994)

In New Bank of India operated with a loss. Because of that New Bank of India incorporated with the punjab national bank. The New Bank of india was nationalized in 1980 by the government of india.The New Bank of India was obtained by the Punjab Natioanl Bank in 1993.In 1970 fourteen banks were nationalized including the Punjab National Bank ltd.The RBI nationalized six more banks including the new bank of india in 1980. The undertakings of NBI transferred to PNB, all the officers and other employees of NBI who were free to join PNB became officers and employees of PNB some officers and employees of former NBI were found surplus as a result of this merger therefore the PNB framed guidelines for deployment of such surplus staff as well as for ensuring interchange of personnel and proper placing of officers of the banks in 1993.The surplus workmen-staff of NBI was transferred to various branches of PNB by following those guidelines by filing a written petition in the Allahabad high court.

PHASE II- State Bank of Saurashtra with State Bank of India (2008)

State Bank of India was one of the government owned banks in India. It was merged with State Bank of India in 13 August 2008. During this merger period, SBS had 423 branches spread over all states. "This is the beginning of whole group's restructuring. SBS is the smallest of the seven associates and based on the experience we would look at other banks," said SBI Managing Director T S Bhattarcharya. All the branches of the State Bank of Saurashtra are the branches of the State Bank of India. The customers and depositors of the State Bank of Saurashtra can operate their accounts as customers of the State Bank of India.

Phase III- State Bank of India Merge with its associates and Bharatiya Mahila Bank (2017)

The consolidation of SBI and its associates happened in April 2017.The cabinet confirmed the amalgamation of State Bank of India (SBI) and five of its subsidiary banks to originate it a global-sized bank, in June 2016. In April 2017, the five associate banks merged with SBI.The five associate banks are State Bank of Bikaner and Jaipur, State Bank of Travancore, State Bank of Patiala, State Bank of Mysore and State Bank of Hyderabad. State Bank of Bikaner and Jaipur, State Bank of Mysore and State Bank of Travancore are enrolled,among the associate banks. To accomplished the merger process,SBI informed stock interchange that the Government of India has issued orders on February 22 under sub-section (2) of Section 35 of the State Bank of India Act.The government command says "the entire undertaking of SBBJ, SBM, SBT, SBP and SBH shall stand transferred to and vested in the State Bank of India from April 01, 2017." The merged entity will become a banking behemoth with an asset base of about Rs 37 lakh crore with 22,500 branches and 58,000 ATMs. The merged will also have over 50 crore customers. In 2008, SBI first merged State Bank of Saurashtra with itself . State Bank of Indore was merged with it, two years later.

Bharatiya Mahila Bank(founded 2013)

Bharatiya Mahila Bank (BMB) was an Indian financial services banking company based in Mumbai, India. In 19 November 2013 on the occasion of the 96th birth anniversary of former Indian Prime Minister Indira Gandhi, Former Indian Prime Minister Manmohan Singh inaugurated the system. Although initially reported as a bank exclusively for women, the bank allows deposits to flow from everyone, but lending will be predominantly for women. After Pakistan and Tanzania, India is the third country in the world to have a bank especially for women. SBI provides a range of banking products through its network of branches in India and overseas, including products aimed at non-resident Indians (NRIs). SBI has 14 regional hubs and 57 Zonal Offices that are located at important cities throughout India. This was the first ever large-scale consolidation in the Indian banking industry. With the merger, SBI became one of the 50 largest banks in the world (balance sheet size of □33 trillion, 278,000 employees, 420 million customers, and more than 24,000 branches and

59,000 ATMs). SBI's market share was projected to increase to 22 percent from 17 per cent. It has 198 offices in 37 countries; 301 correspondents in 72 countries. The company is ranked 232nd on the Fortune Global 500 list of the world's biggest corporations as of 2016.

IV. Dena bank and Vijaya bank merge with Bank of Baroda (2019)

The Dena Bank was in credit crush in 2018. The NPA in Dena Bank increased day by day. Merger of Dena Bank with Bank of Baroda was announced by the government of India to prevent Dena Bank's customer. The Bank of Baroda was well conditioning government bank.In 2018 , Vijaya Bank was profit making bank.So, Vijaya Bank and Dena Bank were merged into Bank of Baroda after strong discussion. In a first three-way amalgamation, Vijaya Bank and Dena Bank would be merged with Bank of Baroda (BoB) from April 1 to create the third-largest lender of the country. Branches of Vijaya Bank and Dena Bank would function as BoB, as a result. With effect from April 1, 2019, Customers including depositors of Vijaya Bank and Dena Bank would be treated as customers of Bank of Baroda. The government decided to infuse Rs 5,042 crore in BoB to enhance its capital base to met additional expenses to make merger as a smooth affair. Shareholders of Vijaya Bank would get 402 equity shares of BoB for every 1,000 shares held, according to the Scheme of Amalgamation. In the case of Dena Bank, its shareholders would get 110 shares of BoB for every 1,000 shares. It would have more than 13,400 Automated Teller Machines and above 85,000 employees to serve over 120 million customers. The service conditions of the employees would not be impacted and the interests of employees would be fully protected.

V. Mega merger (2020)

The Government of india consolidated 10 PSBs into 4 banks. The finance minister Nirmala sitharam has announced more mergers of public sector banks in India, in 2019.The state wants to belittle the number of public sector banks. The merger happened, between 10 public sector banks. The 6 public sector banks were amalgamated into 4 banks.The merger would help to manage the capital more efficiently. The Amalgamation of the PSBs based on bad loan intensity and regional factors, the merger of these Public Sector Undertakings banks announced in 2019 but result from 2020. Punjab National Bank(PNB) took over Oriental Bank of Commerce and United Bank of India as an anchor bank.It is the second largest bank which business size of Rs.17.94 lakh crore,after SBI which has the business over of Rs.52 lakh crore.Canara Bank will take over Syndicate Bank and it is the fourth largest PSBs in india. The Union bank took over the Andhra Bank and Corporation Bank. In the post merger it is fifth largest public sector bank.Indian Bank will merge with Allahabad bank.Post merger it will seventh PSBs in india. After 2019 only 12 Nationalised Bank exists. List of Nationalised Banks in India 2019 after merger.

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1. State Bank of India
2. Bank Of Baroda
3. Punjab National Bank
4. Canara Bank
5. Union Bank of India
6. Indian Bank
7. Indian Overseas Bank
8. United Commercial Bank
9. Bank of Maharashtra
10. Punjab and Sind Bank
11. Central Bank of India
12. Bank of India

PRESENT 12 PUBLIC SECTOR BANKS IN INDIA

Table :3

Public sector banks in India at present are given below in the table

S.No	Bank	Year of establishment	Headquarters	Rank
1	State Bank of India	1955	Mumbai, Maharashtra	1
2	Punjab National Bank	1894	Newdelhi	2
3	Bank of Baroda	1908	Vadodara, Gujarat	3
4	Canara Bank	1906	Bangalore, karnataka	4
5	Union Bank of India	1919	Mumbai, Maharashtra	5
6	Bank of India	1906	Mumbai, Maharashtra	6
7	Indian Bank	1907	Chennai,Tamilnadu	7
8	Central Bank of India	1911	Mumbai, Maharashtra	8
9	Indian Overseas Bank	1937	Chennai,Tamilnadu	9
10	UCO Bank	1943	Kolkata,West Bengal	10
11	Bank of Maharashtra	1935	Pune, Maharashtra	11
12	Punjab&Sindh Bank.	1908	Delhi	12

Source:Compiled by the author

1. Largest Public Sector Bank – State Bank of India .It was established in the year 1955 and headquarter in Mumbai, Maharashtra. It was called earlier as Imperial Bank (1921)
2. Second Largest Public Sector Bank –Punjab National Bank. It was established in the year 1894 and headquarter in Newdelhi. This is the 1st bank purely managed by the Indians.
3. Third Largest Public Sector Bank –Bank of Baroda. It was established in the year 1908 and headquarter in Vadodara, Gujarat. It also called as India's International Bank.
4. Fourth Largest Public Sector Bank –Canara Bank. It was established in the year 1906 and headquarter in Bangalore,
5. Fifth Largest Public Sector Bank –Union Bank of India. It was established in the year 1919 and headquarter in Mumbai. It was inaugurated by Mahatma Gandhi
6. Sixth Largest Public Sector Bank –Bank of India. It was established in the year 1906 and headquarter in Mumbai. This is the 1st bank open a branch outside i.e. in London.
7. Seventh Largest Public Sector Bank –Indian Bank. It was established in the year 1907 and headquarter in Chennai.
8. Eight Largest Public Sector Bank –Central Bank of India. It was established in the year 1911 and headquarter in Mumbai. It is called as India's Swidesi Bank i.e. purely owned and managed by Indians.
9. Ninth Largest Public Sector Bank –Indian Overseas Bank. It was established in the year 1937 and headquarter in Chennai.
10. Tenth Largest Public Sector Bank –UCO Bank. It was established in the year 1943 and headquarter in Kolkata.
11. Eleventh Largest Public Sector Bank –Bank of Maharashtra, It was established in the year 1935 and headquarter in Pune.

Conclusion

Banks are the financial intermediaries dealing with the money related operations like accepting deposits, giving out loans and investing in different securities. Banks mainly execute the work that is related to economic growth, enlargement of the economy and supply funds to invest in different projects. Different strategies are adopted in this sector so that it could work efficiently and surge ahead in the global arena. One such strategy is merger and acquisition, which is found to be one of the successful strategies to save our banking system. erging two weaker banks or one sound bank with the weaker one can proceed to faster and cheaper profit-making than spurring internal growth. The main objective to merge the banks is to achieve economies of scale and scope. It diversifies the products that help in reducing the risks.The massive merger would reduce the lending costs, the number of NPAs and increase the banks operational stability and profitability. Consolidation through merger and acquisition is a global phenomenon. The merger of strong PNB with New Bank of India, the only merger in PSBs, did not yield the better results as it was against the recommendation of Narasimham committee that strong banks driven by the market forces not through a regulatory action to confer economies of scale. Other Public Sector Banks like PNB, SBI, Canara Bank, Union Bank, Indian Bank are results in the possible merger performance. Post-merger of Six entities including Bharathiya Mahila Bank, the consolidated entity would cover Rs.8 lakh crore to SBI's assests. After the merger, the Bank of Baroda had the business around of 14.2 trillion and advances and deposites of market share of 6.9% and 7.4% respectively.The merger of Punjab National Bank with Oriental Bank of Commerce and United Bank of India, the new entity would have the banking business of 18 lakh crore and have more than the 11,500 branches in India. Likewise, the merger of Canara Bank with Syndicate Bank, the new entity would have the business of 15 lakh crore with more than 10324 branches across India. After the merger of Union Bank with Andhra Bank and Corporation Bank, the ew entity would have the banking business of 14 lakh crore and have more than 9609 branches across in India. Post-merger of Indian Bank with Allahabad Bank, the new entity would have more than 8 lakh crore business in India.

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14. Childhood Development and The Protection of Child Rights

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Theme 7 - Poverty, Inequality & Unemployment

ABSTRACT:

Around the world, child rights are a topic of concern in every country. Every child, regardless of age, race, gender, wealth, or birthplace, deserves not just to live, but to thrive. Yet millions of children's basic rights are denied, and their childhoods are stolen from them by abuse, exploitation, or slavery.Many violations children face are a consequence of exploitative practices and education gaps in both developed and developing communities. But poverty, exploitation, and violence are not inevitable. With enlightened support from governments, civil society, and religious groups, vulnerable children can flourish and reach their highest potential.

Key Words: Child Rights, Exploitation, Violations, Vulnerable, Childhood

Introduction:

Children and young people have the same general human rights as adults and specific rights that recognize their special needs. Children are neither the property of their parents nor are they helpless objects of charity. They are human beings and are the subject of their own rights.The healthy development of children is crucial to the future well-being of any society. Because they are still developing, children are especially vulnerable – more so than adults – to poor living conditions such as **poverty**, inadequate health care, nutrition, safe water, housing, and environmental pollution.Children are innocent, trusting, and full of hope. Their childhood should be joyful and loving. Their lives should mature gradually, as they gain new experiences. But for many children, the reality of childhood is altogether different.

Our country had participated in the UN General Assembly Summit in 1990 which adopted a Declaration on survival, protection, and development of children. India also has exceeded to the convention of the rights of the child. In this convention we have taken all necessary steps to protect Child Rights. The UN General Assembly organized special session on children in May, 2012 and adopted an outcome document titled **"A World Fit for Children"** containing the goals, objectives, strategies and activities to be undertaken by the number of countries. In this regard India has enacted laws relating to children prescribed in CRC and all other relevant international instruments.

What are child rights?

Child rights are human rights that also recognize the special needs for care and protection of minors — generally defined as anyone younger than 18.International agreements on child rights say that all children should grow up in the spirit of peace, dignity, tolerance, freedom, equality, and solidarity. In an ideal world, these tenets would direct each country's systems of education, health, law, and social services. Unfortunately, this is not always the case.

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Constitutional provisions for the Child Rights:

Our Constitution framers were aware about the rights and problems of the children. So, they made different provisions in the constitution of India for the protection of the Child Rights. They made prohibition of children in certain employment as a fundamental right under Article 24. They made provisions under Article 45 by stating that State will make the provisions for free and compulsory education for every child below the age of 14 years. Now 86th Constitutional Amendment has inserted and make provisions for free and compulsory education for every child below the age of 14 years as fundamental right. Article 15(3) provides guarantee of right to equality without any discrimination and empowers the State to make the special provisions relating to child which will not be violative of right to equality. Article 21 provides No person shall be deprived of his life or personal liberty except according to procedure established by law. Article 21(A) provides The State shall provide free and compulsory education to all children at the age of six to fourteen years. Article 23 provides Traffic in human beings and beggar and other similar forms of forced labour are prohibited and any contravention of this provision shall be an offence punishable in accordance with law. Article 24 provides No child below the age of 14 years shall be employed to work in any factory or mine engaged in any other hazardous employment. Article 39(e) provides the protection of child from any kinds of abused. Article 39(f) provides that the State shall in particular direct its policy towards securing that children are given opportunities and facilities to develop in a healthy manner and in conditions of freedom and dignity and that childhood and youth are protected against exploitation and against moral and material abandonment. Article 45 provides that the State shall endeavour to provide early childhood care and education for all children until they complete the age of six years. Article 51(A) (k) provides that It shall be the duty of every citizen of India who is a parent or guardian to provide opportunities for education to his child or ward between the age of six to fourteen years.

The Right to Education

The father of modern education—John Amos Comenius proposed – "all persons should be educated, so we could have peace in the world". Visionaries of the world understood that peace meant guaranteeing every person certain right that are conditional for humanity—education being one of the most important.

The addition of the Right to Education (RTE) in the Universal Declaration of Human Rights in 1948 was the beginning of a remarkable expansion of educational opportunities around the world. The parliament of India enacted the Right of Children to Free and Compulsory Education or Right to Education Act (RTE) in 2009[1]. The same got enforced on April 1st, 2010.

As per the act, education is a fundamental right of every child who is between 6 and 14 years old. The act also states that until the completion of elementary education, no child shall be held back, expelled, or required to pass a board examination. There is also a provision for special training of school dropouts to bring them up to par with students of the same age.

Apex Court views on Child Rights:

In **Laxmikant Pandey v/s Union of India AIR 1984 SC** held that children of the Nation are a supremacy important asset. Their nurture and solitude are one responsibility children's programmes should find a prominent part in our national plans for the development of human resources so that our children grow up to become robust citizens, physically fit, mentally alert and morally healthy, endowed with the skills and motivations needed by society. Equal opportunities for development to all children during the period of growth should be our aim for this would serve our larger purpose of reducing inequality and ensuring social justice. In **PUDA v/s Union of IndiaSC** held that the State shall provide free and compulsory education to all children of the age of six to fourteen years. In **M C Mehta v/s State of Tamil Nadu SC** held that No child below the age of 14 years shall be employed in hazardous employment.

Conclusion:

Nobel Prize winner Mr. Gabriela Mistral rightly said that, "We are guilty of many errors and faults, but our worst crime is abandoning the children, neglecting the foundation of life. Many of the things we need can wait. The child cannot. Right now, is the time his bones are being formed, his blood is being made, and his senses are being developed. To him we cannot answer 'Tomorrow,' his name is today."

Children are an important component of the social structure and the potential future careers of the culture. There is not any doubt that our children are the future of any society and in turn they shape the entire world's future. Hence it shall be the duty of every citizen of India to renounce practices derogatory to the dignity of the children and upheld all rights of the children.the child's right to express its views and have them considered is vital in any decision-making. As demonstrated above, the child's views should be an essential element in the best interest's assessment, making it less paternalistic. This right, however, does not imply that the adults can leave the decision to the child in the name of autonomy or for the sake of convenience. Children around the world want more support to enable them to grow up free from violence, and within caring, safe families.

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15. Poverty, Inequalities and the Northeastern States of India

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ABSTRACT

The official availability of poverty data has been held back temporarily with the end of planning era in India in 2014, which ruled over the economic and administrative set up of the country for several decades. The subsequent narrative of the Planning Body was to claim that poverty has been contained in India and the country is a non-poor nation. The Northeastern States has been a neglected area since the time of independence and its poverty level has always been out of national debate. This paper shall try to project the prevalence of poverty in the Northeast States vis-vis the National level of Poverty, and the immense challenges it has been facing to :p at par with National level in terms of its Economic growth. The Covid-19 Pandemic has thrown many out of their employment further aggravating the already existing poverty in the region. The paper shall highlight Poverty Ratio, Regional and Multi-dimensional Poverty in Northeastern Sates of India.

Key words: Northeastern States, Poverty Ratio, Multidimensional Poverty.

INTRODUCTION

Poverty and Inequality are seen to exist in all contemporary societies, although they are more visible and manifest in one society than other. Both the terms are independent of one another, as they may be associated on economic, social and political structure of an economy. In India, the problems of unemployment, poverty and inequality have always been major obstacles to economic development. Regional disparity is also crucial in this context The North eastern States has been one important part of the economy, that has been reeling under the pressure of poverty, unemployment and inequality.

The Northeastern states (NES) of India initially comprised of the states of Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, ıgaland, Tripura, popularly known as the 'Seven Sisters States'. In 2002, the State of Sikkim was added as the eighth member of this region owing to its proximity to the area and somewhat similar type of developmental features, now popularly known as "Seven Sister and One Brother States". Since the NES regions occupy strategic and geopolitical importance due to its international boundaries with Bangladesh, Bhutan, China, Myanmar and Nepal, they are under the list of "special category states" The eight states share some common features, such as strategic location, economic and infrastructural bottlenecks, low population density, the preponderance of hilly and difficult terrain etc. The eight states of North-East endowed with a large amount of forest and natural resources, agricultural resources, mineral resources, natural fuel resources etc. yet it is afflicted with challenges of poverty, unemployment, infrastructural deficiencies.

The last official poverty data of the Planning Commission in 2011-12 showed a much higher poverty ratios in most of the Northeastern States against India'soverall decliningtrend. Povertyratio in India had gone down to 21.9% in 2011-12 from 45.3% in 1993-94. Economic Growth was consequently attributed to this decline in the poverty trend. But this declining trend has not been representative of many states and region, especially the Northeastern Region, where poverty has worsened to intensify impoverishment, displacement, migration and internal conflicts.

OBJECTIVES

The paper shall discuss the breakdown of Poverty Numbers in the Northeastern Region and the Underestimation of Poverty in the region.

The present study will also discuss the Poverty Line and Poverty Ratios of Northeastern Region vis-vis India by the Lakdawala, Tendulkar and Rangarajan methodology.

Methodology

The study area of the present paper is Northeastern States and Assam.

e present study is descriptive in nature based on secondary data for accomplishing the overall objective.

The use of pre-published journals, books, articles and govt and non-govt reports along with relevant websites have been considered.

The information shall be displayed in tabular form for a better understanding of the topic.

Findings:

BREAK DOWN OF POVERTY NUMBERS IN THE NORTHEASTERN REGION

With factors operating like ethno-diversity, geographical isolation, ruptured self-sustained economies, internal conflicts, The Northeastern region was thought to be "unsafe" for the various state machineries to penetrate and collect data from these supposedly remote and small areas. As a result, reliable data and information was not available for long, except for the state of Assam, which happened to be representative for the other seven states of the region. Thus, the poverty data remained a debatable topic and non-representative of this region even post-independence.

Table 1: Poverty Line in Assam (and North-Eastern Region) vis-a-vis India (□ MonthlyPer Capita) Lakdawala Methodology

	1973-74	1977-78	1983	1987-88	1993-94	1999-00	2004-05
Rural Assam	49.82	60.29	98.32	127.44	232.05	365.43	387.64
India	45.63	56.84	89.50	115.20	205.84	327.56	356.30
Urban Assam	50.26	61.38	97.51	126.60	212.42	343.99	378.84
India	56.76	70.33	115.67	162.16	281.35	454.11	538.60

Assam represents the North-Eastern Region Source: Report, Planning Commission, 2014, The Heritage,vol xii issue-1,2021

Table 2: Poverty Ratio in Assam (and North-Eastern Region) vis-a-vis India (%): Lakdawala Methodology

	1973-74	1977-78	1983	1987-88	1993-94	1999-00	2004-05
Rural Assam	52.67	59.82	42.40	39.35	45.01	40.04	22.30
India	56.44	53.07	45.65	39.09	37.27	27.09	28.30
Urban Assam	36.92	32.71	21.73	9.94	7.73	7.47	3.30
India	49.01	45.24	40.79	38.20	32.36	23.62	25.79

Source : Report, Planning Commission, 2014, The Heritage, vol xii,issue-1,2021

Table 1 provides the trend of poverty in Assam and India from 1973-74to 2004-05 as per the Lakdawala Methodology. In rural Assam and NER, the poverty line was higher than India, while in urban Assam and NER, it was shown below the India level. Whereas poverty ratios in table 2, has been fluctuating in rural Assam and NER, whereas urban poverty shows a drastic fall and has been consistently below India. Such over-simplistic of poverty data of Assam, being the representative of NER, seemed to be unreliable, as the urban Assam was exposed to several challenges like lack of industrialization, lack of investment, lack of entrepreneurship etc. Thereby poverty for this region remained least represented in India's mainstream poverty records.

ULTI- DIMENSIONAL POVERTY.

Post 1991, along with India's new liberal policy, the Northeastern Region was also witnessing a positive change in its economic setup. Rapid urbanization was influencing the living patterns and otherwise the peculiar food habits of the region and the population was more adoptable and could be compared with the National level. Hence Planning Commission along with NSSO, with the modified Tendulkar Methodology,2005, for the first-time defined a poverty line based on state level price data. The data for the first time showed substantive variation from Assam as well as from India both in urban and rural areas.

Table 3: Poverty Line in the North-Eastern Region vis-a-vis India (□ MonthlyPer Capita) Tendulkar Methodology

States	2004-05	2009-10	2011-12	2004-05	2009-10	2011-12
	Rural			Urban		
Arunachal Pradesh	547	774	930	618	925	1060
Assam	478	692	828	600	871	1008
Manipur	578	871	1118	641	955	1170
Meghalaya	503	687	888	746	990	1154
Mizoram	639	850	1066	700	939	1155
Nagaland	687	1017	1270	783	1148	1302
Sikkim	532	729	930	742	1035	1226
Tripura	450	663	798	556	783	920
India	447	673	816	579	860	1000

Source: Report, Planning Commission, 2014, , The Heritage, vol xii issue-1,2021

Table 4: Poverty Ratios in the North-Eastern Region vis-a-vis India (%) Tendulkar Methodology

States	2004-05	2009-10	2011-12	2004-05	2009-10	2011-12
	Rural			Urban		
Arunachal Pradesh	33.6	26.2	38.9	23.9	24.9	20.3
Assam	36.4	39.9	33.9	21.8	26.1	20.5
Manipur	39.3	47.4	38.8	34.5	46.4	32.6
Meghalaya	14.0	15.3	12.5	24.7	24.1	9.3
Mizoram	23.0	31.1	35.4	7.9	11.5	6.4

Nagaland	10.0	19.3	19.9	4.3	25.0	16.5
Sikkim	31.8	15.5	9.9	25.9	5.0	3.7
Tripura	44.5	19.8	16.5	22.5	10.0	7.4
India	41.8	33.8	25.7	25.7	20.9	13.7

Source: Report, Planning Commission, 2014, The Heritage, vol xii issue-1,2021

Table 3 explains that except Tripura, all states in the region has higher poverty lines than Assam and India.

Table 4 also shows that poverty ratio amongst the states has higher rateof variation for 2004-05, 2009-10 and 2011-12, the states are not at all comparable with Assam.Whereas in 2011-12 poverty ratio in India has shown a declining trend, states like Arunachal Pradesh, Manipur, Assam had very high Poverty figures. If we are to compare the poverty ratios for both Lakdawala and Tendulkar methodology, it can be noticed that poverty ratios are much higher with Tendulkar method for urban as well as rural areas. This clearly shows how the region have been deprived of easy accessibility to the basic needs, calling for this high rate of poverty prevalence. Underdevelopment, lack of economic opportunities and infrastructural deficits were attributed for the poverty prevalence. The region was supported by liberal central funds under various central flagship programs. Expenditure under various heads during this period was 19%, but poverty change ratio was merely-3.8%. Sounlike many states in India, there was no correlation between redistributive policy and poverty reduction. Rather it is arguedthat poverty vulnerability has increased due to such liberal financial disbursement, leading to 'dependency syndrome'

Table 5: Poverty Line in the North-Eastern Region vis-a-vis India (□ MonthlyPer Capita) Rangarajan Methodology

States	2009-10	2011-12	2009-10	2011-12
	Rural		Urban	
Arunachal Pradesh	957.11	1151.01	1294.03	1482.92
Assam	84087	1006.66	1232.20	1420.12
Manipur	923.59	1185.19	1274.32	1561.77
Meghalaya	859.02	1110.67	1307.27	1524.37
Mizoram	981.25	1231.03	1385.76	1703,93
Nagaland	985.00	1229.83	1424.22	1625.78
Sikkim	882.49	1126.25	1302.62	1542.67
Tripura	777.48	935.52	1171.57	1376.55
India	801.00	972.00	1198.00	1407.00

Source: Report, Planning Commission, 2014,The Heritage, vol xii issue 1,2021

Table 6: Poverty Ratio in the North-Eastern Region vis-a-vis India (%): Rangarajan Methodology

States	2009-10	2011-12	2009-10	2011-12
	Rural		Urban	
Arunachal Pradesh	31.3	39.3	34.1	30.9
Assam	42.9	42.0	40.2	34.2
Manipur	44.4	34,9	76.7	73.4

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Meghalaya	25.8	26.3	36.8	16.7
Mizoram	29.9	33.7	24.8	21.5
Nagaland	11.1	6.19	37.2	32.1
Sikkim	25.0	20.0	16.7	11.7
Tripura	16.2	22.5	31.7	31.3
India	39.6	30.9	35.1	26.4

Source: Report, Planning Commission, 2014,The Heritage, vol xii issue 1,2021

Table 5 and 6 projects an alarming poverty ratio in most of the states in this region estimated by the Rangarajan Methodology. Table 6 specially shows significant intra-regional variations with Manipur urban having 73.4 % poverty ratio andSikkim urban has 11.7% poverty ratio. Rural Assam has 42% poverty ratio while rural Nagaland has 6.19 %. These wide variations clearly indicate that poverty is region specific and should be understood at local levels, there cannot be proposition about it. Multidimensional factors like variations in topography, socio-economic conditions, culture, tradition, ethno-geographic, bio-geographic are responsible for high poverty ratios andit variations in different regions of NES.

CONCLUSIONS.

The study of poverty is very contemporary and multidimensional and much region specific, Hence right now, there can be no conclusions, but it needs a specific attention from concerned authorities to concentrate on the collection of reliable data, so that there is suitable poverty alleviation policies , especially in the context of the current COVID -19 Pandemic situation, which has posed challenges to livelihood of millions both in rural and urban localities in the region as well as the country. This is a new peril, where millions of people have cut down their expenditure to the basic minimum, taking their consumption levels near to poverty line. The demand for the hour is revival of official poverty data, which has been suspended since 2011.It is also essential that a new poverty line be defined with more multidimensional components like access to education, healthcare facilities, sanitation, living spaces with social distance along with income. More importantly, poverty in India is more crowded spatially and among socio-economic groups, hence accurate data collection and provision of welfare programs in poverty concentrated localities needs an emphasis.

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16. Role of Nutrition in strengthening Immune System during Pandemic Covid-19

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Abstract

In the year 2019 a new strain of virus had hit the world which was originally came through bats in Wuhan, China. World Health Organization declared COVID–19 as a worldwide pandemic and this life threatening virus is hitting hard to the mankind. As we know this virus is novel, so no vaccine or drug was available for the treatment in the year 2020, so everybody was trying to develop adaptive immunity against COVID-19. The immune system is the organization of different organs and cells in which every individual performs its action in orchestral way to protect the host from any non-self-particles i.e. virus, microbes, fungi, parasites etc. Our body requires vast variety of micro (i.e. vitamins and minerals) as well as macro (like carbohydrate, protein, fat) nutrients to synthesize different kind of immune cells. Garlic, Basel leaves and Black pepper are some of the proven ancient herbs that boost the immunity. In this paper we have reviewed some important research papers describing the immunity building properties of micronutrients and further their impact on up-liftment of immune system to fight against COVID-19 and other upper respiratory tract infections.

Keywords: COVID-19, Immune system, Food, Nutrition and micronutrients.

FULL PAPER

Introduction

Coronavirus disease 2019 (COVID-19) is an infectious disease caused by Severe Acute Respiratory Syndrome Corona Virus 2 (SARS-CoV-2). It was first identified in December 2019 in Wuhan, China, and has since spread globally, resulting in an ongoing pandemic. As of 10 June 2020, more than 7.3 million cases have been reported across 188 countries and territories, resulting in more than 413,000 deaths with more than 10% mortality rate. The coronavirus (COVID-19) is having very high transmission rate among humans and it and it had transmitted throughout the globe, it is critical to practice the preventive measures to protect ourselves against these viruses. According to WHO's recent report viral diseases are world's highest public wellbeing challenges. The World Health Organization (WHO) estimates occasional flu brings about 3-5 million cases every year. Today understand hygiene and social distancing are the key practices in protecting yourself as well as other people from getting an infection while additionally easing back the spread of the Virus. COVID-19 or 2019 novel

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Coronavirus was declared as a pandemic by the World Health Organization in Feb 2020 and keeping in mind that the various countries are thinking about approaching threats that this virus poses to mankind, there are limited measures that people can take to battle this pandemic. There are additionally certain techniques to improve immunity which is vital at this period:

- Wash hands regularly for 20 seconds with soap and water or alcohol-based hand rub.
- Cover nose and mouth when sneeze or cough with a disposable tissue.
- Avoid close contact with people who are sick.
- Stay at home and self-isolate from others if feel unwell.

People in certain previous sicknesses like diabetes, hypertension, cardio vascular disease, and respiratory issues are at a higher danger of having COVID-19 entanglements, it likewise with age as the immunity decreases as you get older. In the younger age with no prolonged severe disease, COVID-19 can bring about minor symptoms on the individuals who have stronger immunity.

In the course of pandemic, when the whole world is affected from the disease, nutrition is should be at our highest priority, especially when we are dealing with a novel virus because here our immune system is the only barrier to deal with this Novel Coronavirus 19. In this context World Health Organization (WHO) had also released some directions on taking essential nutrients during the pandemic for healthy wellbeing. Immune cells require sufficient supply of energy, macronutrients and micronutrients filling in as co-factors in the advancement, articulation and maintenance of the immune response. The contribution of the healthy diet to immune function has become widely appreciated and the impact of different dietary parts on explicit parts of immune function has been widely studied. It is commonly perceived that the nutritional status of an individual modulates their immune capacity which can be viewed as a proportion of satisfactory nutrition. This article will illustrate how micronutrients in food enhance the capacity of immune system to fight against COVID-19. In this article we will briefly review the role of various nutrients and minerals to boost immunity against COVID-19 after its proper intake.

Relation between Good Food and Healthy Gut

A better place to begin is diet, as per health specialists, 80% of the body's immune system is in the gut. A strong gut will give a more significant level of resistance. The Mediterranean diet is a healthy alternative with its focus on fresh fruits and vegetable, whole grains, fatty fish, nuts, and olive oil. The diet gives a lot of nutrients, including vitamin A, B2, B6 and B12, C, D, and E. Additionally gives zinc, iron, selenium, and other plant-derived minerals and cancer prevention agents i.e. food rich in antioxidants. As per the instruction of WHO consume diet rich in fruits and vegetable locally available in market which boost the immune system i.e. Citrus fruits like orange, grape as well as banana and apples, root vegetables such as carrot, turnips and beetroot At long last, it gives healthy fats from fish oil. Recent research propose older adults on a Mediterranean-style diet who additionally took a vitamin D supplement of 400 IU/day had demonstrated increased level of healthy T cells in one year, demonstrating a positive impact on immunity. Whole foods is always more advisable, and a healthy dosage of matured food sources i.e. fermented foods, including sauerkraut, yogurt, and kafir (fermented milk product), depending upon the nearby culture, is likewise encouraged. Fiber and lentils are likewise food to eat for a healthy gut micro-biome. In addition, there are evidence that nutrition and other way of life estimates impact immune capacity and susceptibility to infectious illnesses. Whether these measures do or don't impact susceptibility to COVID-19 or its clinical course isn't yet known. Diet during Covid-19 to Improve Immunity In

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the wake of the COVID-19 pandemic, improving the immunity assumes a significant job in keeping up optimum health. As a well-known saying "prevention is better than cure". While there is no medicine yet discovered for COVID-19, it will be acceptable to take preventive measures which help our immunity during circumstances such as the present. The food plays a key role in deciding generally health and immunity. Eat low carb consumes less calories, as this will help control high glucose and blood pressure. A low carb diet will help to alleviate diabetes and focus on a protein-rich diet routine to keep our body fit. Regularly ingest vegetables and natural products good in β-carotene, Ascorbic acid and other essential nutrients. Certain foods like mushrooms, tomato, chime pepper and green vegetables like broccoli, spinach are additionally acceptable choices to develop resilience in the body against diseases. Eating a low-fat, plant-based eating habit may help give the immune system a boost. The immune system depends on WBCs which produce antibodies to battle against microbes, viruses etc. Vegetarians have been appeared to have improved white platelets as compared to non-vegetarians, because of a high consumption of nutrients and low ingestion of fat. Eating a low-fat eat food may likewise be protective. Studies have indicated that restricting dietary fat helps stronger immune defenses. Research additionally shows that oil may impair WBCs function and that high-fat diet may disturb the gut microbiota that supports immunity. Maintaining a good weight can also boost the immune system. Obesity has been connected to expanded hazard for flu and different infections. Plant-based diet are effective for weight reduction, since they are rich in fiber, which help in filling the stomach, without including additional calories. Fiber can likewise regulate BMI, which is connected to improved immunity. A plant-based diet like fruits, vegetable, whole grains have additionally been appeared to reduce inflammatory biomarkers.

Role of Nutrition in Improving the Immune System

Vitamin A - Vitamin A is often mentioned as the "anti-inflammation vitamin" as a result of its significant role in improving immune capacity. It has a focal role in the improvement of the immune system and assumes administrative roles in cell immune reactions and hum-oral immune processes. Vitamin A is significant for epithelial cell integrity and immune capacity of the mucosa.

Animal sources of vitamin A include: pre-formed vitamin A (retinol)-liver, egg yolk, butter, milk, cheese etc. **Fruit and vegetable product include:** pro-vitamin A carotenoids-orange, flesh fruits (i.e. sweet potatoes, melon, and mangoes), green leafy vegetable (spinach, broccoli, carrots, pumpkins, red palm oil. β-carotene is a powerful antioxidant that can reduce inflammation and boost immune function by increasing disease-fighting cells in the body. Changes in body composition with age

Vitamin B6 - B6 is required for maintenance of homo-cysteine levels in Blood. (Raised homo-cysteine is a hazardous for cardiovascular disease). Vitamin B6, involves 3 structures pyridoxine, pyridoxal and pyridoxamine. All three types of B6 can be changed over to the co-enzyme PLP. Vitamin B6 in its coenzyme structure is included responses and it is fair to state that vitamin B6 is required for most of biological responses in our body. While more research is important to understood B6's role in immunity examines that Vitamin B6 inadequacy impact both hum-oral and cell mediated immune reactions and in this way disables immune reaction.

Sources of vitamin B6: Chicken, liver, Fish, Nuts, Chickpeas, maize and whole grain and cereals, and vegetables (especially green leafy vegetables), bananas, potatoes and other starchy vegetables.

Vitamin B12 - Vitamin B12 is required for appropriate red blood cell construction, nerve system capacity, and DNA combination. It cooperates with Folate and Vitamin B6, to help support blood homo-cysteine levels, at a research point of view vitamin B12 has an important role in immune modulator for cellular immunity.

Sources of vitamin B12: it Include mainly animal sources like shellfish, liver, some fish (herring, sardines, salmon, trout) milk and milk products.

Vitamin C - This specific nutrient is a crucial member in the army of immunity. It helps to prevent the regular virus. Vitamin c is a powerful antioxidant and secures against harm induced by oxidative pressure. For serious infections, including sepsis and acute respiratory distress syndrome (ARDS), high portion intravenous vitamin C treatment has been appeared to essentially improve indications in patients. Vitamin C has a significant role in wound healing and cancer prevention agent, potentially protection cells from oxidative harm caused by free radicals. Vitamin C helps in the assurance against diseases and irritation by supporting different cell capacity of both the innate and immune system. As to respiratory tract diseases a Cochrane review shows a fundamentally decrease in the frequency of infection when member were supplement with Vitamin C.

Sources of Vitamin C: Fruits (especially citrus fruits like lemon, orange, amla etc.), cabbage-type vegetables, green leafy vegetables, lettuce, tomatoes, potatoes and liver.

Vitamin D - Research shows vitamin D supplementation may reduce the hazard for viral infections, including respiratory tract diseases, by diminishing creation of pro-inflammatory compounds in the body. Increased vitamin D in the blood has been connected to prevention of other chronic disease including tuberculosis, hepatitis, and cardiovascular ailment. Food sources of vitamin D incorporate fortified cereals and plant-based diet, milks and supplements.

Sources of Vitamin D: our exposure to sunlight, given the right season (not or limited during water depending on latitude) and enough time in the sun, has an important role in determining our vitamin D status. With the help of sunlight, Vitamin D is synthesized in the skin from a precursor derived from cholesterol. Vitamin D exists as either Vitamin D2 (ergocalciferol) or vitamin D3 (cholecalciferol).

Natural food sources: Oily fish-such as salmon, herring, mackerel, red meat, Liver, egg yolk, fortified foods such asmost fat spread and some breakfast cereals.

Vitamin E - Vitamin E goes about as an amazing cancer prevention agent preventing cells against oxidative harm from free radicals. Nutrient E has been appeared to have a significant role in regulating immune capacities. Indeed, even a single vitamin E inadequacy has been appeared to weaken the immune reaction and its role in advancing an immune system especially obvious in aged people.

Sources of vitamin E: edible vegetable oils (i.e. wheat germ, sunflower and rapeseed), leafy green vegetables (spinach, chards etc.), nuts, avocados, sunflower seed, mango and kiwi fruit.

Iron - Iron is fundamental for the development of hemoglobin in red platelets; which transports oxygen around the body. Iron additionally serve as a cofactor to enzyme in oxidation/decrease responses (i.e., acknowledges or gives electrons). These responses are vital to cells' energy metabolism.

Sources of iron: red meat, fish, poultry, shellfish, eggs, legumes, grains, and dried fruits.

Zinc - Practically all cells in our body contain zinc, an important supplement for development and improvement. The most concentrations are found in muscle, testicles and bone. The body firmly controls zinc levels. Stress and infections for instance cause plasma zinc levels to fall.

Sources of Zinc: meats, some shellfish, legumes, whole grains and some fortified cereals

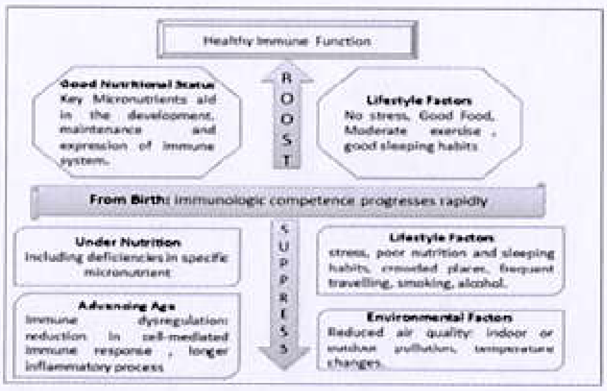
Turmeric and garlic

The bright yellow spice, Turmeric, contains a compound called cur-cumin, which boosts the immune function. Garlic has powerful anti-inflammatory and antiviral properties which enhances body immunity. Apart from maintaining a healthy lifestyle and taking supplements, the Indian health ministry is also suggesting few organic and natural ways to practice as preventive measures to fight COVID-19.

The Ministry of AYUSH has recommended the following self-care guidelines as preventive measures and to boost immunity with special reference to respiratory health:

- Warm water throughout the day.
- Meditation, yoga-sana, and pranayama.
- The intake of turmeric, cumin, coriander and garlic.
- Herbal tea or decoction of holy basil, cinnamon, black pepper, dry ginger and raisin sugar and replace it with jaggery if needed.
- Ghee (clarified butter), sesame oil, or coconut oil in both the nostrils to keep the nostrils clean.
- Chyavanprash 10 gm (1 tsf) in the morning. Diabetics should take sugar free chyavanprash.
- Herbal tea/decoction (kadha) made from tulsi (basil), dalchini (cinnamon), kalimirch (black pepper), shunthi (dry ginger) and munakka (raisin)-once or twice a day. Add jaggery (natural sugar) and/or fresh lemon juice to your taste, if needed [43].
- Milk-half tea spoon haldi (turmeric) powder in 150 ml hot milk-once or twice a day.

Factors Affecting Immune System



Conclusion

Great nutrition is central to improving immunity. The immune system is the body's protection against disease and virus and it has long been studied that few variables impact the capacity of the immune system including stress and nutrition. Vitamins and minerals, known as micronutrients, are supplements required by our body for ideal function and frequently required in just limited quantities. These micronutrients are not delivered in the

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body and in this way should be acquired from our food. Many researches show the key role nutrition plays in powerful working of our immune system. Giving a diet high in nutritious food rich in vitamins and minerals supports ideal capacity of the immune system by giving cancer prevention agents to slow harm of cells brought about by free radicals or aiding T-cell creation.

Although, there is no information concerning nutritional components according to the hazard and seriousness of viral disease, such as, COVID-19 the role of nutrition in immunity has been established. The European Journal of Clinical Nutrition concluded that without satisfactory nutrition, the immune system is clearly deprived of the components expected to create a successful immune reaction. Great nutrition is in this way significant in supporting an ideal immune system which can lessen the danger of viral diseases.

Vitamin C, vitamin D and zinc have immune improving and immune regulating properties and assume synergistic role in supporting parts of both innate and adaptive immunity which contain epithelial obstructions, cell resistance and antibodies comprising the three primary lines of resistant protection. Then again, lacks of vitamin C, vitamin D and of zinc seriously discourage immune reactions and lead to an expanded hazard for infection for model in the respiratory tract.

Micronutrients are accepted to work all things considered to help an ideal immune system. Based on a variety of systematic and clinical information, vitamin A, B, C, D, E, folate, zinc, iron, copper, and selenium are especially imperative to boosting immune response.

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17. The Digital Platform for Growth- Research Perspective

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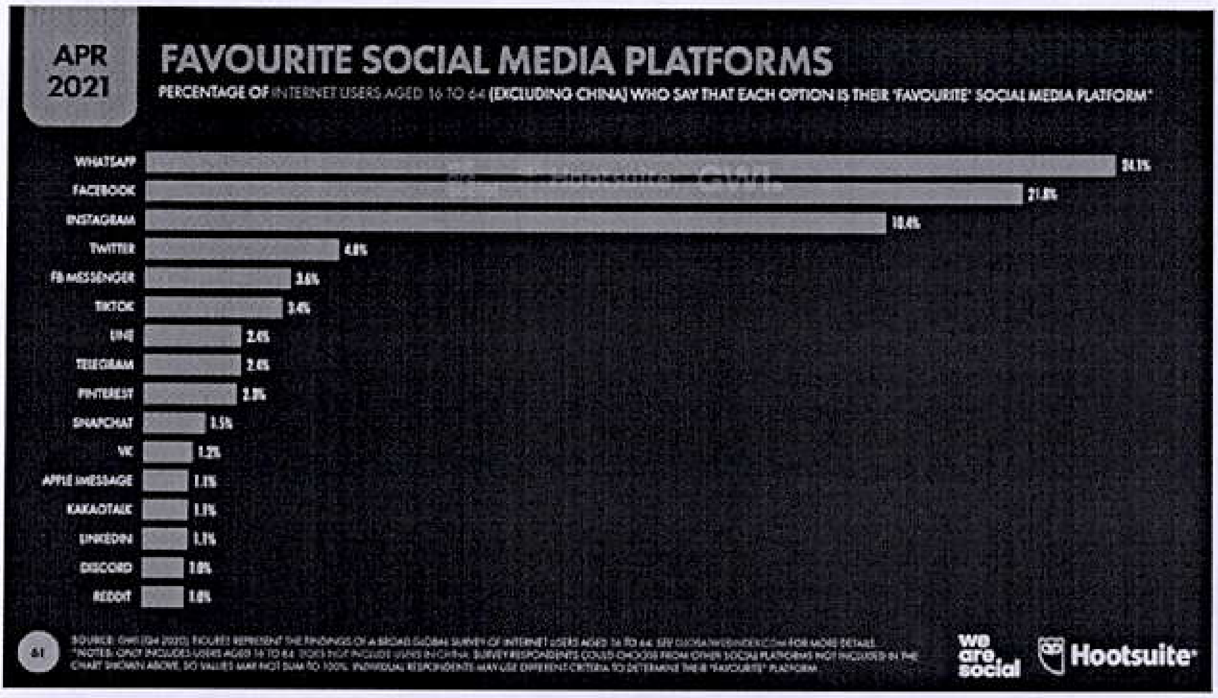
ABSTRACT

The platform economy has risen in popularity in recent years. Microsoft, Amazon, Apple, Alphabet (Google), and Facebook are the top five most valuable public companies in the world. Chinese digital titans like Alibaba, Tencent, Baidu, and Xiaomi, as well as many more US-based internet businesses like Netflix, eBay, Uber, Salesforce, and Airbnb, are closely following these companies. Because of the digital platforms they give, the majority of these companies are young (Apple and Microsoft are the teenagers) and have been able to grow extraordinarily quickly. Transaction platforms, which match supply and demand, are the most popular sort of platform (e.g., Amazon, Alibaba, Airbnb, Uber, and Baidu). Other examples include technological platforms that provide a technical backbone on which others can build (for example, Microsoft's software platform and Google and Apple's App stores). These digital platforms have altered the way we work, conduct business, socialise, study, move, and produce, among other things. Such platforms can be found in a variety of fields, from education (e.g., Coursera, EdX, Udacity, and FutureLearn) to smart homes (e.g., Coursera, EdX, Udacity, and FutureLearn) (e.g., Amazon Alexa, Apple Homekit, Google Assistant, Philips Hue, and Samsung SmartThings). Because they integrate new business models with technology advancements, the emergence of these digital platforms is extremely relevant for BISE (Business & Information Systems Engineering) authors and consumers (e.g., machine learning). This research was collected as secondary data. India digital platforms are Aadhar, BHIM-UPI, CoWIN, e-Governance, e-Kranti, MyGov- Chatbot, e-Cabinet, e-Pragati, Bhudhaar, e-Pantra, etc. The Digitize India Platform (DIP) is a government of India effort that provides digitization services for scanned document images or physical documents for any organization as part of the Digital India Programme. The goal is to digitize and make accessible all existing information in various formats, mediums, and languages, as well as to digitize and extract data for document management, IT applications, and records management.

Keywords: digitalization, social media, economy, application, business

INTRODUCTION

The Fourth Industrial Revolution is well underway, with smart manufacturing, 3D printing, and other technologies driving fundamental market shifts and waves of digital-driven disruption. Many companies are seeing value being created and captured in novel ways, moving away from legacy products as standalone offers and toward the data and insights products and solutions generators. As this IoT-powered world matures, B2B enterprises must rethink their products and services to thrive in an Industry 4.0 environment or risk being left behind by more nimble, digital-native competitors. In industries from advertising to manufacturing to enterprise software, value increasingly lies within data and information flows. Over the past year, Digital Industrial Transformation series has aimed to help organizations navigate. How companies can capitalize on an Industry 4.0 environment by embedding new digital technologies and capabilities into their legacy assets. This article extends that idea, offering a perspective on how those same digital technologies and capabilities can be monetized via platform-based strategies. Most enterprises struggle to leverage technology to simultaneously drive growth and operational efficiencies.



(Figure 1. Favorite social media platforms)

DIGITAL PLATFORMS

Once this transformation is complete, companies turn towards digital platforms that encompass various services, strategies, and resources to allow companies to create an ideal business model. The sheer gravity of market dynamics basically forces companies to turn to such solutions. Basically, this is so that they can navigate the online market and achieve business success. Not only that, but consumer behavior also changes alongside modern technology and the latest trends. Subsequently, this is yet another factor that forces companies to seek new solutions. Companies that wait too long, on the other hand, are soon left behind. Typically, these will have difficulties surviving in such a competitive environment. With that in mind, let's have a closer look at the rise of digital platforms.

DIGITAL PLATFORM IN BUSINESS

Digital technologies and online platforms are an increasingly necessary part of business. In recent years, however, their impact on the nature of our economy has accelerated markedly. Many businesses are already reaping the benefits of digitisation – whether automating everyday administrative tasks, or utilising digital technologies to pursue entirely new business ventures. But our research suggests that not all businesses are as digitally adept as they could or should be. The rise of digital technology comes at a hugely important time for the Indian economy. Of course, there is the obvious fallout from the Covid-19 pandemic, which all businesses are having to contend with. But longer-term issues persist, chief among them the India's stagnant productivity figures – which have flatlined since the financial crisis in 2008. Digital technologies offer solutions to many of these problems. Their consequences, however, go beyond simply boosting economic output. The digitisation of work has given rise to various second order impacts. These include a 'democratisation' of certain sectors – wherein barriers to entry are reduced, better allowing smaller firms to complete with larger incumbents and an empowerment of demographics which may hitherto have been excluded from traditional channels of enterprise.

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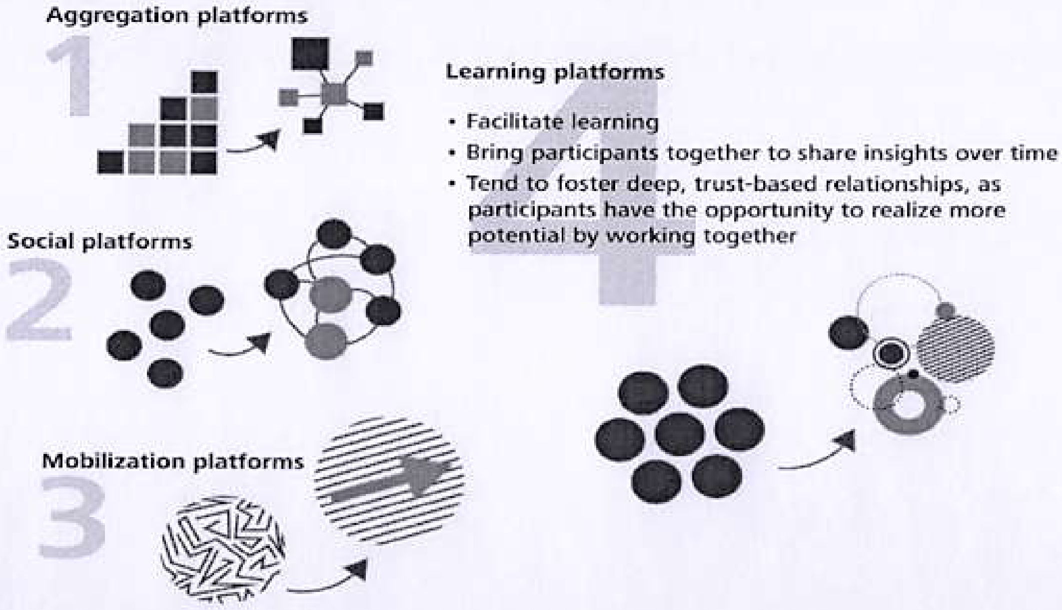
FIGURE 1

Common platform types that drive business value



Note: This figure has been sourced from a Deloitte publication. For more, please see: John Hagel, *The power of platforms: Part of the Business Trends series*, Deloitte University Press, April 16, 2015.
Source: Deloitte analysis.

Deloitte Insights | deloitte.com/insights

(Figure 2.Common types of business)

Aggregation Platforms

Aggregation platforms bring together a broad array of relevant resources and help users of the platform connect with the most appropriate resources. These platforms tend to be transaction or task-based and include marketplace and broker platforms.

Social Platforms

Social platforms, which include some of the most widely known social networking sites, are similar to aggregation platforms in that they bring together many stakeholders. That said, social platforms are unique in the long-term nature of the relationships they facilitate—the goal is less about completing a transaction than about aligning individuals around areas of common interest.

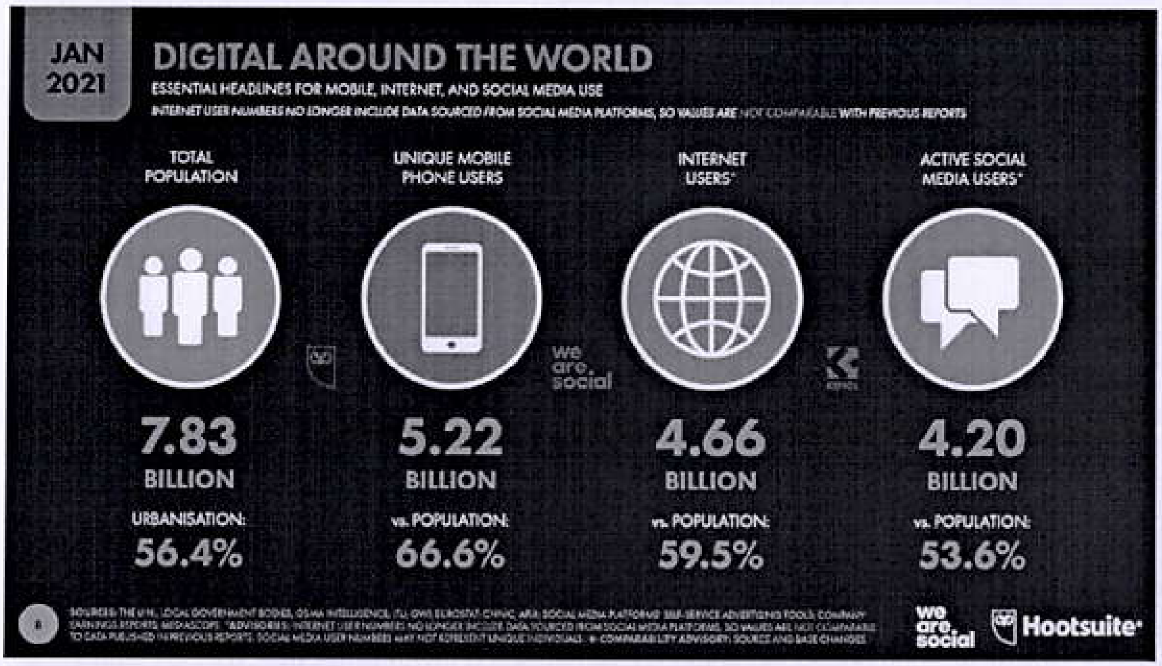
Mobilization Platforms

Mobilization platforms take common interests to action. These platforms go beyond conversations and interests and focus on moving people to act together to accomplish larger goals. Because of the need for collaborative action over time, these platforms—including supply networks and distribution operations—tend to prioritize long- term relationships over isolated and short-term transactions. These platforms span a broad range of industries, including financial services, consumer products, and automotive.

Learning Platforms

Learning platforms are multisided networks that facilitate the transfer of knowledge, bringing together participants to share insights over time. These platforms tend to foster deep, trust-based relationships, with participants able to realize their potential only by working together.

Together, these types of platforms are forecast to capture some US$10 trillion in global value over the next decade. Much of this value will be unlocked by companies that use platforms to fundamentally change the nature of how they operate and deliver value. Specifically, platforms can represent a transition from a traditional "make one, sell one" model to that of a network orchestrator, a "many make" model. This pivot insures against digital disruption and harnesses network effects to create, market, and sell goods, services, and/or information. Engineering this shift in your company's identity and business model can consider these benefits; it should come as no surprise that more and more executives are showing an interest in realizing the promise of platform-based strategies for their own businesses.

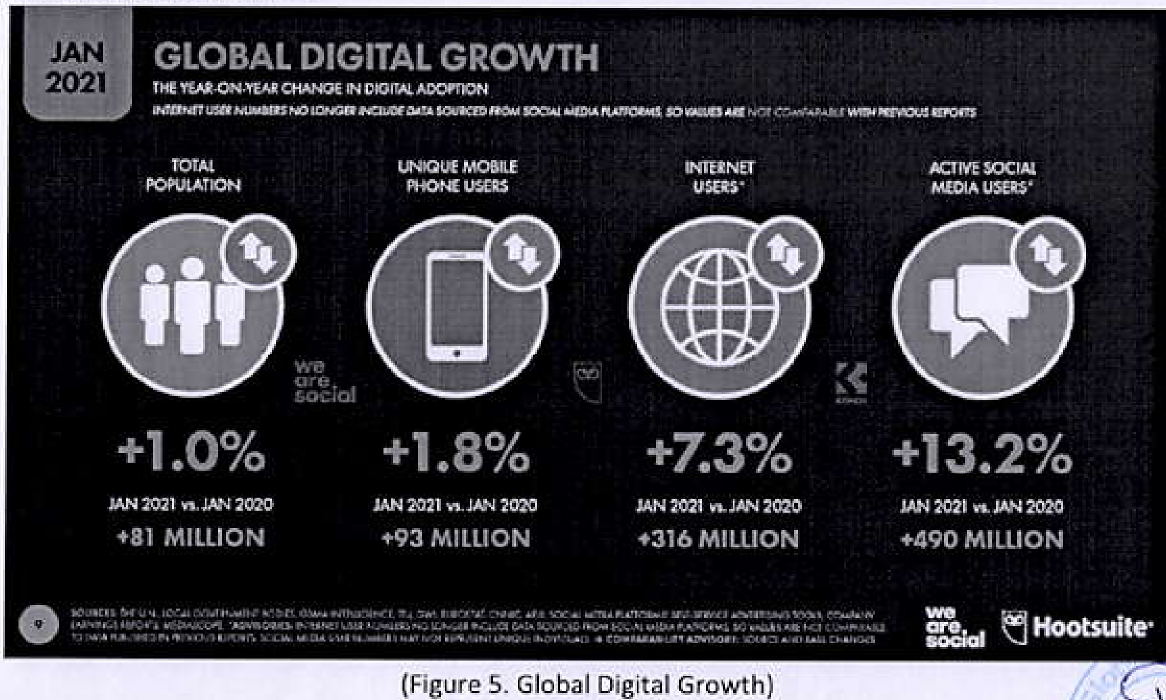


(Figure 3. Digital around the World)

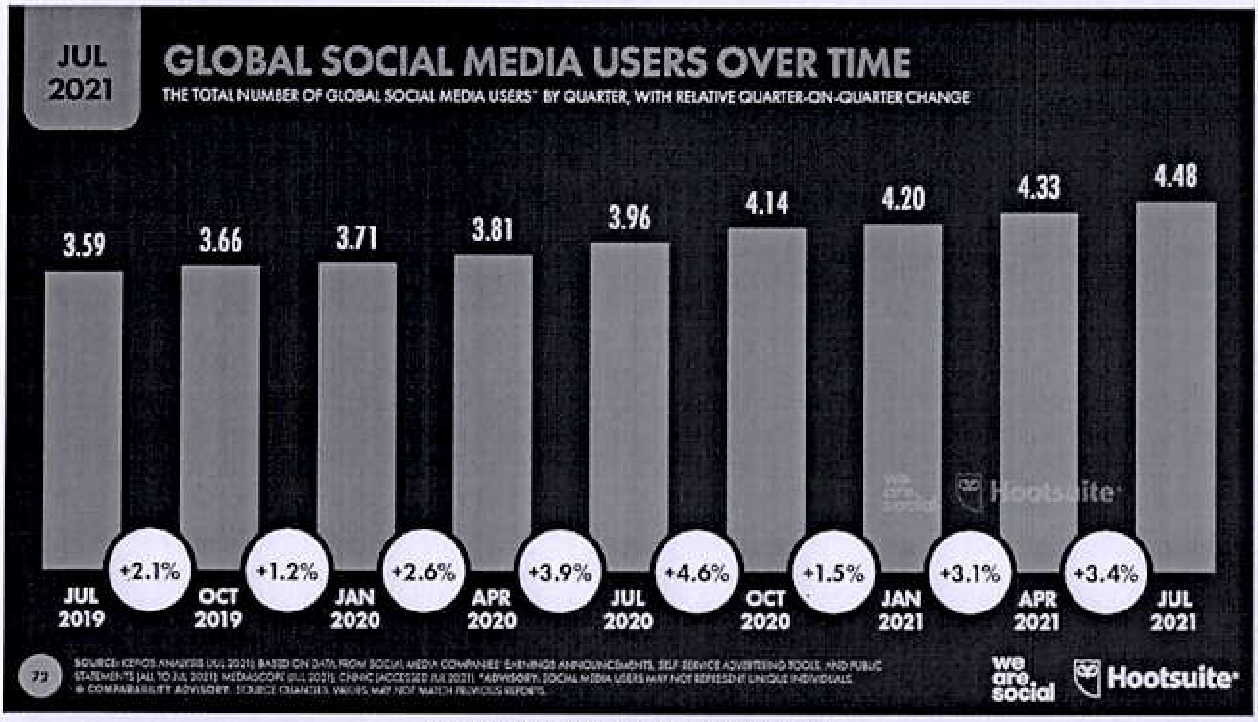
THE PLATFORM ECONOMY

The term "platform" we use today, in a digital sense, became uniform back in the late 1990s – early 2000s. Back then, the first platforms, such as Wikipedia, eBay, and Myspace, technically started the trend that's been ongoing for decades. So, what exactly are digital platforms? Technically, digital platforms are matchmakers of various technology and frameworks that facilitate the modern platform economy. Generally, the most common models are transaction platforms that connect sellers and buyers. These include Amazon, Airbnb, and so on. But, there are also "innovation platforms" that provide technological frameworks upon which others can build on. For instance, the Microsoft platform. Back in the day, platforms were mainly "two-sided," connecting one group with the other. Usually, this was for simple transactions. Nowadays, we are able to see multi-sided platforms that create entire ecosystems. They bring various groups together to facilitate value exchange under a single unified solution, i.e., platform.

GLOBAL DIGITAL GROWTH



(Figure 5. Global Digital Growth)



(Figure 6. Global Social Media Users)

INDIA DIGITAL DEMOGRAPHY

With a rapid uptake of digital media consumption, it is imperative for organizations to segment and understand the current and prospective digital India. The erstwhile early digital adopters – those who consumed content on the internet even prior to the massive fall in data prices in 2016 – were a fairly homogeneous group but the user base of 563 million8 broadband subscribers today, is much larger and more diverse. We have attempted to study what the projected Indian digital billion by 2030, means to businesses and how their strategies must adapt to serve this large user base optimally.

(Figure 7. Globally India No 1- Dimensions of Digital Adoption) India digital could create up to 65 million new jobs by 2025

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Industry performance - Projected

Overall industry size (INR billion)	FY19	FY20	FY21	FY22	FY23	FY24	CAGR (FY19-FY24)
Digital	173	234	303	386	492	621	29.1%
TV	714	824	935	1,025	1,121	1,215	11.2%
Print	333	346	360	375	390	409	4.2%
Films	183	198	214	228	242	260	7.3%
Gaming	62	88	119	154	200	250	32.2%
Animation and VFX	88	103	121	140	161	184	16.0%
OOH	34	37	40	44	48	52	9.3%
Radio	28	31	34	38	41	45	10.1%
Music	17	19	22	26	30	35	15.8%
Total	**1,631**	**1,880**	**2,148**	**2,415**	**2,725**	**3,070**	**13.5%**

(Figure 8. Industry Performance-Projected) (Source: KPMG in India analysis, 2019)

The Indian M&E industry is expected to grow at a CAGR of 13.5 per cent during FY19 to FY24 to reach a size of INR3,070 billion by FY24 with advertising revenues expected to grow at a CAGR 14.5 per cent to reach INR1,367 billion by then. The digital segment is projected to become the second largest segment by total revenues and the largest segment by advertising revenues in the Indian M&E industry.

INDIA HIGHLIGHTS

1. Digital India initiatives pivotal for India's competitiveness
    - Enhancement of India's competitiveness index scores
    - Broken data silos and created shared tech infrastructure
    - Enabled the formation of multi-stakeholder ecosystems
2. Low-cost inclusive digitalization at scale in India
    - Three of the largest public digital platforms in the world are from India
        - Aadhar- Largest unique digital identity platform
        - UPI- Largest digital payments ecosystem
        - CoWIN- Largest vaccination platform
3. Open digital ecosystem- $ 700 billion above opportunity for India
    - Economic , social and governance impact potential of digital platforms across these 10 areas
    - Creation of new value of $ 500 billion above 5.50% of India's GDP
    - Generation of $ 200 billion above in savings to the country
4. Expansion and adoption of Indian platforms globally
    - Adoption of Indian digital platforms for inclusive global growth
    - Expansion of BHIM, UPI To other countries
    - CoWIN to be open source and made available to countries.

India's core digital sectors accounted for about $170 billion or 7 percent of GDP in 2017–18. This comprises value added from core digital sectors: $115 billion from IT-BPM, $45 billion from digital communications, and $10 billion from electronics manufacturing. Based on industry revenue, cost structures, and growth trends, we estimate these sectors could grow significantly faster than GDP: value-added contribution in 2025 could range from $205 billion to $250 billion for IT-BPM, from $100 billion to $130 billion for electronics manufacturing, and $50 billion to $55 billion for digital communications. The total, between $355 billion and $435 billion, may account for 8 to 10 percent of India's 2025 GDP.

CONCLUSION

Based on current trends, digital platforms will become the preferred and dominant business model for banks and financial institutions in the future. Digital platforms offer consumers and small businesses the ability to connect to financial and other service providers through an online or mobile channel as an integrated part of their day-to-day activities. In this digital era, it is imperative to meet the increasing aspirations and demands of tech savvy citizens, particularly the millennials. With significant strides already made in the Digital India programme, it is now time for the government to transform its approach and aspire to become fully digital. The success of Digital India will be a major factor in enhancing the country's economic growth by improving social and financial inclusiveness, citizen engagement, as well as efficiency and accountability in governance and delivery of services. The focus must be on bridging the divide between citizens and fostering connections by way of providing tailor-made services in an efficient manner. The government must strive to fully embrace technology and re-invent the way it delivers services. Moreover, it is imperative for the government to bolster its capabilities and institutional capacities to optimise its return from ICT investments. The government has recognised the potential of data, the cloud and social technologies for bringing about a transformation in governance. However, it is vital to diligently address privacy and security concerns in the wake of increasing reservations on data privacy and the growing incidence of cyber security attacks across the globe. Cultural change and digital awareness are other primary factors crucial to the success of Digital India.

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18. A Study on Customer Perception towards Electric Two-Wheelers in Chennai

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Abstract

Global warming has become the primary concern all around, and so there is a necessity to adopt regulations to contain the ever-increasing emission of greenhouse gases. With the contemporary technology in place, transportation and communication have undergone an exemplar change. The automobile companies have felt the need to innovate vehicles that will not depend on fossil fuels. As a result, many companies have invested in R&D to bring forth electric bikes. The study focuses on understanding the customer perception towards the electric two-wheelers across Chennai city. Responses' were collected from around 120 bike users to analyze the essential factors relevant to the purchase of electric bikes. The data was analyzed using Univariate and bivariate tools such as chi-square and one-way ANOVA.

Keywords:global warming, electric bikes,customer perception.

1. INTRODUCTION

1.1 Customer Perception

Diverse customers perceive the same product or service in different ways. A customer's perception often deviates from what the producer or service provider had intended to say. Everyone is used to more diverse information than ever before. It is difficult for an offering to get a potential customer's attention. If the customer's perception of the product or service is unfavorable, then it will seldom get a second chance to make a better impression

1.2 Electric bikes

Electric bikes are mostly emission-free bikes, and the unique proposition of the manufactures is being eco-friendly. Electric bikes are different from conventional two-wheelers in certain areas such as four-stroke engines are replaced by batteries; fuel is substituted by electric power.

2. STATEMENT OF THE PROBLEM

The electric vehicle industry is in the early growth phase in our country. The general public needs to be made aware of these developments, to make this successful. The electric vehicle will be emerging as a critical component in making an emission-free environment. The purpose of the study is to understand the awareness about electric bikes; the preference of the end-users in the particular segment.

3. OBJECTIVES OF THE STUDY

- To determine the various factors influencing purchase of electricbikes
- To analyze thekey attributes of electricbike
- To find out the awareness level towards electric bikes at Chennai city

4. REVIEW OF LITERATURE

KunalDalvi (2020) evaluated that we have seen the proposed system using a hub motor at the front wheel is best as compared to the existing systems. The system introduced is an innovative step to increase the mileage of electric bikes. As, the cycle of charging and discharging continues, it helps in increasing the battery life. Due to extended battery life, the vehicle battery can run more than that of the existing system.

Deekshu (2018) found that most of the customers were satisfied with the mileage of the Electric bikes and are convinced about the electric bike benefits and were willing to refer it to their friends. It was found that most of the customers are not satisfied with after-sales service. It shows that customers are dissatisfied with the sale service. It was found that a maximum number of the customers feel the speed of the electric bikes to be very low and were not satisfied with the current speed of the bikes. It was found that the non-availability of Electric bikes is also a reason for lower market share and consumers not purchasing them.

Pretty Bhalla (2018) analyzed electric vehicle manufacturers and the Government of India have to invest more in social acceptance of the vehicle by creating more infrastructural facilities, that the population is well aware of the environmental benefits. Moreover, the responsibility lies on the shoulders of the Government and manufacturers and by investing in the R&D of vehicles; studying the perception of customers towards the use of electric vehicles.

5. RESEARCH METHODOLOGY

5.1. RESEARCH AND SAMPLING METHODS

The study adopted descriptive research and convenience sampling technique.

5.2. SAMPLING SIZE

Sample size used for the study is 120. Online survey was carried out using a structured questionnaire using Google forms among two wheeler users around Chennai city.

5.3. STATISTICAL TOOLS USED

The primary data collected was analysed using Chi-square testandone way ANOVA.

The chi-square independence test is a procedure for testing if two categorical / nominal variables are related in some population. It is the predominantly used non-parametric test in statistical work. The quality $\chi2$ describes the magnitude of discrepancy between theory and observation. The greater value of Chi square the greater would be the discrepancy between observed and expected frequencies.

The one-way analysis of variance (ANOVA)is a technique used to compare means of three or more samples The ANOVA tests the null hypothesis that samples in two or more categories are drawn from populations with the similar mean values

6. DATA ANALYSIS AND INTERPRETATION

6.1 DESCRIPTIVE STATISTICS

Table 6.1Gender

Gender	Frequency	Percent
Female	43	35.8
Male	77	64.2
Total	120	100.0

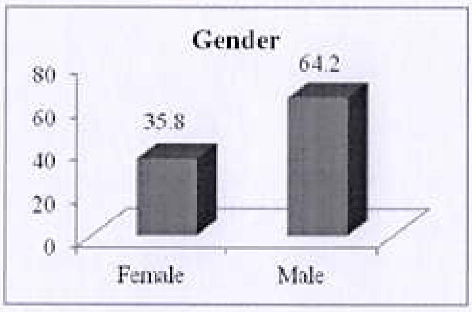

Table 6.2Age group

Age group	Frequency	Percent
18-25Years	108	90.0
26-40Years	10	8.3
41-50Years	2	1.7
Total	120	100.0

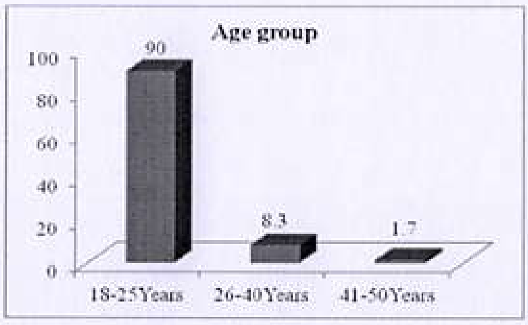

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Table 6.3Awareness on electric bikes

Awareness on electric bikes	Frequency	Percent
No	7	5.8
Yes	113	94.2
Total	120	100.0

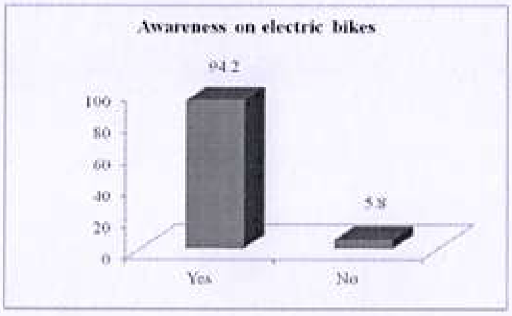
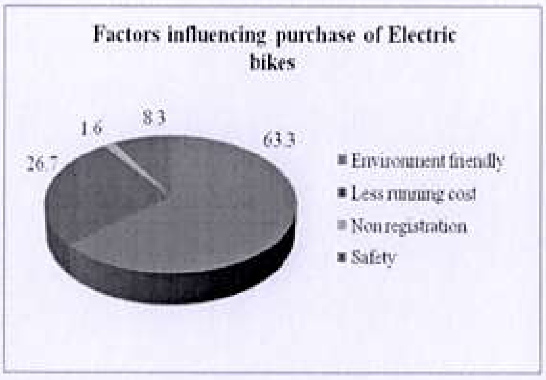


Table 6.4Factors influencing purchase of electric bikes

Factors influencing purchase of Electric bikes	Number of respondents	Percent
Environment friendly	76	63.3
Less running cost	32	26.7
Non registration	2	1.6
Safety	10	8.3
Total	120	100.0



6.2 INFERENTIAL STATISTICS

6.2.1 CHI SQUARETEST

Age and Features of Electric bikes

Null Hypothesis (H_0): There is no significant association between age of the respondents and feature of electric bikes

Alternative Hypothesis (H_1): There is significant association between age of the respondents and feature of electric bikes

Table 6.5 - Cross-tabulation

Age	What are the features that you know about electric bikes?				Total
	Low cost	Low weight	None of these	Registration not required	
18-25years	23	40	29	16	108
26-40years	3	0	2	5	10
41-50years	1	0	1	0	2
Total	27	40	32	21	120

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Table 6.6 - Chi-square test

	Value	df	Asymptotic Significant(2-sided)
Pearson Chi-Square	12.843^a	6	.046
Likelihood Ratio	14.899	6	.021
Linear-by-Linear	.722	1	.396
N of Valid Cases	120		

Since p value is < 0.05 reject null hypothesis

Inference: There is association between age group and feature of electric bikes

Interpretation: Respondents of different age groups have difference in preference towards the various features of electric bikes.

6.2.2ONE WAY ANOVA

Age group and Attributes of Electric Bikes

Null Hypothesis (H_0): There is no significant difference between respondent's age group and their perception towards the attributes of electric bikes

Alternative Hypothesis (H_1): There is significant difference between respondent's age group and their perception towards the attributes of electric bikes

Table 6.7 - ANOVA

			Sum of Squares	df	Mean Square	F	Sig.
Between Groups	(Combined)		4.104	2	2.052	4.227	.017
	Linear Term	Unweighted	.000	1	.000	.000	.982
		Weighted	2.103	1	2.103	4.332	.040
		Deviation	2.001	1	2.001	4.122	.045
Within Groups			56.803	117	.485		
Total			60.907	119			

Since p value is<0.05, reject null hypothesis

Inference: There is significant difference between respondent's age group and their perception towards the attributes of electric bikes.

Interpretation: Respondents of various age groups have different perception towards various attributes of electric bikes.

7. DISCUSSIONS

7.1 FINDINGS

- 63.3% of the respondents are influenced by eco friendly aspect of electricbikes

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- Around 33.3% of the respondents are agree that electric vehicle is lesspowerful
- 50.0% of the respondents agree that electric vehicle will be thefuture.
- Around 46.7% of the respondents agree that electric vehicle will bereliable
- 41.7% of the respondents are not sure that electric vehicle will be able meet the expectations of consumers.
- Around 85.8% of the respondents are willing to buy electric bike infuture.

7.2 SUGGESTIONS

It is necessary is to take concrete steps to improve the level of awareness on the benefits of electric vehicles among the people. Therefore, the electric bike manufacturers should initiate awarenesscampaign by highlighting the economic viability of the product against the rising fuelprice. The electric vehicle manufacturer should ensure that the customers avail better finance options and EMI by collaborating with any private sector bank or financial Institution.

7.3 CONCLUSION

The Electric Bike industry is in a nascent stage still in India, with lots of apprehension about its durability and quality being delivered. While doing this study, it became more clear that lack of awareness, regulatory authority, quality issues are some of the biggest challenges in the industry. But with ever-increasing petrol prices and high pollution, sooner electric bikes will put a serious challenge to the Petrol Bikes. At this stage, the primary focus of the company shall lie in R&D, improving quality, and educating people.

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Date	19.02.2021	DOCID	DOC202102190001
Subject	Live and Practical Webinar on"EdgeComputing"		

Students are hereby informed that RNBGU is organizing a Live and Practical Webinar on "**EdgeComputing**"on Saturday-20th February, 2021.

The details of the same are as follows:

Topic of interaction	:	Live and Practical Webinar onEdgeComputing
Speaker Name	:	Mr.SaurabhBhardwaj
Designation/Organization	:	CEO-Techie Nest Private Limited
Date	:	20.02.2021
Duration	:	1Hours
Time Slot	:	05:00 PM-06:00 PM
Audience	:	B.Tech VI&VIIISem and All SOET Faculty Members
Venue	:	Virtual Meeting at Online Portal
Registration	:	http://bit.ly/Edge-Computing-Masterclass
Fees	:	**No Registration Fees**
FacultyIn-Charge	:	Mr.Kailash Kumar Pareek

About theWebinar:

Edge computing is a distributed computing model that saves the bandwidth and enhance response time by bringing computation & data storage near to the location where it is required.

Key Points of Discussion:

- The Impact of the Edge on Various Industries
  - Introduction to Edge-Computing System
  - Industries Impacted by the Edge
  - Market Readiness for the Edge
  - Application and use cases
- Integration of the Edge with New Technologies
  - The Edge and 5G
- The Edge and Industry 4.0
- The Edge and Artificial Intelligence

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CompanyProfile-Brief:https://www.techienest.in

TechieNest is a certified ISO 9001:2008, technology service provider and training organization. The soul mission of founders is to facilitate the education, research and development program; all under one roof. In a very short span of time our team has successfully delivered the impactful service to more than 350 colleges, including the most prestigious institutions of India-such as IIT-Mumbai, IIT Delhi and all the NITs. All over the India, with our 6centers, we are renowned for our own manufacturing unit and unique content. TechieNest is moving ahead with an ideology where practical and theory are equally emphasized. In the vast growing'Technical Era' we are rising with a mission to expand the set boundaries of the'techie-brains'to Explore,Invent and Innovate!

SpeakerProfile-Brief:

Mr. Saurabh Bhardwaj (Founder| CEO| Entrepreneur | Corporate Trainer | Speaker| Researcher). He is the Founder & CEO of TechieNest Private Limited. He has a rich experience of 8years in training, research and development. He is conversant with diverse fields of technology which includes hardware as well as software. His area of forte includes MATLAB & Simulink, Embedded Linux, Machine Learning, Deep Learning Platforms, artificial intelligence, Block Chain,Cloud-AWS, AZURE, and cognitive computing. He has trained more than 50000 students across the country and developed dozens of products and headed more than 100projects on various technologies.

Benefits:

- Acquaint yourself with practical knowledge.
- Webinar taken by Exceptionally Qualified and Professional Trainer actively involved in Research & Development.
- Scales up your CV/ Resume in Technical while boosting your Logical Abilities.

Certificate:

E-certificate will be provided to the learners after successful completion of the webinar.

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A Report

On

Live and Practical Webinar
On

" Edge Computing "

During

(20th February 2021)

DOC ID: DOC202102250002

In Association With

TechieNest
...Transforming Engineers to Technocrats

Organized by

School of Engineering & Technology
RNB Global University Bikaner

RNB Global University Registrar Bikaner

RNB Global University Dean Bikaner

Signature of Faculty Coordinator

Signature of Dean

About RNBGU

Don't Just Get an Education. Get a Future at RNBGU.

RNB Global University (RNBGU), set in the hinter heartlands of the royal city of Bikaner, stands as a shining edifice of quality education in a vast clean and green Wi-Fi enabled campus.

The campus acts as a perfect backdrop for your pursuit of quality education with all modern educational facilities. The university offers a wide range of undergraduate, postgraduate, integrated and diploma courses in Arts, Commerce, Engineering, Law, Management & Social Science for educating stars for tomorrow.The course and curriculum designed for our various programs like BA, BBA, B.Sc, B.Tech, LLB, MA, MBA, & others are in accordance to the UGC guidelines and keeping in mind, the international standards. The degrees awarded are recognized by the UGC under Section 22 of UGC Act 1956.

About Department

The School of Engineering and Technology offer a variety of courses which vary from B. Tech. - Computer Science (CSE) to B. Tech. - Civil Engineering.

The streams vary in their curriculum and the methodology which is required to teach these subjects to the students. The teaching aids and activities which are to be followed are different. Yet we have decided to house all these under one roof. We have also adopted the choice-based credit system for assessment purposes. The School allows the students to select subjects they would like to study apart from the core subjects, they can even select subjects from different disciplines.

Through innovation, creativity and reform we will strive to make this a Centre of Excellence. The School follows a well proven pedagogy of sharing knowledge with the young and vibrant minds of the Nation. It holds an edge over others by rapidly adopting itself to the changing needs of the industry and technical developments across the world. The School imparts world class training and research besides promoting active industry-institute collaboration by identifying areas of interest and taking part in sponsored research projects and consultancy services.

The curriculum connects different areas; integrates engineering, mathematics and science with arts, humanities and entrepreneurship; and focuses on building a range of life skills essential for a successful career. The course material has been prepared with an innovative approach enabling students to enjoy freedom to choose from various options available and explore their talent so as to apply it in achieving the set targets. The School will be organizing regular interaction with the industry and provide specially designed courses, modules, workshops and organize Webinars, field projects, internships and educational visits for the benefit of the students. The School will be using research driven education system to teach the students.

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About Webinar

Edge computing is a distributed computing model that saves the bandwidth and enhance response time by bringing computation & data storage near to the location where it is required.

Resource Persons

Mr. Saurabh Bhardwaj (Founder| CEO| Entrepreneur | Corporate Trainer | Speaker| Researcher)
He is the Founder & CEO of TechieNest Private Limited. He has a rich experience of 8 years in training, research and development. He is conversant with diverse fields of technology which includes hardware as well as software. His area of forte includes MATLAB & Simulink, Embedded Linux, Machine Learning, Deep Learning Platforms, artificial intelligence, Block Chain, Cloud - AWS, AZURE, and cognitive computing.
He has trained more than 50000 students across the country and developed dozens of products and headed more than 100 projects on various technologies.

Course Contents

Edge computing webinar aims to provide students a clear picture of an architectural style that 5G/ Artificial Intelligence and also show the Impact of the Edge on Various Industries. Following are Webinar highlights:

The Impact of the Edge on Various Industries

- Introduction to Edge-Computing System
- Industries Impacted by the Edge
- Market Readiness for the Edge
- Application and use cases

Integration of the Edge with New Technologies

- The Edge and 5G
- The Edge and Industry 4.0
- The Edge and Artificial Intelligence

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Participants:

Students: 11
Faculties: Mr. Kailash Kumar Pareek, Mr. Ravikumar RN, Ms. Zaiba Khan

Inaugural Session

The Webinar was inaugurated on 20th February, 2021 at 06.00 PM in Virtual Meeting, Google Meet, Mr. Saurabh Bhardwaj is the CEO of TechieNest Private Limited by esteemed Chief Guest & Keynote Speaker, Student and Faculty Members were present in the inaugural session.

Program summary

A Webinar on " Edge computing "organized by School of Engineering & Technology of RNB Global University Bikaner in association with TechieNest, was held on 20th February 2021.
The aim of the Webinar was to hands on experience on Small application development as well as open discussion and exchanges of ideas on Edge computing. Edge computing is a distributed computing model that saves the bandwidth and enhance response time by bringing computation & data storage near to the location where it is required.

Program Venue

Virtual Meeting
Google Meet
School of Engineering & Technology
RNB Global University, Bikaner

Programme Schedule

Time	Event
06.00 PM	Briefing of the Webinar
06.05 PM – 07:00 PM	Technical Session "Edge computing" by Mr. Saurabh Bhardwaj

Total no. of participants (With details)

All the Students of B.Tech VI & VIII Sem

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Details of Expert lecture and Practical Session

Technical Session

Expert Name: Mr. Saurabh Bhardwaj

Designation: CEO of TechieNest Private Limited

Organization: TechieNest Pvt. Ltd.

Date and Time of Session: 20th February 2021 (06:05 PM TO 07:00 PM)

Topic name: Key note speech on "Microservices"

Content:

Edge computing webinar aims to provide students a clear picture of an architectural style that 5G/ Artificial Intelligence and also show the Impact of the Edge on Various Industries. Following are Webinar highlights:

The Impact of the Edge on Various Industries

- Introduction to Edge-Computing System
- Industries Impacted by the Edge
- Market Readiness for the Edge
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He has trained more than 50000 students across the country and developed dozens of products and headed more than 100 projects on various technologies.

Valedictory Session

The Webinar was concluded with valedictory session with the all the participants. In the Valedictory session. All the faculty members and Students were present.
The Faculty members and Students gave thanks to the speaker and also appreciated this webinar and request to the company if they will organize this kind of workshop/webinar/seminar then inform us. It's actually a knowledgeable session for everyone.
It was an inspiring and motivating sessions of webinar for the students. Proficiency in Edge computing can be a job opportunity for the students in the IT industry and it helps to the faculty member for their research.

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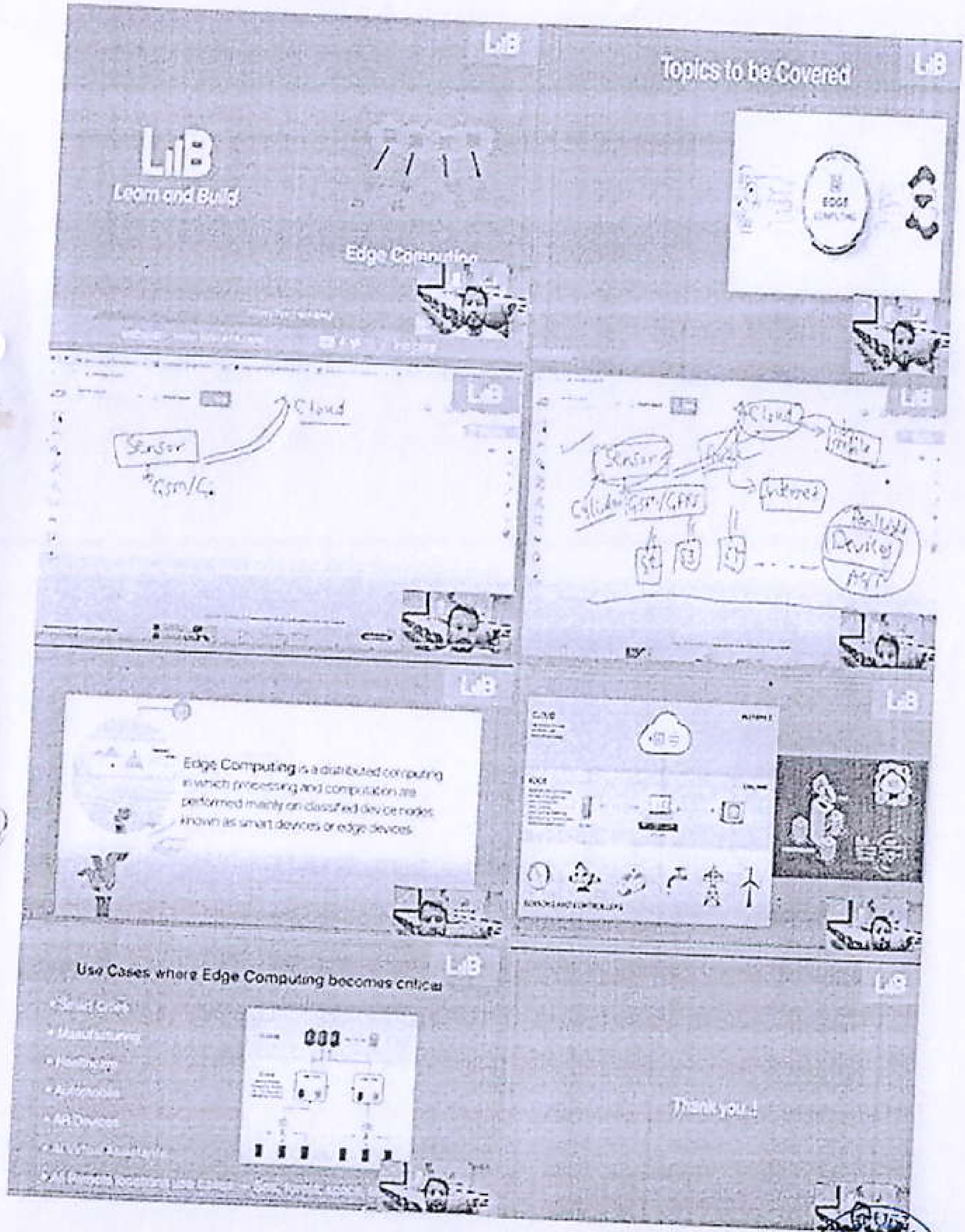
Glimpse of the Webinar



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Additional Photos

of

Live and Practical Session on Edge Computing

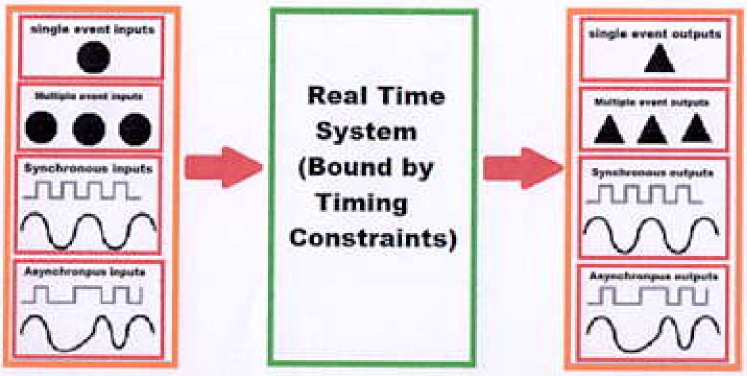
Date: 20 February 2021

Mr. Saurabh Bhardwaj Explaining Theme

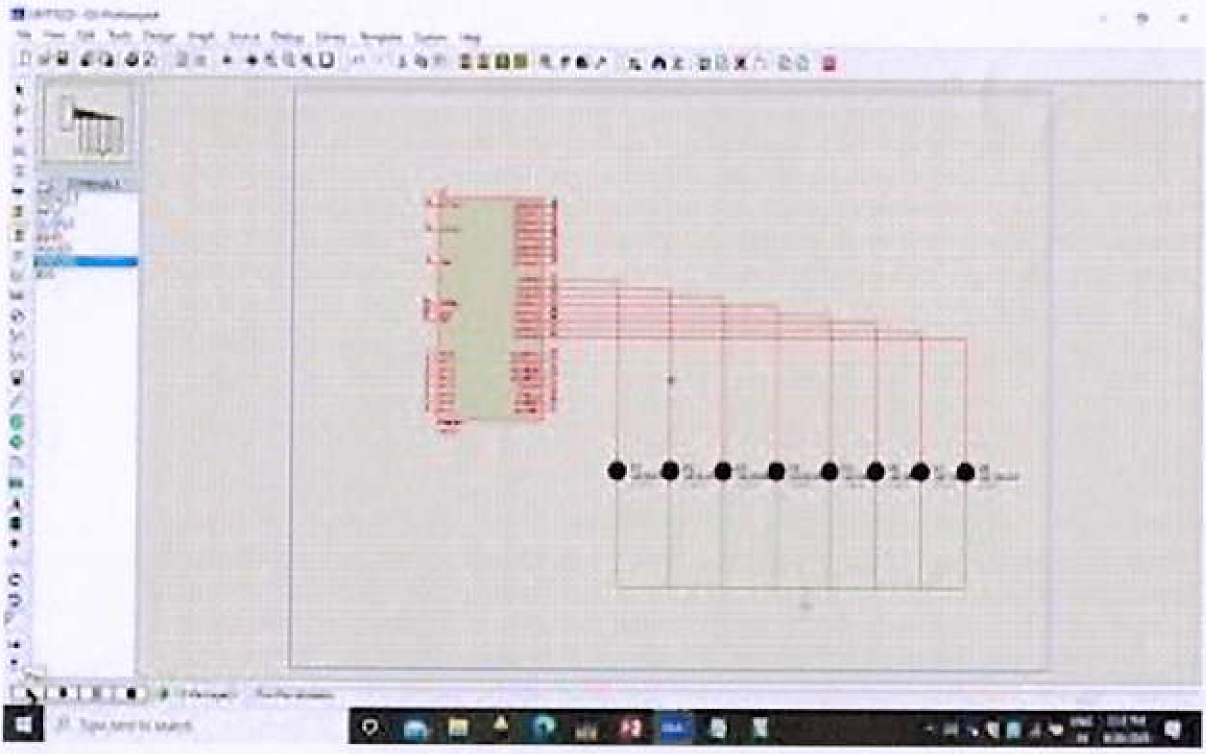
Expert Explaining the key topics to be covered in the Session

Real Time Embedded Systems

➨ The embedded systems which respond to real time situation with the help of its embedded software and hardware, within the specified time constraints are called real time embedded systems.



Expert illustrating the Real time Embedded System



Use of Visual aid in Session

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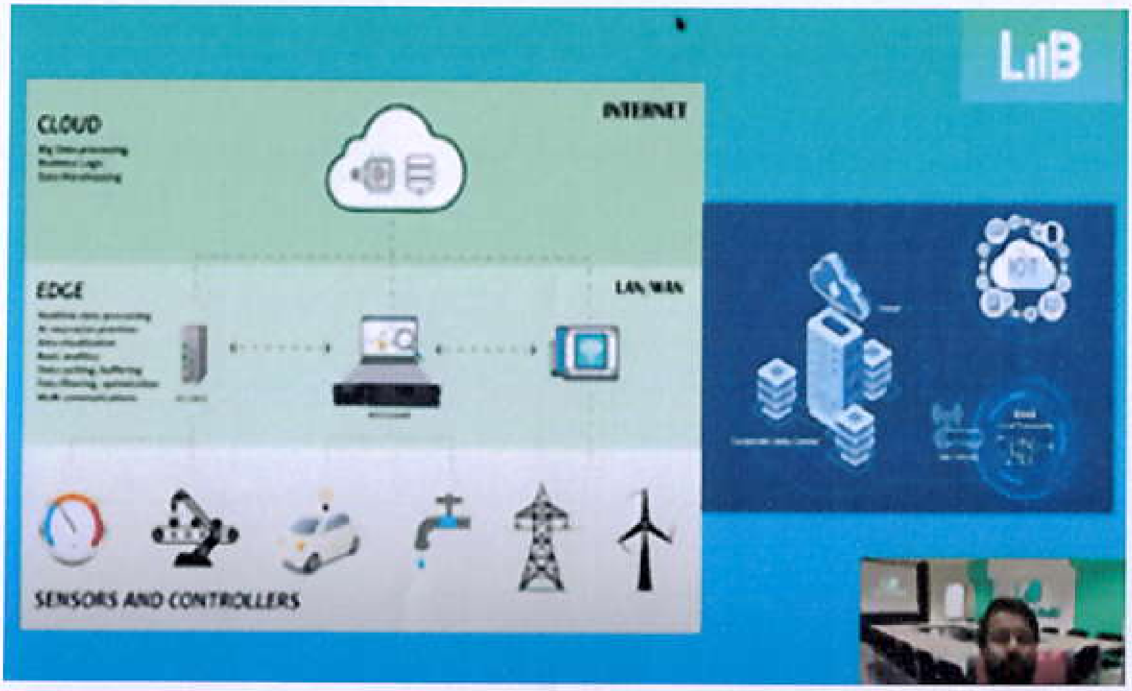
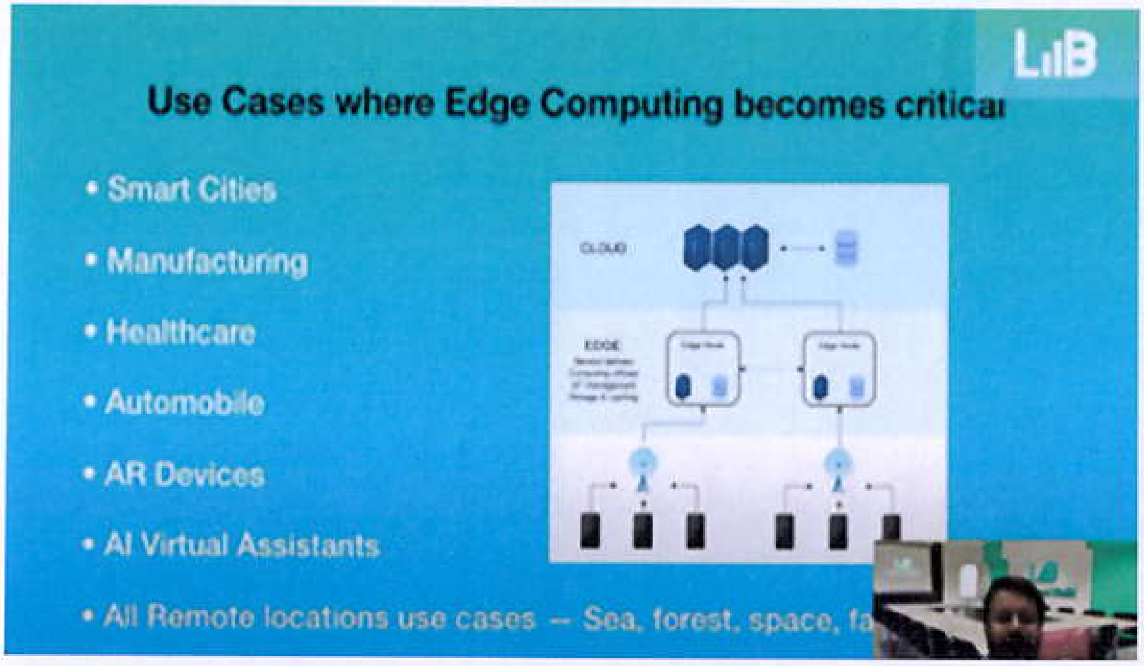


Expert explainng the concept using the visual aid



Expert explaining the scope of Edge Computing

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Live and Practical Session on Edge Computing			
Date: 20.02.2021		Mode: Google Meet	
Attendance			
Sr. No.	Name	Programme	Semester
1	Amit Soni	B.Tech	VIII
2	JEET THAPA	B.Tech	VIII
3	HARSH BAFNA	B.Tech	VI
4	NIRANJAN BHATI	B.Tech	VI
5	RUPALI BAID	B.Tech	VI
6	RUBAL SHARMA	B.Tech	VI
7	LOVEPREET KAUR	B.Tech	VI

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RNB Global City, Ganganagar Road,

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Workshop on Industry 4.0 Latest Technologies 2019-20	
Attendance	
Date 06.09.2019	
S.No.	**Student Name**
1	Aditya Shrimali
2	Harsh Bafna
3	Lovepreet Kaur Punee
4	Rubal Sharma
5	Rupali Baid
6	Amit Soni
7	Bhuvnesh Banthia
8	Jeet Kumar Thaa
9	Komal Samdariya
10	Raj Kumar
11	Shifali Bansali
12	Ankit Giri
13	Niranjan Bhati
14	Lalita Samor
15	Vikas Bishoni
16	Shweta Chaturedi
17	Shreyansh Pareek
18	Khyati Nahak
19	Parul Solanki
20	Prakash Jhabak
21	Pooja Singh
22	Simran Bothra
23	Sourabh Bhatia
24	Sunial Kmar Pareek
25	Twinkle Manmani
26	Ajay Kumar
27	Apurva Soni
28	Harshita Sharma

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GLOBAL UNIVERSITY

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Attendance

of

Student reaction on union budget and general budget 2016

RNB GLOBAL UNIVERSITY

RNB Global City, Ganganagar Road,

Bikaner, Rajasthan 334601

STUDENTS REACTION ON UNION BUDGET AND GENERAL BUDGET 2016:

Mar 01, 2016

Discussion of expectations from Budgets and the reality as the budgets are declared are the most crucial discussions for any vertical rendering toward the growth of a global economy.

Amongst all these verticals, as a country like India is looking at youth empowerment as its main endeavour , the discussion of issues related with the impact on the economy become the life line of professional institutes ,that is the Education Vertical, nurturing talent and mentoring the major stakeholders of the futuristic growth prospects of the country.

Keeping in pace with this effort at the RNB Global university Bikaner, Rajasthan another milestone was cemented as a Seminar was organised consecutively on the release of the Union Budget and the General Budget , staging a live telecast of the Budget Session directly from the parliament. Before viewing the Budget the candidates were a given a prelude on both days about the content and the context for them to be able to understand more importantly the reason of being made to be audience to this live telecast, rather than wonder why are they being made a part of the audience if it doesn't relate with their academic aspects.

On the day the Union Budget was released, in the prelude the candidates were first made to understand the importance of the budget for the related verticals like the Railways, and also a synopsis on the pre survey of the Budget was discussed with them which stated that the common man wants Railways to render better services to all classes and not just the upper class, that it is desirable that the system of Quota reservations and VIP charts is made transparent by the authorities. The survey also brought to light that to be able to give better services to the general class the only way cannot be to increase price of the tickets but for better revenue the Railways need to restructure their revenue and expenditure patterns in a manner where there is less burden on the lower/middle class and revenue can be saved by stopping incorrect practices of releasing Quota Tickets and many other such ways.

The budget was viewed live by all participants and thereafter the discussion led everyone to understand in a simple language that the Union Budget was concentrating on betterment of public facilities in the railways from ticketing, platforms, connectivity, proponent and postponement of trains, catering service in the train, medical relief, better housekeeping, cleanliness and hygiene of water facilities and wash rooms. For all this Budgets with high quotations have been allotted this year and the aim of the government is to not let the burden fall on the common man.

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In continuation to this on the 29th of February 2016 a seminar was organised, wherein before the Live Telecast of the General Budget the convener of the seminar Dr.Roy, Dean SOCM at RNB first discussed with the candidates the pre survey for this budget release which was from the common man's point of view stating facts like the GDP Growth, how can inflation be controlled, The reason why prices of crude oil in the international market need to be controlled. How FDI can be promoted by making international investment policies on a Global Context liberal, and how the Make In India Project which got launched in September 2014 has given a 40% boost to FDI.

After viewing the Live Telecast of the General Budget there was round table discussion of the participants with the convener in the presence of all faculty members where the students went on understand that the main aspect of the BUDGET 2016 was upliftment of the rural areas, agriculture boost, FDI increase for increasing employment opportunities for the unskilled labour which will automatically reduce the percentage of people below the poverty line. The Budget did not ignore the sectors already stable like corporate sectors, but has tried to create a simpler and better path for betterment of the rural area, education for all, micro finance intrusion, better facilities to the agriculture sector, digital marketing, etc.

From here the candidates got engrossed in a discussion with the convener on certain points which were not clear to them like impact on economic growth of the internal disturbances, like the JAT agitation. Also the candidates clarified there understanding on certain terminologies used by economists.

All in All it can be very proudly termed as a good effort toward knowledge and content enhancement for candidates from various walks of life and of course the candidates themselves were very happy as they stated that this was time they had ever been audience to the budget release session and have now realised that Budgets are not related only with people who pay taxes or the beaurocrats , rather they have a direct impact on the 70% of the population which is not from the upper class. The candidates were elated that would now be able to stand in their peer group from various other instituted and claim to have a wider horizon, which ultimately has always been the Aim of all endeavours at RNB.

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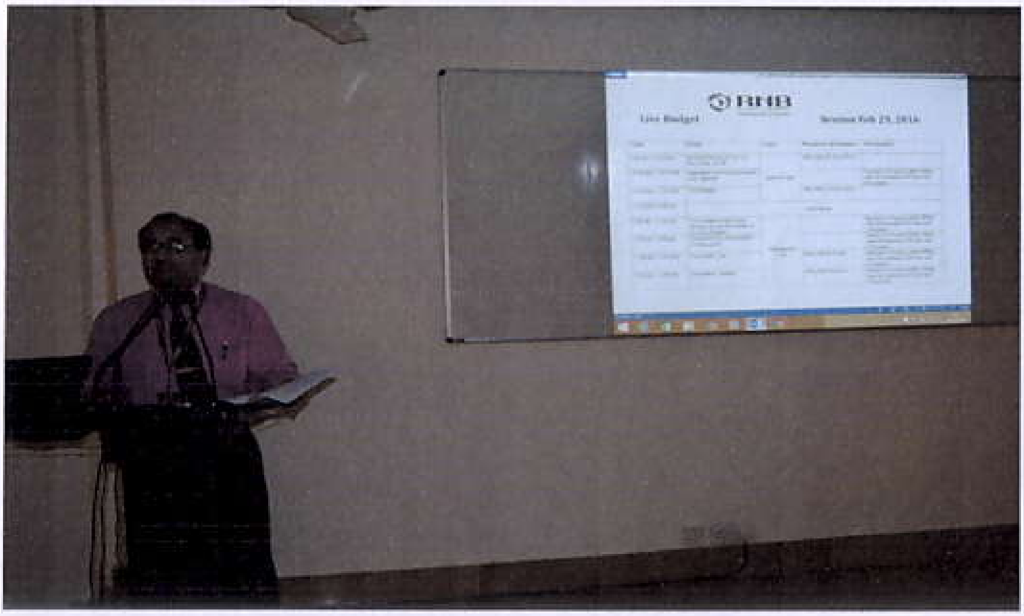
Additional Photos

of

Student Reaction on Union and General Budget 2016

Date: 01 March 2016



Speaker Explaining the Budget 2016

Participants Understanding the components of Budget 2016

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Participants Discussing on Budget 2016

Group Discussion on Budget

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Students asking questions from experts

Experts addressing the queries of Students

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Student Reaction on Union Budget & General Budget- 2016 Date - 01-03-2016

Sr No	Name of Students	Batch	Signature
1	Sonika Singh	BBA	[signature]
2	Rishab Parikh	BBA	[signature]
3	Kanak Binoyaruja	BBA	[signature]
4	Mudit Khajanchi	BBA	[signature]
5	Shekhar	BBA	[signature]
6	Preeti	BBA	[signature]
7	Diwanshi	MAA	[signature]
8	Palak Kochar	BBA	[signature]
9	Aarti Aggarwal	B.COM	[signature]
10	Bhagya Gupta	BBA	[signature]
11	Kajal Soni	BBA	Kajal Soni
12	Mudit Bhura	BBA	[signature]
13	Preduma Soni	BBA	[signature]
14	Ekta Soni	BBA	[signature]
15	Sonal Bhnsal	MBA	सोनल
16	Manan Gupta	MBA	[signature]

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17.	Abhinand	B.Sc	Abhinand.
18.	Chhavi Verma	B.COM	chvi
19	Aarti Rathi	MBA	[illegible]
20	Manu Puja Baid	MBA	Manu
21	Bhavya Gupta.	B.com	Bhavya.
22	Akshay Paradeep	B.com.	A
23	Naman chhalani	Bcom	N
24	Abhilasha	B.com	Abl
25	Asiham	B.COM	ABethra.
26	Aditya Vikram	Bcom.	Aditya.
27.	Khushi	B.Com	[illegible]
28	Sachin	B.Com	Sachin
29.	Savi	B.com	[illegible]
30	Abhinand	B.Sc.	A
31.	Abhay Chawla	BBA	[illegible]
32.	Akshit goyal.	BBA	Akshit
33.	Ashish Modi	BBA	Amodi.
34	Garima Jain	BBA	Garima
35	Gautam Rathi	BBA	GRathi

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36	Kajal Soni	BBA
37	Keshav Kumar	BBA
38	Mahima	BBA
39	Mitali	BBA
40	Modit	BBA
41	Pradumn	BBA
42	Pranjal	BBA
43	Resham Soni	BBA
44	Sanuj Yadav	BBA
45	Priti Rathi	MBA
46	Sachin Kr. Sarada	MBA
47	Uma Sharma	MBA
48	Ankit	MBA
49	~~Dikshi~~ Deeksha	MBA
50	Madan Mohan Gupta	MBA

Faculty Co-ordinator

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Bikaner