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Corporate Social Responsibility in Current Economic Scenario

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CORPORATE SOCIAL RESPONSIBILITY— IN CONTEXT TO NEW COMPANIES ACT, 2013

Varinder Kumar*

Corporate social responsibility has gained a lot of importance due to immense growth in corporate sector. Now a day's stakeholders are not only interested in knowing the financial position of the organization but also want to know the extent to which companies are fulfilling its social responsibilities. Corporate sustainability essentially refers to the role that companies can play in meeting the agenda of economic development and entails a balanced approach to economic progress, social progress and environmental stewardship. Companies are reporting the activities they are undertaking in this space on their official websites, annual reports, sustainability reports and even publishing CSR reports as corporate disclosure. Companies Act 2013 enable the companies to build social capital through regulatory structure. Corporate social responsibility gives a cleaner societal reputation socially responsible identity to companies, involving the companies and their employees in long-term process of positive social transition. This paper highlights new amendments to corporate social responsibility in context to new companies act 2013.

Keywords: Corporate Social Responsibility, corporate sustainability, companies act 2013, corporate disclosure, CSR reports, stakeholders.

Introduction

Ethical business practices implies the delivery of quality products at reasonable prices, maximize shareholders wealth and to contribute little time and resources for the development of society. Corporate social responsibility has gained a lot of importance due to immense growth in corporate sector. India is fast growing economy on one side and on other side India faces social challenge like poverty, population growth, corruption, illiteracy CSR shows the awareness of the corporate sector regarding the significant activities on the social system. Now a day's investors are not only interested in knowing the financial position of the organization but also want to know the extent to which companies are fulfilling its social responsibilities. Corporate disclosure has undergone a great change due to various laws and guidelines given by various committees. This paper highlights new amendments to corporate social responsibility in context to new companies act 2013

Meaning of Corporate Social Responsibility

Although the roots of CSR lie in philanthropic activities (such as donations, charity, relief work, etc.) of corporations, globally, the concept of CSR has evolved and now encompasses all related concepts such as triple bottom line, corporate citizenship, philanthropy, strategic philanthropy, shared value, corporate sustainability and business responsibility. This is evident in some of the definitions presented below:

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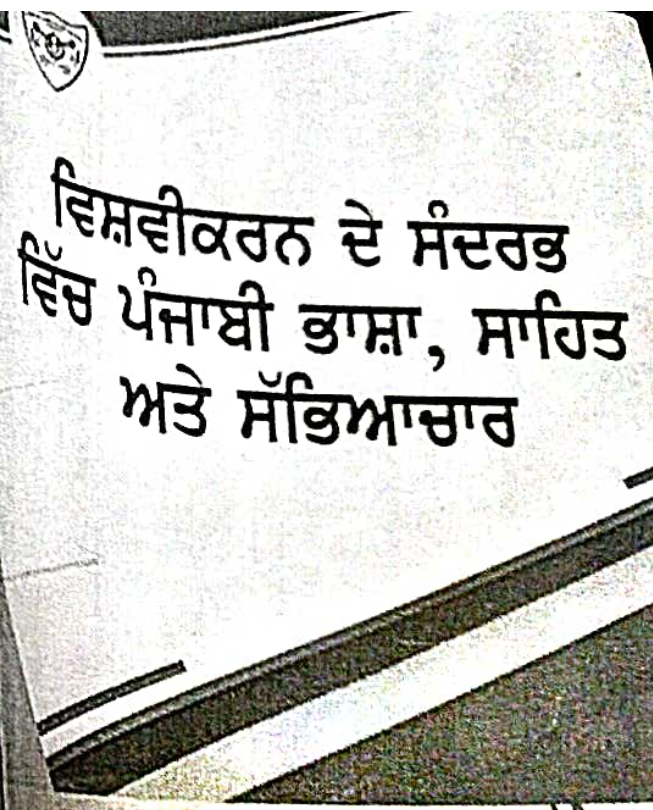
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ਡਾ. ਸੀਮਾ ਅਰੋੜਾ



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ਮਨਦੀਪ ਸਿੰਘ *

(ਵੀਹਵੀਂ) 20ਵੀਂ ਸਦੀ ਦੇ ਆਖਰੀ ਦਹਾਕੇ ਵਿੱਚ ਰਾਸ਼ਟਰੀ ਤੇ ਅੰਤਰ-ਰਾਸ਼ਟਰੀ ਪੱਧਰ ਉੱਤੇ ਰਾਜਨੀਤਿਕ, ਸਮਾਜਿਕ, ਆਰਥਿਕ ਤੇ ਸੱਭਿਆਚਾਰਕ ਵਰਤ-ਵਰਤਾਰਿਆਂ ਦੇ ਪ੍ਰਚਲਿਤ ਮਾਹੌਲ ਕਾਰਨ ਇਸ ਨੂੰ ਰਾਦੀਆਂ ਦਾ ਯੁੱਗ ਵੀ ਕਿਹਾ ਗਿਆ ਹੈ। ਵਿਗਿਆਨਿਕ ਸੋਝੀ, ਤਕਨਾਲੋਜੀ ਅਤੇ ਸੂਚਨਾ ਕ੍ਰਾਂਤੀ ਦੇ ਵਿਕਾਸ ਦੇ ਵਧਦੇ ਕਦਮਾਂ ਕਾਰਨ ਨਵੀਂ ਵਿਸ਼ਵ ਨੂੰ ਖੁੱਲ੍ਹੀ ਮੰਡੀ ਵਿੱਚ ਤਬਦੀਲ ਕਰ ਦਿੱਤਾ। ਮੰਡੀ ਕਲਚਰ ਦੀ ਹਦੂ-ਹਦੂ ਤੇ ਮੁਕਾਬਲੇਬਾਜ਼ੀ ਵਿੱਚ ਮਨੁੱਖੀ ਅਕਸ ਤਿੜਕਿਆ, ਜਿਸ ਨੂੰ ਗਿੱਲ ਦੀ ਕਲਮ ਨੇ ਫੁਹਿਆ ਅਤੇ ਹੋਰਨੀਅਤ ਰੂਪੀ-ਕਰੂਪੀ ਚਿਹਰੇ ਨੂੰ ਨੰਗਾ ਕਰ ਮੋਹ ਡਿੱਗੇ ਰਿਸਤਿਆਂ ਨੂੰ ਕਲਾਵੇ ਵਿੱਚ ਲੈਣ ਦਾ ਆਹਰ ਕੀਤਾ। ਗਿੱਲ ਮਨੁੱਖੀ ਸਾਇਰ ਹੈ। ਉਹ ਨਦਰਤ, ਨਿੱਜੀ ਪਰਿਵਰਤਮਾ ਅਤੇ ਝੂਠ, ਪਾਖੰਡ ਨੂੰ ਰੱਦ ਕਰਕੇ ਭਾਈਚਾਰਕ ਏਕਤਾ ਦੀ ਬਾਤ ਪਾਉਂਦਾ ਇਨਸਾਨੀਅਤ ਨੂੰ ਜੋੜਦਾ ਹੈ। ਹਮਦਰਦੀ, ਪਿਆਰ, ਮਿਲਵਰਤਣ ਹੀ ਮਨੁੱਖੀ ਜਿੰਦਗੀ ਦੇ ਬਹੁ-ਮੁੱਲੇ ਖਜ਼ਾਨੇ ਹਨ। ਜਿਨ੍ਹਾਂ ਨੂੰ ਅਪਣਾ ਕੇ ਜਿੰਦਗੀ ਨੂੰ ਉਮੰਗਾਂ, ਤਰੰਗਾਂ, ਭਰਪੂਰ ਬਣਾਇਆ ਜਾ ਸਕਦਾ ਹੈ।

ਕਵੀ ਸਮਕਾਲੀ ਸੱਚ ਨੂੰ ਬੇ-ਡਰ ਪੇਸ਼ ਕਰ ਪ੍ਰੀਤੀਵਾਦੀ ਏਤ ਦੁਆਰਾ ਨਿਗਲੀਆ ਜਾ ਰਹੀਆਂ ਮਨੁੱਖੀ ਕਦਰਾਂ-ਕੀਮਤਾਂ ਬੁਰਜੂਆ ਨੀਤੀਆਂ ਦੇ ਸ਼ਿਕਾਰ ਮਨੁੱਖ ਦੀ ਡ੍ਰਾਸਟਿਕ ਹਾਲਤ ਦੇ ਚਿੱਤਰ ਨੂੰ ਯਥਾਰਥਕ ਚੰਗ ਵਿੱਚ ਰੰਗਦਾ ਹੈ। ਭਾਰਤ ਦੀ ਅਮਾਨਵੀ ਸਥਿਤੀ ਭਾਵ-ਪ੍ਰਦੂਸ਼ਿਤ ਹੋਈ ਰਾਜਨੀਤੀ, ਖ਼ਿਸ਼ਟਾਚਾਰ, ਚੋਰ-ਬਾਜ਼ਾਰੀ, ਬੇਚੁਜ਼ਗਾਰੀ, ਧਰਮ ਸੰਕੀਰਨਤਾ ਅਤੇ ਫਿਰਕਾਪ੍ਰਸਤੀ ਦੇ ਵਧਦੇ ਜਕੜ-ਜੰਜਾਲ ਵਿੱਚ ਲੋਝੀ ਲਾਲਚੀ ਬਿਰਤੀਆਂ ਦੇ ਮਥੋਟਿਆਂ ਦੇ ਸੱਚ ਨੂੰ ਲੋਕਾਈ ਸਾਹਮਣੇ ਲਿਆਉਂਦਾ ਹੈ। ਸਮਾਜ ਦੇ ਚੇਤੰਨ, ਜਾਗਰੂਕ, ਸਿਆਣੇ, ਸੁਭਵਾਨ ਰਾਸ਼ਟਰੀ ਚਾਵਨਾ ਭਰਪੂਰ ਏਕਤਾ ਦੀ ਮਾਲਾ ਦੇ ਮਣਕੇ ਬਣਕੇ, ਨਵੀਂ ਵਿਸ਼ਵੀ ਸੰਗ ਵਿਕਾਸ ਦੀ ਚਾਹਤ ਨੂੰ ਲੋਚਦੇ ਮਨਾਂ ਦੁਆਰਾ ਹੀ ਅਮਾਨਵੀ ਸਥਿਤੀਆਂ ਨਾਲ ਲੋਹਾ ਲਿਆ ਜਾ ਸਕਦਾ ਹੈ।

ਕਵੀ ਪੰਜਾਬ ਦੀ ਆਰਥਿਕ, ਰਾਜਨੀਤਿਕ, ਧਾਰਮਿਕ ਤੇ ਸੱਭਿਆਚਾਰਕ ਬਣਤਰ ਨੂੰ ਝੁੰਘੀ ਨੀਝ ਨਾਲ ਵੇਖਦਾ, ਅਜੋਕੇ ਵਿਸ਼ਵੀਕਰਨ ਵਿੱਚ ਪਰਿਵਰਤਿਤ ਹੁੰਦੇ ਮਾਹੌਲ ਦੇ ਵੱਧਦੇ ਕਦਮਾਂ ਵਿੱਚ ਸੰਤਾਪੇ, ਟੁੱਟੇ ਨੈਤਿਕ ਪੱਖਾਂ ਨੀਵੇਂ, ਵਿਕਲਤਾ ਦੇ ਰਾਹੀਂ, ਬਹੁਮੁੱਲੇ ਸੱਭਿਆਚਾਰਕ ਤੌਂ ਬਿੜਕੇ, ਔਰਤ ਦੇ ਵਸਤੂ ਬਣ ਜਾਣ ਦੀਆਂ ਨਵ-ਬਸਤੀਵਾਦ ਨੀਤੀਆਂ ਦੇ ਯਥਾਰਥ ਨੂੰ ਘੋਖਦਾ ਪਰਖਦਾ ਹੈ। "ਵਿਸ਼ਵੀਕਰਨ ਨੇ ਖੁੱਲ੍ਹੀ ਤੇ ਫਰੀ ਸੰਸਾਰ-ਮੰਡੀ, ਸੂਚਨਾ ਤਕਨਾਲੋਜੀ, ਪਰਵਾਸ, ਸੱਭਿਆਚਾਰਕ ਆਦਾਨ-ਪ੍ਰਦਾਨ ਅਤੇ ਪੱਛਮੀਕਰਨ ਦੇ ਅਮਲ ਨੂੰ ਬੇਪਨਾਹ ਉਭਾਰਿਆ ਹੈ। ਜਿਸਨੇ ਸਾਡੀ ਅਜੋਕੀ ਜੀਵਨ-ਵਿਸ਼ਵੀ ਜੀਵਨ ਜਾਂਚ ਵਿੱਚ ਵਿਆਪਕ ਆਧਾਰ ਤੇ ਫੈਸਲਾਕੁਨ ਪਰਿਵਰਤਨ ਲਿਆਂਦੇ ਹਨ। ਅਜੋਕੀ ਕਾਵਿ-ਸੰਵੇਦਨਾ ਇਸ ਨਵ-ਰੂਪਾਂਤਰਣ ਦੇ ਅਰਥ ਤੇ ਧਾਰਨਾਵਾਂ ਨਾਲ ਜੂਝ ਰਹੀ ਹੈ।"

* ਆਜ਼ਾਦ ਪ੍ਰੋਫੈਸਰ ਪੰਜਾਬੀ, ਫੋਬਿੰਦਕਤ ਪਬਲਿਕ ਕਾਲਜ ਅਲੋਤ, ਖੰਨਾ

ਉੱਕਰੇ ਹਰਫ

ਭੁਪਿੰਦਰ ਸ਼ਾਹੀ



Ukkre Harff

(Poetry)

by

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State of Higher Education in India

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2. Creating Parity in Higher Education System in India: A Research Policy Paper

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Email: vermagk12@gmail.com

Abstract

The Indian Higher Education system has so many disparities related to remuneration of faculty members serving in various Colleges, Universities and Deemed universities, no doubt the governmental regulatory authorities are same for all these educational institutes but in spite of that the parity related to salary and other remuneration is missing. As far as the educational institutes falling in public sector are concerned they are paying salary and other benefits as per rules of UGC, AICTE, DCI, MCI, NAAC, BCI, CSIR or similar bodies but in private institutes as far as remuneration of faculty and other employees is concerned there is huge gap between the salary paid to faculty members working in public sector educational institutes and private sector educational institutes. This is a multi dimensional problem and seems every governmental body from Parliament to State Legislative Assemblies are least concerned with this issue. Resultantly the product of concerned colleges and universities is of low quality and which is a biggest challenge in nation building. This paper finds this problem and the method to diagnose this problem because the lives of millions of Indian youth are associated with this issue.

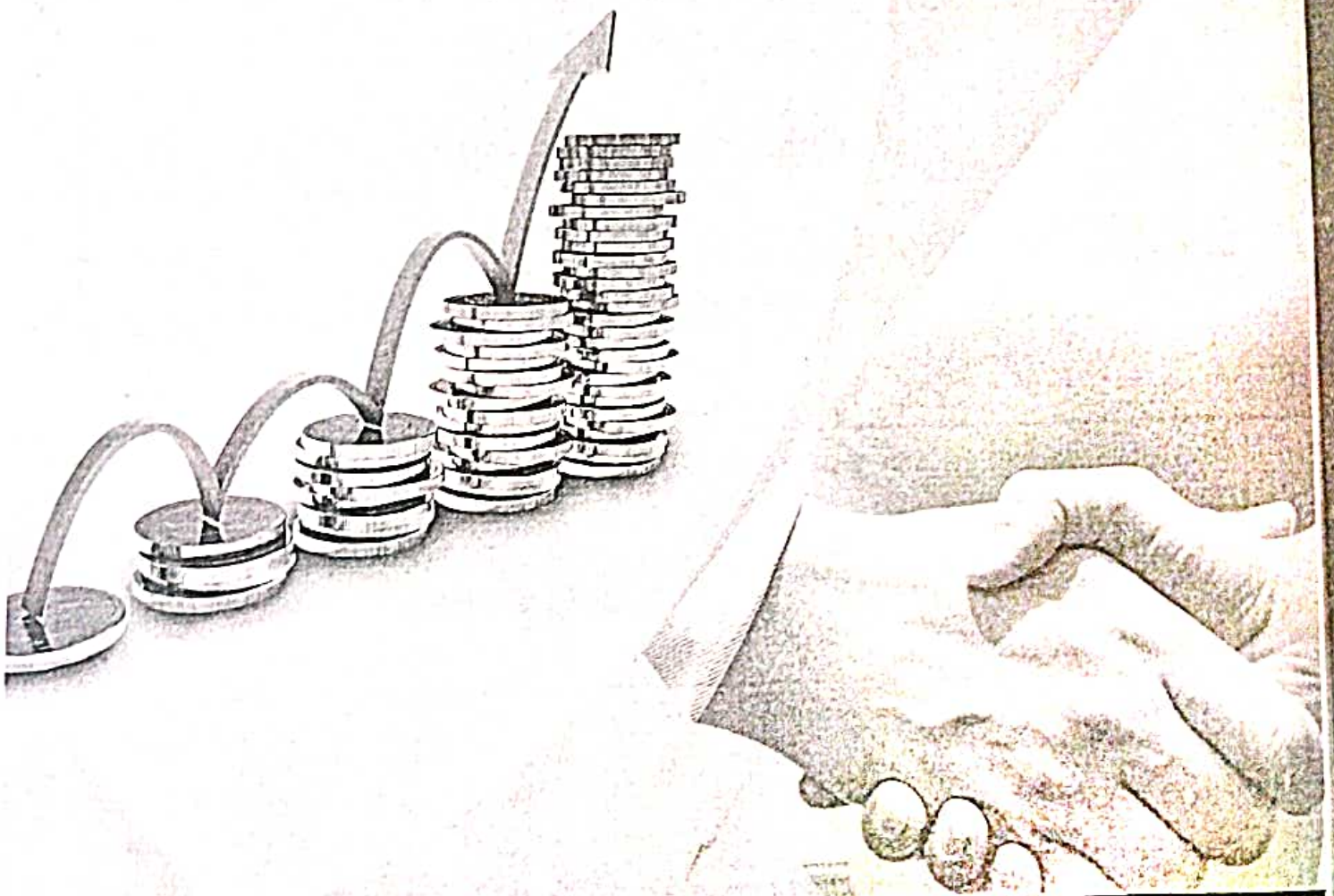
Key Words: Colleges, Deemed Universities, Higher Education, Parity, Public, Private, System and Universities.

Introduction

The higher educational institutes in India particularly the affiliated colleges affiliated with different universities across India are facing many problems for their survival, no doubt the regulatory bodies are same for these colleges as are for publically funded colleges. The problems are numerous but this paper is related with remuneration of faculty members serving in these colleges as these faculty members are not paid salary and other allowances as per rules of regulatory bodies of higher education in India. The problem is multidimensional as there is wide spread unemployment amongst the candidates possessing degrees of M.A. M.COM, MBA, M.Sc., MCA, LL.B., M.Phil., P.hd. and many other degrees. The very sensitive issue here arises is that in most of the private colleges and universities in India the faculty members are not being paid full salary which is a very crucial problem and even in



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PRESENT STATUS OF COMMERCE AS A VOCATIONAL STREAM

Bhavna Gera

DAV College, Sec-10, Chandigarh, India

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Gobindgarh Public College, Alour, Khanna, Punjab, India

Introduction

After completion of their 10th class, "choice of the stream" is one of the most crucial decision for the students. The choice of commerce education has gained popularity among the students. This choice has gained momentum due to the diverse career options provided by this stream.

Studying commerce as a stream can be defined as a study of business activities such as sale and purchase of goods and services and the various auxiliaries to trade. Most students feel that opting for commerce will provide them with most diverse and compatible options after completion of their junior college or when it comes to switching careers. It is a basic stream that teaches the art of management and developing entrepreneurial skills like vocational traits, risk bearing, predicting business opportunities and threats, critical thinking, practical knowledge and better problem solving approach. One can choose commerce stream and then can go for Marketing, Finance, Human Resource, Business Analysis and many other choices which are far more than the choices provided by any other stream. The most popular and respectable career options in this stream are C.A, C.S, C.W.A, C.F.A, C.M.A and M.B.A. Even though the growth rate of Indian economy is very slow, it is cursed with job depression in every field, still a career in commerce is considered as a very good option which makes students more successful and brings a sense of financial security among them.

Objectives:

- To study the present scenario and the significance of Commerce education as a vocational stream.
- To know the reasons for gaining popularity of the commerce stream.
- To analyse the challenges before commerce education as a vocational stream.
- To provide few recommendations for the positive growth under this stream

Research Hypotheses

Ho: Commerce Stream does not provide good future prospects to the students in Punjab.

Ha: Commerce Stream provides good future prospects to the students in Punjab.

Review of literature

A. B. Ghosh (1969)- in his work, *Commerce Education - A Study of Some Aspects* narrates the objectives of higher education in India with a special emphasis on Commerce Education. He also makes a review of Commerce Education abroad and suggests the improvements needed in various areas of Commerce Education in India.

Devadas Bhorali (1987) - 'Commerce Education in India' discusses the perspective of Commerce education at the national level vis-a-vis regional level and pattern of the existing Commerce curriculum of the +2 and +3 level and suggests potential areas for important future improvement. Devadas Bhorali suggests reorientation of Commerce Course to prepare students for Company Secretaryship, Cost Accountancy and Chartered Accountancy Courses.

Sri. R. Sahaya, Sri. N.K. Singh and Sri. S. Singh (1992)- The paper entitled *Redesigning Commerce Education* by gives a brief account of development of the present education system discussing the objectives of Commerce Education and suggests various measures for making the Commerce Course more effective

Prof. G.C. Agarwal (1992)- in his paper entitled *Excellence in Business Education* discusses the objectives and tasks of Commerce Education, changing profile of Commerce Education, strategy for Commerce Education and also the future of Commerce Education.

Sri. S.P. Srivastava (1994)- in his paper entitled *Vocationalisation of Commerce Education at Degree Level* presents the existing pattern of Commerce Education in India and recommends for vocationalisation of education along with their objectives. He also recommends for a separate B.Com Course with more practical orientation with a number of terminal courses in addition to the existing pattern of B.Com Course.

Seema Rao (1995) - in her book 'Teaching of Commerce' has emphasised that though many universities have started teaching Commerce, it is greatly handicapped due to non-availability of literature. The importance of methods of teaching Commerce has further increased in the light of new developments in the world economy in general and the Indian economy in particular, especially in the field of industry, trade and commerce. The book primarily deals with the methodology of teaching of Commerce

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विषय-सूची

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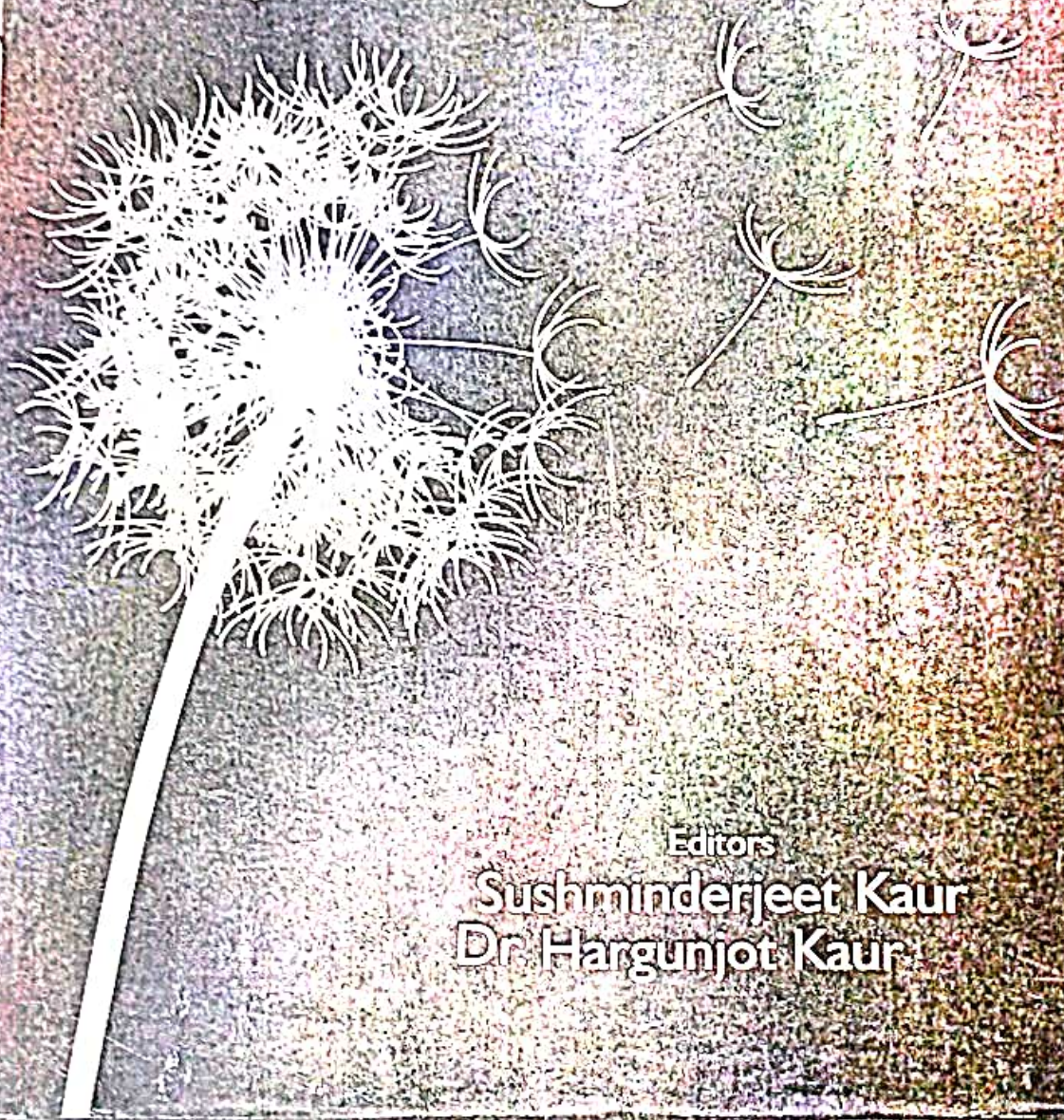
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- संचार के कार्य
- संचार के 7Cs
- संचार में बाधाएँ
- शाब्दिक और अशाब्दिक संचार
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- खेती सिद्धांत
- व्यक्तिगत प्रभाव सिद्धांत

Immigrant Literature By The Writers of Punjabi Origin



Editors
Sushminderjeet Kaur
Dr. Hargunjot Kaur

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Cry of a Diasporic Woman.

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Veena Verma's *Mull Dii Teeveen* (The bought woman): The Cry of a Diasporic Woman.

Neeraj Sharma

The network of relationships is the base of human life in any society. A woman has always been considered inferior to man. She was subdued in every sphere of life. The noticeable fact here is that it was done by the same species of human beings who disguised themselves as fathers, brothers and husbands to whom a woman always gave priority. A woman always sought for individual identity. But whenever, she raised her voice against the injustice done to her, she was suppressed by the patriarchs. If we go down to Indian mythology, even goddess Parvati had to fight for her space. She went against her husband Shiva, a God patriarch for entering into her private bathing area without her consent. It can be counted as the first step taken by a woman against the male patriarchy. A woman, who is an individual must be treated humanely rather than womanly. When women sought to question their inequalities in their own lives, they turned to history to understand the roots of their oppression. The objectives of this study are:

- a) To study the challenges faced by women
- b) To research the situation of women in our culture.
- c) To analyze images of women in literary texts, the media and the arts and explore relationships between these images and societal attitudes toward women.
- d) To understand diasporic Punjabi literature.

Mull Dii Teeveen is the first anthology of Veena Verma who mostly writes on woman and her problems in Asian community. It not only elaborates Punjabi culture but also mirrors the role of woman in Punjabi society. She describes the pathetic condition of a woman in a male dominant world in her diasporic Punjabi culture. She is the first woman writer who dared to write about sex and relationships in Punjabi language. Many scholars have studied different aspects of the Punjabi diaspora such as the socio-economic

ਕਿੱਕਰੇ

ਨੀ

ਕੰਡਿਆਲੀਏ

(ਕਾਵਿ-ਸੰਗ੍ਰਹਿ)

ਪ੍ਰੋ. ਭੁਪਿੰਦਰ ਸ਼ਾਹੀ



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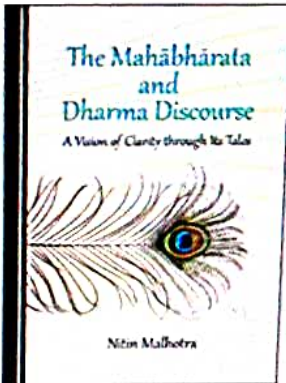
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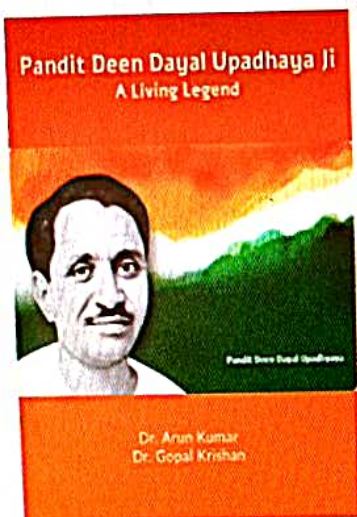
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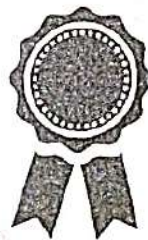
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Public Private Partnership in India

Pooja Sharma

M.Com II, A.S. College, Khanna, Punjab, India

Abstract

In the present era, rapid and complexity of the world almost impossible and difficult to do everything. Government of a country has to manage a lot of affairs so public private partnership is an arrangement between government and private sectors so they can divide or mutual share the risk. Thus public private partnership improves the quality accessibility acceptance and effectiveness of service and all work throughout the country. The present picture of public private partnership in India is giving a good view even though there are lot of challenges and difficulties like finance and regulation and many others. So this paper is basically deals with analyzing the importance of public private partnership in India and benefits that will leads to growth of country and various challenges in India.

Keywords: PPP, infrastructure, growth, private sectors

Introduction

Before 1991 all the sectors are mainly managed by the government in India but after new economic policy of the country that leads to open up the economy for the private sector. It not only reduce the burden of then government but helps in bringing effectiveness in the all system of the country. After 1991 the various sectors are developed through ppp model. public private partnership basically means joining the hand of government and private sector to bring a revolutionary change in the system. Basically two types of project are involved first is contracting out and second is partnership under contracting out agreement. In contracting out the government act as a principal and private sector act as an agent, where all activity is done as per the government and private sector act as a agent of the government. In the public private partnership there are various model where sometime whole project alone with partnership is also transfer to private sector. Thus both are different in their activity.

Review of Literature

Singh (2017) this studies highlights the various advantages of public private partnership model identify the need of public private partnership in India. Defines in their studies that in various model ownership is transfer to private sector and various other model where ownership is remained with public sector private sector only build and operate the project. Singh (2011) defines in the study that public private partnership leads to economic development of the country and also defines that India infrastructure reached at the massive height. Mishra (2016) concluded in their study that public private partnerships have a lot of benefits like investment in infrastructure, effective service delivery, cost effectiveness and need move to public private partnership (ppp) to people public private partnership (ppp).

Research Methodology

Objective – following are the main objective of this research paper –

- To analysis the status of public and private partnership in India
 - To find out the public private partnership in India various initiative and various challenges
 - To find out the conclusion
- For fulfilling this objective data has been collected from various journal, websites and books to analyzing the public and private partnership in India

Status of Public Private Partnership in India

Roads and highways National highway authority of India which is apex body which maintain the highways and roads working mainly on the model of BOT (build operate and transfer) model of public private partnership. Thus 100% FDI is allowed under automatic route. Thus it leads to development of roads and highway. Railways and

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Dr. Gopal Krishan
Dr. Ruchika Jain

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HEALTHCARE SECTOR IN PUNJAB - A STUDY OF DISTRICT. FATEHGARH SAHIB

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*Assistant Professor, Maghi Memorial College, Amloh, Punjab, India

ABSTRACT

The health sector requires special attention in order to drive growth, employment and bring economic prosperity in all state. Hospitality industry is one of complex industry in the while world due to rapid development of implementation of technology and when we are discussing about healthcare sector it include three main industries like, hospitals and healthcare and insurance companies . This paper is basically focuses on analyzing the satisfaction of people regarding various schemes available to them and to analysis the awareness level regarding the various health benefits. To analyzing the satisfaction with regard to awareness of people regarding various insurance benefits available to them. Healthcare is largest part of service sector in terms of revenue and employment during 1990, Indian healthcare grow at annual compound rate of 16%. Then with millennium development goals and was made in 2000 and remain continue till 2015 in which health sector was given more focuses and in 2016 a lot of efforts were made during sustainable development goals to improve health sector of our country huge government investment made on the things to work on it.

KEYWORDS: Insurance claims, healthcare, hospitals and awareness level

INTRODUCTION

In order to improve health sector in our country various scheme are launched by government like in 2007, Rastriya Swasthya Bima yojna .This scheme give benefit to private sector, as well as household sector that are below the poverty line. They can access in benefit in both government as well as private hospitals. And have empanelled for up to 30,000 year for maximum of 5 family members .this scheme allows RSBY card issued to allow cashless transaction and cover basic condition. This scheme is rolled out in Punjab state in 2008 and this scheme is implemented by health sector system corporation (PHSC) the state nodal agency. This agency is responsible for monitoring. RSBY had a difficult start in Punjab because of lack of coordination between state government and insurance company.. thus health is one of key we open in no rife if health of people of any country is not good then physical capital cannot be properly utilized health is determined by various numerous factors like, nutrition, housing, geographical climate , employment status and incident if poverty etc. healthy is multidimensional phenomena it is both ends and means . So this study is basically focuses on analyzing the people of state Punjab's views regarding the insurance claims and various scheme of health relted benefits that are introduced by government. This study basically covered the district fztehgarh sahib.

REVIEW OF LIETRATURE

Faisal Tattib and Zillur Rahman (2013) concluded in their studies that India healthcare industries is well equipped with qualified and experienced doctor and demographic character is seen and also discuss about business process outsourcing and transformation process etc.

Dr. Ganesan R.Senthambhavana (2018) examined in their studies healthcare I make in India campaign and available skilled workforces in administrative deficiency in all healthcare sector. These studies examined the opportunity as well as problem in all healthcare sectors at all level.

Nassir Ulhaqani Kancharan Taneja (2013) healthy is fundamental human right and social goals and also examines opportunity and major key segment of healthcare sector. The responsibility of healthcare is to create equal society.

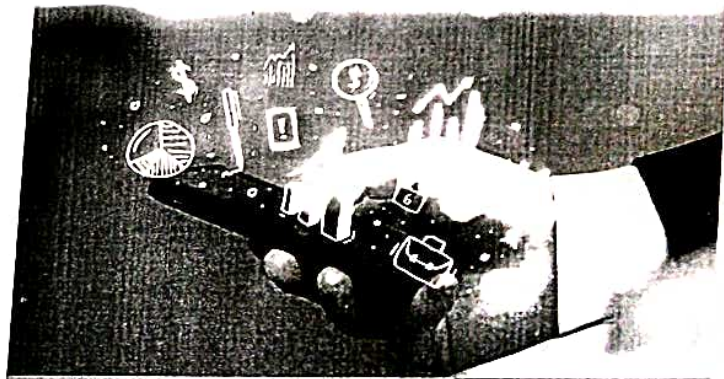
Cropper (1997) discussed about preventive healthcare with endogenous length of life and depreciation rate rising with age show different life pattern.

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CHANGING SCENARIO OF INDIAN BANKING SECTOR

CHANGING SCENARIO OF INDIAN BANKING SECTOR



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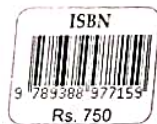
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DEMONETIZATION AND ITS EFFECT ON INDIAN BANKING SECTOR

Rajesh Kumar*

Abstract

Demonetization is an instrument to fight Inflation, Black Money, Corruption and Crime, discourage a cash dependent economy and help trade. Its strategy of the legislature by prohibiting Rs. 500 and Rs. 1000 money notes has affected all the side of the economy. Its impact on Managing an account Segment is noteworthy as Bank is middle for diverting the lawful delicate cash to all needs of the general public. The greatest recipients of demonetization are Banks. It influenced the banks to acknowledge the deposits with no cost of abatement and definitely expanded liquidity to position of the banks. The present study is made out of available literature on post demonetization. It depicted the impact of demonetization on Banking Sector. It incorporated the current choice of the central government on Demonetization and its gradual effect on Indian banking sector. This examination was led to discover the toward the finish of this exploration we can state that Demonetization has an effect on banking sector.

Key words: Demonetization, Banks, Liquidity.

Introduction

Demonetization - ending something, termination, conclusion as no longer the legal tender of a country. The act of ending something, "the termination of the agreement". "There is a famous saying in Telugu, the one who gets caught doing a mistake is a thief, and the one who doesn't get caught, and doing the same mistake is a king". The numbers and calculations for this are mind-boggling. As per the RBI press conference, there are 16.5 billion '500-rupee' notes and 6.7 billion '1000-rupee' notes were flowed. Which as per the government would be constrained available for use.

Of this Rs 500 notes constituted right around 45% of the cash available for use while 39% of the notes were of the Rs 1,000 category. However Rs 10 and Rs 100 notes constituted 53% of the notes available for use. The Financial Action Task Force, a worldwide body that takes a gander at the criminal utilization of the universal money related framework. In two words, black money. Unaccounted money, regularly utilized as a part of any type of defilement or illegal arrangements, ordinarily appears as high-esteem notes, which for this situation are

* Assistant Professor in Business Administration, Gobindgarh Public College, Alour (Khanna).

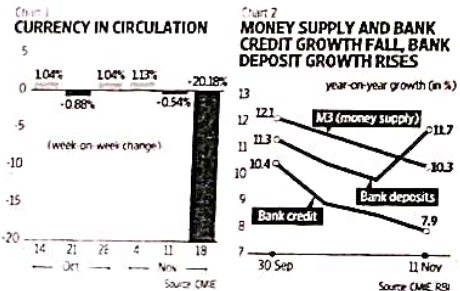
the Rs 500 and Rs 1,000 bills.

Demonetization is an instrument to fight Inflation, Black Money, Corruption and Crime, debilitate a money subordinate economy and help exchange. Its arrangement of the legislature by restricting Rs. 500 and Rs. 1000 cash notes has impacted all the side of the economy. The liquidity support coming about because of the demonetization declaration on November 8, 2016 has remained with the banking sector a year after the occasion, helping banks lessen their high-cost deposits and boosting their current account and savings account (CASA) ratio.

CASA is abbreviation of current Account Savings Account. It is the proportion which shows the amount of the aggregate deposits with bank in the current account and savings account. In a basic dialect, the deposits with the bank are in current account and savings account. Banks don't pay interest on the current accounts deposits and pays an exceptionally low% of interest on savings on account deposits. Consequently, it is a decent measures to get deposits at no or minimal effort.

How a higher CASA does indicate "Acche Din" for bank?

As stated above higher CASA means large amount of deposits are in current and savings account. This way the banks get funds at very low cost or rate of interest. Banks do not pay interest on the current account deposits and pays a very low % of interest on savings account deposits. Hence, this one is a good measure to get deposits at very low cost.



Pros & Cons of Demonetization

There is no other decision that affected 1 billion people from rich to poor alike since independence like the present demonetisation. Surely there will be pros and cons with this decision. The decision taken by Modi is to know how much black money is there with people. RBI will have data about how much currency it printed and released into market.

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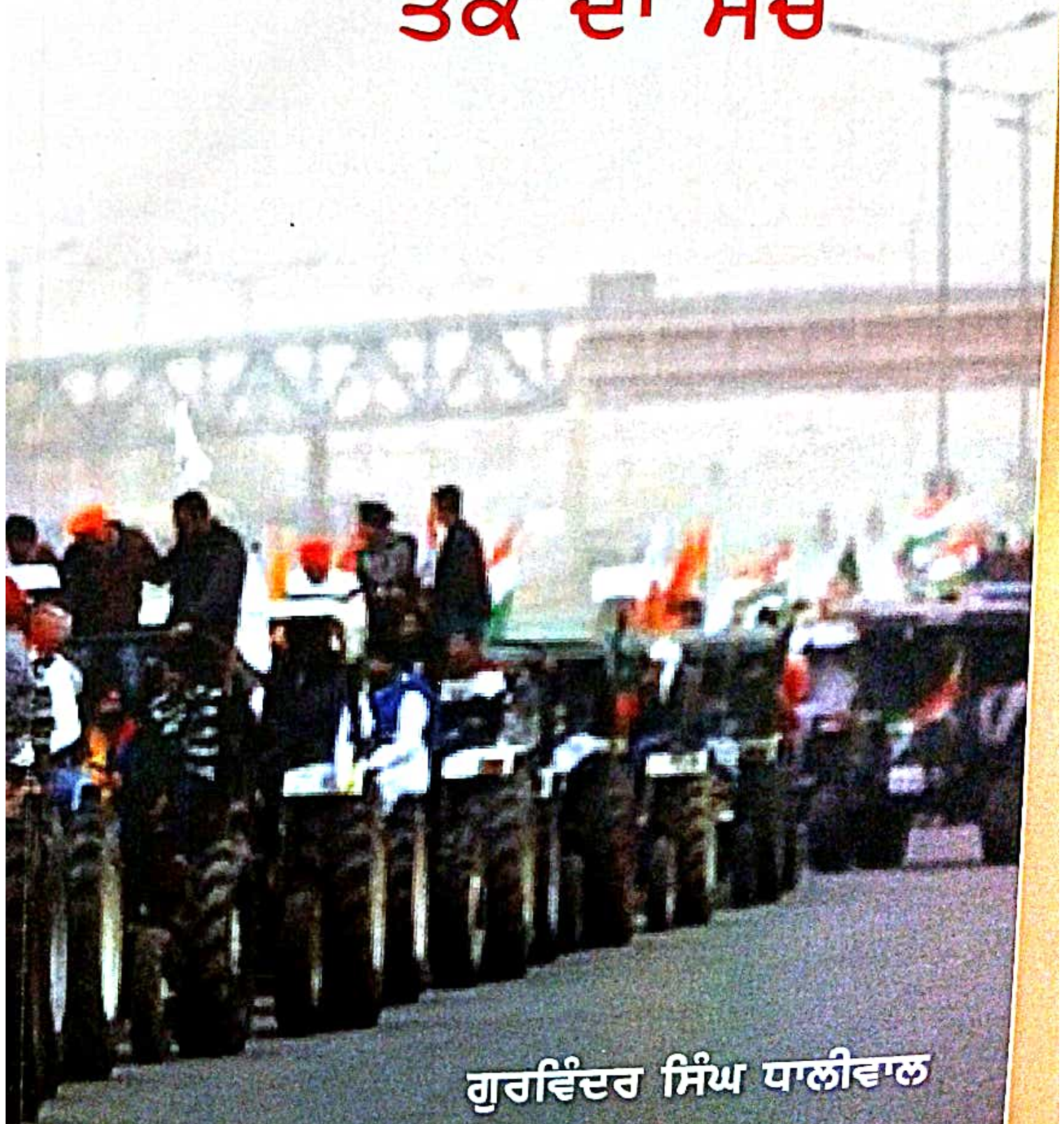


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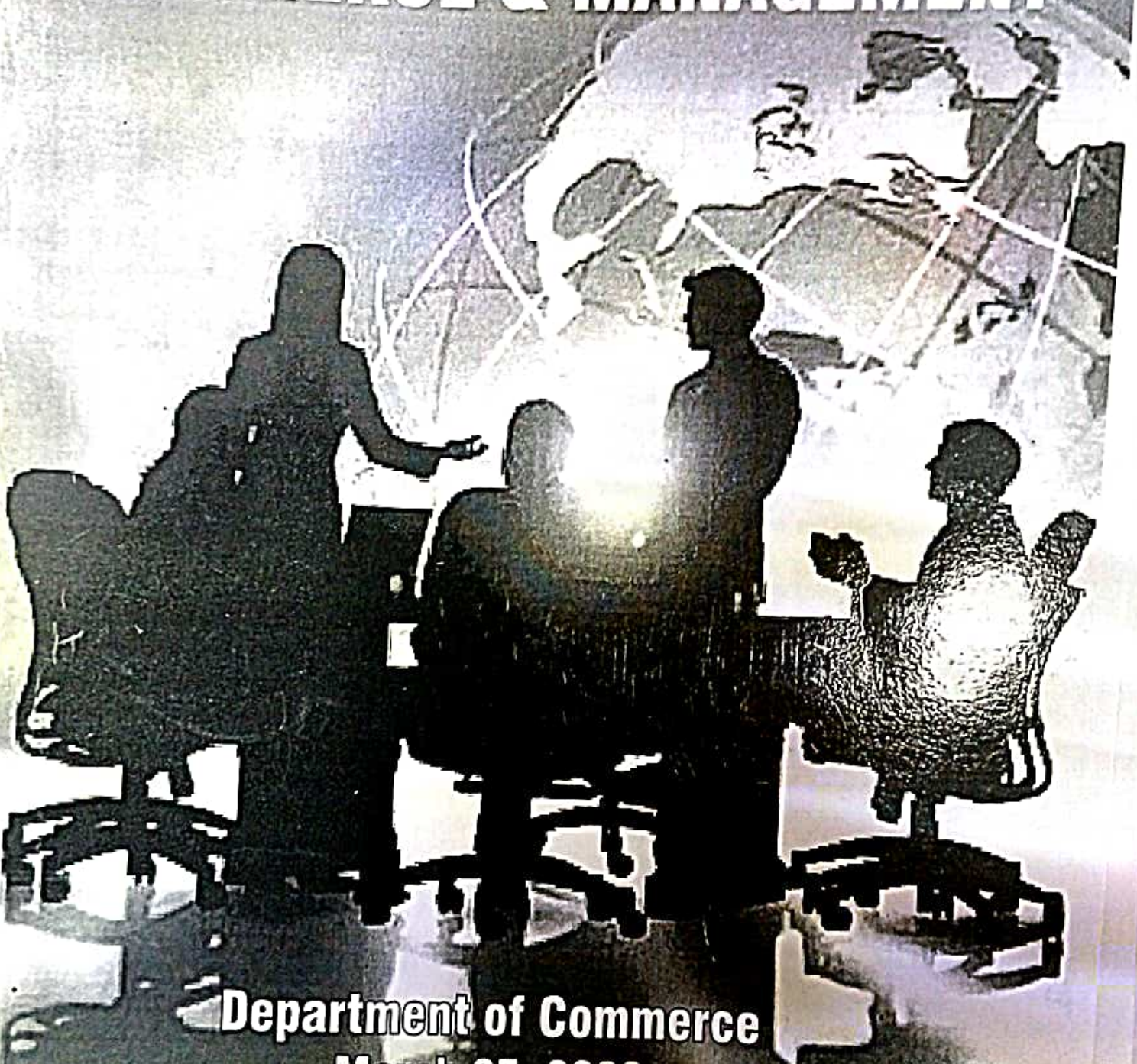
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46.

RECENT TRENDS IN INDIAN BANKING INDUSTRY

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ABSTRACT

The banking sector of the country performs a significant role in the economic growth and the growth of banking sector depends on the services offered by the banking sector to its clients. In the era of advancement and digitization, there is need to implement the technologies in the banking sectors so that they can provide better and improved services to its customers. The purpose of this paper is to study the recent trends and developments in the Indian Banking Industry. Indian Banking industry is moving towards the digitalization and adopting various technologies the financial sector. This paper also focuses on the impact of these trends on the performance and activities of the banks. For this purpose secondary data is used. The findings of this paper show that in the recent past Indian banking sector is growing very fast and adopting various technologies such as big data analytics, Artificial Intelligence, Chatbot, mobile banking etc. the paper is conclude that all of these trends in Indian banking indicate that the country's banks are moving toward contemporary banking, which is altering the face of the Indian economy's conventional banking. These trends and technologies transformed the banking services and offer better and improved services to the clients.

Keywords: Big Data Analytics, Artificial Intelligence, Chatbot, Digitization, Transformed

1. Introduction

In addition to achieving significant technological advancements, the banking sector around the world is becoming more strategic. This allows them to exceed client expectations while simultaneously defending market share from growing competitors. Financial institutions and banking systems are essential components of any economy. It is critical for an economy to flourish if these areas run smoothly. Banking and financial services have seen a significant transformation as a result of the introduction of digital technologies. Following India's recent economic reforms, the rising trend of banking services has been seen. The smooth operation of various sectors is critical to an economy's growth. The advanced digit technologies have brought a significant transform the banking industry. These technologies not only assist the customers of the banks but also they easily adapt these technologies. Thus, new trends and developments are quickly gaining traction. The growth of financial innovation has resulted in the introduction of several technical innovations in the field.

2. Study Objectives

- To study the recent trends in Indian Banking Industry.
- To study the impact of these trends on the Indian Banking Industry

3. Research Design

A research design has been developed to help me attain the goals of this study.

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SOCIAL MEDIA IN BUSINESS: NOT OPTIONAL, BUT ESSENTIAL

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ABSTRACT

Television, newspaper, and radio were the only modes of communication in the old age. In the year 2000, a revolution in media formats occurred, and the concept of social media was born. It is a technologically advanced form of media that operates through Websites and apps. It's a type of most effective marketing technique that not only influences businesses but also serves as a present to customers. It is now a very cost-effective display place for any commercial organization to sponsor their goods, establish their presence, create a reputable brand image in the minds of customers etc. Customers nowadays are very aware of social media and only show interest in things that have a social media presence. The main motive behind the study is to identify the significance of societal mass media in growth and performance of businesses. It also obfuscated the beneficial and adverse effects of social media on businesses. It would be beneficial for those interested in learning more about social media and commercial ties.

Keywords: Social Media, Business, Impacts, Importance.

Introduction

Societal Media has an essential contribution in the growth and performance of every commercial organization. It is truly said that "Innovate or Die". Social Media is also a brilliant innovation of mankind at digital platforms. During Late 1990s, the media was mainly in the form of limited options like television, newspaper, and radio. But In the present scenario, numerous updates take place in social media and these all converts in to MetaVerse. Nowadays, every person is habitual of using social media. Social Media mainly involves social websites and apps i.e. Whats app, Facebook, Instagram, Snapchat, and Twitter etc. It serves a common platform for networking, communication, marketing, selling, buying, wholesaling retailing, and collaborations etc. at huge scales that provide help to business organizations for easy startups grow, and expand its operations at local, national as well as international levels. (Akram, 2018)

Relevance of Social Media in growth and performance of Business Organizations:

Interactive web-based applications are termed as social media. It provides online content in the form of texts, posts, comments, high quality images, videos, and data generated with online connections. It is not a option but the necessity to use social media for commercial concerns. It provides scope for reaching up to the customers, acquisition of significant understandings, and mounting the business operations.

- Raising brand awareness: Around 50 per cent of global inhabitants use societal media application such as Facebook, Instagram, Whatsapp, and Twitter etc. People only like brands that they are familiar with thanks to social media. Around 83 percent of Instagram users are aware of the diversity of new products available on the network.

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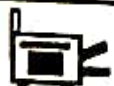
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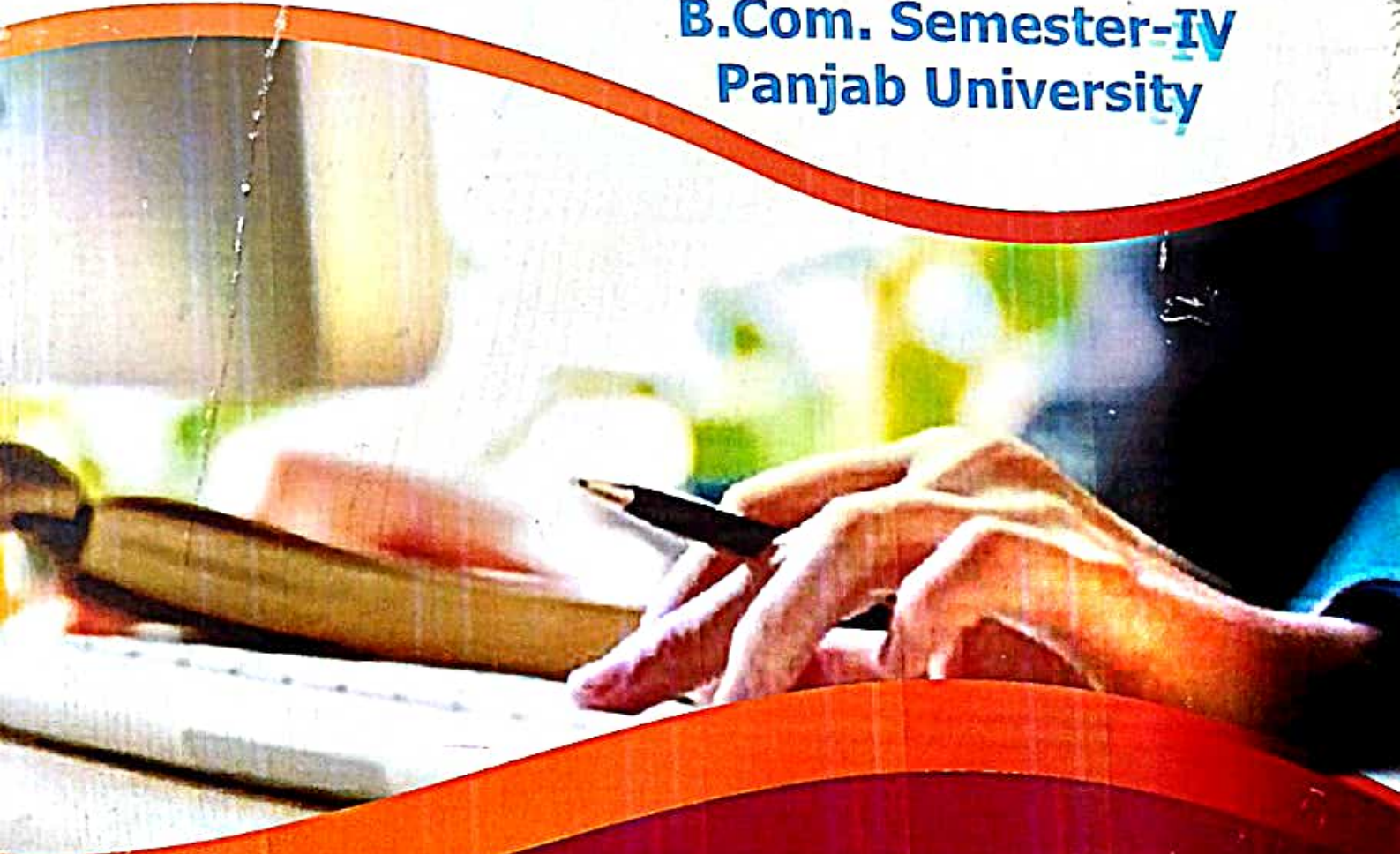


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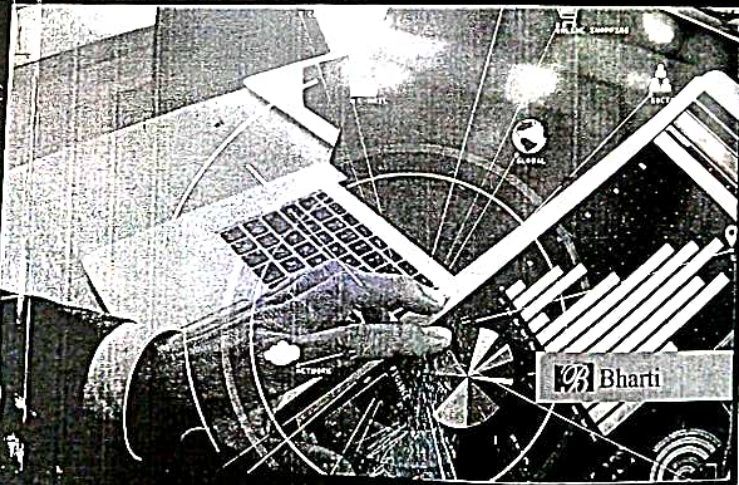
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Ethical Issues in Business: An Indian Perspective

Rajesh Kumar*

ABSTRACT

Since the 1970s, corporations have addressed business ethics in various ways, including the introduction of compliance programs and managers, the board-level ethics committees, the development of codes of conduct, the hiring of corporate social responsibility managers and training programs of all kinds. In today's world of globalization, companies of every size face a host of ethical issues. These issues plague the business world with ethical dilemmas and challenge the very essence of conducting business on fair grounds. Ethical or unethical behavior of businessmen can have an impact on the investors and their capability to invest in their businesses. It is moral responsibility of the businesses to provide the true value of money to the public, stakeholders, customers and the government. Every business must shun inequitable malpractices for selfish interests. This paper examines the unethical practices and lack of corporate governance in private business. In the current paper effort has been made to understand the ethical issues in Indian business and suggest ways to improve workplace ethics.

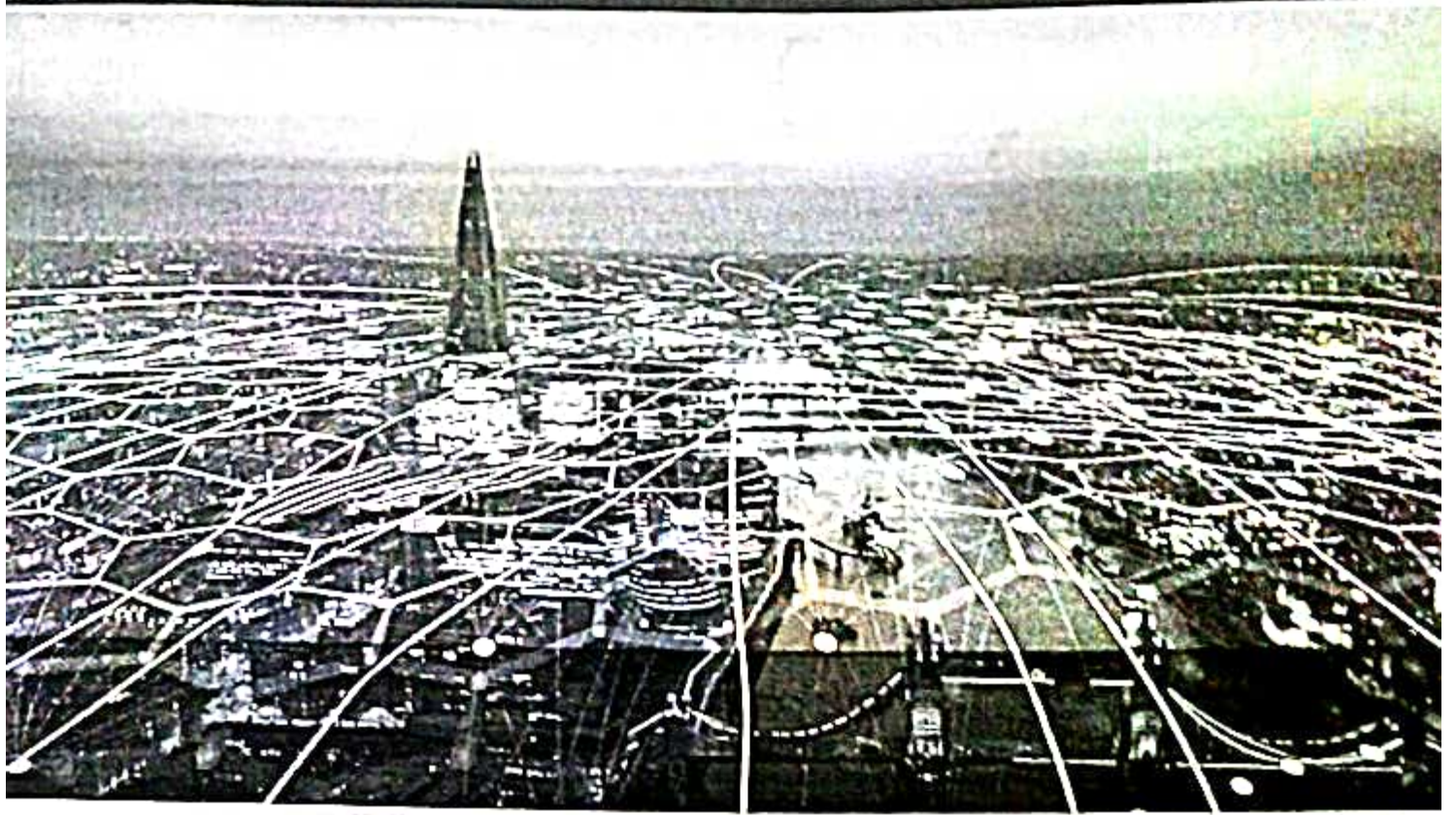
Keywords: Business Ethics, Ethical Issues, Workplace Ethics.

INTRODUCTION

Historically, Indian society has placed great emphasis on loyalty to the collective, be it one's caste, village or family. This drives a culture of favors, friendship and clanship that clashes with the Western concepts of conflict of interest and pure meritocracy. The Indian ethos emerges in a survey of Indian government officials who explicitly value loyalty over competence when making hiring decisions. There is a lot more that needs to be done to improve the business ethics, corporate governance, and social responsibility of the global business community.

Furthermore, Indian literary history fully embraces the concept of noble ends justifying dubious means. Three texts intrinsic to Indian culture and philosophy help to explain the current business landscape: the epics *Ramayana* and *Mahabharata* and the economic treatise *Arthshastra*. In both the *Ramayana* and the *Mahabharata*, even gods resort to deceit and trickery to accomplish their ends. In addition, the *Arthshastra* is often cited publicly by prominent politicians and businessmen as the foundation of their strategic thought. Written to advise a king on statecraft, economic policy and military strategy, the work advocates the use of deception and sometimes brutal measures for the common good.

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Chapter 9

Big Data: A Disruptive Innovation in the Insurance Sector

Aradhana Rana, Rajni Bansal and Monica Gupta

Abstract

Introduction: The insurance sector provides security to society by pooling resources to manage risks. Insurers' improved ability to analyse risks by examining vast amounts of granular data has considerably refined this technique. Compiling and analysing the fine data sets is now transformed into the 'Big Data' technique. The introduction of big data analytics (BDA) is transforming the insurance industry and the role data plays in insurance.

Purpose: This chapter will attempt to examine the applications and role of big data in the insurance sector and how big data affects the different insurance segments like health insurance, property and casualty, and travel insurance. This chapter will also describe the disruptive impact of big data on the insurance market.

Methodology: Systematic research is carried out by analysing case studies and literature studies, emphasising how BDA is revolutionary for the insurance market. For this purpose, various articles and studies on BDA in the insurance market are selected and studied.

Findings: The execution of big data is continuously increasing in the insurance sector. The performance of big data in the insurance market results in cost reduction, better access to insurance services, and more fraud detection that benefits the customers and stakeholders. Therefore, big data has revolutionised the insurance market and assisted insurers in targeting customers more precisely.

Keywords: Big data; revolutionary; disruptive; granular data; insurance sector; Transforming

JEL classifications: I11; O33; O39; Z30; Z33; L86

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Emerging Technologies of Big Data in the Insurance Market

Aradhana Rana, Rajni Bansal, Monica Gupta ▼

Big Data: A Game Changer for Insurance Industry

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Abstract

Introduction: Big data is that disruptive force that affects businesses, industries, and the economy. In 2021, insurance analytics will include more than simply analysing statistics. According to current trends, new insurance big data analytics (BDA) methods will enable firms to do more with their data. The insurance business has traditionally been conservative, but adopting new technology is no longer only a current trend.

Chapter 2

Emerging Technologies of Big Data in the Insurance Market

Aradhana Rana, Rajni Bansal and Monica Gupta

Abstract

Introduction: Big data is that disruptive force that affects businesses, industries, and the economy. In 2021, insurance analytics will include more than simply analysing statistics. According to current trends, new insurance big data analytics (BDA) methods will enable firms to do more with their data. The insurance business has traditionally been conservative, but adopting new technology is no longer only a current trend; it must be competitive. Big data technologies aid in processing a huge amount of data, improve workflow efficiency, and lower operating costs.

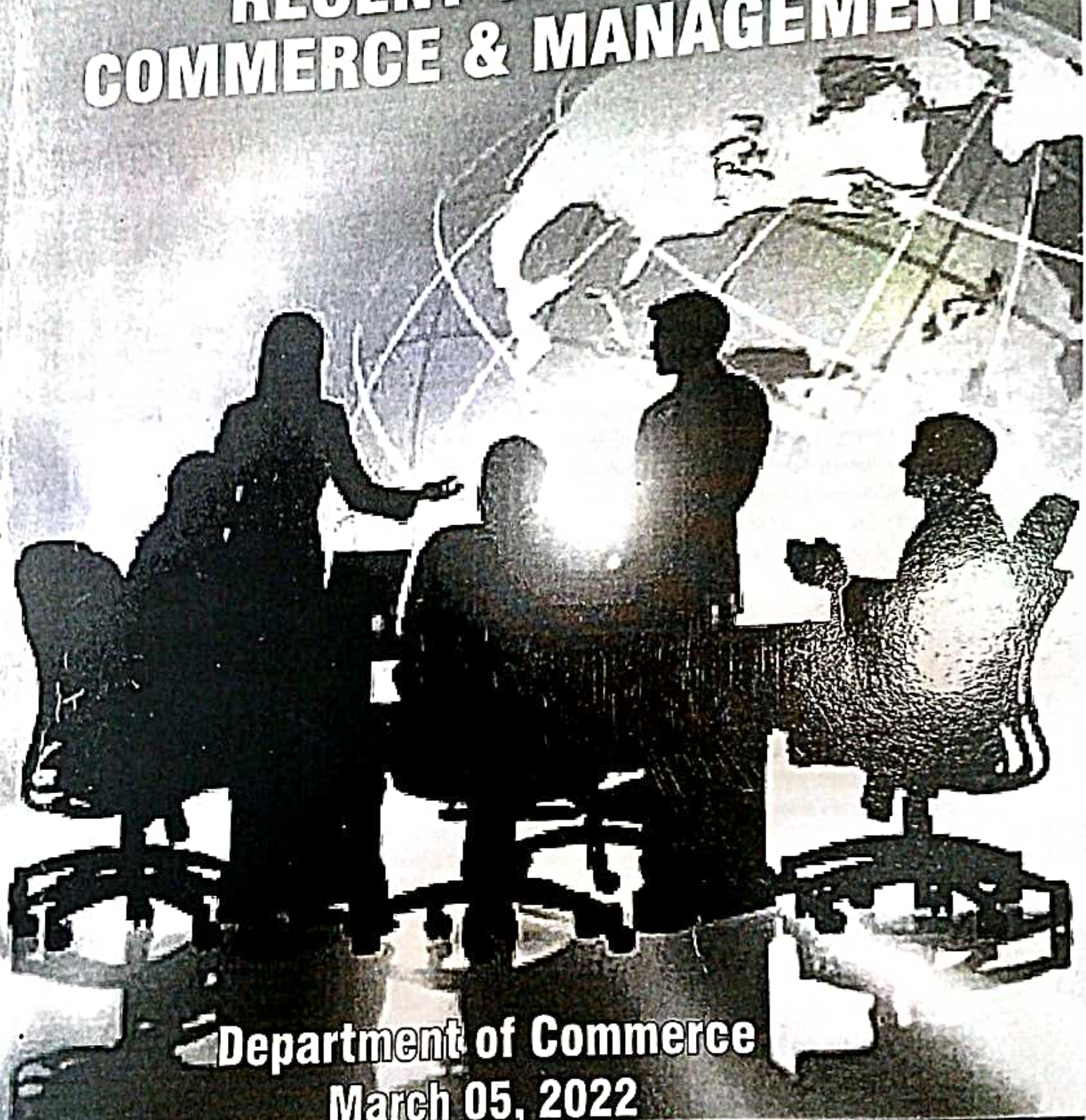
Purpose: Some of the most recent developments in big data for insurance and how insurers may use the information to stay ahead of their competitors are discussed in this chapter. This chapter's prime purpose is to analyse how artificial intelligence (AI), blockchain, and mobile technology change the outlook and working of the insurance sector.

Methodology: To achieve our research purpose, we analyse case studies and literature that emphasise how BDA revolutionises the insurance market. For this purpose, various articles and studies on BDA in the insurance market will be selected and studied.

Findings: From the analysis, we find that the use of big data in the insurance business is growing. The development of BDA has proven to be a game-changing technology in insurance, with a slew of benefits. The insurance sector is now grappling with the risks and opportunities that modern technology presents. Big data offers opportunities that every company must avail of. We can safely argue that big data has transformed the insurance sector for the better. The BDA's consequences have enabled insurers to target clients more accurately. This chapter highlights that new tools and technologies of big data in the insurance market are increasing.

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RECENT TRENDS IN INDIAN BANKING INDUSTRY

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ABSTRACT

The banking sector of the country performs a significant role in the economic growth and the growth of banking sector depends on the services offered by the banking sector to its clients. In the era of advancement and digitization, there is need to implement the technologies in the banking sectors so that they can provide better and improved services to its customers. The purpose of this paper is to study the recent trends and developments in the Indian Banking Industry. Indian Banking industry is moving towards the digitalization and adopting various technologies the financial sector. This paper also focuses on the impact of these trends on the performance and activities of the banks. For this purpose secondary data is used. The findings of this paper show that in the recent past Indian banking sector is growing very fast and adopting various technologies such as big data analytics, Artificial Intelligence, Chatbot, mobile banking etc. the paper is conclude that all of these trends in Indian banking indicate that the country's banks are moving toward contemporary banking, which is altering the face of the Indian economy's conventional banking. These trends and technologies transformed the banking services and offer better and improved services to the clients.

Keywords: Big Data Analytics, Artificial Intelligence, Chatbot, Digitization, Transformed

1. Introduction

In addition to achieving significant technological advancements, the banking sector around the world is becoming more strategic. This allows them to exceed client expectations while simultaneously defending market share from growing competitors. Financial institutions and banking systems are essential components of any economy. It is critical for an economy to flourish if these areas run smoothly. Banking and financial services have seen a significant transformation as a result of the introduction of digital technologies. Following India's recent economic reforms, the rising trend of banking services has been seen. The smooth operation of various sectors is critical to an economy's growth. The advanced digit technologies have brought a significant transform the banking industry. These technologies not only assist the customers of the banks but also they easily adapt these technologies. Thus, new trends and developments are quickly gaining traction. The growth of financial innovation has resulted in the introduction of several technical innovations in the field.

2. Study Objectives

- To study the recent trends in Indian Banking Industry.
- To study the impact of these trends on the Indian Banking Industry

3. Research Design

A research design has been developed to help me attain the goals of this study.

46.

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RAPID EVOLUTION OF OPEN BANKING IN INDIA

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ABSTRACT

In the fast-growing digital world, the banking and financial industry has undergone rapid change. As a result of the transformation of digital banks, the use of fintech and APIs (application programming links) has created a new term called 'open bank'. In the next few years, the banking industry is expected to change. In global markets, financial institutions must adapt to the changing needs of businesses and not lag behind. The lazy banking system can be a threat to business momentum. The Open Bank hopes to resolve these issues through structures through which organizations share data through a virtual system, known as APIs. This allows banks and financial institutions to effectively exchange information and provide better customer service by improving performance and improving customer experience and involvement in the digital world. This chapter helps us to understand the growth of open banking in India and to see how open banking will power the next wave of fintech innovation in India.

Keywords: Fintech and APIs, Open Bank, Bigtech, Focused Investment, Open Credit, Neo Banks

JEL Codes: G18, E5, E51, D26, F44, G23

1. INTRODUCTION

Over the past few years, Indian banking has seen many changes. It has moved away from product focused approach to customer centric approach. The open banking has integrated NBFC with other technology players. Open banking is the part of FinTech and other India's financial services. Unlike Open Banking programs from other Foreign countries, India has adopted a mixed model in which both the market and the government play a key role in the development of the ecosystem. UPI (Unified Payment Interface) was introduced in India in 2016, which allows a person to access their bank accounts through registered applications (such as Google Pay). The BFSI sector is transforming into an API-based collaboration model. The emergence of players like Neo Banks, Digital Banks & API Aggregators simplifies customer life and creates new business models. Recently, major players like ICICI also joined the game with the release of their developer portfolio containing more than 250 APIs. SaaS (Software-as-a-Service) bank-based banking services are a common way to use Open Banking.

2. DATA INPUTS AND RESEARCH METHODOLOGY

2.1 Objectives

- To study the contribution of open banking in our country.
- To see how open banking will power the next wave of fintech innovation in India

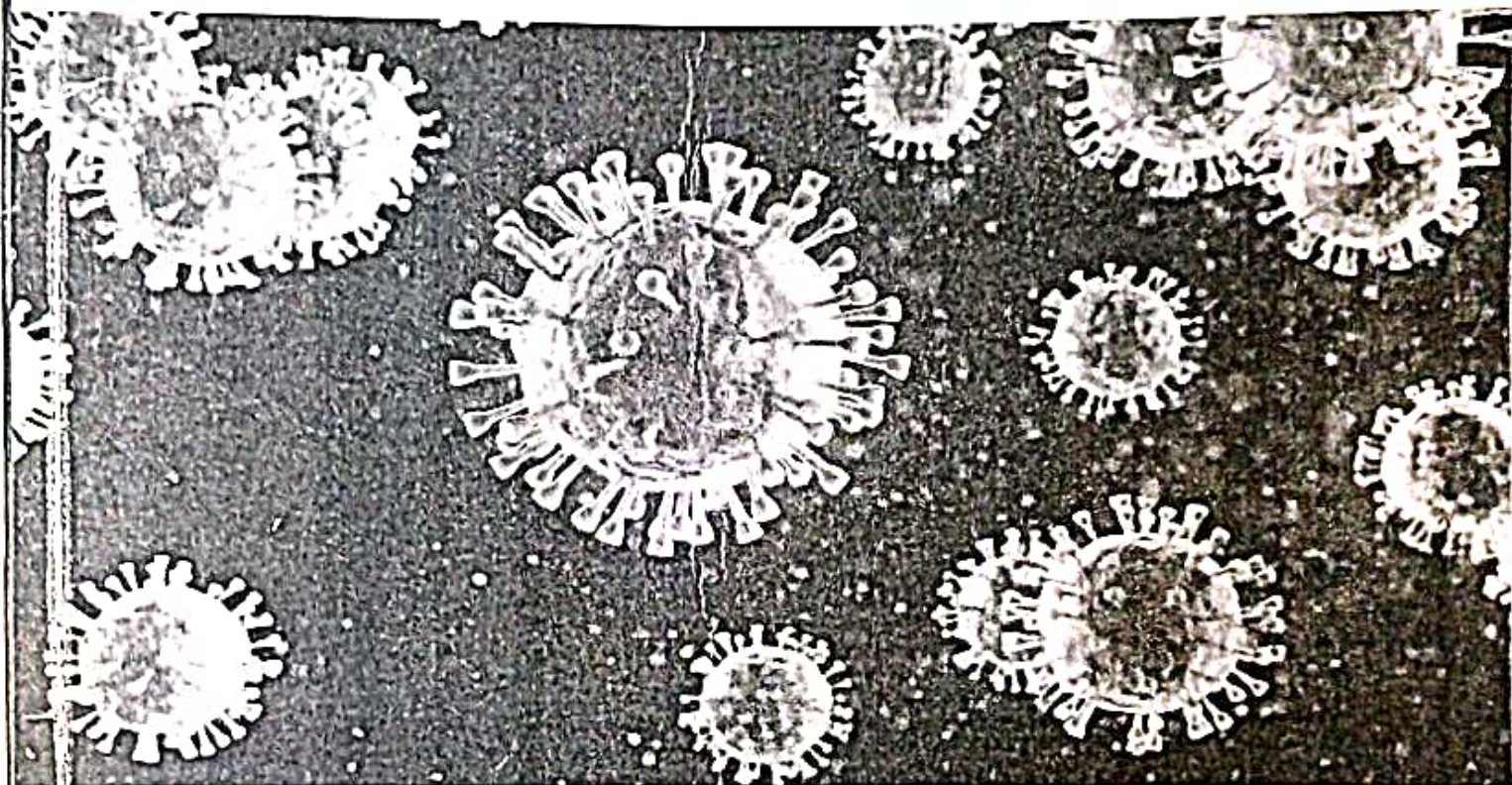
2.2 Methodology

Primary Data is the data collected for the first time. It can be accessed through a questionnaire or through direct interviews with the people involved. On the other hand, secondary data is the data collected from the Internet, books, journals and any other published source. The study was conducted with the help of secondary data. The primary source of data collection is the Internet and other publications.

National Press Associates

GLOBAL IMPACT OF LOCKDOWN

IN THE COVID-19



EDITORS

Dr. Manisha Gupta

Dr. Reena Rani

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SECTORAL IMPACT OF COVID-19

**Aradhana Rana*

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Abstract

The purpose behind this paper is to analyze the effect of recent breakout of pandemic COVID-19 on Indian economy growth. This pandemic not only influences the economic structure of India but also the entire world economy and lead to the world towards financial downturn. The economy is expected to confront a prolonged period of recession with the extended country-wide lockout, global economic downturn and subsequent disruption of demand and supply chains. This study revealed the potential effect of the shock on the entire Indian economy and then primary sector, secondary sector and territory sector. This study throws light on the steps and remedies provided by government to these various sectors.

Key words: Indian economy, financial downturn, economic structure.

INTRODUCTION

Because Covid-19 still has no cure, the only effective weapon to handle its spread is social distancing, which requires lockdown. India began its battle against the pandemic at mid night on 24 March with a strict nationwide lockdown, and understandably so given:

- Its dense population makes it more susceptible
 - Its vulnerable health system cannot be overwhelmed if the pandemic spin out of control
 - Relative to advanced countries, it has small fiscal space, spending its way out of the hardship.
- The lockdown has already grave consequences for the economy. While the effect may vary by sector, services, which accounts for over 55% of India's GDP, have been hit especially hard.
- Is it a supply or a demand shock?
This pandemic has hurt both supply and demand all over the world, by numerous ways.

IMPACT ON SUPPLY CHAINS

Factory shutdowns:

- Due to lockdown factories, which are involved in production of all non-essential products, are shutdown.
- Also, non-essential services like transportation, hospitality and educations were halted.

Logistical bottle necks:

- Transport constraints create bottlenecks in the transportation of products from one section of the country to another.

Disruption in availability of inputs:

- Global lockdowns have disrupted global supply chains, disrupting the availability of inputs for many industries, especially the automotive, electronics and pharmaceuticals.

Drying of cash flows:

- Decrease in sales cut working capital for MSMEs, which could even lead to shutdown.
- Capacity to raise capital could become more restrictive during a tightening financial situation.

Labor shortage:

- Reverse migration in India may trigger a temporary shortage of available manpower, particular in the industrial sector.

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SOCIAL MEDIA IN BUSINESS: NOT OPTIONAL, BUT ESSENTIAL

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ABSTRACT

Television, newspaper, and radio were the only modes of communication in the old age. In the year 2000, a revolution in media formats occurred, and the concept of social media was born. It is a technologically advanced form of media that operates through Websites and apps. It's a type of most effective marketing technique that not only influences businesses but also serves as a present to customers. It is now a very cost-effective display place for any commercial organization to sponsor their goods, establish their presence, create a reputable brand image in the minds of customers etc. Customers nowadays are very aware of social media and only show interest in things that have a social media presence. The main motive behind the study is to identify the significance of societal mass media in growth and performance of businesses. It also obfuscated the beneficial and adverse effects of social media on businesses. It would be beneficial for those interested in learning more about social media and commercial ties.

Keywords: Social Media, Business, Impacts, Importance.

Introduction

Societal Media has an essential contribution in the growth and performance of every commercial organization. It is truly said that "Innovate or Die". Social Media is also a brilliant innovation of mankind at digital platforms. During Late 1990s, the media was mainly in the form of limited options like television, newspaper, and radio. But In the present scenario, numerous updates take place in social media and these all converts in to MetaVerse. Nowadays, every person is habitual of using social media. Social Media mainly involves social websites and apps i.e. Whats app, Facebook, Instagram, Snapchat, and Twitter etc. It serves a common platform for networking, communication, marketing, selling, buying, wholesaling retailing, and collaborations etc. at huge scales that provide help to business organizations for easy startups grow, and expand its operations at local, national as well as international levels. (Akram, 2018)

Relevance of Social Media in growth and performance of Business Organizations:

Interactive web-based applications are termed as social media. It provides online content in the form of texts, posts, comments, high quality images, videos, and data generated with online connections. It is not a option but the necessity to use social media for commercial concerns. It provides scope for reaching up to the customers, acquisition of significant understandings, and mounting the business operations.

- **Raising brand awareness:** Around 50 per cent of global inhabitants use societal media application such as Facebook, Instagram, Whatsapp, and Twitter etc. People only like brands that they are familiar with thanks to social media. Around 83 percent of Instagram users are aware of the diversity of new products available on the network.



मान की भाषा

नवनीत भास्कर



नवनीत भास्कर

मन की भाषा

आंखें बोलती हैं मन की भाषा,
कभी खुशी तो कभी गम बताती हैं।
खुशी बताती हैं,
जीत के जश्न की,
अपनो से मिलन की,
माँ के प्यार की,
पिता के दुलार की,
पिता के दुलार की,
दोस्तों संग मस्ती की,
जग में अपनी अनोखी इक हस्ती की,
भाई से मिली शिक्षा की,
गुरु से प्राप्त दीक्षा की,
खुशी बताती हैं,
आंखें बोलती हैं मन की भाषा,
कभी खुशी तो कभी गम बताती हैं।
गम बताती हैं,
मिल के फिर बिछड़ने का,
किसी से यूँ ही बिगड़ने का,
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रिश्तों के छूटने का,
लोगों के तानों का,
बेमतलब के बहानों का,
गम बताती हैं,
आंखें बोलती हैं मन की भाषा,
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<https://en.wikipedia.org/wiki/Diaspora>

<https://en.wikipedia.org/wiki/Nostalgia>

Jarnail Singh's *Towers*: The Odyssey of Existence

Neeraj Sharma

Jarnail Singh's *The Towers* is a powerful anthology as it explores the life of immigrant Punjabis who go through different kinds of experiences during their stay abroad. Although people have touched the heights of glory and have earned a huge amount of money, name and fame yet they are unable to save their relationships which are breaking due to the advancement taking place and have made people more self-centred. They have achieved like towers but the actual dwarfness of these towers has made them more money minded. Owing to this materialistic thinking they have to face loneliness which is killing their inner self every moment. How difficult it would be for a parent to bear the death news of their beloved children –daughter Satresi who was burnt in the flames of the world trade centre and son Denis who was lost somewhere during the battle of Iraq but the irony of the situation is that no politician is concerned about the loss because they are busy in befooling people and grabbing money. They give damn to the feeling of their citizens and the lonely parent who have lost their entire world. On the other hand, the media which is considered the mirror of the society is pretending as if, it has got a beautiful game to play, it is playing with the feelings of the people by exaggerating the issues like a terrorist attack on the world trade centre, Iraq battle and many more but not showing the trauma which is being faced by parent or other people who have lost their loved

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**INNOVATIVE TRENDS IN
ENTREPRENEURSHIP
NEED, OPPORTUNITIES AND CHALLENGES**

**ANORA
2022**

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Chapter - 10

Rural Entrepreneurship: A Step towards Self Reliant India

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Assistant Professor at Gobindgarh Public College, Alour- Khanna

Research Scholar at RIMT University, Mandi Gobindgarh, Punjab

INTRODUCTION

Nowadays, rural entrepreneurship has emerged as the main option for people who have moved from rural or semi-urban areas to urban ones. The aim of the study was to identify the main challenges and opportunities that an entrepreneur would face in rural areas. The essay also emphasises the important problems that proprietors of rural businesses encounter with regard to things like goods. In order for rural communities to grow, entrepreneurship is crucial. Encouragement of local entrepreneurial endowment and the gradual expansion of indigenous firms forms the basis of rural entrepreneurial orientation. The expansion of industrial and economic activity, self-employment creation, and the most effective utilisation of the local labour force and raw material resources are all benefits of rural area growth and development. India is a nation of villages, and more than 75% of the people living in the countryside depend on agriculture for a living. The little area is unable to support the labour force required for agriculture. Therefore, in order to understand rural unemployment and rural migration to urban areas, rural commercial businesses must be established. The expansion and advancement of the local economy is a crucial condition for the prosperity of the country as a whole. minimise the separation between rural and urban differences. The characteristics of agricultural development include low productivity, flooding, exposure to natural disasters like drought and other calamities, mismatches between cash crops and agricultural crops, a lack of infrastructure to support value addition, and a significant disparity between public and private partnerships. The year-round underemployment and unemployment are significant because of the restricted amount of available land. In search of employment and better living conditions, rural populations typically relocate to urban regions where they develop unattractive slums and endure filthy living conditions. If the aforementioned developments result in the availability of jobs and the needs of life in rural areas.

Types of Rural Industries or Entrepreneurship

Polymer and chemical based industry	Examples of these industries include those that produce things like floor polish, bindis, agarbatti, aloe vera gel, ballpoint pen ink, hair conditioner, and other cosmetics.
Textile industry	for instance, bleaching, weaving, coloring, spinning, and so on
Agro-based industry	Industries that utilise raw materials derived from both plant- and animal-based products include those that produce

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Abstract-88**Mild oxidation of 4-alkyl/aryl-1,4-dihydropyridine with air flow and *N*-methyldmorpholine *N*-oxide in ionic liquids****Sharad P. Panchgalle**

Department of Chemistry, K. M. C. College Khopoli, Dist. Raigad – 410203, Maharashtra, India

e-mail: panchgalle@gmail.com

Abstract: A mild oxidation method of Hantzsch 4-alkyl and 4-aryl-1,4-dihydropyridine derivatives to the corresponding pyridines with combination of air flow and 5 mol % of *N*-methyldmorpholine *N*-oxide (NMMO) in ionic liquids at room temperature with 83 to 94 % yields is described. The ionic liquid, considered green solvent, used for this oxidation is recycled three times without any significant drop in the yield. Contrasting to commonly observed dealkylation during oxidation of 4-alkyl-1,4-dihydropyridines in many reported methods is not observed in the present methodology. The oxidation products i. e. corresponding pyridines were fully characterized with ¹H-NMR and ¹³C-NMR spectral analysis.

Keywords: 1,4-dihydropyridine, *N*-methyldmorpholine *N*-oxide (NMMO), ionic liquid, oxidation

Abstract-89**Synthesis, characterization and catalytic application of mesoporous carbon materials prepared via mesoporous silica using non-surfactant templating agents****Prashant R. Karandikar¹, Raj M. Deshpande¹, Nitin S. Pagar^{1,2*}**

Homogeneous Catalysis Division, CSIR-National Chemical Laboratory, Dr. Homi Bhabha Road, Pune 411008, Post Graduate Department of Chemistry, Sir Parashurambhau College, Affiliated to Savitribai Phule Pune University, Pune-411030, India,

Email: nitin.pagar@spcollegepune.ac.in, nspagar@gmail.com

Abstract: Mesostructured silica materials with surface area in the range of ~ 700-900 m²/g have been prepared using hydroxy-carboxylic acid compounds such as tartaric acid, malic acid and citric acid (low cost non-surfactant template/pore forming agents) and tetraethylorthosilicate (TEOS) as silica source by sol-gel reaction. The templates were removed by either Soxhlet extraction or calcination method. Mesoporous carbon molecular sieves were then prepared by carbonizing sucrose inside the pores of the above prepared mesoporous silica using sulfuric acid as a catalyst. The materials were characterized by FTIR spectroscopy, powder X-ray diffraction (XRD), N₂-sorption studies, microanalysis, thermal analysis and transmission electron microscopy (TEM). The resulting carbon material shows relatively higher surface area (~ 1100 m²/g), narrow pore size distribution and pore diameter of 4-5 nm. The mesoporosity of carbon material arises from interconnecting channels arrangements of mesoporous silica template. The mesoporous carbon material was used as a support for the immobilization of rhodium complex [HRhCO(TPPTS)₃] by ossification method. The prepared catalyst has been tested for the hydroformylation of higher olefins. The activity of the catalyst was improved by 20-30% as compared to the catalyst prepared from a conventional activated carbon support.

Keywords: Low cost templates, Mesoporous silica, Carbonization, Mesoporous carbon, Immobilization, Hydroformylation

Abstract-90**Toxic Impact of Heavy Metal Ions on Chironomus ramosus Larva****¹Prajakta Gaikwad, ²Ranjeeta Chatterjee and ³Neena Seth Pajni**²Department of Zoology, Arvind Telang Senior College, Nigdi, Pune.²Department of Zoology, Prof. Ramkrishna More ACS College, Akurdi, Pune.³Principal, Gobindgarh Public College, Alour Khanna, Ludhiyana, Punjab.

Abstract: The 4th instar larvae of Chironomus ramosus were taken for experiment. The Chironomus was cultured at laboratory under suitable conditions and exposed for 96 hours to different doses of Cd, Ni and Zn for static bioassay to measure the LC50. 10 larvae were placed in 50 ml of each test solution. Larvae were exposed to five different concentrations, consisting of 0.02 mg/l, 0.04 mg/l, 0.06 mg/l, 0.08 mg/l and 1.0 mg/l. A control was also maintained wherein organisms were exposed to distilled water. Data of mortality were subjected to probit analysis. Chi square test was used for heterogeneity and was found as significant (p<0.05) for all the heavy metals. The present study showed that C. ramosus is sensitive to heavy metals.

Static bioassay of heavy metals revealed that out of the three, Cd was most toxic to *C. ramosus*, followed by Zn, and Ni. The comparative study of heavy metals in *C. ramosus* showed that among the three metals studied, *C. ramosus* accumulated nickel in tissues, which suggests that *C. ramosus* larvae could be the bioindicator for nickel pollution. The larva exhibited noticeable response in LC50 study and was sensitive to low doses of heavy metals. As this larva is a preferred food for different secondary consumers, bioaccumulation of several heavy metals in chironomid larvae could make them unsuitable for consumption by entering the food chain.

Keywords: Nickel, Cadmium, Zinc, LC50, static bioassay, bioaccumulation.

Abstract-91

Alternate Sustainable Solution: Sugarcane Bagasse fragmented lignin-based Bio polyol to produce Flexible polyurethane Foam.

Nilesh Belsare ^a, Manish Shinde ^b Kanchan Joshi, ^c Manohar Chaskarc Somnath Nandi ^{d*}

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^d Department of Technology, Savitribai Phule Pune University, Pune 411007

Abstract: Otto Bayer was a German scientist who developed the polyaddition-based polyurethane chemistry from aliphatic polyether polyols like polyether polyols and poly (propylene glycol) PPG after the second world war which is more economical because crude oil-based polyols technology and available in large quantities but no sustainable solution. But in the past couple of decades, polyester polyols-based sustainable or renewable solutions- vegetable oils like non-edible/edible oil-based research solution to make polyurethane foam has been largely investigated. But the use of edible oil does not recommend because of its effects on food security. Recently, Polyurethane chemistry development research interest moving toward to use of aromatic polyols as a renewable solution to make polyurethane foam either rigid foam or flexible foam. There are different commercial types of lignin available in the market like kraft, liginosulfonate lignin, etc. In this research work sugarcane bagasse-fragmented Lignin used to make flexible polyurethane foam. Where alkaline fragmented lignin is used as stabilising agent the resultant product shows good strength of foam and increasing rate of reaction. Apart from this, some few more key challenges also studied as 1. Very low reactivity of hydroxyl groups of NaOH, 2. Poor solubility between the Lignin and Conventional polyol and 3. Batch variation due to different botanical sources.

Keywords: Lignin, propylene glycol, sugarcane bagasse

Abstract-92

Watershed Prioritization using Morphometric and Land Use/Cover Parameters of Kamlang River Watershed using Remote sensing and GIS Technology

Roshni Rai ^{1*}, Dr. Suchitra S Pardeshi ², Dr. Rocky Pebam ³

^{*1} Research Centre in Geography, B.P.H.E. Society's Ahmednagar College, Ahmednagar

² Department of Geography, Prof Ramkrishna More A.C.S. College, Pune

³ North Eastern Space Application Centre, Department Of Space, Meghalaya

^{*} Corresponding author: roshnichamlingrai13@gmail.com

Abstract: With the increase in population and constant need of land and resources activities like cutting of trees, traditional 'Jhum' cultivation (shifting cultivation) are rapidly destroying the virgin tropical vegetation, apart from which natural hazards such as floods, erosion, and Stormy weather etc are some of the natural causes because of which the natural environment of Kamlang River watershed area is disturbed. To manage the natural resources like land and water, for mitigating the impact of natural disasters and for achieving sustainable development in the study area a quantitative analysis for prioritization of watershed through morphometric and land use land cover parameters is calculated using watershed as it is an ideal unit for the study area of Kamlang watershed. Remote sensing (RS) and Geographic Information System (GIS) techniques provides planners with decision making resources and tools hence it became a popular tool for such kinds of studies. Morphometric parameters (linear and shape) and land use land cover parameters were used for assigning ranks based on which prioritization and ranking were made for all the sub-watersheds. Various categories of priority from high to low rank were assigned depending on the parameters and lastly,

The screenshot shows a web browser window with the URL <https://doi.org/10.1108/978-1-80455-562-020231010/full/html>. The page title is "FinTech in Banking: Bibliometric and Content Analysis". The authors listed are Ruchika Jain and Neena Seth. The article is part of "Contemporary Studies of Risks in Emerging Technology, Part A" with ISBN 978-1-80455-563-7 and eISBN 978-1-80455-562-0. The publication date is 10 May 2023. The abstract states: "Purpose: FinTech is exploding all over the world. FinTech companies play a critical role in growing the banking industry. This chapter reviews existing literature on FinTech in banking, particularly its publication trend, journal productivity and impact, affiliated organisations and related themes. Need for the Study: FinTech is reshaping the banking sector as banks move towards digitisation. FinTech has eliminated the need for paper, reduced the requirement for physical presence, and destroyed the necessity for cash. Several researchers have studied the features and benefits of FinTech technologies in the banking field. So, there is a need to". The browser's taskbar shows the date as 24-04-2024 and the time as 12:37 PM.

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Mapping the Literature on Implementation of Blockchain in Agriculture: A Systematic Review

Ruchika Jain, Aradhana Sharma, Dhiraj Sharma

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Abstract

Introduction: As the human population grows, consumer demand for digital services tailored to their specific needs also increases. To improve the financial performance of farms and meet the need for food of a growing population, farmers and agribusinesses have started incorporating distributed ledger technology into agricultural and farm management software. These developments in the agriculture sector may lead to realising sustainable development goals.

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Challenges of Adopting Artificial Technology in Human Resource Management Practices

Aradhana Sharma, Dhiraj Sharma, Rajni Bansal

The Adoption and Effect of Artificial Intelligence on Human Resources Management, Part B

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Abstract

Introduction: AI technologies are transforming the industrial sectors, and the impact of AI technologies does not leave behind human resource management (HRM). From recruitment to development and payroll, AI has its own impact. In recruitment, selection, training and development, compensation, and remuneration AI play an important role.

Purpose: The main purpose of this chapter is to analyse the challenges in adopting AI in HRM.

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and take advantage of technology, insurance companies are increasingly investing in IT and related technologies to improve customer experience and reduce operational costs. Innovation through new technologies is a key driver of change in the financial sector which is often accompanied by uncertainty and doubt. This book will play a pivotal role in risk management through fraud detection, regulatory compliances, and claim settlement leading to overall satisfaction of customers.

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