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FROM THE CHIEF EDITOR'S DESK

Today corporate India is adapting a relaxed and casual work atmosphere, however This does not Mean that a friendly work environ implies lack of professional Approach Professionalism plays a Key role in your growth as a professional. It is a passive force that keeps you in the limelight. **"The only successful beings in any field, including living itself are those who have a professional Viewpoint and make themselves and 'are' professionals -L Ron Hubbard,** In simple words, the above quote would mean 'to be successful, it's important to be professional'. Being a professional means conducting yourself appropriately in a corporate set-up. It is a passive force that keeps you in the limelight.

Know your profession inside out. You must know the technical details along with the bigger picture and future directions of your field. Keeping yourself updated with the latest developments is a must in order to do well in your chosen field. There is no denying the fact that **self-learning** is of utmost importance if you want your career to head in a positive direction. Employers today want employees who can work on **multiple tasks and deliver on time**, thus stressing on the importance of multi-tasking and time management. While **setting goals for you**, be realistic and ask yourself if they are conducive and achievable. Handling distractions comes with practice. Keep identifying what hinders yours at work and experiment with ways of overcoming them. Remember, although you may seek guidance, only you can discover what you need to do. What works for one individual, may not be as effective for the other. The **courage to handle criticism** and the desire to excel should be a part of the daily work culture. Also with the nature of work activity getting increasingly integrated, employees are required to work in close synergy with teams that can be very disparate. Having a vision helps you navigate through a lot of corporate hurdles. The **vision is your yardstick for success**, a target for focus and a horizon for purpose. **Being organized** at work pays rich dividends. It saves your time and prevents stress and helps you accomplish more tasks within a less time span. Try to make your work environment clutter free and never waste time on trivialities.

Dr. L.M Dani

Editor-in Chief, (Spark)

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IMPACT OF COVID ON FITNESS INDUSTRY

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ABSTRACT:-With the coronavirus pandemic   confining people within the bounds of their homes on and off since March last year, the fitness industry also saw a major slump. Gyms and other fitness centres were seen to be one of the places where the virus would spread quickly, likely due to shared mac hines, towels, a lot of shared space, and the heavy breathing that came along with fitness, and so, the avenues to go out and exercise were shut off, at least for some time. While this was enough for fitness lovers to take up exercising from home. According to a report by mobile data and analytics provider App Annie, 2020 saw about 71,000 new fitness and health apps being launched, which was a 13% increase over 2019. Moreover, according to an article published on the World Economic Forum website, there was a 46% increase in downloads of health and fitness apps across the world. The pandemic has shown how staying fit is need of an hour and this research covers the importance it holds in future.

Keywords:- Fitness, Pandemic, Fitness Apps, Trends.

INTRODUCTION:-A recent survey conducted by the Indian Psychiatry Society shows a rise in mental illness patients by up to 20 per cent. One out of every five Indians suffers from mental illness (ICMR data, January 2020). During the current lockdown, the vulnerable population is more prone to slip into mental illness, and the worst part of it is that these people aren't even unaware. There is a need to be more vocal and discuss mental illness on a frequent interval and at multiple levels. We want to provide health for all   . But the primary concern is that our investment in health is minimum. A nation is healthy only when its people are healthy. The coronavirus lockdown is going to create financial instability which, in turn, may lead to mental instability for people across   nations. India being a low middle -income country will be amongst the worst sufferers. Today, due to this lockdown, we are forcing people to stay indoors and work from home, but we need to come out with solutions to handling the tough times after the lockdown.

A significant finding of the survey details the future shape of a post   -pandemic reality. The survey highlights how consumers have adopted digital fitness solutions to counter the physical restrictions posed by the pandemic.

The extended lockdown drove   a massive surge in the demand for virtual classes for yoga (87%) and high -intensity interval training (HIIT) cardio workouts such as Zumba (72%), aerobics (67%), and Pilates (22%). Moreover, an overwhelming 84% of fitness enthusiasts tried live-streaming fitness classes at least thrice during the lockdown – marking a significant increase over the corresponding numbers in 2019, which stood at 29%. During the lockdown, 77% of Indians also tried to stay fit by combining household chores with virtual classes an   d DIY home workout routines.

Somewhat unsurprisingly, it was the younger audiences who led this charge in the demand for virtual fitness. Consumers between 25 and 34 years of age were the most willing to adopt digital fitness solutions, with female users (60%) being more open to virtual classes than male users (40%). Major urban centres such as Bengaluru, Mumbai, and Delhi/NCR

dominated the country's virtual fitness landscape, with 58%, 46%, and 42% of their surveyed residents working out at least 3-4 times a week, respectively.

AIMS AND OBJECTIVES

1. To understand the impact of covid on fitness industry
2. To study about the new trends in fitness industry
3. To analyse New tools, gadgets being sought

RESEARCH METHODOLOGY:- The study presents IMPACT OF COVID ON FITNESS INDUSTRY-. The research is completely based on secondary data   which is collected through the Published sources, Magazines, Journals, Newspapers, Books and Internet Sources

LIMITATIONS:

1. The research study has limitation of time.

2. The study is generalized and indicative.

3. The analyzed date is limited

New trends in Fitness industry and the changing economics

Describing the new and popular trends, Wearable fitness technology like Fit Bits has become a common device that people use regularly to   track their fitness levels and monitor themselves during their workouts. Group workouts have become incredibly popular and are generally conducted amongst a group of familiar people or who have some kind of common ground. High -Intensity workouts have prov en to be incredibly beneficial for anyone who wants to partake in this fitness regime that can help get them into shape quickly. No one knows how long this trend will last and companies that can embed their technology into consumer habits and gain share wi ll become highly valuable going forward. Companies that don't have the resources to grow now may miss the wave. We are likely to see a lot of technology innovations in the fitness and gym industry as well as a great deal of capital coming into the industry   to leverage the budding home fitness market.   Describing the economics of the industry, Studies show that the market for home gym equipment is likely to grow at a CAGR of 9% in revenue from 2019   -2025. Digital fitness tools, ranging from at - home connected f itness equipment to tech -smart apparel, offer on -demand workout sessions backed by real   -time performance data. These offer flexibility, customization and convenience. Being low in cost compared to a typical gym membership, users are looking forward to inco rporating them into their fitness regimes long after the pandemic subsides. Just like the tech and the education industry, the pandemic has caused major changes to take place in the fitness industry. With people's demands changing, the industry seems to   have taken it in a stride and matched the demands with updated, suitable and flexible products. However, while several industry players believe that these innovations are here to stay as people are not likely to return to the rigidity of gymming, the actua   l impact of reopening of gyms and other fitness institutions would only be clear in due time.

Fitness at home: What people are seeking for home gyms?

Talking about the equipment that people are now looking at for making gyms at home, While home gyms tradit ionally had heavy equipment, the current trend for lighter fitness activities includes resistance bands, jump ropes, medicine ball, yoga mats, kettlebells, little and heavy dumbbells. Dumbbells come in different sizes, shapes, and materials these days, fro m plastic-

coated to colourful to straight metal. Jumping rope is hands down one of the best ways to get a cardiovascular workout. It increases your heart rate quickly and also works your arms, shoulders, legs, and core. Resistance bands are one of the most   versatile pieces of fitness equipment you can buy. You can target your entire body with resistance bands and mimic most machine-based strength moves. A foam roller is a great recovery and mobility tool, as well the pandemic has galvanised the development of gym equipment in large quantities and also, new devices to meet the demands of consumers who are early adopters. Working out at home with your own home gym equipment has some serious convenience benefits. There has been a sharp increase in the Home Gym Equipment category like Wattbike, an indoor cycle which is used by many key athletes and celebrities, Motorised Treadmill, "Multi Gym", and "Gym Equipment" and so on. Many are also opting for equipment which take up less surface area like dumbbells, stability ball, jump rope, heavy kettlebell, etc.

Remote Fitness: Changes in the industry

Amidst the coronavirus outbreak, the fitness industry has found itself in a more fortunate position. Some major B2B service providers are coming up with their gyms in small er cities of India and making their position in the B2C segment due to a lesser impact of Covid in such cities. Companies are also helping people by setting up their own gyms at home keeping the current scenario in mind.

The fitness industry is shifting from surviving the pandemic and looking for ways to thrive in the next normal, building consumer relationships that will last and grow. The service providers both inside and outside the home will need to reassess their value propositions, articulate their ro les in consumers' fitness routines, and commit to an approach that will win over the right consumers for them. Specifically, the service providers should consider a more hybrid proposition that keeps consumers digitally connected. Makers of in   -home tools a nd equipment can lean into the normalization of DIY fitness and create tools to correctly channelize the available space for maximum benefit. The market is slowly yet surely adapting for the evolution which will gravitate around home fitness. Last year, He   althifyMe helped people collectively lose two million kilograms in nine months, against the previous year's one million kilograms. They are not the only ones operating in the tech   -driven diet-fitness space that claim to have benefited from 2020's home   -bound, immunity-chasing, fear-ridden India. Fitpass offers access through a single membership to over 4,000 gyms and fitness studios across 17 cities, and also has fitness and diet solutions. From October to December 2020, the business grew by 25   -30% compared to the same time in 2019. Internationally, technology became a diet and fitness enabler about 15 years ago, going from calorie recorders to GPS-led fitness trackers, aggregators of studio classes, wearable's, and now, AR screens that monitor training. All   in all, players who have been steadily changing and evolving will ultimately perform far better than those who don't.

Recommendations and Suggestions: -WHO recommends 150 minutes of moderate-intensity or 75 minutes of vigorous -intensity physical activity pe r week, or a combination of both. These recommendations can still be achieved even at home, with no special equipment and with limited space. The following are some tips on how to stay active and reduce sedentary behaviour while at home in self-quarantine:

- **Take short active breaks during the day.** Short bouts of physical activity add up to the weekly recommendations. You may use the suggested exercises below as inspiration to be active every day. Dancing, playing with children, and performing domestic chores such as cleaning and gardening are other means to stay active at home.

- **Follow an online exercise class** . Take advantage of the wealth of online exercise classes. Many of these are free and can be found on YouTube. If you have no experience performing these exercises, be cautiousand aware of your own limitations.
- **Walk.** Even in small spaces, walking around or walking on the spot, can help you remain active. If you have a call, stand or walk around your home while you speak, instead of sitting down. If you decide to go outside to walk or exercise, be sure to maintain at least a 1-meter distance from other people.
- **Stand up** . Reduce your sedentary time by standing up whenever possible. Ideally, aim to interrupt sitting and reclining time   every 30 minutes. Consider setting up a standing desk by using a high table or stacking a pile of books or other materials, to continue working while standing. During sedentary leisure time prioritize cognitively stimulating activities, such as reading, board games, and puzzles.
- **Relax**. Meditation and deep breaths can help you remain calm. A few examples of relaxation techniques are available below for inspiration.

Conclusion:-The government can bring a drastic change in the area of mental health by investing more. During the lock down period, the government should organise counselling sessions for people dealing with anxiety and stress. WHO states, "Mental health and well   - being are fundamental to quality of life, enabling people to experience life as meaningful, become creative and   active citizens". This should be the goal of the government post   - pandemic.

The government should set up a helpline which deals with mental illness during this pandemic. We all need to do exercises to keep our body and mind fit. Yoga and meditation would help tremendously in mental health fitness. One should not fear and speak about their anxiety and problems they are facing mentally with their family or closed ones.

Post-COVID-19, we need to handle pandemic -induced stress and trauma. This would require more effort and infrastructure than handling COVID -19. We need to change our goals from mental health to mental fitness.

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Role of FDI in India's HealthCare Sector: Major Issues and Challenges

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ABSTRACT:-India is one of the most lucrative health care markets globally in terms of revenue and employment. Delivering affordable health care to India's billion -plus population itself presents enormous challe   nges and signifies giant opportunities for the medical community and other service providers. Backed by several growth drivers including the prevalence of various diseases, untapped market, increasing urbanisation and active private sector participation ar   e some of the leading factors supporting the industry's growth. Multinational players have consistently been focusing on the Indian health care market landscape and trying to enlarge their presence through partnerships and investments. One of the most nota ble features of economic globalization has been the increased importance of Foreign Direct Investment around the World. FDI has the potential to generate employment, raise productivity, enhancing competitiveness of the domestic economy through transfer of skills and technology, enhance exports and contribute to the long   -term economic development of the nations. FDI in health care sector has gathered momentum in the recent years. Since January 2000, FDI is permitted up to 100 per cent under the automatic rou   te in hospitals in India. The present paper discusses the role of FDI on Indian health care sector.

Keywords:-FDI, Healthcare, Hospitals, Liberalization, Medical Tourism

1.INTRODUCTION: The health care industry in India is mounting fast. This is because people are becoming more conscious about diseases and ailments. They want their health to stay in proper condition and a disease free existence. A proper investment in the field of medical care will help entrepreneurs deal with health related affairs. The hea lth care industry in India is thriving with scopes and opportunities each and every day. Medicines or pharmaceuticals have a significant role in the health care industry. The costs of medicines are increasing per day. As a part of the health care programme   a huge section of the population are becoming prone to therapeutic treatments. These treatments are highly beneficial and curative and they can surely help you have the best health status.

2.INDIAN HEALTH CARE SECTOR –FOREIGN PRESENCE (FDI) Foreign investors play significant role in the development of the hospital sector. In recent years, there is growing interest among foreign players to enter India's health care sector through capital investments, technology tie   –ups, and collaborative ventures across var   ious segments including diagnostics, medical equipment, hospitals, education and training. India's foreign investment policy is liberal for hospitals. Since January 2000, FDI is permitted up to 100% under the automatic route for the hospitals sector in Ind   ia. Approval from the Foreign Investment Promotion Board (FIPB) is required only for foreign investors with prior technical collaboration, but allowed up to 100%. This is evident from the fact that private equity funds have invested over $2 billion in heal th care and life sciences sector over the past five years. Further, India has received USD 1, 32,837 million as aggregate FDI from April, 2011 and specifically hospital and diagnostic centres have received FDI of USD 1030.05 million from April 2000 up to A pril 2011 constituting 0.78 % of the total FDI in to India. In order to understand the extent and nature of Foreign Direct Investment in hospitals, a list of all FDI approved projects in hospitals and diagnostic centres during the January 2000 to July 2006 periods was obtained from the Department of Industrial Policy and Promotion. This list

consisted of 90 projects, for a total approved FDI amount of $53 million, and covering a wide range of countries, such as Australia, Canada, UK, US, UAE, Malaysia, Singapore etc.

3.Role Of FDI In India's Health Care Sector: **Major Issues And Challenges**

www.ijhssi.org 38 | P a g e Table 1: Statement On   Fdi Inflows In Hospitals And Diagnostic Centres April 2000 To June 2012 S. No period sector Amount of FDI inflows Total F   DI Inflows (+) % with total FDI Inflows(+) In Rs. Crore In US $ million In Rs. crore In US $ million 1 April 2000 To December 2011 Hospital & Diagnostic Centres 5,022.15 1,138.16 713,078.99 158,090.60 0.72 2 April 2000 To January 2012 Hospital & Diagnostic   Centres 5,252.56 1,183.04 723,366.76 160,094.45 0.74 3 April 2000 To February ,2012 Hospital & Diagnostic Centres 5,417.92 1,216.67 734,240.45 162,306.04 0.75 4 April 2000 To March 2012 Hospital & Diagnostic Centres 6,040.87 1,340.47 775,005.97 170,407.08   0.79 5 April 2000 To April 2012 Hospital & Diagnostic Centres 6,092.30 1,350.40 784,625.58 172,263 0.78 6 April,2000 To May,2012 Hospital & Diagnostic Centres 6,300.22 1,388.56 791,854.12 173,590.69 0.80 7 April 2000 To June,2012 Hospital & Diagnostic Centres 6,340.88 1,395.82 798,825.59 174,834.96 0.80 Source: Compiled from Fact Sheet on Foreign Direct Investment (FDI) The above table shows that, FDI equity inflows received by Hospitals and Diagnostic centres have been increasing positively. The health ca re sector received Rs.5, 022.15 crores of amount FDI inflows during April 2000 to December 2011 and it was increased up to Rs.5, 417.92 crores by accounting 0.75% in total FDI inflows. The growth rate in FDI inflows in hospital and diagnosis sectors is significantly high during this period. The percentage share of FDI in hospital and diagnostic sector, in total FDI in India has been increased from 0.72 in December 2011 to 0.80 June 2012. Source: Fact Sheet on Foreign Direct Investment Department of Industrial Policy Promotion, Ministry of Commerce and Industry, GOI

Role Of Fdi In India's Health Care Sector: Major Issues And Challenges

Table 1: Statement On Fdi Inflows In Hospitals And Diagnostic Centres April 2000 To June 2012

S. No	period	sector	Amount of FDI inflows		Total FDI Inflows (+)		% with total FDI Inflows(+)
			In Rs.crore	In US $ million	In Rs. crore	In US $ million	
1	April 2000 To December 2011	Hospital & Diagnostic Centres	5,022.15	1,138.16	713,078.99	158,090.60	0.72
2	April 2000 To January 2012	Hospital & Diagnostic Centres	5,252.56	1,183.04	723,366.76	160,094.45	0.74
3	April 2000 To February ,2012	Hospital & Diagnostic Centres	5,417.92	1,216.67	734,240.45	162,306.04	0.75
4	April 2000 To March 2012	Hospital & Diagnostic Centres	6,040.87	1,340.47	775,005.97	170,407.08	0.79
5	April 2000 To April 2012	Hospital & Diagnostic Centres	6,092.30	1,350.40	784,625.58	172,263	0.78
6	April,2000 To May,2012	Hospital & Diagnostic Centres	6,300.22	1,388.56	791,854.12	173,590.69	0.80
7	April 2000 To June,2012	Hospital & Diagnostic Centres	6,340.88	1,395.82	798,825.59	174,834.96	0.80

Source: Compiled from Fact Sheet on Foreign Direct Investment (FDI)

The above table shows that, FDI equity inflows received by Hospitals and Diagnostic centres have been increasing positively. The health care sector received Rs.5, 022.15 crores of amount FDI inflows during April 2000 to December 2011 and it was increased up to Rs.5, 417.92 crores by accounting 0.75% in total FDI inflows. The growth rate in FDI inflows in hospital and diagnosis sectors is significantly high during this period. The percentage share of FDI in hospital and diagnostic sector, in total FDI in India has been increased from 0.72 in December 2011 to 0.80 June 2012.

MAJOR CHALLENGES :-There are external and domestic factors, which challenging foreign investment, especially Foreign Direct Investment in India's hospital segment. Suneeta Reddy, Director, Financ e, Apollo Hospitals Enterprise Ltd, Chennai points out that "While there are clearly many drivers to foreign investment in hospitals in India, Role OfFdi In

India's Health Care Sector: Major Issues And Challenges www.ijhssi.org 39 | P a g e there are external as well as domestic constraints, which explain the limited presence of foreign investment in India's hospital segment".

EXTERNAL CHALLENGES: -One of the external factors is the trends towards privatization in health care in major developed countries; this is a sector that is undergoing reform and internal problems in those economies. In many countries, the number of private players who can establish hospitals overseas has a limited scope. Hence, the potential number of overseas institutions that can in vest in emerging markets may be rather limited. A second factor that was commonly noted was that the hospital business requires localized and in – depth knowledge of the host country's market and thus entry as an independent overseas institution is very dif ficult. Joint ventures may be a better way of entering a foreign market when setting up hospitals. But there are problems in maintaining partnerships, as there are issues of financial control and differences in expectations and management styles. A third fact is that foreign investors would consider many competing destinations and would tend to go to markets which they are more familiar with and where there is clarity about policies not only regarding the health care sector but also the overall situations. The Indian government does not have a clear roadmap for the health care sector, has not considered it as a core sector, and is perceived to be non -transparent in terms of its regulatory environment and corrupt and inefficient in its procedures for establis hing business, all of which do deter foreign investors.

DOMESTIC CHALLENGES:-The domestic factors, specific to the hospital business, have limited the extent of FDI in India's hospitals include initial investment related factors as well as post- establishment related operational issues, which affect the returns to investment. The single most important constraint is the high cost involved in setting up hospitals, the long gestation period of such investment, and the relatively low returns on invest ment. Several senior persons at leading corporate hospitals stated that hospitals are a very expensive business involving huge upfront very capital –intensive investments and very high running costs.

OPPORTUNITIES:-One of the main opportunities is increase in the space of medical tourism in India. Medical tourism in India is growing at a compounded annual growth rate of over 27 per cent during 2009-2012.Due to the increasing medical tourism and greater clinical trial activities in India, there is a need to upgrade the service standards and provide facilities to bring the service levels on par with global standards. This changed outlook has created excellent opportunities for the investors to provide much needed managerial and financial support. The following three major sectors have significant opportunities for the health care investors in India. They are: I, hospitals and infrastructure ii, health insurance iii, technology driven services – investment in manufacturing of medical equipment.

CONCLUSION:-There are many positive implications of foreign investment in hospitals. The major impact of Foreign Direct Investment is the creation of the necessary infrastructure. Investments are also needed beyond the metros to expand access to health care. In addition to helping increase physical capacity in the health care sector, such as increasing the number of hospital beds, diagnostic facilities, and increasing the supply specialty and superspeciality centers, foreign investment can also help in raising the standards and quality of health care, upgrading technology, and creating employment opportunities, with potential benefits to the health sector and the economy at large. However few things to be kept in mind for achieving success in hospital sector are that the cos t of medical care should be affordable most importantly in the tire -II and tier - III locations should concentrate on the ailments which are

geography specific. Considering the need of proper health care facilities, it would act as a major boost to the heal   th care sector if the same is included under the ambit of the „infrastructure‟ sector. Such policy move would allow health care facilities to receive more tax benefits. For the purpose of direct taxation it would be eligible for tax benefits under section 80-IA of the Income Tax Act,1961.This section provides for a ten year tax holiday is to enterprises engaged in the business of development, operation and maintenance of infrastructure facilities. Such tax holiday may help in reducing the input costs involv ed in the establishment of a hospital. Such additional money could be used for further investments in to the sector which in turn may result in more people receiving proper health care and more job opportunities for health care workers. Role Of FdiIn India   ’s Health Care Sector: Major Issues And Challenges www.ijhssi.org 40 | P a g e

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Digital advertisement and its impact on spirituality in leadership

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Abstract

ABSTRACT:-This paper examines the development and initial validation of a multidimensional measure of servant leadership behaviour (Servant Leadership Behaviour Scale). Both   qualitative and quantitative studies are reported to establish preliminary psychometric properties for the new 35 -item, six -dimension measure. The resultant servant leadership model is characterized by its service orientation, holistic outlook, and moral   -spiritual emphasis, thereby extending current models of servant leadership and existing works on contemporary leadership approaches. Theoretical contributions, practical implications, and future research directions are discussed in the concluding section of the paper

KEYWORDS –LEADERSHIP, DIGITAL ADVERTISEMENT, SPIRITUALITY.

INTRODUCTION

Contemporary organizations are plagued by systemic problems such as bullying leadership (**Einarsen,1999**), abuse of power (**Sankowsky,1995**), unethical practices (**Currall and Epstein, 2003**), toxic emotions (**Frost,2003**), social isolation and alienation in the workplace (**al., 2002   Sarros et**), and the violation of employees' psychological well -being and work -life balance (**al.,2005 De Cieri et** ;**Thornthwaite, 2004** ; **Wright and Cropanzano, 2004**). These chronic problems are epitomized in the demise of Enron, WorldCom, Tyco, and scores of other companies in the United States and globally. In this context, th   e interest in value -laden leadership research under the terms transformational leadership, authentic leadership, spiritual leadership, and servant leadership should come as no surprise. In this paper, we present servant leadership as an emerging leadership approach that appears more relevant and timely in the present context than other value -laden leadership approaches. More specifically, we argue that our servant leadership model extends the works on these complementary leadership approaches and existing a   lternative servant leadership models by virtue of its emphasis on service, follower, and moral -spiritual dimensions, as delineated in the following section. We believe that there is a need to develop and validate a holistic construct of servant leadership that incorporates these dimensions.

WHY SERVANT LEADERSHIP?

In this section we examine the similarities and differences between servant leadership and other contemporary leadership models, namely transformational, authentic, and spiritual leadership.

Transformational Leadership

Graham(1991) and **al. (1999Farling et**) asserted that servant leadership is similar to **Burns' (1978**, p. 20) transforming leadership, in that both approaches encourage leaders and followers to 'raise one another to higher levels of motivation and morality'. However, servant leaders are conceptually distinct from   **Bass's (1985**) transformational leaders. First , servant leaders are more likely than transformational leaders to demonstrate the natural inclination to

serve marginalized people. **Bass (1985**) argued that transformational leaders seek to empower and elevate followers rather than keep followers weak and dependent; however the effects of that increased motivation and commitment will not necessarily benefit followers, as 'there is nothing in the transformational leadership model that says leaders should serve followers for the good of followers' (**Graham, 1991**, p. 110). On the other hand, similar to **Burns' (1978**) transforming leadership, servant leadership requires that leaders lead followers for the followers' own ultimate good. Second, servant leaders are more likely than transformational leaders to set the following priorities in their leadership focus: followers first, organizations second, their own needs last (**Graham, 1991**). More recently, **Barbuto and Wheeler (2006**) reiterated that the role of servant leaders is to serve followers, whereas the role of transformational leaders is to inspire followers to pursue organizational goals. Hence, the focus of servant leadership, first and foremost, is on individual followers, and takes precedence over organizational objectives.

The rationale behind this deliberate focus on followers is well summarized by **al. (2004 Stone et**, p. 355) who asserted that 'organizational goals will be achieved on a long-term basis only by first facilitating the growth, development, and general well-being of the individuals who comprise the organization'. Unlike transformational leadership whose primary concern is 'performance beyond expectations', the *sine qua non* of servant leadership is followers' holistic moral and ethical development. In fact, from its earliest conceptualization, servant leadership has been considered a leadership approach that elevates leaders and followers both morally and ethically (**Greenleaf, 1977**).

Authentic Leadership

Avolio and Gardner (2005) acknowledged that servant leadership shares similar key characteristics with authentic leadership, in that both explicitly recognize the importance of positive moral perspective, self-awareness, self-regulation (i.e. authentic behaviour), positive modelling, and a focus on follower development for a leader to function effectively. Authentic leaders are defined as individuals who have a deep awareness of their own and others' values/perspectives and the context in which they operate, and are positive in their outlook (**al., 2004 Avolio et**; **al., 2005Gardner et**). These perspectives align with the servant leadership philosophy; although **Avolio and Gardner (2005**) suggested that follower self-awareness and self-regulation are missing from servant leadership behaviour. This view may overlook more recent studies on servant leadership which have addressed these missing components (e.g. **Barbuto and Wheeler, 2006**; **Dennis and Bocarnea, 2005**; **Laub, 2003**; **al.,2006Whittington et**; **Wong and Page, 2003**). For example, through positive modelling, servant leaders encourage followers to demonstrate consistency between what they say and do, transparency about their limitations, and engagement in moral reasoning. Most importantly, however, we observe that servant leadership emphasizes a spiritual orientation, which is not strongly highlighted in the authentic leadership model. We argue that spirituality is an important source of motivation for servant leaders.

Spiritual Leadership

Our review of extant literature also indicates that there are points of convergence and divergence between servant leadership and spiritual leadership as conceptualized by **Fry (2003**). Both our servant leadership and **Fry's (2003**) spiritual leadership models appeal to virtuous leadership practices and intrinsic motivating factors to cultivate a sense of meaning, purpose, and interconnectedness in the workplace. In particular, both approaches attempt to facilitate a holistic, integrated workplace where individuals engage in meaningful and

intrinsically motivating work. This leadership orientation finds its expression through service, which at the same time becomes a source from which leaders derive the meaning and purpose of life (**Fry,2003**; **Maddock and Fulton, 1998**). The three qualities in **Fry's (2003**) construct – vision, altruistic love, and hope/faith – are also embedded in the construct of servant leadership. The importance of vision to servant leaders, for example, has been well documented (**Buchen,1998**; **al., 1999Farling et**; **Russell and Stone, 2002**). **Greenleaf (1977**, pp. 21–2) was the first to note that the servant leader 'needs to have a sense for the unknowable and be able to foresee the unforeseeable'. Similarly, the values categorized under altruistic love and hope/faith in **Fry's (2003**) model (i.e. trust, integrity, acceptance, humility, compassion, and perseverance) are reflected in servant leadership. Integrity, for example, is conceptually associated with servant leadership, as is trust

Given the above similarities, one could argue that servant leadership is embedded in spiritual leadership, in that servant leadership is a manifestation of altruistic love in the action of pursuing transcendent vision and being driven to satisfy needs for calling and membership. However, it would be equally valid to argue the contrary, whereby spirituality is the motivational basis for servant leaders to engage others in authentic and profound ways that transform them to be what they are capable of becoming. We consider the latter to be more compelling, however, as there are areas of divergence in the spiritual and servant leadership models. **Fry's (2003**) causal spiritual leadership model identifies follower needs for spiritual survival as expressed through calling and membership as outcome variables, whereas calling and membership are inherent in servant leadership behaviours. Servant leaders themselves are driven by a sense of inner calling and meaning before assisting others to develop these values. As for 'membership', it is manifested in the servant leader's aspiration to foster leader–follower relationships characterized by shared values, open-ended commitment, mutual trust, and concern for the welfare of the other party (**De Pree, 1989**), which is made possible by the servant leader's unconditional acceptance of others. In short, we believe that spirituality is one of the many dimensions of servant leadership, but there are other equally important dimensions such as self-sacrificial servant hood and moral values, which are not clearly articulated in **Fry's (2003**) model.

Leadership

We have thus far shown how the model of servant leadership we propose in this paper extends the transformational, authentic, and spiritual leadership models. Our holistic model of servant leadership incorporates follower-oriented, service, spiritual, and moral dimensions of leadership sorely needed in the current organizational context. We share **Bass's (2000**, p. 33) sentiment that 'the strength of the servant leadership movement and its many links to encouraging follower learning, growth, and autonomy, suggests that the untested theory will play a role in the future leadership of the learning organization'.

In the next section, we briefly summarize our review of the classical and contemporary literature on servant leadership from the fields of religious theology, positive psychology, philosophy, and organizational leadership. Because the purpose of this paper is to develop and validate a multidimensional measure of servant leadership behaviour, the literature guides the identification of dimensions and themes pertinent to servant leadership as a first step in this development. We subsequently conducted two empirical studies to triangulate the findings from the literature and to help establish the psychometric properties of the measure. In Study 1, content validity was built into the measure through (a) content analysis of interview data, which guides item generation for the measure, and (b) content validation of the measurement items using an expert panel. These steps were necessary to ensure that the

measure we developed sufficiently captured the specific domain of servant leadership under examination, and excluded irrelevant items (**Hinkin, 1995**). Study 2 provided evidence of reliability, internal consistency, unidimensionality, and discriminant validity of the measure using confirmatory factor analysis.

THEORETICAL BACKGROUND

Green leaf(1977) initiated the movement of servant leadership in organizations on the basis of his reading of **Herman Hesse's (1956**) *Journey to the East* , in which the servant, Leo, becomes the leader through his servanthood to a group of people on a spiritual pilgrimage. Leo's story il lustrates that behind the seemingly absurd and irrational coexistence of servanthood and leadership, there emerges a profound sense of leadership that 'begins with the natural feeling that one wants to serve, to serve first. Then conscious choice brings on e to aspire to lead' (**Greenleaf, 1977** , p. 13). Building on this idea, **Daft and Lengel (2000** , p. 176) asserted more than two decades later that within servant leaders, 'the desire to serve others takes precedence over the desire to be in a formal leadership position'.

That 'servanthood' defines servant leadership is a n idea recorded much earlier in the Bible where seven key Greek words are often used to denote the term 'servant' while referring to leaders, namely *diakonos*, *doulos*, *huperetes*, *therapon*, *oiketes*, *sundoulos*, and *pais* (**Getz, 1984**). None of these words insinuates a lack of self -respect or low self -image. Instead, voluntary subordination is manifested in the willingness to assume the lowliest of positions and endure hardship and suffering on behalf of other people (**Vine,1985**).

The concept of servant leadership has frequently been closely tied to religious theology. For instance, Hesse's *Journey to the East* is rich in ancient Eastern religious tradition, primarily Hindu. In comparison, the numerous biblical accounts of servant leadership (see **Sendjaya and Sarros, 2002**) indicate that the concept is strongly rooted in Judeo-Christian theology. In fact, many contemporary publications on servant leadership are associated with the Christian faith (e.g. **Banks and Powell, 2000** ; **Blackaby and Blackaby, 2001** ; **Ford, 1991** ; **Sanders, 1994**; **Wright, 2000**). However, servant leadership has also found support from other religious as well as non -religious beliefs (**Fry, 2003** ; **Hicks, 2002**). **Kurth (2003**), for example, argued that the concept of service is taught by all major religions (e.g. Islam, Christianity, Judaism, Hinduism, Buddhism) and non -religious philosophies (e.g. moral philosophy, Siddha yoga, Taoism). A commo n thread among these approaches is the internal conviction that the servant leader is a servant of a higher being or power, and in obedient gratitude to that higher being or power, serves other people. In summary, classical literature suggests that the distinguishing elements of servant leadership are its primary intent (what the servant leader does) and self -concept (who the servant leader is), which implies that servant leadership is not only about 'doing' the acts of service but also 'being' a servant (**Sendjaya and Sarros, 2002**). Servant leaders portray a resolute conviction and strong character by taking on not only the role of a servant, but also the nature of a servant, which is demonstrated by their total commitment to serve other people (**Jaworski, 1997**).

Extant review of the literature identified more than 20 t hemes pertinent to servant leadership, which can be categorized into six different dimensions of servant leadership behaviour: Voluntary Subordination, Authentic Self, Covenantal Relationship, Responsible Morality, Transcendental Spirituality, and Transfor ming Influence. The next sections briefly outline each of these conceptual dimensions of servant leadership.

Voluntary Sub -ordination. The literature suggests that central to servant leadership is a willingness to take up opportunities to serve others when   ever there is a legitimate need regardless of the nature of the service, the person served, or the mood of the servant leader (**Blanchard and Hodges, 2003** ; **Foster, 1989** ; **Marshall, 1991** ; **Wilkes, 1998**). Unlike self-seeking leaders who serve others only when it is convenient or personally advantageous to them, servant leaders consistently attend to a legitimate need of service vol   untarily (**Foster, 1989**). This voluntary nature of service implies that servant leadership is more about 'being a servant' than just merely 'doing acts of servi   ce', thus reflecting the leader's character (**Jaworski, 1997**). This emphasis on 'being' is seen, for example, in Jesus when he described himself to his follower   s: 'I am among you as one who serves' (NIV Bible, Luke 22:27). **Foster (1989**) described Jesus' actions as a form of voluntary subordination which is seen as a r evolutionary act of will to voluntarily abandon oneself to others. The readiness to renounce the superior status attached to leadership and to embrace greatness by way of servanthood is considered a hallmark of servant leadership (**Greenleaf, 1977** ; **Wilkes, 1998**).

Authentic Self. Since their leadership flows out of 'b   eing', servant leaders are capable of leading authentically (**Autry, 2001** ; **De Pree, 1989**), as manifested in their consistent display of humility (**McGee-Cooper and Looper, 2001**   ; **Swindoll, 1981**), integrity (**Russell and Stone, 2002** ; **Wong and Page, 2003**), accountability (**Block, 1993** ; **Marshall, 1991**), security (**Palmer, 1998**), and vulnerability (**Batten, 1998** ; **De Pree, 1997** ; **Patterson, 2004**). For example, the humility of servant leaders is manifested in their willingness to work quietly behind the scenes, spend time on small things, and make see mingly inconsequential decisions unrewarded and unnoticed (**Badaracco, 2002**). **Palmer (1998** , p. 202) noted that in stark contrast to insecure leaders who 'operate with a deep, unexamined insecurity about their own identity', servant leaders are able to work behind the scenes willingly without constant acknowledgement or approval from others. Their secure sense of self enables them to be accountable and vulnerable to others, marked by the absence of self defensiveness when criticized (**Batten, 1998**) and the capacity to 'abandon themselves to the strengths of others' (**De Pree, 1997**, p. 182).

Covenantal Relationship. The authenticity o   f servant leaders significantly shapes and affects their relationships to others. Servant leaders engage with and accept others for who they are, not for how they make servant leaders feel (**Greenleaf, 1977**). This unqualified acceptance enables other people to experiment, grow, and be creative without fear (**Daft and Lengel, 2000**). Unlike most leaders who protect status symbols as a means of establishing distance between themselves and their followers, servant leaders treat all people with radical equality, engaging with others as equal partners in the organization (**Marshall, 1991**). **De Pree (1989**) and **Graham and Organ (1993**   ) characterized this type of relationship as a covenant-based relationship, which is an intensely pers   onal bond marked by shared values, open-ended commitment, mutual trust, and concern for the welfare of the other party. The strong ties that bind covenantal partners produce a relationship that is not easily stretched to breaking point or threatened by disagreement or conflict.

Responsible Morality. Since the exercise of authority and power always entails ethical challenges in every leader -follower relationship (**Bass and Steidlmeier, 1999**   ; **Hollander, 1995**), servant leaders also ensure that both the ends they seek and the means they employ are morally legitimized, thou ghtfully reasoned, and ethically justified (**Sendjaya, 2005**). This ethical predisposition is likely when we consider that servant leaders appeal to higher ideal s, moral values, and the higher   -order needs of followers (**Yukl, 1990** , p. 210). Furthermore, **Graham (1991**) argued that servant leadership employs relational power which

facilitates good moral dialogue between leaders and followers. In her later work, **Graham (1995**) suggested that servant leadership promotes post -conventional moral reasoning in organizations, as well as encouraging others to engage in it. Post -conventional moral reasoning relies on internalized principles of justice and right rather than the expectations of others, attainment of reward, or avoidance of punishment. In an organizational context where ethical principles are typically compromised, servant leadership fosters reflective behaviours which bring about positive changes in the ethical climate of the organization (**Ciulla, 1995**; **Graham, 1991**).

Transcendental Spirituality. The covenant-based and moral-laden relationships that servant leaders promote are also imbued with spiritual values. Emerging literature suggests that spiritual leadership and servant leadership are conceptually related (e.g. **Fairholm, 1997**; **Giacalone and Jurk iewicz, 2003** ; **Mitroff and Denton, 1999**). Fry (2003 , p. 708) provided a clear articulation of the relationship between the two constructs, claiming that 'the servant leader brings together service and meaning – the leader is attuned to basic spiritual values and, in serving them serves others including colleagues, the organization, and society'. Similar to spiritual leadership, servant leadership responds to the needs of individuals whose lives in today's modern workplace are often characterized by disconnectedness, compartmentalization, and disorientation (**Fairholm, 1997** ; **Mitroff and Denton, 1999**), by restoring a sense of whol eness (**Conger, 1994** ; **Hicks, 2002**) and fostering a 'holistic, integrated life' (**Fairholm, 1997**, p. 31). Servant leaders are also attuned to the idea of calling in seeking to make a difference in the lives of others through service, from which one derives the meaning and purpose of life (**Fry, 2003** ; **Maddock and Fulton, 1998**). This calling involves a sense of interconnectedness between the internal self and the external world (**Fairholm, 1997**; **Mitroff and Denton, 1999**; **Palmer, 1998**; **Stamp, 1991**; **Vaill, 1998**), the awareness of which enables servant leaders to enga ge in meaningful and intrinsically motivating work.

Transforming Influence. Central to the idea of servant leadership is its transforming influence on other people. **Greenleaf (1977**) argued that servant leadership is demonstrated whenever those served by servant leaders are positively transformed in multiple dimensions (e.g. emotionally, intellectually, socially, and spiritually) into servant leaders themselves. This view is shared by **Graham (1991**) who maintained that servant leadership is contagious. The personal transformation that servant leaders bring about in othe rs occurs collectively and repeatedly, and in turn, stimulates positive changes in organizations and societies (**Fairholm, 1997**; **Russell and Stone, 2002**). In their work on legacy leadership, **al. (2005 Whittington et**) highlighted a key similarity between servant leadership and legacy leadership in that both are follower-centred leadership approaches which seek to transform the lives of others. This transforming influence occurs through visioning (**Buchen, 1998** ; **al., 1999 Farling et**; **Russell and Stone, 2002**), modelling through personal example in visible and tangible ways (**Batten, 1998** ; **De Pree, 1992** ; **Pollard, 1996** ; **Russell and Stone, 2002**), mentoring and empowering others (**Buchen, 1998** ; **De Pree, 1989** ; **Patterson, 2004** ; **Pollard, 1996**; **Russell and Stone, 2002**), and trust (**De Pree, 1997** ; **Joseph and Winston, 2005**; **Patterson, 2004**; **Russell, 2001**).

These six dimensions of servant leadership are represented in the theoretical framework shown in . The framework was used in the study for categorizing interview data and generating measurement items in the next stage of scale development. Taken together, the six dimensions in the frame work also distinguish servant leadership from the current models of servant leadership, as delineated in the following section.

DIGITAL ADVERTISEMENT HELPS IN SPIRITUALITY IN LEADERSHIP MODELS

In this section we show how our model of servant leadership ex   tends existing empirical models of servant leadership, namely **Laub's (2003**) Organizational Leadership Assessment (OLA), **Wong and Page's (2003**) Revised Servant Leadership Profile (RSLP), **Barbuto and Wheeler's (2006**) Serva nt Leadership Questionnaire (SLQ), and **al.'s (2006   Whittington et)** Servant Shepherd Leadership Scale (SSLS). The comparisons among these four models/measures and the Servant Leadership Behaviour Scale (SLBS) developed in this study are outlined in -

	Servant Leadership Behaviour Scale (SLBS)	Organizational Leadership Assessment (OLA) (Laub, 2003**)**	Revised Servant Leadership Profile (RSLP) **(**Wong and Page, 2003**)**	Servant Leadership Questionnaire (SLQ) (Barbuto and Wheeler, 2006**)**	Servant Shepherd Leadership Scale (SSLS) **(**al., 2006 Whittington et**)**
Number of items	35	60	97	23	30
Number of subscales	6	6	10	5	4
Name of subscales	• Voluntary Subordination • Authentic Self • Covenantal Relationship • Responsible Morality • Transcendental Spirituality • Transforming Influence	• Displays authenticity • Shares leadership • Values people • Provides leadership • Builds community • Develops people	• Leading • Servanthood • Visioning • Developing others • Team - building • Empowering others • Shared decision making • Integrit y • Abuse of power • Egotistic pride	• Altruistic calling • Emotional healing • Wisdom • Persuasive mapping • Organizational stewardship	• Other - centredness • Facilitative Environment • Self - sacrifice • Affirmation
Content validation	Yes, through literature review, semi - structured interviews, and expert panel	Yes, through expert panel	Yes, through literature review and personal experience	Yes, through literature review and expert panel	NA
Factor analyses	Yes	Yes	Yes	Yes	Yes

We noted that there is a convergence among all models in the inclusion of servanthood (i.e. willingness to serve others) as a fundamental component of servant leadership, albeit under different terminologies (i.e. Voluntary Subordination in SLBS, Values Pe   ople in OLP,

Servanthood in RSLP, Altruistic Calling in SLQ, and Other -Centredness in SSLS). However, the idiosyncratic attributes of servant leadership go beyond the willingness to serve others. That is, the intent to serve others does not naturally emerg e in leaders, nor does it happen in a vacuum. Instead, serving others is driven by the leaders' spiritual insights and humility (**Graham, 1991**). Equally important is that both the ends and means of the acts of serving are exercised in accordance with moral and ethical principles (**Graham, 1991, 1995** ; **Yukl, 1990**). Therefore, spirituality and morality -ethics are the *sine qua non* of servant leadership, and are included in the SLBS. In comparison, the OLA, RSLP, S LQ, and SSLS, exclude these two behavioural dimensions. These omissions are puzzling, as without its spiritual and moral-ethical emphases, there is nothing unique or new about servant leadership that has not been addressed in existing leadership studies. For example, in the case of the OLA and RSLP, half of the OLA dimensions (i.e. Values People, Provides Leadership, and Develops People) and most of the RSLP dimensions (i.e. Leading, Visioning, Developing Others, Team - Building, Empowering Others, Shared Dec ision Making, and Integrity) may arguably be found in other leadership measures such as **Alimo-Metcalfe and Alban -Metcalfe's (2001**) Transformational Leadership Q uestionnaire or **Bass's (1985**) Multifactor Leadership Questionnaire. In short, the inclusion of the spiritual and moral -ethical dimensions in the SLBS reflects a more comprehensive construct of servant leadership compared with existing measures. Apart from spirituality and morality -ethics, the other dimensions of servant leadership tapped in the SLBS and the other four measures are by and large comparable (see for a summary).

Thus far we have shown that the SLBS makes contributions to the field of leadership by extending existing work on servant leadership, and is arguably a more holistic model of servant leadership than existing models. In the next section, we r eport on the empirical development and validation of the measure on the basis of two studies. Study 1 establishes the content validity of the multidimensional nature of servant leadership and Study 2 provides preliminary evidence of reliability, internal c onsistency, unidimensionality, and discriminant validity of the measure.

The Impact of Customer Engagement towards online shopping in India

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Abstract:-This research paper gives a compressive review of the role of E -commerce and how it is attracting customers towards online shopping.

E-commerce has given a new dimension to the business world; the process of selling goods has been entirely transformed. The purchasing patterns of customers have taken on an entirely new perspective, and sales and distribution have taken on a completely new tempo. Ecommerce has emerged as a critical and inventive invention of the twenty -first century. Ecommerce has had a significant influence on the business environment in a variety of ways. A thorough insight of the e -commerce developments in the present decade may be gained from this study report. Ecommerce has become a part of our everyday lives, and it is meeting the expectations of customers by providing services that are distinctive in their own right. It is the goal of this research study to examine how e -commerce websites communicate with their customers. Furthermore, our study report provides a more comprehensive understanding of high-quality brand check-in e-commerce websites.

Keywords:-Ecommerce, customer satisfaction, quality assurance, tech tool automation, urban approach.

Introduction

We have witnessed a significant shift in technology during the last several years. Technological advancements in every industry have made a big amount of difference, which has resulted in a considerable amount of progress in the direction of the services. Consumption patterns are fast shifting; customers are empowered and connected, and they have come to demand an unparalleled degree of service and convenience. Many businesses have made tremendous efforts to close the gap between their expectations and those of their customers, and they are eager to participate in proper interaction with the goal of achieving high levels of customer satisfaction. Approximately 4.5 billion people, or more than half of the world's population, have access to the internet. The advent of the internet and technological advancements has resulted in the expansion of the e-commerce business.

Michael Aldrich was an English entrepreneur who, in 1979, pioneered the concept of online purchasing. E-commerce is the practice of selling and purchasing items through the internet. In e -commerce, there are several sorts of transactions, including business to business, business to customer, customer to company, and customer to consumer transactions. The expansion of e -commerce has resulted in the establishment of several businesses; now, Amazon is the world's largest e -commerce firm, followed by Just Dial, eBay, Shopify, and others. Electronic commerce has had a tremendous influence; the number of customers who make purchases online has steadily risen in tandem with the rising use of the internet. The market is out of reach for many customers these days since they are too busy with their other commitments.

E-commerce has therefore made their lives more easy in many ways. Customers increasingly look for things they want to acquire on the internet through e -commerce. Companies have a

robust search engine that displays hundreds of items that are tailored to meet the demands of consumers.

Literature review

The journey of e-commerce in India was not in incline stage at the beginning, it has started in the year 1999 by K.Vaitheeswaran,   the company name was fabmart.com, the Indian customers are very new to this segment, the payment gateway and logistics wasthevitalissueofconcern.TheIndiangovernmenthascomeupwithinnovation;theyhaveintroducedanonlinepaymentmethodinIRCTC. This process has made customers understand the online payment method but there were few technical challenges. Then   later taking these technical challenges as an opportunity, the major players like Flipkart, Amazon, Snap   deal, and Myntra came up with trustable payment gateways like PayPal and Pay   You. They are very safe and secure; slowly they have won the trust of customers. Then the rest is history, now e-Commerce has become a shopping platform for every urban customer.

Sale sine-commerce

In India, online retail sales will operate mainly with (B2C) Business to customer's sales. The most selling products in e-commerce websites in India are Fashion, Electronics, Beauty, kitchens, Furnishing, Food, Books, Jewellery, Handmade Products, and Medical and Health Supplements. And the top product and services selling e   -commerce websites are AmazonIndia.com, Flipkart.com, and   Myntra. They have a large   sales market in India, mainly operate with (B2B) Business to Business Market sale and (B2C) Business   to customers market.

In India, some online banking payment modes have made shopping online easy, like Google pay, Phone pay, Paytm, BHIM, and   Amazon pay. These payment gateways play a crucial role in the development of sales of websites. They have special features of   booking tickets for planes, buses, trains and paying bills etc. These apps were introduced in the year 2014 to 2017, and for the rest   of histo ry these apps have been helping in increasing the sales of many ecommerce websites. Additional features like coupons,   offers, and discounts on the product and services excite the customers to visit the website and buy often.

Sale strategy during any occasion or festival is changed, along the lines of flash marketing. In flash marketing, ate particular period, the products or services are discounted and certain offers like buy one get one free is applied to grab the customer's attention and they have the urgency to purchase the products so that they don't miss out on the special offers.This3hourflashsaleshavetheverybest transaction rates, the sales rate increase. The cross-selling strategy used is creating bundles to sell the products. For instance, if product A sells well then it is bundled with product B (sold less) at a lower price.   The complementary products are club bed together. For instance, if you sell tooth paste, then bundle it with a tooth brush, tongue scraper, and mouth wash, which lead to selling more products, and the customer is satisfied. Next is the shipping process, a crucial part of the business. Reducing the shipping rates, reaching the maximum areas and services along the lines of COD (cash on delivery) are the main factors for the shipping strategies.

The year-end sale is an excellent opportunity used to turn upon the inventory. Offers and deals make the inventory move ate rapid rate and lead to adding up of fresh products and motivates the loyal customers.

The next major aspect of   sales promotion is marketing done in the right way. The catchy   -taglines or advertising means involving famous actors have helped the organization. Creating anticipation in social media and attracting young customers is the right target market.

Customer engagement

Customer Engagement is the emotional and ethical connection between a customer and a brand or a company. Highly engaged customers buy more products and promote more and show or demonstrate more trust and loyalty towards the brand and company.   Providing and producing a high-quality customer experience is the most important component in this Era in an organization's   customer engagement system or strategy. In the next 3 years, Customer Engagement in the current decade will grow upto 24% with the help of Digital Marketing and online shopping channels.

Importance of Customer Engagement

According to an Indian marketing survey, Customers are communicating and buying through digital channels. Like Amazon.   com, flipkart. com, Myntra, etc. These channels have increased and given growth to the importance of customer engagement strategy.

1. Discovering the factors that encourage customers to involve. Identifying the risk that, customers will not have any kind of issues.
2. Understanding customer needs and expectations.
3. ReducingPriceandincreasingretentionandidentifythesellopportunitieswhichhelpstoenhancebrandloyaltyandcompanyreputation.
4. Acquiring new customers through Digital marketing, word-mouth of marketing, and social media marketing.

Customer engagement in e-commerce platform in India

Despite the pandemic in 2020, e-commerce platforms had an exceptional increase in sales in India, with the help of customer engagement with their loyal customer's branding. The five stages of customer engagement are to Disc over, Shop, Buy, Own, and   Advocate, this has helped in the increase of sales and marketing in the e-commerce websites, with the new product line ups. Digital marketing is the new   key to the essential part   of excessive customer engagement.

Myntra is the India's number one online retail fashions to re by maintaining its leading position, having an ethical relationship with the customer. By Overcoming its competition with Amazon (the world's largest e-commerce site), with the features like myntra studio, try and buy, detailed filters, various fashion sales for example end of reason sale, weekend sales, or birthday sales, festive   offers, special discounts and a membership deal that is myntra insider for the influencers and fashion stylist and provides tips   and bits of advice from top celebrities with earning rewards and gifts. Myntra is making an easy way for its customer to shop online; the biggest move is being partners with Microsoft for accelerating digital transformation, focusing on innovation and high   user interface technology for the further benefits and better customer interaction.   Myntra became successful by its progressive development and advanced technology making high profits. Myntra exclusively have branded clothes, accessories and beauty   products, gadgets, household products and myntra mall, assuring a quality check to its customer.

Alongthelinesoffollowingtheonlinetrendsdesiredbythecustomers,socialmediamarketingfortheexactpurposeofinfluencingpeople to buy their products. Compact elaboration abo   ut the special features is Myntra studio - this actively demonstrates that the   fashion freaks exhibit their fashion advices and recommends clothes for the watchers, and myntra provides the similar clothes displayed by the person as a post. Myntra Insider (l   oyalty programme) - a membership deal without any monetary terms for the active users and rewards points, perks and privileges with every purchase.

This programme will engage with alliance partners who   wish to promote, intensify its business or product, a nd collaborate with myntra for various exclusive discounts and offers for the insiders or the participants, this demonstrates high customer engagement for loyal users and provides an opportunity to them, along the lines of fashion tips and advices from top celebrities of India, VIP access to all sale events. Explore on myntra with myntra   move signifies that the users are rewarded for an active lifestyle by the fitness data of the user converted to shopping currency/coupons, playing simple games and earning rewards further used while purchasing. These all features indicate the excessive efforts by myntra for customer satisfaction and are completely successful.

Enabling the customer to give feedback and reviews-demonstrates that after every usage of the product or services by the customer should be reviewed and feedbacks are taken for understanding the customer satisfaction. Reaching out to the unhappy customers -the people not satisfied should be contacted by the customer services managers of the particul   ar company. Implementing loyalty   programs- this assists in high up the loyal customer's assurance towards the company. Delivering an excellent e -commerce user experience- the technology used by the website must be easily accessible for the users and remark   able. Making better use of social   media- social media displays customers' needs and even demonstrates the company's product and services, as people use more   social media and it also included as a market place now.

Market expectations on e – commerce-The concept of market expectations is based on the prediction of short -term interest rates or what will the short   -term interest rates   be feature - based by the current long -term interest rates; the market Ecommerce Business should reach a 55% growth rate from 4. 5trillion\$ in2020 to7.8 trillion\$ in future or 3years. By the market, expectation e-commerce will make new records in sales rates.**The market of Indiane-**commerce can be segregated into various types of online services like online retail, online financial services, online travel, online shopping, etc. based on categories of the product, 2019-the online ravel services had the highest market share because they improved the connectivity between air ways and railways among the people because of the fastest-growing number of internet users.

Manye-commerce companies have been improved in various methods of online services like online retail, online financial services, online travel, online shopping, etc. based on categories of the product, 2019-the online travel services had the highest market share because they improved the connectivity between airways and railways among the people because of the fastest- growing number of internet users.

Many e -commerce companies have been improved in various   methods of innovation and technologies like artificial intelligence, machine learning, virtual reality, augmented reality, voice recognition, etc. to approach and attract customers also to compete with   other similar companies in the market. For example, Amazon has incorporated voice assistant [Alexa] for helping their customers, making their work   more simple, and improving customer satisfaction with many new, useful, and innovative ideas which helps the particular company to get success in the market.

There are many e -commerce website's that provides various types of payment methods and are also inter -linked between them so   the customer can choose his comfort payment methods in a safe and secured way, there are many online payment platforms likeGooglepay,applepay,Paytm,amazonpay,PayPal,etc.whichprovidesasecure,easyandefficientwayofonlinepaymentmethods.

The market of e-commerce (retail) sales globally from 2014–2023, in terms of billion US Dollars. As from 2014 the sales started from 1,336 billion dollars, 2015 for 1,548 billion dollars, 2016 for 1,845 billion dollars, 2017 for2,382 billion dollars, 2018 with an increase

of sales to 2,982 billion dollars, with more increase by 2019 the sales reached   3,535billion dollars. The sales in 2020 reached 4,206 billion dollars and continuing with the next three years i.e. 2021, 2022, 2023, the market is expected to be increased. By the graph, it proves that the market keeps increasing, the market expectations are high in the e-commerce sector by fulfilling the necessity and social status of customers thus by satisfying with improvising every time.

Quality assurance

Quality assurance is extremely important for every e –commerce website to maintain the quality check regarding the terms of product or services for the exact purpose of assuring the customers of the safety, security, and loyalty to them. This actively demonstrates   that a right attempt of quality assurance leads to more identification and guarantee   of the brands. For instance, Snap deal went in losses for the reason of selling fake products at cheap rates, with intention of grabbing customers attraction towards their cheap   deals, but rather it turned of failing that mission, the particular reason for   this circumstance is most of the customers prefer quality   than the prices.   The regular check of products, assigning time towards checking the functionality or improvements of the quality,   the affirmation of the superior goods and highly engaging with cust omers to understand their needs and to fulfil the intention of   satisfaction. It is a process to develop the verification of higher performance, the usability of the particular system. Regarding the   website's maintenance counts under quality assurance, glit   ches or bugs lead to displaying incorrect information leading to misunderstandings, low sales, and negative reviews of the website cause low customer engagement and losses. The technical aspects are must also be scrutinized, as technology is the primary feature**.**

Results and Discussion

The outlook of e-commerce has completely changed in India, India is on road to digital development. Value –added innovation in e-Commerce is the key, change in technological trends lead to digital development. Stream lined logistics, modes of delivery made things easier for e-Commerce. The payment gateway is the smooth process for customers, easy return and exchange has attracted a lot of customers to e -commerce. Customer services have been a prime most priority for   e-commerce,   adding   services   like   24/7   chat supporthasgarbedtheattentionandsolvedthemajorcustomerrelatedissues.Themajorcompanies using artificialintelligencetosharebettercustomerengagement.CompanieslikeFlipkart,myntra,amaz on are building their own software's to run the system with proper flow. Mobile optimized setup helps this system a lot to run fastly. Social media has also helped e   Commerce a lot. Social media sites can be used as a great marketing tool to   promote e-commerce products. Personalized adds with region -centric approach has impacted a lot. Government privileges to MSME also helped many companies to come into the e-Commerce market. Small and medium-sized E-commerce companies can gain from large players by keeping customer care at the fore. That, alongside co –activity from the government, will take E-commerce to its pinnacle in India.

Advantages:

The E -commerce sector has a large market; as in the internet users are excessive, so that benefits e-commerce having so many website viewers and customers. As the technology is used, the benefits are to check on customer's insights along the lines of the   product purchased by them and the satisfaction levels, recommending other similar products by SEO functions.

Technology is the greatest way to analyse big data or information simply. Rapid responses

for customer queries and an easy way to understand the market by the customer needs displaying through research, plus point that making an e -commerce website does not cost much. More people depend on the internet for every simple necessity, more the sales increase. Features of websites are grouping particular products varying by their structure, pricing, or in bestsellers, which makes the customer access and find the particular product easily.

Disadvantages-

While the re are numerous advantages of e -commerce, there exist disadvantages that customer's fear in e-commerce, while the selection of goods there is lacks of personal touch which in turn decreases customer satisfaction and assurance. Also, the quality of the product shown online when received dissatisfies customers many times which makes the company un trust worthy in the market, and the reputation decreases. There is a high risk of credit card fraud which is feared by many customers as their details are shared. The Prices shown in different online platforms vary from the selling price and there is a loss for buyers so the demand decreases. High competition as every business in the modern world has an e-commerce website, in the process the less reputed companies fall while the famous brands reach heights.

Conclusion-Role of e-Commerce in customer engagement is linked with many factors; technology and the internet are playing an important role. Tech tool automation in e - Commerce is the vital support for customer engagement. The user interface in e –commerce sites is contributing to a major extent in customer engagement. E-commerce sites are very focused on trust-building and quality assurance is the prime most priority to them. Despite the cut the throat competition by the major player s in the market, still, it can able to accommodate the new players in the market. Future of e-Commerce has a stronger impact on the Indian economy. In the next five to 7years, e-Commerce is going to be the future of purchase. Customer engagement will be nerve factor for sales.The Indian Government is putting a valiant effort to help E-commerce in India. Despite everything, there are miles to cover before E-commerce effectively surpasses offline businesses in upcoming days.

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ANALYSE IMPACT OF DIGITAL MARKETING ON CONSUMER BEHAVIOUR

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ABSTRACT:-In the exceptionally serious market and innovation headway with the use of web it has moved the conventional market to advanced advertising systems. Computerized showcasing get wide region and in the exceptionally cutthroat market it include investigating plan of action utilizing advanced innova tions which decreases cost and extend business internationally. Today computerized showcasing have a more prominent extent of extending their business in the future as clients are substantially more fulfilled by doing web based shopping as they find advanc ed advertising significantly more secure than conventional promoting. Advanced promoting give freedom to the clients to examine the data of the item given by the organization and can ready to do examination in like manner, so they can appreciate right to decision and can put request whenever 24*7 at any spot.
KEYWORDS:- Digital, Digitalization, Technology, Behaviour

INTRODUCTION Today digital marketing have a greater scope of expanding their business in the future as customers are much more satisfied by doi ng online shopping as they find digital marketing much more safer than traditional marketing . Each and every income group of people do online shopping as there is different variety of products available at different prices and different payment methods al so available which becomes more convenient for the customers to do online shopping. Today for every organization digital marketing becomes very crucial part in doing business as it not only increases profit margin of the organization but also expand the bu siness globally. Customers become loyal towards product as they become more confident after getting each and every information of the product and they gives their feedback which generate good relationship between customers and sellers. Digitalization play an important role in today's competitive market as it involve exploring business model using digital technologies which reduces cost and expand business globally . It not only benefited to customers but it also reduces the tension of organization as there is no fear of wear and tear or theft of goods as there is no fixed location of shop. It also ensures quality and reduces fraud as there is transparency in the business and there is highly competitive market so customers are free to make choice. There are v arious E -Commerce models such as: • Business to Business E -Commerce (B2B) here both the parties engaged in the business. For example- myntra deals with various brands. • Business to Customers (B2C) here buyers and sellers of products and s ervices do online transactions. For example -online shopping.• Customers to Customers (C2C) here both the buyer and sellers are individual. For example- In OLX both the parties involved are individual they sell the old product which is of no use to him digitally by using int ernet to the one who find it more useful. • Business to Government (B2G) : It involves selling product and services to the government by using internet. Need for digitalization the main stress behind this belief is to make full use of technologies which wil l be beneficial for society as it help in reducing work load and reduction of cost. Digitalization also ensure good quality of product available online which will increase the variety for the customers as they can go through any of seller of his or her choice from any corner of the country or outside the country. Digitalization also builds an image of enterprise as it is the key for competition which increases enterprise ability to play a greater role in international markets. Technologies are used for manu facturing, trade, learning, interaction with customers and many others it also helps in utilization of the raw material from distant locations. Benefits of digitalization Digitalization play an important role in today's competitive world as it involve expl oring business models using digital technologies which help in reduction of cost and expending business globally. There are

various benefits of digitalization which are   - • It build good image of enterprise as technologies are key for competitiveness. • Reduce wear and tear of product as they are not handled frequently. • It saves time and reduces cost which will be beneficial for both customers and sellers. • It ensures quality of product and reduces fraudulent activities as there is transparency. • It impr oves business processes and strengthens competitive advantage. •Access of information anywhere at any time of the day. • Ability to increase the productivity of organization as market are broadly scattered. Traditional marketing vs. Digital Marketing is an art and science of exploring, creating and delivering value to satisfy the needs of a target market at a profit. Marketing can be done through traditional as well as modern ways. Traditional marketing refers to any type of promotions, advertising, campaign   that has been in use by companies for years. There are various methods of traditional marketing such as newsletters, billboards; flyers and newspaper print ads, broad cast, magazine and direct mail. Modern marketing or digital marketing is the marketing o f products or services using digital technologies. The digital marketing can be done through internet, mobile phones or any other digital medium. It includes platforms like social media, blogs, pop ups, e mails and business networking sites. Traditional ma rketing is more costly than digital marketing. It took almost $1800 to reach to 2000 customers through traditional marketing where as it took only $125 to communicate with the customers through digital marketing. Thus it shows us that digital marketing hel ps us in reaching vast audience at a lower cost and even at a faster pace.

IMPORTANCE OF DIGITAL MARKETING : • Growth opportunities for small business: One of the most important advantage of digital marketing is one can select any method for marketing as pe r the budget and can easily reach large number of audience at less cost. In traditional marketing launching any new product in the market is itself is very difficult task. • Convenience for the customers: Without setting local outlet marketer can easily ma   rket the product on the internet this eliminates the barriers of distance. Now without any spending on distributer channels in different country one can easily export business globally. • Less cost: Marketing product through retail outlet costs very high a   compare to market product on the Internet. One should not have spent on maintenances of stores and on displaying products on the shops, as one can order as per the demand of the product.   • Personalization of the customers: Through digital market customer   needs are fulfilled effectively and efficiently, having faster and easy interaction with the customer apart from this it increases customer satisfaction for the product as they can easily make comparison between the products and make purchase decision acco rdingly. • Build good relationship with the customers: Internet helps to build good relationship between customers and marketer as it increases the customer retention level. It build a good communication with the customer from the point they purchase the p roduct to the feedback related to the product and also solve the queries if the customers have any. • Instant Comparison between the products: Customers can easily do comparison between the products and then accordingly make purchase decision. Online marketing allow customers to make free choices of the product and the then take decision as per the satisfaction. • Clear Information available for the product: In digital marketing all the information is available openly displayed on the internet any customer   can go through the information provided   and make decision accordingly.   On the Internet each and every information in detail are available whereas in retail shops very limited information are provided by the retailer only as per their knowledge. DISADVANTAG ES • Highly reliant on Internet: Digital marke ting highly depend on internet.   Internet facility available only with good internet connections. We have become increasingly dependent on the Internet for things we need to maintain our normal life. If this tre nd continues, as most expect it will, we may not be able to survive so easily without the Internet.   • Lack of trust: Customer lack trust on online advertisements some consider it fraud. This is one of the major drawbacks of digital

market as when customers   search for an particular product of a particular company many related competitive products appear on the home page of the same market strategies. This confuse the customers as many option are available to them and they find cheaper product of good quality. • Harm the image of brand: In the digital marketing duplicity in the product increases as many product of the same kind are available. This results in customer start ignoring the branded products and go for the cheaper products.   • Beneficial for only consumer goods: This is one of the practical draw   back of the digital marketing as the industrial goods and pharmaceutical goods cannot be marketed through digital channels.   • Lack of Digital literacy in the world: There is lack of awareness in many parts of t he country, people living in the remote areas still not aware of the digitalization.   • Unaffordable smart phones: When we talk about digital market first thing which come is there should be availability of smart phones . Lack of affordable smartphones resul   ts in utilization of the digital market technologies.• Increase in cybercrime in India: There is no specific measure of security for the cybercrime present in India. India is more prone to the cybercrime. • Problem of connectivity: India has thousands of v   illages but with no proper electricity supply, digitalization are far away from these areas. Due to which these villages remain unconnected with digital market.

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Assessment on Ethical and Methodological Aspects of Social Research

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Abstract: - Research scholars and novice learners in the field of research often encounter obscurities as a matter of fact whatever and whichever examination is being carried out contains some sorts of valuable information for humans that becomes qualitative aspect of the research analysis and executioner got to be very prudent and meticulous this is because as stage has to be covered in painstaking manner which represents flawless and crystal clear inputs. Normally a researcher design works in the manner which suits him the best and pays lot of attention in culminating it to the highest point of satisfaction. If the contents and appropriately and sy stematically utilized it may form proper and sequential arrangement of the case that is being under taken by the investigators. To be true weird things happen while conducting research because examiner rework on investigation process with intention that something new or novelty can be evolved unfortunately while doing that enter never land and find it difficult to get on to the right track leading to the violation of principles and pedagogy. In the current article research scholar has intended to discuss th ese elements which horrifies researcher every now and then.

Key words-Research pedagogy, research ethics,vulnerability, challenges faced by understudy

Introduction:-When an individual enters in the field of research the heart and mind is overzealous and excitement goes very high and one has every opportunity to prove his/her point. Honestly to present what an individual believe is right should be supported abound documentary evidences this is because it is the standard procedure or benchmark to demonstrate if you are saying is true or futile. In real world research investigation process be it in any field certain phenomenon have to be followed by the examiner if wishes to finish the work positively on high note. To accomplish it must follow guide line   s prepared which is accepted and acclimatized universally hence referred as global phenomenon these rules are commonly followed by the research fraternity throughout the world. It is not easy to grasp all in brain instantly perhaps necessacitates quality t   ime spending to for gaining expertise in subject matter. This is the juncture where many renowned and experts in the field of research have written books on issues and predicaments in research because they are many fold. The confusion and chaos will not ab solve the problem arises out of any investigation but sensible comprehension and tactical ways of problem solving abilities might make the further path ways. This brings about issues and formidable circumstances therefore the matter turns unethical and complex. It is the case of all kinds of research carried out universally every day. Drawing our attention on "pedagogy" represents methods or modules of imparting techniques for every learner in the world on any subject some sorts of pedagogy is prepared be i   t technical none technical fundamental none fundamental fictional none fictional and so on. It would not be wrong in quoting that pedagogical issues are found in almost all disciplines. Therefore for an individual it is essential to gain knowledge sufficie   ntly so that theoretical and practical aspect of the study shall be developed nicely. Contrary to this it will store more knowledge to deliver as and when wanted. Pedagogical issues creates elements of inferiority in understudies and they don't reach out t   o decisive juncture if the execution is right or inappropriate this puts them in to dilemma and constantly develop around them components of negativity which internally pricks not give any sort of liberty to think over it distinctly and independently. To a ddress these issues they either required the help of learned person or undergo perpetual study so that doubts arise can be cleared out this is called assessing the

situation and amicable solution of problems. When we talk about qualitative and quantitative research elements pedagogical disturbances are often seen and creates too many hurdles in the research. Referring to the ethical issues of social sciences and information obtained by the researcher must be kept isolated in order to have purity and confide   ntialities. Addressing sensitive, personal or private issues of participants ensures secrecy and confidentiality so as to hide the identity but examining and narrating the truth regarding the subject becomes part of qualitative research. Social research has various types and traits and keeping knowledge on each aspect is important duty of the research scholar.

Meaning of the terms

Research pedagogy :-It defines and determines theoretical and conceptual understanding of process conceptualizes the study undert   aken broaden area of scope and contextualizes outcome. Research pedagogy is two sided effect just like teaching and learning by teaching one upgrades knowledge and skills and understudy get exposure to new methods and technologies.

Research ethics :-It is global phenomenon to adhering to the standard procedures in order to safeguarding genuineness, purity, and clarity of the process because the same is going to be utilized in real life experiments sooner or later. Standard norms and procedures guarantee accuracy and avoidance of error. Ethical research prohibits against fabricated, falsifying, or misrepresenting data used for the purpose of research on the other hand promote truthfulness and minimizes errors.

Challenges faced by understudy   :-Methodological c hallenges of qualitative research involving people considered vulnerable and prevalent this kind of predicaments are encountered by novice researcher who had not gained enough experience in the field of research this leads to great physical and mental exha   ustion propel to distress like mental situation. This is the reason research guides are allocated to new learner for timely course correction and avoid any type of distraction from the work. This is common practice to experiment new techniques in research but under the standard norms and procedures.

Objectives

(1) To understand importance of right research methods.

(2) To comprehensively illustrate effective utilization of ethical research methodology.

(3) To evaluate consequences of adopting inadequate research methodology.

Background:-Plenty of studies have been conducted in past on social and societal aspects with the clear intention to bring transformation. It is termed as vital changing elements for human's growth, development and prosperity theory. For   instance community development plan initiated with objectives and motives to stream line weaker and marginalized section of the specify by undertaking certain research project this encompassing actual events and ground level understanding of grievances of   the affected people once problem is diagnosed subsequently providing solution so that it becomes an easy mechanism for the rest and they get perpetually benefited from the same.

Involving people in social transformation :-It is important to gather as many as possible in the discussion forum and enhance comprehension this might includes ideas and thought processes of people belonging to different classes and complexion of skins when amalgamated these all thoughts may culminate novelty and bring about societa   l transformation one way or the other but integrity and honesty are the two cardinal factors this way ever increasing social problems can be addressed amicably. Ethical issues follow certain rules and regulation which is very much resembling to sharing this common platform.

Encompassing peer groups :-Peer groups have the power and energy to look at the issues and differentiate it. Their valuable inputs may bring cheerful and buoyancy but each one of them may have variegated views which may leads to contradic tion it does not mean that they don't have common agenda of giving something back to the society indeed free and

unhesitant attitude like qualities open new dimensions of studies. It further comprehensively chalks out what to study and zones that has no match to social study.

Including commercial aspects :-The research in the field of social science is not complete if commercial validation is not proved this is because anything and everything is done with the clear cut intention of correlating research to da ily life utility of human and that is possible only if commercial credibility and efficiencies are approved.

Problem and formidability for inducting unethical research methodology :-It is genuine feeling for a researcher to have appropriate methodology beca use lot more is dependent over it in-fact whole research elements revolves around proper methodology. There was a report published in Mumbai mirror and times of India two years back which stated that due to inappropriate methodologies adopted in a year approximately over fifty crores got wasted and huge quantum of times, efforts, and apparatus utilized turned futile. This happened because the result did not reach any sort of conclusion and remained unpublished. Generally before commencing any research proje ct performer verifies viability and feasibility and authenticity for this purpose they undergo table survey to get familiar with ground realities and once that is confirmed researching on the topic begins immediately but it is bonded duty of research scholar to check if method applied is correct or not. Most of the time it so happens that examiner testifies if the approach is appropriate repeatedly to avoid any sort of ado or confusion when research advances. For an instance a drug manufacturing pharmaceuti cal company would like to test drug's contents hence undergo analytical process of testing it in clinical research trial the technique adopted it qualitative if the researcher goes for none quantitative method entire work performed is turns futile and unde rgo wrong decision which puts him in to the situation where finding solution becomes next to impossible hence end up without achieving result. This is the result of following wrong and incorrect methodology therefore the researcher got to be prudent and ca utious assuring ethical aspect of research is followed.

Correlation between research and social science :-Globally millions of researches are carried out for bringing wholesome changes in social sciences. It is an act of bringing varieties and novelty that can give comfort and technical flexibility in human's life. Examinations assures practicability and real life utilization of any result achieved so inducting these in practical situation becomes mandatory which relate performances of studies and people. Th is is simple to admit that human and advancement both can go parallel which exhibits correlating elements and transparency in subject matter.

Presentation of published and unpublished articles due to unethical research methodology during 2016 to 2017

year	streams	number of research	research published	unpublished research
2017-18	social science	83	41	42
2017-18	commerce and management	75	39	36
2017-18	pure science	60	23	37

Graphical representation of data
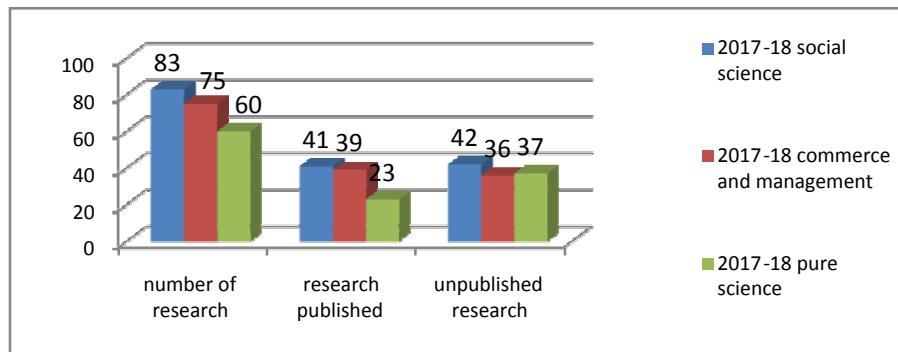
Literature reviews

Moreno, (2001) A key component of that social contract is the expectation that the ethical principles of respect for the dignity of the person, beneficence, non malfeasance, and justice will prevail in the teaching learning situation, as they do in the research relationship .

Morse and Richards (2002) emphasized that protection of participants is the primary obligation of qualitative researchers. This belief is a major underpinning of codes of research ethics.

According to Bryman and Bell (2007) the following points represent the most important principles related to ethical considerations in any research.

(1) Research participants should not be subjected to harm in any ways whatsoever. (2) Respect for the dignity of research participants should b e prioritized. (3) Full consent should be obtained from the participants prior to the study. (4) The protection of the privacy of research participants has to be ensured. (5) Adequate level of confidentiality of the research data should be ensured. (6) Ano nymity of individuals and organizations participating in the research has to be ensured. (7) Any deception or exaggeration about the aims and objectives of the research must be avoided.

Summary and conclusion :-It is crystal clear evident from aforementione d elaboration regarding ethical aspects of research methodology that it opens up two roads for performer one that is directs to the intended goal post and other to the dead end if the applied method is not appropriate. The presentation of data in the form of graph is concretely approves that more than 50% research articles during the year 2017 -2018 never got published because of inappropriate methods adopted this is not the domestic problem but universally researchers encounters such problems and enters in no man's land moreover it precisely illustrates and demonstrates that appropriate and correct methods leads to distinguished and comprehensive results which can be put to human's benefits in future.

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ROLE OF TOURIST EXPERIENCE IN REVISIT INTENTION THROUGH DESTINATION BRAND LOYALTY

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ABSTRACT-There is most likely that the idea of experience has been a famous point over the previous decades, particularly in the field of movement and tourism examine, yet in spite of that the segments that constitute the visitor encounter stays confusing and ill defined (Quan & Wang 2004). It is done in light of the fact that there is distincti   on among scholastics has brought about a fluffy comprehension of the idea (Murray et al 2010) and no reasonable agreement of the conceptualization of what constitutes an affair has been achieved (Konu and Komppula 2012). Tourism encounters are exhibited as   multifaceted destructive encounters (Ooi 2003) coming about because of various information sources (Moscardo 2009); they emerge from exercises, the earth, and also the social settings installed in the exercises (Ooi 2003) and cover a variety of definitions (Moscardo 2009), which adds to its intricacy (Murray et al 2010).

Introduction-As a coordinated idea, tourism encompasses almost all the societal viewpoints in exhibit days. Notwithstanding giving a noteworthy commitment to monetary improvement, socio-social communications, and environmental advancement, tourism furnishes the relationship with other identified with different subjects like financial matters, history, geography, brain science, administration and showcasing, and law, and so forth. In this manner, to comprehend tourism it is important to comprehend and incorporate different parts of tourism. As it were, tourism is an unpredictable subject which incorporates an assortment of orders which required to keep up possibly they are specifically or in   a roundabout way identified with tourism action or wording. For instance, geological and authentic parts of a goal assist us with attaining the learning about the improvement of the goal assets. Additionally natural factors, for example, contamination, goa   l blockage, unhygienic condition, demonstrate a huge impacts on tourism exercises as denied picture may make issue in pulling in the visitors the goal it decimates the charming condition settings of the goal towards which the voyagers are pulled in. For in stance, high contamination issue as a factor diverts the sightseers to visit to their most loved goal. The main objective of this study is to understand the impact of tourist experience in revisit intention.

REVIEW OF LITERATURE :-It was amid that the time of Roman Empire (from 27 BC to AD 476), tr avel idea was produced for the   correspondence channelization from government experts to different domains including the armed force, business and exchange purposes. Travel was likewise started for the specialists a   nd sketcher who played out the business to import outlines for colossal royal residences and tombs. In antiquated Greece, Olympic Games were the fundamental explanations behind the general population to movement where both the challengers and the watchers   choose hotels and sustenance administrations. Prosperous Romans, truth is told, used the movement to shoreline resorts for tourism exercises. Also, the innovative clear in nineteenth and twentieth hundreds of years gave another dimensional ways to deal with the tourism business. Countries like Russia rose to the most as s great goal among visitors for excursion and business. It was amid this decade that flying part began moving towards more proficient innovation. Such headway drove the carriers and other to urism providers to give benefits straightforwardly to explorers through the intuitive method.

Destination Competitiveness :-As per Porter (1990); Spence et al., (1988) different definitions in writing have been determined for aggressiveness however there is by all accounts no broad definition has been given for the specific term. The majority of the investigates in this viewpoi nt give three noteworthy contemplations which incorporate corresponding advantages, cost intensity angles, approach and administration perspective and in addition conventional and socio -social angles (Dwyer and Kim, 2003) and has likewise been examined at full scale and miniaturized scale levels. Then again, Ritchie and Crouch (2003) inferred that the writing does not give an unmistakable separation between such focal points likewise did not give any consequent contemplation to deciding the aggressiveness i n benefit industry (Ritchie and Crouch, 2003).

Agreeing, Poon (1993) goal rivalry should be caught up with four noteworthy standards which include:

1. Considering the earth at need;
2. Making tourism an essential section;
3. Reinforce the flow sources in the commercial center; and
4. Create an energetic private portion.

These standards are taken a gander at useful grounds however have likewise been tested to be excessively viable and wide, making it impossible to be critica l to be received by strategy producers and tourism specialists (Dwyer and Kim, 2003). In characterizing the procedures for goal intensity, Chon and Mayer (1995) proposed to adjust such aggressiveness ways to deal with the tourism segment and talked about t hat such situation general includes five develops like engaging quality, administration, approvals, data and fitness.

Research Methodology

Research Design :-Research outline as a diagram or plan of the way the data fulfilling the exploration target Frazer and Lawley (2000 Keeping in mind the end goal to guarantee that the exploration configuration was predictable with the examination targets, the initial step was taken choosing a destination in Jammu and Kashmir i.e. Gulmarg, Sonamarg Dal lake.

Research Ins trument:-Research Instrument is the general term that researchers use for a measurement device (survey, test, questionnaire, etc.). A self structured questionnaire was used to gather the data from respondents.

Sampling Design:-In this study SRS has been adopted, in which both male and female were included with the implementation of Krejie & morgen for calculating sample size.

Date Analysis

Demographical profile of the respondents :-The researcher distributed almost 800 questionnaires across the three main regions of the state namely Jammu, Kashmir valley and Ladakh region of the state. It was seen that the valid questionnaire were received 652 only from across the state of Jammu and Kashmir **(79.33 % response rate)**. Which means the respondents were in sufficient number to carry and interpret the results in the present research?

Table 1 : Sample Profile and Data collection

Region	Total questionnaires Distributed	Received	Valid questionnaire	Valid Response rate
Jammu	300	240	235	78%
Kashmir	300	302	291	97%
Ladakh	200	145	126	63%
Total Response rate				79.33%

Table 2: Gender profile of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	392	60.1	60.1	60.1
	Female	252	38.7	38.7	98.8
	Transgender	8	1.2	1.2	100.0
	Total	652	100.0	100.0	

Table 3: Age of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-35 years	158	24.2	24.2	24.2
	36-50 years	304	46.6	46.6	70.9
	51-65 years	157	24.1	24.1	94.9
	66 years & above	33	5.1	5.1	100.0
	Total	652	100.0	100.0	

Table 4: Income Status of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 3.50 lakh	102	15.6	15.6	15.6
	3.5 to 5 lakh	259	39.7	39.7	55.4
	6 to 10 lakh	192	29.4	29.4	84.8
	more tahn 10 lakh	99	15.2	15.2	100.0
	Total	652	100.0	100.0	

Table 5: Purpose

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Leisure	309	47.4	47.4	47.4
	Business	194	29.8	29.8	77.1
	Pilgrimage	136	20.9	20.9	98.0
	other purpose	13	2.0	2.0	100.0
	Total	652	100.0	100.0	

Table 6: Education status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	higher secondary	89	13.7	13.7	13.7
	Undergraduate	271	41.6	41.6	55.2
	post graduate	250	38.3	38.3	93.6
	Doctorate or any other higher qualification	42	6.4	6.4	100.0
	Total	652	100.0	100.0	

Conclusion:-The main purpose of the study was to develop a conceptual model to reveal the relationships among experience, satisfaction and behavioral intention,. The study was designed to understand how a J&K could provide a satisfying tourism experience through its cultural offering. The findings revealed the dimensions of destination attributes and tourist emotional involvement with a destination, which provided a baseline measure for understanding the connection between motivation and overall experience and satisfaction of tourists. The results supported the influential effects of motivation, attribute performance, and emotional involvement on overall experience satisfaction. Interpreting   tourists' travel experience provides managerial implications to the tourism industry and contributes to theoretical study**.**The results of this study supported a 5 point Likert's Scale -item, five-factor structure of assessing Customer Satisfaction performance—namely,

- Factor 1: Destination Support services
- Factor 2: Destination connectivity and transportation.
- Factor 3: Food and Beverage services
- Factor 4: Destination infrastructure.
- Factor 5: Safety and Security

The dimension of heritage product   representativeness examined how customer satisfaction and Safety Security elements were interpreted and conserved at Kashmir, including statements such as "I agree that cultural heritage in Kashmir is well interpreted," "the heritage setting is authentic,"   and "the cultural heritage activities reflect the identity of Kashmir." This is consistent with Weiler and Yu's (2008) study, which proposed that a well - interpreted heritage and culture of a destin   ation has the power to enhance   customer satisfaction of a   traveler's experience. the dimension of heritage and cultural product attractiveness calls for the destination to present the heritage elements attractively and interestingly to motivate tourists and to draw tourists' attention. It is consistent with the literature review that heritage and cultural product attractiveness are the core attributes of a heritage destination (Huh et al., 2006; Yousefi & Marzuiki, 2012).The results are consistent with previous studies that tourists with high level of emotional i   nvolvement have more chances to be satisfied with their travel experience (Bennett et al., 2005; Gross & Brown, 2008; Hwang et al., 2005; J. Lee & Beeler, 2009). The mediating model also supported the proposal of Prayag and Ryan that consideration of motiv   ation and personal characteristics might contribute to increase the association between emotional involvement and satisfaction. In addition, the inclusion of the level of emotional involvement in the theoretical model assists in the understanding of touris ts' emotional change during the travel process.Kashmir was commonly recognized as a cultural heritage destination with a brand name of Paradise on Earth; however, the statistical results indicated that the prominent driving factor to visit Kashmir was not the cultural factor. Tourists reported that they were mostly motivated by entertainment, natural beauty, serenity and relaxation motivations based on the mean scores obtained from descriptive analyses.

5.1 Limitation of the study   :-The tourist sample was t   aken from limited destinations of Jammu and kashmir only, and it does not represent the tourists all over kashmir valley covering all the tourist   destinations. Time and cost constraints prevented the research from going deeper in the data collection process. Secondly, due to continuous political unrest in Kashmir valley, the data collection process was restricted to local tourists as there was little inflow of tourists from outside the valley. The sample size of the research was limited to the selected tourists visiting in the state. The research would have benefited from a larger sample size to improve the level of analysis and better represent the overall experi   ence level of the tourist. there could be more northern states may be added in order to generalize the results of the study.

5.2 Future research:-There are a number of areas for further research that have materialized out of this study. This research has   identified the elements of customer experience and determines its relationship between overall satisfaction and behavioural intention. This research could then lead to further investigation into how the attitudes of the tourists can be targeted and eventu   ally overcome. Qualitative research would provide an excellent opportunity to generate a greater insight into the facets of each element of attitude of tourists. This dissertation only represents an attempt to explore the perception of a tourist –all types of tourist. Thus, a recommendation would be that further investigation could be aimed at type of tourist.

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A Study on Influence of COVID-19 pandemic on customer's online buying behavior

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Abstract:-2020 will be reminded in history, because of Corona Virus Disease 2019 (COVID-19) that has influenced our lives in every field. Economy will never be the same as before COVID - 19. Our country went into complete lockdown from 23rd march. On 23 March, the first day of the lockdown, almost services and factories were suspended. Now, offline shopping becomes difficult as well as risky.It will attract the shoppers to take the advantages of internet technology by shopping online. Therefore, there is a need to un   derstand the influence on online buying behavior of customers due to this pandemic. The objectives of this study will be to explore drivers of E -shopping in the situation of COVID -19 pandemic and to know about preferred products that customers want to purc   hase more through online after COVID 19 pandemic.The methodology in this study is **descriptive**, use of published reports, use of published research papers in journals and existing literature about this topic.Findings of the study will help in knowing the e - shoppers behavior under situation of COVID -19 and this study will help the online shopping service providers to make better strategies for providing more satisfaction to customers and to win the competition. This Study suggested that E- commerce companies should take proper steps to make effective marketing strategies to exist in the e-commerce sector.

Keywords:-COVID-19, Pandemic, Online Shopping, Customers, Buying Behavior, Influence

Introduction:-2020 will be reminded in history, because of Corona Virus   Disease 2019 (COVID-19) that has influenced our lives in every field. COVID   -19 is a novel virus that came in the month of December 2019, in Wuhan. The very first case of Corona Virus Disease in India noticed in January. Our country went into complete lock down from 23rd march. On 23 March, the first day of the lockdown, almost services and factories were suspended. Shetty et al. (2020) discussed that due to COVID -19, in contrast to the previous years, the recession is projected to trigger the fall of oil prices, the collapse of the tourism industry, the hospitality industry, the energy industry and decrease in consumerism. We have known that how people take this critical time of loneliness results in enormous improvements to their shopping habits overnight P eople are changing what they purchase, where, and how, from conventional buying to online shopping. It increased the shopping through websites and mobile apps. Due to increasing risk of corona virus, customers are avoiding public places which increasing customers' attraction towards online shopping. Now, E -Commerce Companies have to make better policies to meet changing needs of shoppers. According to market research done prior to the Corona Virus, Growth of India's market in electronic commerce is increasing at a faster rate (approximately 200 U.S. dollars by the year 2026). Recent developments since the epidemic indicate that target can accomplished much faster than initially expected, spurred by an increase in shoppers attracting online deliveries despite concerns of potential infections, if they go out from their homes.

Source:
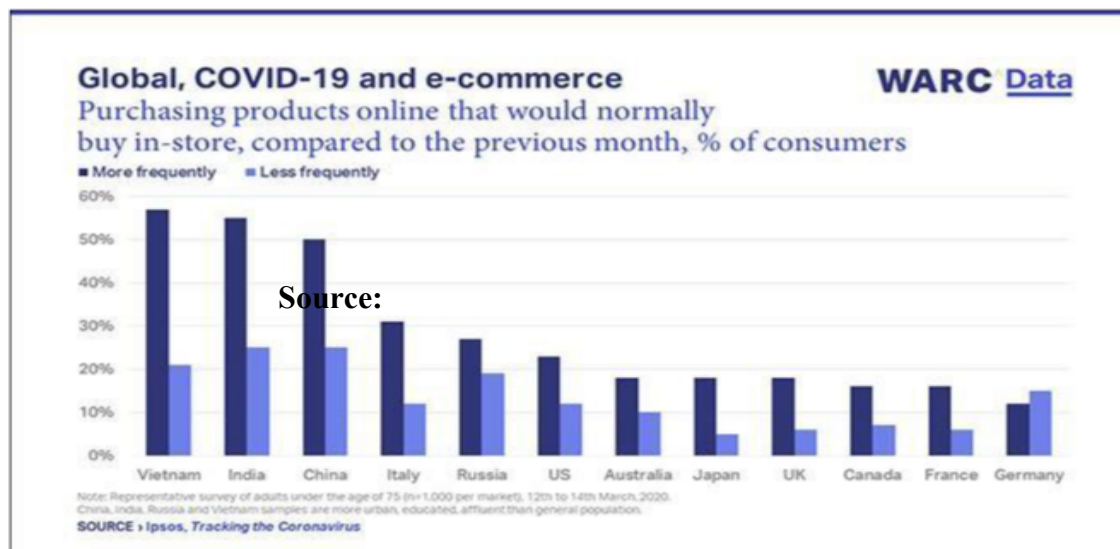
https://www.warc.com/content/paywall/article/WARC
DATAPOINTS/Ecommerce_shopping_more_frequent_because
_of_COVID19/132077

New Corona Virus that causes the Corona   virus disease (COVID -19), a highly dangerous
disease, has infected many people in whole world. Main reason of spreading is to get in touch
with a corona positive person, when an individual contacts an area that has the virus on it, so
staying at home is t he safest way to save from it. Therefore, E -buying for the consumers has
increased.

Objectives

The objectives for this study are:

        To explore drivers of E-buying after COVID-19 pandemic situation

        To know about preferred products that customers are purchasin g more through online
after COVID 19 pandemic

Research Methodology :-The research methodology used for this study is   **descriptive** that
based on secondary data, which includes published reports (Economics Times report, Nielsen
Report, WARC report etc.), publi   shed research papers in international journals , national
journals and existing literature about this topic.

Literature Review

E-Commerce and Covid -19:-Bhatti et al. (2020) discussed in the study that there is a
influence of Corona virus on the whole onlin e business of the world. The nature of business
has changed due to this pandemic. According to the research more than 50%, shoppers are
avoiding to go for offline shopping and crowded places.

Online Shopping or E   -Shopping:-Charumathi and RANI (2017) mentio   ned that online
buying or E -buying is a kind of electronic business that provide services to shoppers to
purchase goods or services from an e   -retailer by using Internet technology with the help of
web browser directly.

Charumathi and RANI (2017) found that   internet plays an important role in electronic
business that gives various facilities. The   services are in the form of conversation, dealings
and distribution of products and services activities. Mobile apps, websites play an important
role in creating   effective marketing strategies or policies as a mean to spread awareness
regarding various products and services. Buying products, services through use of Internet
technology called as online shopping.

Saravanan and Devi (2015) specified that due to incre asing use of Internet, the purchasing behavior of customers is changing and their attraction towards E -buying is increasing day by day. Due to changing pattern in buying and selling of goods and services leads to tremendous hike in the count of online buyers.

Now a day's electronic shopping has become increasingly popular, due to this dangerous corona virus. This panic has turned the life of people in various ways like work, shop, communication, purchasing habits, behavior, preference of products etc.

Online buying behavior in India   :-Saravanan and Devi (2015) found that   with the improvement in the Internet, a technology of internet buying has also developed. It is a helpful way of buying products and services that provides shoppers the options for different varieties of products. Internet purchasing behavior is a kind of behavior of customers at the time of browsing websites or apps in order to search, select and buy goods and services for fulfill their needs and wants.

Drivers of online shopping after Covid   19 pandemic :- Rastogi (2010) found in the study that due to   increasing utilization of internet, purchasers can purchase anything, from anywhere they want to shop with timely and protected price payment options. Purchasers can compare different products as well as websites or mobile apps to make better shopping. There are various reasons or drivers of online shopping like different types of products, convenient buying, reasonable prices and different options for payments.Neger and Uddin (2020) mentioned in t heir study that less time consuming, convenient mode of payment and other organizational factors influence the online purchasing behavior.But after covid -19, there are various other factors or drivers which motivate the customers for online shopping.   Limited movement among people, COVID -19 fear, rapid growth of mobile devices, and scarcity of products in physical stores, Convenience and Time saving and Digital transformation of local kirana shops are the main drivers of online buying post COVID-19.

Covid-19 fear or risk :-The fear or risk due to covid-19 increases the use of online shopping. People will be worry even after the quarantine ends, and many shoppers will also favor online shopping for security purposes.

Rapid growth of mobile devices :-There is a continuous development in the production of mobile phones and increasing awareness about the use of mobiles and internet technology leads to shoppers to search for and shop online their preferred products and services. Shoppers can make orders at all times from their favorite websites or mobile apps.

Scarcity of products in physical stores :-There were shortage of some products in physical stores or shops due to the lockout situation, but there were different choices for online shopping. Therefore, it is the motivator to customers to shop online.

Convenience and Time saving :-Another driver of electronic shopping is that shoppers do not want to go out to purchase the things and waste their time. E-retailers provide the services of delivery of products or serv ices at our home. Purchasers would prefer buying online in the coming years rather than from shops or other offline medium. Quarantine, on the other hand, is another explanation to online buying of goods. Throughout this time, so many people have faced different problems. People do not want to go from their home to shop because of the panic of get in touch with the corona positive person

Digital revolution of local shops for kirana :-Kirana's stores are the lifeblood of consumers. Today, people are searching for various choices because of the Corona virus, but they do not want to be in touch with any other individuals. With the rapidly increase in digitization of the kirana shops and online delivery services, consumers find it easier to buy their preferred products and services with in minimum time. They also have contactless deliveries, along with product sanitization. Both consumers and retailers   have benefited from the digital transformation of local Kirana shops.

Preferred products/services :-Hashem (2020) found that f or most consumers in the world, doing e buying through various online sites or mobile apps is becoming a cornerstone day by day. In the month of April, the most interest of buyers in online grocery shopping and other essential things. Chang, an d Meyerhoefer (2020) mentioned in their study that   need for **cereal, fruits, fresh vegetables and precooked foods have risen,**   benefiting small -scale farmers in agronomy**.**As per latest Nielsen report, there is a rapidly increase in online demand of India's FMCG goods that increased nearly 50% year -on-year in the March quarter due to shoppers increasingly purchased from e   -grocers.Hand sanitizer sales reported a speedy growth of 1425 percent via online and 144 percent via a neighborhood store. The purchase of facemasks, hand sanitizer, face shield mask are more preferred products during this critical situation.There is a rapid rise in the Indulgence Food segment with the increase in the sales of cooking oil, soft drinks, pulses, snacks etc.Demands for laptops i n India also increased due to work from home, online classes, teaching etc. The market for online courses is also on the rise. In its live courses, Topper is seeing a 100 percent rise in attendance.UpGrad enquiries have increased by 50 percent .There is al so increase in BYJU user base.Inquiries into health plans are also growing, which would be good for the health insurance industry.

In addition to grocery, these are the following products that are also preferred by shoppers:

Expectations of consumers   :-During the COVID   -19 pandemic, almost retailers have modified their distribution of products or services, return schemes to provide maximum protection to their shoppers   and   employees.These   improvements will alter consumer perceptions of online delivery and retu rns, as discussed by Global Data, a leading data and analytics firm. As per the Global Data report which provides businesses in the world's largest industries with unique data, expert insight and creative solutions.Longer returns period, change in methods of return of products, reasonable price of products, Contactless delivery are the main expectations of consumers from online shopping service providers for getting more satisfaction.

Strategies / suggestions for e -retailers:-Due to Covid -19 Pandemic the sh opping habits of consumers is changing fastly. To exist in the market, businesses should start to sell important things as per latest situation. For example, to meet the increasing demands of shoppers, some e-retailers are going to introduce different type   s of sanitizers, facemasks, face shield mask and other goods for safety purpose. E -retailers should turn to the sale of essential products or services rather than non -essential products. E-retailers should increase the time for returning goods and focus on contact less delivery.

Conclusion:-In India, Electronic buying will be bright in the coming time. After COVID   -19 in India, attitude towards online shopping is getting better. It will be very helpful in stopping panic of spreading the Corona from person to   person. The Covid   -19 pandemic has encouraged online shopping activities of consumers more active. Now a day, E   -shopping is become a better source in this situation of Corona virus, and E   -retailers supply products that are normally purchased in the supermarket by consumers

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EFFECT OF COVID -19 OUTBREAK ON ONLINE MARKETING IN INDIA: OPPORTUNITY AND CHALLENGES

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Abstract:-COVID -19 changes the priority of human beings in the whole world. People are more careful with their health. This crisis changes the life socially, economically. People are living alone for following the social distancing. In this scenario digital marketing is playing important role for the society. Without going physically, anyone can buy any item, pay bill, transfer money, and compare items through digital marketing. After Covid -19, people will more conscious with safety, trust. So, through digital marketing, organization can approach the customers and provide the good service and product with safety and trust. This paper will focus those factors, which will play important role for the society and organisation. In other words, scope of digital marketing will increase and organisations will also face some challenges. Now Priorities of customers are changing so buying behaviour will also change with some factors, impact of these factors on digital marketing will change the strategy of digital marketing. We will analyse these factors in this paper. Paper is based on secondary data (Mc Kinsey & Company 2020, factors affect the digital marketing)

Keywords: Digital Marketing, Covid -19 Pandemic, Safety, Trust.

Introduction :-Digital marketing in India is spread to almost all the sector ex: shopping and order tracking, online payment, banking and content management. Through digital marketing organisations can approach potential customers to overcome the geographical barriers. Online video conference software Zoom reports a 78% growth in profits, and Google Meet reports an approximately 60% increase in user traffics, where people spend 2 billion minutes in online meetings every day. The digital marketing in India report by the international journal of Advanced Research Foundation revealed that summarized that India is getting. To See the Golden Period of the internet sector between 2013to2018 with incredible growth, opportunities and secular growth adoption for E-commerce, internet Advertising, Social Media, Search, Online Content, and Services relating digital marketing
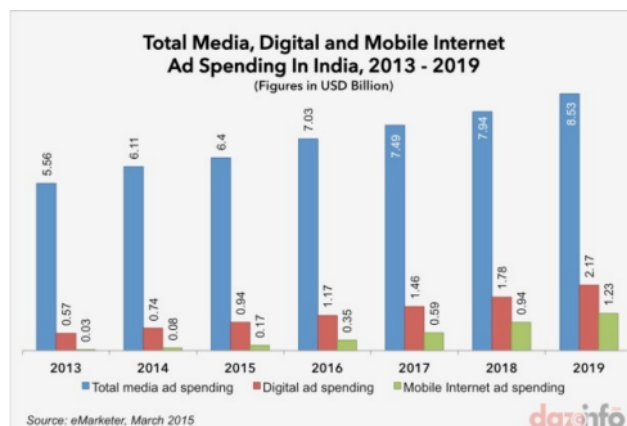
According to industry estimates, digital advertising in the country is projected to beat Rs7, 044 crore by end of 2016. "India is one of the fastest growing advertising markets

globally with an estimated growth of 15.5% in 2016, driven by a large consumer base and a burgeoning e -commerce industry.

"Although the share of digital advertising spends remains low at 12.7% in 2016, it is one of the fastest growing mediums at an expecte d CAGR of 33.5% (2015 -2020) to cross Rs 25,500 crore in 2020, " said the Digitisation to Drive Marketing Strategies: CII- KPMG report.

Covid -19 pandemic change the world socially and economically. Covid -19 pandemic shut down the world and stop the manufact uring of the product. Sale of products is decreasing because of social distancing and safety. Pandemic also affect the digital marketing growth but after understanding the customer buying behavior, Digital marketing can grow and play the important role for the society. Covid -19 changes the priority of human beings in the whole world. People are more careful with their health. This crisis changes the life socially, economically. People are living alone for following the social distancing. In this scenario di gital marketing is playing important role for the society. Without going physically, anyone can buy any item, pay bill, transfer money, and compare items through digital marketing. After covid -19, people will more conscious with safety, trust. So, through digital marketing, organization can approach the customers and provide the good service and product with safety and trust.

Literature Review

Nielsen (2020) conducted shopper behavior research that started during the beginning of the pandemic in China and extended to other countries that have also been affected. They monitored consumer trends, as Covid -19 news reached the general public and found out that consumers go through six behavioral stages based on their awareness of the Covid -19 spread in their com munities.

Mathew Johnson (2020), conclude that without a doubt, the corona virus has left its mark in the history books. The question marketers should be asking themselves is just how much will these change things? We are starting to realize the impact the virus has had on industries, but how will the innovative marketers of today adjust? One thing is certain -digital solutions should be at the top of the agenda for all businesses.

Silviusstancliu, Riana Iren Radu (2020) the need to make the educational system more flexible and its preparation for completing face -to-face activities with the online version; the capacity of some companies from SME's group to adapt to the critical incidents and to identify market segments; th ere appraisal of the national agro -food system (primary production –agricultural, industrial processing and trade), national investments and governmental support measures. The agro -food market is dependent on imports, and the manifestation of some critical situations can destabilize the food supply of the population. The agricultural production is dependent from climatic conditions and the governmental investments in a national irrigation system are in significant.

Kamaljeet Kalsi (2020) found in study that "Free delivery" was the top way survey respondents reported stores and restaurants could earn their business, with nearly half of all respondents selecting this option. 41% of respondents highlighted "Take -out" and "Easy online ordering" as a way to earn their business. Curb -side pickup" was a service appreciated by 38% of consumers. While "Commitment to local jobs" was lower on the list, with only 30% of respondents citing this as a way to earn their business, it is still good to see consumers taking notic e. 73% of consumers use proximity -based search to find local businesses when they need them. Proximity -based search was the top consumer preference by a wide margin. In fact, consumers were 121% more likely to use the proximity search to find local businesses than they were to go to a local

business website.

Dr. James Seligman (2020) concludes that understand the customer base and how they asses purchase s of items in tough times. Allocate funds to least risk areas, redefine and push value and trust.

Shruti Agrawal (2020) concludes that the effect of Covid -19 on Indian economy and supply chain is studied. This study also reported about the Covid -19 effect on global manufacturing and supply chain. N -CoV has affected the manufacturing firms and their supply chain over the world. COVID -19 is affecting our supply chains and manufacturing operations daily.

Dr. Saraswathi Moorthy (2020) conclude that understandin g the need to study the buying behavior of online shoppers especially during this world pandemic crises is very essential, as this can enable online retailers to offer better shopping experience in terms of hygiene and safety by maintaining social distanci ng which is of foremost importance. Also, enabling a better online shopping experience an definitely avoid consumers to step out of their house there by curbing the virus to a great extent.
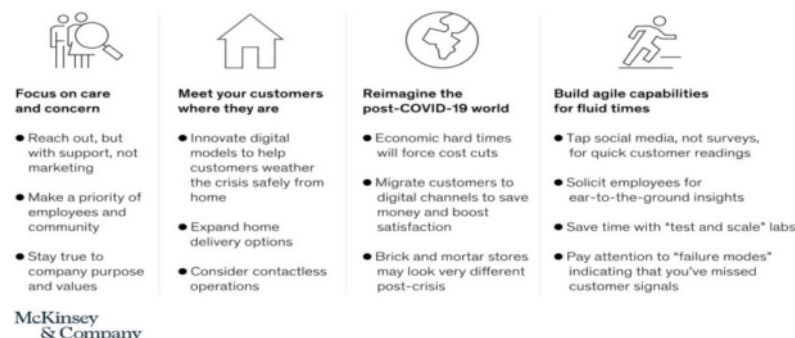
Rae Yule Kim (2020) states that the pandemic forced workplace operations to go virtual –and many businesses have made such transition successfully in a short period of time. However, how the pandemic affects consumers and marketplaces has received relatively limited attention. In this paper, we explored how the pande mic accelerated the growth of e -commerce.

Abeda Shaikh (2020) from this research, it could be observed that there is a change in consumption habits of people, its believe that it would be continue even after the normal returns. It was also conclude that, as people spend more time at home and are discouraged from going out, the virus wills to a continued increase in consumers shopping online. Driving availability to minimize out of stock is equally important. There were delays in consumers purchasing products online. Consumers have changed their shopping behavior as a result of Coronavirus.

Mohammad Waliul Hasanat (2020) concludes that the research paper here comprises of the impact of the corona virus on the online business of Malaysia. On analyzing it has found that online businesses are seriously hampered due to this pandemic disease.Thecountryisseverelysufferingasthede athrateisincreasingbutinthecomingdaysthec ountry'seconomyhasalsolowereddown. It is expected that to return and to enhance the economy like before is much hard. It is also much hard to increase the sales of the country. It is recommended that researchers mus t do their research regarding the Covid -19 with every possible outcome. This will help to improve the trading situation between China and Malaysia.

Research Methodology and Analysis: -Research type is exploratory research and based

Four actions can address immediate customer needs and prepare for the future.

Focus on care and concern	Meet your customers where they are	Reimagine the post-COVID-19 world	Build agile capabilities for fluid times
● Reach out, but with support, not marketing	● Innovate digital models to help customers weather the crisis safely from home	● Economic hard times will force cost cuts	● Tap social media, not surveys, for quick customer readings
● Make a priority of employees and community	● Expand home delivery options	● Migrate customers to digital channels to save money and boost satisfaction	● Solicit employees for ear-to-the-ground insights
● Stay true to company purpose and values	● Consider contactless operations	● Brick and mortar stores may look very different post-crisis	● Save time with "test and scale" labs
			● Pay attention to "failure modes" indicating that you've missed customer signals

McKinsey & Company

on secondary data (McKin sey & Company).According to Mc Kinsey & company, organizations should take care the immediate needs of customers with the help of given

four actions and prepare for the future because in Covid -19 pandemic, future is uncertain so it is important for the org anizations prepare such strategy which help for satisfy the customer needs accordingly because priorities of the peoples are changed. Priorities are safety, trust, hygienic product and services, contactless buying with the help of digital platform. So according these priorities, organizations should prepare the infrastructure and policy for future.

In this paper four actions are analyzed and get some findings
Focus on care and concern -organization approach customer for support not for marketing and help the customer in this tuff time and organization also take care their employees, in other words organization should show the humanity for the employees and also for the society. It is challenge for the organizations to arrange the fund for all activities. Meet your customer where they are: In covid -19 pandemic, organization should try to use digital platform for maintaining the social distancing and safety. For developing the digital infra structure, it is difficult task for the organiz ations to arrange the fund and difficult task to trained the employees immediately. Reimaging the post Covid-19 world: In this pandemic organization should work on innovative ideas for approaching the maximum customer and satisfy the need of the customer i n changing time. Build agile capabilities for fluid times: Use digital platform for approaching the customer and try to build new capabilities so organization sustain in business world. Save time and money and try to reach maximum no of people for satisfying their needs.
Conclusion:-Organizations should take care the customers and try to support them with the help of innovative ideas and try to use digital platform for serving the customers for safety and maintaining the social distancing and also u nderstand the behavior of the customer and try to satisfy the need accordingly and sustain in business world and use online deliveries with safety and maintain hygienic environment. Organizations should take care the employees and support them. Use social media for collecting the information of the customer for maintaining the social distancing. Organizations should prepare for future according the customers changing needs and develop the digital infrastructur e with safety and trust for maintaining the contact less delivery and save the time and money. For developing infrastructure, it is challenge for the organizations to arrange the fund and trained work force.

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IMPACT OF THE LOCKDOWN DUE TO COVID ON GST

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ABSTRACT:-Covid-19, massive virus that has shook entire planet has engulfed every country. It has had impact on people's lives & has thrown global economy into disarray. Consequences will be disastrous, & outcome will be unknown & uncertain. Goal of this research report is to see how Covid -19 has influenced GST revenues & GST situation in MSME sector so far. To help resuscitate MSME sector, we've attempted to highlight Indian MSME revival options after uncertainty subsides. We've gone over few of steps taken by Indian government to realize ideal of self -sufficient India, or Atmanirbhar Bharat. After investigating & analyzing existing impact, it has been determined that Indian MSMEs' business methods would be completely altered. MSMEs must embrace digital techniques & incorporate innovation into their operations. Goods & Service Tax (GST) was adopted on July 1, 2017, to replace vast number of indirect taxes at state & union levels, resulting in centralized tax system that aims to boost India's GDP growth rate by as much as 2%. During COVID-19 Crisis, however, GST centralized organization proved to be hindr ance. Current federal government has said that it will compensate states for low GST collections for next five years, based on previous tax regime's regular state earnings. As soon as India went into lockdown in March to avert worldwide epidemic, things be came worse. Due to health issue, state revenue streams began to dry up at same time that expenditures increased, triggering economic downturn. Supply of products & services has been harmed as result of nationwide lockdown, which has had impact on GST colle ction. Once epidemic is gone, MSMEs should concentrate on cash flow rather than profit & seek financing.
KEY WORDS - Goods & Service Tax, Civid-19, Impact, Lockdown.

INTRODUCTION- The emergence of Covid -19 has surprised whole globe; health -care institutions, enterprises, daily activities, & economy have all begun to rust as result of downgrade in specific domains. After weighing all of advantages & disadvantages, Indian government proclaimed countrywide lockdown to get these sectors back up in timely manner & to preserve human lives & health. Apart from saving lives, major goal was to restore economic stability because economy has experienced & continues to experience tremendous abnegation, resulting in massive income loss for government owing to impact of C ovid-19. Indian government & finance minister made certain revisions to tax measures, such as extending deadlines for number of GST compliances. Waiver of late penalties for late returns, deferment of ITC matching as per rule 36(4), expedited refund cleari ng, extension of e -way bill validity, decrease of interest on late taxes payments, & making it easier method to fill out returns. Companies, corporations, & start -ups have been flooded with perishable raw materials & completed products as result of unexpec ted halt in every industry & statewide lockdown. ITC of taxes paid on purchase of raw materials or finished goods has been permitted to be set off against future liabilities under GST. Section 17(5) of CGST Act, 2017, however, limits ITC of taxes paid on p roducts that are stolen, lost, or destroyed. Pandemic has had impact on GST collection in MSME sector as well. MSME manufacturing contributes for 30 -33 percent of overall manufacturing production, according to estimates. It accounts for 40-45 percent of exports & employs 120 million people. Pandemic & subsequent lockdown, on other hand, have caused widespread terror across country. MSMEs, in particular, which are constantly hampered by lack of cash, are at risk of going out of business.

Due to closure & poo r demand, majority of MSMEs that rely on daily commerce are still vulnerable. Many polls of MSMEs have revealed that huge number of enterprises are unable to pay recompense to their workers & laborers, & that they may be forced to close if lockout continues for few more months. Given present economic situation, which has resulted in lockdown & halt in trade & commercial activity over past several months, it is quite likely that many MSMEs will be forced to close their doors permanently. Impact on Indian economy & health -care sectors has resulted in wide spectrum of business closures, which is having negative influence on industries & putting great pressure on health   -care & pharmaceuticals. Indian government is providing statutory relief in virtually every as   pect of tax compliance, from extending deadline for filing returns in both direct & indirect taxes to modifying & simplifying GST in response to health crisis & providing relief to taxpayers & other relevant professionals.

REVIEW OF LITERATURE

Arun Gautam, Dr. Saurabh Sharma, & Narendra Kumar Bansal (2020) According to their research, worldwide pandemics have impacted practically all industries. For government to manage economy, it would need cash & revenue, which may be collected by taxes such as income ta x & GST. GST revenues in India have been   hampered as result of Covid   -19 enforced limitations, which have hampered seamless supply or flow of goods & services. Subramanian & Ray (2020). Revenues from GST have decreased as result of shutdowns, according to report.

Rajeswari Sengupta & S. Mahendra Dev (2020) According to this report, businesses have proposed relaxations & relief in form of interest -free loans, deferred tax refunds, & reduced GST slabs. MSMEs' contributions are necessary for Atmanirbhar to suc   ceed. As result, MSMEs will have more chances because China has abandoned many locations, & they will have to survive & recoup for few months.

Mansi Jain, Gagan Deep Sharma, & Gaurav Talan (2020) Changes in taxation structures, notably GST, can put more money in people's hands, preventing demand destruction.

IMPACT OF COVID-19 ON GST- The pandemic's effects on economy have had influence on government's tax receipts under GST. GST income collected in August of 2020 is about 12% lower than same month previou s year. 2 Because of government's relaxations in filing returns & paying taxation, revenues collected in financial year are also affected. For dealers registered under composition system, government has extended deadline for filing annual GST return for 20 19-20 to October 31st, 2020. Given difficult circumstances, following are new GST issues:

State income collections have been badly harmed as result of COVID   -19 outbreak & subsequent lockdown across country. As result of current status of economy, all state   s have been obliged to loosen few prohibitions & operate liquor stores, pan shops, & Gutka shops as means of generating cash.

According to state governments, GST receipts dropped dramatically in April, with just few states reporting significant decreases.   The government is concerned about drop in GST receipts, therefore it has extended deadline for filing GST returns to ease burden on taxpayers during pandemic-induced lockdown. Few states, such as Delhi, West Bengal, & Assam, have been badly impacted, with   precipitous drops observed. West Bengal's GST collection has plummeted due to entire shutdown of service sector operations & suspension of manufacturing operations. In addition, collections in mountainous areas that rely heavily on travel, tourism, & hospi   tality revenue have been severely harmed. Services industry contributes more to GDP than manufacturing sector, & both are affected by worldwide pandemic, which will have impact on country's GDP. States have begun reopening liquor/alcohol shops as result of GST worries, while fuel & diesel prices have climbed. They can produce income & provide some relief to state if they are taxed.   States GST accounts for

majority of state's overall tax revenue. States, on other hand, are unable to adjust tax rates levied in accordance with their wishes or current situation because rates are set by GST council. As result, even in this circumstance, when states are seeing significant drop in GST revenues, they are unable to adjust rates for remainder of year.

COVID-19'S IMPACT ON RETAIL & E -COMMERCE SECTOR- During early years, Henry Fuyol, founder of company management, established standard that customers are market's kingpin, but breakout of Covid -19 & subsequent lockdown has flipped tables. E -commerce & online shopping portals are quickly becoming market's kingpin, & customers aren't afraid to acknowledge this. Indian retail market is divided into two sectors, with roughly 13.8 million traditional local businesses in unorganized sector & organised stores & internet shopping sites in organized sector. E -commerce sector has not slowed down in modern period; rather, it is gaining traction, with overall order volume increasing by more than 45 percent. Whole retail industry, on other hand, is extremely reliant on sudden shift in customer behavior, since they are now purchasing more cost -conscious items. For purchasing of products ranging from basic necessities to branded goods, consumers have shifted away from stores, supermarkets, & shopping malls & toward online portals. According to India Brand Equity Foundation's (IBEF) report, market for online commerce in India would grow from $50 billion in 2020 to $200 billion by 2026. If current trends continue, India's e -commerce business will overtake that of United States to become world's second biggest market for e -commerce by 2030, with one of primary reasons being impact of Cobid -19 pandemic, either directly or indirectly. Finance Act of 2020 included new section 194 -O to Income Tax Act, which focuses on e -commerce operator's payment to e -commerce participant. At time of crediting amount of sale to e -commerce participant's account, operators would deduct Income Tax or TDS of 1% of gross amount of sale of goods or services, or both. Exemptions are also provided for online retailers who made less than Rs 5 lakh in gross sales previous year. Customers have been drawn to online retail portals or e -commerce stores as result of this programme & widespread epidemic. Perhaps most important fact to emphasise is that, in comparison to physical items sold through e-commerce platforms, service sector is still experiencing little decline.

SECTOR OF INFORMATION TECHNOLOGY & SOFTWARE: -The IT industry was founded in Mumbai in 1967 by TATA Group in collaboration with Burroughs. The IT sector is divided into two key segments: information technology & business process outsourcing. IT industry plays important part in Indian economy, contributing 7.7% of country's GDP. From overall revenue of sector, export income is higher than domestic revenue. India is world's top exporter of software & IT services. IT services exports account for 79 percent of industry's overall income. Business ease & Digital India campaign are only achievable with use of information technology. In financial year 2018 -19, IT category produced Rs 114500 crore in monthly income, according to India Brand Equity Foundation. In mentioned financial year, 76 percent came from export activity & balance came from local market. Although integrated goods & services tax is zero rated on exports of products or services, domestic supply of same is taxed at 18 percent under legislation. If exports of IT services are disrupted as result of covid-19 worldwide pandemic, there would be no GST loss, but foreign currency reserves will be impacted. Similarly, if domestic supply of information technology services is harmed as result of covid -19 worldwide pandemic, GST revenue will be cut by Rs 4950 crore per month.

PHARMACEUTICAL INDUSTRY:-India is still developing country, but it is source of pride that it is world's leading maker of generic medications. Indian pharmaceutical sector supplies 50% of world's vaccinations. Indian pharmaceutical business is well -known across world. Developed nations such as United States, United Kingdom, & many others buy large amount of their medications from Indian pharmaceutical businesses. As result, Indian

pharmaceutical sector plays vital part in Indian economy. According to current data, pharmaceutical industry's export income is Rs 12000 crore per month, whereas domestic revenue is Rs 30000 crore per month.   During Covid -19 worldwide epidemic, countrywide lockdown was proclaimed, & as result of this lockdown, or janta curfew, supply chain of pharmaceutical items, including raw materials & semi   -finished products, was disrupted   . Because to corresponding goods & service tax legislation, GST rate for most medications is 12 percent. Drugs are critical supplies in current circumstances, but pharma sector has been harmed owing to lack of enough resources. As result of worldwide pande   mic crisis, Indian economy as well as GST revenue would suffer significant reduction.

INDIA'S TRANSPORT INDUSTRY: - India's transportation industry includes road, rail, air, & water transportation. Transportation industry is critical to effective running of economy. India has world's second   -largest & busiest road network. Rail network is also world's fourth largest & busiest. In today's hectic schedules & lifestyles, passenger & freight travel is not only common, but also impossible without use of transporta   tion infrastructure. With help of transportation services, it is possible to travel thousands of kilometres in only few hours. It is no exaggeration to claim that more transportation facilities there are, faster economic development will be. India's transp   ortation industry contributes around 6% of country's GDP; with road transport dominating July 1, 2019 is first day of year. Since July 1, 2019, 5% goods & services tax has been charged on delivery of services in form of road travel, as per central goods &   services tax that is in effect across nation. Because of global epidemic caused by Covid-19, all transportation activities have been halted, with exception of those that are absolutely necessary according to conditions. As result, economy would suffer from GDP deficit, & government income will decrease as result of GST collection. Furthermore, petrochemical industry will be negatively impacted since transportation vehicles consume majority of petroleum products such as high -speed diesel oil, motor spirit, & lubricants.

TEXTILE INDUSTRY: -Textiles are requirement of human life in general. Textile sector has created lot of jobs all around country. Textile & apparel sector employs over 4.5 crore people across country. It contributes 2% of country's GDP. Due to p   anic scenario known as COVID-19, global epidemic, demand for textile & clothing items has decreased.   Aside from need for textile & garment products, COVID   -19, global pandemic issue, has had negative impact on production & supply chains for same. Since July   1, 2017, indirect tax known as goods & services tax has been imposed on textile & garment items at rates of 5%, 12%, or as stipulated by competent authorities from time to time. As result of nationwide lockdown, supply & manufacture of textile & garment p roducts have decreased, resulting in GDP deficit for Indian economy & revenue loss for Indian government in terms of goods & services tax.

LIMITATION: -The study is based on facts & conditions that were accessible at time this article was completed. All inf ormation & data are available as of present realised condition. Impact of worldwide pandemic caused by new corona virus known as COVID   -19 may vary from time to time. Study was based on first phase of lockdown. As result, outcome may vary depending on lengt h of lockdown, number of infected patients, recovery rate, mortality rate, & government regulations that are implemented from time to time.

CONCLUSION: -In fight against COVID   -19, India has reached critical point. Covid   -19 pandemic has triggered global heal   th, social, & economic disaster. Government's call for lockdown to avert pandemic has caused numerous corporate activities & operations to abruptly cease. In long term, this has lowered entrepreneur income as well as GST collection. Government's revenue fr om GST has been lowered due to extraordinary drop in supply of goods & services. Government fund has been shrinking as result of increased spending to combat epidemic & reduced income production through GST & other tax systems. As result, government has ta ken number of steps to help public institutions & businesses by lowering

interest rates on late fees & penalties, extending deadlines, & so on. For Indian businesses, widespread epidemic has posed number of operational & financial issues. During shutdown, 71.31 percent of firms had cash flow problems. Unusual scenario has wreaked havoc on economy, which country will have to repair through implementation of budgetary measures. In all economic activities – production, consumption, & commerce – probability of global recession owing to COVID -19 in 2020 & 2021 would be exceedingly significant. Size of government help will determine how quickly economy recovers. COVID -19 epidemic sends clear message to India's economy: it has to embrace sustainable development met   hods that are self-reliant, inclusive, & environmentally benign.

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Gaining Excellence in Effective Communication Skills

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Abstract:-It is essential for proper communication for health as well as for   treatment. Especially necessary for communication and communication, which is being promoted especially. Additionally, communication difficulties may hinder the recruitment of patients in clinical trials, thereby delaying the introduction of effective new   treatments in clinics. Lack of effective communication between experts and departments can also lead to confusion and lack of confidence among the team. Oncologists themselves   acknowledge that inadequate training in communication and management skills is a major factor contributing to their own stress, lack of job satisfaction, and emotional burnout.

Keywords:-Communication skills , Effective communication , Teamwork, Management, Relationships, Empathetic, Active listening

Introduction:-In the information age, we have to send, receive, and process huge numbers of messages every day. But effective communication is about more than just exchanging information; it also about understands the emotion behind the information. Effective communication can improve rel   ationships at home, work, and in social situations by deepening your connections to others and improving teamwork, decision   -making, and problem solving. It enables you to communicate even negative or difficult messages without creating conflict or destroyi   ng trust. Effective communication combines a set of skills including nonverbal communication, attentive listening, and the ability to manage stress in the moment

While effective communication is a learned skill, it is more effective when it's spontaneous rather than formulaic. A speech that is read, for example, rarely has the same impact as a speech that's delivered (or appears to be delivered) spontaneously. Of course, it takes time and effort to develop these skills and become an effective communicator. The more effort and practice you put in, the more instinctive and spontaneous your communication skills will become.

Ask questions that will get them to talk about their interests and their life in a way that provides you with insight into their needs and wants. When you help them gain a new, positive perspective about their situation, they will feel a deep sense of conn   ection with you. Adapt to their body language and feelings. Pay special attention to nonverbal communication. Watch their body language and posture, also take note of their inflection and word choices.

Now, tailor your words, body language, and voice tone   to match what you have observed. Doing this will help them feel a deep subconscious connection with you. Show them approval: Tell them what you admire about them and why. One of the best ways to instantly connect with people is to be forthright and tell t hem exactly why you like or admire them. If being too direct isn't appropriate, insinuate with a few indirect statements here and there. Either approach can be equally as effective because everyone responds well to approval. Listen attentively to everythi ng they say. Don't focus too much on what you're going to say next as they are talking. Instead, listen to every word they say and respond back as relevantly and smoothly as possible. This shows people that you are interested in what they have to say and y ou are fully engaged and in the moment with them. Also make sure to ask questions whenever there's something they say that you don't quite understand. This will help fill any potentially awkward lapses in communication.

Objective:-The main objective of thi s is to teach the following making an eye contact (like many nonverbal cues, this is culturally specific; in some cultures, direct eye contact is a sign of disrespect). Also using attentive body language: sit slightly forward with a relaxed, easy posture. It is good to be aware of your gestures and stay on the topic. Always focus on the other person and determine what the other person already knows, then fill in the gaps. One should never monopolize the conversation while establishing rapport and arrange fo r privacy. Do create an atmosphere free of distractions and interruptions while being warm and thoroughly enthusiastic looking bright and alert, one should do active listening

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THE FAILURE OF CREDIT RATINGS AGENCIES

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ABSTRACT:-Credit rating was first time started in US around 1900s which has objective to security to the credit market, bond market & investment in government. In the world of financial globalization, the credit ratings become so necessary to judge the market however the credit ratings agencies were was not so active before the Euro zone sovereign debt. C redit rating agency & its methodology adopted by CRA's to judge the scenario. CRA's opinion is based on a combination of qualitative& Quantitative analysis & export judgment. Credit ratings are published on the bases of financial & non -financial information. Also, first -hand information is gain from the issuer at the time of management discussion. Quantitative analysis includes capital adequacy, assets quality, earning performance & cash flow adequacy, liquidity. The qualitative analysis focuses on manageme nt quality & operating environment etc. On the bases of historical financial data, a current & forward -looking data rating is assigned. Eight percent of the ratings around the world are done with FITCH, MOODY & S&P. It has been observed that 65 counties ar e very poor, 12 high income countries do not have rating from the ratings agencies and 86 developing countries are developing states which are already rate d with credit ratings agencies. Most of the unrated countries don't require ratings as they have ongo ing relationship with the bank. On the other hand, it is compulsory to have ratings for the bonds. I would like to highlight that the process involve for rating is very time consuming & pricing for the said rating are also high. Bank & fund manager went fo r toes as the stop losing money CRA are first explore in the Harvard Business School where entrance exam was design for selecting the merit student. However, Credit ratings agencies are more of a compare & holistic approach. Ratings are transparent in nature where peer comparison is done in order to get appropriate rating. Recurring financial crisis has given lesion to both investor & CRA to build strong system & vibrant financial system. There is always a benefit if the rating is done by external ratings a gencies and sense of is built with the external credit report. Credit ratings agencies provide the organised report on the company as well as on the financial Institution. Many investors find it beneficial from the investor point of you. Bank & government use various ways to assess the credit risk & improve frame work regularly. Credit rating agencies is one of the tools for the assessing the position in the market.

Keywords:-Qualitative, Quantitively, Regulatory framework, comparative & holistic approach, Vibrant process.

1. Introduction

Credit Ratings are an exercise of a perceived financial numbers on the general financial soundness of a guarantor instrument. At the end of the day, it is a credit assessment "on the overall level of risk related with dealing with repaying of loan interest and head on an issuer instrument". The credit rating industries in the mid -1900s, with John Moody's launched of rail bonds. Last century, CRA's has innovative into a refined business. Today, this includes rating of not straig htforward and complex obligation instruments of business substances, yet additionally sovereign debt. Globally, a larger part of this business is led by three credit score organizations Moody's, Standard and Poor's and Fitch. In India, the matter of CRA's was initially begun in 1987 by huge monetary organizations and leasers through CRISIL. Over the most recent 30 years, seven CRAs have been established,3 with the most persuasive ones being claimed by Moody's, Standard and Poor's and Fitch. Four CRAs have n ow turned into a fundamental piece of the Indian monetary framework. They are controlled by the Securities

and Exchange Board of India ('SEBI') through the SEBI (Credit Rating Agencies) Regulations, 1999 and booklets given under it. In any case, over the m   ost recent couple of years, the roundness of this administrative structure has   come into question. This report is plans to resolve this inquiry.   This report analyses the cycle and role of CRA's in the monetary framework and research them managerial system for CRAs in India. From there on, it features the principal concerns in regards to the   guideline of CRAs in India. Eventually, this report orders global practice on the guideline of CRAs, and makes proposals to work on the guideline of CRAs in India. I would like to discussed the two events of crisis happened in 2016 one was Jindal steel & power was rated with crisis & other was Amtek auto rated with care. In Jindal steel & power the rating was changed from BBB to D in the span of one year which was shocking for the investor also about amtek auto which was suspended. The reason for the company downgrading is another worrying fact but rating   agencies to prior alarm on default & delay on repayment are the debt need to prior   in formed on the event. Also, one more event where four rating agencies have come under the sbi spotlight due to IL&FS group crisis which has shaken the entire rating agencies once again. In   March 2015 agencies fail to see the jump of 44% in the debt amount of IL&FS which   has turned t o be the biggest failure of the decade. The outcome of the rating records of the last 3 years will help investors to take a decision, improve the quality &trustworthy of the rating agencies. Hence investor will be in a position to compare the rating of the agencies and able to take decision properly. Two main loopholes are there firstly issuer pay the ratings fees which has it disadvantage & secondly there is no liability on the CRA's for the default & downgrade.

2. Litreature Review

❖ Flavia Cruz de Souza Murcia etc. (2013) in their studies they analyzed the impact of credit ratings of credit rating on the Brazilian market. It largely affect the stock price of the listed companies in the market. They three selected 179 companies rated f   rom standard &poor's and Moods. This agencies has used computed model to find out the return and CAPM windows are divided into three categories and they are three days (-1, +1), 11 days (-5, +5) and 21 days (-10, +10). AAR (After action Review) and CAR (Capital Adequacy Ratio) model were largely with same result. Cumulative Average Abnormal Return (CAAR) analysis was tested and the result was abnormal in   the entire window with downgrade. Confusion after the changing the ratings of the company largely effect the analyst decision in long term. Brazilian market was keep to know the downgrade announcement and it key reason behind such action.

❖ Dhruv Priyadarshi Nijhawan, Stuti Priyadarshni Nijhawan (2013) tries to highlight the role of credit rating agencies in t oday's world. They largely emphasis on the credit worth of the independence credit ratings view about the market. It gives opinion on the credit worthy of the issuers &it liabilities. By analyzing the market it provide it mix information to investor & lender both. CRA main objective is to reduce the risk of default possibilities and create trust between lender and the issuers. Moreover it is found that difference of rating opinion in the market by different agencies which help to enjoy liberty to the issuers. Largely the reliability on the issuers build is trust in the market. On certain point of time it has found that ratings shopping are done by the issuers and the rating use as substitute for an investor's own analysis. When such misuse of the credit rati ngs are done market may fail to realize the full value of the credit ratin   gs.Authors concludes that market may be well regulated by the credit ratings agencies by providing the benefit to all the participants and gives strong financial ecosystem at the pub   lic at large. Lastly S&P has taken an unexpected move on credit rating of corporates from AAA to AA- plus, S&P to some extend was claiming to show the signal on crisis which turnout to the biggest recession after the world war.

❖ Dr. Manisha, Mrs. Kaveri Hans (2015) In the article on Basel III & on it implication, it is difficult to implement the high capital requirement concept because it may not be applicable to the initial stage but definitely use full at the end that will beneficial to the whole banking system. It is precautionary step for banker to get ready for the upcoming crisis in the system. This will also bring banks into a secure position as it may not harm the deposit money with the banks. RBI has taken a strict stand on the capital ratio required in the Indian market which is more than the international prescribed norm. This implement of the phase is in ascending order i.e. lower capital requirement to high. It is also state that this help to buy out the extra time. This execution will force lower   capital weight in early years and higher capital weight in long time. Additionally, the sweeping cut off time of its full execution will give banks some additional chance to raise capital and to be Basel III agreeable.

❖ Dr. Francesca Gennari,   Dr.Luisa Boset ti (2011) they are trying to point out the synchronization between the   European and the American supervision models   I n the rating process. The economic crisis the working of the credit rating is under question. Harmony in the system is achieve due to   sharing attention to external, internal and corporate governance controls and disclosure to the stakeholders. Effectiveness of the corporate governance, Independence and transparency in the system has been the key reason factor for competitive advantage. Ratings are dominating the market. Author also tries to figure the rating ratings trends in the European market. Earlier the agencies we not coordinated with the European regulators now the scenario has improved with the growing compliance with the regulators. The number of ratings agencies has gone up so it is necessary to check reliability & validity of the rating process.

3. Statement of Problem

a) **Inadequate Information** : This lack of information availability is the primary issues faced by the CRA's. More than   45% of the cases are on hold due to non   -availability of information or inaccurate information. This problem is majorly from SME's (Small Medium Enterprises) where they are unorganized and non   -cooperative with analyst. Hence many issuer become non -cooperative due to delay or information pending to share with analyst at their end.

b) **Conflict of Interest:** CRA's in India is running issuer pay model which is conflict of interest in the market and one more conflict of interest is that agencies have setup its subsidiaries to advisory work, risk calculation, various sectorial research which support bank, institution, investor to guide it investment behavior.

c) **Rating Shopping:** This is the latest fashion going on the current market to explore ratings agencies to get hig   her ratings amongst them. Such   trends have   been boost by the consultant present in the market they manipulate balance and gain highest rating for the issuers. Therefore RBI has come up with the circular with publishing last 3 years ratings background of the issuer to see its past standing in the market

d) **Poor Rating Quality:** It has been seen that ratings are arrived on the bases of limited information. Lack of limited information is the main reason for incomplete study so the result is not appropriate. For example a client decide not give complete information to the analyst regarding some issues so the output of the rating is consider by the existing information which leads to poor quality of ratings.

e) **Independence of the ratings committee:** Over the years it has been seen that the ratings are arrived by discussion of the internal committee within the organization so as per the RBI circular the rating should be arrived by the independent expert outside the organization.

f) Market Pressure:-Ratings sometime seem to be delivering without considering the real fact of the present situation in the market and agencies sometime comes into its revenue pressure so the trigger doesn't happen at the initial point of time.

g) in big loss for economy and may bring recession to some extended.

4. Experimental Techniques / Research Metholody:-I have collected the data by asking the respondents to give their responses with reference to the various question structured for the purposes of testing the various Hypothesis designed for getting the results. The respondents were selected from the investor, Banker, Corporate and Government employees the data collection was by personal interview, circulating the questionnaire through electronic media and in hard copy. The various statistical methods were systematically done using tools such as mean, standard deviation and for testing various hypothesis, Chi-Square and other statistical test was adopted using various statistical packages and computerized data processing was adopted Analysis and Interpretation of Data. I have analysed the data received from 400 respondents, analysis was made on the basis of,

a) Gender
b) Age Group
c) Marital Status
d) Occupation
e) Nature of the investments
f) Investment behavior

5. Figures and Tables (Data analysis Or Interpretation of Data):-CSRISIL had remarkable long-term assessments on in excess of 11,000 helpful firms as of December 31, 2018, up from 900 ten years back. The development in portfolio has been joined by changes in CRISIL's appraising assumption—an expanding number of assessments have been appointed in lower rating classes. Almost 70% of evaluations were at 'CRISIL BB' classification or lower as of December 2018, as against one-fifth as of December 2008. Thusly, CRISIL's appraising transference has changed basically, with the middle rating moving to the 'CRISIL BB' classification in 2018 from 'CRISIL BBB' in 2008 chart below

Table 5.3.1
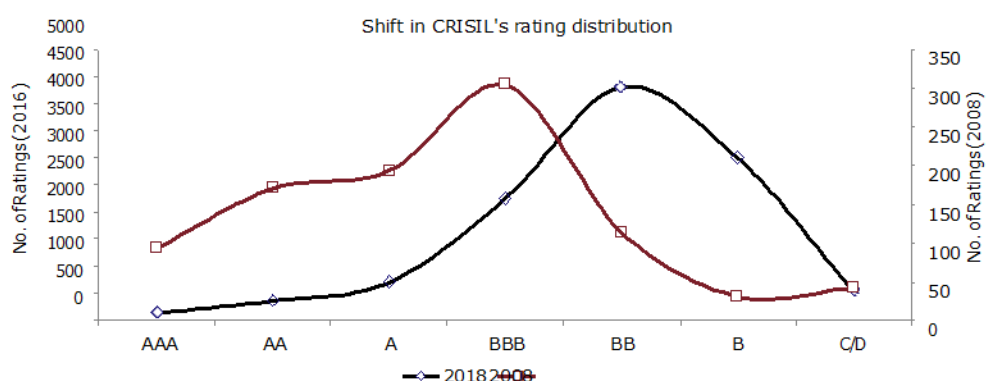
Source: CRISIL Ratings

II. Overall yearly default rates since beginning:- Default rates must be both low and stable over an offered period to be helpfully figured into obligation estimating. Outline 2 demonstrates the pattern for CRISIL's yearly default rates (the extent of defaults in long haul appraisals to remarkable non-default long haul evaluations during a year).

For corporate Issuers

One-, two-and three-year CDRs

Rating assessments are beliefs on default risk: the higher the rating, the lower the likelihood of default should be. The opposite connection between rating assessments and default probability is appealing for rating offices, and is known as the trial of ordinality. Table below shows CRISIL's one -, two -and three -year withdrawal -changed CDRs across rating classes from 2008 to end -2018. CRISIL's default rates keep on being ordinal. Prominently, not a private long-term instrument appraised 'CRISIL AAA' has ever defaulted in one -, a long-term period.

Table-5.3.2

CRISIL's average CDRs for long-term ratings – monthly static pools

One, two and three-year CDRs (2008-2018)				
Rating category	Issuer-months	One-year	Two-year	Three-year
CRISIL AAA	10,851	0.00%	0.00%	0.00%
CRISIL AA	26,815	0.02%	0.09%	0.18%
CRISIL A	50,012	0.20%	0.95%	1.91%
CRISIL BBB	159,514	0.86%	2.13%	3.83%
CRISIL BB	262,180	3.54%	7.47%	11.21%
CRISIL B	236,578	8.01%	15.91%	21.98%
CRISIL C	8,353	20.56%	33.64%	41.16%
Total	754,303			

Source: CRISIL Ratings

One-year progress rates for appraisals on both long-and passing scales

Progress rates establish the cases of a given rating moving to other rating classifications. As rating scores drive security yields, and along these lines, their costs, progress rates are important for financial experts who don't expect to hold responsibility instruments to development, or need to check their undertakings to showcase consistently. Moreover, they are of essential significance to financial specialists ordered to hold projects of a base credit quality.

For structuring account instruments :-CRISIL led the rating of a f ew complex organized account instruments in the Indian market. Its informational catalogue involves 6,039 issue years, including 3,177 issue a very long time for retail resource supported protections (ABS) and retail contract upheld protections (MBS) cross ing more than 25 years. CRISIL likewise has extraordinary appraisals on an collection of organized account instruments, including those supported by full or incomplete assurance.

One-, two-and three-year CDRs

Table below gives the one   -, two -and   three-year normal CDRs for each appraising classification somewhere in the range of 1993 and 2018.

One-, two- and three-year CDRs (1993-2018)				
Rating category	Issue-years	One-year	Two-year	Three-year
CRISIL AAA(SO)	3,576	0.03%	0.11%	0.18%
CRISIL AA(SO)	943	0.11%	0.26%	0.48%
CRISIL A(SO)[3]	864	0.93%	3.66%	7.12%
CRISIL BBB(SO)	541	1.11%	3.26%	3.88%
CRISIL BB(SO) and below	115	24.35%	34.43%	41.34%
Total	6,039			

Source: CRISIL Ratings

The one-year CDR for instruments appraised 'CRISIL AAA (SO)' is 0.03%. That is on the grounds that a local government -ensured 'CRISIL AAA (SO)' - evaluated instrument that defaulted in 2005 on the grounds that the trustee deferred the bid of the assurance, bringing about a delay in installments to investors; under its thorough default acknowledgment standards, CRISIL regarded this as a default. The default was hence relieved, the investors were settled completely, and the evaluated instrument was recovered.

One-year change rates

Around 60% of all organized account evaluations – 3,576 of 6,039 issue years – are appraised 'CRISIL AAA (SO)' and show a high soundness pace of over 98%. Table below shows the normal one-year change rates during 1993-2018 for organized account instruments.

6. Results and Discussions:-To the extent the rating of Credit Rating Agencies is concerned, sophisticated overall assessment will be the standard on which the rating agencies must be surveyed and the achievement of a rating should be estimated by the nature of the management's obtainable, consistency and uprightness. In this way, the financial experts, committee members, rating agencies and the regulators may follow the proposals made in this report to make the rating assessment more significant and careful. In the current situation investors are more dependable on the CRA's so they want them to take ownership of it. An investor needs to take reasonable decision based on the credit rating. Hence diverse portfolio is the key point to be followed while investing in a high rated issuer.Therefore, CRA's to some extend successful in sustaining the interest of the issuers & investors. It should be correspondence with each other for easily fund raising for issuers and motivate number of investors to come forward and healthy environment in domestic market.

7. Recommendation

1. Investor should consider credit ratings as a indication of corporate health, hence ratings should doesn't indicate the buy, selling or hold investment recommendations.
2. Both upgrades and downgrades indicate the present status but downgrades indicate future status whereas upgrades indicate so.
3. To investor I recommend not to take risk on a single firm rather than to diversify the portfolio to reduce the future risk.
4. Credit rating agencies should not encourage two rating level upgrades at a time.

8. Conclusion :-The study gives a clear review on testing of rating analysis to Corporate, brokers, Consultants and Investors, it creates effect on qualities base of orientation, pay, instruction, calling and so on. On the insight and assessment of financial investor on unprofessional away rating organizations. It has been seen that intuitional financial promoters are more educated with regards to the credit score organizations rather than the singular financial banker. There are three fundamental partners in the credit rating score, viz., Issuers, financial investor and regulator. The issuers get ahead that improved access for fund

barrowing from across the globe. Investors use the rating to enhance their own credit assessment measure. Financial experts without rating may think that it's hard to get to information and along these lines have made the regulators' undertaking less troublesome.

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IMPACT OF THE LOCKDOWN DUE TO COVID ON GST

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ABSTRACT:-Covid-19, massive virus that has   shaken entire planet has engulfed every country. It has   had impact on people's lives & has thrown global economy into disarray. Consequences will be disastrous, & outcome will be unknown & uncertain. Goal of this research report is to see how Covid -19 has influenced GST revenues & GST situation in MSME sector so far. To help resuscitate MSME sector, we've attempted to highlight Indian MSME revival options after uncertainty subsides. We've gone over few of steps taken by Indian government to realise ideal of self-sufficient India, or Atmanirbhar Bharat. After investigating & analysing existing impact, it has been determined that Indian MSMEs' business methods would be completely altered. MSMEs must embrace digital techniques & incorporate innovation into their operations. Goods & Service Tax (GST)   was adopted on July 1, 2017, to replace vast number of indirect taxes at state & union   levels, resulting in centralised tax system that aims to boost India's GDP growth rate by   as much as 2%. During COVID-19 Crisis, however, GST centralised organisation proved to be hindrance. Current federal government has said that it will compensate   states for low G ST collections for next five years, based on previous tax regime's regular state earnings. As soon as India went into lockdown in March to avert worldwide epidemic, things became worse. Due to health issue, state revenue streams began to   dry up at same   time that expenditures increased, triggering economic downturn. Supply of products & services has been harmed as result of nationwide lockdown, which has had impact on GST collection. Once epidemic is gone, MSMEs should concentrate on cash flow rather than profit & seek financing.
KEY WORDS- Goods & Service Tax, Civid-19, Impact, Lockdown.

INTRODUCTION

The emergence of Covid-19 has surprised whole globe; health-care institutions, enterprises, daily activities, & economy have all begun to rust as result of   downgrade in   specific domains. After weighing all of advantages & disadvantages, Indian government   proclaimed countrywide lockdown to get these sectors back up in timely manner & to   preserve human lives & health. Apart from saving lives, major goal was to   restore economic stability because economy has experienced & continues to experience tremendous abnegation, resulting in   massive income loss for government owing to   impact of Covid -19. Indian government & finance minister made certain revisions to tax   measures, such as extending deadlines for number of GST compliances. Waiver of late   penalties for late returns, deferment of ITC matching as per rule 36(4), expedited refund clearing, extension of e -way bill validity, decrease of interest on late taxes   payments, & making it easier method to fill out returns. Companies, corporations, & start   -ups have been flooded with perishable raw materials & completed products as result of unexpected halt in every industry & statewide lockdown. ITC of taxes paid on pur   chase of raw materials or finished goods has been permitted to be set off against future   liabilities under GST. Section 17(5) of   CGST Act, 2017, however, limits   ITC of taxes   paid on products that are stolen, lost, or destroyed. Pandemic has had impact on G   ST   collection in   MSME sector as well. MSME manufacturing contributes for 30-33 percent of overall manufacturing production, according to estimates. It accounts for 40-45 percent of exports & employs 120 million people. Pandemic & subsequent lockdown, on   other hand, have caused widespread terror across country. MSMEs, in particular, who are constantly hampered by lack of cash, are   at risk of

going out of business. Due to closure & poor demand, majority of MSMEs that rely on daily commerce are still vulnerable. Many polls of MSMEs have revealed that huge number of enterprises are unable to pay recompense to their workers & laborers, & that they may be forced to close if lockout continues for few more months. Given present economic situation, which has result ed in lockdown & halt in trade & commercial activity over past several months, it is quite likely that many MSMEs will be forced to close their doors permanently. Impact on Indian economy & health -care sectors has resulted in wide spectrum of business closures, which is having negative influence on industries & putting great pressure on health-care & pharmaceuticals. Indian government is providing statutory relief in virtually every aspect of tax compliance, from extending deadline for filing returns in both direct & indirect taxes to modifying & simplifying GST in response to health crisis & providing relief to taxpayers & other relevant professionals.

REVIEW OF LITERATURE

Arun Gautam, Dr. Saurabh Sharma, & Narendra Kumar Bansal (2020) According to their research, worldwide pandemics have impacted practically all industries. For government to manage economy, it would need cash & revenue, which may be collected by taxes such as income tax & GST. GST revenues in India have been hampered as result of Co vid-19-enforced limitations, which have hampered seamless supply or flow of goods & services. Subramanian & Ray (2020). Revenues from GST have decreased as result of shutdowns, according to report.

Rajeswari Sengupta & S. Mahendra Dev (2020) According to this report, businesses have proposed relaxations & relief in form of interest -free loans, deferred tax refunds, & reduced GST slabs. MSMEs' contributions are necessary for Atmanirbhar to succeed. As result, MSMEs will have more chances because China has abandoned many locations, & they will have to survive & recoup for few months.

Mansi Jain, Gagan Deep Sharma, & Gaurav Talan (2020) Changes in taxation structures, notably GST, can put more money in people's hands, preventing demand destruction.

IMPACT OF COVID-19 ON GST:-The pandemic's effects on economy have had influence on government's tax receipts under GST. GST income collected in August of 2020 is about 12% lower than same month previous year. 2 Because of government's relaxations in filing returns & paying taxation, revenues collected in financial year are also affected. For dealers registered under composition system, government has extended deadline for filing annual GST return for 2019 -20 to October 31st, 2020. Given difficult circumstances, follo wing are new GST issues:

State income collections have been badly harmed as result of COVID -19 outbreak & subsequent lockdown across country. As result of current status of economy, all states have been obliged to loosen few prohibitions & operate liquor s tores, pan shops, & Gutka shops as means of generating cash. According to state governments, GST receipts dropped dramatically in April, with just few states reporting significant decreases. The government is concerned about drop in GST receipts, therefore it has extended deadline for filing GST returns to ease burden on taxpayers during pandemic -induced lockdown. Few states, such as Delhi, West Bengal, & Assam, have been badly impacted, with precipitous drops observed. West Bengal's GST collection has plummeted due to entire shutdown of service sector operations & suspension of manufacturing operations. In addition, collections in mountainous areas that rely heavily on travel, tourism, & hospitality revenue have been severely harmed. Services industry contributes more to GDP than manufacturing sector, & both are affected by worldwide pandemic, which will have impact on country's GDP. States have begun reopening liquor/alcohol shops as result of GST worries, while fuel & diesel prices have climbed. They can produce income & provide some relief to state if they are taxed. States GST accounts for majority of state's overall tax revenue. States, on other hand,

are unable to adjust tax rates levied in accordance with their wishes or current situation because rates are set by GST council. As result, even in this circumstance, when states   are seeing significant drop in GST revenues, they are unable to adjust rates for remainder of year.

COVID-19'S IMPACT ON RETAIL & E-COMMERCE SECTOR:-During early years, Henry Fuyol, founder of company management, established standard that customers are market's kingpin, but breakout of Covid -19 & subsequent lockdown has flipped tables. E-commerce & online shopping portals are quickly becoming market's kingpin, & customers aren't afraid to acknowledge this. Indian retail   market is divided into two sectors, with roughly 13.8 million traditional local businesses in unorganised sector & organised stores & internet shopping sites in organised sector.   E-commerce sector has not sl owed down in modern period; rather, it is gaining traction,   with overall order volume increasing by more than 45 percent. Whole retail industry, on other hand, is extremely reliant on sudden shift in customer behavior, since they are   now purchasing more   cost-conscious items. For purchasing of products ranging from   basic necessities to branded goods, consumers have shifted away from stores, supermarkets, & shopping malls   & toward online portals. According to India Brand Equity Foundation's (IBEF) report, market for online commerce in India would grow from $50 billion in 2020 to $200 billion by 2026. If current trends continue, India's e- commerce business will overtake that of United States to become world's second biggest market for e-commerce by 2030, with one of primary reasons being impact of Cobid-19 pandemic, either directly or indirectly. Finance Act of 2020 included new section 194-O to Income Tax Act, which focuses on e -commerce operator's payment to e-commerce participant. At time of crediting a   mount of sale to e   -commerce participant's account, operators would deduct Income Tax or TDS of 1% of gross amount of sale of   goods or services, or both. Exemptions are also provided for online retailers who made   less than Rs 5 lakh in gross sales previous   year. Customers have been drawn to online   retail portals or e -commerce stores as result of this programme & widespread epidemic.   Perhaps most important fact to emphasise is that, in comparison to physical items sold through e-commerce platforms, service sector is still experiencing little decline.

SECTOR OF INFORMATION TECHNOLOGY & SOFTWARE:-The IT industry was founded in Mumbai in 1967 by TATA Group in collaboration with Burroughs. +9/The IT sector is divided into two key segments: information technology &   business process outsourcing. IT industry plays important part in Indian economy, contributing % of country's GDP. From overall revenue of sector, export income is higher than   domestic revenue. India is world's top exporter of software & IT services. IT services exports account for 79 percent of industry's overall income. Business ease & Digital India campaign are only achievable with use of information technology. In financial year 2018   -19, IT category produced Rs 114500 crore in monthly income, according to India Brand Equity Foundation. In mentioned financial year, 76 percent came from export activity & balance   came from local market. Although integrated goods & services tax is zero rated on   exports of products or services, domestic supply of same is taxed at 18 percent under legislation. If exports of IT services are disrupted as result of covid-19 worldwide pandemic, there would be no GST loss, but foreign currency reserves will be impacted.   Similarly, if domestic supply of information technology services is harmed as result of covid-19 worldwide pandemic, GST revenue will be cut by Rs 4950 crore per month.

PHARMACEUTICAL INDUSTRY:-India is still developing country, but it is source of pride that it is world's leading maker of   generic medications. Indian pharmaceutical sector supplies 50% of world's vaccinations. Indian pharmaceutical business is well -known across world. Developed nations such as United States, United Kingdom, & many others buy large amount of their medications   from Indian pharmaceutical businesses. As result, Indian

pharmaceutical sector plays   vital part in Indian economy. According to current data, pharmaceutical industry's export   income is Rs 12000 crore per month, whereas domestic revenue is Rs 30000 crore pe r month. During Covid-19 worldwide epidemic, countrywide lockdown was proclaimed, & as result of this lockdown, or janta curfew, supply chain of pharmaceutical items, including   raw materials & semi-finished products, was disrupted. Because to corresponding goods & service tax legislation, GST rate for most medications is 12 percent. Drugs are critical supplies in current circumstances, but pharma sector has been harmed owing to lack of enough resources. As result of worldwide pandemic crisis, Indian economy as well as GST revenue would suffer significant reduction.

INDIA'S TRANSPORT INDUSTRY : India's transportation industry includes   road, rail, air, & water transportation. Transportation industry is critical to effective running of economy. India has world's   second-largest & busiest road network. Rail network is also world's fourth largest & busiest. In today's hectic schedules & lifestyles, passenger & freight travel is not only common, but also impossible without use of transportation   infrastructure. With help of transportation services, it is possible to travel thousands of   kilometers in only few hours. It is no exaggeration to claim that more transportation   facilities there are, faster economic development will be. India's transportation industry   contributes around 6% of country's GDP; with road transport dominating July 1, 2019 is   first day of year. Since July 1, 2019, 5% goods & services tax has been charged on   delivery of services in form of road travel, as per central goods & services tax that is in   effect across nation. Because of global epidemic caused by Covid -19, all transportation activities have been halted, with exception of those that are absolutely necessary according to conditions. As result, economy would suffer from GDP deficit, & government income will decrease as result of GST collection. Furthermore, petrochemical industry will be negatively impacted since transportation vehicles consume majority of petroleum products such as high -speed diesel oil, motor spirit, & lubricants.

TEXTILE INDUSTRY:-Textiles are requirement of human life in general. Textile sector has created lot of jobs all around country. Textile & apparel sector employs over 4.5 crore people across country. It contributes 2% of country's GDP. Due to panic scenario known   as COVID-19, global epidemic, demand for textile & clothing items has decreased. Aside from need for textile & garment products, COVID   -19, global pandemic issue, has   had negative impact on production   & supply chains for same. Since July 1, 2017,   indirect tax known as goods & services tax has been imposed on textile & garment items at rates of 5%, 12%, or as stipulated by competent authorities from time to time.   As result of nationwide lockdown, supply & manufacture of textile & garment products have decreased, resulting in GDP deficit for Indian economy & revenue loss for Indian government in terms of goods & services tax.

LIMITATION

The study is based on facts & conditions that were accessible at time this article was completed. All information & data are available as of present realised condition. Impact of worldwide pandemic caused by new corona virus known as COVID -19 may vary from time to time. Study was based on first phase of lockdown. As result, outcome may vary depending on length of lockdown, numbe r of infected patients, recovery rate, mortality rate, & government regulations that are implemented from time to time.

CONCLUSION:-In fight against COVID -19, India has reached critical point. Covid   -19 pandemic has triggered global health, social, &   economic disaster. Government's call for lockdown to   avert pandemic has caused numerous corporate activities   & operations to abruptly cease. In long term, this has lowered entrepreneur income as well as GST collection. Government's revenue from GST has bee n lowered due to extraordinary drop in supply of goods & services. Government fund has been shrinking as result of increased spending to combat epidemic & reduced income production through GST & other tax

systems. As result, government has taken number of   steps to help public institutions & businesses by lowering interest rates on late fees & penalties, extending deadlines, & so on. For Indian businesses, widespread epidemic has posed number of operational &   financial issues. During shutdown, 71.31 percent of firms had cash flow problems. Unusual scenario has wreaked havoc on economy, which country will have to repair   through implementation of budgetary measures. In all economic activities – production, consumption, & commerce – probability of global recessi on owing to COVID -19 in 2020 & 2021 would be exceedingly significant. Size of government help will determine how   quickly economy recovers. COVID-19 epidemic sends clear message to India's economy: it has to embrace sustainable development methods that are self-reliant, inclusive, & environmentally benign.

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Political Marketing: Impact on Voters' Behaviour

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Abstract:-The term Political marketing has been generating a lot of attention lately among scholars, policy makers, political parties and political leaders among others; however, jury is still out on what it means as there is no one common definition agreed by all o n it yet. Kelley (1956) is credited as being the one who first introduced the term 'political marketing' in his book entitled "Professional Public Relations and Political Power" (Scammell , 1999). Whilst according to Lock & Harris (1996), "Political marke ting is concerned with communicating with party members, media and prospective sources of funding as well as the electorate" (as quoted by Johnson, 2009; in Rutledge Handbook of Political Management). According to Harrop, political marketing is not just about political advertising; rather it encompasses the whole area of party positioning in the electoral market. On the other hand, Kavanagh, defines political marketing as consisting of a set of strategies and tools to trace and study public opinion befor e and during an election campaign, to develop campaign communications and to assess their impact. According to Shama (1975), Applying different marketing tools and methods strategically designed to influence voters about political issues, particular candid ates for public office or public issues is known as political marketing. For the purpose of the current study, political marketing may be defined as the application of marketing principles, procedures and strategies by political parties and leaders in poli tical campaigns to shape up and influence voter behaviour.

Keywords:-Political Marketing, Voters' Behaviour, Analyzing .

Introduction:-Political marketing consists of analyzing , developing, implementing and managing strategic campaigns by political parties and leaders contesting in elections, governments and interest groups with the aim to persuade and drive public opinion in their favour, advancing their own set of ideologies in society etc and trying to ensure that the voters vote for them and their party in elections helping them to form government (Newman, 1999). However, political marketing is not just limited to traditional marketing but it has also m arked its presence on digital media including social networking sites like Facebook, Tweeter,Instagram, WhatsApp, among others and provides a place for political marketers and strategists to create a favourable and conducive environment to drive public opinion in the desired direction to achieve predetermined goals. According to a survey conducted recently,more than twenty five million people posted around 227 million posts, comments, likes etc about political and electoral issues.

Millions of people have made around 75 million interactions regarding prime minister Narendra Modi since 2016. Prime Minister Modi has over four million followers on tweeter followed by other leaders such as Rahul Gandhi, Arwind Kejriwal, Shashi Tharoor among others. Political leaders and parties including the BJP, Congress, Aam Aadmi Party, JJP among others have understood the importance of social media tools to interact and communicate with potential voters and consequently are increasingly using them in order to shape and influence voter behaviour.

Conceptual Background: Political marketing can be defined as a process by which political parties and leaders express their ideas and message to potential voters with the objective to gain their trust and support so that they may vote in their favour. The ideas directed at the voters in order to satisfy their political needs and thus gain their support for the candidate and ideas in question. It is the process by which political leaders try to convey their ideas to the voters with the purpose to fulfill and satisfy their needs, demands and what the people may want including more jobs and employment opportunities, better healthcare facilities, good infrastructure such as roads, schools, colleges and safety and security for all. Political parties thus gain the ir support for the candidate and ideas in question by trying to convince the voters that they will provide them what they want. Today,across the globe the role of political marketing has been acknowledged in academic literature and it is largely accepted that marketing strategies and tactics play a fundamental role in the field of politics across the developed world (Savingy, 2011).

Role and Influence of Political Marketing on Voters'Behaviour: Political marketing is a concept where the primary focus is based on marketing the ideas, beliefs and outlook of a particular political party or leader on a range of issues concerning t he people including economic, social and political issues among other areas affecting the life of citizens of a particular region, state or country. It involves gaining the confidence of the people for the acceptance of ideas propagated by a particular party or any particular political leader in order to influence the influencing it to win their vote. (Milewicz, 2014; Hobolt,2016).

Role and Influence of Political Marketing on Voters'Behaviour: Political marketing is a concept where the primary focus is based on marketing the ideas, beliefs and outlook of a particular political party or leader on a range of issues concerning the people including economic, social and political issues among other areas affecting the life of citizens of a particular region, state or country. It involves gaining the confidence of the people for the acceptance of ideas propagated by a particular party or any particular political leader in order to influence the voting behaviour of people favouring the particular political party or leader. Political marketing is distinctive from commercial marketing in that unlike traditional marketing; here the product is a person or a philosophy rather than goods and services. Also the marketing goals or objectives must be met within a specific timeframe. In addition, unlike traditional marketing, political marketing carries moral implications, because the results have potentially far reaching effects on the population at large. Politicians try to grab the attention of the electorate and unlike commercial marketing where products are promoted and their unique selling point or their USPs are showcased to the potential buyer; political marketing tries to highlight the USP of particular political leaders which is not shared by their rivals. For example, Delhi chief minister (CM) Arwind Kejriwal's 'Aam Aadmi Party' trying to associate itself with the common man or the 'Aam Aadmi'. While the CM of Bihar, Mr Nitish Kumar trying to protect himself as 'Sushashan Babu' which broadly means a man providing good governance. Politicians look at the elections strategically where the aim is to beat all other rival candidates. The history of politics is as old as the history of humanity itself where leaders have always marketed themselves with an aim to win over their rivals by grabbing the support of their followers and people. Even today, the primary aim of political

marketing remains winning the trust and confidence of the people so that it may translate into votes at the time of election. Unlike traditional marketing of a produ ct or service which may be for a longer period of time, political campaigns are for 'short term' prior to the elections and with the purpose or objective to secure a win in the elections.

Conclusion: In conclusion it may be said that political marketing provides new avenues to political leaders to connect with the voters and shape public opinion through radio and TV spots, direct mail flyers,   and email campaigns and more   recently through social media platforms.   In coming future, political marketing appears to become one of the most important strategic tools for political leaders and parties for shaping up and influencing voter behaviour.

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IMPACT OF SOCIAL MEDIA ON THE EDUCATION OF COLLEGE STUDENTS

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Abstract:-India is the third biggest country in terms of internet users in the world. Social networking sites like Facebook, Twitter, Instagram, LinkedIn etc. divert the students from their regular studies. In the current situation, most of the students are spending major of their time on social media platforms instead of concentrating on their education. Today, the main aim of the student should be education and their future career. Ho wever, many students rely on the accessibility of information on social media which reduced focus on learning and retaining information. Social networking sites and social media have revolutionized the world, bringing us closer than ever before. Students c an explore this social media opportunity in their education for a better tomorrow instead of wasting their important study time using social media for their entertainment. This research study is conducted to determine the various factors of social media that have an impact on the education of college students.

Keywords: Social Networking Sites, Social Media, College Students, Education Performance, Communication.

Introduction:-As we are living in a networking era, the tremendous growth of the internet has impacted the development of the students in which they interact and socialize. Today, the communication revolution brought us together regardless of geographical boundaries. The internet offers a wide variety of communication tools. Billions of students across the globe use facilities like search engines, web pages, Instagram, LinkedIn, Facebook, e -mails, e -journals, e-newspapers, multimedia sharing, Social Networking sites etc. Today internet is an essential communication medium in education as well as the personal life of the students. This research will detail the impact of using social networking sites on students' education performance. This research contribution will analyze the pros and cons aspects of social networking in education. The widespread use of media among college students from texting to chatting on cell phones to posting status updates on Face book may be taking an academic toll.Social media has become one of the most important communication means in recent times for college students. Howev er, social networking exists to provide communication among people regardless of the distance, making it open to people to easily share information, files, pictures and videos, create blogs and send messages, and conduct real-time conversations. These syst ems are referred to as social, simply because they allow communication with buddies and co -workers so easily and effectively. It also strengthens the ties between people of those systems. The favorite in the realm of internet sites is Facebook, Twitter and others. These websites and social forums are the way of communicating directly with other people socially and in media. They are playing a large and influential role in decision-making in the occasions from the global world economically, politically, soci ally and educationally.

Research Objectives
1. To study the importance of social media in the education system
2. To study the social media platformusedby the Colleges' teachersfor providing seamless education to the students.
3. To study the positive and negative impact of social media on college students' education

Review of Literature

1. (Lenhart, A., & Madden, M. 2007), found that even when social media is used for an educational purpose, students incorporate the technology into their lives in a way that may differ from the intentions of the course instructor. For example, off-topic or non-academic discussions occur on social media because of its primary design as a social networking tool.
2. (Wiley, C., & Sisson, M. 2006),This indicates that while social media may encourage broader discussions of course content, older students may spend more time than younger students engaging in unrelated discussions.
3. (Liccardi,I. et al. 2007), Social media can also negatively affect student GPA, as well as the amount of time students, spend preparing for class. One explanation for this impact is that social media provides too much stimulation and therefore can distract students from completing their coursework (Hurt et al., 2012; Patera et al., 2008). Another reason for this may be that students who spend more time on social media may have difficulty balancing their online activities and their academic preparation.
4. Kuppuswamy and Shankar (2010) social network websites grab the attention of the students and then divert it towards non-educational and inappropriate actions including useless chatting. Based on the above statement we can say that social networking sites may badly affect the academic life and learning experiences of the student.
5. (Benzie, R. 2007), noted that the Internet is no doubt an evolution of technology but specifically social networks are extremely unsafe for teenagers, social networks become hugely common and well-known in past few years.
6. Kennedy, Judd, Churchward, Gray, & Krause (2008), enumerated six issues surrounding pedagogy in terms of technology integration. These issues include student learning diversity, equity and use of technology curriculum and assessment academic integrity staff development and capacity building, and finally, ICT infrastructure. Regardless of the benefits and challenges recognized, the study further revealed that teachers that do not belong to the new generation are skepticalof social network integration in class. Teachers are encouraged to be conscious in their appropriation and employ of social networking regarding focusing on the different students' learning preferences. Teachers sometimes are not up to date and could not understand how to integrate and take advantage of educational software into their classes.

Importance of Social media in the education system :-Social media is changing the dynamic of how teachers educate students; it is becoming a part of cultures within classrooms. Technology enhances education, making a 'new culture of learning. Students, especially in colleges and universities use social media the majority of their time daily. Educators can incorporate a social media outlet that their students are using regularly. The increased presence of social media in higher education settings is an outlet for universities that want to re-connect with their students. It has played a role in providing news updates to students and informing them about course activities. Students usually waste their time when they work on their social media profiles. Social media is positive in providing better linkage in family and friends and helps to be more social on socio-political grounds. With those social media sites come political and historical memes and videos that inform students about specific topics. Social media is important for students to learn and be part of a community when they are posting about a certain topic or using a hash tag to join a movement.

Social Media Platform used by Colleges for education purposes :-Colleges are adapting many social media platforms into their educational systems to improve communication with students and the overall quality of student life. It provides colleges with an easy fast method

of communication and allows them to give and receive feedback to students. Social media usage has skyrocketed over the past decade as present research shows that almost all college students use some form of social networking website. Conducted studies show that 99% of college students who use social media use Facebook and 35% use Twitter. Facebook and Twitter have becom e the dominant forms of social media platforms that have successfully grown in popularity. Social media platforms such as Twitter, Facebook, and YouTube are widely used by educational institutions to make connecting with students and provide information conveniently. Institutions also consider communicating information through the usage of technology a vital part of student success. In many classrooms across America, teachers have created social media pages for their classes on which they can post assignmen ts as well as interact with their students. Schools have felt the need to make regulations for how students and faculty interact online. Many teachers stay away from "friending" or "following" their students online because it can become too personal.

1. The Connected Educator

A great site for connecting with other educators   is edConnectr. It gives educators several avenues with which to find other like -minded educators. A Visual Mapping Engine narrows down certain criteria allowing educators to save valuable time and energy.

2. Edmodo

Edmodo acts as a playground for teaching and learning with a place for posts, calendars, and general communication for teachers and students. Linking to students becomes simpler and more efficient as well as more effective when students enjoy the presentation of it. It makes it easy to share valuable apps with students.

3. TedEd

TedEd offers a variation of TED Talks with shorter, often -animated clips of subjects such as science, technology, social studies, literature, language, art, health, psychology, and business and economics. With communities and clubs, the site also makes it effortless for collaboration.

4. Google+

Besides great graphics and theme s, Google+ takes teachers to their students with circles that make managing virtual communication an art.   Students might need to know more about a particular lesson because they didn't quite get it the first time. Pull them into a circle of their own with just the right tools to connect them to their path to understanding and learning.

5. Facebook

The great part about Facebook is that everyone is on it. Students love connecting with their friends and family with Facebook so telling them to check out the page where you post only makes sense. However, it's very important to stay professional and have a separate   personal account.

Impact of Social Media on Education :-Social Networking has become an important part of a student's social life. It is now considered a learning platform that helps in improving student engagement and capabilities in several   colleges. Suc h platforms provide college students the opportunity to connect, get in touch, access information, and research. It consists of online technology platforms including Facebook, Twitter, Instagram, YouTube, WhatsApp among many others. With the massive use of   technology, the world has merely become a small place. The type of technology mentioned here really transpires mainly the social media platforms such as Facebook, Instagram, Twitter, and Snapchat. Several colleges are also using these platforms to provide information.

But the same has some negative effects which include identity theft, cyberbullying, and social isolation.

Positive Impact of social media on the education

1.   Easy access of study materials on the college website by 24 x 7

2. Able to connect online with teachers and peer students in the group.
3. Clarify the study doubts in realtime
4. Access to worldwide information at a single click
5. Various social platform forums to interact and share the feedback in an open forum.
6. Review live videos on many subjects

The negative impact of social media on the education
1. Create distraction in study
2. Worsen mental health such as anxiety and depression
3. Eye fatigue, Poor sleep
4. Stop physical exercise or activity
5. Watching inappropriate videos
6. Become addicted to social media.

Research Methodology: The research methodology adopted for the present research can be **seen** below
(1) Research Design: The research design adopted for the research is the Descriptive research design which is useful in describing the current situation.
(2) Sources of Data: Secondary data is data taken from the available published sources. In the present research, the data is taken from the available literature on the subject of research.
(3) Data Analysis: In the present research the data analysis is done in term s of simple trend analysis and growth rate. Data analysis is obtained from the secondary data.

Limitations: Some of the limitations of the present research are:
(1) The research is based on the available secondary data only. The primary data is not considered.
(2) The research has focused on the quantitative data and not on the qualitative aspects of the data.
(3) The research has covered the subject from the macro level and not from the microlevel or at the company level.

DATA ANALYSIS:
1. Most use social media platform in India 2021

Platform	Percentage
Youtube	85.80%
Facebook	75.70%
Instagram	70.60%
Twitter	50.60%
LinkedIn	37.70%
Pinterest	34.30%
Reddit	22.10%

Source: https://www.theglobalstatistics.com/india-social-media-statistics/
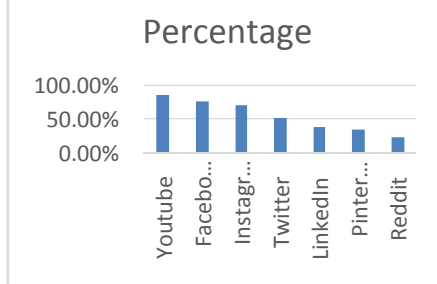
From the above table and graph, the following Inferences can be drawn:
a. In India, YouTube is the most used social media platform   in 2021 with 85.80% of the social media users enrolled.
b. 75.70% of the users in India have profiles on Facebook and that makes it the second most popular platform. Facebook is most favored and will remain a dominant force for many years to come.
c. Facebook platform faces stiff competition from Instagram which has   70.60% of social media users in India. A big percentage of Instagram's users are young people, especially teenagers.

2. Popular Messengers Apps used by College students in India
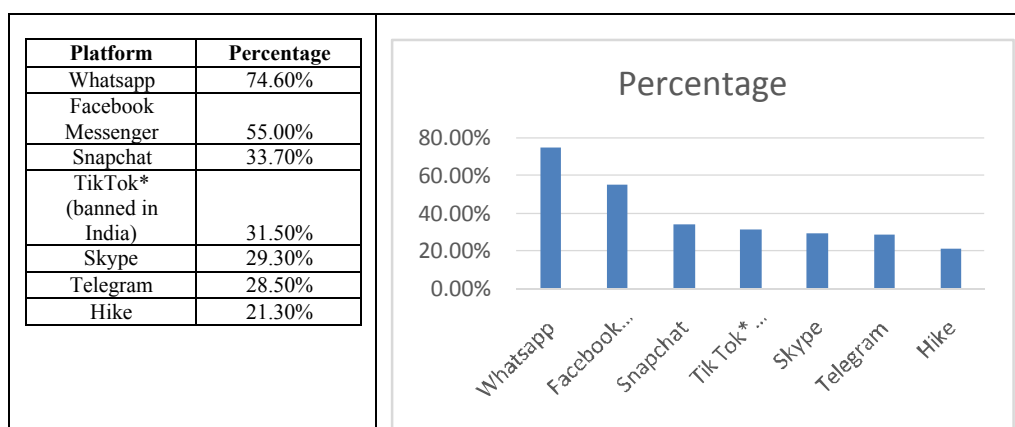
| Platform	Percentage
Whatsapp	74.60%
Facebook Messenger	55.00%
Snapchat	33.70%
TikTok* (banned in India)	31.50%
Skype	29.30%
Telegram	28.50%
Hike	21.30%

From the above table and graph, the following Inferences can be drawn:

a. WhatsApp is the most popular messenger app in India. Facebook   -owned WhatsApp has 79% of the country's total users.

b. The second most popular on the list is Facebook Messenger, with 62% penetration.

c. The third is Snapchat, which is popular among teenagers has 33.7% users.

d. Forth in the list of 2021 social media chat apps is the recently banned   TikTok with 31.5% users.

3. Top Device used by college students for their education in India
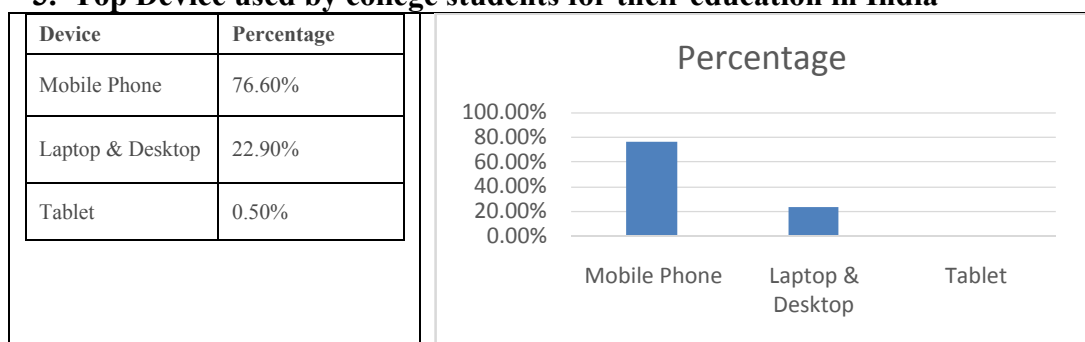
Device	Percentage
Mobile Phone	76.60%
Laptop & Desktop	22.90%
Tablet	0.50%

From the above table and graph, the following Inferences can be drawn:

a. In 2021, the most dominant device in India is the Mobile Phone with a share of 76.6%. Falling smartphone costs is one of the reasons for this boom.

b. The next device on the list is Laptop & Desktop with 22.9% followed by tablet with 0.50%.

Summary and Conclusions

1. In India, YouTube is the most used social media platform   in 2021 with 85.80% of the social media users enrolled. Followed by Facebook social media 75.70%.

2. WhatsApp is the most popular messenger app in India. Facebook   -owned WhatsApp has 79% of the country's total users.

3. In 2021, the most dominant device in India is the Mobile Phone with a share of 76.6%. Falling smartphone costs is one of the reasons for this boom.

4. Teachers also need to learn new teaching methodology through social media platforms to meet the young generation expectation

5. It was seen that 96% of the students use Facebook, whereas 84% use YouTube and 10% remain active on LinkedIn. 82% of the teenagers between the age group of 15   -17 were found to use Instagram. In addition to this, the students were also active on platforms like Twitter, Tumblr, Pinterest, and Snapchat.

6. Google+ and Google Classrooms have also come in handy as far as distant education is concerned. The students and the teachers are sharing important updates through Instagram and Whatsapp.

7. Social Media Education in a Post -Quarantine World - Human mindset towards touch is likely to change when the nations decide to relax the lockdown restrictions. The educational institutions will probably continue with the online educati   on process. At least, not till the point the educational institution administrators have conclusive evidence that there is no more threat.

4. Even underprivileged students are being supplied with laptops and smartphones so that they can continue their educati on. As you can imagine, social media usage will increase manifolds in the coming days.

5. More than 98 percent of college -aged students use social media, according to consumer research from Experian.

6. Surveys show that ninety percent of teens ages 13 -17 have used social media. Seventy - five percent report having at least one active social media profile, and 51% report visiting a social media site at least daily. Two   -thirds of teens have their own mobile devices with internet capabilities.

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Comparative Study of Equity Share Price of Yes Bank using Traditional Techniques of Valuation

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Abstract:-Investment in stock market is a very risky affair of investment considered by investors to achieve growth in their wealth. The share prices quoted in the stock exchange are highly wobbly and there are various techniques which help calculate the value of th e share. Due to this volatility in the market prices, the factor of risk involved of the investors is very high. The research paper attempts to studythe valuation ofYes Bank share comes close to the market price taking into consideration all the traditiona l method of valuation of a share price. We considered audited March 2019 financials of Yes bank to determine all the values. I have selected Yes Bank share specifically since its being drastically falling from Rs304.85 on March 2018 to Rs275.10 in March 20 19. Additional in the month of July 2019 it has fell to Rs87.65. We used different traditional methods of valuation to bring the conclusion of diversified values of this research study.

Keywords:-Market, Share price, Valuation

Introduction:-Valuation is a ll about verdict. At the end of cheap or expensive, value is obvious, but between those opposite end, analysis and judgment are crucial for determining value. Traditional equity valuation types are pattern of executing analysis and exercising judgment. Non e of these methods consistently works particularly better than any of the others. In this research paper Yes Bank's share is precisely taken into consideration as in March 2018 this share was very trending in this fluctuation and the volatile changed in th e price of this stock. The traditional concept in stock market says that an investor buys at the lower price and sells the share at the higher price, but we could drastically see that this principal was not followed by the investor when you study Yes Bank as a share.

Objective of the paper

1.To study variations in the valuation of equity shares mentioned in stock exchange for Yes Bank on 31st March 2019

2.To compare the various values derived using multiple traditional methods of Yes Bank equity share available in stock exchange portal on 31st March 2019

Purpose of the paper

1.The investors across India invest in Yes Bank looking at the market price of the share, without taking into consideration the actual price of the share.

2. The fact that there are differences in the market price of Yes Bank with the book value and price derived as per various traditional valuation techniques.

3.The investment in Yes Bank share was done by the investors keeping in mind the Long Tern Return, however the share price o f Yes Bank has fell from Rs 275.1 in March 2019 to Rs 79 in August 2019.

4.The loss arising is on account of differences in market price of Yes bank shares sold and bought.

5.It is essential to understand such variations from the point of view of selecting   the investable scripts of two factors one point of purchase and sale and two selecting a script for investment.

Research Methodology

Region of Research

The Geographical location for the study was Mumbai. Yes Bank Share was selected looking at the fluctuations in market in the year 2019.

Research Design

The Research conducted was of Descriptive and Analytical in Nature

The research design and the steps followed in research methodology kept targeting the objectives set for the study. The secondary data was observed to analyse the Yes Bank share market prices using various traditional methods and comparative study was conducted considering these formula related values as the base.

Population and Sampling

The population of study consists of the Banking sector in stock market study whose shares are quoted in stock exchange using Purposive Method of Sampling, Yes Bank share was selected.

Collection of Data

Since this research paper consists of secondary data, the market price of Yes Bank share quoted in stock exchanges on various dates in the month of Mar 2019 till July 2019.

Statistical Methods

I have selected the Yes bank share and only closing price of equity share was considered for our analysis and interpretation. Since our purpose is to study the variati on in value of the share price of Yes Bank on 31st Mar 2019 and not during the day.

Review of Literature

A. Karminsky, E. Frolova (2015) This paper studies theory regarding value -based management at the commercial bank and the vital valuation methods in th e age of globalization. The paper revolves around five main factors that significantly influence valuation models selection and building: funding, liquidity, risks, exogenous factors and the capital cushion. It is shown that valuation models can be classif ied depending on underlying cash flows. Particular attention is paid to models based on potentially available cash flows (Discounted cash flow -oriented approaches, DCF) and models based on residual income flows (Residual income-oriented approaches.

A. Rahmani, M. Ghasemi (2013) The purpose of this paper is to investigate the value of the goodwill reported in the consolidated financial statements of all companies which are non - financial in nature and are listed on the Stock Exchange of Tehran from 2006 to 20 11. The paper uses regression analysis based on valuation model developed originally by Ohlson (1995) in which stock price is used as the connecting variable and book value of equity per share, book value of equity is subtracted from the amount of goodwill per share, earnings per share and goodwill per share as independent variables. Conclusion of this paper provide knowledge about accounting of intangible assets for financial accountants, standard setters, auditors and investors. This research it is import ant to provide evidence about effects of different cultural and institutional characteristics of economic contexts of Iran on value relevance of reported goodwill.

Analysis

In respect of analyzing the data, the first valuation technique which is specified and used to bring in insights in this research paper is

Net Asset Method

Under this method, the net value of assets of the company is alienated by the number of shares to arrive at the value of each share. For the calculation of net value of assets, it is necessary to estimate the worth of the assets and liabilities. The goodwill as well as non - trading assets should also be included in total assets. The following points should be considered while valuing of shares according to this method:

* Goodwill must be properly valued

* The fictitious assets such as preliminary expenses, discount on issue of shares and debentures, accumulated losses etc. should be eliminated.

* The fixed assets should be taken at their realizable value.

* Provision for bad debts, depreciation etc. must be considered.
* All assets and liabilities (if any) which are not recorded should be considered.
* Floating assets should be taken at market value.
* The external liabilities such as sundry creditors, bills payable, loan, debentures etc.   should be deducted from the value of assets for the determination of net value.(Refer Table1)

Earning Yield Method

The expected rate of return in investment is denoted by yield. The term "rate of return" refers to the return which a shareholder earns on h   is investment. Under this method, shares are valued on the basis of expected earnings and normal rate of return. The value per share is calculated by applying following formula:

Value per Share = (Expected rate of earning/Normal rate of return) X Paid up v alue of equity share

Expected rate of earning = (Profit after tax/paid up value of equity share) X 100. (Refer Table2)

Fair Value or Equity Method   -Under the fair value method, you highlight a non   -current asset at the purchase price of the shares. If the sh ares are publicly traded, fair value is easy to fix – it's the market price. Private shares may be harder to evaluate, and you should revalue them only if you have the reasons to do so.

Under this method, the portion of the investee's income or losses on y   our income statement are recorded and the asset's book value is updated accordingly. Any dividends are considered as a return of capital   -- do not book them as income but rather subtract them from the carrying value of the investment. However, under the fa ir value option to the equity method, you recognize as income changes to the stocks' fair value rather than your share of investee income. You treat dividends as income under the fair value option. (Refer Table 3)

Book Value

The book value per share formula is used to calculate the per share value of a company based on its equity available to all the shareholders.   Book value per share is one of the methods used for comparison in valuation of a company.   Enterprise value or firm value   and other methods may be used in different circumstances or compared to one another for contrast. One must consider that the balance sheet may not reflect with certain accuracy, what would occur if a company did sell all their assets. (Refer Table 4)

Figures, Tables & Graphs

Table 1: Net Asset Method

Net assets available for equity shareholders	1,09,53,28,67,000
No of equity shares	2,31,50,33,039
	47.31

Table 2: Earning Yield Method

Expected Rate of Return	667.732735
Normal Rate of Return	10
Paid up Value per Equity Share	2
	133.55

Table 3: Fair Value or Equity Method

Net Asset Method	47.31
Yield Method	133.55
Total	180.86
Fair Value	90.43

Table 4: Book Value per share Method

Book Value per share(as per annual report)	116.2

Table 5: Comparison Table

Market Price of Yes Bank as on 31st March 2019	
Market Price	275.1
Book Value per share	116.2
Fair Value	90.43
Yield Method	133.55
Net Asset Method	47.31

Limitations of the Study

1. The present study consist of only Yes Bank share, the result could differ if more number of company samples are taken.

2. The time span selected relating to the market prices is only 31st March 2019, the result could differ if more number of days are taken.

3. The factors causing the variations in the market prices are not considered.

Further Scope of Study

The researchers should consider the different factors causing variations in the market prices of different companies using traditional valuation theories   , in order to advise the small investors their investment in stock market which is highly risky and volatile.

Conclusion

1.On the basis of the study, there is variations in the market price of share of Yes Bank mentioned in the stock exchange portal.

2. The variations in market price on the same day itself that is on the 31st March 2019. (Refer Table 5)

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Effectiveness of Ashtang Yoga for working professionals during COVID -19

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Abstract :-The COVID-19 pandemic has engulfed the whole world. It is much more than a health crisis and posing an unprecedented socio -economic crisis that will leave deep and longstanding mark. The global corona virus pandemic has got most of our lives to standstill. For some it is a good break, for some who are on duty 24/7, this is a nightmare, for daily wages people, the lockdown is more life -threatening than the corona virus, and for those who are working from home, the biggest challenge is to handle daily stressors and all t he changes. Be it extra work, relationship issues, keeping children busy and happy, financial planning, domestic works the list of irritants is endless for working professionals. It is a big challenge now in front of everyone to survive from corona virus s afely and at the same time moving ahead in life. Following the path of Ahstang yoga working professionals as well as all others can manage their physical and mental health during this difficult situation of COVID -19 pandemic. It is one of the best path of survival and creating positive lookout for future. Yoga, meditation and controlled breathing is immensely helpful in addressing anxiety issues related to the novel corona virus.
Key words: - COVID-19, Ashtang yoga, physical and mental health, immunity.

Introduction-: COVID-19 is from the family of corona viruses - a virus that attacks the breathing system. The virus spreads primarily through droplets of saliva or dischar ge from the nose when an infected person coughs or sneezes. Most people infected with the COVID -19 virus will experience mild to moderate respiratory symptoms and mostly recover without treatment. Aged people and co -morbid people with medical problems like obesity, cardiovascular disease, diabetes, chronic respiratory disease and cancer are more likely to develop serious illness. At this time, there are no specific vaccines or treatments for COVID -19.

Pandemic repercussions :-Today the whole world is fighting COVID -19 pandemic through many ways and there is only one way to stop it from spreading is social isolation. COVID -19 is teaching us how to function remotely. The corona virus outbreak has forced us to experience –

Worldwide Lockdown, closure of Businesses and Industries. Social gatherings are banned. Malls, gyms, restaurants, bars and places of worship are closed.

- Domestic maid services are unavailable or forced to be unavailable, hence domestic work is family responsibility.
- Mostly people are working from home. Essential services people those who need to go out are under the fear of getting infected.
- People are in a state of panic as there is no medicine and also no final word on how long this pandemic will linger on.

In a nut shell, no regular work, extra domestic work, no outside food, no recreation, no outing, constant fear of present and uncertainty of future is creating anxiety and depressed minds in society at large.

How to face COVID -19 challenge: It becomes essent ial to have a handy guide on how to keep yourself and everyone else around you safe from a potential risk of the corona virus infection during these times.

1. **According to WHO, Govt. of India, Ministry of AYUSH, respective State and Local Govt. and Medical experts, everyone who is set to go their offices should take care of these few things as precautions –**

- •   S.M.S. { **S**anitize hands regularly, wear a **M**ask, follow **S**ocial distancing }
- • Avoid touching anything, or even the door handle, other than what's absolutely required. If you have to touch, you must wash your hands.
- • Carry your food from your home and eat separately, at a distance from everyone else.
- • If you show signs of a cough or cold, do not go to the office. If you feel like coughing or sneezing, cover your mouth with your elbows.
- • Change your clothes as soon as you come home, wash your hands and mouth properly and stay away from your family members for a while.
- • Keep your scooter, car or whatever transport you travel in, clean as well.

2. General Measures recommended by AYUSH -
- • Measures like drinking warm water, use of spices like Haldi (Turmeric), Jeera (Cumin), Dhaniya (Coriander) and Lahsun (Garlic) in cooking.
- • Ayurvedic Immunity Promoting Measures like taking Chyavanprash, herbal tea / decoction (Kadha), Golden Milk.
- • Simple Ayurvedic Procedures like Nasal application, Oil pulling therapy.
- • During dry cough / sore throat : Steam inhalation with fresh Pudina (Mint) leaves or Ajwain (Caraway seeds), taking Lavang (Clove) powder mixed with natural sugar / honey in case of cough or throat irritation.

3. Essential Ways to Boost immunity against corona virus -
- ➢ Take Immunity-Boosting Foods & Vitamins,
- ➢ Avoid Smoking and Alcohol.
- ➢ Take Proper 7-8 Hours of Sleep.
- ➢ Drink up to 8-10 glasses of water every day.
- ➢ Don't skip home workout exercises. Practice meditation.

Following table categorically represents general precautions mentioned above.
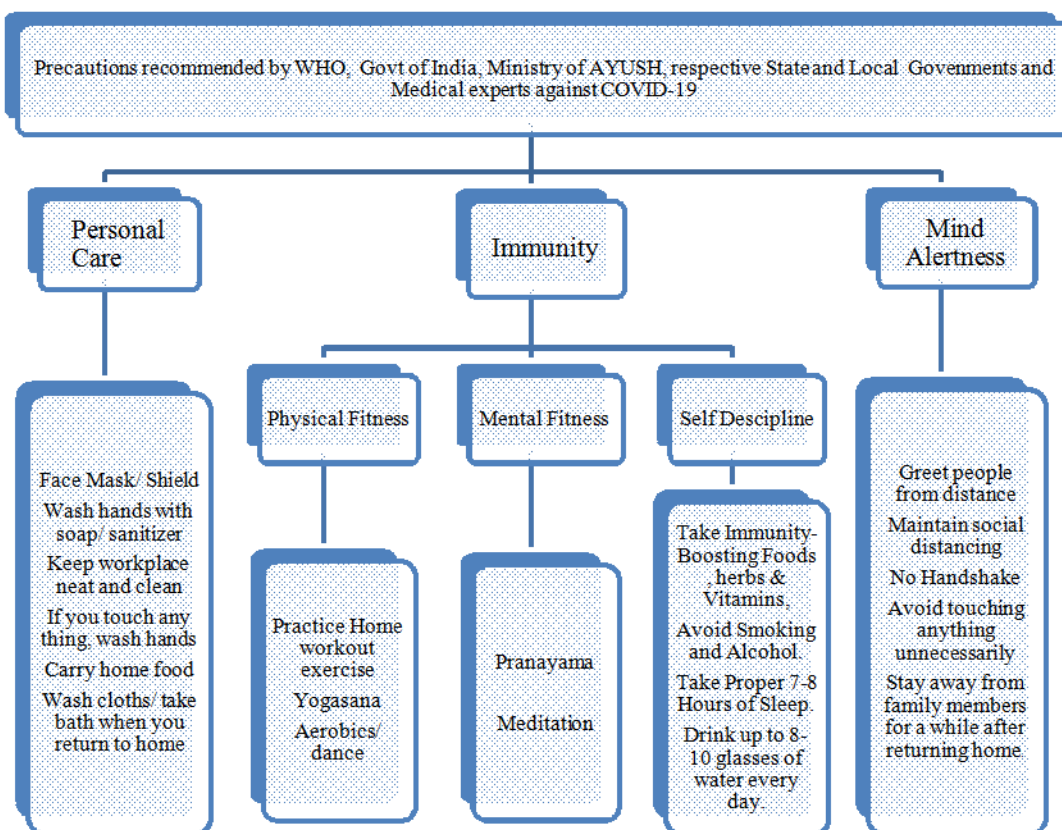
COVID-19 and Yoga :- In this difficult situation of covid-19 pandemic our primary aim is to be fit both physically and mentally. By practicing Ashtang yoga we can achieve this. There are many other benefits   of practicing   Ashtanga yoga including increasing mind clarity, strength, flexibility, decrease stress and balances body and mind. Yoga embodies unity of mind and body through action, restraint, fulfillment and harmony between man and nature. It is a holistic approach towards health and well -being. Yoga tools, deeply enrooted   in Indian culture, have gained increased significance in the present day as it is of help to fight the current pandemic induced crisis.

Meaning Of Ashtang Yoga :   - Sage Patanjali presented the ancient tradition of yoga in a systematic way. Yoga means to join or unite. Patanjali described yoga as the means by which our mind can be made still, quiet and free from all type of distractions. Patanjali advised that we must inculcate good character traits and overcome the hurdles in the way. For that sage Patanjali laid down eight-fold path known as Ashtang yoga. By following this eight -fold path a man gets health of body and control over his mind.

The 8 Limbs of Yoga -

Yama, Niyama, Asana, Pranayama, Pratyahara, Dharana, Dhyana, Samadhi   are eight limbs of Asthang Yoga. There is no real separation between the eight limbs of yoga, each one impacts the other. Everything happens simultaneously. Just as in a curry one mixes all the masalas, we cannot distinguish the taste of individual elements, but we can enjoy the fina   l flavor of the mix.

Effectiveness of Eight limbs of Ashtang Yoga in tackling COVID -19 :

1. Yama - Restraints, moral discipline or moral vows i.e. external discipline characters : This first limb, Yama, refers to practices that are primarily concerned with   the world around us, and our interaction with it.

a) **Ahimsa (non -violence or non -harming):** Ahimsa guides us in living the way that cultivates a sense of peace with ourselves and the outer world. This can be two -fold. For those in a state of panic, use Ahimsa way, so you do not cause others to catch your panic and your panic does not cause you to commit harm. For those who believe this pandemic is false, your feeling should not cause you to disregard the feelings, needs and vulnerabilities of others. Do not pu t yourself in a position where you become apathetic to the experience of others or a physical carrier who could infect others.

b) **Satya (truthfulness):** Satya in practice means being honest in our words and actions with ourselves and those around us. Do not sp read wrong information on the virus, including false or non-scientific data.

c) **Asteya (non-stealing):** Excessive desire or want is the cause for stealing. Only buy what you need. Think of the millions of others in society who are facing the same issues.

d) **Brahmacharya (**continence/**non-excess):** The practice of building a bridge to Brahman - to God/divine is brahmacharya. Have in harmonious relationships with self and others. Do not blame other people or authorities. Ask yourself "How can I be of service?" The world needs more love right now. People who are willing to dedicate themselves to other's well-being are needed in society.

e) **Aparigraha (non -hoarding or non possessiveness/non   -greed):**   Aparigraha means taking good care of ourselves as well as others. To practice   aparigraha is not to take any more than we need. Do not overbuy "essential things" Do not hoard supplies. Be generous in offering some portion of any over -abundance of resources in your possession to those who are in need.

2. **Niyama – Positive duties or observances i.e. internal discipline characters :**
   The second limb, Niyama, are duties directed towards ourselves i.e. inner observances. They are intended to help us build character.

a) **Saucha (purity):** Saucha meaning 'cleanliness', doesn't just refers to physical but also to mental cleanliness. Keep yourself (internally and externally) and your environment clean. Remember physical cleanliness —wash your hands often and for 20 seconds. Do not touch your face. Cover your mouth with your elbow when sneezing or coughing. Also remember your mental purity. Know the truth of your intentions. Speak and act only to uplift and never to demean or incite.

b) **Santosha (contentment, delight, happiness, joy):** Santosha is a feeling from an experience of acceptance in every part of life and of whatever life has brought us. Accept that stores, restaurants and theatres will have closures and delays. Accept that schools will be closed and events canceled. Find contentment that these delays are for everyone to heal and be safe. To experience peace in spite of chaos.

c) **Tapas (self -discipline/endurance):** Tapas means fire. It is our burning desire and dedication to the work in hand. Have the discipline to explore what is digging at you during this time. Allow your thoughts to come to the surface and sit with those feelings, without acting on them. Tapas allows us to work through our difficulties. Allow your own discipline and discernment to burn away what is not beneficial to you.

d) **Svadhyaya (self-study):** Use this time of social distancing to read books of your interest. Upgrade your skills and pursue your hobbies. Cultivate peace within yourself by commuting to your daily practice.

e) **Ishvara Pranidhana (surrender/dedication):** Be grateful every single day for your life. Remember it is " Thine Will" not my will. Surrender yourself to the Divine, whatever the outcome will be, do not be more concerned with the result than you are with the process and path. Do not worry about how long it will take for everyone to be healthy.

3. **Asanas (postures) :** Asana means a stable and comfortable posture which helps attain mental equilibrium. Practicing Asanas is an excellent way to strengthen the immune system and relax the mind. It is an excellent way to fit both physically and mentally during the lockdown. Physically, the practice of asanas improve flexibility, strength and balance. Asanas like Tadasana, Trikonasana, Shashakasana, Vakrasana, Shalbhasana, Bhujangasan, Setubandhasana etc help in improving lung capacity.

4. **Pranayama (breathing techniques) :** Pranayama means extension and control of breath. Breathing has the psychological effect of calming the mind. Breathing slowly reduces heart rate which can alleviate depressive feelings and energize lethargy or sleepiness. At the same time diminishes anxiety, stress, distraction and other unwanted mental pressures. It relax digestion and aid concentration. The heart is "nestled" between the lungs. As you inhale the heart is physically "massaged".
   Pranayama increases the lung capacity and radically improves lung health. Pranayama has many benefits, physical, mental and may be, if not a complete protection against COVID -19, at least a good way to improve lung health and mental calmness.

5. **Pratyahara (sense withdrawal) :** A mental preparation to increase the power of mind. Pratyahara means directing our mind inward away from external stimuli. It helps people to keep themselves away from external disturbances.

6. **Dharana (focused concentration) :** Dharana means concentration of your mind on one object and its field. Tratak (candle gazing), visualisation, and focusing on the breath are all practices of dharana. It helps to focus and quiet the mind on our way in this panic situation.

7. **Dhyana (meditation) :** Dhyana means withdrawing mind from all external objects and focusing it on one point and meditating on it.

It's a way to achieve clear, calm and stable state of mind. This deeper concentration of the mind is the instrument of self-knowledge where one can separate illusion from reality, and eventually, reach the final goal peace.

8. **Samadhi (bliss or enlightenment) :**   All meanings of Samadhi lead to the concept of oneness and knowing self to the core, self realization and eternal bliss. After we've re   - organised our relationships with the outer world and our own inner world, we come to the final stage - bliss.

People can realize that COVID -19 situation is not in our control. So staying safe, calm and moving out of this is our goal.

Conclusion:-The covid-19 pandemic is taking a heavy toll on our mental and physical health. The continuous lockdown seems to be 'shutting down'our ability to thinking and process in many of us! Working professionals have to work as well as keep safe themselves and their families. Continuous flows of negative news, scarcity of resources due to corona   pandemic are adding more fear, stress and anxiety.All these results in daytime fatigue, sleepless nights, physical problems etc.   In such a critical situation practicing Ashtang yoga is immensely beneficial. In our culture   practice of respectfully keeping   a distance from each other is an classic example of the 'Yamas' and 'Niyamas' practiced since time immemorial. Similarly, Sauch (cleanliness) is another vital aspect to be focused upon during the pandemic. Asanas coupled with some Kapalbhati Pranayama, Nadi Shodhana Pranayama, Brahmari Pranayama, and Dhyana if done for 40 minutes daily will definitely increase chances of very fast rehabilitation. The eight limbs of Ashtang yoga take care of our body, mind and soul which is needed and best suited for this q uarantine period. Hence as stated by UN General Assembly President Tijjani Muhammad-Bande on the 6th International Day of Yoga that, " The holistic approach to health, well-being provided by the practice of yoga is critical now as the COVID-19 pandemic has disrupted lives, created loneliness and has led to increased anxiety." really substantiates the effectiveness of Yoga.

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GST as a new mechanism of taxation in India

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Abstract: The present paper aims to magnify the role of GST in reformation of indirect taxation in India since July, 2017. GST act passed in the parliament on 29th march, 2017 and came into effect on First July, 2017 in India. (3) Before GST act there were so many taxes levied by central as well as state govt. at each and every stage of product. Because of this products became very costly till the reach out of consumer, due to cascading effect of taxes. Other than this burden, there were so many complexities in taxation procedure like lengthy process, manual system, so many taxes, variable rate of taxes etc. That's why there was an urgent need of indirect tax reformation in India. So GST is here to overcome from all these challenges. The study is based on secondary information which published in govt. circulars, newspapers, articles, journals, and websites etc. This paper tells how GST is better than previous taxation system in India and what was the need of bringing it into Indian economy, what is the contribution to improve the indirect taxation system in India. The contribution of this paper is to highlight the core points of GST. It also describes what the mechanism of GST is and how it is working in India.

Keywords: GST, CGST, SGST, IGST, TAXATION

INTRODUCTION: GST introduced in India on first July, 2017 as "**one nation one tax**" it is single tax levied by central govt. named CGST as well as levied by state govt. named SGST following dual model of GST. (10) Both govt. equally collected taxes ultimately from consumer. GST is working as destination based principle which means goods and services will be taxed at consumption point not on supply point. For example a product is being sold intrastate in Haryana from hisar to rohtak at 18% tax rate. It means 9% collect by central govt. and rest of 9% by state govt. from rohtak because of its consumption point.
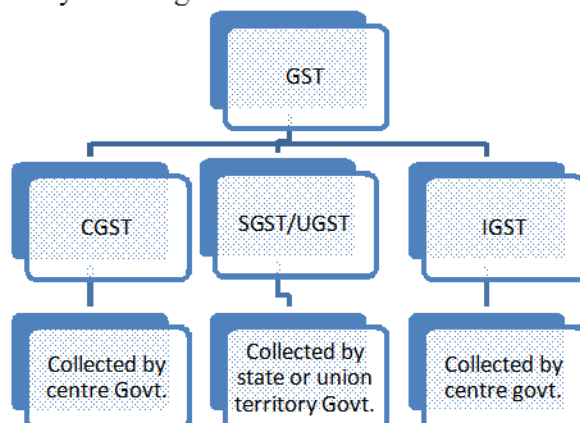
Indirect Taxation history in India

1986	MODVAT (first concept of indirect tax given by Shri Vishvanath Pratap singh)
April,2005	VAT introduced in 21 Indian states
Feb.,2007	First step move towards GST
Aug.,2013	Standing committee of finance gave its reports on GST
Dec.,2014	122nd constitutional amendment bill,2014 introduced in lok sabha by union govt.
14th may,2015	Bill referred to rajya sabha

3rd aug.,2016	Bill passed by rajya sabha
8th aug.,2016	Amended bill passed by lok sabha
8th sep., 2016	Bill notified in gazette of India
1st July, 2017	GST bill implemented

MECHANISM OF GST IN INDIA:

At the time of previous taxation system, VAT, excise and service tax, there was so many compliance and long procedure for getting registration under taxation system. But after GST this is a measure benefits especially for start-ups, that they do not need to stuck off in all those formalities now. There is unified taxation system after GST. Now From registration to filling returns whole procedure is completely online. Within few minutes, by following certain steps a person can get his GSTIN no. easily now. (7)

CONSTITUTES OF GST:

- Registration Number
- Legal Name and Constitution of business
- Trade Name
- Period of validity
- Types of taxpayer
- Date of Liability
- Signature of the applicant

ELIGIBILITY CRETERIA FOR GST REGISTERATION:

For sale of goods: **For sale of service:**

For Normal category of states → Turnover more than Rs.40 lakhs | Turnover more than Rs. 20 lakhs

For special category of states → Turnover more than Rs. 20 lakhs | Turnover more than Rs.10 lakhs

Note: This criterion is only for taxable goods and services under GST, not for exempted goods. (12)

PROCEDURE FOR GST REGISTERATION PROCESS IN INDIA:-There are 15 steps include in GST registration process in India. All are needed to fill by an applicant for getting Goods and services tax identification no. (GSTIN). (16) (17)

Step1: first of all an applicant need to visit GST portal which is www.gst.gov.in. After that fill the online application form and create an ID (username) and password in the portal.

Step2: After creating ID and password an applicant need to register him for GST registration by clicking on new user log in link.

Step3: On third step of an applicant need to select new registration and log in to GST portal with user name and password.

Step4: On this step an applicant have to fill required information on GST portal which are as follows- (a) Select taxpayer (b) select state & district (c) Details of business(name, PAN card) (d) provide active email-id and phone no. (e) Enter the captcha. Then proceed for further process.

Step5: after that enter the OTP which he received on his registered email-id and phone no.

Step6: After providing OTP and proceed button , an applicant will receive TRN (temporary reference no.) on screen. He should save it for future reference. Because it will used to open part B in GST registration.

Step7: On this step, an applicant again need to open GST portal to register under tax paye   r menu.

Step8: After that he needs to select TRN.

Step9: Enter TRN and captcha details in menu and proceed.

Step10: Again he received an OTP on registered email id and phone no.

Step11: After entering OTP's he will come on next page.

Step12: By clicking on edit button on this page, an applicant required to fill all necessary information along with documents.

Step13: Before final submission, an applicant should check the verification page and declaration.

Note: There are three methods for submitting the application.

(a) Electronic verification code (EVC)

(b) By electronic sign method.

(c) In case of company, digital signature certificate (DSC) must be submitted with application.

Step14: Finally GST registration procedure is completed. The application reference number (ARN) is received by applicant on his registered email-id and phone no.

Step15: An applicant can check his ARN status on GST portal.

CONCLUSION: In the end of this paper, I conclude my research points that GST is a big weapon to cut all the negative impact   of previous indirect taxation structure on Indian economy. It is a big reformation in the taxation history of India. It simplifies taxation process, reduces product and services cost, help in avoiding lengthy taxation services because now it is completely online and regularize unorganized sector and minimize the litigations. In short it will create a new history of an era of taxation in India.

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Applications of machine learning methods in sports performance: Mini review

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Abstract:-Machine learning methods are known as the data driven methods. Recently some of the researchers use d it for predicting the sports performance of individual athlete or team using historical data. In this paper, applications of machine methods in various sports analytics are reviewed.

Key words: Decision tree, Random forest, artificial neural network, Predictive models

Introduction-Machine learning methods are used to predict the sports performance and identify the predictors of the performance. Various machine learning algorithms namely linear/logistic/support vector regression, tree -based decision tree a nd random forest, neural network are used in team sports and some of the individual sports. A mini review is carried out to understand the advantages and limitation of these methods in predicting the sports performance.

Results

Silva et al. (2007)   develop an Artificial Neural Network (ANN) to predict swimming performance time using factors that are significantly associated with the swimming performance. Predicted values are compared with the actual performance time of swimming. ANN has highly accurately predicted swimming performance time.(Silva et al., 2007)

McCabe & Trevathan (2008)   use a "Multi -layer perceptron (MLP) Neural network algorithm" on the training dataset of various football leagues which includes 11 different features related to the matches. The conjugate gradient and back propagation methods are used to optimize the trainin g algorithm. National and super rugby league winning prediction is 63.2%, 67.5% accurate respectively and the Australian Football League achieves 65.1% prediction accuracy. (McCabe & Trevathan, 2008)

Iyer and Sharada (2009)   develop linear, MLP and radial basis function (RBF) neural networks to predict the performance of batsmen and the bowlers for identificatio   n and selection of the team members for cricket. They have used 1985 to 2006 cumulative historical data of each player of the team. They also developed heuristic rules using various independent variables related to the batting and bowling for classificatio n of the player as the unsuccessful, moderate and the best performer. The prediction results are then validated with 2007 match results. (Iyer & Sharda, 2009)

Kalgotra et al. (2013)   develop machine learning models viz. stepwise linear/logistic/polynomial regressions, decision and χ^2 trees, and neural network to find variable importance and predict the winning probability of the players   in Indian Premier League (IPL) using innings, battings and bowling related variables. They also develop a bidding function for the selection of players. (Kalgotra et al., 2013)

Weissbock et al . (2013)   use a machine learning approach for prediction of success in National Hockey League matches. The authors use traditional statistics, advanced statistics and mixed methods for the prediction. A WEKA tool is used to classify 517*2 games data to predict the winning team using several data mining algorithms such as ZeroR as baseline algorithm; the neural network; Naïve Bayes, WEKA's SVM algorithm SMO and WEKA's C4.5 decision tree algorithm J48. After fine   -tuning the models, the neural network model achieves the prediction accuracy as 59.38% using mixed statistics. (Weissbock et al., 2013)

Lock & Nettleton (2014)   develop a "random forest (RF) model" to predict the win probability of NFL games. They improve the work done by Brian Burke in the field of NFL

winning probability.The author s also develop linear/logistic regression models for predicting the winning probability. The proposed modeling approach is applicable to any sport on the availability of the training data. However, these models are not as accurate as of the RF. They have a lso carried out several adjustments in the RF to achieve better predictive accuracy. (Lock & Nettleton, 2014)

Brooks et al. (2016) develop L2 regularized SVM models to predict the probability of successful shot using the passes origins and destinations across 18 zones of soccer data of 9,974 shots done by 20 teams during La Liga se ason 2012 -13. The 80% data is used for training the model and 20% for validation. The five -fold cross -validation is used to find the optimal parameters to train the model. The area under ROC is used to test the model fit. The SVM shot prediction model weig hts are further used to develop the ranking method to rank players objectively on their passing ability (Brooks et al., 2016).

Pretorious & Parry (2016) develop automated machine learning models to predict the Rugby World Cup 2015 match outcome and compare it with online prediction platforms "*SuperBru and OddsPortal* ". They develop RF models using Oblique -PLS and Forest -RI algorithms. They find Forest -RI is the best model with the highest accuracy of 89.58% and betting predicted probabilities compared to the online prediction platforms. (Pretorius & Parry, 2016)

Dubbs (2018) has used 30 years of data to predict the result of hockey, baseball, football, and basketball matches. The "regular ized logistic regression" model is developed using limited variables date of the match, visiting and home team, and the final score of the match. An estimator using Woodbury matrix identity is developed and the model results are compared with already existing Straw-man and Oracle models (Dubbs, 2018).

Taha et al. (2018) The purpose of the study is to develop machine learning algorithms for talent identification in archery. The hierarchical agglomerative cluster analysis is applied to identify the high potential archers and low potential archers using performance scores. SVMs algorithm is developed using six different classification kernel functions namely linear; polynomial (quadratic; cubi c); radial basis function (fine; medium; low) to identify optimal classifier based on fitness and performance features. (Taha et al., 2018)

Zhao et al. (2019) classify Under -15 and Under -16 elite athletes to 6 sports disciplines (Swimming, Fencing, Judo, Basketball and Volleyball) using their 4 physiological, 18 anthropometric and 2 motor skills test variables. A stepwise linear discriminant f unction analysis and a neural network MLP with leave-one-out cross-validation are applied to classify the athletes using training and testing data. The linear LDA (71.3%) and MLP NN (71.0%) accurately have classified the athletes to their respective sports disciplines. The study has limitations of small sample size, the inclusion of male athletes, and only 2 motor tests. So the authors suggest further research is needed to overcome these limitations. (Zhao et al., 2019)

Conclusion-The conventional linear/logistic regression models are often parsimonious and simple, but the bias noted is high in these models. Decision tree is very easy to understand, and prediction is quickly done using the tree visually as well as by the prediction rules, however it is highly sensitive to unseen data, hence tree structure/prediction rules ch anged a lot for any change in the data. The random forest model is good for the selection of variables, but it retains all the independent variables in the model. SVM models needs mutually exclusive categories in case of classification problem.

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A Survey on Waste Management and impact of it on human health

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Abstract: Electronic waste or E -squander contains arranged electrical or electronic gadgets. Electronic piece parts incorporate CPUs, Phones, Chips, TV"s and so forth These contain dangerous parts like lead, cadmium, beryllium, or brominates fire retardants. Because of these unsafe parts, non -industrial nations are confronting colossal moves identified with age and the executives of E -squander. In here paper, a way is made the extent that ascertaining the current status of E -squander the board in India far beyond around the world, on the grounds t hat the current standards and rules. It is discovered that extraordinary piece of reusing of E -squander is being dealt with by capricious part that has less/no information about the impacts of openness to unsafe substances.

Keywords: E-waste, Hazardous waste, effects, management.

I. INTRODUCTION:-It is a hard reality that with the extensive ascent in use of ICT (data and correspondence innovation) gadgets to linkup the hole among socioeconomics and districts, there is additionally a quick increment of E -squander allover world - waste can depicted as unloaded garbage of electronic and electrical gadgets, which are assigned for reuse, resale, rescue, reusing or removal are considered as E -squander. There is a need for E - squander the board as Squander parts will cause genuine natural dangers and ecological annihilation, when crude and casual techniques are put for recuperation of helpful segments. Reusing and disposing of E -waste may include wonderful danger to works and networks in created nations. A signifi cant number of the agricultural nations are angry with the quickly developing issues of E -squander and need to require sound E -squander the executives frameworks to end, ICT (data and correspondence innovation) gadgets to get away from the danger

AMOUNT OF E-WASTE WORLD-WIDE:-Because of voluminous change in innovation, changes in media, diminishing costs have brought about quickly developing overflow of electronic lavishness around the globe. A determined 50 million tons of E -squander are delivered is each

USA arranges 30 million PCs for every year and 100 million telephones are arranged in Europe every year. Ecological insurance organization estimated that simply 15 to 20% of E - squander is reused, the excess of these go straight into trash and incinerat ors, which are causing a weighty effect on human existence and climate. UNEP figures horrendous E - squander is raising through 40% every year around world and E -squander is the quick rising sort of waste. Explanations for quick development of E-squander are:
• Upgrade in innovation
Change in living Style, Status and Fashion
Nearing the finish of their valuable lifeNot
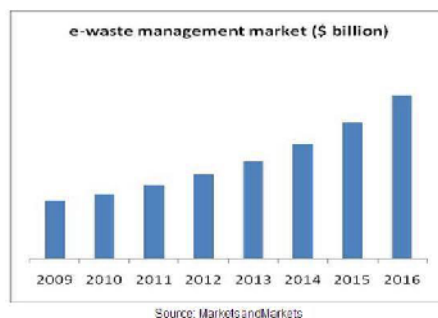
taking wellbeing measures while taking care of them A middle of the road of 20 to 50 million metric huge loads of E -squander are delivered around world every year, portraying enormous family unit machines of 42%, IT Communication Technology of 34%, Consumer Electronics 14% and others 10%. An Assocham -c Kinetics study found that volume of E -squander created overall is relied upon to reach fr om 93.5 MT in 2016 to 130 MT in 2018 at a CAGR of 17.6 percent during the period.

III. WASTE PRODUCTION :-India a rises Hub for E -squander.Developing of data and correspondence innovation as upgraded utilization of electronic dramatically. Quicker oldness and up- degree for constraining buyers to dispose of old items interest for e -squander started to develop when poo yards discovered they could extricate significant substance, for example, copper, iron and gold. Scarp yards in India are New Delhi, Meerut, Fi rozabad, Chennai, Bangalore and Mumbai. India has showed up as the universes second biggest versatile market and Fifth biggest maker of E -squander, arranging generally 18.5 lakh huge loads of electronic waste each year ,an examination says[8]. The investig ation on „Electronic Waste Management in India," coordinated to stamp World Environment Day, said as India become more extravagant and spend more on electronic materials and machines, PC gear regard for practically 70% of E -squander concrete, joined by tel ecommunication equipment(12%) electrical equipment(8%), and clinical equipment(7%). Other mechanical assembly, containing family unit E -poop represent the leftover 4% .Indian E -squander is becoming 30% yearly. 65 cosmologies in India produce over 60% of al l out E -squander created in India 10 states produce 70% of the E-squander produced in India.

MIXTURES IN WASTE -Toxins or risky parts in E -squander are by and large dense in circuit sheets, batteries, plastics, and LCDs (Liquid Crystal Displays).Given bene ath in a table no:2 shows the generous contaminations happening in excess electrical and electronic types of gear:

IMPACT OF WASTE ON HUMAN HEALTH :-E-squander is completely compound to hold considering of its creation. It is framed by synergistic segments not many of which incorporate hurtful substances that have a negative impact on natural wellbeing and environmental factors if not grumbled appropriately that is if inappropriate reusing and disposed of strategies are sent. So there is a prerequisite of re asonable innovation for taking care of and removal of these synthetics.

Impacts of Hazardous segments of E-squander Arsenic.

Impacts skin and can decrease nerve conduction speed. Steady receptiveness to arsenic may lead cellular breakdown in the lungs and some of the time be deadly.

2. Lead

May influence kidneys, conceptive frameworks, anxious associations. Causes blood and mind issues, barely any occasions might be deadly.

3. Barium

Influences heart muscle.

4. Chromium

Can harm liver, kidneys and may prompt asthmatic bronchitis and cellular breakdown in the lungs.

5 .Beryllium

Causes lung issue.

6. Mercury

Sensory system is influenced, kidneys and invulnerable framework, it hinders baby development

7 .Cadmium

Cause serious agony in the joints and spine.

8. BFR (Brominates fire retardants)

Impacts conceptive and resistant frameworks, may cause hormonal turmoil.

9. Chlorofluorocarbon (CFC)

Can influence the ozone layer. It might cause skin malignancy in human and hereditary harm in creatures.

10. Polychlorinated Biphenyl (PCB)

Can prompt malignancy in creatures, can influence the safe framework, conceptive framework, sensory system, endocrine framework. PCBs tirelessly defile in the climate and cause serious harm.

12. Polyvinyl Chloride (PVC) Dangerous to respiratory framework.

13. 12 Dioxin

These are dreadfully poisonous to creatures and may cause glitch of baby

VI. HANDLING OF WASTE :-A sharp E -squander the executives framework for developing nations need to appraise the E -squander status, perceive that E -squanders are an intricate combination of dangerous and non -risky substances and substance and need to characterize the essential E -squander the board framework thinking about the EEE market hole , ICT hardware life cycle, E-squander the executives contains the exercises:

• Collection of E-squander

• Sorting of E-squander

• Procedure of E-squander

• Servicing of E-squander

• Recycling of E-squander

• Dismantling

• Component recuperation of E-squander

• Residual removal of E-squander

There are two different ways we can discover intriguing for appropriate treatment of E -squander are reusing and restoring.

Essential Principles of E -squander is Reduce, Reuse and Recycle. Lessen: electronic and electrical gear amount Reuse: when the gadget is as yet utilitarian, it very well may be sold, along these lines proceeding with the usefulness of the item.

Reuse: the gear is dismantled and parts recuperated and used to fabricate new items.

The primary highlights to be thought about while outlining IC T squander the executive's rules for agricultural nations are:

Methodology and rules curtaining import and fare Portraying duties of prime partners at the level of government, inventory network, buyers of ICT hardware and elements for removal of waste. Broadened maker duty (EPR) the producer's obligation regarding its ICT gadgets draw out all through the various phases of such hardware's reality cycle with making significant the expense of taking care of the gear at end of life. Responsible data framework to have information on ICT hardware in market, neglected EEE the executives and WEEE the board and to have control on the checking and future arranging.

Propelling work and preparing for the casual area occupied with reusing.

VII. CONCLUSION :-E-squander is generally new part in the worldwide issue of E -squander expulsion. It is likewise quickest developing section worldwide in arranged excess. This expanding issue on the planet is basically overlooked. The greater part of the country on the planet has laws and guidelines necessitating that E -squander not be discarded in landfills or be burned. The greater part of the urban communities and states have set up projects across the United States where the buyers can drop off utilized Electronic gadge ts to be appropriate arranged off. The best strategy for removal is to reuse this gear. There is a well -known mantra utilized by many reusing specialists, "Decrease, Reuse and Recycle" this watchword has been progressed with plastics and glass, however its message is additionally material to removal of E -squander. ITU has matched that there is nowise informal or reasonable model

in agricultural nations for E-squander the board, every one of which is portrayed by their own specific states of environmental fa   ctors, social, mechanical, rewarding and social. Government strategies ought to arouse the reuse of EEE meaning to limit and Waste Electrical and Electronic Equipment (WEEE) reuse. The Extended Producer Responsibility (EPR) do have to have bright guideline   s to command the „take back‟ movement of organizations inflexibly.

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IMPACT OF INFORMATION TECHNOLOGY ON HIGHER   EDUCATION MANAGEMENT

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ABSTRACT:-The blend of Higher Education and Technology plays a significant role in the progress of human resources and the revolution of a nation. Currently higher education in India is undergoing   drastic changes, leading to the progress of human life style and this transition is majorly influenced by the development in the information technology across the world. Education nourishes the technology which in turn becomes an integral part of education. Modern Computers, Smart Phones and Internet access have made higher education extremely reachable to a larger variety of students across the world. The accessibility of smart phones has helped most of the busy learners to keep updated with their coursework throughout the day; online platforms have eased out the learners all over the world to access high quality university courses; and   instructors are exposed to advance learning tools to engage in teaching and research. Mentors, Teachers & Students have found technology to be a powerful tool in the process of   knowledge transfer. The introduction of Information and Communication technologies (ICT) in the education system has improved the efficacy of the Pedagogy and the learning cycle is largely exposed to various ICT tools leading to an online learning platform. In modern age, the method of gaining information has changed radically due to the growth of online learning   platforms. In this environment, this paper intelligences the impact of Information Technology   on higher education management in the present situation.

Key words: Higher Education Management, Information and Communication technology, Online Learning Platform.

INTRODUCTION:-Higher education system has grown enormously in the recent years to meet the demands of quality education for all. This aspect has further expanded due to the rapid changes in Information and Communication Technology (ICT). Demand for skilled talent is ever increasing in the modern globalized society. In this background, access to quality education for all has arisen as a decisive factor of economic growth and development. In addition, it is catering to life -long learning aspirations and that too at affordable cost. The last two decades have witnessed the inclusion of developments in ICTs in higher education systems around the world. Even then the challenge to develop a higher education system that is flexible and dynamic so as to holistically integrate the technology in the management and delivery of learning program is unpromising. The first section presents the review of other related literature, Major ICT initiatives in   Higher Education, Benefits and the challenges of ICTs for future development in higher education. The final section travel around the findings, conclusion and the references of this study

REVIEW OF LITERATURE:

Ashish Kumar and Arun Kumar (2005) highlighted the importance of Information Technology (IT) as a modern day techno -management tool that would benefit institutions of higher education in India.

Gumala Suri (2005) reported that Spanish and Indian universities have been changing fast due to the development of new Information and Communication Technologies (ICT).

Olive Mugenda (2006) said ICT fosters the dissemination of information and knowledge by separating content from its physical location.

Ozdmemir and Abrevaya (2007) asserted that ICT is reducing the cost per students and expanding the enrolments and makes the provisions for employers and supports

enduring learners.

Rajeev Singh (2008) has specified that ICT has played a major role in reducing operational inefficiency and improving decision-making in many areas of governance. An integrated Higher Education Service System is one such concept that can empower the governing bodies to administer the progress of the education plan in the whole country and serve various stakeholders in a much better manner.

According to Hossein Zainally (2008), "Information and Communication technology provides several facilities and possibilities for educational administrators to do their tasks"

Lalit bhushan S Waghmare, et -al (2014) studied "Role of Information and communication technology in Higher education: learners' perspective in rural medical schools". They concluded that there is a need to foresee the role of technology in education and take appropriate measures to equip the stakeholders for adequate and optimum application of the same.

Uttam kr Pegu studied "Information and communication technology in higher education in India: challenges and opportunities" (2014). The study revealed that ICT enabled education willultimately lead to the democratization of education and it has the potential for transforming higher education in India.

Mahisa, Anju studied "The role of ICT in higher education in India" (2014) .The study revealed that ICT play vital role as a strong agent for change among many educational practices.

MAJOR ICT INITIATIVES IN HIGHER EDUCATION:-India has witnessed major initiatives in terms of utilizing the powerful combination of ICTs such as satellite technology, open source software, digital libraries, local language interf aces, easy to use human-computer interfaces etc. with a long run plan to reach the remotest part of the villages. Various initiatives in the recent past represented the vital role that ICT plays in the territory of higher education development. Several projects have reduced the costs, and it also has increasedtransparency.

Notable initiatives of use of ICT in education in India include:

Indira Gandhi National Open University (IGNOU) uses radio, television and internet technologies.

Gyan Darshan was launched in 2000 in broadcast educational programs for school kids, university students and adults.

Similarly Gyan Vani was another such important step with broadscast programs contributed byinstitution such as IGNOU and IITs .

Under the UGC country wise classroom intiative, education programs are broadcast on Gyan Darshan and Doordarshan national channel every day.

E-Gyankosh which aims at preserving digital learning resources is a knowledge repository launched by IGNOU in 2005.Almost 95% of IGNOU's printed material has been digitized by uploaded on the repository.

The National Programme for technology enhanced learning (NPTEL) launched in 2001 is another joint initiative of IITS and IISC which education through technology.

Eklavya initiative uses internet and television to promote distance learning.

IIT-Kanpur has developed 'Brihaspati', an open source e -learning platform (Virtual Class Room).

Sristi, the society for research and initiatives for sustainable technologies and institutions is facilitating the use of ICT for strengthening the capacity of grass roots inventors, innovations and entrepreneurs engaged in conserving bio diversity and developing ecofriendly solutions tolocal problems.

Jadavpur University is using a mobile-learning centre.

IIT-Bombay has started the program of CDEEP (Centre for Distance Engineering Education Program) as emulated classroom interaction through the use of real time interactive satellite technology.

Community service centers have been started to promote   e-learning throughout the country (Bhattacharya and Sharma, 2007).

The UGC initiated scheme called "ICT for teaching and learning process" for achieving qualityand excellence in higher education.

Network facilities with the help of Education and Research   Network (ERNET), Ministry of Information and Technology.

Government of India were installed at UGC office to promote a healthy work culture. Along with this UGC launched a mega programme namely, 'UGC INFONET', a network of Indian   Universities and Colleges,   by integrating Information and Communication Technology (ICT) in the process of teaching, learning and education management. The network is managed by ERNET India and almost all the universities are its members.

Information for Library Network (INFLIBNET)   , an autonomous Inter University Centre of UGC is the nodal agency for coordination and facilitation of the linkage between ERNET and   Universities. Training programmes for the manpower were conducted to manage the ERNET   facilities and other aspects of systems including electronic subscriptions.

In addition, UGC is encouraging creation of e -content / learning material for teaching learningprocess and management of education in colleges and universities

BENEFITS OF ICT IN HIGHER EDUCATION:-Rapid progress of ICTs is taking place all over the world. They have materialized as an   influential tool for the transmissio n of knowledge and information. The practice of ICT in education boons as a unique opportunity to solve multitude of challenges quickly as well as atlow rate of cost.

Here is an overview of benefits of ICT in higher education:-

- **Innovative Approaches for Teaching:** ICTs have the potential to drive innovation and efficiency in teaching, learning and research. The inclusion of learning tools,   easier use of multimedia or simulation tools, instant access to data and information in a digital form which allows for computations and data processing generates possibilities which were otherwise not feasible.

- **Enhance motivation to learn:** Young people are very fascinated with technology. Educators must capitalize on this interest and zeal about the Internet for the purpose of imparting knowledge and learning. For already enthusiastic learners, the internet provides them with   additional learning capabilities not readily available in the classroom.

- **Pedagogy for Quality Learning:** Another most important aspect of higher education sector influenced by ICT integration is improving quality of teaching -learning. Also, the changes taking place due to   globalization and internationalization attach premium to knowledge and information. Therefore, the integration of ICTs would not only help in promoting personal growth but also in developing "educated societies'.

- **Ease in Communication:**   The internet   promotes fast communication across geographical barriers. Students can join collaborative projects that involve students from different states, countries or continents.

- **Equity in Higher Education:** Presence of ICT in education sector is increasing steadily. In spite of the fact that education is a social enterprise and teachers are the traditionally backbone of teaching learning process, ICTs are very powerful tool for diffusing knowledge and information, a fundamental aspect of the education process. ICTs can

play enormous role for improving access and equity in education sector in general and higher education sector in particular.

CHALLENGES OF ICTs FOR FUTURE DEVELOPMENT IN EDUCATION:

The four most common mistakes in introducing ICTs into teaching are:

Imposing technological systems without involving faculty and students;

Installing learning technology without reviewing student requirements and content availability;

Producing low quality content that has poor instructional design and is not adapted to thetechnology in use (UNESCO, 2009);and

Using inappropriate content from other regions of the world without customizing itappropriately

Although ICT offers a whole lot of benefits there are some risks of using ICT in education which have to be mitigated through proper mechanisms. They are:

Since all teachers are not experts with ICT they may lack in updating the course content onlinewhich can slow down the learning among students.

It can affect the bonding process between the teacher and the student as ICT becomes a communication tool rather than face to face conversation and thus the transactional distance isincreased

It may create a digital divide within class as students who are more familiar with ICT will reapmore benefits and learn faster than those who are not as technology savvy.

It may shift the attention from the primary goal of the learning process to developing ICT skills,which is the secondary goal.

The potential of plagiarism is high as student can copy information rather than learning and developing their own skills.

The cost of hardware and software can be very high.

There is a need for training all stakeholders in ICT.

FINDINGS:-Random experiments show that learners are now engaging in ICT like it's a part of life. Uses of ICT are increasing day by day. The adoption and use of ICTs in education have a positive impact on teaching, learning, and research. ICT can affect the dissemination of education and enable wider access to the same. It would provide the rich environment and motivation for teaching learning process which seems to have an insightful impact on the process of learning in education by offering new possibilities for learners and teachers. It can influence the way students are taught and how they learn. These promises can have an impact on student enactment and achievement. Similarly wider availability of best practices and best course material in education, which can be shared by means of ICT, can foster better teaching and improved academic achievement of students. In addition, it will increase flexibility so that learners can access the education regardless of time and geographical barriers.

CONCLUSION:

Traditional forms of teaching and learning are increasingly being converted to online and virtual environments. ICT play vibrant role as a strong representative for change among many educational practices i.e. conducting online exam, pay online fees, accessing online books and journals. There are endless possibilities with the integration of ICT in the education system. The use of ICT in education not only improves classroom teaching learning process, but also provides the facility of e -learning. The increasing use of information and communication technologies (ICTs) has brought changes to teaching and learning at all levels of higher education systems (HES) leading to quality enhancements.Overall, traditional learning is expensive, takes a long time and the results can vary. The importance of e -learning is now a given fact and it can offer an alternative that is much faster, cheaper and potentially better. A world without ICT means you do not

have any information and you don't know about the events that are occurring. So, it's very much true that we can't think about future without ICT.

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Motivational Strategies for the blue collar employees: Need of the hour for the companies to boost the morale of workers amidst of COVID -19 Pandemic

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Abstract:-When the COVID -19 spread in the world, the governments of all countries imposed a lockdown. The blue collar employees were the worst hit population. This paper highlights the impact of the crisis and the effect on the blue collar employees. The author investigated various literature to identify those factors, which needed to implement in the organization to boost the morale of the blue collar employees.The findings suggest that organization should recognize the endeavors of these employees keeping their safety at a stack, respect their profile and needs, create a regulatory framework to provide equality in all the services of the organization and reliability into all policies and practices for them in the organization. The study concludes that during the pandemic when organization shifted the work culture from physical to virtual, the role of blue collar employees does not change much. So the organization should acknowledge and appreciate their work.
**Key Words:** Motivation, Blue collar employees, COVID-19, Pandemic

Background:-Wuhan, a city of China reported Novel Covid -19 Virus SARS CoV -2 in December 2019 and the world witnessed, how China desperately attempted to control the spread by applying lockdowns, containing the Wuhan city, aggressive testing and hospitalization etc. soon the same reached to European Countries and further to USA and India as well. By the end of February, the virus reached to 54 countries causing 54309 infections and nearly 3000 deaths. The severity of the Virus was realized by almost 220 countries globally as the virus infected 9.6 crore people and 20.5 Lakh Deaths within 1 year of its onset.The countries across the globe applied measures to contain the virus: Social Distancing, Wearing Masks, Closure of Schools, Institutions, and restrictions on social events etc. In addition, the government in each country found measures like Contact tracing, providing support to the scientific labs to prepare Vaccination, minimizing the public gathering and awareness about norms to follow in new normal to avoid major health or economic breakdowns. (Economic Survey, Vol.I; 2020)In India First peak of COVID -19 Pandemic reached in the Month of September with 11.12 lakh active cases and new cases 97,860. By the end of year 2020, country recorded nearly 1.4 8 Lakh. Maharashtra being the economical capital of India has been the worst hit with highest incidence of both number of cases and deaths. (Economic Survey, Vol.II; 2020) Further the second wave, which started middle of the month of March 2021 and the rapid infections made India as the 3 rd Largest Country after USA and Brazil with cases approximately 1.45 Lakh. (worldometer; 2021). The reasons attributes for the severity of second wave are multifold. This attributes to multiple barriers in system, functions and control at Government at regulatory agencies. Students committed suicide due to loss of their career goals. (Kar SK; 2021) Many people lost their job especially working age group and elderly or people with comorbidities were proved to be the most vulnerable class for the infections and deaths.

Introduction:-In a joint statement of International Labor Organization, FAO, IFID and World Health Organization in its publication quoted that the Covid -19 Pandemic was not only a challenge of Public Health but also affected the world of work. It was projected that nearly 3.3 Billion Global workforce is likely to lose their jobs and many organization will face the threat of existential situation. To highlight the effect especially on informal or unorganized business sector, in this statement WHO raised a concern of these people will have no access to earning and food due to lockdown as they don't have social or economic protection. (WHO; Oct 2020)

The economic survey of India mentioned in its report that the gl   obal economy contracted to nearly 4.3 % as per World Bank, whereas IMF declared 3.5%. (Economic Survey, Vol.I; 2020) India was one of the worst affected country in terms of GDP as shown in Fig 1:

Fig 1: GDP Shrunk due to COVID-19 Pandemic (Economic Survey; 2021-22)
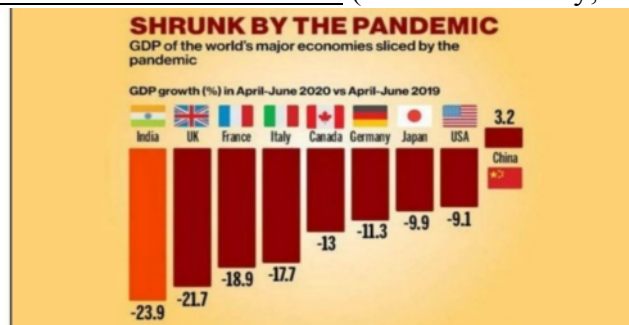
The GDP growth rate of India shrunk by -23.9%. The businesses of all sectors has undergone uncertainty, low income, less confidence, loss of income and fear etc. The sectoral distribution of Gross Value Added as shown in fig 2 clearly shows that there is m   ajor operational dependence on casual labors or Blue collar employees in all sectors.

Fig 2: Sectoral distribution of Gross Value Added and share of casual workers   (Economic
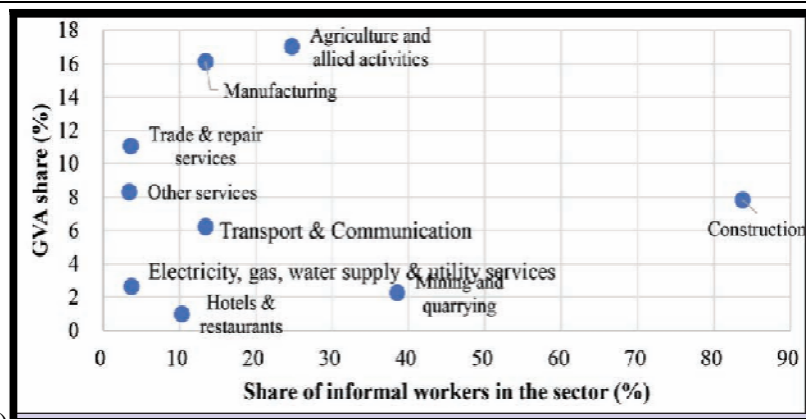
Survey; 2021-22)

Here it is important to understand who are blue collar workers or employees. As shown in Fig 3, workers who are engaged in functions like warehousing, mining, truck/transport, landscaping etc, which mostly do not require any formal education.

Fig 3: Functions and roles of blue collar employees across the industries (Sarma S; 2021)

During COVID-19 since there were many factors like lockdown phases, fear of infections, workforce compromised, slowed demand & supply and many such uncertainties in businesses, the outcome and the value generation was severely compromised   in the organizations. To compensate the losses, the companies worked on cost cut and manpower disengagements. People lost the jobs and means to earn bread and butter. Many daily workers migrated back to their natives. The blue collar employees are mostly m   igrants, who come to cities from the villages in search of jobs. These workers' employment were suspended, some

of them continued without pay, few got stranded at work place due to lockdown and for many their rate of pay got revised etc. (ILO, 2021)

Fig 4: Effect of COVID-19 on mental health (Asmundson GJG; Oct 28, 2020)
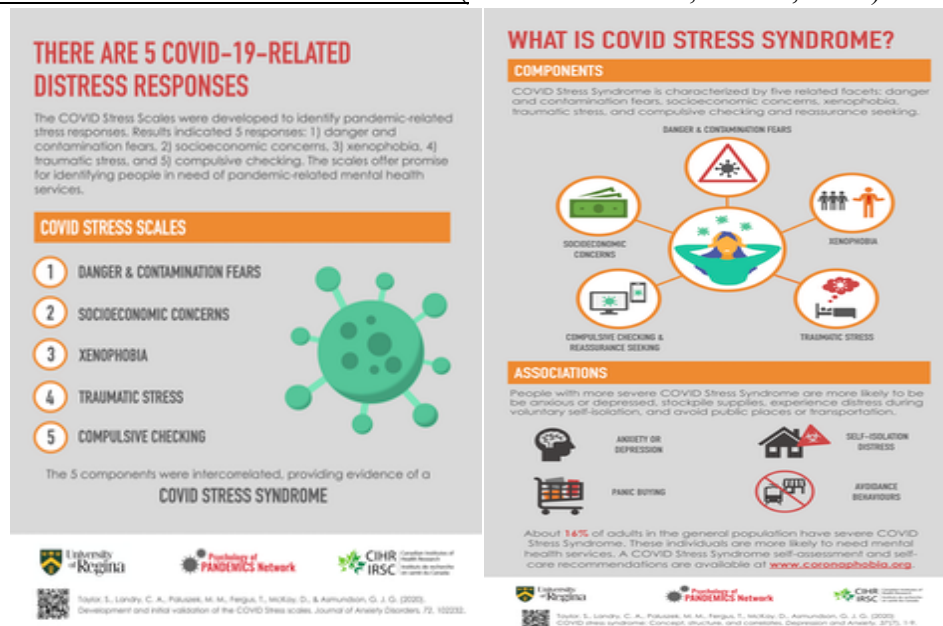
This affected them physically, economically, socially and mentally. (WHO; Oct 2020)

In the further section the author has tried to explore various strategies based on already published, which can help the corporates and migrant or daily wages workers to address motivational issues.

Review of literature: - A study conducted on 7000 respondents of American and Canadian originality about COVID -19 Stress scale in the month of March 2020 by Cli   nical psychologist. The 5 scale was based on fear of danger and contamination, fear of adverse socio-economic consequences, checking and reassurance seeking, xenophobia (discrimination against foreigners) and traumatic stress symptoms (like pandemic relate   d nightmares).(Asmundson GJG; Oct 28, 2020) The finding shows that 50% of the respondents registered with elevated level of stress considerably. The factors reported with higher scores were like:

- Panic buying
- Excessive avoidance of public places
- Unhelpful ways of coping (overeating, overuse of drugs or alcohol etc.)

Indeed, irrespective of the geographical or economic status COVID -19 has hit everyone. So, the study can be considered for migrant worker also. However, to find the specific solution of the problems, we have to have different strategies for different people. Author, further tried to find the real challenges these blue collar, daily wage labors or migrant workers deal with.

In one of its publication International labor organization (ILO) has hig   hlighted the issues of these population as discussed earlier. (ILO, 2021) Further to continuation of the same ILO highlighted the rights and recommendation for the organizations to correct the basics first as follows:

1. Organization are advised to include COVID-19 related health and recovery packages into their remunerations.
2. ILO Stressed on implementing Occupational Safety and Health (OSH) measures to ensure necessary safety irrespective of any gender or nationality bias.
3. Create a robust grievances and dispute resolution mechanism in the organization.
4. Develop bilateral agreements to ensure the economic wellbeing of workers and their safety.

5. Ensure equality of treatment without any discrimination for all.
6. The organization should ensure that workers should not pay recruitment fee or COVID-19 related expenses like (PPE kit, testing, vaccination, quarantine etc.)
7. A special association to be created to deal with situation like COVID-19 or similar crisis
8. To create more authenticity in the recruitment process, it i s important to have inspections and government oversight.
9. Timely dissemination of information about health and safety to workers

These recommendations can be considered as regulatory framework by each organization to make workers' life safe and secure. Thi s will make workers to participate whole heartedly at work place as their basic needs are taken care by the organization.Further in the article written by Ms. SusmitaSarma in Vantage Circle, she has suggested many ways for revival and engagement of Blue collar employees.

• She highlighted the difference in the expectations of rewards among blue collar employees and white collar employees. In a research done on blue collar employees, around 62 % of them believe the rewards should be tangible. So recognition of their hard work through salary hike, bonuses, gift etc.

• She further suggested the needs of training and development for the performers. Those employees who are dedicated and sincere; needed to be given better opportunity in the organization by providing them further training or course.

• Due to the more mechanical work, these employees suffer pain, loneliness, boredom, dissatisfaction and depression. Some of them start using tobacco or other narcotic substances. So the organization should conduct wellness drive periodically.

• The most important part of dealing with blue collar employees is to listen to them. If they come with their issues, listening to them patiently solve half of the issue automatically.

• Respect them and believe in their efforts for the company

In this article Ms. Sarma has given those recommendation, which is universally accepted and can be also applied amidst of COVID -19 Pandemic time as well to make our worker feel connected and 'cared for' in the organization.In one of the study conducted   on Chinese workers, the author highlighted the regional differences and expectations among workers. So the Organizations from outside China, found it difficult to understand blue collar employees' motivational aspect. The authors recommended examined Katz and kahn's (1978) theory that implementation of regulatory frameworks, external rewards, and internalized motivation can affect employees' turnover, performance negatively but increase quantitative and qualitative standards of performance, creativity and enhance cooperation from the workers.In this paper authors applied the Katz and Kahn's (1978) motivational framework.The famous motivational theory "Maslow's Hierarchy theory"applied to check the motivational practices of management and the differences of   motivational factors between blue and white collar employees by authors in a study conducted in 2017 in Lebanon. The authors worked to explore many factors on both the employee groups. This mentioned in details about the compliance and inconsistency of Mas low's theory indeed. Though the theory does not apply to both these groups as the orientation i.e. job profile and economic needs are major factors yet for blue collar employees the first priority evolves to meet the basic needs. (Najjar D; 2017)

Discussion:-The various studies are conducted to investigate on finding parameters and activities needed to motivate and engage employees at workforce. One common finding, which we can generate out of all these, is the basic needs as one of the prime factors for bl ue collar employees. They are daily wagers having family to look after and also social needs to survive. The organisation has to focus on the following 4R Factors to ensure the motivation of blue collar employees:

1. <u>Respect:</u> Irrespective of profile or econom   ic status, each employee deserve to be respected in the organisation. The rules and regulatory frameworks, practices and services should be planned keeping equality of the workforce.
2. <u>Reward</u>/<u>Recognise</u>: The employees should be recognised with bonus, hike in   salaries or through progression by providing training and development support, if they perform as per the standards.
3. <u>Responsiveness:</u> The organisation should listen to the needs and respond to the employees especially in the situation like the COVID-19 Pandemic.
4. <u>Reliability:</u>The policies and practices of the organisation should be based on equality. It should demonstrate no bias based on cast, religion or economic status.

Conclusion:-When the COVID-19 virus hit the world, it did not differentiate the population based on economic and social status. The organizations came forward during this difficult time to hold hand of all employees by   making work-place virtual and minimizing the social gathering. The nature of work of blue-collar employees has been such that they need to report to work-place and no possibilities of working through virtual mode. They were the front line worker during suc h crisis. The organization should acknowledge their endeavor to keep the world moving and meeting the needs of society. Keeping their morale high by necessary inclusionin the policy and practices, the task can be easier. What is most important is to have an intention of the leadership in the organization to come forward and respect them.

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Unemployment and social inclusion during covid 19

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ABSTRACT:-This paper presents the research in response to the massive global unemployment crisis due to covid 19. The globe is facing health crisis, which have not seen in the history. The world is experiencing health, economic an d social crisis. This pandemic situation has affected the workforce which results in unemployment. This has prompted organizations to redraft of strategies and convert the current pandemic crisis into opportunities. Social inclusion is the pillar to sustai n community during covid 19. This study focuses to overcome the behaviour of unemployment of workers due to the lockdown and also measures to cope with the pandemic situation and how people are coming forward and participating to support the individuals during shutdowns.
Keywords-Covid 19, unemployment crises, social inclusion

INTRODUCTION

Covid Pandemic :-The financial system was still improving from the shocks of demonetisation and VAT, and the lockdown has   brought   concerns about workforce participation and income levels, which have dropped shockingly. An impact of COVID-19 on the global world of workforce says the effects will be extensive, pushing millions of people into unemployment, underemployment and working p   overty, and identify measures for a crucial, co-ordinated and immediate response. The economic social and labour crisis during the COVID-19 pandemic could raise global unemployment by almost 25 million, according to a new assessment by the International Labour Organization (ILO).

Social inclusion :-social inclusion (SI) refers to the circumstances in which individuals are fully participated in the community in which they live, including the economic, social, cultural and political dimensions of that society insisted of religion differences.To face these challenging time of covid 19 people are stuck at home with inadequate available resources and supplies, here Social workers and Community volunteers are organized into groups to visit the various livelihood to give demonstrations and make clear the causes of the virus, the remedies and preventive methods to be taken and the avail benefits from such measures. This action of intervention was more focused on the individuals in the society irrespective caste religion. The social groups formed by some young youth who have came forwarded and contributed to help the needy people with and all essential items of food

REVIEW OF LITERATURE

Carlsson-Szlezak et al.(2020b),   To understand the potential negative economic impact of COVID-19, it is important to understand the economic transmission channels through which the shocks will adversely affect the economy. According to author there are three main transmission channels.   The first is the direct impact, which is related to the reduced consumption of goods and services. Prolonged lengths of the pandemic and the social distancing measures might reduce consumer confidence by keeping consumers at home, wary of discretionary spe nding and pessimistic about the long   -term economic prospects. The second one is the indirect impact working through financial market shocks and their effects on the real economy. Household wealth will likely fall, savings will increase, and consumption spending will decrease further. The third consists of supply -side disruptions; as COVID-19 keeps production halted, it will negatively impact supply chains, labor demand, and employment, leading to prolonged periods of lay-offs and rising unemployment.

Céspedes et al.(2020)formulate a minimalist economic model in which COVID-19 also leads to loss of productivity. The authors predict a vicious cycle triggered by the loss of productivity causing lower collateral values, in turn limiting the amount of borrowing

activity, leading to decreased employment, and then lower productivity. The COVID   -19 shock is thus magnified through an 'unemployment and asset price deflation doom loop

UNEMPLOYMENT DUE TO COVID19 PANDEMIC :-Millions of individuals around the globe are copi ng with unemployment caused by the corona virus disease 2019 (COVID   -19) pandemic. Due to unemployment people are facing to stress, anxiety, depression and other social economic and mental health challenges. Uncertainty related to the COVID   -19 pandemic only adds to the trouble. There are some few tips or steps in balancing with the mental and emotional feelings due to unemployment are accepting that your feelings are usual. try these steps to manage your feelings and your beliefs.

Accept your feelings :-keep in mind that you're human. This means you have a brain that's resistant to look for threats. When your brain spots a risk, such as unemployment, it sends signals all over your body to collect resources to deal with it. Recognize that what you're feeling is usual. Give yourself praise for doing the best you can under the conditions.

Acknowledged your grief:- If your job is lost permanently or temporarily, depression is one of the most significant feelings you might feel. You may know that the stages of grief   : rejection, irritation, bargaining, withdrawal and acceptance. You may experience grief in the same way you would the death of someone you love. Deal with your feelings of   grief. You may experience the career activities as you feel proud of, and feeling a   of belongings and identity and bring meaning and purpose to your life. You may also grieve a loss of relations with co-workers and organised to your day.

Maintain perspective:-COVID-19 pandemic situation is causing many organizations around the world to m ake hard decisions. Keep in mind that employment decisions are related to the COVID-19 pandemic, not your value.

Use your energy wisely :-Try to feel energized or drains your energy do more of the things that increase your energy. For example, avoid being t   ough on yourself or focusing on your losses. Change your behaviour as be kind to yourself and find reasons to laugh.

Find your value If you think your sense of personality to your work, look for innovative ways to realize the assistance you make to the worl d around you. You may try creating lists about yourself, such as:

- What you are good quality at
- What you be concerned about
- What you make out
- What you can add up within yourself

This can help you remember you always have these qualities, whether you're working or not. If you're jobless due to the COVID   -19 pandemic, keep in mind that as you cannot control what happens to you, you can deal with how to you react. Try these strategies to take care of your psychological and emotional health as you find the way the days ahead.

Social inclusion-(The best way to find yourself is to lose yourself in the service of others.   - Mahatma Gandhi).In these are challenging times during covid 19 the world is implementing lockdown, people are stuck at home with limited resource s and supplies because of these the people have come forward to help the households and they are working as social group mostly involving young youth, sports stars and from film industry as they donating funds to needy people and also distributing essentia l food items.India's international player, **Shahbaz Nadeem,** has come forward to help lower and middle class families in Jharia, Dhanbad by distributing rice, cereals, flour, vegetables and sugar. "We have been capable to give out supplies to 250 families till now. We hope will send out more help and facilitate the goods in the coming days," Nadeem told *Sportstar*. He implemented the measures to help the families with the support of his family members and   relatives; he believes that it is essential to help those in need in such pandemic crisis.

Social inclusion in Hyderabad: -A Hyderabad -based software professional has become a social activist ever since the coron   avirus lockdown was announced by the government as preventive measure to stay at home safely. While most young youth e are bored with nothing to do at home and they come with broad idea to help people like, Harish Daga is so busy helping the distress people that he even has no time for his family.The Harish a techie-turned as social worker says his spirit to help people drives him in these tough circumstances. Though his personal and family resources are not everlasting, he is an never-ending idealist. "I thank my school and college friends and family. We all are serving whoever come to us...they can go to grocery stores, and we pay from here. We distribute 600 cooked meal parcels across the area with help from family and friends. Whoever in need should not   sleep empty stomach," he said. Harish's mother Chanda Devi Daga is proud of him but very worried.The unexpected lockdown has led to a lot of confusion in the country and the most affected by it are the homeless, poor and marginalized sections of the society.
Many Muslim community youngsters in Hyderabad have come forward to distribute cooked food, rice packets, soaps, milk, vegetables, medicines, and other essential items which are need in daily basis. The hunger rather than corona," observed a homeless   man sitting on a footpath of Hyderabad.On the other hand, a group of young volunteers is educating the importance of washing hands drinking warm water and social distancing.
The group has also started the distribution of rice bags to the poor in local comm   unities the number of people who need help is increasing. But due to short of funds, is not able to reach out to larger numbers. These group is sacrificing their own savings for helping people in crisis time.Although many Bollywood celebrities came out and extended their support to the people affected by the coronavirus pandemic, the contribution of Akshay Kumar and Sonu Sood has been exceptional.Akshay Kumar was amongst the first few actors in Bollywood who stunned one and all with his generous cont   ribution of Rs 25 crore to the PM care fund set up for the corona virus pandemic.

CONCLUSION:-Through this corona virus pandemic, most qualified people and health professionals are conscious about this virus, possible preventive measures, the importance of social distancing and government initiatives were taken to limit the spread of infection. Though, there are increased worries and apprehensions among the public regarding acquiring the COVID-19 infection. People have higher perceived needs to deal with th eir mental health difficulties. There is a need to intensify the awareness program and address the mental health issues of people during this COVID-19 pandemic. The government and leading organizations should take measures or interventions to cope with the   unemployment crisis. This paper suggest some ways of trying to ensure that everyone has the best chance to thrive in the aftermath of the pandemic. Some common people , sports persons and bollywood celebrities have recognized their contributions during this time of crisis and they have come forward to do their bit for food, water and other requirements. It is a huge challenge and responsibility. The charity social inclusion during the pandemic situation was lauded and hailed as a real life heroes in India. Catapulted to the national spotlight for their work in helping migrants reach their homes,

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Cashless India
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Abstract:-In the ancient times the transactions as we all are aware was in the form of barter. This concept has the relevance in the present days, we can   see the increasing use of digital methods for the transactions.   India is trying to change the preference of transactions from cash to cashless economy. A number of cashless payment apps and tools are introduced to make online payment which is even user fri endly. India has witnessed a shift in the payment system due to technological innovations. Govt is promoting the digitization. Though still we are far away and to work focused to achieve the success of cashless economy. The 'will' and support from all the   sectors involved in the transactions process is appreciated.   The digital India programmed was initiated with a view of more cashless transactions and minimal use of paper currency. It is done with an aim to recover the black money and ensuring transparency of financial in   stitutions and economic growth.   The government's vision of a cashless economy uses digital money and plans to bring a change in the perception of people of using cash for every transaction. The demonetization of currency led to boosting the digital era. The cashless policy has reduced cash related risk but there is a risk of protection of huge financial data of customers from hackers which requires a strong information technology system as a tool for minimization of any financial loss. The bu   siness for e -wallet companies is boosted but the target to go cashless is still unachieved. This study will help to plan further in achieving the hassle free Risk free Cashless economy.

Keywords: Online Payment, Electronic banking, Demonetization, Digital money, Cashless economy.

INTRODUCTION- The Indian economy is cash based. Cashless economies tend to be less corrupt, and have lesser black money. The process of cash operating is cost consuming. A significant amount of time and effort is expended through the system and finally into the consumer's hands. RBI has spent Rs.32.1 billion just for printing the currencies that are in circulation. Add to it the costs of setting up and maintaining ATMs. Also, paper currency has a shelf life after which it is renewed. Cash transactions are difficult to track, which may lead to many evils, like – tax evasion, black money etc.This black, unaccounted money was being used to finance all illegal transactions. Most of it is used for financing terrorist activities, funding for elections, purchasing political decisions, betting, trafficking, and for hijacking democracy. A cashless or a digital economy will require all the residents to have a bank account. Since digital transactions can be easily tracked, the incidences of tax evasion will reduce drastically and in the long term will help the common people in terms of better implementation of government policies. In this massive step by the Indian government, there are many challenges that need to be overcome.Inadequate infrastructure such as ATMs, (PoS) terminals, Internet availability. For settling transactions digitally, internet connection is needed. In addition to this, low literacy levels make it problem to use of plastic money on a wider scale.

Literature Review:

(Canzer, Brahm, 2005) The Internet is accessible without any wired connections. Satellite technology can provide a wireless bridge to a mainline backbone for individual users. Although slower than fiber optic connections. Satellite technology allows users the freedom to connect to the internet from anywhere.

(Husain, Asim, 2017) Cashless Transaction Systems.(Research Paper)

(Kumar, Muneesh, 2005) Research Design for studies in E   -commerce: Challenges and Strategy. (Research Paper)The Important changes that Internet has brought to the world is E -

commerce. It refers to use of computer networks for electronic fund transfer. E   -commerce combines IT, telecommunication technology.

(Lahankar, Sarika, 2018) , Impac t of Demonetization and Cashless Transactions on Retail Market with Special Reference to Nanded District. (Research Paper)

(O'Brien, James, 2004) The use of Information technology in business has impacts on society and thus raises ethical issues in the area   s of crime, privacy, individuality, employment, health and working conditions.

(PC Quest Bureau, 2018) With the right digital foundation, care and learning, personalized services and immersive experience can be sustained.

(Rao, Durga, 2005), Marketing Strategies: Study of Bank Credit Cards. (Research Paper) Once the effective marketing strategies are formulated for bank credit cards, they make the payment systems popular and save millions of rupees in terms of printing, handling and transferring currency notes.

(R, Supriya, 2018) Since the hackers or the bad guys are so interconnected, it has become imperative for the good guys or cyber security firms to be interconnected as well.

(Swami, Natasha, 2016)   , Impact of innovative products on service quality in   banking sector.(Research Paper).

(Taneja, Vikas, 2011) E-banking developed and evolved rapidly during the last decade. IT innovations like Web -commerce and secure information exchanges have been a boosting factor for E-banking appearance.

Objectives:
- To study the Awareness of the digital India Programme.
- To understand the acceptance of cashless payment method by the society.
- To Study the Government initiatives for promoting cashless payments.
- To analyse the use of plastic money as a mode of payment.
- To understand the Digital money application in corporate sector.
- To identify the risk due to cashless transactions.
- New opportunity for e-wallet companies.
- The challenges with demonetisation in the economy.

Scope of the Study:
- The research was conducted in a st ratified random manner which may have affected the data collection.
- Most of the data was collected from Professional and Students in PG level.
- Time period is an important parameter which was around 30 days only.
- The sample size is small.
- The above study conducted in Mumbai Suburb.

Research Methodology: Research methodology is considered as the important parameter of any project. The project is based on the survey plan. The main objective of the survey was to collect appropriate data, which was important for drawing conclusion and getting results.

Research Design:
A research design provides the framework to be used as a guide in collecting and analysing data. In fact, it is a tool to study consumer behaviour; a research design specifies the method and procedures for conducting a particular study.

Source of Data Collection
The data for this study has been collected through both the primary and secondary sources.

Primary sources
A close ended questionnaire having the option for suggestions has been used for primary data collection. Moreover, while getting the questionnaire filled up; related questions were also

asked from the respondents to understand the views of the respondent towards cashless transactions.

Secondary Data:

As a secondary data source - Books, Case Studies, Online websites have been used to collect the data.Details of the sampling methodology,

- ✓ No. of questions in questionnaires for the customer: 13
- ✓ No. of people met during the research: 180
- ✓ No. of respondents during the research: 161

Sample unit

Professionals, Employees, and Students from PG level from Mumbai suburb. (Male and Female)

Data Analysis:

1. Are you aware of cashless economy or cashless transaction?
161 responses

2. What you prefer transaction in cash or cashless transaction?
161 responses
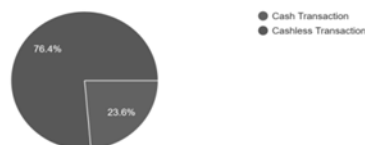
3. How often you use digital payments?
161 responses
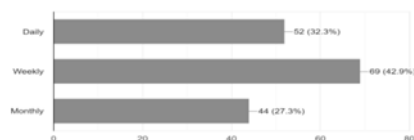
4. Number of cash withdrawals in a month?
161 responses
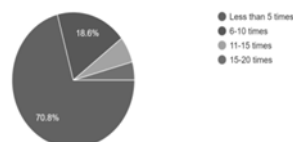
5. Which mode of payment you use in cashless transaction?
161 responses
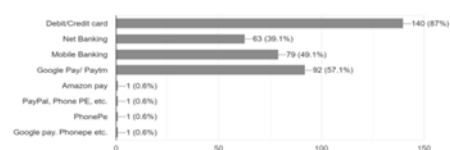
6. Where you use cashless transaction?
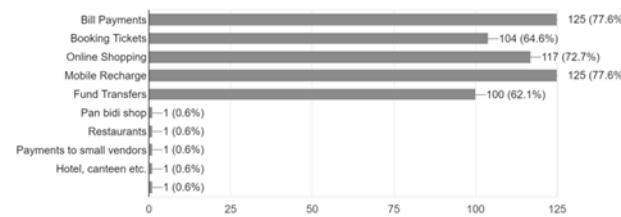
161 responses

7. Which device you use for cashless transactions?

161 responses

8. What are the benefits of digital payments?

161 responses

10. Rate your trust on cashless transaction

161 responses

12. What is the benefit of cashless transactions?

161 responses

13. How would you rate the digital payment method?
161 responses

Findings:-The research conducted states that 98 percent of the people are aware of the cashless economy and 76.4 percent   prefer cashless transactions. The digital payments are transacted more on a weekly basis then daily basis but there is a scope of increase in daily payments as the number of merchants accepting digital paym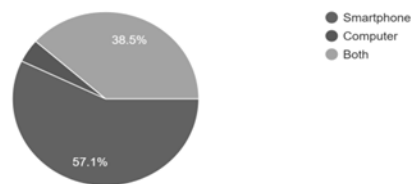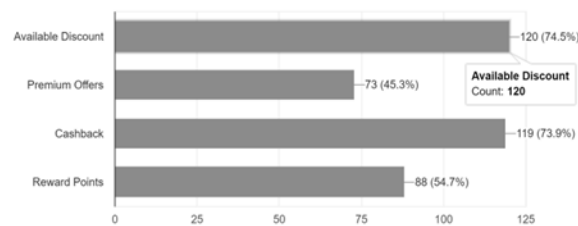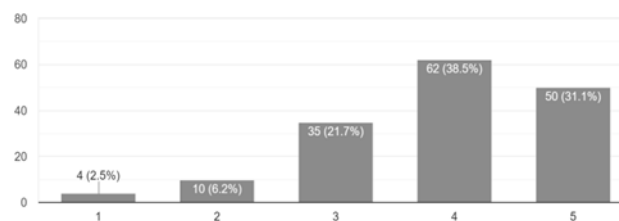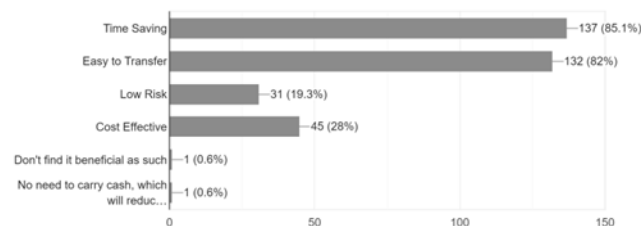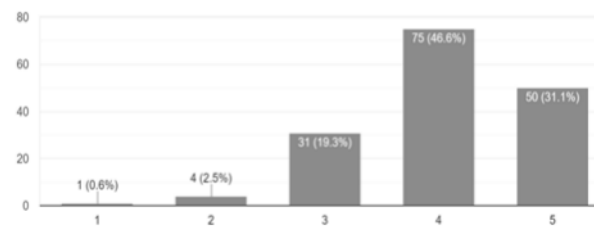ents are increasing. The movement towards digital India is on growth stage as the numbers of cash withdrawals are reducing about 70.8 percent of the people have reduced withdrawals to less than 5 times a month. The debit and credit cards are mostly used for transactions and as per research 87 percent followed by other payment methods like Pay-tm or Google Pay with 57 percent. The research depicts that the most cashless transactions are towards bill payments or mobile recharge with 77.6 percent then online shopping with 72.7 percent. The current generation   is always on the smartphones and around 57 percent of the transactions are done using smart phones then computers. There are various companies who introduced e   -payments and attractive offers to attract people for using digital payments. The research repre sents that 74.5 percent make payment for the benefit of discounts offered and 73.9 percent for the cash -back while 54.7 percent for reward points offered by the merchants.   The people trust cashless transactions but are also concerned in regards to transact   ion failure, secured payments, misuse of account details and cyber security. The benefit for cashless transaction for the people is that 85 percent feel that it saves time and 82 percent find it easier to transfer to anyone.

Suggestions and   Recommendations:-There are various Instruments available for the cashless transactions such Banking cards, Mobile wallet, UPI, PoS, Internet banking, Mobile banking etc. The major cashless transactions are seen in the urban itself. The spread in the rural areas is still poor. To improve the scenario we have to work on financial literacy rates, increase in the smart phone usages, and availability of Internet connections. Hacking and frauds through digital transactions is a measure concern. The government has to look in these matters as soon as possible so as to gain the confidence among the citizens for hassle   -free risk-free cashless transactions.

Conclusion: - To promote digitization and cashless transactions Government is making several efforts; it would be very early for India to make a sudden shift from cash transactions to cashless economy. It is the process and will take several years to achieve.   The people find it easy to go cashless and a time saving mode of payment and with digital India there are cashless payments accepted at all local shops. There is transparency in the mode of payment and all the payments made are tracked and recorded there is no black money involved in any kind of cashless transaction. The government needs to develop a secured fi   rewall as a precaution against cyber threats and security for the data of individuals as people are still concerned in regards to the security.

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Influencing education to enhance hazard management consequences:
"A review on enlightening learning"
Author: Rajat Kumar Singh [Research scholar], Dr. Mahesh Singh Rajput, Dr. Devendra Pal Singh

Abstract:-The organization related with disaster management, various organizations and agencies should be the perfect example of extreme learning providing the ch   angeability of functional environment. It may be social, analytical and managerial hurdles that secure all these agencies from learning. Main exposure of this study is to utilize the national disaster management authority (NDMA) as an example of an authori   ty that accomplishes the dual curve schooling/education in defiance of known hurdles. This study mainly focuses on localized or territorial to nationalized level. Outcome of the research finally indicate that the NDMA, its various concern units and support   ing agencies like NDRF, SDRF and other territorial level organizations get dual curve education, while facing is actual for various concern nationalized hazards offices/places, the analytical outcome of the research is extreme outcomes or excellent gift to   hazardous management and all concern various educational lectures.This study result outcomes with offering for futuristic educational work in specifically disaster management concern, environment studies and theorems for concern places or departmental offices to think about to encourage the dual curve education.
Keywords-: Disaster, Disaster management, National Disaster Management Authority (NDMA), Dual wave education, Educational hurdles.

Introduction
Disaster-: Disaster can be explain as unexpected, sud   den, calamitic incident that outcomes huge distraction, damages, losses of lives, difficulties, disturbance and painful lives and livelihood options. Directly triggered by the disaster is extreme in nature and it should be immeasurable and differ with plac es geographically, environment, climatically and kings of surface of earth/degree of susceptibility. This enhances societal, economical, mental and culturized places of entire effected locations generally any hazardous event has these outcomes:

1. Disturbing the daily life and livelihood.
2. Extreme negatively enhances emergency.
3. Basic need or requirement like as food, water, health and house shelter etc are extremely triggered based on intensity level of hazards.

It may be known/denoted as an extreme destruction   of society, resulting extensive human being climatic/enviromanetalic, materialistic losses which overdue the ability of effected commodity to manage utilizing the own resources.

Types of disaster -: Commonly disaster can be categorized in two parts such a   s natural and manmade/human oriented disaster. Further it can be classified in terms of major/minor natural or manmade hazards.

A) Natural
a) Major natural disaster
Flood
Cyclone
Earthquake
Cloud burst etc.
b) Minor natural disaster
Thunder storms
Mud slides
Storms
Cold wave

Heat wave
B) Human oriented
a) Major human oriented disaster:
Epidemic
Pollution
Chemical pollution
Wars
Setting fires
b) Minor human oriented disaster:
Food poisoning
Environmental pollution
Industrial disaster/crises
Road traffic accidents etc

Risk:- It is accountability of expected damages or losses to hazardous incident of a specific magnitude happening in a given location over a particular time scale. Risk is a functioning of chances of a specific happening and losses. Its level based on:

- Nature of hazard
- Susceptibility of elements which are hit.
- Economical valuation of those elements.

Susceptibility/Vulnerability-: It can be expressed as the area to which a society, structure, commodity, services or geographical areas are extremely to be hit   /triggered or damaged by the effect of each hazard on account of nature, establishment and nearness to hazardous terrain or particular disaster prone location/places.

Hazards-: Hazards are explained as phenomena that constitute a threat to populace, establishment or economical assets and which may outcomes of any disasters. It could be natural or human oriented.

The extreme damage based on:

- Impact, intensity and nature of phenomenon
- How populace, establishment and environment are triggered by that phenomenon.

In an equation formulation:

$$\text{Disaster Risk} = \text{Hazard} + \text{Vulnerability}$$

Disaster risk management program: The Indian government, ministry of Home Affairs and UNDP jointly signed a contract in the north of August in 2002 for restructured and to implement of disaster risk management, it is a program to minimize the susceptibility of societies/communities to natural calamity in categorized multi hazard disaster affected area.

Main objectives:

- Nationalized capacity building help to MHA
- Environmental establishment, learning/education, awareness, plans and empowering capacity at various standards in natural calamit   y risk management and appropriate recovery.
- Multi hazard preparedness and prevention, rejoinder and mitigation plans for programs at district, block, state level, village/ward level in chosen plans and program districts and state.
- The knowledge of networking on effectual approaches, plans, methods and tactics/tools to manage natural disaster risk, building up and promoting the policy frameworks.

Disaster Management in India : - India has been highly susceptible to natural disaster and various natural calamit y incident. India especially northern region is very much affected

every time by different types of incident related to or triggered by natural calamitic event. So in that particular circumstances, it is very much usefulness of disaster management in India. Disaster management plan/approaches involve:

- Industrial framework and policy framework.
- Early warning system.
- Disaster prevention and mitigation.
- Preparedness

Institutional Framework: In India, disaster management has involved by an action based reactive framework to a primarily active full of institutional framework. In India there was norms altering in institutional setups and building up the sustainable changes in nature, policies and composition.

Disaster management as a powerful structure: This decision is govern by Joint Secretary in MHA. WHO is assisted by multiple directors as under secretaries, section officer, technical officer, senior economic investigator as constituents and all supporting staff. Upper levels are secretary, Home secretary, Minister of state incharge and Home Minister.

National Disaster Management Authority (NDMA): NDMA was immensely legal on 30 May, 2005 under chairmanship of PM vide an executive order. Following changes of DM Act 2005 NDMA was generally constituted in relevance to Sec. 3(1) of Act on 27 Sep, 2006 with Prime Minister and only such member to be authorized as vice chairperson.

State Disaster Management Authority (SDMA): Disaster management Act provides for legal's of SDMA's and DDMA's in all concern state and UTS [Union territories].

National Disaster Response Force (NDRF): The NDRF has been constituted under Sec.44 of Disaster Management Act 2005 by up gradation of 8th standard battalions of central paramilitary forces, each from BSF, Indo -Tibet Border Police (ITBP), Central Industrial Security Force (CISF) and Central Reserve Police Force (CRPF) to build up as a specialist perfect force to rescue and relief to disaster or calamitic situation. All battalions related with NDRF are nicely being well trained in natural calamity while four of them are being confirmatory well trained for managing any kind of disaster.

Method: This article is a research work to one it should be summarized on disaster management in multiple state disaster management organizations and crucial role that education learning acts in NDMA in India. This work main supposition is that to be effected, disaster management organization nicely act like actual action full learning system managed around the fact of predicting and preventing all calamities involving less probability, hazardous incidents emerging frequent emerging. It utilizes it as active effective educational learning, involvement, mirroring and prevention as a representative for "traditions for educational learning" given by Schien.

This research work is starts with focus on systems/organizations educational learning, culture related with organizations that emphasized on extreme hazardous organizations. Then provides a deep effectual base matter of nation wise regions where NDMA resides an d offers an overview of NDMA authority or related systems and it shows a learning module and explain in brief of related systems and shows by demo how it applies factual knowledge and skills and measures how the approaches constitute dual curve educational learning. It outcomes are refocusing the questions given/suggested at starting level. It is possibly mean to make a culture commence to regular self access, educational learning and alteration - dual curve education learning.

Attributes of educational lear ning institutions and hazard management: Skill full learning is a conventional exercise of gathering all relative facts and statistics lightening on it and informing the outcomes are obtained from the contemplative procedure within the institutions so as t o enhance the actions of any institution or agencies. Informative learning happens when system adopt newly invented skills and knowledge on the practices overcome

in modern way the current learning, print out to the default facts. If there is a altering in working performance when incident has effactually go on same then the educational learning take a specific place or position n. All institution involve in both way single and dual curve educational learning emphasis on present time, short phase hurdles/pr   oblems resolving at expenditure of crucial measurement of the situations or circumstances that out come to present work in primarily place/location. One handed single curve educational learning practices in institutions that take on sequential routine work   or practices. On the other hand dual curve educational learning emphases on re   -exposure and widely define the difficulties and hurdles and point outing general facts to think regarding them.

Table: Some characteristics of single and dual curve educational learning.

Dimensions	Essential features of single curve educational learning	Essential features of dual curve educational learning
Focus	Problem resolving for goal achievement, adopting knowledge	Tactical questioning of supposition, harvesting facts and knowledge, adapting lessons.
Perspectives	Upcoming tactics/strategies based on past practices	Upcoming strategies joined building and resolving problems, questioning supposition, integration of old and newly coming facts
Impact	Grade national improvement	Gradual of transformative
Outlook	Short period	Long period
Strategy	Passive espousal	Active espousal, framework, self point outing
Culture	Fixing out fires, minimizing susceptibility, denoting functional issues	Systematically thinking, self point outing, reinvented thinking suppositions.

Analytical societal and institutional hurdles to dual curve educational learning: **-** It is specify that there is specific program of various policies and schemes of scholarship on categorized hurdles to essential po st disaster education learning, various analyst emphasis on a numerous of analytical and societal hurdles to essentials of dual -curve educational learning program or various agencies or institutions, such analytical hurdles involve inflexibility of essentials usefulness, values and suppositions, some missing or failure to categorized same or specific circumstances, that occurs somewhere and emphasis on the single curve education system. Some time many officers or decision maker fail to take appropriate deci sions due to extensive change in situation many outcome due to insufficient educational learning and workshops and proper assumption in the specific situation. They may be assume that due to regularly interact with the similar disaster situation nicely wel l. They would be such a nicely decision taken in that particular situations in that extensive extreme situation, less probable incidents.A simply focus on single side or simple learning reasons, practices might be hold together all decision makers to a giv en up activity as they try to rejoinder, current decisions when it may be extensible questioning their basic suppositions. If we are talking about the societal hurdle that is clearly focus might be very interfacing and directly involve in every decisions a nd create a huge and wide hurdles to take appropriate decision in that extreme situations and there is a part of institutional educational learning hurdles, that structure and shape in a centralized manner or circular in position. Specific structure of any institution may effect that decision making process, although it is centralized or decentralized, it can be matter widely to take right appropriate decision and implement it quickly. So it is clear that all thinkers' decision should be flexible or easily implantable.

Institutional culture and its significance to educational learning: It can be defined as the culture is defining the environment, practiced behavior that any institutions make over the period. It should be instruct to person's working, the pa   th of well communication and be valuables sharing. The cultural base is a specific phenomenon that is essential and invisible that plays a vital role and makes strengthen influences on any institutions in various essential ways. It provides symmetrical and   instructive path of educational learning. When someone ignored to manage any disasters incidents then was missing few of expressive defining in work that the overall culture beneficial.   The culture and surroundings directly affects the all

concern ins titutions at various standards of actions at the level of corporate environment, cultural valuables, instruct all business actions, provides legals and some essentials. This study has various important applications. It offers a wide instruction to joint be   tween the organization/institutional culture or environment and educational learning. It can declare the essentials and educational learning and practicing between single and dual curve educations to prevent and manage all disastrous events. The calamitic   and hazard management studies specially focus on technical portion analytical part and societal factors/hurdles to educations, ignoring the some factors related to any institutions like as cultural and structural base hurdles. This study widely focuses on dual curve educational learning at whole national level or at country level.

Hurdles to dual curve educational learning: It is very main essential to know in brief this context and how it can affect the educational learning and the educational system. Mai   nly focus on the system accumulates towards inflexibility due to the political factors that buildup around them and the requirement for beneficially. This inflexibility at national level is shows in the rules regulations and political overcome made into na   tionalized systems. Decision making by the all decision maker have some difficulties to take best solution and take suitable decision on bases of single side observation, various institution utilize few levels of learning them, outcomes may vary and not pe   rfect. Decision making may be easier at the national level where officers very much struggle through various standards of decision making procedure due to its minimum standard. As a specific level, the dual curve educational learning procedure is easy at l   ocal level standard.   A centralized mechanical framework might be reinforce the prior past nature and behaves more n more decentralized framework may be allowed or instructed patterns of beliefs system and activities or practices and make beneficial to gath er the essential educations. On the behalf of all sub sequential level, the disaster management officers faces highly affected difficulties to take best concern decision on this prospection at the national level due to various cultural and political issues   , so there are essential need to learned widely or in decentralized way broadly in any condition or circumstances by the decision makers.   There are some leadership issue happens in that stage because the leadership is an essential process to a culturally p   romised to education learning. Those institutions that sequence after their leadership will not maintenance a suitable culture promised to educational learning procedure. Many disaster managers have much difficulty due to this malady. There is extreme turn   over at higher level. The regular altering does not give a productive climate/environment to maintain active educational learning or knowledge.

Conclusion:- This research work emphasis on the dual curve educational learning in aspect of hurdles. The issues instructing this research work as: is it easy to make a culture passionate to regular or sequential self investigations, educational learning and altering? The material in realistic may instruct that regional NDMA units exercise dual curve educational learning. NDMA and other institutional investigations and makes correction fault through strategic involvement to reduce the upcoming hazard and susceptibility . NDMA and others supporting institutions produces skillful facts and learning through self exposure on its generalize and factual supposition or assumptions and actual what requirements may be needed to obtain extreme success in disastrous incidents and i   ts management. These out coming and production of skills full and factual knowledge and learning is helpful to NDMA and other bodies position itself technically to act like strategic behavior better in future time.The views of make useful a culture promise d to sequential self investigation, educational learning and changing is essentially necessary to helpful in outer poorly resourceful areas which are highly susceptible to unexpected shock and various disasters. On the behalf of dual curve educational lear ning are helpful to gather the actual facts, data and useful to reduce the susceptibility to disaster.A culture and institutions framework are very much effective or

beneficial to dual curve, educational learning, performing NDMA's culture, framework structure, establishment, frequencies, operational contracts and skills to produce the comprehensive hazard managing procedure, there are essentials issues about NDMA's futuristic outcomes.If there is educational pushing for every nation to strongly make or establish its self educational learning capacity to beneficial dual curve educational learning, effective education system then there essentially be a reestablishment in the environment of any organization and institutions in every nation. It is important to   make flexible nature of any institution culture and environment is essential for all decision makers to take freely best decisions on time to reduce the impact and provide statically and support to each departments bases on statically data and facts. This   flexibility in nature of any institution involves a new and invented mindset to influence, experiments and influence education learning with full of strategies and knowledge.Frequently altering in politics specially the leadership at national level as well as inflexibility of any government framework of culture, the concern units and organizations should given beneficial authority of power to provide supportive actions an educational environment or learning skillfully at national level. So this action need   ed some essential changes in the structure in institutions to provide numerous effectual outcomes at county level. So the influencing educational changes in learning are essential to enhance the disaster management consequences in effective way.

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    ISSN (print):0975 -8364ISSN (online):2249 -3255(Disaster in India: An overview) by Abdullah Tabish Ahmed and Deepti Sagar
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NEW SCIENCE & SPIRITUAL PRACTICES

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ABSTRACT:-New Science & the latest researches done by Doctors in the world's most A listed IV League Institutions, Neuroscientists, Meta   -Physicist, Massive multi   -national projects taken up by the scientific community and backed by some aware and socially responsible establishment & consciously aware educated community, have been working to establish the missing links between the Scientific foundation of spiritual practices. This research is a deep study into fact finding mission in various Scientific Journals, laboratory based studies and thousands of tests that simply establish the definite link in wisdom traditions, customs, rituals and the mindfulness practices on human mind, body, thoughts, families, societies, nations and the world as a one living organism that is un   ited by global consciousness that Meta -Physicists call Global Unified field. In Indian Tradition there is an age old saying that "Vasudeva Kutumbhkumbh" it means that Universe is a one big family. This research is precisely pointing and nailing it down to this very statement with the help of work done by Scientist and some of them where Atheist or not practicing any spiritual practices but after their research findings they all became spiritual in some way or the other. This sneak-peak into the work done by scientific community and medical professionals and researchers will bring the light into very purpose humanity exist.

Keywords:-Meta tation, Unified Global Field,   Consciousness, Global Consciousness, Energy, Divine Network, Happiness, Vibration, Frequency, Spirituality.

INTRODUCTION:-In the age of information ignorance is a personal choice & a self   -sabotaging decision. Human race i s going through a fast pace transition from all aspects. Scientific fundamentals have changed and yet not incorporated in the modern education system globally. The change is rapid, and adaptation is slower. This is a challenge that Human Race must bridge s   imply with innate adoptability, resilience, patience, cognitive abilities and emotional strength. These are some of the competencies required in coming 25 -30 years as per the report released by the "World Economic Forum 2020" The new science is based on th   e frequencies and vibrations. The new science proves that the space or environment. is not empty and it's full of information, energy, vibration at different frequencies. Radio waves, microwaves, Television frequencies, Settle   -light frequencies all are pa rt of the matrix where we are breathing air. The neuroscience has also proven that thoughts are things and drives energy. This energy transits in the field and gets connected with global unified filed and hence become a part of global information system. T he potency of human mind and heart is been researched to affect the environmental markers that can be tracked with the gadgets. The heart brain coherence of collective human being can change the energy levels and cause social impact for humanly causes is s ciences that now have become a technology. As per Maya Calendar this age is called the age of Aquarius meaning "Air" everything that is in air be it various air borne frequencies, laser treatments with lights or 2G, 3G, 4G and 5G connections. There is a gr eater network that holds the unified filed together and by maintaining certain vibrations and frequencies in human mind and body, scientifically now it's possible to hack the field and be more creative, innovative, and resourceful to change the human DNA &   RNA through the science that is now known as epigenetic and Neuro-plasticity. This science co-insides with an ancient Indian proverb"Soch se Srishti Banti hai" (our thoughts create our reality) & Neuro   -Linguistic Programming is a tool globally proven now to be the language that mind understands and ancient saints, gurus and mystics knew already that was the source of the mantr   a given by Adi Shankra   -charya"Aham

Brahmasmi" (we are the creator of our own destiny) Because thoughts drives actions and actions drives results. The art of managing the thoughts lies underneath the language we speak, and the art of living is how to hold self -conversations within. This is only learnt through self-awareness and can be mastered via meditation and mindfulness practices.

Need & the Purpose of the Study : World Health Organisation report says that the world is sitting on the volcano of mental health. As per studies over 90% to 95% diseases are psychosomatic. Over 275 million people are only suffering from Anxiety as per WHO & that is over 4% of world popula tion. Over 23 million people die due to mental health problems every year globally. The top listed Happiest Nations in the world are also among the top list of nations with highest suicide rates. The need for this research is to connect the scientific grounds for practicing spiritual lifestyle. The need is to establish Meditation as a human technology to achieve good health and over all wellbeing for human race.

Literature Review: -

1. **The Global Consciousness Project .Nelson, Roger. (2006).Explore (New York, N.Y.). 2. 342 -51. 10.1016/j.explore.2006.05.012. The Global Consciousness Project" IONS report 2020.** Princeton University was a part of this project on the universal connectivity of human souls at energetic levels can have possible positive and negative im pact on the climate parameters i.e. resonance levels in the environment can increase or decrease based on the emotional positive or negative connect. The Global Consciousness Project is an international, multidisciplinary collaboration of scientists, engin eers, artists, and others IONS Report (2020) .

2. **An Analysis of Global Consciousness Project. Author - Peter Amairic Bancel, An Institute of Metapsychique Paris, France. Year - 2014.** DOI10.13140/2.1.4183.33602. In Book: - Evidence for Psi: Thirteen Empirical Research Reports (pp.255 -277) chapter:11. Publisher: -Mcfarland. The research was done to investigate the subtle connection between the collective mental activity of humans the physical behaviour of the systems in the surrounding environment. The model provides reliable information to predict any major event based on a hybrid further enchantment is required to explore some of the loopholes in the study as per Peter.

3. **The Divine Matrix: Bridging Time, Space, Miracles & Belief. Author- Gregg Braden** ISBN10 1401905730, ISBN13 9781401905736. The Divine matrix is about the Divine network range in the unified global field that enables universal connectivity. Explains the roadmap of Sp irituality from the fundamentals of Meta -Psychics, Bio -electric and bio -magnetic field of human beings.

4. **Large effects of brief meditation intervention on EEG spectra in meditation novices by Rd.Joe Dispenza's (2017) novices P. Stapleton a, Dr. Joe Dispenza** b, S. McGill c, D. Sabot a, M. Peach d, D. Raynor. IBRO Reports 9(2020)290 -301. The study investigated the impact of 223 meditators brain scan with EEG to predict the higher level of consciousness can be predicted to spontaneous healing in ailing people. M ental stress is a global health epidemic being linked to more than 23 million worldwide deaths each year. Majority of diseases are psychosomatic. Negative thoughts cause illness and positive state of being has a potential to heal the body. The participants would achieve altered states of consciousness to release a biochemistry to combat stress and create an inner environment needed for healing. Findings suggest that brief guided meditation intervention may offer positive and immediate health benefits to help combat stress.

5. **Book name -The Hidden Message in Water. Author - Dr. *Emoto Masaru*, Year-2004. July 22, 1943. ISBN10 1416522190, ISBN13 9781416522195**. As a scientist Dr. Masaru proved that t hat human consciousness could affect the molecular structure of water. His

research is widely accepted based on the concrete evidences that he showed to the scientific community. His book   was a New York Times Best Seller.   His research hypotheses was that water could react to positive thoughts and words and that polluted water could be cleaned through Prayer and positive visualization. Dr. Masaru started a peace His work demo nstrated that water is shaped by environment, thoughts and emotions.Dr. Masaru Emoto put Water as a Living Consciousness on the map for the scientific world. He showed us how water is an energy capable of more than we ever imagined. The power human thought   ssound and intentions must strengthen and disempower is one of the greatest discoveries of our time.

6. **You Can Heal Your Life. Author   - Louise Hay, ISBN Number 978   -81-905655-8-5 (46th reprint 2019). She was a writer and a founder of Hay House Publications. She was diagnosed with the terminal cancer and healed herself completely out of cancer and lived for 90 years and died in her sleep as she desired. She wrote the famous New York Times best seller book over 50 million copies sold. The book contains the name of the** diseases & psychosomatic reasons for the diseases and affirmation that can be used for self -healing. She wanted to die in her sleep and manifested the same in 2017 died in her sleep peacefully.

7. **ENERGY FIELDS ELECTROPHOTONIC ANALYSIS IN HUMANS AND NATURE, Dr. KonstantiKorotkov. ISBN -13:978-1499216264ISBN-10: 1499216264.** Dr. Korotkov is a scientist and have invented a camera that can scan the human energy filed. What we always   known as a part of an ancient Indian spiritual tradition about human aura. Human energy field can be captured in the camera from 6 -8 meters however its not limited to this range. Science has only reached to capture that range. However, Dogs can smell human from 100s miles away. Hence there are possibilities of science to understand more on human energy field as individuals.

8. **HeartMath Solution for Better Sleep - Nov 2017, Author - Deborah Rozman PhD.& Rollin MacCraty. ISBN -10   : 1945949562, ISBN -13 : 978-1945949562.** The book is based on the science established by a research institute HeartMath Science. She   has over 40 years of experience as a business executive, serial entrepreneur, psychologist, author, and educator. This talks about the science of breathing to bring brain and heart coherence. There are easy workouts for the brain via Wave and Inner Balanc   e. As one practice on the go, or at your computer, we can increase our heart   -brain synchronization and your ability to take charge of your mental and emotional reactions and stress. Mental clarity and intuition, communications, relationships and quality of life all improve.

9. **Research article - Bioenergetic Analysis - Love as Regulator of the Life Force. Author-Pye Bowden DOI: 10.30820.0743   -4804-2020-30-85-2020 published in Psychosozial-verlag**Theauthor proposes a role for love in the regulation of the body. T he author spoke about the Heart, Resonance and Coherence & the impact of Love in creating this synthesis.

10. **Biology of Belief: Unleashing the Power of Consciousness, Matter and Miracles.13 Oct 2015 by Dr.Bruce Lipton. ISBN-10: 1781805474. ISBN-13 : 978-1781805473. (**A stem cell scientist) who was teaching in American University was curious to know the DNA blueprints and stem cells & he ended up giving new dimension on the old scientific theory of gene being the authority of human destiny and he proved   that genes can be changed with the environment and this new science is called Epigenetics.

11. **What Doctors Don't Tell You: The Truth about the Dangers of Modern Medicine   – 2005,Author-LynneMcTaggart ISBN10 0007176279, ISBN13   9780007176274**. An award-winningjournalisttook the British medical establishment by sharing drastic   data of 1.17 million people being on the hospital bed because of medical treatment gone wrong. She is listed as one of the top 100 most spiritually influential people. She is instrumental

in establishing the new Science of Spirituality. She has written 7 b   ooks **The** Intention Experiment, The Field, The Bond, The Power of Eight. She has spoken of the power of human intuition& the consciousness.

12. **What the Bleep Do We Know   - Author- William Arntz, Betsy Chasse and Mark Vicent (2007) ISBN -10   : 0757305628ISBN-13 : 978-0757305627.** There is a movie shot on this book. Aninternational bestselling book   Guides reader on a course from the scientific to the spiritual; from the universal to the truly personal . *It refers to the quantum physics and all possible* theoretical scientists leading the way. The understanding of the universe and spirituality from science point of view. The thoughts, reality, and the power of our exists. The power of consciousness and the thoughts is explained with scientific theories.

13. **Mystical Dimensions of Islam. Author Miss Annemarie Schimmel (2010) ISBN   -10 : 0807899763ISBN-13 : 978-0807899762**. Author was an influential German Orientalist and scholar who wrote extensively on Islam and Sufism. Internationally renowned,   she was a professor at Harvard University from 1967 to 1992.

OBJECTIVES

1.To understand the science behind Meditation and mindfulness practices.
2.To establish a missing link between spirituality and science by relating the customs with scientific researches.

HYPOTHESES: - Is there any scientific evidence to trust Meditation &Spiritual practices as a tool based on technology. There may not be any reasons behind the rituals and customs in spiritual practices.

Research Methodology: -Research Methodology used for this Research Paper is based on secondary data. The latest research publications &books written by Scientist, Neuroscientist and Medical professionals by published the best publishing houses in the world & sold references of the books listed as New York Best Time sellers.

Analysis:-The power of human Mind, Thoughts, Feelings and Emotions makes us the most powerful or the   weakest person in experience. The quality of human thoughts drives the biochemistry over 2000 to 2600 types of chemical changes h   appens in human body if goes through any emotional shift. The quality of emotions creates vibrations that gets converted into bio -magnetic electric current & creates human energy   -field. This energy field can be pictured by the help of Bio -GDV cameras. Comp osite energy levels of all human beings can affect the resonance levels in the environment. The only way to change the negative thoughts into positive thoughts through positive self-dialogue called affirmations. An affirmation done with feelings, emotions & active visualisation is a form of prayer. The spiritual traditions say "ask your lords as if it's alread y given" in Islam it's called " Taqwa" meaning conviction in Hindu t radition it's called Shraddha (deep faith). The inner awareness is called consciousness. It means being aware about our own thoughts and when experience negative thoughts replace them with the positive thoughts. Meditation is the only self   -help tool and a technology that can help to overcome from negative thoughts, beliefs, fears, phobias.

The universe is connected based on the holographic rules i.e. one is a part of whole. Global Unified field network can be hacked by mindfulness practices Telepathy is real and developing psychic abilities is a matter of practice   . The neurons that fires   together, wire together. Neuroplasticity and placebo healings are real based on the laboratory experiments done by Dr. Joe Dispenza and Bruce Lipton & Heart Math Science Institute. Attention with intentions on positive thoughts, feelings,   and emotions with clear positive visualisation can enable anything that we wish for in our lives and hence we are the creators of our destiny. As mentioned in Vedic literature " Aham   Brahmasmi" it simply means that " I am the creator" how? By simply creating the thoughts , placing complete attention and taking actions in that

direction we can get what we wish to achieve and hence we are the creators of our own destiny. Scientist have explained in detail what happens in the Unified global field when thoughts are created in the mind and manifested in reality. Sufis, mystics, gurus, and saints knew this knowledge and hence used to perform magical or mystical tricks and now science has explained how by raising our energy levels we can become supernatural beings.

Conclusion: -

- Human thoughts are responsible for changing the human biochemistry.   Prolonged stress can cause sickness & diseases. Hence ancient Indian proverb seems to be true " Chinta Chita Samaan" (Worrying equals to death). This is Nocebo as mentioned by Dr Bruce Lipton in his research as a Stem Cell Scientist that if we believe that no treatment can be of help. People can actually die with Nocebo effect.
- Human heart in coherence with the brain can create healing bio   -chemistry by placing intentions on positive thought s and feelings such as appreciation, gratitude, care and compassion can heal disease (Placebo is been a very well known factor in self-healing).
- "Vasudeva Kutumbhakum" Science has now proved that as a human race we are all one family because few people if   can pray together with the same feelings and emotions in different parts of the world can change the energy and resonance levels in the environment to help curve down the crime rate and increase peace.
- The concept of Prayers with feelings can place human   bodies in a state of homothecies therefore the concept of 5 times prayers in Islam makes it scientific because as per HeartMath Science research, bodies release longevity enzymes after meditating for 3 minutes and the bio-chemistry releases happy hormones that stays for 6 hours in the body. and hence cause sickness or healing. Placebo impact and Nocebo.
- Biochemistry can be changed on purpose to activate DMT for experiencing universal connectedness, love, peace, harmony and healing. Dr. Joe Dispenza in his   laboratories have helped people to regain their eye sights, hearing and cancer healing.
- Mediation is one technology that machines cannot perform and hence human being can only thrive and compete with the AI(Artificial Intelligence) and Smart intelligence   with the divine intuitive powers by placing attention on the personal fulfilment and healing.
- There is a technology now available to train the brain to attune higher states of consciousness through neuro -bio feedback. Meditation training can be done via   EEG brain wave scans through electrodes in a simple user   -friendly Meditation Head bands such as Muse2, available on international shopping platforms such as amazon. The brain wave bio marker help to attain highest levels of calmness for providing a state o   f being where the body can heal & integrate with the highest potentials to rejuvenate physical, emotional, spiritual & holistic abundance.
- **Smart- Meditation with smart -watches** and smart applications are designed to assist in practicing mindfulness skills for better emotional wellbeing which is a prerequisite for a healthy lifestyle. This was one of the reasons of established prayers in all the religions and wisdom-based traditions. Ancients knew this science that was forgotten and now with scientist community curiosity in the domain is bringing it back with the help of advanced technology.

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medical treatments could not help. Helped 100s of people in recovering from emotional and physical ailments with the help of meditation, affirmations and visualisation.

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ETHICAL MARKETING ON SOCIAL MEDIA IN THE DIGITAL ERA

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ABSTRACT:-Digital marketing is no longer an alien term to the corporate world. All brands big or small, new or old, local or multinational; have explored the World Wide Web to spread its reach and expand the market opportunities. We can see generations of internet u sers- from the ones growing with it to the ones in it. Internet definitely has something for everyone. So does the digital marketing. Marketing as a business operation has always been under microscope to justify the practices adopted ethically for the grow th of business. Digital era marketing is no exception. More so in the myriad ways of digital marketing, social media has accelerated the most. This paper tries to understand the new age ethical issues of the social media marketing.

KEY WORDS:-Ethical marketing, Social media, Digital Era.

INTRODUCTION:-Ethics is simpl y known as character or morals. The values and distinction from right and wrong. What is right to one may appear wrong to another. Thus, ethics is always a questionable practice because of its highly subjective and theoretical nature. However, we cannot deny the catalyst contribution of ethical practices of Tata, Infosys, Wipro, and Microsoft to their success. All these conglomerates have kept a check on their business practices across marketing , finance, production, operations, and human resources. All the businesses have to abide to legal compliances to control their business operations, which they definitely do. Yet the ethical side remains dubious. Marketing or any effort to sell the products or face competition, to grow and expand the business or to battle for survival compels the marketers to twerk and twist their ways. This raises doubts on the ethical marketing practices they follow. In current scenario of rapid digitalization, no one is unaware about the wonders of internet and social media in particular. The number of netizens, the hours they spend on these platforms, the exposure www.com offers, the reach one can have by just being present on the web is evident and proved itself a multip le time. There are brands and businesses that are not just surviving but also expanding only due to digital marketing. Children to senior citizens have now come together on these global platforms and co -exist. Nevertheless, an interdisciplinary approach to the study of digital marketing and social media, has largely criticized the same for adversely affecting the humans socially, physically, and psychologically. Yet no one is spared from its influence – both good and bad. This paper focuses on those ethical practices of business in marketing over internet more so on social media.

LITERATURE REVIEW

Clark, L. (2014) in her article states the use of online marketing research tools. With a plethora of online tools and techniques for conducting marketing research , their genuineness and authenticity is always a matter of concern. From research perspective, this is an even more grave situation. The author has made an attempt to blend online and offline methods and approaches of cover the issues and concerns. Dr. Harish Gautam(2014) focused on e-mail advertising. In his paper he highlighted the various unethical and fraudulent activities taking place in the digital world with respect to e -mail advertising alone. He also suggests the ways and words of caution for the s ame. Singla Karan et al (2017) studied the ethical aspect of marketing in online marketing seeing its importance in offline marketing practices. They have taken the young -adult consumer's perception towards the same in the city of Delhi. M. Bhagyalakshmi, Harshadhar G (2018) have emphasized the increasing role of digital

marketing in today's world. They also insisted on the role of ethical business and its marketing especially in a country like India.

METHOD:-The study was carried by descriptive approach. O   pen ended unstructured questionnaire was used to interview 50 respondents from the age group of 25 to 50 years. All the respondents have internet knowledge and some social media presences. They are using at least one of the following social media platforms   for making their online presences noticeable; Whatsapp, Facebook, Instagram, LinkedIn, Twitter, Telegram. Some were on other platforms too.

DATA ANALYSIS:-Digital marketing has proved its arm time and again. Businesses have gained sales and profitability   due to their online presence. Social media marketing has managed to grab them not only consumer attention, but also market share. New tools and techniques of digital marketing has therefore been developed to accelerate and multiply the benefits of same. Ho wever, as every coin has two sides, these new tools and techniques have proved to be adversely affecting the consumer's mindset. During the research paper, certain modern techniques which are meant to be aiding businesses proved to be a questionable ethical practice from the consumer's point of view. All the concerns and ethical issues are as discussed below:

SPAMMING:- Almost all the respondents said that whenever they respond to any social media content, their emails start getting spammed by various marke ting communications. On an average, each respondent had 5 to 7 spam e   -mails in the inbox, other than those already filtered for spam and promotions. This was found to be intruding the personal and professional space of consumers without their consent.

COOKIES AND CACHE:- Usage of internet or browsing any information on the net leads to storage of cookies and caches. Cookies are the preferences of the browser or the user, like the website visited, the webpage browsed, links clicked on, etc. Cachesare the   files downloaded or used that are stored on web servers or machines/ devices. Respondents felt that the marketing and advertising communications sent on social media when clicked on by mistake are also often stored as a cookie or a cache. This affects the device speed and storage resulting to inconvenience for further usage.

BEHAVIOURIAL ADVERTISING: A contemporary form of marketing tool is behavioural advertising. A user's online browsing and usage pattern is observed and then marketing communication, most ly advertisements are customised accordingly. Respondents complained that, initially they felt it was a good engagement, but eventually it went over the top. One respondent even said that his internet usage is highly restrictive. So as long as 5 years ago, he was searching for a new home. When he then logged in on a portal for the same, since then he is receiving e   -mails and sms from various construction companies, developers and realtors for purchase/ sell/ rent a flat. Another respondent says that she kee ps seeing advertisements of baby products because as long as 3 years back, she looked for baby cribs on an e-commerce website.

REMARKETING: Remarketing refers to conduct of marketing efforts repeatedly to reinforce the marketing message. Social media and e   -commerce websites collaboratively exchange the data and practice remarketing. Whatever activities the respondents undertake on social media, e -commerce websites suggest the purchases accordingly.   A respondent who posted her travel pictures regularly was s   uggested to buy passport cover, travel accessories and also was exposed to travel vlogs and travel websites. Likewise, when one respondent purchased books from online store, she was exposed to other books of same author as well as similar books by different authors on social media. The practice of remarketing often irritates and annoys the consumers.

ADVERTISEMENT: Social media has become the new hub for advertisers. They have exploited social media in every possible way. There are posts, reels, pages, forums, sponsored

ads, sponsored gigs, influencers, display advertisements, visual displays, animated giffy images, inbox messages, personalised messages, pop ups, pop unders, web banners are just the common ways of digital marketing.

PERMISSIONS AND TERMS AND   CONDITIONS: As per the legal compliances and mandates, all applications and websites require permission for usage of data, contacts, images, files, locations, etc. They do ask for permission before one interest to use the site or application. But if the p ermission is denied partially or completely, they are not allowed to proceed further. This makes a compulsory voluntary act. Same is the case when it comes to terms and conditions. Users and consumers have to accept all terms and conditions without any scope for modification and alteration. Thus, users are compelled to give permissions and accept the terms and condition and compromise on their data privacy and security breach.

PAYMENTS/REFUNDS AND LEGAL AID : A common issue with online shopping is the concern of payments and refunds. Matters of payments being deducted and goods not being delivered, or goods of sub -standards being delivered, or wrong product delivery or untimely delivery is often observed. E -commerce and online shopping also promise free retu   rns and refunds. Again, these promises are not fulfilled. The hassles for same are many. Many a times, consumers let go the matter rather than confront the same and be treated fair and just. Most of the respondents are unaware of the legal support they can enjoy.

FINDINGS AND DISCUSSION:-The entire study highlights that digital marketing is surely helping businesses to flourish and brands to grow. But the customer satisfaction and consumerism are definitely not a very conscious matter of concern for these b   usinesses and brands. However, in the fight of this profitability and consumerism, where the business mantra of 'anything for profit' is adopted; sustainability and survival of fittest is prioritised. The ethical aspect of marketing is often overlooked. Al   so, since the online business and social marketing is in its nascent stages, the issues highlighted above are like an open secret. Hence, the paper gives a scope to pry into the same in detail. The further research can be undertaken to devise proper legal   aid and create awareness about the same to netizens at large. The paper also triggers the thought to highlight the ethical practices in digital era for social media.

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A Study on Relevance of Indian Ethos with Business Management

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Abstract:-The purpose of this research is to explore the individual perception about integrating spirituality in management and to assess the benefits of spirituality towards organizational performance. This paper focuses on impact of spirituality in management for performance improvement. The methodology adopted involved the Choupai of " **SHREE RAMCHARITMANAS"** Dohas of Sant Kabir Das Ji and Rahim Das Ji and its relevance in today's business management and workplace environment. The spiritual thoughts have always been societal and business perspectives. This research also finds that we should not only be dependent on foreign management Gurus for management practices. In our India there have been many great personalities who have suggested many things time to time which can be beneficial management and societal reforms.
Key Words: - Business Management, "**SHREE RAMCHARITMANAS',** Relevance.

Introduction:-Spirituality is development of own inner being for achieving peace, satisfaction, real happiness and fulfillment. Spirituality does not mean wearing colorful [Sadhubhesh] and having long beard, it ac tually carries a big meaning and that is knowledge of Soul and God. A person with full of spirituality introspect himself and when a person leads his life with spiritual thoughts he does not limit himself with certain religion rather he wants the welfare o f everybody . Spirituality shows a right path. Good idea, Good behavior and Good thinking can be conceived by a person when he has certain values. Spirituality creates values. This study focuses on company and organization perceptions of how spirituality impacts workplace and helps to flourish the organization. In modern business world there are several entrepreneurs and managers refer their success to their spiritual attitude and practices. In my research paper I have taken Dohas of sant kabir das ji and Ra him das ji and choupai of "SHREE RAMCHARITMANAS" for showing its relevance in modern business management.

Spiritual Intelligence:-Spiritual intelligence is a term used to indicate spiritual correlation to intelligence quotient and emotional quotient like emotional quotient, spiritual quotient is becoming more main stream in scientific enquiry and philosophical discussion.

Objectives of the study :-The purpose of study is to assess the role of spirituality plays in management and workplace environment. The research study comprises of following objectives.

a. To identify the impact of spirituality in management towards organizational performance.
b. To study the benefits of integrating the spirituality into management and workplace.
a. To study the perception of employees about integrating spirituality in management.

Some of them are taken here.
1.Sona sajjan sadhu jan tute jude sou baar , durjan kumbh kumhar ke eke dhaka darar.
Societal interpretation:
In this doha kabir das ji says that people who are of goo d character and having etiquettes and honesty can resist any hardship. Kabir das ji compares hardship to Gold which can be beaten and molded but can regain its original form, in the same way a person with good conduct and

mindset can stand again if he fall s. A person with bad behavior and character is just like a earthen pot because it breaks in one stroke.

Business interpretation:

In my view this can also be applied to any corporation. If a corporation is based on sound footing with good value for employ ees, customers, stakeholders and environment that can stand in any bad situation [recession and depression]. Value creation should be the primary objective of any business entity, creating value for customers helps in selling products and services. Busines s values include shareholder value, customer value, employee value and societal value that determine the well being of the firm in the long run.

In 1954 **Peter Drucker** advocated business values in his '' **Management by Objectives''** . The corporate should cre ate value and maintain its business value then only it will be able to stand in negative situations.

2.**Daan diye dhan na ghate, nadi na ghate neer; apni aankhon dekh lo yon kya kahe kabir**

Kabir Dasji explains generosity by taking the example of the river,   he says that if you give money to the needy, it will not get reduced like the river when gives water to the thirsty and needy, its water does nor get reduced.

Relevance in Business Management:-

In my view the business entity should also go for philanthr opy, foreign management Gurus are of view that the purpose of the business is to just increase shareholder wealth, philanthropy does not make any sense for them and that is why they can not build their brand image in long run. Philanthropy is the commitmen   t to enhance the quality of life of marginalized and vulnerable communities by empowering them and catalyzing change through innovative and sustainable solutions.

Some of the Indian leading corporates are engaged this good work towards society. They are s follows.

1. **Reliance Foundation** it was set up in 2010 to provide impetus to various philanthropic initiatives of RIL. Its one of the key partnership has been with ''Satyamev jayate''. The focused areas of Reliance Foundation are as follows
   a. Rural Transformation
   b. Health
   c. Education
   d. Disaster Response
   e. Arts and culture
2. **Sir Ratan Tata Trust [SRTT]**   it is the oldest philanthropic institution in India established in 1919.
   a. Tata trust relief works in Chennai
   b. Tata trust collaboration with Govt. of Arunachal Pradesh for development of the state.
   c. In the 2014-15 annual report showed the disbursal of Rs.1.48 billion
   d. Tata provides the following grants
1. Individual grants
2. Institutional grants
3. Scholarship grants
4. Sports grants

3.**Man moti aru dudh ras, inki sahj subhay fatt jaaye to na mile kotin karo upay**

Rahim Das ji says that there are certain things like your thoughts, pearls, flowers, milk and juice which are good when they are in their original conditions and thus needs to be preserved, because when they get broken th ey become useless. No matter how hard you try, they will never regain their previous position.

Relevance in Business Management

If welook the business world this Doha carries a huge meaning a company takes long time to build its reputation, brand value thus it needs to be preserved at any cost. There should be reputation management cell and research should take place in this field.

4.**Bhes dekh na puchiye, puch lijiye Gyan ; Bina kasouti hot nhi kanchan ki pehchan**

kabir Dasji through this doha is cautioning us that we should not be deceived by just outer appearance of a person and we should verify his knowledge and attitude. He says gol   dsmith can not determine the purity of gold by just looking it [outer appearance]. He has to put it to test to verify its purity. This doha gives a lesson that the person should be judged by deeds not by look.

Relevance in Business Management;

In my view that business should not get into the trap of outer appearance. Many times people over exaggerate about themselves or their business. Entrepreneurs should do a thorough due diligence before taking any decision. I remember Satyam scandal which is corporate   scandal in 2009 where   **chairman Ramlinga Raju**   confessed the company's accounts had been falsified. The global corporate community was shocked and scandalized when chairman of Satyam resigned on 7 [th] January 2009and confessed that he had manipulated the acco unts by **US dollar 1.47 billion**.

5.**Kabira dheeraj ke dhare haathi man bhar khaye; tuk tuk bekar me swan gha ghar jaaye**

Trough this doha Kabir das ji talks about the importance of patience he says an elephant maintains patience, he eats until he is satisfied but a dog wanting to have more and more without patience, just wanders from home to home without any satisfaction so we as a human being should be patient and should not wander here and there for more as it will not provide satisfaction.

 Relevance in Business Management

in my view this doha gives lessons to business, we often see that when markets are down some busi nessmen tend to move from one strategy to another strategy very fast without contemplating and realizing the execution and result. Business world should take a particular strategy after thinking and stick to it for some time to see the results. Proper pati   ence is needed throughout the lifecycle of the trade, at entry while holding and exit.

Mutual fund managers always advice patience as market continues to crack and believe in the long term growth story.

According to S Naren Chief investment officer ICICI   Prudential Mutual Fund '' sector such as financial and infrastructure are likely to do well in long term.

According to business standards '' Volatile stock market tests investor patience.

6.**Eke saadhe sab sadhe sab saadhe sab jaaye maali sinche mul ko phule pkale aghaghye**

Rahimdas ji through this wonderful doha wants to talk about the understanding the core and then working on it. We all want to learn anything and everything [jck of all trades] but he warns about such mentality. He says the person should   concentrate on one thing and do it with the best way. In case he goes for many things at a time he will not be able to do much. Taking an analogy from garden he says that the gardener does not water each leave and branch but the core and through this all get nurtured.

Relevance in Business Management;

In my view every business should learn from this doha that it should concentrate only on its core thing. It should provide a solution to a problem faced by the customers and if the business ensures the qualit y and customer's satisfaction and happening of everything at the right value all other would fall in line. **HBR articles ' the one number you need to grow'**

7.Dheere dheere re mana dheere sab kuch hoye maali seenche sou ghara ritu aave fal hoy

kabir das ji talks about on patience and says great work time and patience. It takes a long time before a real success comes. Kabir Dasji says that gardener water the plant many times but when there is right time then the plant gives fruits the gardener does not exp   ect the fruit the day he waters the plant.

Relevance in Business Management;

This Doha is sometimes reminding the short Termism which is now prevalent in today's business and investment market. Now a days investors look only towards short term results. If we take the teachings of this Doha we should have patience and work towards long term goals of the business and thus work towards that. Business at the right time brings the right result.

"Short termism has narrow focus and it does not maximize profits by   thoroughly tapping customers loyalty and satisfaction opportunities, but instead leads to customer churn, which destroys loyalty and strengthens competitors while raising customer acquisition and maintenance cost and lowering profitability''.

The Marketing Century

Short termism in marketing also tends to mean you are focused on luring customers in and pay no attention to them. For over a century economists and business leaders have expressed concerns with short termism. In US there are many firms   around 90 percent of managers reported pressure to meet earning targets and many executives reported that they would reject a profitable project and if company is taking the project they should miss short term profits.

VIII. Management lessons from Ramcharitmanas:

The management whether it is business management or some other human activities is the act of bringing people together, making them united and getting the work done and accomplishing the desired goal. In business there are different areas of man agement such as marketing, human resource, financial management all including the same five functions. There are number of books, journals articles etc. are available, which talk about various management theories. Management is defined as a science and as   well as an art. Every day researches are being done in this field. Management gurus give their theories, models, principles and concepts on today's modern management in the same way the great writers Tulsidas and Vamiki etc. had explained management in the ancient Hindu epics.

If we study these mythological books, then we can easily learn various management lessons. Each and every incidence of Ramayan teaches us new lessons there are classical examples of putting management as its best use.

We can le arn so many things from Ramayan. Some of the lessons which we can learn from Ramayan.

1.Patience, Determination and Enthusiasm: -In kishkndha kand of Ramcharitmans We can learn Patience, determination and enthusiasm from Ramayan taking the example of Shabri, long time ago her guru Matang Rishi had asked her to wait for lord Ram, while all the disciples of Matang Rishi went back to Godhead. She showed her enthusiasm by working hard everyday to clean the place, plucking flowers and fruits for the lord. She had   complete faith in words of guru and patiently waited with determination. The reveals only when he wants.

> **Taahi deyi gati Ram udara ! sabri ke ashram pagu dhara   !!**
> **Sabri dekhi Ram grih aaye ! muni ke bachan samujhi jiy bhaye !!**
>
> **Prem magan much bachan na aava I   puni puni pad saroj sir naava**
> **Saadar jal le charan pakhare I puni puni sundar aasan baithare**
> **   Aranyakaand**

2.Power of Bad association : in Ayodhya kand of of Ramcharatimans it was known fact in Ayodhya that Kaikeyi loved lord Ram more than her own son Bharat, how could she become so evil, it is only because of her bad association with Manthra.

3.Always stand by the right : In Aranyakand of ramcharitmanas here we can see Jatayu's integrity, Jatayu got the real success wh en he pleased the lord. Jatayu lost his life fighting with Ravan for lord Ram when Ravan was kidnapping Sita ji. But he achieved the purpose of life to please the lord. It is better to lose and win rather than win and lose.

4.Anybody can make a show of g reatness in The reversals test us what actually we are, in the aranyakand of Ramcharitmanas you will find when Laxman cut surpanka;s nose, suddenly gone was the charming forms, gone was the façade and then the real ugly form manifested. One's ability is tested by one's ability to tolerate provoking situations.

> **Ruchir roop dhari prabhu pahin jaai !! boli bachan bahut musukai !!**
> **Tum sam purush na mo sam naari ! yeh sanjog bidhi racha bichari !!**

5.The value of promise: In Ayodhyakand of Ramcharitmanas you will find when Dashrath had granted two boons to kaikeyi when she had saved his life the battlefield, the day before Dashrath was to retire and crown his eldest son Ram as king, Kaikeyi demanded that Dashrath to grant her two boons she desired as promi se. Her first desire was that Ram that Ram should be exiled to forest for fourteen years and the second that her son, Bharat be crowned king in his stead. **D**ashrath was naturally heartbroken at the prospect of having to send his son into exile for fourteen y ears, but for this noble hearted clan, honouring one's words is the highest duty. Dashrath was not ready at the prospect and due to his love for his first born, Dashrath pleaded with Ram not to leave, but Lord Ram reminded his father of the value of a prom ise given and left ayodhya to keep his father's words and again when Bharat begged Ram to return to ayodhya, Lord Ram again reminded Bharat that he could not and would not dishonor his father by breaking the promise which he had made to Kaikeyi.

> **It teaches not to tarnish the value of their promises**.
> **Raghukul riti sada chali aayi I Pran jaaye par vachan na jaayi II**

Conclusion:-People in organization come from different religions and different thought process may have different mental faculty but spirituality is not limited till any religion it is actually beyond any religion it teaches us that every indidual should be respected they should not be valued on the basis spirituality. Spirituality enables inner transformation resulting in a new paradig m for management should be internal part of business and workplace management. Several organizations acknowledge and modify their way of working with awareness of spirituality and the importance is expected to grow more in future. I would like to give following recommendation as a proposal to be implemented in the organization. Organization should make efforts to help employee comfortable.

Efforts should be made to include spiritual education in all faculties of higher education.

Employees should be given s piritual related coaching , courses , courses on Yoga and stress management meditation etc.

Management should make employees feel that they have values and potential to progress future in all aspects of life to boost their moral.

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A Study on uses of virtual reality environment for E-Learning

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Abstract:-Virtual reality has been successf ully used in real estate, urban planning and video games etc. In this study paper, we projected to construct an interactive virtual E -Learning virtual reality environment using virtual reality technologies. With the assist of Multiple Modal user interface mechanism, students can control their avatars to interactively converse with virtual educators and environment. This interactive E -Learning environment can amplify the independence of students and augment students' interest in electronic learning.

Introduction:-With more than twenty years of development, E -Learning has changed the conventional teaching or learning mode regularly. Nowadays, community is required to be taught all their lives. E -Learning system builds digital atmosphere using multi media knowledge, Internet etc. This can assist citizen's study what they wanted on their possess initiative. This study can come about at anyplace and anytime. Traditional passive learning is replacing by engaged learning. One of the tasks for an E -Learning organization is how it can catch the attention of the audience. This is related with education effect unswervingly. In order to attract additional audience, multimedia including text, image, video and audio is wildly used in E -Learning system this momen t. This can amplify learning obsession at a convinced extent. In this study research paper we proposed to construct an immersed environment and use Multiple Modal user interface to attract audience in E -Learning. Virtual Reality environment is an incorporated method involved computer graphics, human computer communication and artificial intelligence etc. Its objects are includes "3I"for Immersion, Interaction and Imagination which is display below through diagram Virtual reality tries to use computer to create 3D virtual world, people can experience in the virtual world environment as in real world environment.
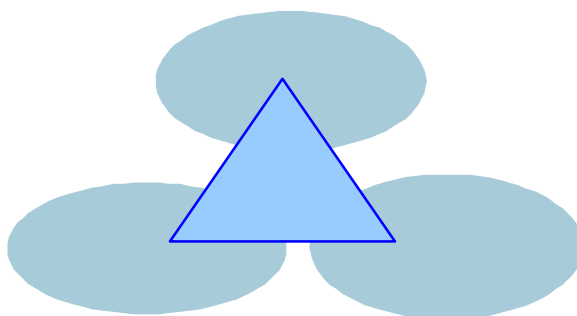
Immersion –Interaction-Imagination
Figure- 1 the three object of virtual reality system

Virtual reality atmosphere has been successfully worn in real estate, promotion of product, municipal planning and videocassette games etc. With the development of computer software and hardware, it can be probable using a normal personal computer to realize a complex virtual environment. To combine virtual reality with E-Learning system, an absolute immersed practical world can be constructed for E -Learning. People can exist at the virtual community. Thus network room is changed to be a humanity space. Virtual community is used to amplify communication and immersion in E -Learning. This manner can assist attract audience in e -Learning and improve learning consequence. The remaining of this paper we introduced the relate d works about virtual reality in E -Learning. We will

introduce to construct immersed virtual environment and present the work of used Multi Modal user interface to assist immersion and interaction feeling in virtual world.

Review of Literature

Some resea rchers have deliberated the association between virtual reality and e   -Learning. Shang Zhen Yang et al. [2019] discussed the submission and influence of virtual reality in e - Learning. Min Chen et al. [2018] discussed the technique of construction distribut   ed virtual environment and implement E -Learning in the virtual environment. She also gave a Client Server distributed virtual   environment   including   E -Learning   system. Jeanie Zhen et al. [2017] described a virtual multimedia classroom system.   They   picture the utilized and function of the system. Also they analyzed the technologies used for constructing virtual classroom like levels of details in his work. Zinging Pan et al. [2011] explores enlightening uses of Virtual Learning Environment concerned   with issues of learning, training and entertainment. They investigate the situation of sculpture explore of VLE based on virtual reality and augmented authenticity. They described several examples for the reason of edification and simulation. They proved t hat Virtual Learning Environment can be means of enhancing, motivating and stimulating learners' understanding of certain events, especially those for which the traditional notion of instructional learning have proven inappropriate or difficult.

Bourassa et al. [2016] have done an assortment of research on embedding education in distributed virtual environments. They tried to build distributed virtual environments to permit students and staff to convene in societal shared spaces and connect in   on line real time conferences, seminars and tutorials. They discussed a quantity of key technologies in their job. Also they presented system architecture to sustain use of collaborative virtual environments in E-Learning.

Teresa et al. [2009] accessibl   e their work for develop as a Collaborative Learning Environment with Virtual Reality. Their web based system uses virtual reality and multimedia   and   provides   announcement   tools   to support collaboration among students. Sestet et al. [2013] gave   an overview on the concepts of E   -Learning environment and systematically described the technological configuration of web based geodetic visualization and interaction.

Buying et al. [2012] provided an impression of using current virtual reality technology   to construct virtual environments for real time based e   -Learning. They presented a virtual reality-based e-Learning framework   example   that   aims   to   make easy   the creation of sensible and interactive virtual learning environments.   Their org   anization used innovative techniques for constructing virtual learning environments for selected teaching purpose.

Immersed Virtual e-Learning Environment

Virtual Community :-This Content is the most important part of E   -Learning, while the E - Learning form can assist the learning effect. Nowadays, virtual community like Face book is extend in the globe with the speedy development of Internet. Supplementary and more populace are attracting to make friends, get information in the virtual community.   At the same time, 3D virtual community likes Second Life, MyLife3D attract many public to understanding their virtual life.In 3D virtual community, and every people have an avatar. They can converse with other peoples as well as do activities as they do i n their daily life. E - Learning can also be complete in the virtual community. Public can attend virtual class, fundamental conference etc. They can discuss with fundamental teachers and other peoples. People can choose their study resources, study form and   study plan. This additional fascination and interactive virtual community is becoming one of the prospect development directions of E-Learning.

3.2 Immersed Virtual Museum E-Learning Environment

In immersed essential E-Learning environment, peop le can manage their avatars to converse with other peoples and learn the courses they want to learn. They can play video games, watch movies and do virtual excises in virtual environment.
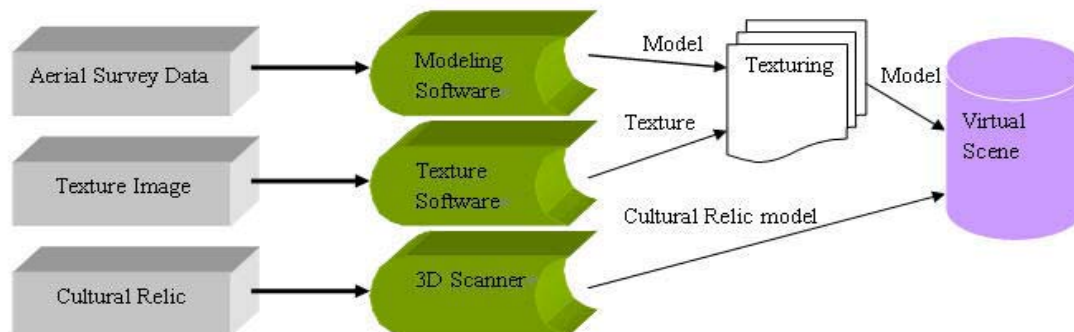
The framework of creating virtual environment

Immersed virtual environment is a complex system. Framing a virtual E -Learning environment includes two parts, building virtual prospect and classify events. Because virtual environment interface is highly dependent on models, it is significant to transaction with 3D mod els. Too much model details will reduce the simulation effect, especially when the models are rendering through Internet by using VRML. We for all time require balancing the representation effect and model details. Textures are normally used to reinstate model details in the system. One technique is to separate the models into little parts. Rendering can be complete simultaneity in the pipeline.

Cultural relic models are significant for our virtual museum E -Learning organization. People always want to scrutinize and be trained the details of cultural relic. In order to guarantee the excellence of cultural artifact models, we use 3D scanner to replica the cultural relic. High quality 3D cultural relic models are got through scanning.

Because 3D models cost lots of rendering time and transferring time through Internet, levels of details is used in our environment to rendering 3D cultural relic models according the remoteness and point of view direction of avatars. Coarse models are used when the avatars are far from the cultural relic models. Otherwise precision models are used. Visibility judgment is an additional method to get better rendering effect of virtual environment interface. Models will not render if out of user's illustration field. Also textures and lights are significant for the authenticity of virtual E-Learning environment.

As we exercise HMD as our displayer to recover immersion feeling in figure 5, two parallax images will be computed and transmit to the two gla sses of HMD using modus operandi 1. Stereo image will show following people syncretized the parallax images jointly using their brain.

$$e = 2dtg \ (\beta / 2) \ (i + 1) / i$$

Here,

e is the distance of left or right view point 'd is the distance of viewpoint to projection screen, β is visual angle (HVA). "i" is depth information. "e "and HVA are the two parameters require to tune for stereo results.

Multiple Modal User Interface :-Multiple User interface is significant for the knowledge of virtual E-Learning environment. For the present interactive system, graphical user interface and two dimensional communication devices such as keyboard and mouse are wildly used. They can to a great extent facilitate non professional users. People no longer require remembering a large number of commands. Human computer crossing point has

gradually shifted from the traditional populace to become accustomed to the complex computers to computer adapt to users. For the immersed virtual E -Learning environment, the education procedure is progressing in a 3D virtual planet. Multimedia class contents are displayed in the virtual world. People need to interact with the 3D world. The 2D user boundary and devices are not accepted and not easy for the   user immersing in 3D world. Thus 3D user interface need to development for the interaction. Normally this is a Multiple Modal user interface. In our system, we use captured gestures as main interface to interact with the virtual E -Learning environmen t. Here, we attempt two ways to capture user's gestures, Data Glove plus 3D tracker and vision based motion capture from webcam. User's gestures are used to interrelate with virtual E   -Learning environment. Populace can choose what they desire to learn and   exchange a few words with avatars teachers or other students using gestures, voice and text. For example, people can clutch cultural relic models in virtual environment interface and scrutinize cultural relic models normally this is forbidden i n authentic life. Also he can hear and watch the preface of the cultural relic. Tracker on the HMD can sense user's position and viewpoint path in the virtual world. Voice feedback can be got through the earphone on the HMD.

Conclusion:-E-Learning is one o f the up-and-coming needs of the information age. Access to education   is going to become critical for the success of our information society; E   - Learning is a good explanation for modern teaching and learning. Except improving E   - Learning materials, E -Learning form is also a significant factor related with learning effect. We proposed to build an immersed virtual E   - Learning environment and use Multiple Modal user crossing point in E -Learning in the study paper. The arrangement has good qua lity fascination and communication capability. The immersed E   -Learning system can build students more movement in learning process. Compare to traditional E   -Learning system, immersed virtual E -Learning environment can maintain students' interest and keep them engaged and motivated in their learning. One of the future works is to research how to combine Multiple Modal user interface and more E   - Learning materials into effective community.

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What is the Ready Mix Concrete and its advantages

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Abstract:-Ready Mix Concrete is a heterogeneous mixture of cementitious material like cement, Flyash, granulated ground blast furnace slag, aggregate (stone), sand, water and admixtures. The material was miraculous in many ways. First, it could be produced in large quantities, secondly, it could be prepared in small batches and then combin   ed together to form large structures; many of which like the Pantheon still stand today. Thirdly, it was extremely durable, water proof and strong. Concrete is extremely durable and cost efficient. Not much has changed in the original composition of concre   te over the last many years. Despite the advances in technology, we have yet to find a raw material for construction that is as abundant, durable, easy to manufacture, cost efficient and easy to handle as concrete. Hence, it's used is widespread in the industry.

Keywords: - Heterogeneous, cement, Fly ash, Concrete

Introduction :-Ready-mix concrete (RMC) is concrete that is manufactured in a batch plant, according to each specific job requirement, then delivered to the job site where it is used as soon as it reaches the site.

There are two types of transit mixer; first being the barrel truck or in   –transit mixers. This type of truck delivers concrete in a flexible state to the site. The second is the volumetric concrete mixer. This delivers the ready mix in a dry state and then mixes the concrete on site. Ready-mix concrete refers to concrete that is specifically manufactured for customers' construction projects, and supplied to the customer on site as a single product. It is a mixture of Portland or other cem   ents, water and aggregates: sand, gravel, or crushed stone. All aggregates should be of a washed type material with limited amounts of fines or dirt and clay. An admixture is often added to improve workability of the concrete and/or increase setting time of concrete (using retarders) to factor in the time required for the transit mixer to reach the site. The global market size is disputed depending on the source. It was estimated at 650 billion dollars in 2019. However, it was estimated at just fewer than 5   00 billion dollars in 2018.

There is some dispute as to when the first ready   -mix delivery was made and when the first factory was built. Some sources suggest as early as 1913 in Baltimore. By 1929 there were over 100 plants earlier in USA. The industry did not expand significantly until the 1960s, and thereafter has continued to grow.

Advantages of ready-mix concrete:
Materials are combined in a batch plant, and the hydration process begins at the moment water meets the cement, so the travel time from the   plant to the site, and the time before the concrete is placed on-site, is critical over longer distances. Some sites are just too distant. The use of admixtures, retarders, and cement -like pulverized fly ash or ground granulated blast -furnace slag (GGBFS) can be used to slow the hydration process, allowing for longer transit and waiting time.

Concrete is formable and pourable, but a steady supply is needed for large forms. If there is a supply interruption, and the concrete cannot be poured all at once, a c old joint may appear in the finished form.

The biggest advantage is that concrete is produced under controlled conditions. Therefore, Quality concrete is obtained, as a ready -mix concrete mix plant makes use of sophisticated equipment and consistent method   s. There is strict control over the testing of materials, process parameters, and continuous monitoring of key practices during the manufacturing process. Poor control on the input materials, batching and mixing methods in the case of site mix concrete is solved in a ready-mix concrete production method.

Speed in the construction practices followed in ready mix concrete plant is followed continuously by having mechanized operations. The output obtained from a site mix concrete plant using a 8/12 mixer is 4 to 5 metric cubes per hour which is 30 -60 metric cubes per hour in a ready mix concrete plant.

Better handling and proper mixing practice will help reduce the consumption of cement by 10 –12%. The use of admixtures and other   cementations materials will hel p to reduce the amount of cement as is required to make the desired grade of concrete.

Less consumption of cement indirectly results in less environmental pollution.

Ready mix concrete manufactures have less dependency on human labor hence the chances of human error are reduced. This will also reduce the dependency on intensive labour.

Cracking and shrinkage. Concrete shrinks as it cures. It can shrink 1/16 inch (1.59mm) over a 10-foot-long area (3.05 meters). This causes stress internally on the concrete a   nd must be accounted for by the engineers and finishers placing the concrete, and may require the use of steel reinforcement or pre-stressed concrete elements where this is critical.

Access roads and site access have to be able to carry the weight of the r   eady-mix truck plus load which can be up to 32 tonnes for an eight   -wheel 9 m3 truck. This problem can be overcome by utilizing so -called "mini mix" trucks which use smaller 4 m3 capacity mixers able to reach more weight restricted sites. Even smaller mixer s are used to allow a 7.5 tonne truck to hold approximately 1.25 m3, to reach restricted inner -city areas with bans on larger trucks. It is always advisable to carry the RMC in a rotating cylinder truck so that the flexibility of RMC remain intact. The RMC has a tendency of solidifying after a short span of time.

Advantages of Ready-Mix Concrete

Following are the advantages of ready-mix concrete:
1. Ready Mix Concrete (RMC) allows speedy construction through programmed delivery at site, mechanized operation with consequent economy.
2. RMC reduces the labour cost and site supervising cost.
3. RMC comes with consistency in quality through accurate & computerized control of sand aggregates and water as per mix designs.
4. Production of RMC helps in minimizing cement wastage due to bulk handling.
5. Production of RMC is relatively pollution free.
6. Reduced project time resulting in savings in all aspects.
7. Proper control and economy in use of raw material resulting in saving of natural resources.

Disadvantages of Ready-Mix Concrete

Following are the disadvantages of ready-mix concrete:
1. The materials are batched at a central plant, and the mixing begins at that very plant. So the travelling time from the plant to the site is critical over longer distances. Some sites are just too far away, which can risk that ready mix concrete may become unusable due to setting.

2. It will generate additional road traffic. Generally, Ready Mix Trucks are large in size and may cover lot of area in the road blocking other traffic. Furthermore, acce ss roads and site access have to be able to carry the greater weight of the ready   -mix truck plus load. (Green concrete is approx. 2.5 tonne per m³.) This problem can be overcome by utilizing so-called 'mini mix' companies which use smaller 4m³ capacity mix ers able to reach more-restricted sites.

3. Concrete's limited time span between mixing and curing means that ready -mix should be placed within 210 minutes of batching at the plant. Modern admixtures can modify that time span precisely, however, the amount an d type of admixture added to the mix is very important.

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The Necessity of Maintenance policy for Transit Mixer in RMC industry

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Abstract:-Maintenance refers to all the technical and administrative efforts required to maintain a system at its designed level of performance. Failure to execute performance during the productive time is a gross violation of the usefulness of the equipment. The re percussions of such a failure could be catastrophic if backups are unavailable or if a critical equipment in a continuous line production breaks down and halts production.
Keywords:- Keywords: Dust, Ergonomics, Industrial accidents, Occupational health   and safety management system, Work environments, Ventilation, Risk management

Introduction:-Maintenance is a complex activity which involves support from various sections of the organization as well as from agencies outside the organization. Part of the complexity is tailoring the maintenance practice to the specific requirements of an organization. The Maintenance needs may defer from organization to organization based on the following criteria:

1. Size of the Organization
2. Availability of Resources
3. Criticality of Machinery
4. Organization Culture
5. Commitment of Top Management

Another important challenge faced by industry is the design of a maintenance policy around machinery using a disciplined scientific approach. The Japanese automobile industry led the way in t he 80s by introducing Total Quality Management and Total Productive Maintenance where maintenance formed one of the core pillars. The application of this knowledge proved invaluable to gain an edge over American and European car makers and making them one   of largest automobile manufacturers in the world. However, not too many industries from the same sector or even from other sectors have been successful in replicating these strategies.

The topic under consideration is the maintenance of Transit Mixers whi   ch have mushroomed all over the country. Consolidation in vehicle fleets has resulted in few firms operating large fleets of vehicles. This is a far cry from the prevailing system earlier when every truck was owned by the driver himself. Although this syst em had its drawbacks, the involvement of the owner cum driver resulted in the vehicle being well maintained. However in today's environment, a single manager controls and directs a fleet of vehicles by assigning them with drivers who may or may not be perm   anently attached to the vehicle. Ensuring uptime of these fleets is a major challenge and any vehicle not productive on account of maintenance work is a burden to the company.

The technology of Ready Mix Concrete is at its nascent stage in India. In the p   ast 5 years numerous Ready Mix Concrete plants have mushroomed all across the country, particularly in Mumbai. A major cost is not in the production of concrete but in the transportation of this concrete to the construction site. Special trucks called as T   ransit Mixers have been purpose built for this application. These trucks have the ability to maintain the consistency and cohesiveness of concrete while transporting it from the point of production to the construction site where it is to be delivered. Ther   e are two aspects which have led to the

criticality of Transit Mixers. First, concrete has a limited shelf life, normally between an hour to three hours. Since construction sites are usually away from the point of production of concrete, transporting this concrete safely and reliably within this narrow timeframe becomes critical. Second, Transit Mixers can significantly extend the reach of a Ready Mix Concrete plant. This is because the production of concrete takes a few minutes but the delivery of concrete to the site and the time taken for unloading takes hours. Hence depending upon the radius and spread of the clientele 6 Transit Mixers to 50 Transit Mixers may be used in each plant. This research proposal aims at understanding the maintenance needs of Tr ansit Mixers in this industry and to find a maintenance policy that will optimize the availability of Transit Mixers operating within a Ready Mix Concrete plant.

Since the industry is fairly new to our country, no comprehensive maintenance policy exists for these specially built transit mixers. Our nation offers a unique case, quite different from the developed countries on account of our road conditions, traffic problems, poorly trained drivers and inadequately equipped maintenance facilities. This has res ulted with the industry bombarded with frequent breakdowns and low availability amounting to loss of concrete, lost man-hours and poor quality. A detailed, scientific study is the need of the hour for this industry which contributes significantly to the de velopment of our nation's infrastructure. The RMC industry is new in comparison with the construction sector. Therefore, it is very necessary to modernize the RMC industry. We have to update the RMC transportation and the utilization of fleet of transit mi xture to keep the pace with the growth of the construction sector.

Discussions and Conclusion

Ready mix concrete, as shown in rapidly developing in many countries while it is hard to find scientific accident database and academic studies related with potential hazards of industry in Turkey or in other countries. This study aimed to fulfill this gap and raise awareness. Following findings were detected based on statistical analyses of 71 cases:

- Generally, construction sites are known as one of the most dangerous working areas because of its dynamic, changeable nature and complex tasks. On the other hand RMC production areas are more systematic, repetitive and ordinate. However, surprisingly statistical analysis showed that 7 out of 10 RMC related acciden ts occurred at production area, while only 3 out of 10 occurred at casting sites.
- However, the group with a considerable risk level is truck mixer operators. According to analysis it is determined that 45.1% of the victims were truck mixer operators. Truck mixer operators mostly got injured when they clean mixer/pump (37.5%) followed by transportation for concrete casting (18.8%) and maintenance/repair (18.8%). This result shows that operators are mostly under risk when they come back from casting to clean their truck mixers at production sites.
- The evaluation of type of injuries in ready -mix concrete industry has revealed that in 22 cases (31.0%) falls, in 19 cases (26.8%) struck by falling object, and in 12 cases (16.9%) caught in or between objects were t he cause of accident. Fall has been reported as the leading cause of accidents in construction industry (range from 22 to 33%) by many researchers[19, 27, 28, 29]. RMC industry shows simila rity with construction sector when findings related with falls compared. However, struck by falling object category is frequently monitored at RMC industry. According to statistics reported by Indiana Department of Labor the three major types of injuries a t ready -mixed concrete industry are falls, road accidents and struck by falling objects[30]. This result also complies with the findings of Arndt *et al.*, who also found that on e of the common causes of fatal injuries in the construction industry is struck by falling objects[31].
- Most encountered nature of injury has been found to be superficial injur y and open wound (28.2%). Upper extremity damage has caused 28 workers (39.4%) injury.

According to statistical findings reported by The Nova Scotia Construction Safety Association (NSCSA), the most frequently injured body part is back part of body (30.8%). Following part is legs with 19.5% and arms with 7.5% [14]. Within the scope of another report it is pointed that the most frequently injured body part is upper extremities[30].

- It was found that compared to the rest of the weekdays there were more accidents occurring on Monday and Thursday. Kazan [17] and Akboğa&Baradan[26] found the same results on their studies.

- Various studies showed that workers with less work experience, particularly within the first month of employment, are more prone to injuries [26, 32, 33]. However, most surprisingly, findings of statistical analysis showed just the opposite. Working for many years at same company could be the reason of getting used to risks. Repeating safety training regularly could solve this problem.

Job Safety Analysis should not be performed based solely on site observations. Case histories (statistics of accidents records) should also be taken into consideration. JSA would be more realistic with the support of statistical analysis findings. JSA forms shall be ordered chronologically, the hazards for each step shall be defined, the methods for preventing/eliminating the hazard shall be defined, and required PPE shall be provided whenever th ere is a need. Hazard Identification and Control is the largest element in a company's safety program. When completed thoroughly, it will be used as the foundation for all other areas of the program.

It is expected from the RMC producers to create an occupational safety and health department with a focus on training. It is best to determine training topics and contents based on JSA results and company based statistical database. JSA forms presented in this study could also be helpful for companies who want to establish a safety and health program.

The essential deficiency in the RMC industry is that the occupational injuries and illnesses are not recorded systematically, thus the potential of occupational accidents are neglected. Collecting statistics on safety activities will allow a company to identify common injuries and areas that may be lacking in their safety program.

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Analysing Stress Reducing Practices followed by Banks: An Empirical Investigation

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ABSTRACT:-In this competitive era, hig h level of stress among the employees is common nowadays in all types of organizations. The extreme stress level among the employees generally leads to many big problems such as decrease in productivity of employees, low motivation and high employee turnov   er ratio. Therefore, managing the stress level has become a concerned issue for organizations. As stated in the literature review, high stress in banking job is very common due to risky operations performed by banks. Now, banks perform number of activities   and provide various schemes because banks are more target oriented. These targets increase the stress of employees which leads to dissatisfaction, absenteeism and low growth. All these factors negatively impact the performance of the employees. Moreover, banks are adopting some strategies to overcome these problems and to maintain the performance of the employees in the banks. The negative performance of employees will bring inefficiency in banks. In this regard, the present study is being intended to analyze the measures which are adopted by banks to reduce stress level among employees.
Key Words: stress, employees, banking sector, factor analysis

I Introduction :-The success of any organization depends on the productivity of its employees. The higher productivity depends on the motivation level of employees, working condition, job satisfaction and the friendly environment of organization. The human is the most important asset of the organization which determine the growth and survival of a business. In this dynamic environment, employees are highly affected by various kinds of stress due to pressure of job, promotion and other personal reasons.

Stress in banking jobs has also become concerned issue and stress is caused by number of reasons such as lack of motivation, promotion and work overload. The job dissatisfaction is another important element that causes high level of stress.   The employee retention and high profitability is the result of effective stress management. Therefore, banks should manage employees at work differently and promote their contribution.

To manage the stress level, the enhancement of health and well   -being of the employees is mandatory because it has been said that a healthy employee is a productive employee.Stress is a comprehensi ve process and nowadays every type of job is more challenging which requires high quality of work and high standard. In this way, every employee is pressurized to face activities with more stress. If an employee is unable to meet the standards, he generall   y faces problems that lead to high stress. This stress impacts on human that increases tension, anger and depression.Stress is imbalance between the demand and reaction and which makes a person feels incapable of competing with the demand.   Stress management   is one of the vital 'Human Resource' issues gaining extra and great re levance currently.   The present research work is predictable to build essential involvement to the presented knowledge which strengthens the stress management in banks, as there is close   interaction between the productivity of employees and the stress management .This research study will be useful for the decision makers, and   the policy makers   for designing policies. Moreover, the present study is anticipated to furnish the effective frame   work to education planner and agencies while formulating various policies, making structural changes. There are various types of policies which are formulated in the organization for maintaining balance in employees. In recent times, different types of pol icies are determined by the organizations to manage stress. These are such as: policies with reference to flexible work arrangements, policies to manage

stress.Apart from the policies, some additional provisions are also made which supports to manage stres s. These policies and provisions are generally made to increase the organizational outcome in terms of increased productivity, reduced employee turnover, enhanced organizational image and work satisfaction. Therefore, it is necessary to explore the various provisions and policies formulated by public and private sector banks in Haryana to cope up with stress among employees of banks.

II Literature review

This section summarizes the studies the researcher found relevant related with the research topic to find out the research gap.

Manjunatha and Renukamurthy (2017) described that stress can be sometimes positive and sometimes negative. Positive stress leads to productivity and negative stress leads to loss for the organization. There is already a certain level of stress in Banking employees work life and then encounter even more stress arising from the work pressure that Banking employees face on the job. Many employees cannot cope with such rapid changes.

Mrs. Caral Lopes & Ms. Dhara Kachalia, (2016) they have conducted a study in private and public banks. They have shown that the technological growth has revolutionized the way banking sector works and the competition is globalised now way days because of the economic condition. The level of stress faced b   y the employees in banking sector is also growing rapidly. The study found that there is a significant relationship between type of the banks, age, gender and education, job, role, interpersonal relationship and Impact of occupational stress. So, the banki ng sector employee should adopt new coping strategies for maintaining good physical and mental condition to improve productivity.

Caral Lopes and Dhara Kachalia, (2016), conducted a study in private and public banks. They have shown that the technological   growth has revolutionized the way banking sector works and the competition is globalised now way days because of the economic condition. The level of stress faced by the employees in banking sector is also growing rapidly. The study found that there is a significant relationship between type of the banks, age, gender and education, job, role, interpersonal relationship and Impact of occupational stress.

Kishori and Vinothini (2016), found that productivity of the work force is decisive factor for the succ ess of an organization is concerned. In an age of highly dynamic and competitive world, an employee is exposed to all kinds of stressors that can affect them on all realms of life. The research intended to study the impact of occupational stress on Nationa   lized Bank employees.

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Priyanka Das and Srivastav (2015) identified that banks must manage people at work to improve physical work environment, if the organizations enhance the psychological well   - being and health of the employees, the organizational revenue will increase and there will be employee retention as well. concluded that the level of stress among the sele ct public sector banks are found to be limited and if the necessary action taken by the management that will help to relieve the stress of the employees and also help to impact more productive employees that will help the banks to achieve greater heights.

Kannan and Suma (2015) explained that to manage stress the organization has to encourage employee development and embark on training interventions for employees. Training specifically related to policies and policy implementation is a key priority. Stress   in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage taking up roles that help them to balance work and family.

Priyanka Das, Alok Kumar Srivastav (2015) they have identified that   banks must manage people at work to improve physical work environment, If the organizations enhance the psychological well -being and health of the employees, the organizational revenue will increase and there will be employee retention as well. Because of "A Healthy Employee is a Productive Employee". they concluded that the level of stress among the select public sector banks are found to be limited and if the necessary action taken by the management that will help to relieve the stress of the employees an   d also help to impact more productive employees that will help the banks to achieve greater heights.

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Enekwe Chinedu (2014) has done an examination on pressure the board in financial area in Nigeria and his goal was to research the degree of stress method for dealing with stress among bank representatives in Nigerian   financial industry. With the assistance of ANOVA procedure strategy, he recognized that pressure isn't sexual orientation delicate.

Angweling (2014) has done a study on role stress and job satisfaction among the bank employees in Kota Kinabalu Sabah. The objective was to investigate the relationship between role stress and job satisfaction among bank employees in Kota Kinabalu Sabah with the help of frequency test and Cronbach's alpha reliability test and regression analysis, he identified that if the role stress is high the job satisfaction will be less.

Asim Masood (2013) has done a study on effect of job stress on employee retention, a study on banking sector of Pakistan. In his study the objective was to verify that is it really any effect on job stress over employee retention and organization efficiency. With the help of t - test, regression analysis and ANOVA technique, he identified that employee should do work with full energy and determination to reduce stress.

Asfaq Ahmed (2013) has done a study on effect of job stress on employees job performance a study on banking sector of Pakistan and his objective in the study was to examine the relationship between job stress and job performance on bank employees of banking sector in Pakistan. With the help of P earson correlation methodology he identified if stress is low then performance of the employee increases.

Tatheer Yawar Ali & Atif Hassan et al. (2013) the bankers are facing high stress in their job and the reasons for this is stress include long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc. and the main reason is lack of management support to employees. They can notice a number of symptoms indicating high level stress. If these symptoms are not not iced in early stage, they can cause serious health problems among employees such as depression, heart problems, diabetes etc.

A. Sharmila and J. Poornima (2012) in their study on "Employee stress management in selected private banks in Salem" A majority of   the employees face severe stress related ailments and a lot of psychological problems. The management must take initiatives in helping employees to overcome its disastrous effect. In an age of highly dynamic and competitive world, employees are exposed to all kinds of stressors that can affect them on all realms of life. The growing importance of interventional strategies is felt more at organizational level.

A. Shirmilla (2012) has done a study on employee's stress management in selected private banks in Salem. In his study the objective was to identify different methods and technique to reduce job related stress. With the help of percentage analysis methodology, he identified that excess work pressure is the main cause of stress in banks.

Ayaz-ul-haq (2011) has done a study on occupational stress and burn out in Pakistan banking sector. In his study the objective was to examine the occupational stress and professional burn out in the banking sector of Pakistan. With the help of t -test, correlation and regr ession methodology, he identified that work load, long working hours, causes stress in bank employees.

Bashi Usman et al. (2010) they have analyzed the relationship between job stress and job performance. The result has indicated that job stress has negati vely correlated with job performance and the researchers find out that job stress significantly reduce the performance of employees. The stress in work environment reduces the intention of employees to perform better in jobs. It can be concluded that stres s management is not gender sensitive or gender - centric.

Supriya (2010) have highlighted stress among genders and found to facilitate both female and male are experiencing stress at very high level. Despite the fact that later than Liberalization, a lot of Indian firms have been presenting different stress practices similar to part times, Flexi times, and condition of child care amenities in different developed countries. Still there is stress live among male and female in all business.

III Objectives of the study

The main objective of this study is:

- To examine the various practices followed by banks for managing the stress level.

IV Research Methodology :-The present study is an overall attempt to analyze the causes of stress among employees in selected pu blic and private sector banks in Haryana. The present research is an exploratory study.A modified questionnaire was adopted to measure the influential factors that cause stress among working employees on the basis of 28 factors and administered to 350 empl oyees in selected districts namely Ambala, Panipat, Rohtak and Gurugram of Haryana region. The respondents were the working employees in selected public and private sector banks belonged to urban and rural areas.Convenience sampling technique has been used to select the sample. The responses have been collected from January to August 2020. A total of 350 questionnaires were included in the study after eliminating the incomplete responses. The questionnaire is divided into two parts: first part consists of d emographical variables and second part consist 28 factors. Five -point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used to mark the responses. Moreover, secondary sources including online publications, books, magazines, newspap ers, working and discussion papers were also used. To analyze the findings, factor analysis and descriptive statistics were applied using SPSS.

V Data Analysis: Profile of the respondents

Table 1.1: Flexible work arrangements

	Public sector banks			Private sector banks		
	Yes	No	Dont Know	Yes	No	Dont Know
Job sharing	1%	95%	4%	3%	98%	6%
Flexi time	0%	97%	3%	2%	99%	5%

Source: Primary survey

Table no. 1.1 reveal the policies available for flexible work arrangements. From the table no. 1.1, it can be found that most of the employees opined that job sharing and flexi time are the important policies for managing stress level among the employees. Public sector banks have no policy for job sharing and flexi time as supported by the fact that 95% employees said t hat there is no policy for job sharing, and 97% employees said that there is no policy for flexi time. The results conclude that most of the employees said that there is no policy on job sharing and flexi time. Private sector banks have no policy for job s haring and flexi time as supported by the fact that 98% employees said that there is no policy for job sharing, and 99% employees said that there is no policy for flexi time. The results conclude that most of the employees said that there is no policy on job sharing and flexi time.

Table 1.2 Work arrangements

	Public sector banks			Private sector banks		
	Yes	No	Dont Know	Yes	No	Dont Know
Part time work	1%	97%	2%	3%	99%	3%
Compressed hours	89%	1%	10%	92%	4%	12%

Source: Primary survey

Table no. 1.2 explains   the policies available for flexible work arrangements, most of the employees opined that part time work and compressed hours are the important policies for managing stress level among the respondents. Public sector banks have no policy for part time work b ut banks have policy for compressed hours as supported by the fact that 97% employees said that there is no policy for part time work, and 89% respondents said that there is policy for compressed hours. With which, the conclusion is that most of the employees said that there is no policy on part time work and there is policy on compressed hours.   Private sector banks have no policy for part time work but banks have policy for compressed hours as supported by the fact that 99% employees said that there is no   policy for part time work, and 92% respondents said that there is policy for compressed hours.

Table 1.3 Additional work provisions

	Public sector banks			Private sector banks		
	Yes	No	Dont Know	Yes	No	Dont Know
Personal leave on telephone	94%	5%	1%	98%	7%	3%
Counselling services for employees	12%	85%	3%	14%	89%	5%

Source: Primary survey

Table no 1.3 describes the policies available for additional work provisions, most of the employees opined that personal leave on telephone and counseling services for employees are the important policies for managing stress level among employees. Public s ector banks have no policy for counseling services for employees but banks have policy for personal leave on telephone as supported by the fact that 85% respondents said that there is no policy for counseling services for employees. In addition to this, 9   4% employees said that there is policy for personal leave on telephone.

Private sector banks have no policy for counseling services for employees but banks have policy for personal leave on telephone as supported by the fact that 89% respondents said that there is no policy for counseling services for employees. In addition to this, 98% employees said that there is policy for personal leave on telephone. On the other hand, few respondents viewed that they don't know about these policies as some employees   were not aware about these policies. The results conclude that most of the employees said that there is no policy on counseling services for employees but there is policy on personal leave on telephone.

Table 1.4 Stress management leads to benefit for employees

	Public sector banks				Private sector banks			
	Fulfillment	Good health	Greater productivity	Stronger relationship	Fulfillment	Good health	Greater productivity	Stronger relationship
To great extent	41%	44%	33%	12%	44%	47%	39%	14%
Somewhat	43%	38%	47%	50%	46%	42%	49%	55%
Very little	7%	10%	11%	28%	9%	13%	15%	33%
Not at all	9%	8%	9%	10%	11%	10%	12%	13%

Source: Primary survey

Table 1.4 describes that work life balance leads to benefits for employees, most of the employees opined that they have feeling of fulfillment to great extent whereas most of the employees said they observed good health as result of their stress level.

On the other hand, some respondents have greater productivity. The table no 1.4 shows that 84% employees observed fulfillment in their lives, which was mainly due to managing stress in their personal and professional life; 82% employees managed to have good health, cause of

managing their stress level. Moreover, 80% employees achieved greater productivity in their work as a result to balance in their work life. 62% employees observed stronger relationship due to managed stress.

The above analysis concludes   that majority of employees got more profit in terms of fulfillment and good health as outcome of reduced stress level.

Table 1.5 Job sharing is a challenge for flexible work arrangement

	Public sector banks		Private sector banks	
	Extra training & development	Added responsibility on supervision	Extra training & development	Added responsibility on supervision
Strongly agree	28%	13%	34%	19%
Agree	32%	34%	37%	39%
Neutral	15%	35%	18%	41%
Disagree	11%	10%	16%	14%
Strongly disagree	14%	8%	19%	11%

Source: Primary survey

Table no 1.5 shows that job sharing is a challenge for flexible work arrangement which includes following challenges: shared role which involves supervisory or managing difficulty to work with 2 managers, added responsibility on sup   ervision by the manager to allocate work fairly, extra induction, training and development. The results depict that 60% of employees were agree with the fact that extra induction, training and development is the challenge for flexible work arrangement in j   ob sharing whereas 35% of employees have neutral opinion for added responsibility on supervision by the manager to allocate work fairly. 67% respondents were positively supporting this statement. Moreover, 35% employees have neutral opinion for shared role   which involves supervisory or managing difficulty to work with 2 managers and 33% respondents were disagree with this statement. Thus, it can be concluded that the biggest challenge for flexible work arrangement is extra induction, training and development followed by added responsibility on supervision by the manager to allocate work fairly.

VI Conclusion:-Stress has a direct impact on employee performance. Stress leads to improve performance to an optimum point beyond the optimum point further stress and   arousal have detrimental effect on performance. This is because employees who work in highly stressful situations may feel tired and depressed. Many researchers have concluded that some degree of stress is necessary for physical and mental growth. This is   because due to some stress individuals become more creative, innovative and alert. They learn new skills and knowledge to cope up with adverse situations. Banks are also adopting new techniques, to increase the productivity of the employees and maintain l   ow level of stress among employees. As the analysis concludes that majority of employees got more profit in terms of fulfillment and good health as outcome of reduced stress level. As,   most of the employees said that there is no policy on job sharing and flexi time, banks should adopt and plan for policy on job sharing and flexi time arrangements for work. Also, most of the employees said that there is no policy on counseling services for employees but there is policy on personal leave on telephone, so banks should work for counselling services for their employees.   Employers should give a stress-free work environment, where stress creates problems for employees and take adequate action to reduce stress. Stress in the workplace not only reduces productivit   y but also increases management pressures and makes people physically and mentally ill. Workplace stress affects the performance of employees.

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Stress Reducing Practices in Banks: Evidence from Survey

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ABSTRACT:-In banks, high level of stress among the employees is common nowadays. Target based competitive environment led to more stress level among the employees. This leads to many big problems such as decrease in productivity of employees, low motivation and high employee turnover ratio. Therefore, managing the stress level has become a concerned issue for organizations. A s stated in the literature review, high stress in banking job is very common due to risky operations performed by banks. Now, banks perform number of activities and provide various schemes because banks are more target oriented. These targets increase the stress of employees which leads to dissatisfaction, absenteeism and low growth. All these factors negatively impact the performance of the employees. Moreover, banks are adopting some strategies to overcome these problems and to maintain the performance o f the employees in the banks. The negative performance of employees will bring inefficiency in banks. In this regard, the present study is being intended to analyze the measures which are adopted by banks to reduce stress level among employees.
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III Objectives of the study

The main objective of this study is:

- To examine the various practices followed by banks for managing the stress level.

IV Research Methodology :-

The present study is an overall attempt to analyze the causes of stress among employees in selected public and private sector banks in Haryana. The present research is an explorator   y study.   A modified questionnaire was adopted to measure the

influential factors that cause stress among working employees on the basis of 28 factors and administered to 350employees in selected districts namely Ambala, Panipat, Rohtak and Gurugram of Hary ana region. The respondents were the working employees in selected public and private sector banks belonged to urban and rural areas.Convenience sampling technique has been used to select the sample. The responses have been collected from January to August   2020. A total of 350 questionnaires were included in the study after eliminating the incomplete responses. The questionnaire is divided into two parts: first part consists of demographical variables and second part consist 28 factors. Five   -point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used to mark the responses. Moreover, secondary sources including online publications, books, magazines, newspapers, working and discussion papers were also used. To analyze the findings, fac   tor analysis and descriptive statistics were applied using SPSS.

V Data Analysis:

Table 1.1Organizational outcome due to stress management

	Public sector banks				Private sector banks			
	High work quality	Higher work satisfaction	Less stress	Great enthusiasm	High work quality	Higher work satisfaction	Less stress	Great enthusiasm
Often	22%	21%	8%	9%	27%	25%	10%	11%
Sometimes	61%	43%	42%	47%	66%	46%	47%	51%
Seldom	3%	25%	26%	28%	5%	29%	31%	32%
Never	14%	11%	24%	16%	17%	14%	29%	19%

Source: Primary survey

Table 1.1 reflects the expected organizational outcome due to work life balance in organization. The major outcomes are: high work quality, higher work satisfaction, less stress and great enthusiasm. Most of the employees opined that they consider high wor k quality as expected outcome due to achieved work life balance to large extent whereas most of the employees observed higher work satisfaction, less stress and great enthusiasm are expected outcome due to their balanced work life. Further, 83% respondents   observed high work quality is the expected outcome, which is due to achieved work life balance, whereas, for 64% employees, higher work satisfaction is the significant outcome because of their balanced work life. But, 50% respondents thought less stress i   s the important outcome due to their balanced work life balance. 56% employees observed great enthusiasm can be expected outcome due to maintained work life balance; but few respondents have negative opinion and they don't know about these outcomes as some   employees were not aware or they are not getting any expected benefit for the same. In view of this, it can be seen from the outcome that some respondents were not decided with the fact that maintained work life balance can guide to less stress and helps   in achieving greater enthusiasm which indicates that these employees were not getting the expected outcome.

Thus, above results conclude that high work quality is the expected significant outcome which can be gained through achieving work life balance and   next expected outcome is higher work satisfaction. In addition to this, half of respondents were agreed with the fact that less stress and greater enthusiasm can be the expected organization outcome due to maintained work life balance.

Table 1.2 Organizational outcome due to stress management

	Public sector banks				Private sector banks			
	Reduces cost	Increase organization image	Retention of employees	Increased productivity	Reduces cost	Increase organization image	Retention of employees	Increased productivity
Often	33%	22%	29%	18%	37%	27%	31%	22%
Sometimes	42%	54%	48%	65%	47%	59%	51%	69%
Seldom	10%	6%	10%	7%	13%	8%	13%	9%
Never	15%	18%	13%	10%	17%	21%	16%	14%

Source: Primary survey

Table 1.2 present the expected organizational outcome due to   work life balance in organization. The major outcomes are: reduced cost, increased organization image, retention of employees and increased productivity.

From the table 1.2, it can be seen that most of the employees opined that they consider reduced cost a s expected outcome due to achieved work life balance to large point whereas most of the respondents observed increased organization image, retention of employees and increased productivity are expected outcome due to their balanced work life.75% employees felt reduced cost is the expected outcome which is due to achieved work life balance, whereas, 76% employees consider increased organization image is the significant outcome, which is due to their balanced work life to great extent. But, 77% respondents th   ought retention of employees is the important outcome due to their balanced work life. Apart from that 83% employees observed increased productivity is the essential outcome due to managed stress. But few respondents have negative opinion and they don't kn ow about these outcomes as some employees were not aware or they are not getting any expected benefit for the same. Thus, above results conclude that increased productivity is the expected significant outcome which can be gained through achieving work life   balance. In addition to this, retention of employees is also important outcome due to balanced work life balance.

Table 1.3Annualized hours is a challenge for flexible work arrangement

	Public sector banks		Private sector banks	
	Extra administration cost	Long working period cause tiredness	Extra administration cost	Long working period cause tiredness
Strongly agree	12%	43%	16%	47%
Agree	26%	37%	29%	42%
Neutral	22%	4%	31%	6%
Disagree	30%	7%	36%	9%
Strongly disagree	10%	9%	13%	12%

Source: Primary survey

Table 1.3 shows that annualized hours are a challenge for flexible work arrangement which includes following challenges: long working period caused tiredness and extra administration cost. The results depict that 80% employees were agreed with the f act that annualized hours can lead to tiredness due to long working period whereas 22% employees have neutral opinion and 30% employees were disagreed with extra administration cost as a challenge in terms of annualized hours for introducing flexi time.

Moreover, 38% respondents have positive opinion on annualized hours and consider this as biggest challenge for introducing flexi time. The above analysis shows that biggest challenges for introducing flexi time are long working period which caused tirednes s in terms of annualized hours. Thus, it can be concluded that extra administration cost is not a challenge for flexible work arrangement due to neutral and negative responses given by respondents on these statements.

Table 1.4 Compressed work is a challenge for flexible work arrangement

	Public sector banks		Private sector banks	
	Difficult to schedule	Longer work period	Difficult to schedule	Longer work period
Strongly agree	40%	33%	43%	37%
Agree	48%	37%	52%	46%
Neutral	4%	8%	7%	11%
Disagree	5%	11%	9%	14%
Strongly disagree	3%	11%	4%	16%

Source: Primary survey

Table no 1.4 reflect that compressed work is a challenge for flexible work arrangement which includes following challenges: longer working period and difficult to schedule work. The results depict that 88% employees were agreed with the fact that compresse d work is difficult to schedule due to long hours of work whereas 70% employees were agreed with longer working period as a challenge for introducing compressed work.

Moreover, few respondents have negative opinion on considering compressed work as biggest challenge for introducing compressed work time. The above analysis shows that biggest challenges for introducing compressed work are longer working period and difficult to schedule work.

Table 1.5 Flexi time is a challenge for flexible work arrangement

	Public sector banks		Private sector banks	
	Increased training	Increased Administration cost	Increased training	Increased Administration cost
Strongly agree	20%	8%	26%	11%
Agree	58%	9%	61%	13%
Neutral	3%	30%	6%	36%
Disagree	9%	45%	13%	51%
Strongly disagree	10%	8%	14%	12%

Source: Primary survey

Table no. 1.5 shows that flexi time is a challenge for flexible work arrangement which includes following challenges: direct supervision is difficult, increased administration and reducing productivity. The results depict that 78% employees were agreed wit h the fact that flexi time can lead to reduced productivity due to long hours of work.   Whereas 30% respondents have neutral opinion and 45% employees were disagreeing with increased administration as a challenge for introducing flexi time.   Moreover, 65% em ployees have positive opinion on direct supervision throughout the day will be difficult and consider this as biggest challenge for introducing flexi time. The above analysis shows that biggest challenges for introducing flexi time are reduced productivity   and direct supervision throughout the day will be difficult. Thus, it can be concluded that increased administration is not a challenge for flexible work arrangement due to neutral and negative responses given by respondents on these statements.

VI Conclusion:- Stress has a direct impact on employee performance. Stress leads to improve performance to an optimum point beyond the optimum point further stress and arousal have detrimental effect on performance. This is because employees who work in highly   stressful situations may feel tired and depressed. Many researchers have concluded that some degree of stress is necessary for physical and mental growth. This is because due to some stress individuals become more creative, innovative and alert. They lear n new skills and knowledge to cope up with adverse situations. Banks are also adopting new techniques, to increase the productivity of the employees and maintain low level of stress among employees.   Above results conclude that high work quality is the expec   ted significant outcome which can be gained through achieving work life balance and next expected outcome is higher work satisfaction. In addition to this, half of respondents were agreed with the fact that less stress and greater enthusiasm can be the exp ected organization outcome due to policies adopted by banks to maintain work life balance.   Results for table no 1.2, conclude that increased productivity is the expected significant outcome which can be gained through achieving work life balance. Annualized hours are a challenge for flexible work arrangement   and it can be concluded that extra administration cost is not a challenge for flexible work arrangement due to neutral and negative responses given by respondents.   Biggest challenges for introducing compressed work are longer working period and difficult to schedule work but, negative opinion on considering compressed work is biggest challenge for introducing compressed work time (from survey).And lastly, it can be concluded that increased administration is not a challenge for flexible work arrangement due to neutral and negative responses given by respondents.Employers should give a stress   -free work environment, where stress creates problems for employees and take adequate action to reduce stress. Stress in the workplace not only reduces productivity but also increases management pressures and makes people physically and mentally ill. Workplace stress affects the performance of employees.

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Political Marketing - Emerging Dimensions

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Abstract:-The concept of political marketing draws its origin from the traditional marketing concept whilst also sharing many of its principles. In business marketing, sellers sell goods and services and communicate with the market through advertisements, earn money as well as establish good relationship customers, similarly the aim of political marketing is to build preference and shape the public knowledge. Political Marketing offers the politicians and political parties the opportunity to connect directly to the voters belonging from different segments of society whilst communicating what they might do for them in case voted to power by the people[1].

Introduction:- In a digital age where any information has the potential to reach millions of people at the click of a mouse, political marketing has acquired tremendous importance for political parties across the globe as it not only tries to create a positive image of the leader and the party in the minds of the voters but also works as an insurance against any negative publicity. In today's fast changing and highly globalised era any information or misinformation for that reason can reach millions of people within seconds through social networking sites such as Facebook, whatsapp, or other forms of social media powered by the internet. It has created both opportunities and challenges in front of the political parties in India as well as other countries in the world. Whilst on one hand, political parties use numerous different forms of communication to convey their ideas to the general masses such as organising political campaigns and rallies where the people are addressed directly to publishing election manifestoes at the time of elections and other more modern forms of communication such as using newspapers, television and radio to convey their message to the millions of people in their homes.

More recently, the increasing penetration and use of smartphones in India have revolutionised the way political parties used to address the people as today any message has the potential to reach across continents within the click of a second which has completely transformed the way information can be used both for creating a positive as well as negative picture of any political leader or parties among the voters. In such a highly sensitive and volatile environment, 'political marketing' has generated a lot of interest among political parties in India to directly connect with the voters as well as to create a positive image in their minds. In common parlance, political marketing may be defined as the process by which political leaders promote themselves and their parties to voters through lofty dialogues, one liners and well crafted communication with the aim to gain public support. Thus, political marketing can also be defined as a strategic tool designed to influence voters to vote for a particular political leader and party. It involves the clever marketing of ideas and opinions which the politicians want to convey to the general voters to gain their confidence and support.

Parties use opinion polls, surveys and other tools to get a feel of the public mood and to understand the issues important to the "Aam Aadmi" or the common man and use political marketing to address those issues.

Keywords:- Political Marketing

The Origin and Development of the Concept of Political Marketing

Kelley (1956) is credited with first introducing the term 'political marketing' in his seminal work entitled "Professional Public Relations and Political Power"[2]. According to Kelly, "Marketing essentially mean persuasion…". Whilst according to Lock & Harris (1996), "Political marketing is concerned with communicating with party members, media and prospective sources of funding as well as the electorate". According to Harrop, political marketing is not just about political advertising, rather it encompasses the whole area of party positioning in the electoral market. In the words of Kavanagh, political marketing consists of a set of strategies and tools to trace and study public opinion before and during an election campaign, to develop campaign communications and to

assess their impact. Another important contribution in the development of the concept has come from Maarek, who argues that political marketing is "a complex process, the outcome of a more global effort implicating all the factors of the politician's political communication". He further asserts that political marketing is one of the most important ways or method of 'political communication' through which political parties try to convey their message to the electorate. He considers the introduction of marketing in politics as an outcome of the elaboration of a policy of political communication...a global strategy of design, rationalisation and conveyance of modern political communication. Political marketing has thus become an integral and vital component of political communication and encompasses the entire marketing process, from preliminary market study to testing and targeting. However, one of the main focus of political marketing involves image-making campaigns for political leaders and parties. Earlier, political marketing as a term was used interchangeably with the term 'propaganda', which often had a negative connotation among the common people. However, the new marketing label sought to present the concept of political marketing in a positive light rather than letting it associated with the term 'propaganda' which presented a rather negative view of it to the people. In the United States, the term first came into popular use in the early 1960s during the US Presidential elections. With the Presidential candidates debating about political issues and stating their party's agenda on Television for the first time and electoral campaigns using TVs and radios as means of political marketing. In England, the eighties were important years in the development of political marketing when the Conservative Party under the leadership of Margaret Thatcher used the services of a public relations firm to improve its image among the potential British voters. More recently, in the Presidential elections held in the United States of America (USA) in 2016, the presidential candidates including Donald Trump and Hilary Clinton extensively used a variety of communication strategies including using social networking sites such as Facebook, Twitter, and Instagram in order to create new ways to market political campaigns and new channels for candidates and voters to interact.

The scale of the role of social media in the US presidential elections can be accessed on the basis of a survey conducted by Pew Research Centre. According to the survey, around 44% of voters got information about the 2016 presidential election from social media. Donald Trump had almost 10 million Twitter followers to Hilary Clinton's seven million. In addition, Trump's main campaign slogan "Make America Great Again" or "MAGA" resonated with the voters, thus helping him win the Presidential elections in the US in 2016. Trump used

Twitter extensively to convey his messages as well as connect to the millions of voters and using it as a political marketing tool.

The Role and Importance of Political Marketing in India

In India, the importance of political marketing and more especially using social media as a tool for political marketing was first witnessed and understood during the Prime Minister Modi's 'electioneering blitzkrieg' where he launched a massive and highly effective advertisement campaign which was far more effective and influential than any of his opponents. In the general elections held in the year 2014, the use and the enormous impact of political marketing was felt for the first time in India. The 2014 election campaign was a game changer in the use of social media as a source of political marketing and where digital crowd sourcing played a key role in shaping speeches. It was used most effectively during the election campaigns by Prime Minister Mr. Narendra Modi who was then the prime ministerial candidate of the "Bhartiya Janata Party" or the BJP as its popularly known.

Well crafted political marketing and advertising blitzkrieg along with catchy one-liners such as "Ache Din", "Chai Par Charcha", among others were launched most effectively through different forms of advertisements such as election rallies, Television and radio as well as social networking sites such as tweeter, whatsapp and Facebook with the aim to woo the voters. Along with other reasons, they played a major role in helping the BJP to form the Government at the Centre. In contrast to the BJP's and more particularly Prime Minister Modi's hyperactive presence across social media platforms, the grand old party of India, the Indian National Congress (INC) had an extremely limited presence on social media. In fact, Mr Rahul Gandhi, former president of Congress party joined Twitter in 2015, around six years later than PM Modi. In addition, compared to the BJP, the congress party had only a limited presence on social media and consequently failed to connect to a large number of young voters which played an important role in the party's defeat not just in the 2014 but also in 2019 general elections.

Today, social media platforms including Facebook, Whatapp, Tweeter, etc have become coordinating tools for elections across the world including the last general elections in 2019 in India. The use of social media in political marketing has evolved majorly in the last ten years. Political leaders reach out to voters through the power of social media which has opened the door to a new type of political dialogue where a political leader can directly address millions of potential voters on their smartphones.

Conclusion:-In conclusion it may be said that political marketing is a relatively new term in India which has gained prominence following the Indian general elections in the year 2014, when the power of political marketing using modern methods of reaching to the people through various social media platforms was realised for the first time. What is certain, however, is that in the coming future political marketing through social media platforms is going to be the rule rather than an exception as has already been seen in the way the President of the United States Donald Trump or Indian PM Narendra Modi use social media platforms such as twitter to radio as in the case of PM Modi through his weekly "Maan Ki Baat" to communicate with the people. This new trend can only be expected to grow in the coming future, however, what is also important to consider is the fact that it can also be used to fuel false propaganda and disturbance among the people which makes it a double edged sword.

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A TENABLE EXPANSION: DRIFT IN RENEWABLE ENERGY AND TECHNOLOGIES

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Abstract:-Energy interest on the planet is these days becoming farther of cutoff   points of installable age limit. In this way, future energy requests ought to be met and improved effectively and safely. Energy arrangements ought to be upheld by using sustainable power sources. As of now, the commitment of sustainable power to the world   essential energy isn't high to meet the essential energy and power supplies. Both created and agricultural countries will essentially keep on depending on petroleum derivatives in the next few decades. In agricultural nations, the circumstance is more awk   ward than that for created nations. Many agricultural nations have been clearly attempting to rebuild their energy areas. It appears to be that it is challenging to acknowledge developments. Cost, piece of the pie and strategy are the principle hindrances   for the advancement of environmentally friendly power. In the system plans of numerous nations, the maintainable advancement according to the boundaries, for example, financial, social and modern is upheld by their energy approaches. New empowering innovat ions connected with sustainable power sources will likewise assist with diminishing ecological expenses, and in this way the energy frameworks will be worked as both safely and monetarily without natural issues. New sustainable power markets are clearly expected in both the discount and retail advertises.

Keywords:-Renewable energy, sustainable development, environment, energy mix, trends, strategies, enabling technologies

1. Introduction :-The interest for energy increments gigantically. As shown in [1],   the modern nations have 28% of the total populace, and they consume 77% of the world energy creation. Today is normal that is total populace will increment 1.26 times to reach 9.7 billion of every 2050. The vast majority of the total populace which incorpo   rates 90% of the populace development has a place with the non -industrial nations. By 2050, albeit the created nations will embrace more viable energy protection approaches, their energy utilization won't increment. Notwithstanding, in the emerging nations , individuals by and large have a plan to develop their own power producing offices.As indicated by the information given in Ref. [2], around 75% of the last energy interest and 67% of the power supply in 2016 will be met by the petroleum derivatives. As a n essential energy asset on the planet, coal is vital, and it is normal that its use will be expanded by 27% north of 20 years.It is normal that the stores of petroleum products will normally reach a conclusion. Subsequently, the other option and sustainable power sources will be the main energy assets sooner rather than later. The present circumstance will be motivation to create new positions and to foster future businesses.The information of boundaries, for example, practical, political, and part of the   way climate and human existence are connected with the current energy frameworks. As per the greater part of energy arrangements, the essential boundaries are to save energy and utilize homegrown energy sources. Nonetheless, there will be a cozy connection   between the energy use and climate later on.

2. Overall distribution of energy resources   :-At present, the contribution of renewable energy is not high to meet the primary energy and electricity supplies. Appropriate cost reductions, increase of the renewa   ble energy industry and technology improvements are firstly related to government policy precision, private sector inventiveness and investment. In Table 1, the share of oil in total primary energy supply is the first level, and the fossil fuels include around 81% of total. It is aimed that the renewable energy will be used to displace fossil fuels as both environmentally safe and economically sustainable.

Resources	Share (%)
Oil	31.8
Coal	27.1
Natural gas	22.2
Biofuels and waste	9.2
Nuclear	4.9
Hydro	2.5
Solar, wind, geothermal and tidal	1.8
Other	0.3

Table 1.Fuel shares in world total primary energy supply (2017) [5].

In the developing countries, the largest renewable energy source of global renewable supply, which includes solid, biofuels and charcoal, is 60.7% due to its use for residential heating and cooking. In Table 2, it is seen that the second largest source is hydropower, which provides 18.5% of renewable. The rest of renewable makes up a smaller share.

Resources	Share (%)
Solid biofuels and charcoal	60.7
Hydro	18.5
Wind	5.1
Liquid biofuels	4.6
Geothermal	4.5
Solar, tidal	3.9
Biogases	1.7
Renewable municipal waste	0.9

Table 2.Product shares in world renewable energy supply (2017) [5].

On the other hand, as will be seen in Table 3, the majority of renewables are consumed in the residential, commercial and public services sectors.

Sector	Share (%)
Residential, commercial and public	41.7
Electricity plants	35.1
Industry	10.5
Transport	4.4
Combined heat and power plants	3.0
Heat plants	0.5
Other	4.8

Bio-energy (as strong, fluid or vaporous powers) is, be that as it may, the biggest wellspring of development in sustainable utilization over the period 2018 -2023 and will represent 30% of the development in inexhaustible utilization in this period because of the utilization of bio - energy in hotness and tran   sport. Then again, the remainder of inexhaustible, which incorporate the 80% of the complete last energy utilization, have less impact in the areas of hotness and transport. As anticipated, albeit sun based PV and wind energies keep on filling in the power area, bio-energy will keep its spot in the primary level. During the period (2018 - 2023), renewables, for example, sunlight based PV, wind, hydropower and bio   -energy are relied upon to meet around 70% of worldwide power age development. By 2023, the worldwide power request will be met by hydropower (16%), wind (6%), sun oriented PV (4%) and bio -energy (3%). Biofuels in street transport have the least portion of sustainable, which is 3.4% in 2017 and 3.8% in 2023. Sustainable hotness utilization is likewise expected to arrive at a portion of 11.8% by 2023. Because of the more vulnerable strategy support and extra hindrances to arrangement, the development of sustainable use in the vehicle and hotness areas is more slow [7].

3. Energy and sustainable   development:-The energy frameworks can be a significant explanation of ecological effect for both creating and created nations. Hence, an economical worldwide energy framework ought to give to enhance effectiveness and cutoff emanations. The innovation and   the worldwide economy should likewise create in congruity with a reasonable and consistent turn of events.

As the utilization of energy, particularly from petroleum derivatives, expands, the worldwide natural issues are inescapable. Both created and emerg ing nations intend to empower the most proper energy frameworks and work on human, financial, social and ecological circumstances for feasible turn of events. As of now, there can be a few difficulties like segment, social, monetary and innovative patterns for the drawn out maintainability of the worldwide energy frameworks.

As closed in Ref. [2], to get practical energy frameworks, energetic move ought to be for the most part made in the space of energy variety and effectiveness, supply unwavering quality, public trust, market -touchy mediations, market -based environmental change reactions, cost intelligent costs, mechanical advancement and improvement and provincial mix of energy frameworks.

4. Energy security, sustainability challenges and expectations :-Energy, momentarily, is head to the test of manageability with respect to the social, monetary and ecological boundaries. Subsequently, different natural, financial, and advancement needs are related with the change to economical energy assets and frameworks . The neighborhood inexhaustible assets, establishment expenses and strategy design will be chief variables. Albeit the natural effects from energy creation and use are neighborhood, the huge effects connected with the vehicle of toxins in the climate can happen on local, mainland and, surprisingly, cross -country scales.While power interest and supportable improvement are quickly developing around the world, the objectives of energy strategy considering energy blend, proficiency, market and ecological guide lines ought to likewise be made to give a few restorations on unlicensed power age and sustainable power assets. A few primary components of the approaches can be as per the following:

To guarantee preferred unregulated economy costs over feed-in tax

To gi ve extra uplifting deals levy or locally delivered pieces of environmentally friendly power plants

To give need to environmentally friendly power while interfacing with network

For the reasonable advancement of any country, sustainable power sources ought to be given due to draining petroleum derivative level, climbing non -renewable energy source costs across the world and decreasing natural effects. To address future energy difficulties, significant kinds of sustainable power sources which have colossal po tential are sunlight based, wind, hydro and biomass [9]. To have manageable energy supply, as itemized in Ref. [10], there are a few necessities, for example, environment similarity, saving utilization of assets, low dangers, social value and public acknowledgment that ought to be fulfilled.

5. Barriers to renewable energy :-While creating environmentally friendly power, a great deal of issues and obstructions are confronted. A few innovations have marketed and industrialized somewhat, and as to the advances, ventures' scale and creating speed contrasted with those in created nations are unavoidable and have huge holes. The accompanying boundaries for the improvement of sustainable power might be characterized in three gatherings:Cost boundaries. Customary en ergy sources have a lower cost and cost than sustainable power sources. As the creation cost of sustainable power is higher than that of petroleum derivatives with a similar innovation, there are not kidding boundaries for the commercialization and conveya nce according to sustainable power. The principle reasons in high creation cost of sustainable power are limited scale and low creation innovation.

Piece of the pie hindrances. The current improvement of environmentally friendly power incorporates the expe nse obstructions. In any case, a framework activity dependability and diminishing creation cost can be gotten through a created market.

6. Strategies, policies and measures of renewable energy developments :-In carrying out maintainable methodologies, environmentally friendly power has turned into a basic decision for nations. It is what is happening that energy is the critical component to drive social and

monetary turn of events. Nonetheless, as the fossil energy is generally utilized, manageability of the economy and climate endures.In rustic regions, the advancement of environmentally friendly power assets can tackle the issue of energy utilization and join with the horticulture creation technique that builds the pay of ranchers. It is assessed that in 20 50 environmentally friendly power will around represent 30% of energy structure on the planet.The advancement of environmentally friendly power depends on innovation development and improvement of new high innovation level that have a place with industrial ization and commercialization. It's obviously true that the expense of environmentally friendly power improvement is in some degree high. In the event that the public authority's help and strategy show can't guarantee a huge scope advancement, nations won' t assist with decreasing expense, increment benefit, keep up with unwavering quality and further develop worth of environmentally friendly power.Environmentally friendly power is a reason for energy framework later on and supplies dire requirements for its ecological effects, economical turn of events and use. Because of the current issues of energy and climate issues, it is important to incite the turn of events and patterns of sustainable power sources [11].

7. Global future trends in renewable energy :-In Ref. [12], it is itemized that the worldwide energy patterns and their potential effects are connected with the issues, for example, organic market, energy access and climate and air contamination. Current arrangements have been wanted to meet long haul e nvironment objectives under the Paris Agreement, and they will effectively diminish air contamination and guarantee all inclusive energy access. Because of the falling expenses and steady government approaches, sustainable advancements are being the best option in power markets. It is conceivable that a venturesome utility will like to give sustainable power at a low and fixed cost to draw in speculation.By 2040, it is normal that the worldwide power blend will be sharing renewables in age ascending to more than 40%. Be that as it may, coal and gas will keep up with to be the biggest assets of energy.Future power markets relying upon the fluctuation in provisions and power frameworks will have adaptability and flexibility. Market changes, framework ventures and new empowering advances are expected to be dynamic in sharing of inexhaustible [12].

8. Enabling technologies and applications :-While the worldwide energy request is developing and the establishment of new power plants is required, energy security and dependability ought to be improved, and elective energy sources ought to be additionally explored.As closed in [14], the components, for example, high innovative work force, quick advancement cycles, high capital consumption and profoundly talented busines s are given to foster empowering advances. The cycles for merchandise and administration advancement are met by the empowering advances that are additionally multidisciplinary and ally of innovation pioneers on research endeavors. Empowering advancements a re basically chosen as follows:

To address worldwide difficulties like low-carbon energy or asset effectiveness
To help the advancement of new items
To invigorate financial development and give occupations
To acknowledge worldwide sustainable power drifts, a necessity for the mix of empowering patterns and request patterns is given to diminish costs and further develop reconciliation.
Current empowering advancements are as per the following:
Progressed materials
Progressed producing frameworks
Miniature and nano-hardware
Nanotechnology
Modern biotechnology
Photonics

As additionally laid out in [14], to address cultural difficulties and speed up the improvement of economy and the energy progress, progressed materials, progressed fabricating frameworks and mod   ern biotechnology are fundamental. Because of the current computerized advancement and the gigantic advantages, the computerized advances are incorporated into the interaction advances, materials improvement and plan of action creation. Empowering innovati ons will likewise speed up the production of new business sectors, development and occupations. There are essential innovation advancements and drives that are required as follows:

9. Some aspects on marketing renewable energy   :-As the portion of sustainabl   e power sources is consistently expanding, it appears to be considerably more adaptability for energy markets are required [18]. Enormous end clients of power, for example, retailers, producers and innovation organizations are significant clients to buy in   exhaustible power straightforwardly. There is collaboration between autonomous power makers, utilities and business and modern clients which is shifting. By growing new models, the job of utilities changes in every exchange [19].It is reasoned that managea   ble plans of action, which are increasingly more famous among various areas, commit arrangements, for example, planning a market model to guarantee income for the partners [20]. The utilization of these models can be characterized in a wide range of gather   ings, for example, energy, advancement, promoting, business, emerging nations, designing, development, portability and transportation [21].

10. Conclusions :-Petroleum derivatives are as yet keeping up with the biggest part of energy utilization and keep on   their expanding pattern everywhere. In the present circumstance, ecological contamination is some way or another inescapable, though the sustainable power plants don't straightforwardly contribute any.   Later on, it is pointed that the fundamental energy s ources will turn out to be new   and sustainable power sources. While the petroleum products are definitely running out, renewable are to be more significant. They are viable in numerous areas like constant expense decreases, producing position, creating futu   re businesses and meeting energy and ecological targets.The turn of events and utilization of sustainable power will further develop the energy security, climate, economy, mechanical assembling, development, transportation and industry and furthermore help   to make new positions. Energies of sun based, wind and biomass can satisfy neighborhood energy needs and help to work on the ecological assurance. Current circumstance connected with the energy request energizes a gigantic market for environmentally frien   dly power. As anticipated, the portion of inexhaustible in satisfying worldwide energy need will develop to reach 12.4% in 2023.By giving a decent asset enhancement of nations for the essential energy assets, the portion of homegrown and sustainable power   assets in the age framework can be expanded to the greatest degree. As likewise pointed in the current technique plans of numerous nations, targets ought to be gotten on schedule for supporting, creating and empowering new climate cordial practices in age   and administrations. The biggest piece of the pie and the vast majority of cutting edge sustainable power innovations have a place with the main created nations like the USA, Japan and the Europe.

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