

# International Conference



Maharashtra State Commerce Association



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Shegaon Education Society's

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An Empirical Study of Satisfaction of Level of Customers in Retail Mall and Retail has Participated / Presented a Paper entitled

Grocery Shopee in Akola and Buldana District

Teachers Association, Gujarat on "Role of Commerce, Management and Technology in Modern World" Organized by Seth in the 1" International Conference of Maharashtra State Commerce Association & Universities Commerce & Management G.B.Murarka Arts And Commerce College, Shegaon Dist - Buldhana (M.S.) on 29"- 30" Novmber 2019 held at Shegaon

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Official Publication of Sant Gadge Baba Amravati University

PART-TWO

Thursday, the 4th June, 2020

### **NOTIFICATION**

No.43/2020

Date .- 04/06/2020

### SUBJECT: RECOGNITION OF SUPERVISOR FOR Ph.D.

It is notified for general information that the Board of Deans in its meeting held on 04.03.2020 considered the recommendations of Research and Recognition Committees and resolved to recognize the following applicants as Supervisors for Ph.D. in the respective subjects and faculties mentioned in the given below table

### TABLE

Sr. No.	Name & address of the applicant	Subject and faculty in which recognition is granted
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	Late B.S. Arts, Prof. N.G. Science &	
	A.G. Commerce College, Sakharkherda,	
	Dist Buldana	
2	Dr. N.J.Suryawanshi,	Chemistry/ Science & Technology
_	Assistnat Professor,	
	Arts, Science & Commerce College,	
	Chikhaldara, Dist Amravati	0. T. 11
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	Shri D.M. Burungale Sci. & Arts College,	
	Shegaon, Dist Buldana	Common for Tophnology
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7	Assistant Professor,	
	Brijlal Biyani Science College, Amravati	Chemistry/ Science & Technology
5	Dr. Nidhi S. Dixit,	Chemistry/ Science & Technology
5	. Contract Drofessor	
	G.S. Tompe Arts, Commerce & Science	
	College, Chandur Bz., Dist Amravati	Chemistry/ Science & Technology
6	Dr. D.B. Dupare,	Chemistry/ Science & Teenhology
O	A stant Professor	
	Chri Dr R G Rathod Arts & Science	
	college, Murtizapur, Dist Akola	
7	Dr. A.D. Bansod,	
,	Assistant Professor.	Chemistry/ Science & Technology
	Paishree Shahu Science College,	
	Chandur Rly., Dist Amravati	Chemistry/ Science & Technology
8	Dr. M.O. Malpani,	Chemistry/ Science & Technology
0	Professor	
	Shankarlal Khandelwal Arts, Science &	
	Commerce college, Akola	Common for Technology
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9	Professor	
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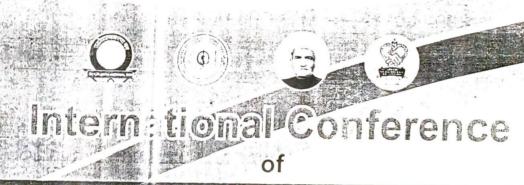
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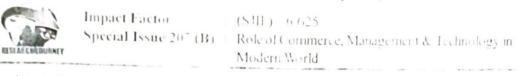
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### PARADIGM SHIFT OF INDIAN ECONOMY AND ITS IMPACT ON VARIOUS SECTORS

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Saturday, 28th December, 2019



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### AN EMPIRICAL REVIEW ON SHIFTING OF ECONOMIC MODEL AND SLOW DOWN OF VARIOUS SECTOR IN INDIA

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Assistant Professor at Seth G.B.Murarka Arts & Commerce College, Shegaon. (M.S.).

### \*\*DR.ANILKUMAR L.RATHOD

\*\* Principal at Seth G.B.Murarka Arts & Commerce College, Shegaon. (M.S.).

Email – rajmsharma007@gmail.com

Abstract: - Propelling India into a \$5 tn economic behemoth by 2024-2025 also seems implausible now. Indian economic trend is slowed down due mainly Industrial production and Agricultural production. India is loan driven economy and demand oriented flow over the consumption of people. It is also we have to understand that Indian economy is shifting their mode of consumption pattern now a day's basically from automation sector due digitalization and electric mobility sector which is basic cause sharing by all again and again. Paradigm shift of model of consumption of India like other developed country from developing country. The objective of this study is that to analyze and periodic slow down of Indian economic G.D.P as the RBI statistical data available over on website.

K Words: - GDP, Slowed Down, Electric Mobility

Introduction:- India's gross domestic product (GDP) growth has dropped to 4.5% in the July-September quarter of 2019-20, a free fall from the government's ambitious call for a double-digit growth not so long ago. Propelling India into a \$5 tn economic behemoth by 2024-2025 also seems implausible now. The fall has been sudden although not entirely unexpected. In the first quarter of 2016-17, India registered a spectacular GDP growth of 9.4%. Today, it's struggling at a 26-quarter low. There has been suspicion that India's profit-making companies might have ended up using the massive corporate tax cut to strengthen their books rather than to invest the newfound savings in building factories and offices, which would have spurred growth. In September, the Centre announced slashing the corporate tax from 30% to 22% for companies not availing other tax breaks, and from 25% to 15% for new manufacturers.70Thousan INR Crores pumped by Finance Ministry in sector automobile sector and Non Financial Institutions to groom the economy. Indian economic trend is slowed down due mainly Industrial production and Agricultural production. India is loan driven economy and demand oriented flow over the consumption of people. It is also we have to understand that Indian economy is shifting their mode of consumption pattern now a day's basically from automation sector due digitalization and electric mobility sector which is basic cause sharing by all again and again. Paradigm shift of model of consumption of India like other developed country from developing country. It has been observed that 20 to 25% people who are demanding two wheeler ,car and other luxurious commodity they are going toward stagnant of demand that the same thing again and again now a days. Just like that the people who wants purchase these automobile and commodity due ological change for example Electronic vehicle are commencing in the market due to that they revoke their hand to buy it. This is one of the most important phenomena happened in our country of reducing demand of automobile manufacturing and their financial activities. Another thing is that Indian economy is having agricultural production an important part of G.D.P. which was sharply decreasing due to bad monsoon conditions in India. But it will be took growth in commencing period. Third and most important reason of slow down is that overall world economy is suffering from recessionary situation.

### Objective of the study:-

- To analyze and periodic slow down of Indian economic G.D.P as the RBI statistical data available over on website.
- To analyze the graphical presentation and interpretation of statistical data of Indian Economy for a given period.
- To enlighten the realistic situation of Agricultural and Industrial production in last six quarter.

Analysis and Interpretation of Data:-

The following data collected through Researce bank of India website for the purpose analyzing the requisite sector of Indian Economy.

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Industra	Qu art er	Agricu Iture, Forest ry and Fishin R	Mining & Quart ying	Manuf acturin g	Electricity, Gus, Water Supply & Other Utility	Constr uction	Trade, Hotels, Transport, Communicati on and Services Related to Broadcasting	Financi al, Real Estate and Professi onal Services	Public Adminis tration, Defence and Other Services	Total Gross Value Added at Basic Price
2018-19	QI	424869	96308	564815	72437	265970	606786	775276	383990	3190452
	Q2	357728	72681	582672	73955	253699	583123	836097	418792	3178747
	QJ	586941	87589	563804	70831	275619	605137	610435	431049	3231406
	Q4	486094	113986	616749	69204	258614	676082	624584	461020	3306332
2019-20	QI	433547	98887	568104	78682	281 262	649698	821198	416628	3348005
_	02	365161	72776	576560	76625	262149	611149	884523	467434	3316377

Source: https://dbie.rbi.org.in/DBIE/dbie.rbi?site=home

Source: National Statistical Office (NSO).

Note: Q1, Q2, Q3 & Q4 denote - April to June, July to September, October to December and January to March quarters, respectively.

The above data is represent the situation of Agriculture, Forestry and Fishing, Mining & Quarrying, Manufacturing, Electricity, Gas, Water Supply & Other Utility, Construction, Trade, Hotels, Transport, Communication and Services Related to Broadcasting, Financial, Real Estate and Professional Services, Public Administration, Defence and Other Services and Total Gross Value Added at Basic Price.

- As Per the above data it shows down trend in Agriculture, Forestry and Fishing due to bad monsoon situation in India.
- Dramatically ups and downs in Mining & Quarrying, Manufacturing during the last six quarter.
- Constant Consumption and demand in growth in the sector of Electricity, Gas, Water Supply & Other Utility and Construction.
- Financial, Real Estate and Professional Services are improving sharply in these days in better growth comparatively other all sectors that are why our growth rate is more than 4%.
- Government is continuously increasing the amount of expenditure over Public Administration, Defence and Other Services that is why we are getting are public utilities sector in good situation rather than
- Indian economy is shifting their mode of consumption pattern now a day's basically from automation sector due digitalization and electric mobility sector which is basic cause sharing by all again and again. Paradigm shift of model of consumption of India like other developed country from developing country.

### Conclusion:-

The people who wanted to purchase these automobile things and commodity due technological changes for example Electronic vehicle are commencing in the market due to that they revoke their hand to buy it.

Indian economy is having agricultural production an important part of G.D.P. which was sharply decreasing due to bad monsoon conditions in India.

Most important reason of slow down is that overall world economy is suffering from recessionary situation

Financial, Real Estate and Professional Services are improving sharply in these days in better growth comparatively other all sectors that are why our growth rate is more than 4%.

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5<sup>th</sup> March, 2021

Akola Chapter

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### Review on Student Adoption and SWOC Analysis through E- Learning Resources during COVID-19 Period

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### Abstract: -

A working relationship between mentors and mentees is an essential part of academic success. A growing body of research shows that a good mentoring relationship is advantageous to the mentor's own success. The present impulsively socio psyche of the present generation enforced the institution to put into practice some well-built disciplinary policy to guide the student community in suitable direction; hence teachers of the institution are linked through MENTORSHIP, who will act as a counselor, mediator and coordinator in resolving the student's problems. To achieve this massive target various inspiring practices are being implemented in the institution all through the academic year. The goals place above being implemented during the mentorship. New graduate students, in particular, may express the desire for a mentor with whom they can personally identify, but their eventual level of satisfaction with their mentors seems to have little to do with this aspect of the relationship. This authenticates the important point that you can be a successful mentor even if you and your student don't share similar backgrounds.

Key Word: Mentor, Mentee, Relationship, Counselor

### Introduction: -

A working relationship between mentors and mentees is an essential part of academic success. A growing body of research shows that a good mentoring relationship is advantageous to the mentor's own success. Good mentor's help students gradually understand how their objectives fit into the particular graduate degree program. The objectives and goal of this practice is as below to address and mitigate the problems faced by children in their academic and family environment

- Maintenance of students' valuable time.
- · Avoidance of unnecessary social problems like misbehavior, bribery, red-tapism
- Upgrading of student knowledge
- Suitable guidance and coordination.

- To inculcate in our students sensitivity and responsiveness to social problems
- · Right information

### The Context of the topic: -

The final goal of education is not merely knowledge accretion but service to humanity Thus this best practice was initiated to step up extension services in the College Under this scheme, we teachers adopted few Slow learner students to which we provide remedial classes, extra classes, also council them to address and mitigate the problems faced by children in their academic and family environment, to inculcate in our students sensitivity and responsiveness to social problems and sometime (NAAC for Quality and Excellence in Higher Education, SSR) needed provide educational aids such as textbook, notes etc; by which their higher education should be continued. The present impulsively socio psyche of the present generation enforced the institution to put into practice some well-built disciplinary policy to guide the student community in suitable direction; hence teachers of the institution are linked through MENTORSHIP, who will act as a counselor, mediator and coordinator in resolving the student's problems. Knowing that values are imbibed rather than taught, the college has adopted this practice to counsel the students and inculcate those values that are needed to live in a pluralistic society and contribute to national development.

- The Actual Practice: Mentoring is the key to success for all those involved in graduate education, and we hope these resources will be useful for faculty, students and staff alike. The most important dictum of the institution is to build a best future to the students who are coming educationally background from rural areas. To achieve this massive target various inspiring practices are being implemented in the institution all through the academic year. The goals place above being implemented during the mentorship.
- Evidence of Success: As proof to above statements and practices, the following things can be underlined: The mentor has maintained close observation of the students and encourage some students to participate in placement activity conducted last year out of which seven students were short listed for final placement and recorded enthusiastic responses from them when we has taken feedback from students.
- Problems Encountered and Resources Required: Since from the inception the students enroll with this institution are from rural background they felt shy and afraid to disclose their problems. Initially the practice faced some communication gap and coordination problems. Mentor struggled to maintain records and observations. In a good number of the higher educational institutions, power backup and internet connectivity are the two foremost problems. Slow speed of internet connectivity or irregular power backup in rural area is something which we have to deal with everyday. Besides, the short of sufficient staff and building are other challenging issues. But our most important focal point is to make

maximum use of available resources. In spite of the above, we are trying our best to overcome these problems.

Factual Notes (Optional): Some faculties limit the responsibilities of mentoring to merely discharging their role as advisor. While assigned advisors can positively be mentors, and often are, they are effectively mentoring and playing a more extroverted role in the development of a future colleague. The role of advisor usually is limited to guiding academic progress. The role of counselor is centered on a commitment to advancing the student's career through an interpersonal engagement that facilitates sharing guidance, experience and expertise. The fact that today's students are coming from rural diverse backgrounds, but it's more likely to enrich than confound the relationship. New graduate students, in particular, may express the desire for a mentor with whom they can personally identify, but their eventual level of satisfaction with their mentors seems to have little to do with this aspect of the relationship. This authenticates the important point that you can be a successful mentor even if you and your student don't share similar backgrounds. (NAAC for Quality and Excellence in Higher Education, SSR) Of course, each mentoring relationship should be modified to the student's purpose, needs and learning style, but the core principles apply across the board. This practice needed the student share and a obligation to the goals of the scholarly enterprise and a desire to succeed in their life.

### Conclusion:

To maintain harmonious and cordial relationship with the students as mentor /Counselor one may successfully apply the following E-Content tools for continuous interaction with students:

- 1. Upload Audio visual video on Google classroom for group discussion, Case study and Economics caselate.
- 2. Upload Google quiz in the form of Google forms of various classes to provoke subject knowledge of students time to time.
- 3. Upload YouTube video in the form of E- Lecture for the students to gain subject and topic wise study and thorough knowledge.
- 4. Schedule live lectures on Zoom, Google meet and various video conferencing Appsfor live streaming as well as discussion on various topics included in syllabi.
- 5. Organize webinars for sharing knowledge resource to faculty members and students time to time which makes effective utilization of E-Content development for each and every member of academics.

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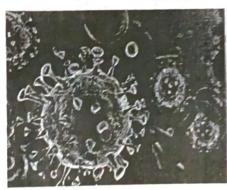
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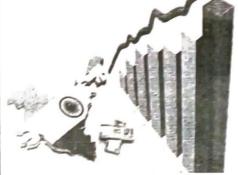
Multidisciplinary International Research Journal

### March -2021

ISSUE No- CCLXXVIII (278)

Impact of Post COVID Central Government Packages on Various Sectors of Indian Economy





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Application of E- Learning Mode is a Vital Tool to Improve Student
Satisfaction Survey in Education (A Complete Revival of Post COVID -19
Impacts of Central Govt. Packages in Education System in India)
Dr.Rajkumar.M.Sharma

IQAC – Coordinator, Seth G.B.Murarka Arts & Commerce College, Shegaon.Dist.Buldana.

Abstract:-

In recent era it is very necessary to do accreditation of a constituent /college /institution through appropriate agency. In this regard initially period various colleges and administration is reluctant to do accreditation due to Online LOI process and rigorous evaluation process. People are thinking that it is tedious job to do compilation of procedural activity and data for proper output of NAAC Assessment. But we go through proper data collection and systemic application social and extension activities. The NAAC Committee is doing efforts for improving quality aspect of higher education regarding Teaching, Learning, Evaluation with teaching aids on the one part, doing the assessment of extra co-curriculum, social and extension activities like important five wings - N.S.S., N.C.C., Sports, Cultural Activities and Training, Development and Placement activities run in the college on the other part. NAAC is working on improving quality of educational delivery Input give to students and enabling standard of students in obtaining job or placement practical business life. It is thing that NAAC is expecting deliverable teaching inputs of faculty member of that subject and evaluating their output through student's satisfaction survey. As per the new method of NAAC assessment and accreditation it saw that they wants to ratio of Prospectus issued for admitted students in the college means demand ratio and also see about input quality and their Out relation on the part of appearing to the exam and passing out with final degree. Who has got final degree to look their standard of opting to education, competitive exam and direct/indirect placement in various sectors for getting an employment? Though roughly it is an analytical tool of AD:OR - Admission: On roll , OR:OB - On Roll to Out Bound, AOR: AAE - Actual On Roll to Actual Appear to Exam, AAE: EPO - Actual Appear to Exam to Exam Passed Out and Passed Out to Placed for the job. This is the ultimately Input and output quality Index through student survey which is only purview of the NAAC Assessment and Accreditation. It is basic thing that students final feedback toward NAAC committee member through phonetic talk and email exchange would decide grade of the institution on the one part and actual verification in visit at time assessment. So, It is very real exercise to prepare solid planning to crake positively favorable students survey in the NAAC assessment through effective implementation of Co-curriculum and extra curriculum activities in the college.

Key words: NAAC, Assessment, Accreditation, students survey, extra - curriculum activities

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### Introduction:-

In recent era it is very necessary to do accreditation of a constituent /college /institution through appropriate agency. In this regard initially period various colleges and administration is reluctant to do accreditation due to Online LOI process and rigorous evaluation process. People are thinking that it is tedious job to do compilation of procedural activity and data for proper output of NAAC Assessment. In recent news paper article of Mr. Ajay Mardikar has stated that various orientation programs organized to inform about new NAAC rules and methods of evaluation several colleges are facing problems in applying assessment of NAAC, as they have not been able to fill vacancies because of banned imposed by state govt. Although govt, has permit recruitment up to 40 percent of vacancies the process is time consuming. Large Number of college functioning without principal and regular teaching staff. This is major impediment in undergoing NAAC evolution. A senior principal stated that the fourth class staff in college will be regularly employed and principal will be temporarily.(Nagpur,Feb28) So, as this article he thrown light on new process of NAAC and how the college are facing problems in tackling NAAC Assessment. It is view that the college member has to take effective steps in generating actual data of last five years with rigorous activities of seven criteria. On the part of documentation of event like Photos, Proper reporting, Input and output utility of that activity in collegiate campus. It has to carryout effective activity of National Service Scheme applying social and extension activities as Social Volunteer, National Cade Corp applying national pride activities as paramilitary force of the country, Sports applying various sport tournament on university, state and national level as sportsman of the country, Cultural committees by applying various innovative and proactive organization social, cultural and patriotic based events in the college. Last but not least and very important Cell of the college i.e. Training, Development, and Placement by applying various programs with orientation of carrier guidance and campus placement in the college. These all five gives most satisfaction to the student which gives positive remark for the college. To maintain harmonious and cordial relationship with the students as mentor /Counselor one may successfully apply the following E-Content tools for continuous interaction with students

Result & Discussion: - Whenever any college wants to face NAAC for student satisfaction survey, so they can prepare proper listing of students with Name, Address, Contact No. and E-mail Address of the following different dept. and cell of the college -

- 1. Dept. of National Service Scheme
- 2. Dept. of National Cadet Corp
- 3. Dept. of Sports
- 4. Dept. of Cultural & Social Extension Activities
- 5. Dept. of Training, Development, Placement
- 6. Dept. of Alumni, Parents and Teachers Cell

These Above all the dept. are continuously doing various activities with the participation of collegiate students which should be properly recorded in the ratio number of the students appeared in the activity and received actual output to the students. It each and every activity will give definite benefit to the students in some extent which should be properly recorded and presented in front of NAAC Committee. These above all committees



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must be in touch with IQAC and NAAC Peer Team. These can be coordinated as per the following diagram -

### IOAC and NAAC Peer Team

- Dept. of National Service Scheme Generate list of 25 excellent Cadets of last three year
- 2. Dept. of National Cadet Corp Generate list of 25 Volunteers Cadets of last three year
- 3. Dept. of Sports Generate list of 25 excellent students of last three year
- 4. Dept. of Cultural & Social Extension Activities Generate list of 25 excellent students of last three year
- 5. Dept. of Training, Development, Placement Generate list of 25 excellent Cadets of last three year

As per the above graph, it is unlighted that shortlist to such student who are really directly and indirectly with teachers, collegiate activities and image banding of institution/college because actual brand ambassador of the college by playing proactive role.

### Conclusions:-

- Proper planning and implementation of Extra- co-curriculum activities in effective coordination with IQAC and NAAC Peer Team of college will be helpful to improve student satisfaction survey.
- The data of students as per the above said method will give definite result to the
  college in improving their current C.G.P.A. without any more exercise. Because
  these students are the real messenger in front of the NAAC Committee to provide
  real remark about the college.
- Those students who actually worked and participated in the said department they are
  having cent percent positive and good remark about the college. So, the above
  explained methodology will reduce the pressure of facing the NAAC Committee as
  per the new methodology.
- To maintain harmonious and cordial relationship with the students as mentor /Counselor one may successfully apply the following E-Content tools for continuous interaction with students firstly one can upload audio visual video on Google classroom for group discussion, Case study and Economics caselate. Secondly one can upload Google quiz in the form of Google forms of various classes to provoke subject knowledge of students time to time. Thirdly, one can upload YouTube video in the form of E- Lecture for the students to gain subject and topic wise study and

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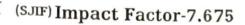
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thorough knowledge Fourthly, one can schedule live lectures on Zoom, Google meet and various video conferencing Apps for live streaming as well as discussion on various topics included in syllabi. And lastly one can organize webinars for sharing knowledge resource to faculty members and students time to time which makes effective utilization of E-Content development for each and every member of academics.

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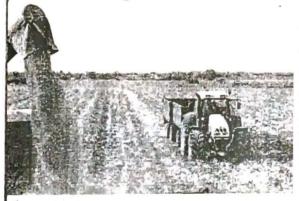
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Impact of Recent Indian Agricultural Policy
on Agricultural Sector and Other Allied Sectors



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### Impact of COVID 19 Towards Smart and Digital India Dr.Rajkumar M.Sharma

Assistant Professor.

Seth G.B.Murarka Arts & Commerce College, Shegaon Dist.Buldana (M.S.)

### Abstract: -

Today we live in a world where globally the name of the game for all successful companies isinnovation; Innovation in the context of computing and communication is increasingly leading to a convergence of the world of computers with the natural world. Dr. Kalam taught us to makeoptimum use of technology for the betterment of India and for bringing transparency in itsadministration. Over the last decade, we have made tremendous improvement in this vertical. Vision building is a challenging exercise as it aims to construct future scenarios and link the presentwith the future. It is true that without vision, cultures, communities and civilizations perish. Theexercise of vision building can neither be done by only restructuring the present realities nor bysheer dreaming. Vision, dreams and future expectations must merge into contemporary realities. Government has approved the National Smart Grid Mission (NSGM), an institutional mechanism for planning, monitoring and implementation of policies and programs related to Smart Gridactivities. The 'Digital India' Programme was presented to the Union Cabinet on 20th August, 2014 and was formally launched by Hon'ble Prime Minister on 1st July, 2015. The programme iscentered around three key areas, namely, Digital Infrastructure to every citizen, Digital services &governance on demand and Digital empowerment of citizens. Digital and Smart India is vital aspiration of Indian people who wanted an India become Self-Reliant and Super Power Economy in 21st Century. Digitalization has provided ample of opportunities during period of COVID -19 Pandemic. During this period people are easily accepting the digitalization applications of electronic mobility tools of Banking sector. Really it is proved that India will become precious country which simultaneously walking on the way of Highways and I-ways technology rapidly during pandemic situation COVID-19.

Key words: Self Reliant, Digitalization, COVID-19, pro-techno saver, pro- internet users Introduction: -

Digitalization plays a key role in making the self-reliant India. Digital India is a campaign launched by the government of India in order to ensure the Government's services are made available to citizens electronically by improved online infrastructure and by increasing Internet connectivity or making the country digitally empowered in the field of technology. Digital India consists of three core components: the development of secure and stable digital infrastructure, delivering government services digitally, and universal digital literacy. Digitalization has provided ample of opportunities during period of COVID -19 Pandemic. During this period people are easily accepting the digitalization applications of electronic mobility tools of Banking sector. Everyone has been very keenly interest into electronic application which saves time, money and energy. Today we live in a world where globally the name of the game for all successful companies isinnovation; Innovation in the context of computing and communication is increasingly leading toa convergence of the

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world of computers with the natural world. This trend is increasingly leadingto the Internet of Things of the Society of Things. The Industrial Internet, the Smart Grid, TheIntelligent Transportation System, The Smart Lighting System and the Smart Utility can all beseen as manifestations of the IoT. With over USD 14 Trillion in projected market size by the year2020, the Internet of Things is an opportunity that is comparable to the US GDP at about USD 17Trillion in 2014. Envisioning a world of IoT in 2020 helps organizations understand emerging IoTopportunities and plan for capacity building. The 1 day event titled Vision 2020 with The Internetof Things focuses on 3 basic themes - The Industrial Internet (Smart Industry), The Smart City and The Smart Nation. After expert talks and panel discussions, the event concludes with a round tablesession where every delegate gets a chance to contribute. Participate and benefit by sharing, learning and envisioning. Take back valuable insights that help you sharpen your organizationsIoT strategy for both the near and long term.Dr. Kalam taught us to make optimum use of technology for the betterment of India and forbringing administration. Over the last decade, we have transparency in its tremendousimprovement in this vertical. We came out as world's second largest mobile phone using countryand the third largest in the field of auto-mobile. The literacy rates have significantly improved, healthcare facilities are about to be at par with those of foreign countries and the revenues from exports have seen a good hike and Mission for Urban India. The real estate industry also benefitsa great deal from Vision 2020. Infrastructure development planned under the vision willcompletely transform the skyline of Indian cities. We have taken major steps in the direction oflarge-scale infrastructure. Now our metro cities have airports of international standards withseveral of them being underway. The diamond quadrilateral highway scheme, rural roads toconnect villages with cities and the continuous development of other connectivity facilities contribute towards the master plan. All these steps taken in the infrastructure field have supported the development of real estate industry which, in return, is giving it back to the country's overalldevelopment. With every new project launch, several new job opportunities are created that support several families. A wide variety of manpower is needed to carry out any task efficiently. Engineers, architects, planners, legal specialists, accounts management professionals- everyonehas to work together in order to develop a particular industry. The improvement of education sectorhas contributed a lot in this direction.

Key Words: Innovation, Vision, Digital India, Smart City

Review of smart and Digital India:-

Vision building is a challenging exercise as it aims to construct future scenarios and link the presentwith the future. It is true that without vision, cultures, communities and civilizations perish. Theexercise of vision building can neither be done by only restructuring the present realities nor bysheer dreaming. Vision, dreams and future expectations must merge into contemporary realities. Visions can be realized and transformed into realities by understanding, initiative, commitmentand hard work and dreams can be transformed into realities if full trust is put in self, society andthe nature. Envisioning is a part of an individual's planning activities as also that of a nation. Nations, big or small, developed or developing, all conceive and construct future visions and prepare strategies to achieve them. Vision is not to be seen either as a long term planning exerciseor as a road map. In both these cases there is something given, something existing which formsthe base. On the other hand

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future aspiration generates vision and that stirs us to action. Throughthe eye of creative imagination the vision builder places ought in the context of is and develops aconstructive picture about the present. Unlike activities involved in annual planning wherein thepresent shapes the future, the activities in vision building are guided by the future to shape thepresent Thus the construction of vision is a type of dreaming rooted in the contemporarycontextual social realities. With respect to education, this exercise is being attempted here underthree sections, the first relates to Knowledge society which for, our purpose means a society wherecaring, sharing and using of knowledge are key factors promoting prosperity and well being of thepeople, the second section relates to knowledge as seen from the institution perspective and thethird presents vision statement themes and strategies to achieve them.

### · National Smart Grid Mission

Government has approved the National Smart Grid Mission (NSGM), an institutional mechanismfor planning, monitoring and implementation of policies and programs related to Smart Gridactivities. This was stated by Sh. Piyush Goyal, Minister of State for Power, Coal & New andRenewable Energy (IC) in a written reply to a question in the Lok Sabha. The total outlay forNSGM activities for 12th Plan is Rs 980 Crores with a budgetary support of Rs 338 Crores.

### NSGM has three tier structures:

- · At the apex level, NSGM has a Governing Council headed by the Minister of Power.Members of the Governing Council are Secretary level officers of concerned Ministriesand departments. Role of Governing Council is to approve all policies and programme forsmart grid implementation.
- At the second level, the NSGM has an Empowered Committee headed by Secretary(Power). Members of the Empowered Committee are Joint Secretary level officers of concerned Ministries and departments. Role of Empowered Committee is to provide policyinput to Governing Council and approve, monitor, review specific smart grid projects, guidelines / procedures etc.
- In a supportive role, NSGM has a Technical Committee headed by Chairperson (CEA). Members of the Technical Committee are Director level officers of concerned Ministries& departments, representatives from industries and academia. Role of TechnicalCommittee is to support the Empowered Committee on technical aspect, standardsdevelopment, technology selection guidelines etc.
- For day-to-day operations, NSGM has a NSGM Project Management Unit (NPMU) headed by the Director NPMU. Director NPMU is a Member of the Governing Council andEmpowered Committee, and Member Secretary of Technical Committee. NPMU is theimplementing agency for operational zing the Smart Grid activities in the country underthe guidance of Governing Council and Empowered Committee.
- Grant upto 30% of the project cost is available from NSGM budget. For selected components such as training & capacity building, consumer engagement etc., 100% grantis available.Corresponding to the NSGM, State Level Mission, chaired by the Power Secretary of the State hasalso been proposed. Support for training & capacity building to State Level Project MonitoringUnits (SLPMUs) for smart grid activities is provided by NSGM. (http://www.indiasmartgrid.org)The 'Digital India' Programme was presented to the

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Union Cabinet on 20th August, 2014 and wasformally launched by Hon'ble Prime Minister on 1st July, 2015. The programme is cantered around three key areas, namely. Digital Infrastructure to every citizen, Digital services &governance on demand and Digital empowerment of citizens. Several initiatives envisioned under the programme have been implemented and many are underimplementation. Some prominent achievements of Digital India are:

- 1. MyGov Platform This unique platform for citizen engagement in governance has beenimplemented as a medium for citizens to exchange ideas/ suggestions with the Government. Through this platform, the Government of India gets feedback, inputs, advice and ideas from citizens for policy decisions, new initiatives like Digital India, Swachch Bharat, Clean Ganga, Make in India, Skill Development, etc. MyGov is growing steadily, with over 15.8 lakh usersalready registered, and over XX million page views. MyGov has conducted over 750 activities and is receiving more than ten thousand (10,000) posts per week on various issues. MyGov has alsoplayed a key role in reaching out to citizens for the Smart Cities Mission and has facilitated consultations up to the Gram Panchayat and Municipalities levels for the design of the NewEducation Policy.
- 2. Jeevan Pramaan Pensioners can now conveniently submit their life certificates online throughthis portal. The certificates are stored in the Life Certificate Repository for making it availableanytime & anywhere for pensioners and the Pension Disbursing Agencies. Over eight (8) lakhpensioners are already registered on this portal.
- 3. E-Greetings Portal is being used to send e-Greetings by Government departments on variousoccasions like Gandhi Jayanti, Diwali, Teacher day, Independence day, etc. Over 10 lakh E- Greetings have been sent through this portal. Over 42 greeting categories and 450 cards areavailable on the portal to send greetings in electronic form. Interestingly, all the greetings have been created by crowdsourcing inputs through MyGov contests, allowing India's creative talent tobloom. It also serves as an ecofriendly method of sharing joy and good wishes with friends and family.
- 4. E-Books Platform (eBasta) is an electronic platform of e-Books for schools. Currently,501 eContents and 15 eBasta (collection of books) are available on this platform.
- 5. Digital Locker System ensures that citizens are not asked to provide documents/certificates, which are already available with some department/institution of the government. Currently, overten (10) lakh digital lockers have been opened where citizens have self-uploaded over 11.8 lakhdocuments and 52.09 lakh documents have been issued. Government Departments are beingassisted to onboard/integrate them with the Digital Locker.
- 6. e-Sign would facilitate digitally signing a document through online authentication mechanism. So far, 1.75 lakh e-Signatures have been issued. e-Mudhra and CDAC are empanelled to offer eSign services.
- 7. e-Hospital aims to reduce the anxiety of patients and their attendees by making available variousonline services such as appointment, accessing diagnostic reports, payment of fees and enquiringblood availability, etc. e-Hospital is currently functional in four (4) Central Government hospitalsnamely AIIMS, Dr. RML Hospital, Safdarjung & NIMHANS hospitals, and being implemented in 11 major Central Government hospitals.

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- 8. National Scholarships Portal provides a centralized platform for application, approval and disbursement of scholarships to students under any scholarship scheme. Over 67 lakh applicationshave been submitted on this portal for 19 registered scholarship schemes of 7 Ministries /Departments. The goal is to bring all scholarship schemes under this portal.
- 9. Digitize India Platform allows government organizations in the country to digitize its records and documents through contributions of ordinary citizens. So far, through over 14,088 contributors; 2.6 lakhs documents & 24.1 Lakh snippets have been utilized for digitization.
- 10. Approval of new Mission Mode Projects Thirteen new Mission Mode Projects (MMPs) havebeen approved to offer citizens a wider range of electronic services. These MMPs include FinancialInclusion, Rural Development, Social Benefits, e-Sansad, e-Vidhaan, Agriculture 2.0, Roads & Highways Information System (RAHI), Central Armed Para Military Forces (CAPF), Women & Child Development, and National Mission on Education through ICT (NMEICT), National GIS(NGIS), e-Bhasha and Urban Governance.

### Conclusion:-

- It can be concluded that Indian people have prepared their mentality over smart vision 2020after 2001 and everyone is having will to make digital change in our country.
- Recent Govt. has given five basic dream for Indian people to make dramatic change of thecountry e.i. Smart City, Digital India, Make in India, JAAM, Development Highways and I-ways in India and to use the concept "Perform to Reform and Reform to Transform"
- On the part of Smart vision the govt. has Governing Council headed by the Minister of Power. Members of the Governing Council are Secretary level officers of concerned Ministries and departments. Recently the Govt. has organized a competition over "Smartcity and Swachha Bharat Abhiyaan" and selected 50 cities from all over india. Also allocated budget for it.
- On the part of Digital India vision government has made high value of digital policies.main object of this vision is that to make paperless work in Indian, to make cent percent accurate, accountable and traceable activities on the part of finance, governance and publicutility services.
- "Make India" vision has been popularizing and create very good image of India on the part of "Is of Doing business?" This concept has been cultivated in all world by our Hon'bleP.M. himself.
- JAAM scheme has got huge amount of success through linking all the bank accounts ofIndian people with Adhaar and Mobile. It creates customer Identity in very perfect manner. The main aim of this scheme to transfer direct in the account of stake holder for particular scheme.
- In recent budget govt, has made huge public expenditure for improvement in highways toIways and creates better quality of Infrastructure in country to employment generationthrough:
- Through all the above said innovative planning, schemes and application it come to knowthat India will make surely "Perform to Reform and Reform to Transform India" Really it is proved that India will become precious country which simultaneously walking on the way of Highways and I-ways technology rapidly during pandemic situation COVID-19.

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### SELF-RELIANT INDIA IS AN OPPORTUNISTIC VISION BY USING ELECTRONIC MOBILITY APPLICATION TOOLS OF BANKING SECTOR: AN EMPIRICAL REVIEW

### R. Sharma

Seth G. B. Murarka Arts and Commerce College, Shegaon Dist.Buldana rajmsharma007@gmail.com

### ABSTRACT

Self-Reliant India is vital aspiration of Indian people who wanted an India become Self-Reliant and Super Power Economy in 21<sup>st</sup> Century. Digitalization has provided ample of opportunities during period of COVID -19 Pandemic During this period people are easily accepting the digitalization applications of electronic mobility tools of Banking sector. Everyone has been very keenly interest into electronic application which saves time, money and energy. Today, India has 65 % young population who are very pro-techno saver and pro-internet users. This is positive sign towards using electronic mobility applications very keenly. This research article consists of 40 samples of internet user and common young population during this COVID-19 pandemic situation. This study showed that more than 55 to 60 % samples are strongly have faith to use electronic application of banking technology like Internet banking. Online Banking, Core Banking System, Mobile Banking, RTGS, NEFT and ATM. It also proved that 90% samples are satisfied by using recent digital transactions of banking and financial sector which drastically change the picture of Indian horizon in world. Really it is proved that India will become precious country which simultaneously walking on the way of Highways and I-ways technology rapidly during pandemic situation COVID-19.

Keywords: Self Reliant, Digitalization, COVID-19, pro-techno saver, pro-internet users

### Introduction

Today the whole world is facing pandemic situation of COVID-19. During this critical time, the modern-day agenda of Aatma Nirbhar Bharat comes with a tag line that reads 'tough times require tough decisions'. And that said, the entire scheme of developing a self-reliant nation. The self-reliant India implies to an economy, which brings in quantum jump and not just incremental change, an infrastructure which becomes the identity of modern India, a system which is based on the 21st century technology-driven arrangements, a vibrant demography of the world's biggest democracy, a strengthened demand and supply chain utilized to its full capacity. Digitalization plays a key role in making the self-reliant India. Digital India is a campaign launched by the government of India in order to ensure the Government's services are made available to citizens electronically by improved online infrastructure and by increasing Internet

connectivity or making the country digitally empowered in the field of technology. Digital India consists of three core components: the development of secure and stable digital infrastructure, delivering government services digitally, and universal digital literacy. provided ample of Digitalization has opportunities during period of COVID -19 Pandemic. During this period people are easily accepting the digitalization applications of electronic mobility tools of Banking sector. Everyone has been very keenly interest into electronic application which saves time, money and energy.

### Interpretation & Analysis

Figure 1 represents the percentage of male and female respondents. From the graph it is observed that out of the total 42 respondents, 64.3% are females and 35.7% are males. Hence, female respondents are more than males in the present research study.

Gender
40 responses

• trate
• Famula

Figure 1: Percentage of male and female respondents

Figure 2 represents the analysis of general awareness about E- banking. The findings suggest that out of 42 responses 38(95%) understand meaning of E- banking i.e. electronic banking which service is well versed to people in the society. Only 1(2.5%) people

had given wrong meaning of e- banking i.e. Euro and Easy Banking each. It will clear that all people are having good knowledge of electronic banking terminology and technology which they are using frequently very sharply Pre and during lockdown period.

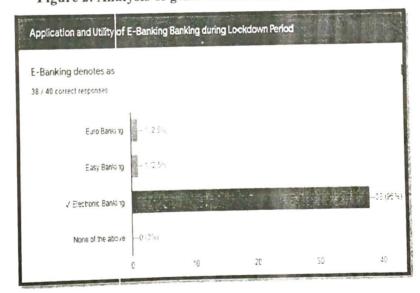


Figure 2: Analysis of general awareness about E-banking

Figure 3 represents the responses about benefits of using E- banking. 80% respondents responded that E- banking will save time, money as well as energy. Only 20% responded that E- banking will save only time. This

depicts that people are aware about the advantages of using E- banking and they accept the fact that E- banking is useful tool in current time.

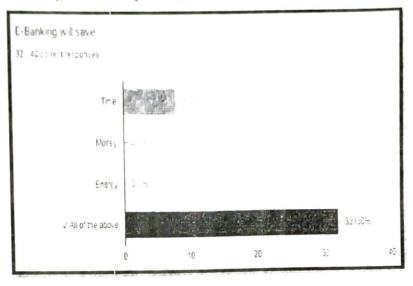


Figure 3: Analysis about benefits of using E-banking

Figure 4 depicts the analysis about concept of plastic money. It is observed that 100% respondents responded correctly as plastic money denotes debit card, credit cardas well as smart card. From this it is interpreted that the

concept of plastic money is very popular among the present generation. They are using it for banking purpose which make them techno savvy.

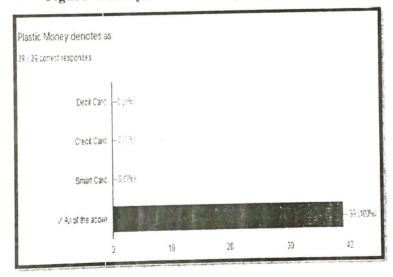


Figure 4: Analysis about concept of plastic money.

Figure 5 represents the findings on the awareness about availability of E-banking. It is observed that out of the total 37 responses, 19 (51.4%) responded are strongly agreed that E-banking provides 24 hours\* 7 days service. 15 (40.5%) respondents agree with the above said fact. However, 3(8.1%) respondents showed strongly disagree remark about this

fact. It depicts that people are still not aware about the availability of services provided by E-banking. This may be due to they are not frequently accessing the services at different times or maybe they are having misconception that E-banking has certain time period of working.

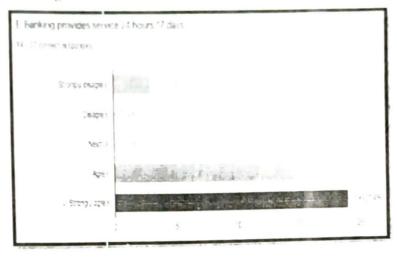


Figure 5: Awareness about availability of F-banking

Figure 6 depicted the findings on the long form of EFT. It is observed that Out of 40 responses 39(97.5%) knows the full form of EFT as electronic fund transfer. Only 1(2.5%) respond

is incorrect as Euro fund transfer. Hence, maximum people are having knowledge about

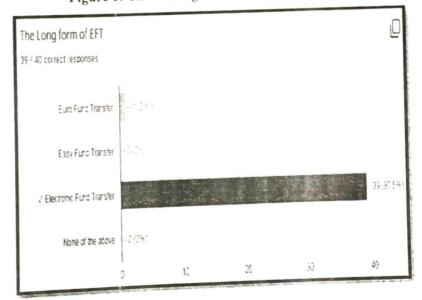


Figure 6: The findings on the long form of EFT.

Figure 7 depicted the findings on awareness about RTGS. It is observed that Out of 37 responses 28(75.7%) understand meaning of RTGS i.e. Real time gross settlement. 7(18.9%) people had given wrong meaning of RTGS i.e. Right time gross settlement and 1

(2.7%) responded as Real time grand settlement. Hence maximum respondents are having ample knowledge about RTGS since in day- to- day they are using it for banking purposes.

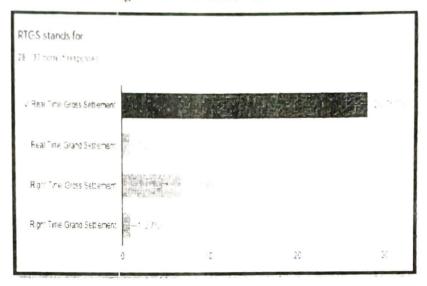


Figure 7: Awareness about RTGS.

Figure 8 depicted the findings on responses about E.C.S. It is observed that Out of 40 responses, 34(85%) responded correctly as E.C.S stands for Electronic clearance system. 3(7.5%) people had given wrong meaning of

E.C.S i.e. Easy clearance system and 1 (2.5%) responded as Euro clearance system. Hence maximum respondents are having ample knowledge about E.C.S since in day- to- day they are using it for banking purposes.

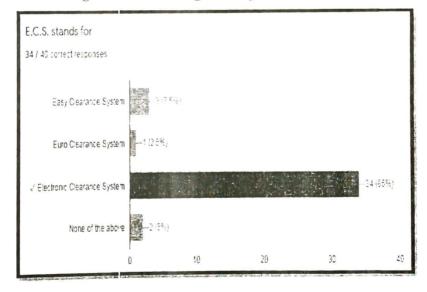


Figure 8: The findings on responses about E.C.S

Figure 9 represents the findings on knowledge about applications of E- banking among the respondents. It is observed that out of 40 responses, 36(90%) knows the applications of E-banking as mobile banking, internet banking and ATM. Only 3(7.5%) people had responded

a single option as internet banking and 1 (2.5%) selected as mobile banking only. From this it is clear that maximum people are aware about the applications of E- banking. During lock down period people had taken maximum utility of E- banking in form or other.

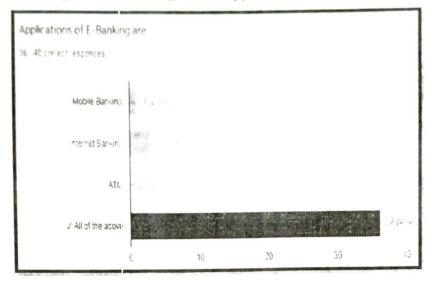


Figure 9: Knowledge about applications of E- banking

Figure 10 depicts the responses about utility of E-banking. It is found that out of 39 responses, 27(69.2%) respondents correctly responded that E-banking is tool of cashless transaction, no use of note currency and stay safe at home. 9 (23.1%) responded as only cashless

transaction, 2(5.1%) as only stay safe at home option and 1(2.6%) selected it for no use of note currency option. Hence, it is concluded that during lock down period of COVID-19 people has used E- banking as a safe tool for transaction.

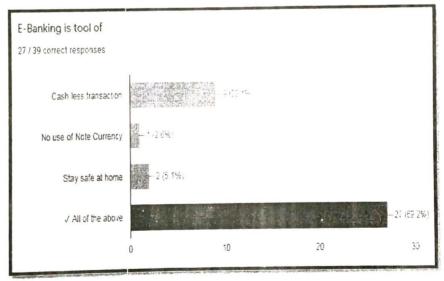


Figure 10: Utility of E- banking.

Figure 11 depicts the responses about E-payment applications. It is found that out of 41 responses, 39(95.1%) respondents correctly responded that google pay, phone pay, pay tm,

amazon, bhim app are all the E- payment applications. Hence, maximum respondents are aware about E- payment applications.

Figury 11: Responses about E-payment applications

Pignie 1.5 represents the validation of all the above data. The average is calculated as 15.76, median as 10 and larger is between the 30.

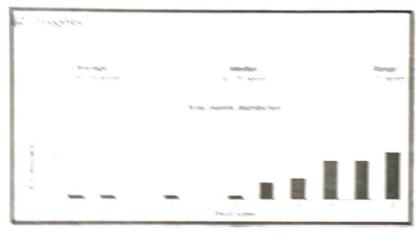


Figure 12: Validation of data

### Conclusion

From the present study it is concluded that algorithments places very important tric in making high extraction. Furning this numbering schools beginned to be maximum use it is banking which made them confutent.

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# A Comparative Study of Sales Revenue Analysis and Financial Performance of Micro & Macro Retail Shop in Akola and Buldana District Dr. Rajkumar M. Sharma

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### Abstract:-

India is currently the ninth largest retail market in the world. The Indian retail industry is divided into organized and unorganized sectors. Although The Indian retail industry is valued at about \$ 300 billion and is expected to grow in future, only three per cent of Indian retail is organized. In current years the whole concept of shopping has altered in terms of format and consumer buying behavior, ushering in a revolution in shopping. Over the last decade, the Akola and Buldhana retail landscape has witnessed dramatic changes. The sector is divided into 2% organized. The present research was conducted to find out the potential of Micro and Macro retail stores of Akola and Buldhana district in terms of customer satisfaction, facilities offered, administration, Lay-outs etc. In the present study total 283 Micro shops and 17 Macro shops were taken into consideration. The data was collected from the shop owners in the form of questionnaire. Similarly for finding the customer satisfaction index, total 1200 customers were requested to fill the questionnaire regarding their opinion about the Micro and Macro shops administration and management. After analyzing the data it was found that the retailers of both Micro and Macro shops at Akola and Buldhana district are trying to provide facilities to their customers however the customers were more satisfied from overall management of Macro retail shop than Micro retail shop but no one retailer had proved their efficient management due to less efficiency in customer relationship and administration. Hence In order to satisfy the customer needs the retailer must have a thorough understanding of how customer make store choice and purchase decision. Perceptual mapping of the consumers provides some valuable insights into the process and therefore is useful for the store management decision making.

# Introduction:-

Emerging markets such as India and China are the final frontier for retail taking the focus away from saturated Western markets. Since 2001, 49 global retailers entered 90 new markets, but at the same time, 17 retailers left markets in 2005. The Indian retail industry in valued at about \$300 billion and is expected to grow to \$427 billion in 2010 and \$637 billion in 2015. Only three percent of Indian retail is organized. Retailers of multiple brands can operate through a franchise or a cash-and-carry wholesale model. Retail is India's largest industry, accounting for over 10 percent of the country's GDP and around eight percent of employment. Retail in India is at the crossroads. It has emerged as one of the most dynamic and fast paced industries with several players entering the market. That said, the heavy initial investments required make break even hard to achieve and many players have not tasted success to date. However, the future is promising; the market is growing, government policies are becoming more favorable and emerging technologies are facilitating operations. Retailing in India is gradually inching its way to becoming the next boom industry. The whole concept of shopping has altered in terms of format and consumer buying behavior, ushering in a revolution in shopping. Modern retail has entered India as seen in sprawling shopping centers, multi-storied malls and huge complexes offer shopping, entertainment and food all under one roof.

# Objective of the study: -

A challenge of a changing retail industry is a curtain raiser to the book and presents the changes sweeping the consumer products industry. Retailer's activities are going to play the role as professionals. This research is conducting to find out potential to retail mall in district place likes as Akola, Buldhana

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etc. Multi channel management traces the development of multi-channels in retailing and underscores the need for retailer to tap them. Retailer should initiate new management strategies based on profit-driven product selection and customer targeting. For attracting and increasing the customer base Radio Frequency Identification is recognized as a revolutionary technology in the retailing industry..

- 1.To understand the techniques of portfolio commodity management in Micro and Macro level Retail Shop.
- 2. To understand the problems of Credit Management and Receivable Management of Retail Shops.
- 3. To analyze the stores performance in the given time period.

# Review of literature:-

Sales forecasts are conditional in that a company prepares the forecast prior to developing strategic and tactical plans. The forecast of sales potential may cause management to adjust some of its assumptions about production and marketing if the forecast indicates that: 1) current production capacity is inadequate or excessive, and 2) sales and marketing efforts need revisions. Management, therefore, has the opportunity to examine a series of alternate plans that propose changes in resource commitments (such as plant capacity, promotional programs, and market activities), changes in prices and/or changes in production scheduling.

Through forecasting the company determines markets for products, plans corporate strategy, develops sales quotas, determines the number and allocation of salespeople, decides on distribution channels, prices products or services, analyzes products and product potential in different markets, decides on product features, determines profit and sales potential for different products, constructs advertising budgets, determines the potential benefits of sales promotion programs, decides on the use of various elements of the marketing mix, sets production volume and standards, chooses suppliers, defines financing needs, and determines inventory standards. For the forecasting to be accurate, managers need to consider all of the following factors:

- Historical Perspective: As a starting point, management analyzes previous sales experience by product lines, territories, classes of customers, and other relevant details.
- Business Competence: The ability of a company to respond to the results of a sales forecast depends on its production capacity, marketing methods, financing, and leadership, and its ability to change each of these to maximize its profit potential.
- Market Position: Forecasting also considers the competitive position of the company with respect to its market share; research and development; quality of service, pricing and financing policies; and public image. In addition, forecasters also evaluate the quality and quantity of the customer base to determine brand loyalty, response to promotional efforts, economic viability, and credit worthiness.
- General Economic Conditions. Although consumer markets are often characterized as being increasingly susceptible to segmentation in recent years, the condition of the overall economy is still a primary determinant of general sales volume, even in many makes. Forecasters incorporate relevant data that correlate well or demonstrate a <u>causal relationship</u> with sales volume.
- Price index. If the prices for products have changed over the years, changes in dollar volume of sales may not correlate well with volume of units. At one point in time when demand is strong, a company raises its prices. At another time, a company may engage in discounting to draw down inventories. Therefore, accountants devise a price index for each year which compensates for price increases. By dividing the dollar volume by the price indexes, a company can track its "true" volume growth. This process is similar to an inflation index, which provides prices in constant dollars. As a result, management is able to compare the price-adjusted dollar sales volumes.
- Secular trends. The secular trend depicts: 1) general economic performance, or 2) the performance of the specific product for all companies.

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- Trend Variations. Forecasters study the underlying assumptions of trend variations to understand the
  important relationships in determining the volume of sales. Although markets may be strong, the sales
  force might need to be adjusted.
- "Intra-Company" Trends. By analyzing month-to-month trends and seasonal variations over both the
  long and short terms, small business owners and managers can adjust the sales forecast to anticipate
  variations that historically repeat themselves during budget periods. Management may then construct a
  budget reflecting these variations, perhaps increasing volume discounts during traditionally slow periods,
  exploring new territories, or having sales representatives when product and service ideas from current
  customers.
- Product Trends. Forecasters also trend individual products, using indexes to adjust for seasonal fluctuations and price changes. Product trends are important for understanding the life cycle of a product. Analysis and Interpretation of Data:-

The present study deals with the comparative analysis of Micro and Macro Retail Management of Retail Mall, Super Bazaar and Retail Stores in Akola and Buldhana District. In the present study a retailing survey was made for both owners and customers of Macro (organized) and Micro (unorganized) shop. The following are points through light on the interpretations made from the survey based analysis. The comparative analysis catered through organized and unorganized shop in both the districts as sample of owners and customer by obtaining their views with the help of questionnaires. The following analysis had carried out on Five sections of the owners of Micro and Macro retail shop of Akola and Buldhana districts.

# Evaluation Of Sales Revenue And Expenses Analysis Of Micro Shop

Nr. No.	Particulars	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	%
1	Sales and other Income	212500000	236950000	261400000	285850000	310300000	10
2.	COGS	148750000	165865000	182980000	200095000	217210000	7(
3	Shrinkage	2125000	2369500	2614000	2858500	3103000	1
4	Occupation Cost	14875000	16586500	18298000	20009500	21721000	7
5	Employment Cost	10625000	11847500	13070000	14292500	15515000	5
6	Advertising & Promotion	2125000	2369500	2614000	2858500	3103000	1
7	Energy Cost	4250000	4739000	5228000	5717000	6206000	2
Х	Operations & Administration	12750000	14217000	15684000	17151000	18618000	6
9	PBDIT	17000000	18956000	20912000	22868000	24824000	8

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10	Interest	2125000	2369500	2614000	2858500	3103000	1
11	PBDT	303571.4286	16586500	18298000	20009500	21721000	7
12	Depreciation	42500000	4739000	5228000	5717000	6206000	2
13	PBT	10625000	11847500	13070000	14292500	15515000	5

In terms of ratio analysis showed that the performance regarding accounts and financial management of Micro shop COGS , Shrinkage , Occupation Cost, Employment Cost, Advertising & Promotion, Energy Cost, Operations & Administration, PBDIT was 70%, 1%, 7%, 5%, 1%, 2%, 6% and 8% respectively.

- ❖ As per data analyzed it is represented that Micro shop owner have profit before depreciation, interest and tax 8% whereas profit after depreciation, interest but before tax only5%. It means that 3% spread of profit had gone due to interest on borrowed capital and depreciation of fixed asset. So in this case the owners of micro shop have to reduce the operating expensed of the business than they are able to increase net profitability of it.
- ❖ The small retail shop owners are purchasing the 80% of merchandising from local distributor on credit basis and only 20% from directly from company which was increased their cost of goods and reduced the gross profit of the business

Evaluation Of Sales Revenue And Expenses Analysis Of Macro Shop

Sr. No.	Particulars	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	%
1	Sales and						
	other Income	125500000	152000000	166000000	180000000	197500000	100
2	COGS	75300000	91200000	99600000	108000000	118500000	60
3	Shrinkage	1255000	1520000	1660000	1800000	1975000	1
4	Occupation Cost	6275000	7600000	8300000	9000000	9875000	5
5	Employment Cost	8785000	10640000	11620000	12600000	13825000	7
6	Advertising & Promotion	3765000	4560000	4980000	5400000	5925000	3
7	Energy Cost	3765000	4560000	4980000	5400000	5925000	3
8	Operations & Administration	10040000	12160000	13280000	14400000	15800000	8
9	PBDIT	16315000	19760000	21580000	23400000	25675000	13
10	Interest	1255000	1520000	1660000	1800000	1975000	1
11	PBDT	15060000	18240000	19920000	21600000	23700000	12
12	Depreciation	2510000	3040000	3320000	3600000	3950000	2
13	PBT	12550000	15200000	16600000	18000000	19750000	10
Sr. No.	Particulars	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	%
1	Sales and	125500000	152000000	166000000	180000000	197500000	100

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	other Income						
2	COGS	75300000	91200000	99600000	108000000	118500000	60
- 3	Shrinkage	1255000	1520000	1660000	1800000	1975000	1
4	Occupation						
	Cost	6275000	7600000	8300000	9000000	9875000	5
5	Employment						
	Cost	8785000	10640000	11620000	12600000	13825000	7
6	Advertising &						
	Promotion	3765000	4560000	4980000	5400000	5925000	3
7	Energy Cost	3765000	4560000	4980000	5400000	5925000	3
8	Operations &						
	Administration	10040000	12160000	13280000	14400000	15800000	8
9	PBDIT	16315000	19760000	21580000	23400000	25675000	13
10	Interest	1255000	1520000	1660000	1800000	1975000	1
11	PBDT	15060000	18240000	19920000	21600000	23700000	12
12	Depreciation	2510000	3040000	3320000	3600000	3950000	2
13	PBT	12550000	15200000	16600000	18000000	19750000	10

- ❖ Macro shop COGS, Shrinkage, Occupation Cost, Employment Cost, Advertising & Promotion, Energy Cost, Operations & Administration, PBDIT was 60%, 1%, 5%, 7%, 3%, 3%, 8% and 13% respectively right from 2001 to 2006 which showed drastic difference between Cost of goods sold, Occupation Cost, Employment Cost, Advertising & Promotion, Energy Cost, Operations & Administration, PBDIT.
- ❖ Macro shop owners have profit before tax 10% which is creating remarkable gap between them. Its basic cause was value of cost of goods sold which has difference of 10% due to bulk purchasing strategy of Macro shop owner.
- ❖ The small retail shop owners are purchasing the 80% of merchandising directly from company on cash basis and only 20% from distributor from which was reduced their cost of goods and increased the gross profit of the business.
- ❖ As per data analyzed it is represented that Micro shop owner have profit before depreciation, interest and tax 13% whereas profit after depreciation, interest but before tax only10%. It means that 3% spread of profit had gone due to interest on borrowed capital and depreciation of fixed asset. So in this case the owners of micro shop have to reduce the operating expensed of the business than they are able to increase net profitability of it.

### Conclusion:-

- ❖ It was also examined through the observation these shop owner are providing credit facility to their customer for attracting and keep retain with them due to keen competition which directly effected on their net profitability of the business.
- ❖ It was also examined through collected secondary in Akola district the Micro shop owner are doing good business in comparison to Macro shop owner.
- ❖ It was also examined through collected secondary in Buldhana district the Macro shop owner are doing good business in comparison to Micro shop owner.
- ❖ The Macro shop owner had appointed the experience management graduates who resulted in increasing in the profitability due to their proper management of customer relationships, fund of business, cash and inventory on day to day basis.

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2019

# महाराष्ट्र राज्य महिला आयोग, मुंबई यांच्या सहयोगातून एक दिवसीय राष्ट्रीय परिषद (आंतरविद्या शाखीय)

- आयोजक -

चाळीसगांव एज्युकेशन सोसायटीचे बी.पी. आर्टस्, एस.एम.ए. सायन्स, ॲन्ड के.के.सी. कॉमर्स कॉलेज चाळीसगाव, जि. जळगाव.

विषय -

# महिलांची सुरक्षितता व सशक्तीकरण अंतर्गत महिलांमध्ये करावयाची सामाजिक व कायदेविषयक जाणीव जागृती

१४ फेब्रुवारी, २०१९

संपादक मंडळ

# अतिथी संपादक

# प्राचार्य डॉ. मिलिंद बिल्दीकर

चाळीसगांव एज्युकेशन सोसायटीचे बी.पी. आर्टस्, एस.एम.ए. सायन्स, ॲन्ड के.के.सी. कॉमर्स कॉलेज, चाळीसगाव, जि. जळगाव.

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# सह संपादक

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### प्रा. धनराज धनगर

एम.जी.व्ही.एस. आर्टस्, कॉमर्स ॲन्ड सायन्स कॉलेज, येवला, जि. नाशिक.

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# Woman is best administrator in working culture and work place Environment

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### Abstract

One woman can do anything on the earth" is a universal truth. This statement has been proved by number of women time to time in various fields. In India, women have been nominated as "Maa Durga" due to the powers she possesses. However, due to male oriented culture, women don't get chance to express her powers and are always ignored. In the current cavery country is paying more attention towards empowerment of women. Women can handle number of works at the same time. Science has also proved that women brain is having eligibility to resolve number of problems in a bit of seconds. Women play the role of a good mother, a good sister, a good wife and a systematic guide to resolve many problems. Woman is having tremendous patience for handling the resource and people in many activities. Women easily maintain interpersonal relationship as well as manage financial savings. She uses skill to purchase commodities and services and keep adequate saving of their own house and family. Keeping in mind to empower women, Government has also initiated number of schemes viz. "Beti-Bachao-Beti-Padhao", "Selfie with Daughter", "Ujjwala Yojana" etc.

Key words - Women, interpersonal relationship, financial savings

### Introduction

Indian history reflects the vital role of women in administration as well as managing critical situations. Right from the Ramayana and Mahabharata era, women contribution can be seen to manage various situations. Women very well play different roles as a mother, sister, wife, friend and also a systematic guide to resolve many problems. On the occasion of Festival like Dipawali, Holi and Sankranti she manage many activities at one time like to clean the home, purchase various commodities and to satisfy the various needs of younger children, old age people of house. Women do multidimensional activities at time and do perfect administration of house. Woman possesses tremendous patience for handling the resource and people in so many activities. It is very important to give woman proper place and honor in society and house. As home manager a woman is ready to execute and organize home activities and programs with maximum qualitative input by paying minimum cost which is beneficial for the family. On the one part women make possible efforts in maintaining interpersonal relationship with children, old age people and external relation holder people of the society. It showed best administration in the housing culture and work place environment. As a mother, As a wife and as a girl of the house keeping culture a women would play a various role on path of successful life manager. On the other part maintaining and managing financial savings she would use skill to purchase commodities and services and keeping adequate saving of their own house and family. As guide she always provides tips time to time to their children and husband for protecting from outside world which is very essential in today's competitive edge. Women not only manage her role in home, she also plays efficient role in working place. Some of the renowned names of women in Indian history are Rani Laxmibai, Sarojini Naidu, Indira Gandhi, Mother teressa, Savitribai Phule, Vijayalaxmi Pandit, Kiran Bedi etc. Women are ahead in every fields of life viz. sports, music, politics, Army, education, Science etc. Women are a perfect administrator and policy maker in every field.

### Conclusion

As a perfect administrator In India woman honored as President of India, as Prime Minister of India, as Lok Sabha Speaker, as Defense Minister of India and President of a Big Political Party and CEO's of various Public and Private Corporate of India and Overseas Co.etc. In Recent year, Indian Govt. propounded so many schemes for empowerment of woman like "Beti-Bachao-Beti-Padhao", "Selfie with Daughter", "Ujjwala Yojana" etc. Due to positive and effective efforts of Indian Govt. and common people all these schemes became very popularly run and exclusive result have got. Today Indian woman leads major role on the part of Educational, Spiritual, Science, Industry, Politics and Commercial World as administrator and understanding working culture and work place environment. However, still there is a need to sea- change in the mind set of people in the country about empowering women. Not just the women themselves but the men have to wake up to a world that is moving towards equality and equity. Thus our country should be catapulted into the horizon of empowerment of women and revel in its glory.

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# Extra Co-Curriculum Activities is a vital tool to improve Student Satisfaction Survey

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# Abstract:-

In recent era it is very necessary to do accreditation of a constituent /college /institution through appropriate agency. In this regard initially period various colleges and administration is reluctant to do accreditation due to Online LOI process and rigorous evaluation process. People are thinking that it is tedious job to do compilation of procedural activity and data for proper output of NAAC Assessment. But we go through proper data collection and systemic application social and extension activities. The NAAC Committee is doing efforts for improving quality aspect of higher education regarding Teaching. Learning, Evaluation with teaching aids on the one part, doing the assessment of extra co-curriculum, social and extension activities like important five wings - N.S.S., N.C.C., Sports, Cultural Activities and Training, Development and Placement activities run in the college on the other part. NAAC is working on improving quality of educational delivery Input give to students and enabling standard of students in obtaining job or placement practical business life. It is thing that NAAC is expecting deliverable teaching inputs of faculty member of that subject and evaluating their output through student's satisfaction survey. As per the new method of NAAC assessment and accreditation it saw that they wants to ratio of Prospectus issued for admitted students in the college means demand ratio and also see about input quality and their Out relation on the part of appearing to the exam and passing out with final degree. Who has got final degree to look their standard of opting to education, competitive exam and direct/indirect placement in various sectors for getting an employment? Though roughly it is an analytical tool of AD:OR - Admission: On roll , OR:OB - On Roll to Out Bound , AOR : AAE -Actual On Roll to Actual Appear to Exam, AAE: EPO - Actual Appear to Exam to Exam Passed Out and Passed Out to Placed for the job. This is the ultimately Input and output quality Index through student survey which is only purview of the NAAC Assessment and Accreditation. It is basic thing that students final feedback toward NAAC committee member through phonetic talk and email exchange would decide grade of the institution on the one part and actual verification in visit at time assessment. So, It is very real exercise to prepare solid planning to crake positively favorable students survey in the NAAC assessment through effective implementation of Co-curriculum and extra curriculum activities in the college.

Key words: NAAC, Assessment, Accreditation, students survey, extra - curriculum activities

# Introduction:-

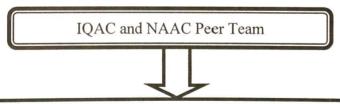
In recent era it is very necessary to do accreditation of a constituent /college /institution through appropriate agency. In this regard initially period various colleges and administration is reluctant to do accreditation due to Online LOI process and rigorous evaluation process. People are thinking that it is tedious job to do compilation of procedural activity and data for proper output of NAAC Assessment. In recent news paper article of Mr. Ajay Mardikar has stated that various orientation programs organized to inform about new NAAC rules and methods of evaluation several colleges are facing problems in

applying assessment of NAAC, as they have not been able to fill vacancies because of banned imposed by state govt. Although govt. has permit recruitment up to 40 percent of vacancies the process is time consuming. Large Number of college functioning without principal and regular teaching staff. This is major impediment in undergoing NAAC evolution. A senior principal stated that the fourth class staff in college will be regularly employed and principal will be temporarily (Nagpur, Feb28) So, as this article he thrown light on new process of NAAC and how the college are facing problems in tackling NAAC Assessment. It is view that the college member has to take effective steps in generating actual data of last five years with rigorous activities of seven criteria. On the part of documentation of event like Photos, Proper reporting, Input and output utility of that activity in collegiate campus. It has to carryout effective activity of National Service Scheme applying social and extension activities as Social Volunteer, National Cade Corp applying national pride activities as paramilitary force of the country, Sports applying various sport tournament on university, state and national level as sportsman of the country, Cultural committees by applying various innovative and proactive organization social, cultural and patriotic based events in the college. Last but not least and very important Cell of the college i.e. Training, Development, and Placement by applying various programs with orientation of carrier guidance and campus placement in the college. These all five gives most satisfaction to the student which gives positive remark for the college.

**Result & Discussion: -** Whenever any college wants to face NAAC for student satisfaction survey, so they can prepare proper listing of students with Name , Address ,Contact No. and E-mail Address of the following different dept. and cell of the college –

- 1. Dept. of National Service Scheme
- 2. Dept. of National Cadet Corp
- 3. Dept. of Sports
- 4. Dept. of Cultural & Social Extension Activities
- 5. Dept. of Training, Development, Placement
- 6. Dept. of Alumni, Parents and Teachers Cell

These Above all the dept. are continuously doing various activities with the participation of collegiate students which should be properly recorded in the ratio number of the students appeared in the activity and received actual output to the students. It each and every activity will give definite benefit to the students in some extent which should be properly recorded and presented in front of NAAC Committee. These above all committees must be in touch with IQAC and NAAC Peer Team. These can be coordinated as per the following diagram –



- 1. Dept. of National Service Scheme Generate list of 25 excellent Cadets of last three year
- 2. Dept. of National Cadet Corp Generate list of 25 Volunteers Cadets of last three year
- 3. Dept. of Sports Generate list of 25 excellent students of last three year
- 4. Dept. of Cultural & Social Extension Activities Generate list of 25 excellent students of last three year
- 5. Dept. of Training, Development, Placement Generate list of 25 excellent Cadets of last three year
- 6. Dept. of Alumni, Parents and Teachers Cell

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As per the above graph, it is unlighted that shortlist to such student who are really directly and indirectly with teachers, collegiate activities and image banding of institution/college because actual brand ambassador of the college by playing proactive role.

# Conclusion:-

Proper planning and implementation of Extra- co-curriculum activities in effective coordination with IQAC and NAAC Peer Team of college will be helpful to improve student satisfaction survey. The data of students as per the above said method will give definite result to the college in improving their current C.G.P.A. without any more exercise. Because these students are the real messenger in front of the NAAC Committee to provide real remark about the college. Those students who actually worked and participated in the said department they are having cent percent positive and good remark about the college. So, the above explained methodology will reduce the pressure of facing the NAAC Committee as per the new methodology.

## Reference:-

- 1. Mr. Ajay Mardikar /news article/ Nagpur, 2019, Feb 28
- 2. Revised guidelines of NAAC

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