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POST COVID 19– ECONOMIC OPPORTUNITIES & CHALLENGES IN INDIA

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VIVA INSTITUTE OF MANAGEMENT & RESEARCH

Edited By
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Post Covid 19 - Economic Opportunities & Challenges in India

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**Dr. Hiresb Luhar
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EDITORIAL.....

COVID 19 pandemic has shook all the economies around the globe with India being no exception to this. COVID 19 and the year 2020 will be remembered in history not just as the year of the pandemic and the crisis that followed but also for the Opportunities and innovations which was witnessed especially in the healthcare industry and the manufacturing sector. Thus, this crisis has brought with itself a wide array of opportunities.

In order to deliberate on these issues, we have organized this International level conference with association of University of Mumbai to create an environment of discussion and brainstorming of ideas that may lead to the desired results VISHLESHAN is the national research conference of VIVA Institute of Management and Research towards the commitment and dedication for qualitative research in the academic world. This year it was on the theme “*Post Covid 19 - Economic Opportunities & Challenges in India*” to deliberate on theoretical work, empirical findings and policy implications related to the Management and other disciplines.

Dr. Hiresh Luhar

Dr. Arti Sharma

Post Covid 19 - Economic Opportunities & Challenges in India

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We take immense pleasure to release this book before the readers. We sincerely acknowledge the support, encouragement and motivation extended by all well-wishers and thank all the dedicated authors and supporting personnel who made the publications a success. We hope that readers will appreciate the rich contents published in the publication. We would also like to express our sincere thank the production team and designers for their invaluable assistance. We are obliged to Mr. Ketan Rabhadia of his sincere and dedicated efforts in bringing this book. Finally we wish to express our sincere thanks to entire VIVA IMR Publishing House staff for bringing out this book.

Dr. Hiresh Luhar

Dr. Arti Sharma

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“A Study On Evaluating the Performance of Remote Employees”

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ABSTRACT

Purpose: Employee performance and appraisal are an important part of any organization. In the pandemic, many factors are affecting employees which in turn affect their performance. These changes and how they affect employee performance evaluations have been studied in this paper. The purpose of this paper is to understand the effective way of evaluating performance of an employee in remote working environments. Employers need to keep in mind the behavioral changes and challenges faced by employees in such a time and accordingly modify previously set benchmarks and also create a motivating environment to make sure employees grow in the organization while meeting the goals of the organization.

Research Implications: This study provides an understanding of the various factors that can affect a performance evaluation in remote working environments. Further research can be done to verify the findings of the instant paper which is secondary in nature.

Originality: The paper gives an insight into the role of the leader in motivating employees for better performance in remote working environments. Given the contemporary nature of the study and lack of existing research done with the variables considered in this study, it is a significant addition to the extant literature.

Keywords: Employee Performance, Remote Working, Performance Appraisal, Employee Motivation

INTRODUCTION

The pandemic has disrupted and challenged a lot of old management techniques and methods. As a result of this situation, most employees had no previous remote working experience before the pandemic, and neither they nor their employers were equipped to support this trend. Still, the unforeseen coronavirus induced lockdown in 2020 has mandated scores of people around the globe to operate remotely, inevitably resulting in an inadvertent worldwide work-from-home experiment. (Kniffin et al., 2020). In a short time, the world had to shift to remote working environments which brought its own challenges. Organizations have had to accommodate newer working methods, software, applications to do the tasks that seemed like

the norm offline. In this work-from-home era, employee performances have also differed from what was before.

2.1. Definition of Remote Working

Remote working (also referred to as flexible work arrangements, teleworking, telecommuting, work-from-home or distributed work) has expanded in popularity with information and communication technology's (ICTs) improvement in their capacities. The contribution of increased availability of high-speed internet has also helped. (Allen et al., 2015) Remote working can be explained as "a flexible work arrangement whereby workers work in locations, remote from their central offices or production facilities, the worker has no personal contact with co-workers there, but is able to communicate with them using technology" (Di Martino & Wirth, 1990). Before the pandemic hit, however, remote working was a rare occurrence. (Kossek & Lautsch, 2018).

Working from home has actually been "luxury for the relatively affluent" (Desilver, 2020). The example could be of higher-income earners, over 3/4th of personnel who work from home receive a salary more than \$65,000 a year. Another example is white-collar workers. Over 40 percent of remote workers are managers, executives, or professionals. (Wang et. al, 2021)

2.2. Employee Performance and its Evaluation

Performance is usually defined as "the extent to which an organizational member contributes to achieving the goals of the organization." (Islam & Rasad, et. al, 2006) Performance measurement is a problem with many complexities and it consists of many measures. It needs judgement on which measure to use for the same. (Wu, 2005) If any sort of evaluation is to take place, it is important to have a clearly defined set of criteria. The performance needs to be judged and scored with that criteria in mind. (Sidin et al., 2003) The terms 'performance assessment', 'performance evaluation', 'performance management' have also been used interchangeably with employee performance.

Employee performance is analyzed and then the next step for the organization is to do employee performance appraisal. Performance appraisal is described "as a tool for looking forward to what need to be done by people in the organization in order to achieve the purpose of the job to meet new challenges." (Armstrong, 2006) It can be a one-on-one feedback session between the employee-employer or can be a 360-degree assessment of the employee with multiple criteria in mind and scoring of employees. (Daoanis, 2012)

A successful appraisal system gives many benefits to employer like, taking stocks of an employee's overall performance, enables employee to pinpoint strength and spot weakness, provides an opportunity to motivate employee and encourage for superior performance, lets determine any need for further training, and helps in setting goals for future superior performance. (Islam & Rasad, et. al, 2006)

In the time of the disruption caused by the pandemic, many questions were raised in organization management. How does one start to assess performance of employees during these agitating times? How should one go about considering the influence of COVID-19 on the evaluation? An important question that is also being raised is how should one make sure that they are non-discriminatory keeping in mind the troubles of the employees that are naturally different for each case?

Even in the normal times, a manager does not like doing performance evaluations. "They are tense, stressful, and anxiety-inducing". (Knight, 2020) Now, during a pandemic and an international economic crisis, evaluations harbor a tougher hurdle for the employer.

OBJECTIVES OF THE STUDY

- To study the factors that affect employee performance in remote working environment
- To study how these factors should be kept in mind while evaluating performance
- To study the role of leader in remote working performance
- To study the methods of motivating employees to perform better remotely

SIGNIFICANCE OF THE STUDY

Remote working has become the "new normal," almost overnight. As management scholars, we might assume that we already have a sufficient evidence base to understand the psychological challenges or risks that remote workers are facing during the pandemic, given the large body of research on remote working (e.g., Grant et al., 2013; Konradt et al., 2003).

However, due to the fact that almost none of those studies was conducted at a time when remote working was practiced at such an unprecedented scale as it has been during the pandemic, coupled with unique demands at this time, some of the previously accumulated knowledge on remote working might lack contextual relevance in the current COVID-19 crisis. This study is significant because it addresses the contemporary nature of remote working and evaluating performance of employees that are in a remote working environment. Remote working is a new phenomenon that has gained importance due to the pandemic and the variable of employee performance is yet to be studied majorly. This study is important

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for academicians, research scholars, students, and HR professionals.

LIMITATIONS OF THE STUDY

The study is based on secondary data obtained from books, newspaper articles, research papers, websites etc. and this may act as a limitation to the study. The study also mainly talks about remote working environment and hence may not be comprehensive despite the research's efforts.

HYPOTHESIS

H₀: There is a significant change between employee performance in remote working and on-site working

H₁: There is no significant change between employee performance in remote working and on-site working

REVIEW OF LITERATURE

1. **Rebecca Knight, 2020** in their article “How to Do Performance Reviews —Remotely” explore how performances should be evaluated for work-from-home employees. Through the words of various experts, the articles suggest various methods to do effective employee evaluation and appraisal while ensuring the categories in consideration have some empathy towards the employees' situations. Case studies have also been used for the same motive.
2. **Mackenzie et al., 2020** in their article “How Do You Evaluate Performance During a Pandemic?” talk about increased biases in the pandemic towards evaluation of performance existing with managers. It suggests the need for criteria monitoring. It also gives the steps for applying criteria monitoring to one's organization.
3. **Wang et al., 2020** in their study “Achieving Effective Remote Working During the COVID-19 Pandemic: A Work Design Perspective” conducted a mixed-methods investigation to learn more about the problems that remote employees face right now, as well as how digital job characteristics and personality variations influence these issues. It finds that good work design is great for motivating employees as challenges make employees creatively think which offers a change in the working patterns and breaks monotony.
4. **McGregor & Doshi, 2020** in their article “How to Keep Your Team Motivated, Remotely” talk about making a functional working environment remotely for workers. They talk about the factors which cause low employee morale and suggest steps for leaders towards creating motivation for higher performance in work-from-home circumstances.

FINDINGS

BIASES IN PERFORMANCE EVALUATION

Performance evaluation works the best when the employer does not have any biases. In this crisis, managers have to confront with some conditions that render their evaluation tougher because they tend to have an increased bias.

To begin with, executives are less likely to use their "slow thinking" minds during a crisis and are more likely to make snap decisions that are often influenced by biases and hence incorrect. (Kahneman, 2012) Secondly, uncertainty in the process of making assessments will lead to more prejudice. (Mackenzie et al., 2019) Mystery abounds today, because it has become virtually impossible to forecast the effect of COVID, evaluate performances as well as to decode the deeply fuzzy line that is called work-life balance. (Felstead & Henseke, 2017)

Thirdly, the pandemic has induced way more mental health issues than before. The sudden transition to working from home and self-isolation is causing unexpected mental health problems such as anxiety, loneliness, and depression. (Braverman, 2020; Staglin, 2020; Tuzovic & Kabadayi, 2021), Due to this, an uptick in drug misuse and even suicide was found. (Higgins-Dunn, 2020). Taking into account that some employees might face this more than others is important when considering employee performance.

Finally, often in contexts where organizational systems are being reexamined, the perfect worker standard, or the common unconscious partiality for employees who are usually willing to abandon familial issues at home and concentrate entirely on work while engaged with the job, may contribute to prejudice. (Williams, 2020)

To give an example of such biases, working mothers can face additional difficulties as a result of mistaken expectations that their desire for flexible working schedules clashes with their dedication to work. As a result of a historical assumption that fathers are model workers who place jobs first, they usually face less pressure when it comes to parental needs. (Correll et al., 2007) As a result, managers may unintentionally make more accommodations for men than those for women, often struggling to balance between the two.

HOW TO OVERCOME BIASES

Since it would be irrational to judge the workforce based on the company's pre-pandemic goals, focusing on each employee's personal development and learning is the way to go. It is also very important to set new goals in the new environment to avoid the lopsided standards and bench marks.

Managers need to set good policies to avoid biases in this era. For example, when answering a series of questions before judging results or when using a checklist/rubric to ensure accuracy, they can have less discriminatory feedback. *Criteria monitoring* is the term for this procedure. (Mackenzie et al., 2020) For

this, managers can set certain important and effective criteria that leads to less biased results. In the field of

videoconferencing, "visibility" can be a deadly downward decelerator. A working parent, for example, may not be able to attend every meeting and therefore be less accessible, but they may be making some otherwise significant contributions. Hence, choosing criteria that truly value and reward employees for overall efforts in the organization is important at such a time.

It is also unfortunate that employers have limited data to conduct performance evaluations in remote working. To overcome this, requesting self-evaluations and asking colleagues for their thoughts (peer-evaluation) could be a good strategy. Asking questions about the communication of the employees with the team and their working style could be a good category to analyze the employee's performance.

HOW TO GIVE FEEDBACK TO POOR PERFORMERS?

Usually, performance evaluations and appraisals are an opportunity for managers to confront poor performers and suggest ways to improve. In these abnormal times though, it is not the time to fight unnecessary battles. Instead, if an employee isn't productive, it can be more helpful to find out if there are some personal issues bothering the employee. Offering a time-bound period to ask the employee to improve their game while offering motivation could be key in converting non-performers to high performance employees. (Knight, 2020) If problems like work-life balance hinder the performance, offering some concessions in timings could be helpful to motivate the employee. Looking at the other spectrum, it is necessary to give rewards to high performers which will aid in boosting morale as well as the company's capability in retention.

RECOMMENDATIONS AND CONCLUSION

Working from home is likely to reduce motivation. According to a survey taken between 2010 and 2015, with 20,000 workers around the world, taken about motivation with respect to remote working employees, emotional pressure and economic pressure are soaring as people worry about losing their jobs, paying their rent, and protecting their health. This is likely to increase pressure and stress and reduce motivation. (McGregor & Doshi, 2020)

Managers can play an important role in increasing workers' productivity and well-being via designing high-quality remote work. The work design perspective can guide managers to design a better job for remote workers during the pandemic or even in future flexible work practices. (Wang et al., 2021) Managers should instead engage more supportive management practices especially in this extraordinary context, such as communicating with subordinates using motivating language (Madlock, 2013), building trust within the remote working team (Grant et al., 2013), and sharing information rather than close monitoring (Lautsch et

al., 2009). Giving remote employees newer challenges and making them engaged in their work can help in improving their motivation. (McGregor & Doshi, 2020)

Employees and managers should be aware of the challenges in practicing remote work. Remote working is attractive to organizations and individuals in the current digital age, because of space savings, the opportunity to utilize a global labor market, less time spent on commuting, and so forth (Baruch, 2000). Many commentators are speculating that remote working will become even more attractive after COVID-19 (Hern, 2020). Given that such challenges will influence individuals' performance and wellbeing, employees and employers need to consider the fit between flexible work arrangements and the person (Golden et al., 2006; Perry et al., 2018).

The leader in an organization plays a very important role. In a crisis as this, showing compassion and motivating employees instead of being strict about pre-covid norms of performance will stand to be a major testament to the leader of the organization and increase productivity in higher numbers.

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“An analysis on the impact of COVID-19 lockdown on human behavior of working employee of Mumbai Suburban”

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Abstract:

Human history observing a very strange time fighting and invisible combatant: the Novel COVID-19 Corona virus. Initially it is observed in the Wuhan province of China now rapidly spreading over the world. An outbreak of corona virus disease 2019 (COVID-19) caused by Severe Acute Respiratory Syndrome (SARS). Coronavirus 2 (SARS COV 2) SARS COV -2 might also be transmitted from bats and cause similar symptoms. However COVID-19 has lower Security and mortality then SARS but is much more trans missive and affects More elderly individuals than youth and more men than women more than 72000 people have contracted the virus worldwide the virus is rapidly spreading with human to human Transmission despite impost precaution.

The effect of COVID-19 is very much high as government has also planning to provide Finance benefit to the needy and poor people Wuhan Economic suffering financial loss around 56% of business in the country will be significantly affected to fight against COVID-19 government has framed various laws and rules as majority are helping government and maintaining the laws and order but on the other hand people are forcedly deliberately damaging the government rules by disturbing it.

Keywords: Corona virus, Outbreaks, COVID-19, Pneumonia, SARS COV 2, Pandemic, Work from home.

Introduction:

Coronavirus (CoV) is a massive family of viruses that causes diseases. It extent from the common cold to more severe diseases like Middle East Respiratory Syndrome (MERS-CoV) and Severe Acute Respiratory Syndrome (SARS-CoV). The novel coronavirus is a new burden of virus that has not been identified in human so far.

The first case of the COVID-19 pandemic in India was survey on 30 January 2020, originating from China.

As of 13 May 2020, the Ministry of Health and Family Welfare have confirmed a total of 74,281 cases,

24,386 recoveries and 2,415 deaths in the country. The contamination rate of COVID-19 in India is reported to be 1.7, significantly lower than in the worst affected countries. On 30 January, India declares its first case of COVID-19 in Kerala, which jump up to three cases by 3 February; all were students who had returned from Wuhan, China. No signal rise in cases was seen in the rest of February. On 4 March 22 new cases came to light, together with an Italian tourist group with 14 infected members. Protective measures were first applied in January. India initiates thermal screening of passengers arriving from China on 21 January. During February, the examine was extended to passengers from Thailand, Singapore, Hong Kong, Japan and South Korea. By early to mid-March, the government had drawn up plans to deal with an aggravate of the pandemic in the country. This included seven ministries working together to set up additional quarantine and nursing service across the country. States and twenty ministries, including Home defense, railways, labour, Minority Affairs, avigation and tourism were informed of the restriction plan. On 17 March, the Government of India furnish an advisory, advise to all Indian states to take social distancing measures as a obstructive tactics for implementation till 31 March. During the lockdown, an approximately 14crore (140 million) people were jobless. More than 45% of households across the nation have reported the drop of earnings as compared to the previous year. Fast-moving consumer goods companies in the country have crucially reduced operations and are concentrated on essentials. Some defense deals have been overdone /slow down due to the pandemic, such as the delivery of Dassault Rafale fighter jets. Stock markets in India posted their severe loses in his of the world and disrupted trade flow all around. Further, the ongoing lockdown has cleaved all interdependencies in domestic sectors. In the absenteeism of ready obtainability of such interdependency data, we propose to highlight factors, serious to the lockdown, which are likely to regulate the course of the Indian economy, in the short-term and medium-term.

Review of Literature:

This literature review minutely summarizes the most appropriate study relating to the individual parameters that influence the rational course and management of COVID-19. Due to the lack of available and validated antidotes, most of the corrective rely on the usage of public health containment and quarantine process. Primary studying points from this COVID-19 pandemic are to upheld clarity to prevent delays in threat identification. Secondly, delays in travel regulation and self-quarantine measures led to a logarithmic enlargement of cases. Lastly, there is a need to raise investments towards research and development in COVID-19. It is hard to predict the impact on Indian economic growth in the next two quarters and beyond. Any such study would require data

of intra as well as inter-country sectoral interdependence. The crisis today is no longer symmetric, as it was

when it had affected China alone. CRISIL, had then carried out an impact analysis on certain important sectors of the Indian economy, which were dependent on Chinese trade. The current scenario today has affected a large part of the world and disrupted trade flow all around. Further, the ongoing lockdown has divided all interdependencies in domestic sectors. In the absence of ready availability of such interdependency data, we propose to highlight factors, resulting to the lockdown, which are likely to influence the course of the Indian economy, in the short- and medium-term.

Objectives:

- 1 To study the level of awareness about the COVID-19.
2. To understand the problems of employee faced during the lockdown.
3. To study the human behavior Impact of COVID-19 on
4. To know how to be safe and protected from COVID-19.

Hypothesis:

1. Employees are facing monetary loss and physical stress.
2. Humans are worried and panic of the current scenario.
3. Various precautions can be considering such as maintain social distancing, washing hands frequently, covering face with face mask etc.

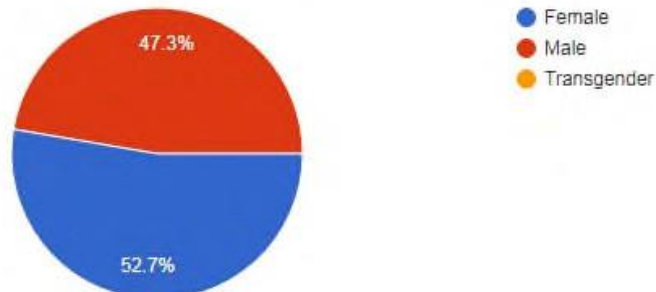
Research Methodology:

The data is based on primary as well as secondary data. To address our research questionnaire to 112 personnel of several organizations from Mumbai was conducted. The respondents were employed in industries such as automobile and fast-moving consumer goods whereas remaining participants were employed in industries such as banking and information technology. Participants were employed in different companies spread across different industrial and metropolitan locations in Mumbai. The participants were assured of private and silence of their responses. The data was collected through questionnaire as face-to-face interviews were not possible in the lockdown situation.

Findings and Interpretation:

1. Gender

112 responses

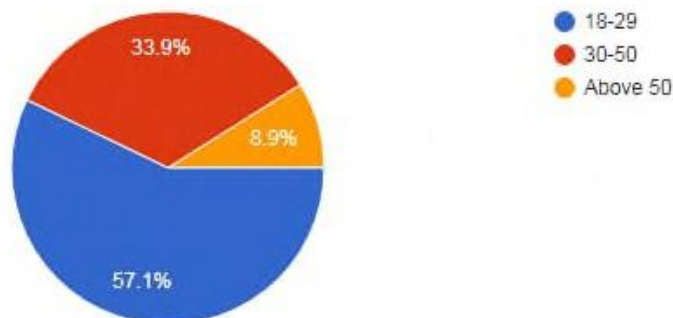


Interpretation:

As per our research female respondents are more as compare to male respondents and there is no trans gender's respondent.

2. Age group

112 responses

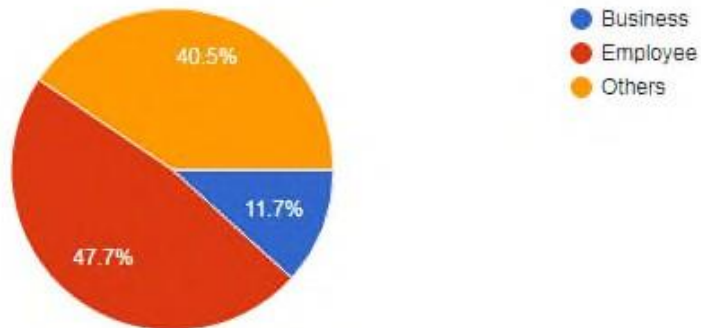


Interpretation:

In our research the age group of 18 to 29 years are highest amongst others i.e 57.1%. The age group between “30 to 50” is 33.9% and remaining 8.9% of respondents are of above 50 years.

3. Occupation

111 responses

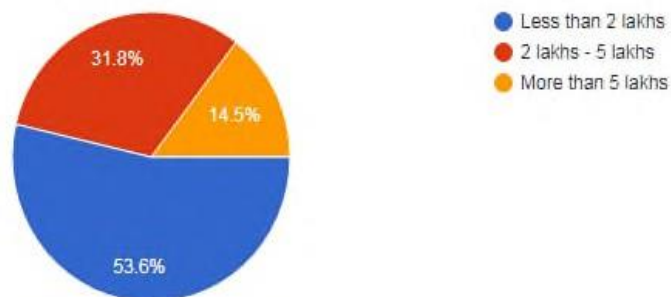


Interpretation:

In our research 47.7% are employees working at different organization at different level and only 11.7% are Business owners.

4. Annual Income

110 responses



Interpretation:

53.6% of respondents of our research are having annual income less than 2 lakhs, 31.8% respondents are lying between 2lakhs to 5 lakhs income level and only 14.5% respondents are belonging to income group of more than 5 lakh.

5. Monthly expenses

112 responses

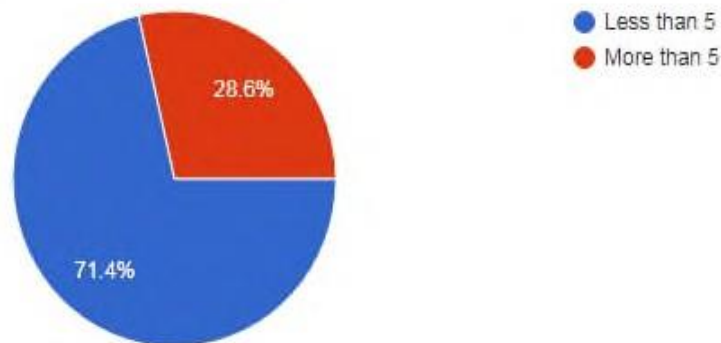


Interpretation:

Due to less income the monthly expenses of the respondents are also less. As per our research 61.6% of respondents are less spending income less than Rs. 20,000.

6. Number of family members

112 responses

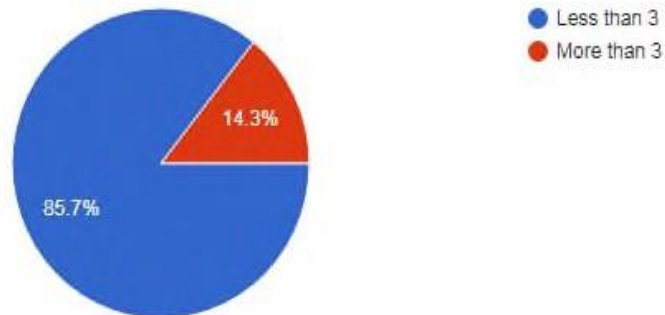


Interpretation:

There is 71.4% of the respondents who are having less than 5 family members in the family.

7. Working members in a family

112 responses



Interpretation:

From a family of 5 members more than 3 members of the family are working i.e 85.7%

8. Which will you prefer?

112 responses

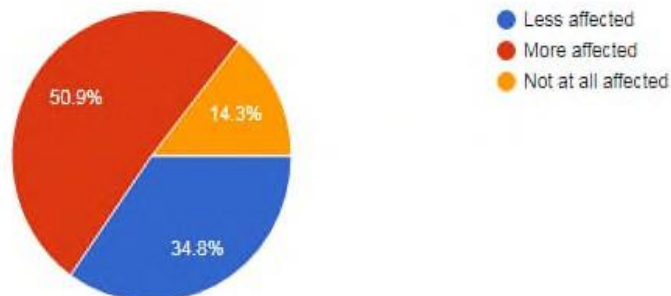


Interpretation:

As per our research the maximum of them says working from office is more convenient rather than working at home.

9. Is your work affected due to lockdown announced by government?

112 responses

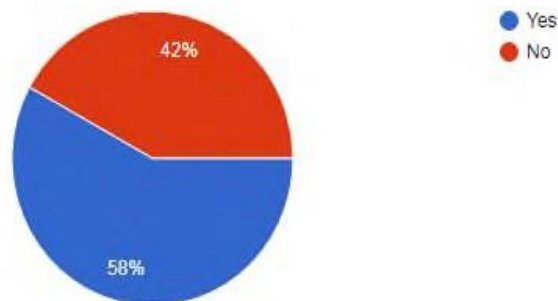


Interpretation:

Due to lockdown announced by the government majority of them work is highly affected. Only 14.3% of the respondents are not at all affected due to lockdown.

10. Are you able to complete your work on time?

112 responses

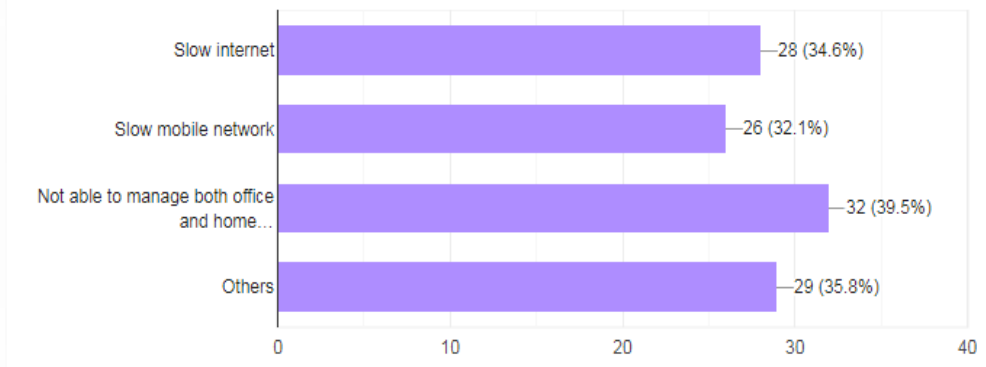


Interpretation:

Only 42% of the respondents are able to complete their work on time rest all are unable to complete the work on time.

11. If No, then what are the problems that you are facing?

81 responses

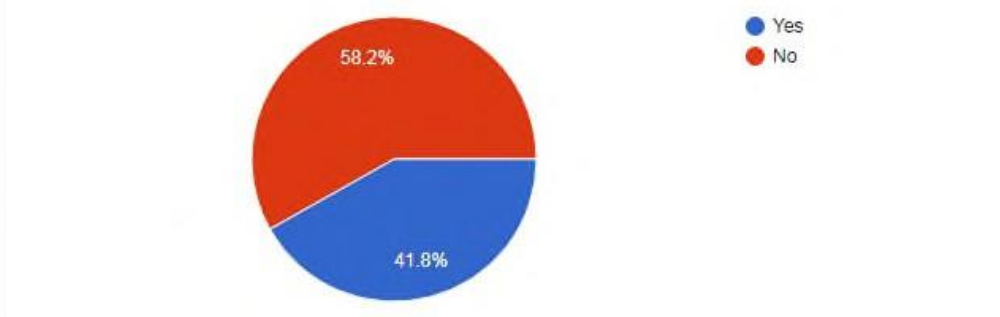


Interpretation:

There are varied problems due to which respondents were unable to complete their work on time such as not able to manage both office and home majority of says, 34.6% of them says slow internet, 32.1% says poor mobile network and 35.8% says other problems not specified

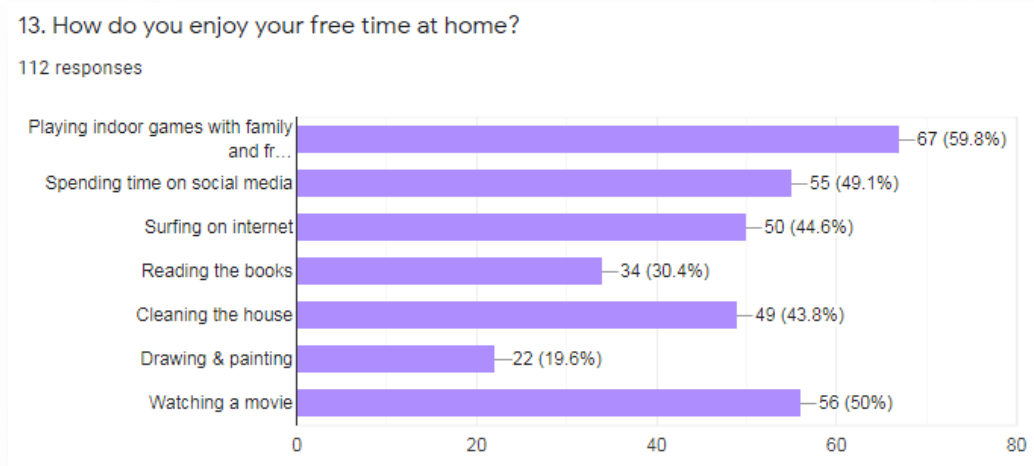
12. If you are working from home then are you pressurized from seniors to do work on weekends?

110 responses



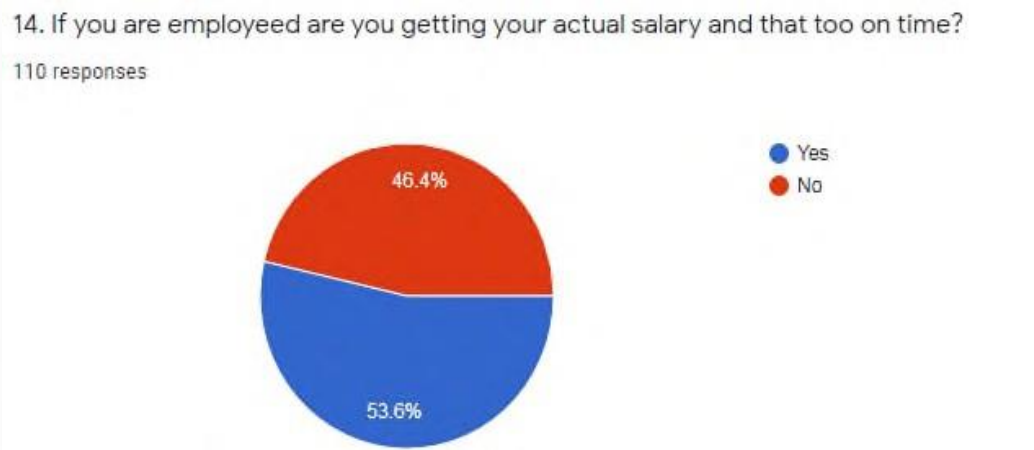
Interpretation:

58.2% of the respondents are not at all pressurized from work neither from there seniors.



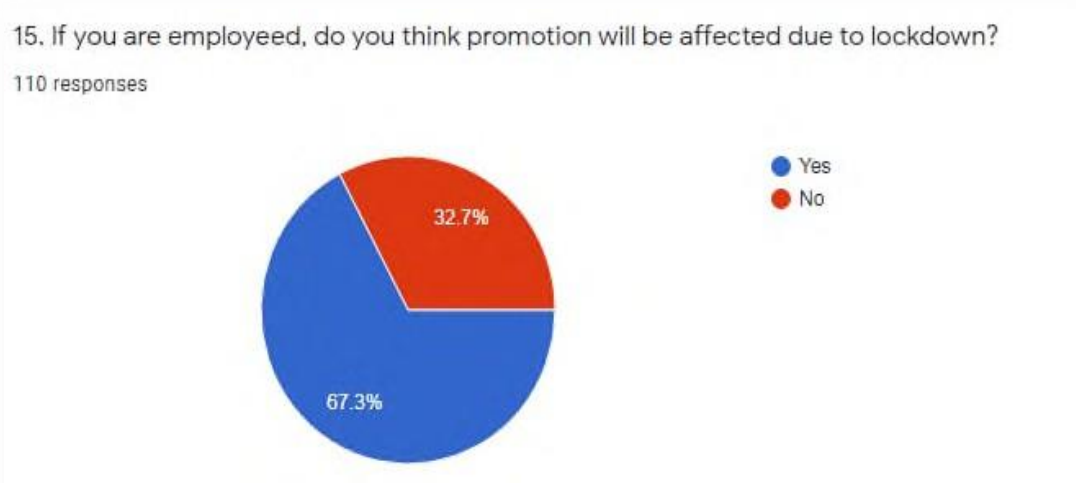
Interpretation:

59.8% of the respondent spends their time in playing indoor games with their family and friends, 50% of them by watching movies, 49.1% on social media, 44.6% by surfing on the internet, 43.8% by cleaning the house and remaining by doing their interest work.



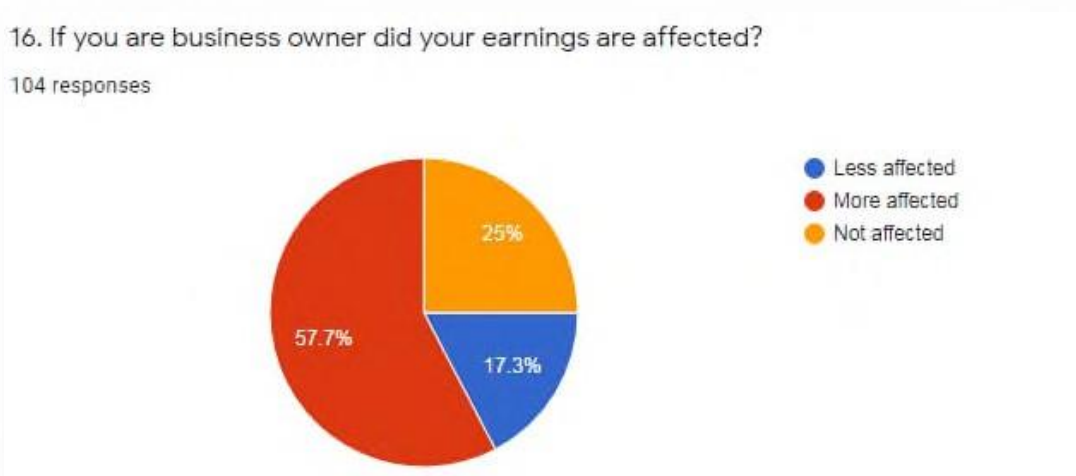
Interpretation:

There are 53.6% of the respondents who says that they are paid actual salaries on time even in lockdown phase.



Interpretation:

Majority of the respondents thinks that the promotion will be affected due to lockdown.

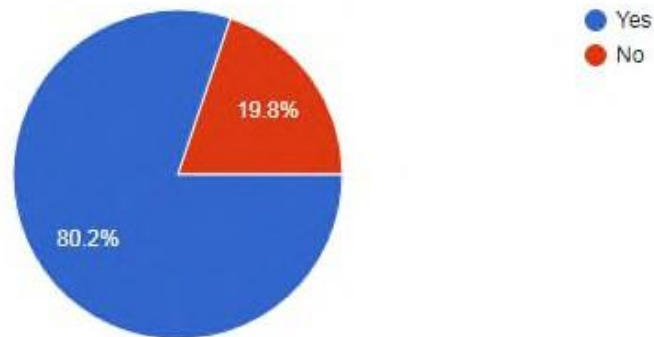


Interpretation:

More than 50% of the business owner's earnings are affected due to lockdown.

17. Are your expenses affected due to lockdown?

111 responses

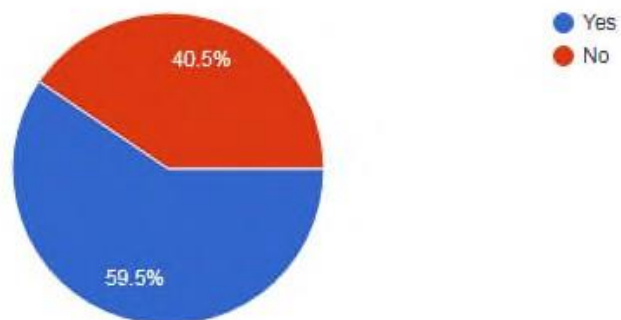


Interpretation:

There are very less respondents whose expenses are not affected at all during the lockdown.

18. Are you getting all the essentials items in your area during this lockdown?

111 responses

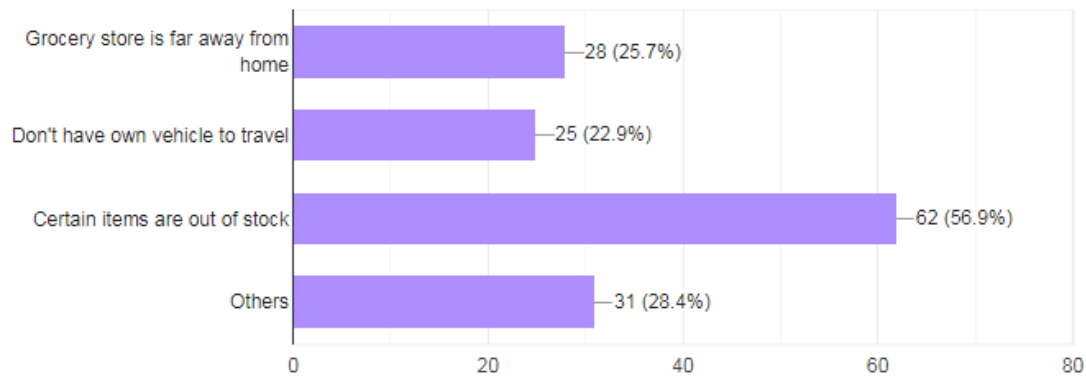


Interpretation:

There is a shortage of supply of essential goods during the lockdown due to which end user are suffering varied problems.

19. If No, then what are the problems you are facing?

109 responses

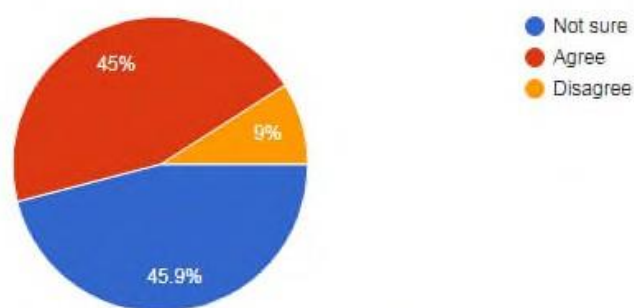


Interpretation:

The problems face by the respondents are certain items are out of stock (56.9%), grocery shop is far away from home (25.7%), pupils are not having own vehicle to travel (22.9%) and other problems (28.4%)

20. What do you think a person can perform better at office rather than working at home?

111 responses

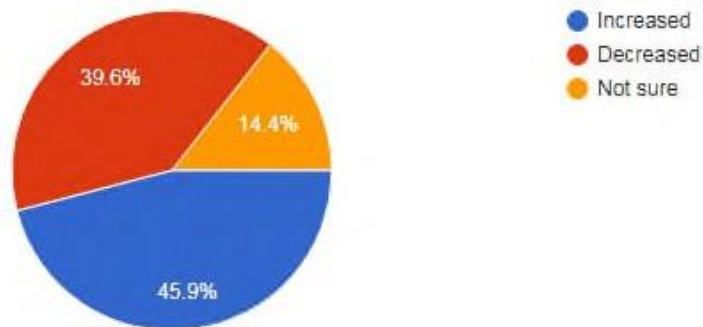


Interpretation:

With the above question 9% of the respondents disagree where 45% are agreed and rest are not sure.

21. What is the impact of lockdown on your expenses?

111 responses

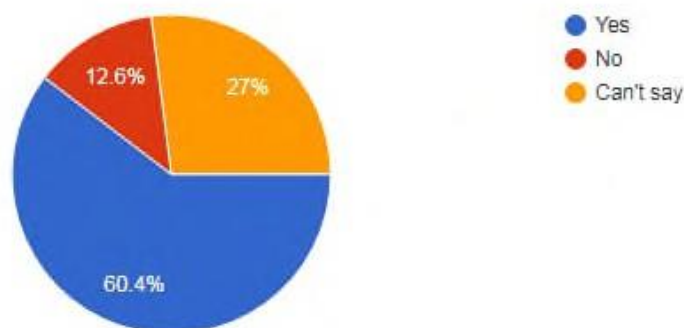


Interpretation:

Lockdown has negative impact on the respondents. The expenses have risen up for 45.9% of the pupil ad for 39.6% it has fallen down.

22. What do you think after the lockdown ends work will be more?

111 responses

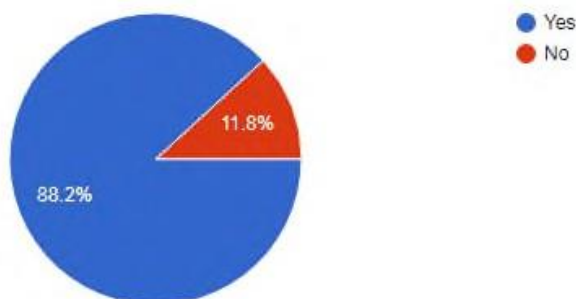


Interpretation:

60% of the respondent thinks that the work load will be more after the lockdown ends. 27% thinks can't say right now.

23. What do you think after the lockdown ends it will become difficult to take a leave from office?

110 responses



Interpretation:

The majority of the respondent's i.e 88.2% thinks after the lockdown ends it will become difficult to take a leave from office.

Limitation:

The outbreak of coronavirus, COVID-19 becoming a pandemic, shutdown of economic activities, and imprisonment of people to their homes has all happened within a few months. However, rather than meekly succumbing to the crisis, the human spirit collectively emboldened by continuing their vocation in capacities as possible. Individuals working improve virtual environments intimate reduced productivity despite increased levels of stress. However, we noticed sparks of creativity in these individuals who were necessitated by their organizations to work during forced isolation. While we did not notice the conclusion of creativity within this limited timeframe, we hope organizations will grip their employee's creative instincts. We also feel that a conglomerate work-from-home model will enable optimal and resilient business functioning in the post-pandemic era.

As the impact of COVID-19 is unlimited to human contamination and death, other associated case should be addressed, like social discrimination. For example, healthcare workers are growingly looked at as someone who can roll out the virus in the community. Furthermore, Asian Americans have been came across a rising number of episodes of intensity and hate after U.S. President made cruel and misleading comments as "China is to blame" and calling COVID-19 the "Chinese virus."

The impact of COVID has been also influence sectors like entertainment, tourism, restaurants, and the travel industry, with a tremendous upswing of job losses. Derange supply chain and fall off in stock markets are

the final consequences of these social changes, thus hitting the global economy. Finally, a greater prevalence of panic disorder, fear, depression, and other psychosocial issues has been reveal.

Conclusion:

This COVID-19 pandemic is a reminder of the versatile in the occurring planning to manage the primary and secondary infection of SARS-CoV-2. This planning can be improved by precise modeling of current data and by eradicating the misinformation in our era of data surplus. Additional variables that can strengthen antidote to this pandemic are rapidly updating scrutiny data, availability of rugged accredited information, and a multidisciplinary approach that bridges the gap in knowledge between basic sciences and clinical sciences. In such a historical moment, one would expect to place national unity above all and to put down stigmatization as well as religious/ethnic/caste/class-based polarization to the backstage. But nothing is less certain. As emigrant goes home, they face attacks and are repudiate by fear of infection. And it was not long before aversion debate surfaced in this crisis with Muslim, north-eastern, tribal or Dalit Indians, all being accused of spreading the virus. It is yet to perceive whether and how the government will take the opportunity of this crisis to further divide or rejoin its people. The immediate concern is for the poor and the minorities, who as we have seen, will be the first to be in pain from this crisis. For them, the outcome of the lockdown will be dramatic. They will die at home, in silence, maybe from a much fatal thing than the virus itself: the deepest socioeconomic inequalities that divide Indian society.

Given the large medley of situations on the Indian mainland, regional public responses seem more adequate to circumvent the economic and compassionate tragedy. The informal sector, though badly tap by the lockdown, has also proved eminently resilient in past crises and this provides hope in these extraordinary circumstances. In the longer run, investigating in agriculture industry would help regenerate the economy, by ensuring food security and reducing the urban-rural gap, blatantly revealed by the recent mass exodus. Over the past two months, COVID-19 has come to light as a public health warning around the world. It adds to the list of previous epidemic contagious disease outbreaks, including Bovine Spongiform Encephalitis in 1986, the Avian flu in 1997, the SARS in 2002, the Swine Flu in 2009, and the Ebola in 2014. These entire pandemic remind us that we live in a habitat where it is necessary to respect the relationship between animal, social life, and the environment to survive and blossom. Rapid urbanization and our attack on into forest lands has created a new interface between humans and wildlife; and exposed humans to exotic organisms often involving the consumption of unfamiliar wildlife. With COVID-19, nature is sending us a message that we need to admit the

interrelationship between animals, including pets, livestock and wildlife. The trans disciplinary One Health

approach involving professionals from many disciplines such as medicine, veterinary, environmental health, and social sciences has been advocated to limit new infectious outbreaks. The global experience is teaching that rein measures and aggressive contract tracing is compulsory to keep the infection under control until an approved therapy or a vaccine is available to the global community. They should also minimize the economic stress of disease, and improve understanding of disease mechanisms, health problems, disease emergence, and revival to respond in a proportionate and timely manner. This will help in detecting, preventing, and fight future outbreak based on our experience from COVID-19 epidemic. The implementation and development of the One Health collaborations on a global scale are reproving in reducing the warning of emerging viruses.

Suggestions:

- Help the needy personnel, while some are facing mental and financial stress.
- Everyone should support our government by obeying the laws frame by government.
- Even after lockdown maintaining social distancing, taking care of personal hygiene is necessary till situation is under control.
- Good Internet Connectivity or WIFI connection for smooth functioning.
- Middle class family is most affected with the lockdown so rent, school fees, daily expenses and other important expenses are difficult to manage so it should be reduced.
- Be calm and be safe at your home only unless any urgencies.
- It is providing new opportunities with threats so accept it.
- Working from office is more convenient rather than from home.

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Initial Public Offer & Analysis

(A Study on Burger King IPO)

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Abstract

In initial public offering (IPO), the companies have to look into the various aspects like what guidelines it has to follow, the procedure for coming to public issue of shares for the proposed objective. So the company has to fulfill various formalities and regulations specified by the controller SEBI before coming to an IPO. Scope of this project is limited to the guidelines and procedures for coming to an IPO along with the factors which leads to the success or failure of an IPO of different companies. And the scope is limited to mentioned companies which recently came for an IPO and their strengths and weaknesses for succeeding in an IPO.

Keywords: - IPO, Burger King, Strengths

Overview on IPO

The word IPO stands for Initial Public Offer and this is unique in more ways than one since it permanently changes the profile of a company and the way the promoters and the management need to think thereafter. The responsibility of living up to the expectation of the market and shareholders is a mammoth task. Given the fact that there is always a temptation for companies to look at the primary market as a source of finance through IPO route, the regulator SEBI has evolved an IPO code in the form of the SEBI (Disclosure and Investor Protection) guidelines. SEBI has also brought in several structural improvements in the way the public offers are made in the primary market.

Research Methodology

Descriptive research aims to accurately and systematically describe a population, situation or phenomenon. It can answer what, where, when and how questions, but not why questions.

Sources of Data

The data collected is mainly secondary in nature. The sources of data for this thesis include the literature published by Indian Bank and the Reserve Bank of India, various magazines, Journals, Books dealing with the current banking scenario and research papers.

Financial Markets are functionally classified as having two parts, namely,

Primary Market:

Comprises of the new securities which are offered to the public by new companies. It is the mechanism through

which the resources of the community are mobilized and invested in various types of industrial securities.

Whenever a new company wants to enter the market it has to first enter the primary market.

Secondary Market:

Comprises of further issues which are floated by the existing companies to enhance their liquidity position. Once the new issues are floated and subscribed by the public then these are traded in the secondary market.

Steps for an IPO

Following steps are consider before any company is going public.

1 Benefits of Going Public

Access to capital, Stockholders Diversification, Easier to raise new capital, Enhance Liquidity

2 Disadvantages of Going Public

Disclosure, Dilution, Loss of Flexibility, Accountability, Public Presser

3 Prospects

A formal legal document describing the details of the company is created for a proposed IPO, also making the investors aware of the risks of an investment. It is also known as the offer document.

4 Red Herring Prospects

A red herring prospectus, as a first or preliminary prospectus, is a document submitted by a company as part of a public offering of securities.

5 Book Building Issues

It is the process by which an attempt is made to determine the price at which the securities are to be offered based on the demand from investors.

6 Fixed Price Issues

Price at which the Security is offered/allotted is known in advance to the investor.

7 Brokers

All the recognized stock exchange members are called brokers and thus any member of a recognized stock exchange can become a broker to the issue.

8 Banker to the Issue

Any scheduled bank registered with SEBI can be appointed as the banker to the issue. Several commercial banks are working as bankers to the issue. They get fees on amount collected by them. There are no restrictions on the number of bankers to the issue.

9 Register and Transfer Agents

Registration with SEBI is mandatory to take on responsibilities as a registrar or share transfer agent. The registrar provides administrative support to the issue process. Each agent is registered with SEBI. Hey have to

maintain net worth and infrastructure criteria.

10 Over Subscription Allotment

It is said an IPO oversubscribed when the number of shares that investors want to buy is higher than the number of shares available in the stock exchanges.





11 Price Band

Price band refers to the band within which the investors can bid. The spread between the floor and the cap of the price band is not more than 20% i.e. the cap should not be more than 120% of the floor price.

Burger king company Background

Burger King is the India's fastest growing quick service restaurant chains. It is the second largest fast food burger brand with having 216 Burger-King restaurants and 8 Sub-Franchised Burger King restaurants.

IPO Opening Date	Dec 2, 2020
IPO Closing Date	Dec 4, 2020
Issue Type	Book Built Issue IPO
Face Value	₹10 per equity share
IPO Price	₹59 to ₹60 per equity share
Market Lot	250 Shares
Min Order Quantity	250 Shares
Listing At	BSE, NSE
Issue Size	135,000,000 Eq Shares of ₹10 (aggregating up to ₹810.00 Cr)
Fresh Issue	75,000,000 Eq Shares of ₹10 (aggregating up to ₹450.00 Cr)
Offer for Sale	60,000,000 Eq Shares of ₹10 (aggregating up to ₹360.00 Cr)

Category	IPO Subscription
QIB 	86.64x
NII 	354.11x
RII 	68.15x
Total 	156.65x

Conclusion of IPO

The following are the things considered before applying for an IPO : An IPO is the first sale of stock by a company to the public. Broadly speaking, companies are either private or public. Going public means a company is switching from private ownership to public ownership. Going public raises cash and provides many benefits for a company. Factors to be Considered before applying for an IPO The historical record of the firm providing the Initial Public Offerings. Promoters, their reliability, and past records. Products offered by the firm and their potential going forward.

Whether the firm has entered into a collaboration with the technological firm. Project value and various techniques of sponsoring the plan. Productivity estimates of the project. Risk aspects engaged in the execution

of the plan.

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Impact of Covid-19 on Higher Education in India.

Shivani Jadhav

Viva Institute of Management and Research

Abstract:

Novel Corona Virus(Covid-19) has become a worldwide health concern which has led to Lockdowns in almost all the countries in the world including India. The exact cure for this virus is yet to be found therefore the number of cases is still increasing in various parts of India. To control the spread of the disease Government of India declared a total lockdown last year in March 2020. This impacted everything in India especially the education system. Because even after unlocking as precaution schools, colleges/universities were kept closed.

This study focuses on the impact of Covid-19 on Higher Education in India. The study is done based on secondary data collected from various sources of information like news articles, research papers, and websites. This paper also highlights the initiatives taken by the Government of India and private institutions to keep the education of students going even in the pandemic situation.

Keywords: Covid-19, pandemic, higher education, lockdown, Government of India

Introduction:

Novel Corona Virus (Covid-19) has become a worldwide health concern since last year i.e. from March 2020. The first case of this virus was detected in China. The exact cure for this virus is yet to be found. The symptoms for this disease are cold, cough, fever and breathing problem. Since it is a virus the spread from one person to another can be observed which has therefore increased the number of cases. As per World Health Organization (WHO) wearing masks and sanitizing hands is considered as best precautionary measure. After the rise in death tolls and number of diagnosed people, Government of India declared a total lockdown in the country. This lockdown adversely impacted everything especially education sector. Even after the lockdown was pulled up, schools, colleges/universities were not allowed to open for students taking into consideration students' health.

This research study shows the impact particularly on the Higher Education. This study is based on secondary data collected from various sources of information like books, research papers, news articles, and websites. The principal objective of this research is know the negative as well as positive impact of Covid-19 on higher education and what initiatives were taken by Government and private institutes to overcome problem of interrupted education.

Objectives:

- To study the **positive** impact of Covid-19 on Higher Education.
- To study the **negative** impact of Covid-19 on Higher Education.
- To know the initiatives taken by Government and private institutions.

Methodology:

This research is based on secondary data collected from various sources of information like news articles, reports, research papers and websites.

Review of Literature:

1. Online education enables the teacher and the student to set their own learning pace, and there's the added flexibility of setting a schedule that fits everyone's agenda. As a result, using an online educational platform allows for a better balance of work and studies, so there's no need to give anything up. In a space as vast and wide as the internet, there are infinite skills and subjects to teach and learn i.e. it offers a wide range of program selection. Not only do you save time, but you also save money, which can be spent on other priorities. Unlike in-person education methods, online education tends to be more affordable. There's also often a wide range of payment options that let you pay in installments or per class. This allows for better budget management. Many of you may also be subject to discounts or scholarships, so the price is rarely high.

[Gemma Josep is the Content Manager for Classgap (an online platform whose purpose is to facilitate communication between teachers and students.)

2. In India as effectively, the federal government as a facet of the nationwide lockdown has closed each academic institution, as a consequence of which, learners going from school-going kids to postgraduate college students, are affected. The UNESCO estimates that around 32 crores of college students are affected in India, incorporating these in faculties. An entire revolution within the method we are taught at the moment has been achieved by Know-how. Every pupil will get involved with elite training, which is not straightforward to bestow by the traditional white chalk and chalkboard method of teaching. This new studying is extra attention-grabbing, customized, and pleasant. The construction of the digital education infrastructure by the Government of India presently seems to be troublesome as a consequence of the absence of price range. Additionally, even when the digital infrastructure is fabricated, making ready have to be given to the lecturers to make use of the digital system to offer genuine and correct, uninterrupted, and seamless training to the scholars. Remote learning more and more depends on the dependable energy flexibly and common Web connectivity which can be a fantastical factor for Tier 2 and Tier 3 cities in India. One other

problem is that e-learning comes throughout as considerably inconsistent and impersonal expertise. Additionally, e-learning is more likely to witness an excessive dropout charge as a result of the absence of an environment for inspecting.

College students might be likely to get distracted by gaming consoles, web-based media at dwelling and possibly will not really feel a way of the community whereas taking online lessons. Profitable supply of training can also be in the query as a result of studying on the degree of upper training and studying on the kindergarten/college degree could be completely different. Digital training cannot be utilized the identical at each degree of training. It is not simply barely the query of granting fixed and uninterrupted studying throughout the outbreak of the COVID 19 pandemic but moreover probably the most important problem for the teacher is to zero in on the overall elements of a well-developed course. Growing a purposeful and well-defined online course, which underpins the educator and learner, means devoting the suitable time and embedding the relevant course components into the e-learning surroundings. Utilizing the expertise, we will, if not present a strong variety to the traditional training system, mitigate and compensate for the impediments posed and inconvenience prompted as a consequence of the COVID 19 pandemic to the training system and learners by extension. The educational institutions in India, from faculties to universities, can use this current adversity as a blessing in disguise and make digital training a major facet of the educational course for all learners in the future.

[Covid-19 and its Impact on Education system in India, article by Indialegal.com, Oct 2020]

3. Due to the closedown of educational institutes, it is estimated to affect around 600 million learners across the world. All major entrance examinations are postponed including engineering, medical, law, agriculture, fashion and designing courses, etc. This situation can be a ringing alarming bell mainly in private sector universities. Maybe some faculties and employees may face salary cuts, bonuses and increments can also be postponed. The **lockdown** has generated uncertainty over the exam cycle. Maybe universities may face an impact in terms of a slowdown in student internships and placements, lower fee collection that can create hurdles in managing the working capital. The structure of schooling and learning includes teaching and assessment methodologies and due to closure, it will be affected. Technology may play an important role in the lockdown period like study from home and work from home. In India, some private schools could adopt online teaching methods. Low-income private and government schools may not be able to adopt online teaching methods. And as a result, there will be completely shut down due to no access to e-learning solutions. In addition to the opportunities for learning, students will also miss their meals and may result in economic and social stress. Higher education sectors are also disrupted which again paves an impact on the country's

economic future. Various students from India took admissions in abroad like the US, UK, Australia, China,

etc. And these countries are badly affected due to **COVID-19**. Maybe there is a possibility that students will not take admissions there in the future and if the situation persists, in the long run then there will be a decline in the demand for international higher education also.

[Impact of Coronavirus on Education in India by Shikha Goyal, jagranjosh.com, April 2020]

“In developing countries like India, where online education was not very common, the pandemic transformed the conventional chalk-talk teaching model to one driven by technology with the single stroke of a pen. The COVID-19 crisis forced a move towards online teaching and learning, thereby creating space for more flexible learning possibilities, exploring blended learning, and mixing synchronous learning with asynchronous learning. The pandemic has led to the capacity building of staff and faculty, compelling them to learn and test new tools and systems for online teaching and learning. This obviously will lead to an increase in innovation in teaching pedagogies, as well as delivery modalities. The pandemic has worked as a wake-up call and demonstrated the importance of technology in teaching, learning, and research. As India is a large and diverse country, with about 38 million student population in about 1000 universities and 47,000 colleges, the availability of technical infrastructure for imparting online education varies over the length and breadth, creating a digital divide and a sense of inequity in the minds of the students. Similarly, at students’ end, access to devices, networks, and sufficient bandwidth is depriving a considerable portion of students from their studies and furthering this divide. Adopting complete online learning is also becoming a health hazard for students in terms of diseases like obesity, sleep disturbances, spinal problems, anxiety, and depression. The Indian Government, universities, and educational administrators are using a multipronged approach to cope up with the complexities of the situation and minimize the negative impact of the COVID-19 crisis. Many key reform initiatives were undertaken by the universities to build resilience, ensure continuity, and create an impact in times of COVID-19. These included the transition to online classrooms to maintain academic continuity, knowledge creation through Webinars, ensuring emotional wellness by building strength, support, and awareness, the launch of online & blended learning mode degrees, learning and development by building access for student communities to online MOOCs and e-resources, healthcare infrastructure upgrade, creating scholarship opportunities, global immersion by expanding international collaborations, admissions mobility by adopting AI-enabled processes, the establishment of The Office of Digital Learning & Online Education, etc. Other Government Initiatives were - To help the students under duress amidst the lockdown, a web portal (<https://helpline.aicte-india.org>) was created to support stranded students and re-connect them to their family, schools, colleges and meet their urgent personal needs, including psychological support, National Educational Alliance for Technology (NEAT), The Enhancement in

Learning with Improvement in Skills (ELIS) portal was created, ‘Drug Discovery Hackathon’ as a national

initiative to support the drug discovery process through the participation of professionals, faculty, researchers, and students. SWAYAM hosted about 2000 complete courses, including teaching videos, weekly assignments, examinations, and credit transfers. The Association of Indian Universities (AIU) also initiated many new activities to minimize the impact of the crisis. Various activities, such as Online Faculty Development Programs to train faculty for online teaching, National and International Webinars, online workshops, and more are being progressively taken up by AIU to equip faculty members with the skills of transacting online curriculum.

India has taken sufficient steps to combat the impact of COVID-19, but it is felt that the government and institutions need to invest heavily in technical infrastructure to enable the shift from a conventional to a blended education model. Learning assessment and examination approaches should also be reviewed in order to comply with online teaching and learning pedagogy. High-quality Open Source Educational learning resources in various Indian languages should be developed, especially in subjects requiring practical skills. The developing and training of staff and faculty for online teaching and learning pedagogy through extensive capacity-building programs would go a long way in improving the quality of online teaching and learning.” [The Impact of Covid-19 on Higher Education in India by Dr. Pankaj Mittal, Secretary-General, Association of Indian Universities published in Regional/National Perspectives on the Impact of COVID-19 on Higher Education, published by the International Association of Universities, August 2020]

Findings:

Positive Impact

Introduction to technology in Education:

Even though technology has advanced so much and is used in almost every sector in India, education sector was still a bit behind. And because of Covid-19 that caused lockdown forced/compelled the education sector to adapt technology. Almost all of the colleges/universities went for online education.

Digital Literacy:

Many senior teachers and non-technical background teachers learned to use digital background. Not only one digital platform but they were able to use various digital platforms for teaching process. The same goes for students who were non-technical as well as who were not digital platform users, they started using digital platforms and are trying to adapt to this new change.

Global Education:

Since education went online not only in India but in many other countries it open gate to global learning and teaching opportunities. With the help of online education, students were able to gain various diploma,

certifications, degrees from colleges or education institutes across the globe. Exposure to this online education

gave opportunity to teachers to teach students from other countries, because of which the teachers/professors could earn extra or also for survival in this hard time where earning had become difficult.

Blended Learning:

Blended teaching-learning structure/process increased. For example, many institutes taught online but told the students to take notes so that students are not sitting ideal during the lecture and also checking the notes by asking them to e-mail or WhatsApp or any messaging app.

Online Exam and Assessments:

Online education gave rise to online examinations. Most of the online examinations are objective based (MCQ) which helped the students score good marks and is much easier compared to traditional method of exam. The assessment for the teachers also became easier because it is technology based that means once the data is entered it is made to scan the answers and generate instant reports.

Entrepreneurship:

The major positive impact was it gave rise to entrepreneurs. Covid-19 led to lockdown and lockdown led many companies especially small scale to shut (temporarily or permanently) because of which many lost their job including the students who were earning while learning. This situation gave an opportunity to many youngsters to start their own business like home bakery, food stalls/cafes, e-commerce etc.

Negative Impact

- **Academic Schedule messed up:**

The whole academic schedule was messed up because of Covid-19. Many entrance exams and regular exams were postponed or cancelled, many admission procedures were postponed. This impact the studying schedule of the students as well.

- **Unprepared teachers and Students:**

A large number of teachers and students were not prepared or trained for the new change i.e. online education which in turn also caused delay in exams and syllabus completion. Since many teachers and students were not used to online platform it took time for them to get adapted to this new method of teaching-learning.

- **Extra-Curricular Activities hampered:**

A large number of students who were into extra curriculum activities their schedule and practices/training were stopped and postponed. Colleges festivals, competitions, seminars, etc. were all cancelled.

- **Health impacted:**

Not only physical health issues were observed in the students and teachers but also mental health issues were

observed. Many students and teachers faced problems like stress, anxiety, depression, obesity, inactiveness,

etc.

- **Unemployment:**

As mentioned in above point academic schedule was messed up so, many students who were going through placement procedure their placement producers were postponed and in many cases students those whoever were placed their placement was cancelled. Also many companies had faced negative economic impact they resisted in hiring new employees.

- **Cheating and improper assessment:**

Even though online exams were in proctored mode still students found ways to copy during exam and therefore students who were low performer managed to score good marks. Teachers felt that assessment was not satisfactory as they were unable to assess the overall performance of the students i.e. the behaviour, concentration level, memory, etc.

- **Global opportunities reduced:**

The risk of spread of Covid-19 increased the fear in universities/colleges to accept in-campus admissions from students. Also many students who were already in-campus in other countries they were sent back to India.

Initiatives taken by Government and other institutes:

Swayam is the national online education platform hosting 1900 courses covering both school (classes 9 to 12) and higher education (under graduate, post graduate programs) in all subjects including engineering, humanities and social sciences, law and management courses. The unique feature is that; it is integrated with the conventional education. Credit transfers are possible for SWAYAM courses (max. 20%). Website: <https://swayam.gov.in/>

Swayam Prabha has 32 DTH TV channels transmitting educational contents on 24 x 7 basis. These channels are available for viewing all across the country using DD Free Dish Set Top Box and Antenna. The channel schedule and other details are available in the portal. The channels cover both school education (classes 9 to 12) and higher education (undergraduate, postgraduate, engineering Out-of-school children, vocational courses and teacher training) in arts, science, commerce, performing arts, social sciences and humanities subjects, engineering, technology, law, medicine, agriculture. Website: <https://swayamprabha.gov.in/>

e-PG Pathshala is for postgraduate students. Postgraduate students can access this platform for e-books, online courses and study materials during this lockdown period. The importance of this platform is that students can access these facilities without having internet for the whole day. Website: <https://epgp.inflibnet.ac.in/e-GyanKosh> (<http://egyankosh.ac.in/>) is a National Digital Repository to store and

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share the digital learning resources which is developed by the Open and Distance Learning Institutions of

India. Items in eGyanKosh are protected by copyright, with all rights reserved by Indira Gandhi National Open University (IGNOU).

Gyandarshan (<http://www.ignouonline.ac.in/gyandarshan/>) is a webbased TV channel devoted to educational and developmental needs for Open and Distance Learner. A web-based TV channel devoted to educational and developmental needs of the society

Gyandhara (<http://ignouonline.ac.in/Gyandhara/>) is an internet audio counseling service offered by IGNOU. It is a web radio where students can listen to the live discussions by the teachers and experts on the topic of the day and interact with them through telephone, email (gyandhara@ignou.ac.in) and through chat mode. e-Adhyayan (e-Books) is a platform that provides 700+ e-Books for the Post-Graduate courses. All the e-Books are derived from e-PG Pathshala courses. It also facilitates play-list of video content.

e-Pathya (Offline Access) is one the verticals of e-PG Pathshala which is software driven course/content package that facilitates students pursuing higher education (PG level) in distance learning as well as campus learning mode. It also facilitates offline access.

National Digital Library of India (NDLI) (<https://ndl.iitkgp.ac.in/>) is a repository of e-content on multiple disciplines for all kinds of users like students (of all levels), teachers, researchers, librarians, library users, professionals, differently-abled users and all other lifelong learners. It is being developed at Indian Institute of Technology Kharagpur.

SAKSHAT (<https://sakshat.ac.in/>) is one Stop Education Portal for addressing all the education and learning related needs of students, scholars, teachers and lifelong learners. The portal provides the latest news, press releases, achievements etc related to Ministry of HRD. So one can visit SAKSHAT to know the world of online learning.

National Educational Alliance for Technology (NEAT)(<https://neat.aicte-india.org/>) is an initiative for skilling of learners in latest technologies through a Public-Private partnership model between the Government (through its implementing agency AICTE) and the Education Technology companies of India. It brings the best technological products in education pedagogy on a single platform for the convenience of learners.

FOSSEE (<https://fossee.in/>) is short form for Free/Libre and Open Source Software for Education, which is developed to promote open source software for education as well as professional use. Virtual Labs (<http://www.vlab.co.in/>) has developed web-enabled curriculum based experiments designed for remote operation. It has over 100 Virtual Labs consisting of approximately 700+ web-enabled experiments which

are designed for remote-operation. It provides remote-access to Labs in various disciplines of Science and

Engineering. These Virtual Labs caters to students at the undergraduate level, post graduate level as well as to research scholars.

e-ShodhSindhu (<https://ess.inflibnet.ac.in/>) is a collection of e-journals, e-journal archives and e-books on long-term access basis. It has 10,000+ e-journals, 31,35,000+ e-books. It provides access to qualitative electronic resources including full-text, bibliographic and factual databases to academic institutions at a lower rate of subscription.

Shodhganga (<https://shodhganga.inflibnet.ac.in/>) is a platform for research students to deposit their Ph.D. theses and make it available to the entire scholarly community in open access. The repository has the ability to capture, index, store, disseminate and preserve Electronic Theses and Dissertations submitted by the researchers

e-Yantra (<https://www.e-yantra.org/>) provides hands-on experience on embedded systems. It has about 380 Lab and made 2300+ colleges benefited.

Recommendations/ Suggestion & Limitation:

Institutes should train students and teachers to utilize the online process of education.

Teachers and students should use the government's online platforms/portals as much as possible to fulfil the gap of learning. Since there are so many teaching-learning platforms one should analyse and choose the most suitable programme from these platforms.

Also Government and other private sectors should try as much possible to provide online employment/internships wherever possible so that there is decrease in unemployment.

The major limitation of this research is it does not contain any statistical data.

Conclusion:

Covid-19 has created a massive impact on the education in India in negative as well as positive way. India still has to go a long way to reach out to students in remote areas. Utilization of technology along with traditional methods is need of the hour and everyone should accept this positive change. Government of India and universities/colleges are trying to provide their best support and solutions for the students and teachers so, both should take its whole advantage to move ahead in this crisis. This online education will help students and teachers to get global exposure which will create a great impact positively on the education in India. They can adopt many subjects, techniques and methods of different education system from across the globe

especially if possible from the best universities and colleges of the world. This is time where Indian Education

can try to bring change in Education system. Also to bring out this change technological infrastructure needs to be well developed. Covid-19 certainly has created a huge negative impact overall but has also opened gates to many opportunities and useful and productive changes.

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A Case Study Report on Post Covid-19 Impact On Micro, Small & Medium Enterprises in Maharashtra

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Abstract

The Maharashtra economy is India's biggest. It is one of the Indian States most urbanized. Mumbai, Maharashtra capital, with almost all the big banks, financial institutions, insurance firms and mutual funds in Maharashtra, is considered the financial capital of India in its headquarters. The largest Bombay Bond in India, the oldest in Asia, is also located in area. The Bombay Bonds are located in India. In Maharashtra there are more than 41 percent of the S&P CNX 500 member companies.

Maharashtra is India's most industrialized territory, producing 20 percent of the country's industrial production. Industry contributes nearly 46 percent to GSDP. Maharashtra is the second largest exporter of annual exports of software for 80,000 crores and has software parks in many cities

across the state. In Maharashtra, the MSME sector is the second largest job creator after agriculture,

and it serves as a breeding ground for entrepreneurs and innovators, with significant help in strengthening the market ecosystem. The total number of MSMEs in India is 63 million, with 110 million people working. More than 6,000 items are generated by Indian MSMEs for local and global consumption. According to DGCIS numbers, the volume of MSME-related goods in India was \$147,390.08 million in 2017-18, accounting for 48.56 percent of total exports. MSMEs that are further integrated with global value and supply chains play an important part in global trading processes. According to 2019 data, the sector contributed 29 percent of total national GDP.

Keywords: Post Covid-19, Micro, Small & Medium Enterprises, Export

Introduction

Despite its status as the industrial sector's backbone, Maharashtra's MSME sector is in poor financial shape. Despite numerous schemes aimed at it, the sector faces an uncertain future due to high nonperforming assets (NPAs) and low credit disbursement. Various analyses, reports, and polls have consistently demonstrated that this sector is a key driver of the country's socioeconomic growth. In light of the government's current goal to achieve a \$5 trillion economy by 2025, all of this becomes even more important. With a projected contribution to GDP of 50%, the MSME sector may play an important role in achieving this target. The Indian MSME sector's potential remains untapped, which is one of the reasons why government policies are now more convergent toward creating a more resilient and wide-ranging climate.

The declaration of a national lockdown plunged MSME operators, employers, and external partners into an unprecedented circumstance in which no one had experience coping with such a situation. The prolonged lockdown had a detrimental effect on finished products delivery, raw material sourcing, and employee availability to function in manufacturing and supply processes. During the period of April to June 2020, the sector faced difficulties linked to loan repayment, wages/salaries, regulatory dues, and so on.

According to survey findings, the Covid-19 pandemic disrupted MSMEs' earnings by 20 to 50 percent, with micro and small businesses bearing the brunt of the impact due to a liquidity shortage. Enterprises in the vital commodity industry did well in terms of interrupted but predictable cash flows. Some companies have innovated by shifting their focus from non-essential products to essential commodities, such as hand sanitizer and toiletries, PPE kits, reusable masks, and so on,

and have been able to survive in difficult times as a result. As a result of disrupted supply chain

networks and intrastate lockout clauses, MSMEs in rural areas faced a number of challenges.

Industrial Area & Topography & Financial position Maharashtra

Maharashtra is India's second most populous and largest state in terms of land area (3.08 lakh sq.km). The state has a population of 112,372,972 people, according to the 2011 Census. (This is a placeholder.) This represents 9.29% of India's total population. The Arabian Sea separates it from the rest of the world. Gujarat is located in the west, Madhya Pradesh is located in the north, Andhra Pradesh is located in the southeast, and Karnataka and Goa are located in the south. The Konkan Coastal runs for around 720 kilometres.

There are provisions for local self-government in rural areas, and the state has a long history of establishing legislative bodies for district planning. The state is divided into 33 Zilla Parishads, 355 Panchayat Samitis, and 27,993 Gram Panchayats. 23 Municipal Corporations, 222 Municipal Councils, 4 Nagar Panchayats, and 7 Nagar Panchayats administer the metropolitan areas. The company's headquarters are in Mumbai, Maharashtra's capital and India's financial capital. The majority of India's big companies and financial institutions trade on the country's major stock exchanges and capital markets. Commodity exchanges can be found in Mumbai.

People who are working under MSME's in Maharashtra

According to the workforce composition in 2001, the proportion of key employees to the total population in the state decreased from 39.3 percent in 1991 to 35.9 percent in 2001. Nonetheless, the proportion of marginal jobs to the total workforce, which was 3.7 percent in 1991, has risen, significantly (6.6 percent) in 2001. The proportion of primary employees in comparison to total workers, which was in 1991, the figure was 91.4 percent; by 2001, it had dropped to 84.4 percent.

Table 1.1: Number of MSME's In Maharashtra 2020Source: Ministry of MSME, Govt. of India

	Number of MSME's In Maharashtra 2020			
Type	Micro	Small	Medium	Total
Numbers	1,57,192	78,820	6,074	2,42,086

Maharashtra's State Income is projected to be Rs. 8,71,891/- crore in current prices for 2009-10, with a per capita State Income of Rs. 74,027/-. If prices remain constant, the state income in 2009-10 is expected to be Rs. 6,34,829 crore, with a per capita state income of Rs.57,458/-. Despite its status as the industrial sector's backbone, Maharashtra's MSME sector is in poor financial shape. Despite numerous schemes aimed at it, the sector faces an uncertain future due to high nonperforming assets (NPAs) and low credit disbursement.

Lending to the MSME market, along with agriculture, infrastructure, and education, is part of a bank's priority lending portfolio. At the start of the fiscal year, banks are issued a deadline for lending to SMEs, which they must meet by the end of the year. This is analogous to agricultural banks, which are expected to go above and beyond in lending to these businesses, which account for the vast majority of jobs in the industrial sector.

Development in the MSME Sector:

In the state's industrial economy the sector of micro, little and medium-sized enterprises plays an important role in helping to achieve industrial growth, export, and job generation. In compliance with the provisions of the MSMED Act, the Development Commissioner (MSME), Government of India, New Delhi, develops the country's MSME policy and develops schemes and programmes for the MSME sector. The following are the current concepts of Micro, Small, and Medium Enterprises in the manufacturing and service sectors, as defined by the MSME Development Act of 2006.

Table 1.2: New definition of MSME's by Govt. of India

Source: Ministry of MSME, Govt. of India & RBI

Category	Manufacturing	Service Sector
	Investment in Plant & Machinery (excluding Land & Building)	investment in equipment (excluding Land & Building)
Micro	Upto Rs. 25 lakhs	Upto Rs. 10 lakhs
Small	Above Rs. 25 lakh upto Rs. 5 Crore	Above Rs. 10 lakh upto Rs. 2 crores
Medium	Above Rs. 5 crores upto Rs 10 crores	Above Rs. 2 crore upto Rs. 5 Crore

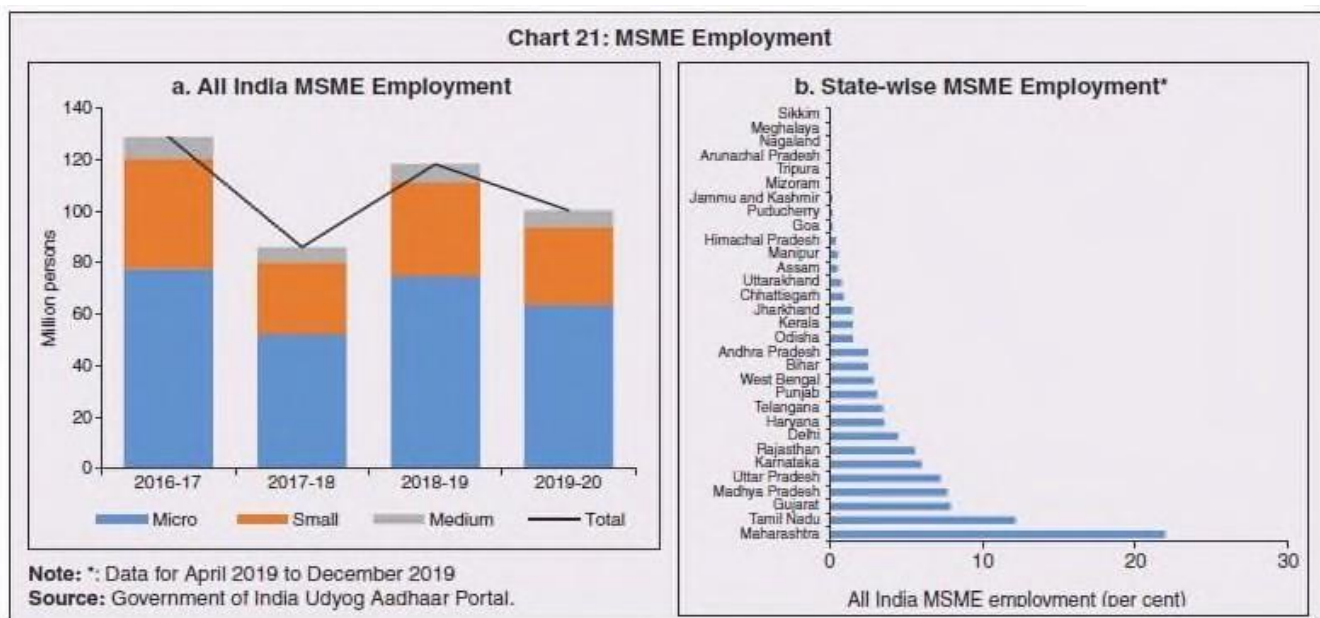


Fig. : MSME's State wise Employment dataSource: Ministry of MSME, Govt. of India

Banks had disbursed Rs. 90,081.15 crore, or 36%, of the Rs. 2,48,489 crore goal for the current fiscal year as of September 30, 2020. Banks, on the other hand, have registered 26.83 lakh MSME accounts as NPA, with an unpaid balance of Rs 2,54,202 crore. According to industry insiders, the sector's biggest problem is the high level of NPAs combined with limited credit line availability, despite India's positive industrial development.

Objectives of Study

- ✓ To investigate the effect of coronavirus on Maharashtra's MSME & classify prospective small-scale businesses that are more vulnerable to risk.
- ✓ To examine the effect of the coronavirus pandemic on jobs in Maharashtra's MSME market.
- ✓ To propose proposals to strengthen the current state of Maharashtra's MSME sector.
- ✓ To explain and categories the effects of the covid-19 pandemic on different small business segments. Identifying the case's main problems
- ✓ To perform an overview of the case focused on applicable scientific principles from the unit or specialty.
- ✓ To determine the resources/techniques that can assist in reorganizing and sustaining the development of a limited size enterprise back to full scale.

REVIEW OF LITERATURE

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(SME's) in India”. This case study covers various factors such as Indian Economy and its aspects as of India’s economy was hit hard by the Covid-19 virus. Coronavirus affects SMEs in India. If all calms down, they can continue to change and adapt. Protections and sanitation approaches, a new suppliers, streamlining of their product line, and a more thorough review of supply chain and emergency protocols were implemented in reaction to this challenge. SME, with the scourge of the corona virus. ^[1]

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5. “Prof. D. Kumar Das has published a research paper based on The Impact of COVID-19 in Indian

Economy – An Empirical Study” this paper studied Many companies in India are suffering because of the latest pandemic. The COVID-19 impact on domestic demand of the corona virus pandemic could lead to a slowdown. The effect of the delay in demand would have a longer term impact on various industries, especially if demand is discretionary. This will lead to losses of purchasing power as a consequence. The real GDP of India declined to its lowest level in six years over the fourth quarter of 2019-20. In 2020-21, growth in India is projected to range from 5.3% to 5.7%. There were some vulnerabilities in the global framework with the COVID-19 pandemic, also known as the coronavirus. This virus has managed to trap us all in our homes despite our years of crisis-management experience. COVID-19 seriously affected the Indian economy. A four-point permanent loss of real Indian GDP could result from the current corona pandemic. The growth rate of India's GDP is forecast to be 1.9 percent for 2020-21. This is the lowest rate of growth since the India growth rate of 1.1% in 1991-92.^[5]

This thesis employs a qualitative, case-study approach. Qualitative analysis, which gathers and operates with non-numerical data, is a tool for condensing a large area of research into a single easily researchable subject (Creswell 2013). It aims to translate the context and provide a comprehensive interpretation of a specific circumstance or issue (Mahajan 2018). Given the current COVID-19, the disease's short-term and medium-term impacts must be thoroughly investigated, as well as how businesses, especially small-scale enterprises, may mitigate its effects. As a result, we believe that a case-study-based analysis is the best method (Yin 2013).^[6]

Research context and data analysis

We collected data from respondents using semi-structured interviews, with data from the Ministry of MSME being the most widely utilized source of data in case-study-based analysis (Eisenhardt 1989; Sharan 1998). Appendix A includes the interview procedure, which we used to gather data from the respondents. The study collected data from fourteen respondents in eight businesses, resulting in an adequate amount of knowledge to explain the phenomenon under examination namely, the complexities of working in India's small scale industry. Specifically, Maharashtra during the COVID-19 era.^[6]

The background of the research and data collection

The Ministry of MSME Enterprises and the Industries, Electricity and Labor Department of the

Maharashtra Government collected data, partly because this industry is important for the Indian

economy. In India the (MSME) sector is more and more. Economic activity hires around 110% or 10.27% of the total population of India, either expressly, schemes for the Khadi industry grew from 1942,7 million to 14540 million while non-planned figures increased, estimated in the Ministry of Small and Medium Enterprises' annual studies, from 437 million to 2291 million. In the time from 96,3 million to 314, 5 million, interest subsidies to Khadi institutions increased. We examined the results of the interviews closely to evaluate the major short- and medium-term consequences of the COVID-19 pandemic. The plurality of respondents agreed surprisingly on the most significant short- and medium-term effects and on the best mitigation measures.

TimeLine of Covid-19 in 2021

The WHO has reported a novel coronavirus as the cause of the respiratory illness that started on New Year's Day in W (January 1, 2021) in Wuhan, Hubei, China, on December 31, 2019. According to India's Ministry of Communication and Broadcasting, the fatality rate is one of the lowest in the nation, at 1.41 percent a month. The amount of fatalities in the world is also "steadily" decreasing. Eight cities accounted for more than half of the reported cases by the middle of May 2020 – Mumbai, Delhi, Bangalore, Pune, and Chennai were among them. The last place to be impacted during the year and a month was Lakshadweep, which was posted on on January 19th, almost a year after the epidemic began. On June 10th, India recoveries became the first to cross real active cases for the first time. ^[3]

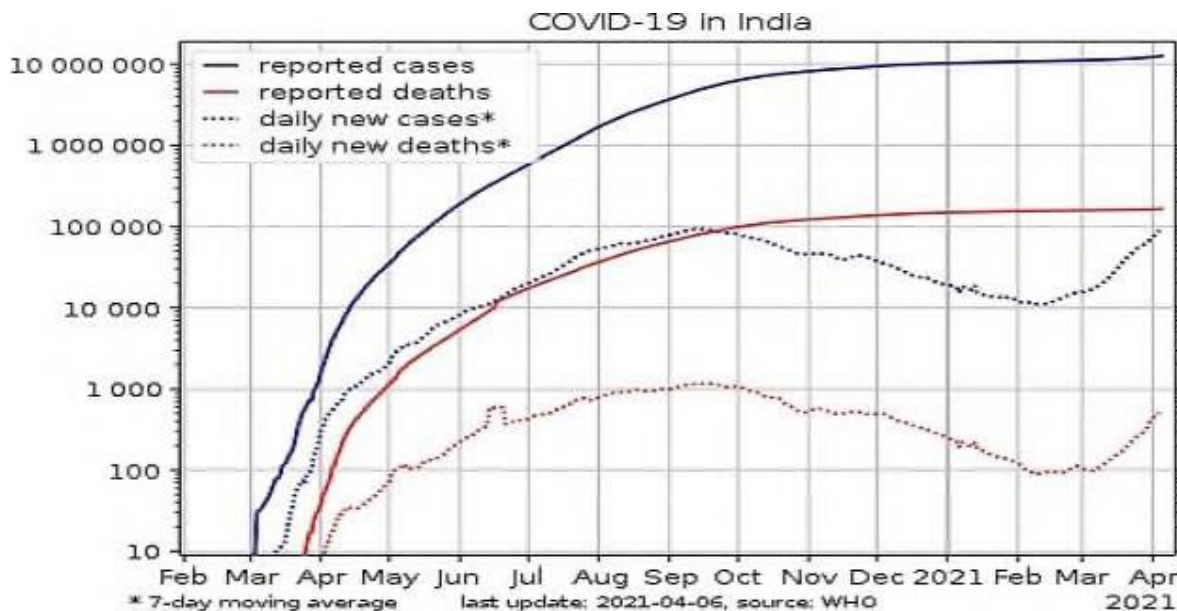


Fig. : Cases of Covid-19

Source: Ministry of Health & Family Welfare, Govt. of India

“In September the new case/incidence of infection levels began to decline and in the subsequent month, the number of new diseases and incidents decreased exponentially”. In October, an Indian government commission on COVID-19 reported that the pandemic is on the decline and that it could be fully eradicated by February of the following year. Because of the so-called "Indian Supermodel," the belief was founded on a statistical simulation that India might have gained herd immunity rather than human immunity. A comparison of predicted and actual incidents can be found on the case study's home page. In a paper on a better model coming out in February 2021, “the same authors show that the purported immunity of the Indian population is estimated to be at 60%, and they think India could be the only nation that has done well with a herd immunity strategy. There are a number of COVAD vaccine candidates in different stages of development, and on Prime Minister Narendra Modi's request, a global vaccination drive was initiated on January 16th of this year”.^[7]

4.1 Countermeasures and testing

Emergency Medical Response, the Central Surveillance team, and the National Center for Disease Control are a part of the war room in the Indian Ministry of Health. They are included in government decision making related to corona virus control initiatives. Many organizations have also implemented a cluster-group approach like the Indian government did previously to control the epidemics, such as "breaking the chain of transmission". As of March, there are 15 National Institute of Virology (NIV) labs in India trying to search for the virus, and more qualified to help out. 13 March came around and 52 labs could screen for viruses.

Table: Status of Covid-19 with respect to Test and Recoveries
Source: Ministry of Health & Family Welfare, Govt. of India

COVID-19 Datasheet up to 8 April 2021	
Total samples tested	252,677,379
New samples tested	1,237,781
New Positive cases	119,004
Total positive cases	13,045,065
Total active cases	968,653
Total deaths	167,592
Total recovered cases	11,908,820
People vaccinated 1st dose	78,763,027
People vaccinated 2nd dose	11,435,646

‘Impact of Covid-19 Pandemic on Indian Economy and MSME’s in Maharashtra’

Impact on Indian Economy

Two announcements were made on 2 March about flash crashes on the BSE: A study conducted by the United Nations states has estimated that India is being hit by \$348 million in trade disruptions, which ranks it among the 15 hardest hit economies in the world. The Asian Development Bank estimates that the reduction in economic activity will decrease the Indian economy by \$29.9 billion. In the second week of March, BSE Sensex Sensex declined by 1.942 points and NSE 50.31 points. India will likely be greatly affected by the 2020 coronavirus pandemic. Ministry of Statistics predicts India will see economic development of 3.1% in the final quarter of FY 2020. Coronavirus infection has accounted for 80% of the decrease in GDP since the 1970s, according to the Chief

Economic Adviser to the Indian government. It is to be noted that prior to the pandemic, India had

been undergoing a deceleration of economic growth, according to the World Bank. India is headed for a period of low growth during the third decade of the country economic reform after the 1980s

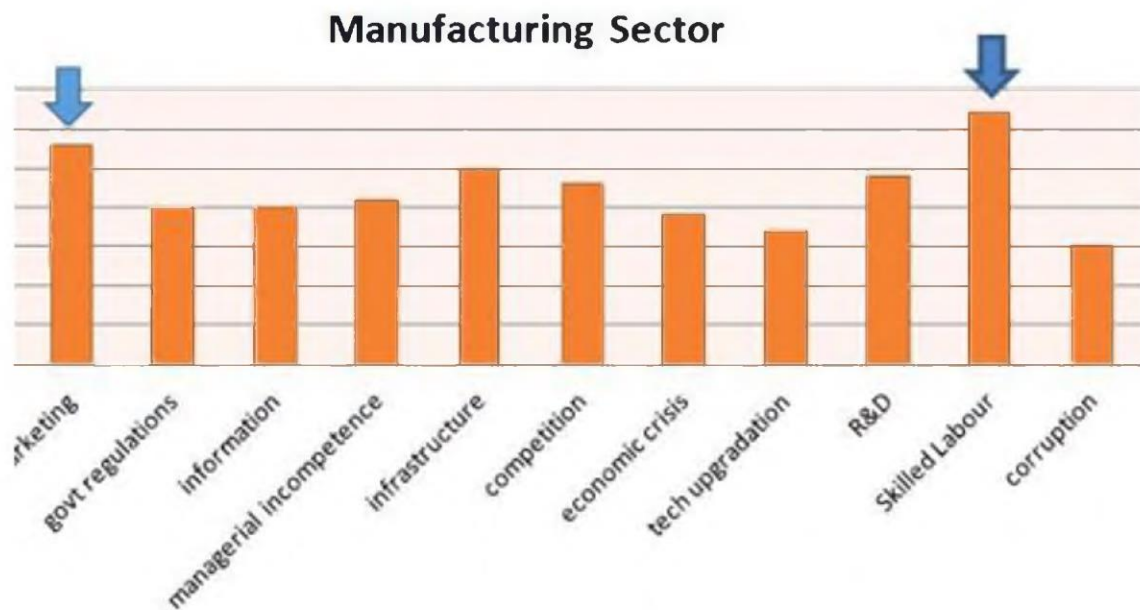


Fig. Factors Affecting Growth of Manufacturing Sector –MSME

Source: Reserve Bank of India.

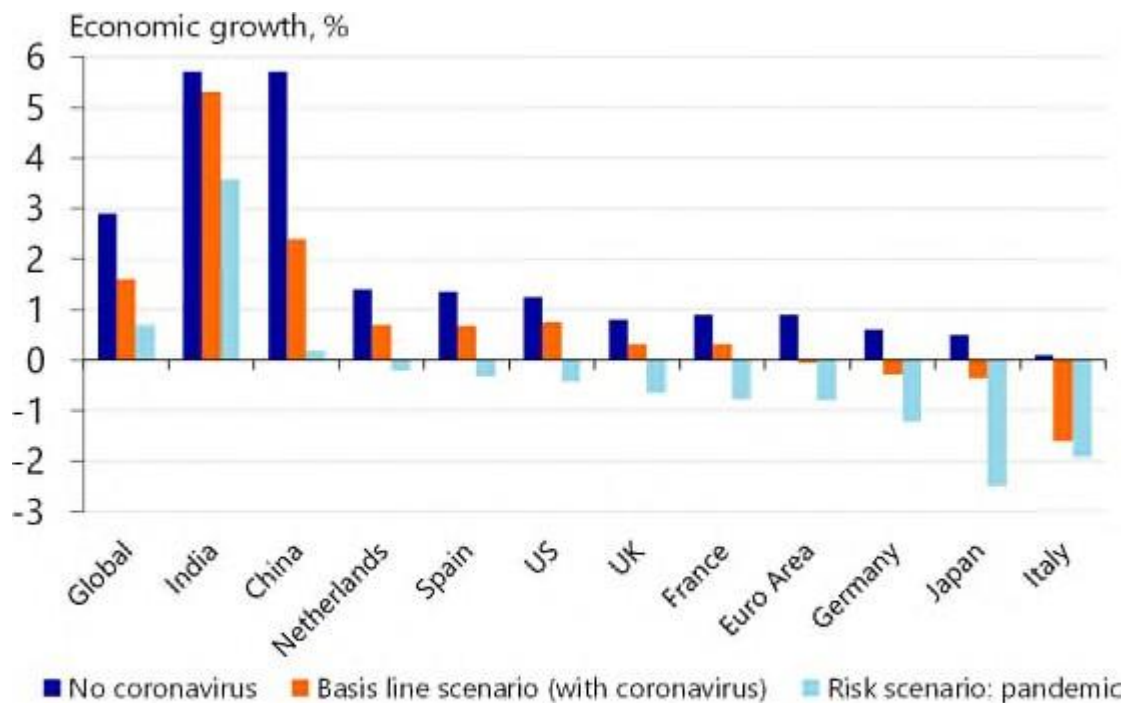


Fig. Expected rebound Growth Rate Before & after the COVID-19 crisis

Source: Rabobank, CSO

Even though the announcement of the economic package in mid-May sent the country into a deep recession signaled. (The GDPs in 30+ countries have fallen significantly. on the 26 May, India's darkest day since independence (1949) estimates that GDP will shrink by approximately 40% by the end of Q1 the contraction can vary according to different factors, such as state and industry. The economy contracted by 24% in the first-quarter (April to June) of the year of FY21.

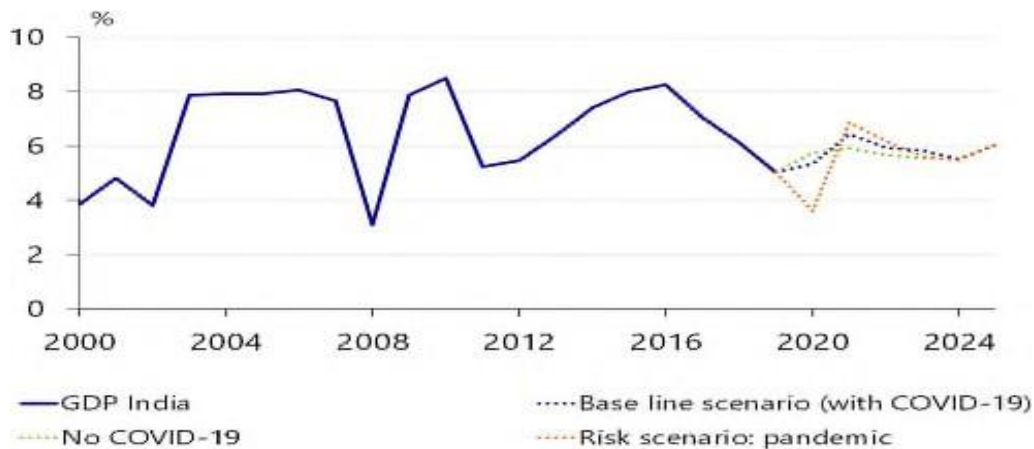


Fig. Expected rebound after the COVID-19 crisis

Source: Rabobank, CSO

Impact on Indian Exports and imports

In April 2020, India's exports decreased annually by -36.65%, and imports decreased by -47.36% compared to April 2019 in April 2020.

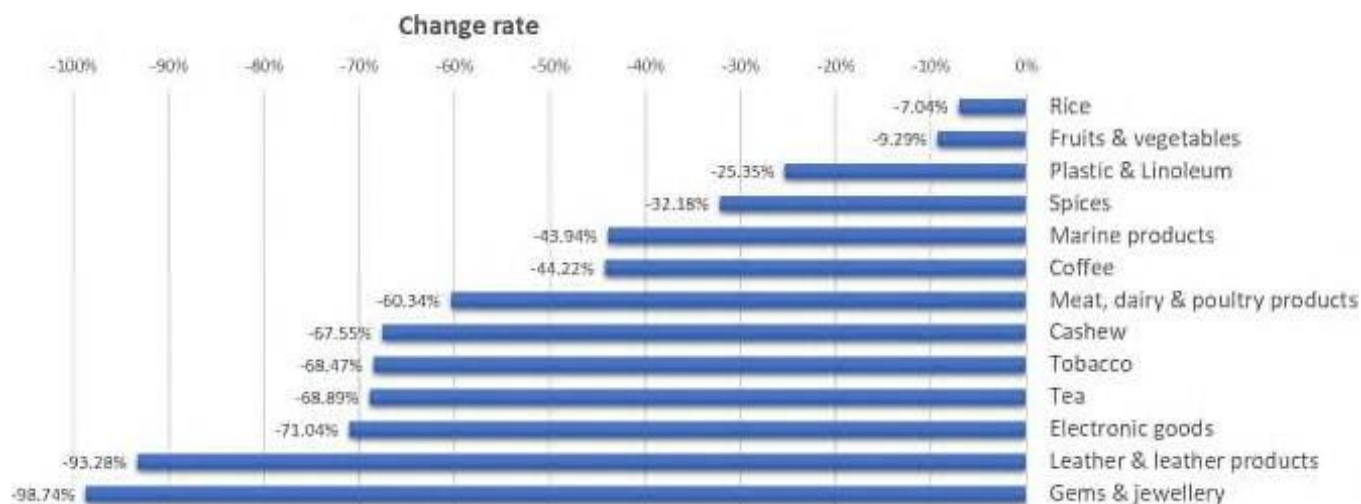


Fig. Export & Import stats of India

Source: Federation of Export & Import Commission of India

Impact on Indian Energy Sector

Nightlights lead to more economical operation. Delhi had 37.2% less nocturnal luminance measurements between 1 and 31 March 2019. This was the most consequential fall. People in Bangalore has lost 32% of its population, and the Bombay area has seen a 29% drop. India's fuel demand decreased almost 46% in the year before this. Since 2007, the most fuel efficient way to travel has been LPG sales rose by 12 percent [The] 5.6% per year decrease in fuel use in India is forecast by 2020, according to the April report conducted by the International Energy Agency The demand for diesel is projected to drop 6% over the next three years Fuel demand in India was estimated to be 80-85% below what it was before the second semester of June, 2020's start of the lock-out in effect throughout the academic year. According to the Indian minister, it took longer to return the pre-COV pace of development, he said.

Since the COVID-19 crisis, the price of oil plummeted. Consumption of photocopier toner products has declined greatly, too. In reality, India had completed its strategic oil storage in May of all of its

ships by that stage. Other nations are also looking to store oil in India as well. Also, in India, they would establish its strategic oil and gas reserve.

Impact on Indian Manufacturing Sector

According to the findings, all manufacturing has stopped except for rice milling. The stagnant global economy and higher demand for products from China resulted in a decline in business for small and medium-sized manufacturers of automotive components. Some operational and other support functions are still performed from home, but on a more restricted basis. Migrants, especially semi- and unskilled workers have returned to their hometowns. A maker of bicycle parts innovated and still remains small but has found a niche in the manufacture of ventilation systems.

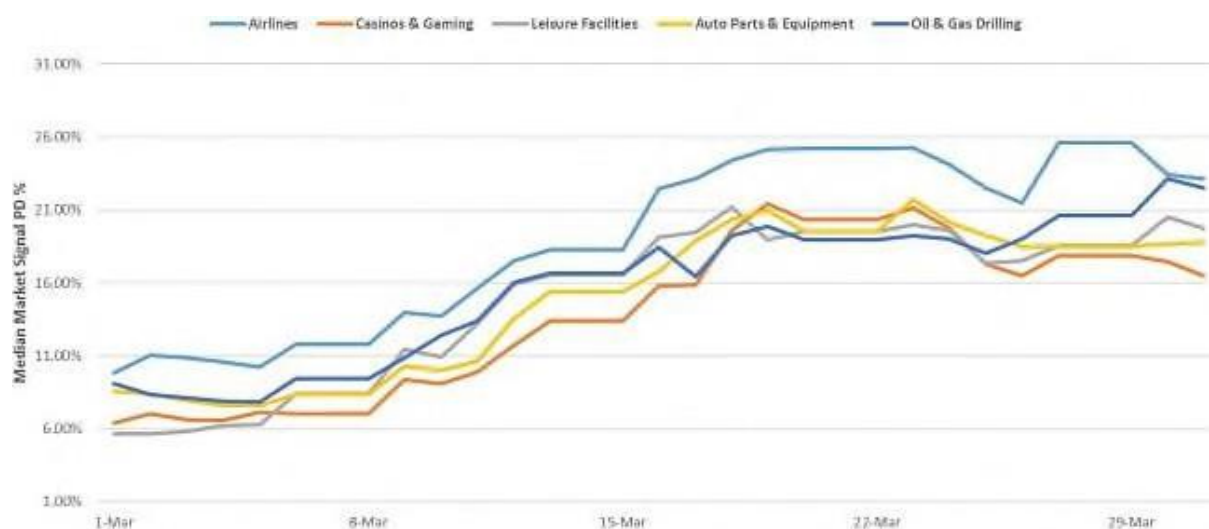


Fig. Impact of COVID-19 crisis on Indian manufacturing sector (March 2021)

Source: Reserve Bank of India, RBI

The flow of goods, as well as people has come to a halt. MSMEs are almost always used to service other industries that have slowed down, leaving cancellations in all but the most industries that are important. Their input needs cannot be met with non-essential industries' For instance, the paper industry cannot fulfil today's high-quality paper, pharmaceutical, and hygienic requirements The interruption of the flow of materials and resources has repercussions on other areas of industry, in particular the departure of the workforce at all levels of competency.

Impact on MSME's In Maharashtra

Car manufacturers say the virus outbreak affected the state's automotive industry badly on March 21, according to a CNBC storey. The Akurdi and Chakan plants of Bajaj Automobiles are being closed until March 30 while Tata Motors is cutting production at its Pune facility. Eicher Motors closed Thane and Ashok Leyland plants. Until March 31, Mercedes-Benz has shut down its Chakan facility. Additionally, Force Motors, JCB, which makes Jeeps in Ranjangaon, India, and Akurdi, Pakistan, and JCB, who produces Volkswagen Beetles in Chakan, India, India, have confirmed that their plants will remain closed until March 31st. Following on the withdrawal of Kodak in March of 2013, Mahindra & Mahindra's announcement that they would cease manufacturing and development at their Chakan and Kandivali factories as well will happen by March 23, 2012.

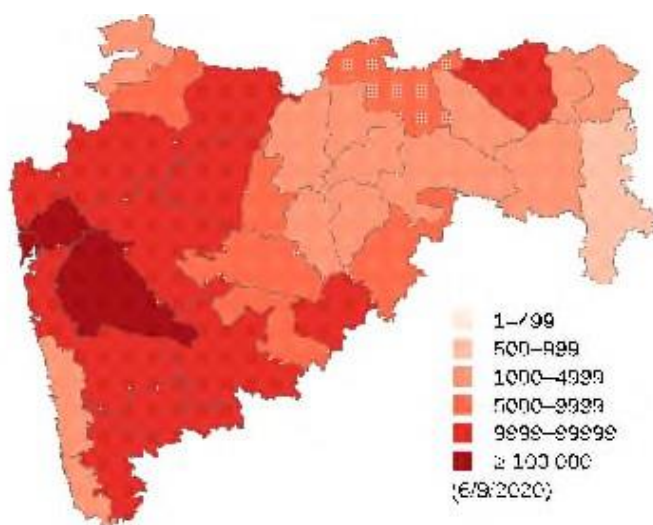


Fig. Impact of COVID-19 crisis on Maharashtra MSME sector (Spt. 2020)

Source: Reserve Bank of India, RBI

As estimated in an article published by Indian Express on 17 March, the Indian city's service sector was projected to lose 16,000,000 crores per month due to the outbreak. Moreover, it estimated that each month the tourism industry will be adversely affected by foreigners costing it 2 billion rupees. States Entertainment also took a hit, as many Bollywood movies were delayed or put on hold, putting financial pressure on several of the Federation of Western India Cinemas' executives. The films worth at least 1,300 crore were thought to have been lost as a result of the labour unrest. An effort was made to control the damage to the economies caused by the outbreak by reducing power rates by 8% over a five-year period in order to mitigate the adverse impact on businesses.

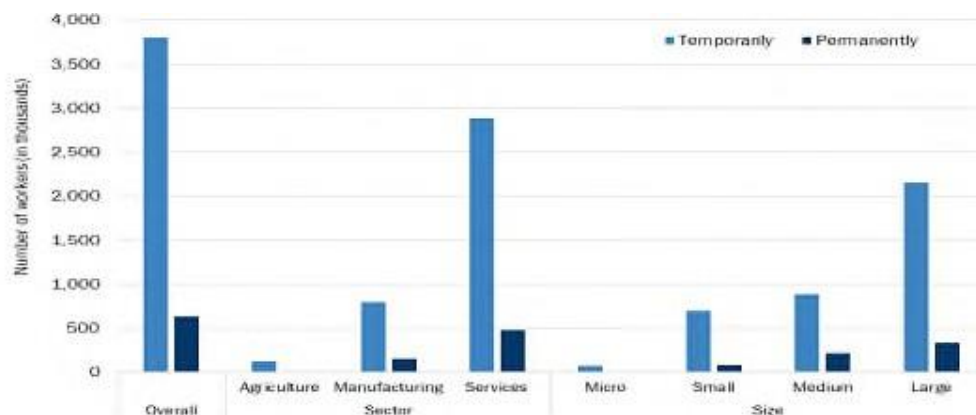


Fig. Impact of COVID-19 crisis on Maharashtra MSME sector with respect to Workforce (March 2021)

Source: Reserve Bank of India, RBI

According to the latest Annual Report on Micro, Small and Medium Enterprises, the country has 6.34 lakh (6.34 million) micro small- and medium-sized enterprises (MISsMEs) (Chart 2). Any of these issues are located in rural India. Metro Small and medium-sized enterprises recruit about 11 lakh employees, but employ 55% of the workers in metropolitan areas On the average, each of these small manufacturers hires less than two employees. Using this as an example shows how trivial they are. A more accurate breakdown puts MSMEs into three distinct categories: tiny, mini, and medium enterprises.

99.5% of all small businesses are in the smallest accounts However, while small and medium businesses are found in India, they are mostly found in urban areas. In other words, a single business working from home is a creative business. More than five crore of the total 10 crore employees are employed in medium and small enterprises, which together employ 0.5% of all micro small- and small-scale industries

DATA ANALYSIS AND HYPOTHESIS TESTING

The Covid-19 pandemic has had an effect on all economic fields, but none more so than on India's MSMEs. It seems that Covid-19 lost some hundred thousand employees because of the lockdown caused migrant staff to deaths. This second relief package was confirmed to have come from the MSME sector on March 26 PM Garib Kaliyan Yojna deeply, we believe MSMEs are at risk of economic pressure. The new (2018-19) Annual Report on MSMEs reveals that there are 6.34 million entities in India. About 51% of these are in rural India formal Together, they hire about

55% of all the MSME employees and employ over 11 crore workers.

According to the most recent Annual Report (2018-19) for the MSME Department, there are 6.34 crore MSMEs in the country. About 51% of these are in rural India. They employ over 11 crore people collectively, but urban MSMEs account for 55% of all employees. In these numbers, less than two jobs per MSME are reported on average. In the grounds of which the smallness of both can be explained. However, it is far more evident that all MSME are graded as big, thin, or medium. According to the available data, 99.5 percent of all MSMEs fall into the micro band. Though small and medium-sized businesses are found in both rural and urban India, they are primarily found in urban areas. In other words, a micro-enterprise is a single male or wife who works from home. The remaining 5 crore-odd employees in medium-sized and small businesses — or 0.5 percent of all MSMEs. The company's caste distribution broadens the picture much more. Scheduled Castes account for about 66 percent of all micro, medium, and medium-sized enterprises (12.5 percent).

FINDING AND RECOMMENDATIONS

What kind of problems do MSMEs in India face?

With the general layout and look of small-and medium-sized businesses, it is easy to foresee the sorts of issues they might face. Registration with most of the individuals is non-existent, and, but more importantly, the vast number of them are non-conformistatory. one big reason for this is that explains it is that they are too thin GST still has a limit, and the maximum number of small companies would not exceed that. The obfuscation of this fact by such obviousness would work in favour of and against corporations. They are unconnected to the complex, database-based organisation network because they're not anticipated to have knowledge of important things like books, taxation, or regulations to follow, however they may have to comply, or perform tasks like making a donation or giving testimony this cuts down on their costs. as it is with a matter of course, during difficult times, but it can also show as evidence, a decrease in the government's inclination to assist them It's important to keep in mind that smaller companies have often been tried, and tested in developed countries, such as through incentives to enable them to pay their employees more, or to help them expand and grow without credit. This is potentially due to the biggest problem that exists for micro, small, and medium-sized enterprises: They don't have much of an accessible financing. the number in 2018 from the International Finance Corporation (a subsidiary of the World Bank: This came out of a report they've concluded, which says that only one-third (around Rs 11,00 crore) of the total MSME (micro-limit) banking sector demand (supplier) will be provided by the existing frameworks.

It is estimated that the majority of MSME funding comes from informal sources, as a result of which explains why the Reserve Bank of India's efforts to flood MSMEs with liquidity have had minimal consequences. Another reason for corporations' unwillingness to provide loans to micro and small- and medium-sized companies is that data show a strong proportion of nonperforming loans (as opposed to non-existent loans) by big companies. There is also a significant problem affecting the industry, particularly for micro, small and medium-sized businesses, due to the steady delay in payments to small and medium-sized manufacturers (such as the government).



Fig. Sector wise analysis of Maharashtra MSME (March 2021)

Source: Reserve Bank of India, RBI

Recommendation

India faces new challenges in the aftermath of the Covid-19 outbreak, especially in the micro- and small-business and SME sector as a result. According to a recent study, MSME (small and medium-sized enterprises) recovery may be sped up if the following strategies are adopted:

1. Micro, Small And Medium Business And Their Staff
2. MSME Business Risk Evaluation
3. Raising The Credit Rating Of Small Firms
4. Labor force mitigation measures for the non-displacement of persons with disabilities
5. Specific tools for small businesses, owners, sole proprietors, and independent contractors
6. a delay in the implementation of measures that will cause individuals to postpone utility and social security payments

One of the overall challenges is the emphasis on employment and productivity coupled with a reliance on razor-sharp tail risks.

Plan of Revival

Apart from these steps, it is important that a company phase out its activities, with the societal practice of social distancing in effect. Grading can be added as well; still grading may be implemented. It is now critical to engage with the concept of conducting a careful operation to rebuild in places with low infection levels.

A disaster that was not predictable. It is evident that both the government and businesses—both big and small—will need to work together to safeguard the well-being of employees whilst maintaining operations, and be flexible enough to accept danger.

A package of Rs 20 lakh worth of Atma Nirbhar Bharat UPE (Prime Minister's Outlays for MSME) was declared for May, which included other initiatives worth Rs 10,000. Simply placing “These would not be a simple job, and successful assistance to micro-enterprises will be challenging to enforce, according to the report”

Support Package by Finance Ministry, Government of India

The Prime Minister's vision for Aatma Nirbhar Bharat was unveiled by the Finance Minister:

- a fund of Rs 3 crore with the mandate to help micro, tiny, and small- to medium companies during financial emergencies, has been established (MSMEs).
- **It decided to lend Subordinated Debt worth 20,000 Cr. Rupees to distressed micro-small-enterprises**
- The MSME Fund of Funds would inject an equity of Rs 50,000 crores into the company
- **The definition of a Micro, Nano, and Small to Medium-sized Enterprise (SME) include relatively inexpensive equipment, sustainable production, and independent financing, respectively (MSME)**
- Other MSME Steps

- **Liquids below Rs 200 crore shall not be issued by tender/There will be no tenders up to the value of Rs 200 crore on tender for the public sector**
- Support from the Employee Provident Fund for Corporations And Labour Unionised Workers
- **Employers And Employees' And Employees' EPS And EI Payments Would Be Cut For Three Months.**
- A NBFCs and microfinance institutions will be offered a special liquidity plan of Rs 30,000 crore.
- **Guaranteed Retention of Non-banking Financial Institutional Liabilities (GRL) of Rs 45 Cr.**

CONCLUSION

- ❖ MSME's are suffering throughout the COVID-19 period. Their main issues have been slowing demand and a shaky supply chain. However, there is always hope for the challenge. After the dust settles, MSME's realize that in order to remain successful, they must adapt and change. Security processes, hygiene and sanitization practices, a revised procurement strategy, the integration of new suppliers, the streamlining of their product line, a more responsive assessment of supply chain resilience, and an overview of catastrophe or emergency recovery strategies are some of the responses to this problem. MSMEs will interact with the coronavirus pandemic in this way.
- ❖ Although the situation has triggered an enormous amount of economic disruption, the nation would have to deal with it by fiscal steps both personal safety and monetary security are important to the country. Employment and preparation of a fully screened population Preventive interventions from the industry must be applied to support health employees. Although the business, cultures, the environment, and policies should be equally preserved, democratic society should play a balancing function In life, we can maintain the rule of separation, prevent contact, and use masks and sanitizers until the infection is all but gone. At this moment, the conduct of humanity is compared to the market.
- ❖ Based on global information, it is expected that global recession may occur sometime between 2020 and 2021, so economic operations will be cut—production, demand, and exchange will be heavily concerned. The shutdown of CO19 differs due to both supply and demand issues, as well as industry

issues. The timing and extent of government funding impact the economy's return to health. Essential measures include the unorganized economy, refugees, and others in need or on the margins of society

- ❖ Nevertheless, any child, culture, and civilization will go through a metamorphosis in their respective crises. The CO19 challenges the Indian economy to pursue sustainability modelsthat are focused on self-sufficiency, inclusiveness, and which are environmentally friendly.

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Indian Electric Vehicle Industry

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Abstract

The report identifies solutions to direct capital and financing to aid in India's EV transition. India has signalled that the future of mobility is electric. The economics of vehicle electrification are improving, with battery pack prices decreasing from about INR 75,000/k Wh in 2010 to INR 13,000/kWh in 2019. Despite a dip in EV sales in 2020, due to the economic effects of covid-19, confidence in India's EV future will continue to grow as technology costs decline further, operators gain experience with EVs, and new business models prove their viability.

Keywords:- Electric Vehicle Industry, Direct Capital, technology.

Introduction

Yet, many well-documented barriers to EV adoption remain, ranging from technology cost to infrastructure setup to consumer behaviour. The public and private sectors are diligently working together on solutions to each of these barriers.

These solutions include:

- Production-Linked Incentive (PLI) Scheme, with an outlay of around INR 18,000 crore (USD2.4 billion) for the Advanced Chemistry Cell battery sector.
- Faster Adoption and Manufacturing of Electric Vehicles (FAME) India Scheme, Phase II with an outlay of INR 1,000 crore (USD135 million) for the deployment of charging infrastructure

Area of attention is the mobilisation of capital and finance towards EV assets and infrastructure. According to this report, the quantum of capital and finance required for India's EV future is considerable. Between 2020 and 2030, the estimated cumulative capital cost of the country's EV transition can be INR 19.7 lakh crore across vehicles, charging stations, and batteries. The projected size of the annual loan market for EVs is INR 3.7 lakh crore in 2030.

DEMAND CREATION

FAME II began in April 2019, with an outlay of INR 10,000 crore (USD1.4 billion). It aims to drive large-scale adoption of EVs and charging infrastructure and develop a domestic EV ecosystem. EVs

eligible under FAME II can save up to 74 lakh tonnes of carbon dioxide (MtCO₂) emissions over their lifetime.

STATE EV POLICIES

At the state level, 10 states have notified EV policies that are being implemented i.e. (Karnataka, Maharashtra, Andhra Pradesh, Kerala, Uttar Pradesh, Tamil Nadu, Madhya Pradesh, Uttarakhand, Telangana & Delhi), while six others are drafting their EV policies, which are Assam, Bihar, Gujarat, Punjab, Goa, Haryana.

DOMESTIC MANUFACTURING

The industry shows promise, with OEMs introducing a range of new EV products over the past year. Several states such as Karnataka and Maharashtra have also made manufacturing a prime point of their state EV policies, by offering fiscal benefits to create EV clusters.

Research Methodology

BANKS AND NBFCs

Initially, NBFCs had the largest market share in the vehicle finance industry. Later, private and public banks and OEM-owned captive vehicle financiers emerged as key players. Recently established fintech companies have also found a niche in digital lending for vehicles. Banks made up 56 % of the market share in India According to FY19, the rest being NBFCs. Both these categories specialise in lending to different customers. Broadly, banks dominate the 4-wheeler passenger vehicles market. Captive NBFCs are particularly active in lending for 2-wheelers, while non-captive NBFCs are prominent in the commercial vehicle market.

MOTOR INSURANCE AND LONG-TERM INVESTORS

The vehicle ‘motor’ insurance industry is diverse and spurred by investment and support from banks, NBFCs, and OEMs. It comprises companies and brokers or agencies that act as aggregators and negotiators.

Long-term investors, such as development banks, facilitate infrastructure loans to governments, and business-level debt or equity for FIs and logistics companies.

ASSET RISK

- Technology Risk FIs Are risk arise due to the lack of reliable data on EV performance in terms of range, asset life, maintenance requirements, load capacity.
- Manufacturer Risk while the EV market is growing; only a few EV OEMs are established and proven. Most OEMs lack historical data on product performance and service.
- Resale Risk yes! Although a secondary market exists, it is unstructured, and the residual value of vehicles is still unproven. Financiers are at risk if borrowers default, as the repossessed vehicle would be collateral for resale. This directly contributes to higher interest rates.

Data Analysis

For this matter, Hyundai is providing the 'Hi-Charger' service exclusively for electric vehicle users. The Hi-Charger app provides functions such as searching electric vehicle charging stations across the country, booking charging stations, and diagnosing vehicle conditions while charging. It also selects a charging station available along the route and recommends optimized routes for individual driving patterns

The current 2021 Soul EV uses a lithium-ion battery with a capacity of 64 kWh to drive up to 386 kilometers. On the other hand, the Prestige trim reduced the capacity of lithium-ion batteries to 39.2 kWh, and the range also decreased to 250 kilometers.

Through data analysis, automakers provide services for their customers' convenience and even develop new customized Trims. HMG is actively using data to understand and communicate with the customers to provide continuous value, not to mention simply making good cars. They are trying to find inspiration from the data analysis and discover products and services that can differentiate their user experiences. And the analysis will be further utilized and expanded to various sectors such as R&D, manufacture, and maintenance as well as electric vehicle development.

Conclusion

However, there are still many hurdles that need to be overcome. As The Finance Minister Nirmala Sitharaman ji takes on the stage to present the Budget 2021, EV manufacturers would be hoping for a few measures.

EV manufacturers are hoping that government will get a grip in creating a sufficient infrastructure for charging. Since the inception of the FAME-II policy in 2019, around 1,000 charging stations exist in the country.

Further, EVs consume a huge amount of time to get charged. The charging technology, even with the most superior ones, takes up to 50 minutes to deliver a full charge. EV manufacturers have suggested the government to allow charging stations not only at fuel stations but other places like cinema halls, cafes, or movie halls.

Additionally, EV manufacturers would hope for policy changes as well as easy finance and reduction of GST on batteries. Although the government reduced GST on lithium-ion batteries to 18 per cent, it is still higher when compared to the factory-fitted battery in an electric vehicle. A lithium-ion battery fitted in an EV attracts 12 per cent GST, the same as an EV, but it would attract 18 per cent GST when sold separately.

“A COMPARATIVE ANALYSIS OF- SELECTED STOCK ON BASIS OF TECHNICAL ANALYSIS”

***Gaurav Gopal Agrawal & **Dr. Hiresh Luhar**

***Student & **Director**

***VIVA Institute of Management & Research**

Abstract:

Equity Analysis is the systematic study of the performance of companies in stock market with help of fundamental analysis and technical analysis. Equity analysis consists of fundamental analysis & technical analysis. While decision in investment of shares should be based on actual movement of shares price measured more in money & percentage term & nothing else. Equity is a share in the ownership of a company. Equity represents a claim on the company's assets and earnings. As you acquire more equity, your ownership stake in the company becomes greater. Today it's in dematerialized form i.e. in electronic form shares have been kept safe. This is done to make the shares easier to trade. Technical analysis really just studies supply and demand in a market in an attempt to determine what direction, or trend, will continue in the future. In other words, technical analysis attempts to understand the emotions in the market by studying the market itself, as opposed to its components. If you understand the benefits and limitations of technical analysis, it can give you a new set of tools or skills that will enable you to be a better trader or investor.

Introduction:

Introduction of Technical Analysis:

Fundamental analysis and Technical analysis are the two main approaches to security analysis. Technical analysis is frequently used as a supplement to fundamental analysis rather than as a substitute to it. Technical analysts have developed tools and techniques to study past patterns and predict future price.

Technical analysis is basically the study of the markets only. Technical analysts study the technical characteristics which may be expected at market turning points and their objective assessment.

The previous turning points are studied with a view to develop some characteristics that would help in identification of major market tops and bottoms. Human reactions are, by and large consistent in similar though not identical reaction; with his various tools, the technician attempts to correctly catch changes in trend and take advantage of them.

Technical analysis is the examination of past price movements to forecast future price movements. Technical analysts are sometimes referred to as chartists because they rely almost exclusively on charts for their analysis. According to technical analysis, the price of stock depends on demand and supply in the market place. It has little correlation with the intrinsic value. All financial data and market information of a given stock is already reflected in its market price.

Introduction of Candle Sticks:

Candle Stick: Candlestick charts are thought to have been developed by Munehisa Homma, a Japanese rice trader. Japanese candlestick charts form the basis of the oldest form of technical analysis. Candlestick charts provide the information as namely open price. High price, low price and Close price, however. Candlestick charting provide a visual indication of market psychology, market sentiment and potential weakness making it a rather valuable trading tool. Candle is one of the most popular ways of representing price movement of a stock in graphical manner.

The candlestick chart is consisting of two types of candles named below-

Bearish Candle (Red in color)

Bullish Candle (Green in color)

Advantages of Candlesticks

- It provides more information than just price point.
- Patterns formed by candle are easier to identify.
- They can provide important trend reversal.

Objective of the Study:

- To predict investor positions, Buy, sell / hold based on historical price trends and the likely company on basis of technical analysis.

technical analysis and its use in predicting investor positions. However, please note that making specific buy, sell, or hold recommendations based on historical price trends and technical analysis requires a deeper understanding of individual companies, market conditions, and other factors. It's always advisable to consult with a financial advisor or conduct thorough research before making investment decisions.

Technical analysis is a method used to evaluate securities and forecast future price movements based on historical price trends, trading volume, and various statistical indicators. It assumes that historical price data can provide insights into market psychology and help predict future price behavior.

To perform technical analysis, analysts use a range of tools and techniques, such as:

Chart Patterns: Analysts identify patterns on price charts, such as head and shoulders, double tops/bottoms, triangles, and flags. These patterns can indicate potential reversals or continuations in price trends.

Moving Averages: Moving averages smooth out price data over a specified period, providing a trend line that helps identify support and resistance levels. The intersection of different moving averages can generate buy or sell signals.

Oscillators: Oscillators, such as the Relative Strength Index (RSI) and Moving Average Convergence Divergence (MACD), help assess overbought or oversold conditions, momentum, and trend reversals.

Volume Analysis: Trading volume is examined to gauge the level of market participation and confirm price movements. High volume during price increases or decreases can indicate the strength of a trend.

While technical analysis can provide valuable insights into market trends and investor sentiment, it is important to consider its limitations. Factors such as fundamental analysis, news events, and overall market conditions can significantly impact stock prices, and technical analysis alone may not provide a complete picture.

Furthermore, the success of technical analysis depends on the reliability and accuracy of historical price data, as well as the skill and experience of the analyst. It is always recommended to combine technical analysis with other forms of analysis and research to make well-informed investment decisions.

Remember that investing in the stock market carries risks, and it's crucial to carefully assess your risk tolerance and financial goals before making any investment decisions.

Scope & Limitation of the Study:

Share market is one best investment platform to earn higher returns. All the mutual funds, banks, Insurance companies, individuals, organizations, and many more are investing on this platform to earn more. This study helped investigator and understanding the different and various industry scripts, the nature of share market, and the performance of that scripts in the market from selected scripts. This study enable researcher in suggesting to individual, investing organizations etc.to invest his or her money in that company or industry sector for better return. This study helped the investor to analysis the company before investing on the basis of technical analysis done in this SIP report.

Research Methods & Design:

The researcher has adopted Descriptive Research Design for the study.

Descriptive research can be explained as a statement of affairs as they are at present with the researcher having no control over variable.

Descriptive studies may be characterized as simply the attempt to determine, describe or identify what is, while

analytical research attempts to establish, why it is that way or how it came to be.

Descriptive research is aimed at casting light on current issues or problems through a process of data collection that enables them to describe the situation more completely than was possible without employing this method.

Sampling Design:

Sampling is a fundamental part of statistics. Samples are collected to achieve an understanding of a population because it is typically not feasible to observe all members of the population. The goal is to collect samples that provide an accurate representation of the population.

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A Study Drug Abuse and Its Impact on society

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***Student & **Director**

VIVA Institute of Management & Research

Abstract:

In an expansive view of the drug problem, drug abuse prevention research could be seen as a burgeoning domain, encompassing nearly every type of research with a bearing on individual health and social well-being, from the molecular to the global. However, the purview of this report is not nearly so expansive.

Introduction:

Assess the self-designated drug abuse prevention strategies that have been subjects of evaluation research, which are limited largely to a few domains of health-oriented interventions;

- Consider the explicit theoretical basis and methodological adequacy of these evaluation findings and assess their applicability to diverse population segments; and
- Proffer minimum methodological standards for future evaluation projects.

Within this scope, as defined by the sponsor of the study, the National Institute on Drug Abuse (NIDA), the committee has framed a limited set of conclusions concerning the direction of future research. The literature reviewed in this report is devoted nearly entirely to studies of youth under age 20 and psychoactive drugs that are illegal for young people to purchase: the fully illicit drugs such as marijuana, heroin, and crack cocaine; the "prescription-only" drugs such as barbiturates and amphetamines; and the "adults-only" drugs, cigarettes and alcohol. The following summary responses to the specific points of NIDA's charge reflect our reading of this literature in the light shed by scientific principles, keeping in mind the pragmatic challenges of conducting research with human subjects in real social institutions on a topic bristling with emotional and political thorns.

Objective of the Study:

- To understand of drug abuse on family and friends.
- Review the current status of drug abuse prevention research; assess the theoretical basis for preventive interventions as derived from etiologic research.
- Research on drug abuse prevention is haunted by a double vision that emerges from epidemiologic studies. There seem to be two worlds of drug abuse. In one world, that of relatively low-intensity consumption (drug use) among individuals who can be found in schools and households, drug experience is self-reported more frequently by the wealthy than the less wealthy and by whites than

Hispanics or blacks. In this world, there have been steady and cumulatively very marked declines in the prevalence of marijuana use since the late 1970s and of cocaine since the middle 1980s, and heroin use is so rare as to be barely measurable.

Scope & Limitation of the Study:

There should be promotion of NGO who help addict people to get back in society and should be provided all . There should be education for teens in school about drugs and its harmful effects on body and how to handle drug addicts . More de-addiction centre should create all over India to support growing addicts and help them get back into society . Tougher laws and action against those medical who give medicine without prescription. Make solvent tougher for students to buy with case so that they do not use it as inhalant to get high.

Research Methods & Design:

It is well known fact that the most important step in marketing research process is to define the problem. Choose for investigation because a problem well defined is half solved. That was the reason that at most care was taken while defining various parameters of the problem. After giving through brain storming session, objectives were selected and the set on the base of these objectives.

Primary data was collected through questionnaire method.

The response of the questionnaire will be dealt part by part and different statistical tools will be applied. Also, the responses of the questionnaire will be interpreted by graphical method . Tabulation: Statistical and graphical analysis is used for the analysis of the data collected.

Reference:

- Posttraumatic stress disorder among substance users from the general population
- Journal article·1992·Cottler, Compton, Mager, Spitznagel, Janca·American Psychiatric Association
- Risperidone in the treatment of schizophrenia, Journal article·1994·Marder, Meibach·American Psychiatric Association
- Initial reliability and validity of the childhood trauma interview: a new multidimensional measure of childhood interpersonal trauma, Journal article·1995·Fink, Bernstein, Handelsman, Foote, Lovejoy·American Psychiatric Association
- Early sexual experience and prostitution, Journal article·1977·James, Meyerding·American Psychiatric Association
- ESC Guidelines for the diagnosis and treatment of acute and chronic heart failure 2012, Journal article·2012·McMurray, Adamopoulos, Anker, Auricchio, Böhm, Dickstein, Falk, Filippatos, Fonseca, Gómez-Sánchez, Jaarsma, Køber, Lip, Maggioni, Parkhomenko, Pieske, Popescu, Pk, Rutten, Schwitter, Seferovic, Stępińska, Trindade, Voors, Zannad, Zeiher, Bax, Baumgartner,

Ceconi, Dean, Deaton, Fagard, Funck-Brentano, Hasdai, Hoes, Kirchhof, Knuuti, Kolh, McDonagh, Moulin, Reiner, Sechtem, Sirnes, Tenders, Torbicki, Vahanian, Windecker, Bonet, Avraamides, Lamin, Brignole, Coca, Cowburn, Dargie, Elliott, Flachskampf, Guida, Hardman, Iung, Merkely, Mueller, Nanas, Nielsen, Ørn, Parisis, Ponikowski·Elsevier BV

**“A STUDY OF CREDIT MONITORING ARRANGEMENT
REPORT FOR SME SEGMENT”
HEMANGI TATOBA SUPAL & Dr. Hiresih Luhar
*STUDENT & **ASST. PROF.
VIVA INSTITUTE OF MANAGEMENT & RESEARCH**

Abstract

The objective of this project is to study the working of credit transaction and credit appraisal to Small and Medium Enterprises. SME sector is critical to India's economy and potentially a key driver of growth, job creation, innovation and economic prosperity.

After undertaking in the depth of theoretical study such as type of advances, credit rating, CMA, Working Capital and various financial under SME's, It was found that the several industries are growing under banking finance and SME's is a one of the fast growing Industries from all the sectors.

The project was an attempt to understand and perform the work in credit transaction and credit appraisal proposal .

Introduction

Credit monitoring plays a crucial role in the financial landscape, particularly for small and medium-sized enterprises (SMEs). The SME segment forms the backbone of many economies, contributing significantly to job creation, innovation, and economic growth. However, SMEs often face challenges in accessing credit due to their limited financial history, lack of collateral, and higher perceived risk. To mitigate these challenges, credit monitoring arrangements have emerged as a vital tool to assess and manage the creditworthiness of SMEs.

The purpose of this report is to present a study of credit monitoring arrangements specifically tailored to the SME segment. By examining the various components, benefits, and challenges associated with credit monitoring, this study aims to provide valuable insights and recommendations for effective credit management for SMEs.

In recent years, credit monitoring arrangements have gained traction due to advancements in technology and the availability of vast amounts of data. Traditional credit scoring models based on historical financial statements and collateral valuation are often inadequate for assessing the creditworthiness of SMEs. Credit monitoring, on the other hand, leverages real-time data, such as cash flow information, payment histories, and transactional data, to provide a more comprehensive and dynamic assessment of an SME's creditworthiness.

DATA COLLECTION

Primary Data Collection :

It consists of original information collected for specific purpose. Data is collected through a direct source like survey to obtain the first hand information.

Secondary Data Collection:

It consists of information that already exists somewhere and has been collected for specific purpose in the study. The secondary data for this study is collected from various sources like

- **Websites**
- **Books**
- **Newspaper**
- **Financial magazine(weekly , business world, etc)**

OBJECTIVE OF THE STUDY

- The objective of this project report is to study the working of Credit Monitoring Arrangement report for providing loans and advances to Small and Medium Enterprises.

The benefits of credit monitoring arrangements for SMEs are manifold. Firstly, it enables lenders to make more informed credit decisions, allowing them to extend credit to SMEs that may have been overlooked by traditional credit assessment methods. This, in turn, helps to bridge the credit gap and promote financial inclusion for SMEs. Secondly, credit monitoring provides SMEs with greater visibility into their credit profile, empowering them to understand their strengths and weaknesses and take proactive measures to improve their creditworthiness. Additionally, credit monitoring facilitates early identification of potential credit risks, allowing SMEs to implement risk mitigation strategies promptly.

However, credit monitoring arrangements also present challenges that need to be addressed. Privacy and data security concerns are paramount, as the collection and analysis of sensitive financial information require robust safeguards. Moreover, SMEs may face difficulties in accessing affordable credit monitoring services or understanding the complexities associated with credit monitoring reports.

In conclusion, credit monitoring arrangements have emerged as a crucial tool in managing credit risk

for SMEs. This study will delve into the various aspects of credit monitoring, including its benefits and challenges, to shed light on its significance in the SME segment. By doing so, this report aims to provide recommendations for improving credit monitoring arrangements and promoting better access to credit for SMEs, thereby contributing to their growth and success in the dynamic business environment.

LIMITATION TO STUDY

- **Time:**

The short time duration is very inadequate.

- **Vast topic:**

The subject credit appraisal under SME is too vast to study.

- **Data gathering:**

Gathering of data relating to CMA report was a little difficult task.

- **Scrutinizing of information:**

Data mining was a time consuming task. Useful information had to be extracted after careful scrutinizing from the large data gathered.

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“ A Study on Union Budget of 2021-2022 analysis and possible impact on Indian corporate world”

***Shivani Kamkhalia & **Dr. Hiresh Luhar**

***Student & **Asst. Prof.**

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Abstract:

The Union Budget of India, also referred to as the Annual Financial Statement in Article 112 of the Constitution of India, is the annual budget of the Republic of India. The Government presents it on the first day of February so that it could be materialized before the beginning of new financial year in April. According to Article 112 of the Indian Constitution, “the Union Budget of a year, also referred to as the annual financial statement, is a statement of the estimated receipts and expenditure of the government for that particular year”.

One of the most important duties of the union budget is to handle and foresee inflation and deflation. Surplus policies and deficit policies are focused upon during inflation and deflation, respectively, to keep the economy stable.

Introduction:

In this project report will analysis the union budget of India for the financial year 2021-2022. Will also learn about the impact of this union budget on current corporate world. Will be comparing the budget of current year with the previous year i.e. 2020- 2021. Also learn about the impact of budget on citizen of India. What are the advantage and disadvantage of this new budget on Indian economy?

Objective of the Study:

The objective of the study is to have understanding of new union budget of financial year of 2021-2022 and other related aspect of budget through this project report. Also will take notes on what the citizens of India think about new budget and how it had impacted them. Will do a brief comparison of Indian budget with other developed countries and developing countries economy.

The Union Budget of 2021-2022, presented by the Government of India, aimed to address the challenges posed by the COVID-19 pandemic and spur economic growth. The budget included various measures that had potential implications for the Indian corporate world. Let's explore some key aspects and their possible impact:

1. **Infrastructure Development:** The budget emphasized infrastructure development, with increased allocations for sectors such as roads, railways, ports, and urban infrastructure. This focus on infrastructure development can create business opportunities for companies involved in construction, engineering, logistics, and related industries.
2. **Privatization and Asset Monetization:** The budget outlined plans for the privatization and monetization of state-owned assets, including airports, ports, and other public-sector enterprises. This presents opportunities for private sector participation and can attract investments from domestic and international corporate entities.
3. **Taxation Reforms:** The budget introduced certain tax reforms to provide relief and stimulate investment. Measures such as the extension of tax holidays for startups, tax incentives for affordable housing, and the reduction of compliance burdens for small businesses can positively impact relevant sectors and encourage entrepreneurship and investment.
4. **R&D and Innovation:** The budget emphasized the promotion of research and development (R&D) and innovation through the establishment of the National Research Foundation. This can encourage investments in R&D activities and promote collaboration between the corporate sector, academia, and research institutions.
5. **Ease of Doing Business:** The budget emphasized the simplification and digitization of regulatory

processes to improve the ease of doing business in India. Measures such as the establishment of a single securities market code and the development of a central database for regulatory compliance can streamline business operations and reduce bureaucratic hurdles for corporates.

6. MSME Sector Support: The budget focused on providing support to the micro, small, and medium enterprise (MSME) sector, which forms a significant part of the Indian corporate world. Initiatives such as increased credit availability, equity infusion, and digitalization support can benefit MSMEs and help them recover and grow.

7. Financial Sector Reforms: The budget outlined measures to strengthen the financial sector, including the proposed establishment of a development finance institution and enhanced regulation of non-banking financial companies (NBFCs). These reforms aim to improve credit availability, enhance financial stability, and boost investor confidence.

8. Healthcare and Well-being: The budget allocated substantial funds for healthcare infrastructure and initiatives, given the impact of the pandemic. This can create opportunities for companies operating in the healthcare and pharmaceutical sectors, particularly in areas such as healthcare infrastructure development, medical equipment manufacturing, and telemedicine services.

Scope & Limitation of the Study:

· Scope:

a) Overall analysis of the union budget of India is the main scope of this project. b) How new budget is performing till now in Indian economy. c) Pros and cons of new budget

d) Overview of public response to new budget

· Limitation:

a) Due to the pandemic I was not able to personally interview the sample face to face the interview were conducted online through google forms.

b) As this project report is being done in the middle of year it will not be able to judge on the result it will have at the end of the financial year 2022.

Research Methods & Design:

This project will be comprising of Primary as well as Secondary Data. · Primary Data: Primary data are the data which are collected from the respondents through respondent's sheet and Primary data were collected using structured interviews and questionnaires. Interviews were conducted in the selected locality for collection of data from employees.

Secondary Data: Secondary data are collected from articles, journals, books and websites.

Conclusion :

It's important to note that the actual impact on the Indian corporate world will depend on the effective implementation of the budget proposals, market dynamics, and external factors. Corporates should carefully analyze the budget measures relevant to their sectors and adapt their strategies accordingly to leverage potential opportunities and navigate potential challenges.

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“ A study on Vaccine Maitri by pharmacy of the world (India).”

***Shivani Kamkhaliya & **Dr. Hiresh Luhar**

***Student & **Director**

VIVA Institute of Management & Research

Abstract:

India is called the 'pharmacy of the world', exporting its pharmaceutical products globally. Since the past 50 years, Indian pharmaceutical firms have been successful not only in meeting its domestic needs but also in achieving a leading position in the global pharmaceuticals landscape.

India is the largest provider of generic drugs globally. Indian pharmaceutical sector supplies over 50% of global demand for various vaccines, 40% of generic demand in the US and 25% of all medicine in the UK. India enjoys an important position in the global pharmaceuticals sector.

Being called as the pharmacy of the world India is playing an important role in vaccinating not just its domestic public but also helping other countries in fight against covid-19. While other developed and wealthy countries are holding their vaccine, India on the other hand is showing the world how they truly believe in “Vasudhaiva Kutumbakam”. “Vasudhaiva Kutumbakam is a Sanskrit phrase found in Hindu texts such as the Maha Upanishad, which means 'the world is one family’”.

India is providing vaccine to under developed and developing countries as a gift from people of India and government of India. Many developed countries had also purchased vaccines from India and many more countries have already placed order for vaccine from India.

Introduction:

India approved Serum-Oxford, Bharat Biotech COVID vaccines for emergency use. The World Health Organization approved the AstraZeneca/Oxford Covid-19 vaccine for emergency use, which could help developing countries access the vaccine and make it easier for other nations to approve it, as well.

While Covaxin vaccine are manufactured/developed by Bharat

Biotech, AstraZeneca vaccine also known as Covishield in India is manufactured by Serum Institute of India and developed by AstraZeneca, University of Oxford. Bharat Biotech International Limited is an Indian biotechnology company headquartered in Hyderabad, India engaged in the drug discovery, drug development, manufacture of vaccines, bio-therapeutics, pharmaceuticals and health care

products. Founder: Krishna Ella

Founded: 1996

Executive director: Dr. V Krishna Mohan

Subsidiary: Chiron Behring Vaccines Private Limited

Serum Institute of India is an Indian biotechnology and pharmaceuticals company. It is the world's largest vaccine manufacturer. It is located in the city of Pune, India, and was founded by Cyrus Poonawalla in 1966. The company is a subsidiary of the holding company Poonawalla Investment and Industries. CEO: Adar Poonawalla (2011–)

Founder: Cyrus S. Poonawalla

Founded: 1966 Parent organization: Poonawalla Investments & Industries Pvt. Ltd.

Subsidiaries: Bilthoven Biologicals BV, Vakzine Projekt Management

GmbH

Objective of the Study:

The objective of the study is to have understanding of how India is managing the production and distribution of Covid Vaccines internationally and how it is managing to producing distributing and vaccinating domestically.

India has been actively involved in the production and distribution of COVID-19 vaccines both internationally and domestically. Here's an overview of how India is managing these aspects:

International Vaccine Production and Distribution:

India has emerged as a key player in the global production and distribution of COVID-19 vaccines. The country is home to several vaccine manufacturers, including the Serum Institute of India (SII), which is the world's largest vaccine manufacturer by volume. India has been producing vaccines in large quantities to meet domestic demand as well as export to other countries.

Under the initiative called "Vaccine Maitri" (Vaccine Friendship), India has supplied COVID-19 vaccines to various countries worldwide. It has donated vaccines to low-income and developing nations, particularly through the COVAX initiative, which aims to ensure equitable access to vaccines globally. India's vaccine diplomacy has helped in addressing the global demand for vaccines and supporting other nations' vaccination efforts.

Domestic Vaccine Production and Vaccination Drive:

India has also been focused on domestic vaccine production and a massive vaccination drive to combat the COVID-19 pandemic within the country. The two main vaccines used in India are Covishield (developed by AstraZeneca/Oxford and manufactured by SII) and Covaxin (developed by Bharat Biotech).

The government has been actively involved in procuring vaccines from manufacturers and distributing them to states and union territories based on population and priority groups. The vaccination drive started with healthcare workers and frontline workers, followed by different age groups and categories.

To facilitate vaccination, India has set up vaccination centers across the country, including government-run centers, private hospitals, and mobile vaccination units. The government has also launched a digital platform called Co-WIN, which manages the registration, scheduling, and tracking of vaccine doses.

Scope & Limitation of the Study:

· Scope:

- a) Main scope of this project will be vaccine diplomacy by India
- b) How world is viewing India's efforts of vaccination.
- c) Why India is pharmacy of the world
- d) Other competitors of India in Covid Vaccine

· Limitation:

- a) Due to the pandemic I was not able to personally interview the sample face to face the interview were conducted online through google forms.
- b) Also the reach of the survey is domestic public.

Research Methods & Design:

This project will be comprising of Primary as well as Secondary Data. · Primary Data: Primary data are the data which are collected from the respondents through respondent's sheet and Primary data were collected using structured interviews and questionnaires. Interviews were conducted in the selected locality for collection of data from employees.

· Secondary Data: Secondary data are collected from articles, journals, books and websites.

Conclusion :

India has demonstrated its capabilities in managing the production, distribution, and vaccination of COVID-19 vaccines both internationally and domestically. Through its vaccine diplomacy efforts, India has played a significant role in supporting global vaccination campaigns, particularly in low-income countries.

At the domestic front, India has ramped up its vaccine production and launched a massive vaccination drive to inoculate its population. The government's efforts in procuring and distributing vaccines, establishing vaccination centers, and implementing a digital platform have been instrumental in managing the vaccination process.

It's important to note that challenges such as vaccine supply constraints, logistical issues, and vaccine hesitancy exist and need to be addressed effectively. The government continues to work towards enhancing vaccine availability, ensuring equitable distribution, and educating the public about the importance of vaccination. Overall, India's management of vaccine production, distribution, and domestic vaccination efforts have been crucial in combating the COVID-19 pandemic and protecting its population while also contributing to global vaccination efforts.

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“A STUDY ON A STUDY ON HDFC HOME LOAN”

SURAJ SANTOSH PAI & ** Prof. Lalit Patil

***Student & **Asst. Prof.**

VIVA Institute of Management & Research

Abstract:

Home is a dream of a person that shows the quantity of efforts, sacrifices luxuries and above all gathering funds little by little to afford one's dream. Home is one of the things that everyone wants to own. Home is a shelter to person where he rests and feel comfortable. Many banks providing home loans whether commercial banks or financial institutions to the people who to have a home.

Introduction:

HDFC(Housing Development And Finance Corporation) Home Loan, India have been serving the people for around three decades and providing various housing loan according to their needs at attractive & reasonable interest rates. Owing to their wide network of financing, Housing Loans provides services at your doorstep and helps you find a home as per your requirements. Many banks are providing home loans at cheapest rate to attract consumers towards them.

Objective of the Study :

There is no strongest foundation for your dream home, than a cheap loan. Home loans have become that stronger foundations for people who want to own a home. The main objectives of the study are as follows:-

1) The main objective of this study is to know the Customers perceptions about home loans of HDFC housing development finance corporation ltd.

The findings of this study indicate that HDFC has managed to create a positive reputation in the market when it comes to home loans. Customers perceive HDFC as a reliable and trustworthy financial institution, known for its competitive interest rates, flexible repayment options, and efficient loan processing procedures. The study reveals that customers appreciate the transparency and clarity in the loan terms and conditions provided by HDFC, which instills confidence and peace of mind during the loan application process.

Furthermore, the research highlights that customers value the personalized customer service offered by HDFC. The study reveals that the customer service representatives of HDFC are seen as knowledgeable, responsive, and helpful, guiding customers through every step of the home loan journey. This aspect has significantly contributed to a positive customer experience and satisfaction with HDFC home loans.

Moreover, the study uncovers that HDFC's commitment to innovation and technological advancements has been well-received by customers. The availability of user-friendly online portals and digital platforms for loan

applications, tracking, and communication has enhanced the overall convenience and efficiency of the loan process. Customers appreciate the convenience of accessing information, making payments, and managing their home loans through digital channels.

Scope & Limitation of the Study:

The Indian housing finance industry has grown by leaps and bound in few years. Total home loans disbursements by banks have raised which witnesses' phenomenal growth from last 5 years. There are greater numbers of borrowers of home loans. So by this study we can find out satisfaction level of customers and problems faced by them in obtaining home.

Research Methods Design:

Research methodology is a way to systematically show the research problem. It may be understood as a science of studying how research is done scientifically. It is necessary for the researcher to know not only the research methods but also the methodology. This Section includes the methodology which includes. The research design, objectives of study, scope of study along with research methodology and limitations of study etc.

Conclusion :

this study provides valuable insights into customers' perceptions of HDFC home loans. It emphasizes the importance of maintaining trust, transparency, and excellent customer service in the competitive housing finance market. By leveraging the positive feedback and addressing areas for improvement, HDFC can continue to strengthen its position as a leading provider of home loans, meeting customer expectations and evolving market demands.

However, the study also identifies areas where HDFC can further improve. Customers express a desire for more personalized loan offerings tailored to their specific needs and financial situations. They also highlight the importance of clear and proactive communication regarding any changes in interest rates, fees, or loan policies. Addressing these concerns and providing more flexibility in loan terms can enhance customer satisfaction and loyalty.

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“A Study On Abrogation of Article 370 of the constitution Of India An Analytical study”

Kishansingh Deepaksingh Solanki & ** Prof. Lalit Patil

***Student & **Asst. Prof.**

VIVA Institute of Management & Research

Abstract:

On 5 August 2019, the Government of India revoked the special status, or limited autonomy, granted under Article 370 of the Indian Constitution to Jammu and Kashmir—a region administered by India as a state which consists of the larger part of Kashmir which has been the subject of dispute among India, Pakistan, and China since 1947.

Introduction:

The reaction in the Kashmir Valley was effectively reduced to silence because of cut-off communication and with imposition of Curfew (Section 144). Many nationalists celebrated, declaring the move to herald public order and prosperity in Kashmir. Among political parties in India, the revocation was supported by the ruling Janata Party, and, among others, by the Bahujan Samaj Party, the Aam Aadmi Party, AIADMK, Telugu Desam Party, YSR Congress Party, BJD and the Shiv. It was opposed by the Indian National Congress, Jammu & Kashmir National Conference, Jammu and Kashmir Peoples Democratic Party, Trinamool

Congress, Janata Dal (United) and the DMK. In Ladakh, people in the Kargil area, who are Shia Muslim and form the plurality of the population of Ladakh, protested; however, the Buddhist community in Ladakh supported the decision.

Objective of the Study :

- To review and compare the legal status of the State of Jammu and Kashmir in the light of the scrapping of Article 370.

To review and compare the legal status of the State of Jammu and Kashmir in the light of the scrapping of Article 370, it is important to understand the historical context and the implications of this significant constitutional change. Article 370 of the Indian Constitution, which granted special autonomous status to the state of Jammu and Kashmir, was revoked on August 5, 2019.

Under Article 370, Jammu and Kashmir had its own constitution, separate flag, and significant autonomy in matters of governance, except for defense, foreign affairs, and communications. However, the revocation of Article 370 effectively ended the special status of Jammu and Kashmir and integrated it fully into the Union of India.

The scrapping of Article 370 led to a series of constitutional and legal changes. The state was reorganized into two separate Union Territories, namely Jammu and Kashmir, and Ladakh. The Union Territory of Jammu and Kashmir has a legislature, while Ladakh is administered directly by the central government. The constitutional changes also led to the reorganization of administrative and judicial structures in the region.

The revocation of Article 370 has been met with a range of reactions and interpretations. Supporters of the move argue that it has paved the way for the full integration of Jammu and Kashmir with the rest of India, promoting national unity and economic development. They argue that the special status was a barrier to the region's progress and hindered its integration into the national mainstream.

On the other hand, critics of the revocation express concerns regarding the erosion of the unique identity and rights of the people of Jammu and Kashmir. They argue that the decision was made without adequate consultation with the local population and could undermine the region's political, social, and cultural fabric.

In terms of legal status, the scrapping of Article 370 effectively removed the special constitutional provisions that granted autonomy to Jammu and Kashmir. The state is now governed by the same constitutional and legal framework as other Indian states and Union Territories.

Scope & Limitation of the Study:

There is no private hospital in the vicinity of the adjoining district of Jammu and Kashmir. Lack of essentials in the state such as water supply, electricity supply, or fast speed internets. There is no competition among students who lacks their mental growth and development. This lacks the progress of the youth mentally. The Youth of Jammu and Kashmir do not have the right to crack other state exams. There is no industrial growth or development because no company has the right to buy land in the valley. The permanent residents of the state have property rights only. Shariah laws are profiling to the women of the state. The Indian government cannot access its powers without the concurrence of the state government.

Research Methods Design:

The study is doctrinal in nature and analytical in approach. The research will depend on both primary and secondary sources. There are many other sources like political views, debates, commentaries of various authors, books, journals, websites on the internet, enactments, etc.

1.Primary Source: The primary sources used in this research include the Constitution of India, Precedents and Statutes. Various reports of Commission of India.

2.Secondary Source: The data will be gathered through different sources such as the internet, journals, Articles, Newspaper and Magazines.

Conclusion :

the scrapping of Article 370 has significantly altered the legal status of the State of Jammu and Kashmir. The special autonomous status it once held has been replaced by a new framework, integrating the region fully into the Union of India. The implications and consequences of this constitutional change continue to be debated and will shape the future trajectory of Jammu and Kashmir.

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A Study on Analysis of Coca Cola Company

Mahesh Ravindra Prasad & Prof. Lalit Patil

***Student & **Asst. Prof.**

***VIVA Institute of Management & Research**

Abstract: This report has been prepared with a specific purpose in mind. It outlines the history and current scenario of the Coca-Cola Company globally and locally. The first part of the study takes us through the present state of affairs of the beverage industry and Coca-Cola Company globally. The report contains a brief introduction of Coca Cola Company and Coca-Cola India and a detailed view of the tasks, which have been undertaken to analyze the market of Coca-Cola i.e., we have performed Competitive, PESTLE and SWOT analysis of Coca-Cola Company and PESTLE and SWOT analysis of Coca-Cola India in order to identify areas of potential growth for Coca-Cola.

Introduction: It accomplishes Coca-Cola, the product that has given the world its best-known taste was born in Atlanta, Georgia, on May 4, 1445. Coca-Cola Company is the world's leading manufacturer, marketer and distributor of non-alcoholic beverage concentrates and syrups, used to produce nearly 400 beverage brands. It sells beverage concentrates and syrups to bottling and canning operators, distributors, fountain retailers and fountain wholesalers. The Company's beverage products comprise of bottled and canned soft drinks as well as concentrates, syrups and not-ready-to-drink powder products. In addition to this, it also produces and markets sports drinks, tea and coffee.

Objective of the Study: The main objective of the project is to analyse and study in efficient way the current position of Coca Cola company.

The study was to perform competitive analysis between coca cola and its competitors Certainly! In a competitive analysis between Coca-Cola and its competitors, it is important to evaluate various aspects to understand their relative strengths and weaknesses. Here are some key areas to consider:

1. Market Share: Assess the market share of Coca-Cola and its competitors in the beverage industry. Analyze the share of carbonated soft drinks (CSDs) as well as other beverage categories such as juices, energy drinks, and bottled water.
2. Product Range: Compare the product offerings of Coca-Cola and its competitors. Consider the range of CSD flavors, packaging sizes, and variations. Evaluate the diversity of beverage categories and any unique product offerings by competitors.
3. Brand Equity: Analyze the brand equity of Coca-Cola and its competitors. Consider factors such as brand awareness, brand perception, consumer loyalty, and brand value. Evaluate the effectiveness of marketing and advertising campaigns in building and sustaining brand equity.
4. Pricing Strategy: Compare the pricing strategies employed by Coca-Cola and its competitors. Assess the pricing levels of their products across different markets and packaging sizes. Analyze any discount or promotional strategies used to attract customers.
5. Distribution Network: Evaluate the distribution networks of Coca-Cola and its competitors. Consider the

reach and efficiency of their distribution channels, including partnerships, agreements with retailers, and direct-to-consumer strategies. Assess the accessibility and availability of their products in different regions.

6. Marketing and Advertising: Analyze the marketing and advertising efforts of Coca-Cola and its competitors. Assess the strength and effectiveness of their advertising campaigns, sponsorship deals, endorsements, and digital marketing initiatives. Evaluate their ability to connect with consumers and create brand differentiation.

7. Innovation and New Products: Assess the focus on innovation and new product development by Coca-Cola and its competitors. Evaluate their ability to adapt to changing consumer preferences, introduce healthier alternatives, and respond to emerging trends in the beverage industry.

8. International Presence: Evaluate the global presence and expansion strategies of Coca-Cola and its competitors. Consider their market penetration in different countries, localization efforts, and ability to cater to diverse consumer preferences across various regions.

9. Financial Performance: Analyze the financial performance of Coca-Cola and its competitors. Consider factors such as revenue growth, profitability, market capitalization, and financial stability. Compare key financial ratios and indicators to assess their financial health.

10. Sustainability and CSR: Assess the sustainability initiatives and corporate social responsibility efforts of Coca-Cola and its competitors. Consider their environmental practices, community engagement, philanthropy, and efforts to address social and environmental challenges.

Scope & Limitation of the Study: This study basically tries to discover the current position of Coca-Cola in the market. It also tries to discover the preferences of the customers when posed with a choice between Coca-Cola and Pepsi. It is primarily directed to the general public but was done only in Mumbai, Vasai-Virar.

Research Methods & Design: The study involves desk-based research (company websites, press releases and reports) and collection of data through stores in Mumbai and conversations with local brands in Mumbai. India being a large country with relatively low penetration and incomplete availability of organized data, it is important for companies to understand that there is an element of ‘subjectivity’ in this report.

Scope of Further Study: The main purpose of this study is getting idea about the preference of the customers towards various Coca-Cola products. But there are certain factors which affects this study they are as follow:

- Since the sampling procedure was Judgmental, the sample selected may not be true representative of the population.
- Economic and market conditions are very unpredictable (Present and future).
- The project duration is limited to A weeks so it limits the area of study.
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Conclusion :

By conducting a thorough competitive analysis in these areas, one can gain insights into how Coca-Cola compares to its competitors in terms of market position, product offerings, branding, distribution, marketing

strategies, innovation, financial performance, and sustainability efforts. This analysis can help identify areas of competitive advantage and inform strategic decision-making for the company.

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“A Study On Analysis of the Rise of E-commerce in India”

***Kishansingh Deepaksingh Solanki & ** Prof. Lalit Patil**

***Student & **Asst. Prof.**

VIVA Institute of Management & Research

Abstract:

The rise of the Indian economy has not given millions of Indians the privilege of technology but also enabled them to utilize the internet in a way to have a great shopping experience. The seems to be watching on excitedly as India fast becomes a major e-commerce player. There is everything to play for in this industry, but many brands are in need of a little guidance. E- Commerce has changed the lives of people around the world and its growth in India is not showing any signs of slowing down. The year 1991 noted a new chapter in the history of the online world where e-commerce became a hot choice amongst the commercial use of the internet.

Introduction:

The government of India experimented this online strategy to make it convenient for its public book the train tickets. The acceptance of the ecommerce on a large scale by the Indian people influenced other business players also to try this technique for their E-businesses and gain high profits. It gained popularity only with deep discount model of Flipkart. E-Commerce has become almost indispensable for Indian consumers and is expected to have a greater impact in the future.

Objective of the Study :

This is study is are search in to the use of e-commerce by companies.

The study aims to conduct thorough research on the use of e-commerce by companies. E-commerce refers to the buying and selling of products or services over electronic platforms, primarily through the internet. The study intends to explore how companies adopt and utilize e-commerce as part of their business operations.

The research will focus on understanding various aspects related to e-commerce adoption, implementation, and utilization by companies across different industries. It will examine the factors that drive companies to adopt e-commerce, such as market trends, customer demands, competitive pressures, and technological advancements.

Furthermore, the study will delve into the strategies employed by companies to effectively utilize e-commerce.

This includes examining how companies leverage e-commerce platforms to expand their market reach, acquire new customers, streamline operations, improve customer experiences, and generate revenue growth.

Additionally, the research will investigate the benefits and challenges encountered by companies in integrating e-commerce into their business processes. It will explore the advantages gained through e-commerce implementation, such as increased sales, cost savings, improved customer satisfaction, and enhanced operational efficiency. Simultaneously, it will identify the challenges companies face in terms of technological barriers, security concerns, logistical complexities, and competition.

The study aims to provide valuable insights into the current state of e-commerce utilization by companies, offering a comprehensive understanding of the opportunities, challenges, and strategies associated with its adoption. By analyzing the data and findings, the research will contribute to the existing knowledge on e-commerce and provide recommendations to companies on optimizing their use of e-commerce to stay competitive and achieve sustainable growth in the digital marketplace.

Scope & Limitation of the Study:

- Faster buying/selling procedure, as well as easy to find products.
- Buying/selling 24/7.
- More reach to customers, there is no theoretical geographic limitations.
- Low operational costs and better quality of services.
- No need of physical company set-ups.
- Easy to start and manage a business.
- Customers can easily select products from different providers without moving around physically.

Research Methods Design:

The research topic was selected to understand how E-Commerce emerged as a new sector in Indian Economy and brought several benefits to the Indian consumers across cities who a new medium of purchasing. An organised and logical approach has been followed to conduct the research. First the objectives were decided and as result of the literature review, the impact and growth of E-Commerce was gauged. A questionnaire was also used to know the consumer preferences and to what extent E-Commerce had made a difference. In addition to this secondary data was also collected from various sources. The selected sample was a group of 56 random individuals. Primary data was collected with the help of a questionnaire. Secondary data sources are online articles, journals and research papers. The data collected was tabulated and discussed in the form of tables & graphs. Appropriate statistical tool has been used for analysis and testing for hypothesis. Alternative Hypothesis Consumers will prefer to buy from e-commerce websites in the future because it is reliable.

Conclusion :

By examining the perceptions, status, and triggers of e-commerce adoption in Indian companies, this study will provide valuable insights into the current state of e-commerce utilization. The findings will contribute to the understanding of the challenges and opportunities faced by Indian companies in adopting e-commerce and enable the formulation of effective strategies to promote its further growth. Ultimately, this research aims to facilitate the development of a robust e-commerce ecosystem in India, benefiting businesses, consumers, and the economy as a whole.

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A Study on Business-to-Business (B-to-B) E Commerce as an economy booster

***Suraj Shyamsevak Dubey & **Lalit Patil**

***Student & **Asst. Prof.**

***VIVA Institute of Management & Research**

Abstract:

E-commerce smooth or ease the growth of the electronic business by online marketing, online sale, online payment and product service. Doing business online is not mean for online shopping. Online shopping is just part of e-commerce. It includes online stock, online transactions and selling the company asset through online. It can also reduce the cost of assigning the various order and interacting with a wide range of supplier and trading partners.

Introduction:

E-commerce basic means is electronic commerce that is selling and buying of various information, good and services over an electronic medium like the internet. we are moving to digital technology in which demand realized translate into demand satisfied in nanoseconds. Today majority of business have an online presence and become necessities for many companies to conduct their business online and they continuously think their business in terms of an internet where a wide range of selling and buying occur.

Objective of the Study:

B2B Business Objective #1: Reduce Order Management Costs & Repurpose Staff

Many businesses forget to consider just how many individuals have a hand in manual order placement and management. It's also easy to forget how much is being spent on manual entries and fulfillment, too.

However, a good B2B E-Commerce platform can help you reduce these order management costs because it will streamline and automate the process that easily causes higher business expenses. With an automated system, there are fewer people involved at lesser costs.

B2B Business Objective #2: Eliminate Order Errors

And those mistakes can be costly in more ways than financially.

- Rekeying Orders – Rekeying orders into multiple programs always increases the order error rate.
- Communication Gaps – An error is more likely to occur if the order is taken over the phone or through an email. Believe it or not, but a lack of customer visibility into order details can cause these errors to happen.

Account changes done over the phone may not be saved correctly or on time and may cause the item to be shipped to the wrong address or even person!

- Inventory Invisibility – Field sales reps may unknowingly communicate outdated or completely sale when making a sale if product or inventory data isn't available in real-time. This leads to dissatisfied customers and time lost on reorders.
- Product Data inconsistencies – Likewise, systems used to manage product data and info that are outdated will invariably lead to errors and inefficiencies.
- Manual Business Rules – Sometimes rules are made to be broken and then immediately fixed again. Without an automated system, rule-breaking will occur. Ensuring your programs are connected with a single source of data truth will eliminate these challenges for you.

B2B Business Objective #3: Increase Order Numbers

It's always about the customer, or the customer is always right. Either way, the customer should always be at the center of your business strategy and making them happy and a repeat buyer should

be the goal of a strong one.

B2B Business Objective #4: Improve Customer Experience

The higher-ups at your company love improvements in the process because it means a reduction in costs and an increase in your bottom line.

B2B Business Objective #5: Differentiate and Personalize

Today's B2B E-commerce market is doused with similar products and services. The only way to stand out from the rest is by building a B2B E-commerce website that provides them with the necessary information and research to buy a product.

Scope & Limitation of the Study:

Just like the other business models, the B2B eCommerce Business model has some flaws too, which are:

Limited Market

Compared to the B2C model, this type of business has a limited market base as it deals with transactions between businesses. This makes it a bit of a risky venture for small and medium eCommerce businesses.

Lengthy Decision

Here, the majority of the purchase decisions involve a lengthy process as there are two businesses involved. The process may involve dependence on multiple stakeholders and decision makers.

Inverted Structure

Compared to the other models, consumers have more decision making power than sellers in the B2B business model. They may demand customizations, impose specifications and try to lower price rates.

Younger Buyer Segment

Recent market statistics suggest that nearly half of the B2B buyers are young, tech-savvy and sophisticated. These buyers expect more ease of use just like on the customer-driven websites.

Mobile Commerce

Mobile commerce is here to stay as a trend in major business sectors. It is changing the face of B2B marketing since 42% of the B2B customers use mobile devices during the purchase process.

Personalization

On the task of making purchases more mobile friendly and optimized, personalization is yet another trend that will help B2B businesses succeed in the long run.

Research Methods & Design:

A. Data collection:-

1. Primary data – primary data is originally specifically on project hand. One can obtain information from dealers, salesman, etc. it offers much greater accuracy and reliability.
2. Secondary data – Secondary data is the data already collected by someone else. This data is not especially collected to solve present or specific problem. The information is relevant and can be used for our purpose.

Following are the sources from which I have collected my secondary data –

- ☐ Books
- ☐ Business organization.
- ☐ Internet (Google, Wikipedia)
- ☐ Business studies.

B. Research Design:-

There are two main issues with most of the B2B research conducted to date. First, most of the research on health care has been conducted outside the realm of sport. Secondly, the research that has been conducted does not focus on the effectiveness of B2B programs, particularly social impact.

C. Data sampling:-

In the current study a type of purposeful sampling, criterion sampling, was used. Criterion sampling is used —to review and study all cases that meet some predetermined criterion of importance, a strategy common in quality assurance effort.

D. Type of data:-

First and secondary data shall be used for the proposed study.

Scope of Further Study:

Business-to-business transactions are common in a typical supply chain, as companies purchase components and products such as other raw materials for use in the manufacturing processes. Finished products can then be sold to individuals via business-to-consumer transactions.

In the context of communication, business-to-business refers to methods by which employees from different companies can connect with one another, such as through social media. This type of communication between the employees of two or more companies is called B2B communication.

B2B E-Commerce

Late in 2018, Forrester said the B2B e-commerce market topped \$1.134 trillion—above the \$954 billion it had projected for 2018 in a forecast released in 2017. That's roughly 12% of the total \$9 trillion in total US B2B sales for the year. They expect this percentage to climb to 17% by 2023. The internet provides a robust environment in which businesses can find out about products and services and lay the groundwork for future business-to-business transactions.

Company websites allow interested parties to learn about a business's products and services and initiate contact. Online product and supply exchange websites allow businesses to search for products and services and initiate procurement through e-procurement interfaces. Specialized online directories providing information about particular industries, companies and the products and services they provide also facilitate B2B transactions.

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“A STUDY ON CONSUMER BEHAVIOUR AFTER SALES SERVICE WITH REFERENCE TO HUL”

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Abstract: Fast Moving Consumer Goods (FMCG) or Consumer Packaged Goods (CPG) is products that are sold quickly and at relatively low cost. Examples include non-durable goods such as soft drinks, toiletries, and grocery items. Though the absolute profit made on FMCG products is relatively small, they generally sell in large quantities, so the cumulative profit on such products can be substantial. ITC Limited, Procter & Gamble and Unilever are the three biggest consumer goods company that operates across the globe. FMCGs refers to those retail goods that are generally replaced or fully used up over short period of days, weeks, or months, and within one year. This contrasts with durable or appliances such as kitchen appliances, which are generally replaced over a period of several years.

Introduction: FMCG have a short shelf life, either as a result of high consumer demand or because the product deteriorates rapidly. Some FMCGs such as meat, fruits and vegetables, dairy products and baked goods are highly perishable. Other goods such as alcohol, toiletries, pre-packaged foods, soft drinks and cleaning products have high FMCG refers to Fast Moving Consumer Goods, requirement for daily or frequent use. Typically, a consumer buys these goods at least once a month. The sector covers a wide gamut of products such as detergents, toilet soaps, toothpastes, shampoos, creams, powders, food products, confectioneries, beverages, cigarettes. Typical characteristics of FMCG products, individual items are of small value but all FMCG products put together account for a significant part of the consumer's budget. The consumer keeps limited inventory of these products and prefers to purchase them frequently, as and when required. Many of these products are perishable. The consumer spends little time on the purchase decision. Rarely does he/she look for technical specification (in contrast to industrial goods). Brand loyalties or recommendations of reliable retailer/dealer drive new product i.e. brand switching is often induced by heavy advertisement, recommendation of the retailer or neighbors/ friends. These products cater to necessities, comforts as well as luxuries. They meet the demands of the entire cross section of population. Price and income elasticity of demand varies across products and consumers.

Objective of the Study: To know the satisfaction level of customer towards Hindustan Unilever Ltd. (FMCG product).

1. Surveys: Companies often use customer satisfaction surveys to gather feedback from their customers. These surveys can be conducted through various methods, such as online forms, telephone interviews, or in-person questionnaires. By asking customers about their experiences with specific products or services, companies can gauge satisfaction levels.

2. Net Promoter Score (NPS): NPS is a widely used metric to measure customer loyalty and satisfaction. It involves asking customers a single question: "On a scale of 0 to 10, how likely are you to recommend our product/company to a friend or colleague?" Based on their responses, customers are classified into three groups: Promoters (score 9-10), Passives (score 7-8), and Detractors (score 0-6). The NPS is calculated by subtracting the percentage of Detractors from the percentage of Promoters.

3. Online Reviews and Ratings: Monitoring online reviews and ratings on platforms like social media, review websites, and e-commerce sites can provide insights into customer satisfaction. Companies often analyze the sentiment and feedback shared by customers to understand their level of satisfaction.

4. Customer Complaints and Support Requests: Tracking customer complaints and support requests can indicate the level of satisfaction customers have with a company's products or services. Frequent or recurring complaints may suggest areas that need improvement.

It's important to note that the satisfaction level of customers towards Hindustan Unilever Ltd. or any specific FMCG product would require access to up-to-date information and data from the company or market research.

conducted by independent organizations.

● **Scope & Limitation of the Study: The scope of the study is mentioned below:**

- The present study is conducted in vasai - virar city.
- This study helps to study the buying behavior of consumer.
- This study also helps to know the consumer satisfaction level.
- This study also helps to know the factor which influence the consumer to the product.

Limitations of study:

- This study was carried out only among the vasai – virar city. So the result of the study may not be applicable to the other areas.
- Sample may not be the true representative of the universe

Research Methods & Design: Research methodology is a way to systematically solve the research problem. It may be understand as a science of studying how research is done scientifically. In it, study the various steps that are generally adopted by researcher in studying his research problem along with the logic behind them. Thus when we walk of research methodology, we not only talk of research study and explain why we using a particular method of technique and why we are not using others so that research result are capable of being evaluated either by researcher or by others.

MEANING OF RESEARCH - Research is common parlance refer to a search for knowledge. One can also define research as a scientific and systematic research for pertinent information on a specific topic. In fact, is an art of scientific investigation. Research can be defined as “logical and systematized application of the fundamentals of science to the general and overall questions of a study, and scientific techniques which provides precise tools, specific procedures and technical, rather than philosophical means for getting and ordering the data prior to their logical and manipulation.”

Research Design:

The research study involves gathering and interpreting the information in the form of text, visual data to enhance the understanding of the fact under study.

For this research, the researcher will adopt qualitative methodology which comprises of gathering daily newspaper articles and other data identified with the An Analysis of Consumer Behavior after Buying Process towards HUL.

Conclusion :

After analyzing consumer behavior following the buying process towards Hindustan Unilever Ltd. (HUL), it can be concluded that customer satisfaction plays a crucial role in shaping their perceptions and future actions. Several factors contribute to understanding customer satisfaction, including surveys, Net Promoter Score (NPS), online reviews and ratings, and customer complaints.

Surveys provide valuable insights into customer experiences and opinions, allowing HUL to identify areas of strength and areas that require improvement. By actively seeking feedback from customers, HUL can address any issues promptly and enhance overall customer satisfaction.

The Net Promoter Score (NPS) serves as a measure of customer loyalty and satisfaction. By understanding the percentage of promoters, passives, and detractors, HUL can gauge the level of customer advocacy and identify strategies to improve customer satisfaction.

Monitoring online reviews and ratings enables HUL to gain real-time feedback on its products and services. Positive reviews and high ratings indicate a higher satisfaction level, while negative reviews may highlight areas for improvement. This information helps HUL adapt and enhance its offerings to meet customer expectations.

Customer complaints and support requests serve as critical indicators of customer satisfaction. Analyzing and addressing these issues promptly not only resolves individual problems but also helps improve overall

customer satisfaction and loyalty.

It is important for HUL to continuously monitor and analyze consumer behavior after the buying process. By prioritizing customer satisfaction and taking proactive measures to address customer feedback, HUL can enhance its brand reputation, customer loyalty, and market competitiveness.

However, it's important to note that the specific satisfaction level of customers towards HUL would require access to up-to-date data and comprehensive market research conducted by the company or independent organizations.

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“A Study on creating awareness about insurance policies”

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Abstract :

The insurance industry of India has 57 insurance companies - 24 are in the life insurance business, while 33 are non-life insurers. Among the life insurers, Life Insurance Corporation (LIC) is the sole public sector company. There are six public sector insurers in the non-life insurance segment. In addition to these, there is a sole national re-insurer, namely General Insurance Corporation of India (GIC Re). Other stakeholders in the Indian Insurance market include agents (individual and corporate), brokers, surveyors and third-party administrators servicing health insurance claims.

Introduction:

The insurance sector is made up of companies that offer risk management in the form of insurance contracts. The basic concept of insurance is that one party, the insurer, will guarantee payment for an uncertain future event. Meanwhile, another party, the insured or the policyholder, pays a smaller premium to the insurer in exchange for that protection on that uncertain future occurrence.

As an industry, insurance is regarded as a slow-growing, safe sector for investors. This perception is not as strong as it was in the 1970s and 1980s, but it is still generally true when compared to other financial sectors.

All life insurance companies were nationalized to form LIC in 1956 to increase penetration and protect policy holders from mismanagement.

The non-life insurance business was nationalized to form GIC in 1972.

Objective of the Study:

The insurance market is a complex and dynamic industry that provides financial protection against various risks to individuals and businesses. Studying the insurance market involves analyzing its structure, key players, trends, challenges, and opportunities. Here are some key aspects to consider when studying the insurance market:

Market Structure:

The insurance market consists of various segments, including life insurance, property and casualty insurance, health insurance, and reinsurance. Understanding the market structure involves identifying the major players in each segment, their market share, and the regulatory framework that governs the industry.

Key Players:

Identifying the major insurance companies operating in the market is essential. These can be multinational corporations, regional players, or specialized insurers. Analyzing their financial performance, product offerings, customer base, and competitive strategies can provide insights into market dynamics and trends.

Market Size and Growth:

Assessing the market size and growth trends helps in understanding the overall potential and attractiveness of the insurance market. Factors such as population demographics, economic conditions, regulatory changes, and emerging markets impact the growth trajectory of the industry.

Regulatory Environment:

The insurance market is subject to regulations and oversight by government authorities. Studying the regulatory framework helps in understanding the compliance requirements, consumer protection measures, licensing processes, and changes in regulations that may affect the market.

Emerging Trends and Technologies:

The insurance industry is influenced by various trends and emerging technologies. These may include

innovations in product offerings, digital transformation, the rise of insurtech (technology-driven insurance startups), and the integration of data analytics and artificial intelligence. Understanding these trends can provide insights into the future direction of the market.

Consumer Behavior and Preferences:

Analyzing consumer behavior and preferences in the insurance market helps in understanding their needs, expectations, and decision-making processes. Factors such as pricing, customer service, claims handling, and the adoption of digital channels play a significant role in shaping consumer choices.

Risk Assessment and Underwriting:

The insurance market revolves around risk assessment and underwriting practices. Studying these aspects involves evaluating the methodologies used by insurers to assess risk, determine premiums, and manage claims. This analysis can shed light on the underwriting profitability and risk management strategies of insurance companies.

Competitive Landscape and Market Opportunities:

Assessing the competitive landscape helps identify market opportunities and potential gaps in product offerings. Understanding the competitive dynamics, market share, and distribution channels of insurance companies can provide insights into areas where new entrants or existing players can find opportunities for growth.

Studying the insurance market requires a combination of research, data analysis, and an understanding of the broader economic and regulatory landscape. It is important to stay updated with industry reports, market trends, and regulatory developments to gain a comprehensive understanding of this evolving sector.

Scope & Limitation of the Study:

Having a look at the current market scenario, we can find that LIC has taken over a major part in the overall Insurance Industry in India. However, given the rate of growth in the other Non-life insurance sectors, it is estimated that they are sure to compete with Life insurance companies in the years to come. New insurance companies rising up in the market will definitely experience a vibrant growth and expansion both in the Life as well as General insurance sectors. With rising incomes and changing lifestyles, some trends are going to emerge in the insurance industry of the country such as product innovation, better claims management, multi-distribution and other regulatory trends in the Indian market.

Research Methods & Design:

Government's policy of insuring the uninsured has gradually pushed insurance penetration in the country and proliferation of insurance schemes.

Gross premium collected by life insurance companies in India increased from Rs2.56 trillion (US\$ 39.7 billion) in FY12 to Rs.7.31 trillion (US\$ 94.7 billion) in FY20. During FY12– FY20, premium from new business of life insurance companies in India increased at a CAGR of 15 per cent to reach Rs.2.13 trillion (US\$ 37 billion) in FY20.

Overall insurance penetration (premiums as per cent of GDP) in India reached 3.69 per cent in 2017 from 2.71 per cent in 2001.

The market shares of private sector companies in the non-life insurance market rose from 15 per cent in FY04 to 56 per cent in FY21 (till April 2020). In life insurance segment, private players had a market share of 31.3 per cent in new business in FY20.

Conclusion :

Due to covid-19 the report is set for work from home (WFH), the purpose of conducting this research to understand the insurance industry and learn about insurance policies, survey through digital and social platform to intercept the target audience, competitor in the market and advising financial planning to the customers.

Understanding the customer and to provide beneficial insurance product and create awareness about insurance through questionnaire surveys, calling, understanding their issues and views with new and existing customers.

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“ A Study on CSR Initiative of ICICI Bank.”

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Abstract:

In India the banking sector plays a very dominant role in the development of the economy. The banking sector can be separated into private sector banks and public sector banks. In this paper a study is piloted on ICICI Bank which is one of the big players of private sector bank. Apart from the basic banking services the ICICI bank is also indulged in taking CSR initiatives towards the benefit of society. CSR is a term which means Corporate Social Responsibility can be elucidated as “the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large”. CSR is fair not the charity it is additional to that. In this paper the data of ICICI Bank for the five years is taken and deliberate. An increase in the involvement is seen by the bank as the year permits. The study stabs to through the light on different CSR initiatives accompanied by ICICI Bank in the recent time.

Introduction:

Within the world of business, the main “responsibility” for corporations has historically been to make money and increase shareholder value. In other words, corporate financial responsibility has been the sole bottom line driving force. However, in the last decade, a movement defining broader corporate responsibilities— for the environment, for local communities, for working conditions, and for ethical practices—has gathered momentum and taken hold. The social role of business is rooted in its economic role. In the business community, CSR is alternatively referred to as “corporate citizenship,” which essentially means that a company should be a “good neighbour” within its host community.

Objective of the Study:

The Present study aims to evaluate the different dimensions of Corporate Social Responsibility with respect to ICICI bank: The main objective of this project is

To understand the concept of Corporate Social Responsibility(CSR) :

ICICI Bank, one of the largest private sector banks in India, has undertaken various CSR initiatives in alignment with its commitment to sustainable development and social responsibility. Some of the key CSR initiatives of ICICI Bank include:

Education and Skill Development: ICICI Bank has focused on promoting education and skill development programs to empower individuals and enhance their employability. The bank has established ICICI Foundation for Inclusive Growth, which runs programs such as the ICICI Academy for Skills and ICICI Digital Village. These initiatives provide vocational training, entrepreneurship development, and digital literacy to underprivileged youth and women.

Healthcare and Sanitation: ICICI Bank has undertaken initiatives to improve healthcare and sanitation facilities, particularly in rural areas. The bank has supported the construction of hospitals, healthcare centers, and toilets, aiming to enhance access to quality healthcare and promote better sanitation practices.

Financial Inclusion: ICICI Bank has been at the forefront of promoting financial inclusion in India. It has established self-help groups, facilitated access to credit for marginalized communities, and launched inclusive

banking products and services to ensure that underserved sections of society have access to formal financial services.

Environmental Sustainability: ICICI Bank has taken steps to promote environmental sustainability and combat climate change. The bank has implemented energy-efficient practices in its operations, promoted renewable energy projects, and supported initiatives related to afforestation, water conservation, and waste management. ICICI Bank has also introduced green banking products and services to encourage customers to adopt sustainable practices.

Rural and Agricultural Development: ICICI Bank has implemented programs to support rural and agricultural development. It has extended credit and financial support to farmers, facilitated agri-value chain financing, and launched initiatives to enhance agricultural productivity and income generation in rural areas.

Disaster Relief and Rehabilitation: ICICI Bank has been actively involved in providing assistance during times of natural disasters. It has contributed to relief efforts, rehabilitation projects, and reconstruction activities to help affected communities recover and rebuild their lives.

Scope & Limitation of the Study:

The CSR Policy would pertain to all activities undertaken by ICICI Venture towards fulfilling its corporate social responsibility objectives. The CSR Policy would also ensure compliance with Section 135 of the Companies Act, 2013 (“the Act”).

Research Methods & Design:

Looking into requirements of the objectives of the study the research design employed for the study is **of descriptive type**. Keeping in view of the set objectives, this research design was adopted to have greater accuracy and in depth analysis of the research study.

Available secondary data was extensively used for the study. Different news articles, Books and Web were used which were used which were enumerated and recorded.

Conclusion :

ICICI Bank's CSR initiatives are aligned with the Sustainable Development Goals (SDGs) outlined by the United Nations. The bank regularly reports on its CSR activities, impact, and progress through its annual sustainability reports, ensuring transparency and accountability. It's important to note that specific initiatives and programs may vary over time, as organizations continuously evolve their CSR strategies to address emerging social and environmental challenges.

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“A STUDY ON CSR INITIATIVES BY PVR LIMITED”

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Abstract:

PVR Nest backs student-led health campaign IANS, one among the leading newswire has carried a report currently headlined, “PVR Nest backs student-led health campaign.” The article mentions regarding the joint initiative by Sanofi India limited and PVR Nest that is meant at utilizing inventive techniques in schools, using art and cinema to create children's health education real, innovative, and democratic. Joanna Potts, is quoted within the article speech that Sanofi is happy to partner with PVR Nest for a singular.

Introduction:

CONCEPT OF CSR

Movement geared toward encouraging firms to be additional responsive to the impact of their business on the remainder of society, as well as their own stakeholders and also the surroundings.

Corporate social responsibility (CSR) could be a business approach that contributes to sustainable development by delivering economic, social, and environmental and overall edges for employees, environment and the business.

CSR is a conception with several definitions and practices. The manner it's understood and enforced differs greatly for every company and country. Moreover, CSR is a very broad concept that addresses many and various topics such as human rights, corporate governance, health and safety, environmental effects, working conditions and contribution to economic development. Whatever the definition is, the aim of CSR is to drive amendment towards property.

BENEFITS OF CSR

The potential benefits of CSR to companies include:

- Better brand recognition
- Positive business reputation
- Increased sales and customer loyalty

Responsible Business Reputation

Corporate social investment will assist you to make a name as a accountable business, which can in turn lead to competitive advantage. Companies typically favor suppliers who have accountable policies, since this will mirror on how their customers see them. Some customers do not just opt to affect responsible firms - they impose it.

Objective of the Study:

Every task is undertaken with an objective. Without any objective, a task is rendered meaningless. The main objectives for undertaking this research are as follows:

1. To understand the CSR activities of PVR Ltd and the challenges they are facing in implementing those activities.

PVR Ltd, one of India's leading cinema exhibition companies, has undertaken several corporate social responsibility (CSR) activities as part of its commitment to social and environmental sustainability. While specific details about PVR's CSR initiatives may be subject to change and may not be available after my knowledge cutoff in September 2021, I can provide you with a general understanding of CSR activities undertaken by companies and the challenges they may face in implementation.

CSR Activities of PVR Ltd (as an example):

1. Environment Sustainability:

PVR has likely focused on implementing eco-friendly practices to reduce its carbon footprint. This may include initiatives like energy conservation, waste management, and promoting sustainable practices in its operations.

2. Community Engagement:

PVR may have initiated various programs to engage with local communities. These could involve supporting educational initiatives, skill development programs, healthcare projects, or cultural and artistic endeavors.

3. Employee Welfare:

PVR may have implemented employee welfare programs to ensure the well-being and development of its workforce. These programs may include employee health and safety initiatives, training and skill enhancement programs, and employee volunteering activities.

Challenges in Implementing CSR Activities:

1. Resource Allocation:

One common challenge faced by companies in implementing CSR activities is allocating sufficient resources, including financial, human, and time resources, to ensure the effective implementation of initiatives. Balancing CSR investments with other business priorities can be a complex task.

2. Stakeholder Engagement:

Engaging stakeholders, including employees, local communities, and government bodies, is crucial for the success of CSR initiatives. However, it can be challenging to identify the diverse needs and expectations of different stakeholders and align them with the company's CSR strategy.

3. Measurement and Evaluation:

Measuring the impact and effectiveness of CSR activities can be challenging. Establishing appropriate metrics and evaluation frameworks to assess the outcomes and social impact of initiatives is important but can be complex and time-consuming.

4. Scalability and Sustainability:

Ensuring the scalability and long-term sustainability of CSR initiatives can be a significant challenge. Companies need to assess the feasibility of expanding successful projects, securing ongoing funding, and establishing partnerships to ensure the continuity and impact of their CSR efforts.

5. Regulatory Compliance and Reporting:

Meeting regulatory requirements related to CSR reporting and compliance can be challenging. Companies need to stay updated with changing regulations and ensure accurate reporting of their CSR activities, expenditure, and impact.

It is important to note that the specific challenges faced by PVR Ltd in implementing its CSR activities may vary based on factors such as the nature of the initiatives, geographical locations, and the overall CSR strategy of the company. For up-to-date and detailed information about PVR Ltd's CSR activities and challenges, I recommend referring to the company's official reports, CSR disclosures, and relevant news sources.

Scope & Limitation of the Study:

The pace of increase in knowledge moves towards rapid changes. It grows increasingly than the passage of time. Therefore, a researcher must be conscious about the changes and developments in the field of his/her study. For this purpose, the researcher must survey the available literature like novels, reports, researches,

books, articles, newspapers, and journals to add knowledge in its study. Over the past decades, the concept of CSR has become an important concept in the study of researchers, scholars, and industrialists etc. So, the present researchers have tried with this review paper for those researchers, analysts and industrialists who relate to CSR (whether social responsibility, social accounting, social reporting or any other area related to CSR).

Research Methods & Design:

Secondary data will be collected mainly from

- Annual reports of selected companies
- Sustainability reports of companies
- CSR Reports of companies

PVR Nest is a successful activity with a lot of support. It is driven by diligent people that constantly aim at bettering the society and the inequalities in our education system. At PVR Nest “Educating, Empowering and Entertaining” have been the prime motto and driving force.

They believe that there are many challenges faced by a child that impacts his/her overall growth, both mentally and physically. The Indian education system is bind the boundaries of marks and degrees; PVR Nest adopts creative methods to impart knowledge beyond any text book. The current need of the hour involves supporting such a beautiful cause through various mediums to attract the masses attention.

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“A STUDY ON EDUCATION SYSTEM IN INDIA”

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Abstract:

Education is the future of our country. It is distressing to find that during all these years of our independence we have been merely dabbling in schemes and projects, in new-fangled ideas mostly borrowed from the west, merely setting up commission after commission at the cost of lakhs or rupees and let matters rest at that. The drive, the initiative, the dynamic vision necessary for radical reforms in the sphere of education are lamentably conspicuous by their absence. We have allowed matters to drift aimlessly, instead of setting down to grapple with momentous issues. The result has been disastrous. A life less, mechanical system of teaching in overcrowded schools and colleges imposed by far from competent teachers on students whose only interest is to get through examination, has been the bane of our education. We have completely forgotten the simple yet vital truth that the aim of education is first to build up character in the widest sense and then to impart knowledge.

Introduction:

India has made progress in terms of increasing the primary education attendance rate and expanding literacy to approximately three-quarters of the population in the 7–10 age groups, by 2011. India's improved education system is often cited as one of the main contributors to its economic development. Much of the progress, especially in higher education and scientific research, has been credited to various public institutions. While enrollment in higher education has increased steadily over the past decade, reaching a Gross Enrollment Ratio of 24% in 2013, there still remains a significant distance to catch up with tertiary education enrollment levels of developed nations, a challenge that will be necessary to overcome in order to continue to reap a demographic dividend from India's comparatively young population.

Although there are private schools in India, they are highly regulated in terms of what they can teach, in what form they can operate (must be a non-profit to run any accredited educational institution) and all other aspects of operations. Hence, the differentiation of government schools and private schools can be misleading.

Objective of the Study :

To know about the education system as a social concept, its relevance in society and exploring different dimensions with the help of historical background and references.

Education is a fundamental aspect of society, playing a crucial role in shaping individuals and communities. As a social concept, education encompasses the process of acquiring knowledge, skills, values, and attitudes necessary for personal development, social integration, and the advancement of society as a whole. It serves as a means of transmitting cultural, social, and economic knowledge from one generation to another.

The relevance of education in society is multifaceted and encompasses various dimensions. Here are some key

aspects to consider:

Individual Development: Education empowers individuals by providing them with the knowledge and skills needed to navigate the complexities of life. It helps in the development of cognitive abilities, critical thinking, problem-solving skills, and creativity, enabling individuals to achieve personal growth and fulfill their potential.

Social Cohesion: Education promotes social cohesion by fostering a sense of shared values, understanding, and cooperation among individuals from diverse backgrounds. It plays a significant role in instilling social norms, ethical principles, and civic responsibilities, which are essential for a harmonious and inclusive society.

Economic Progress: Education is closely linked to economic development and productivity. It equips individuals with the necessary skills and knowledge to participate in the workforce, contributing to economic growth and competitiveness. A well-educated population is more likely to have higher employment rates, higher incomes, and better job prospects.

Democratic Society: Education plays a vital role in nurturing democratic values and active citizenship. It enables individuals to participate in political processes, make informed decisions, and critically evaluate information. Education empowers citizens to engage in public discourse, understand their rights and responsibilities, and contribute to the democratic functioning of society.

Social Mobility: Education can be a powerful tool for promoting social mobility and reducing inequality. It provides opportunities for individuals from disadvantaged backgrounds to improve their life chances by acquiring knowledge and skills that can lead to better employment prospects and higher social status. Accessible and equitable education systems are crucial for creating a more just society.

To understand the historical background of education as a social concept, we can look back at different civilizations and their approaches to education. Ancient civilizations such as Egypt, Mesopotamia, and China had formal education systems focused on training individuals for specific roles in society, often emphasizing religious, moral, and practical knowledge.

In ancient Greece, education was highly valued and aimed at developing well-rounded individuals. The Greek philosopher Plato advocated for an education system that emphasized a balance between physical, intellectual, and moral education. Aristotle, another Greek philosopher, emphasized the importance of education in cultivating critical thinking and virtue.

During the Middle Ages, education was primarily conducted by religious institutions, such as monasteries and cathedral schools. Education focused on religious teachings and Latin language skills, primarily serving the clergy and nobility.

The Renaissance period witnessed a renewed interest in education, with a shift towards humanism and a broader range of subjects. This era saw the emergence of educational institutions and the spread of literacy among the elite.

The Industrial Revolution marked a significant turning point in education. The need for a literate and skilled workforce led to the establishment of compulsory education systems in many countries. Education became more formalized and standardized, focusing on basic literacy, numeracy, and vocational skills.

In the 20th century, education systems underwent further reforms and expansions. The emphasis shifted towards universal access to education, with the recognition of the right to education as a fundamental human right. The concept of education expanded beyond traditional academic subjects to include practical skills, vocational training, and specialized fields.

Today, education systems worldwide vary in terms of structure, curriculum, and approaches. They encompass early childhood education, primary and secondary education, tertiary education (colleges and universities), and lifelong learning opportunities. The focus has expanded to include digital literacy, critical thinking,

environmental education, and cultural diversity.

Scope & Limitation of the Study:

Our high schools are designed to prepare students for college, not the world most will enter. Parents are influenced by society and they want their children to reflect the ideal for success, that is, academics with music lessons on the side, becoming a polished professional, achieving a status that can change the world. Parents want the education system to maintain high standards so their child has opportunity to achieve this ideal. This sounds great in theory

- one out of a thousand will achieve that ideal. The problem is, this standard robs non-college students' job skills they need to enter the real world.

Research Methods Design:

Research is a structured enquiry that utilizes acceptable scientific methodology to solve problems and create new knowledge that is generally applicable. For any research work to be successful, correct research methodology has to be adopted. It involves Collection, Analysis and Interpretation of data. It deals with the application and utilization of data.

The research methodology undertaken in this project can be broken down into three major approaches each with its weaknesses, which need be employed in a study, then, relies largely on the subject of, and questions posed by the research.

CONCLUSION:

From the beginning of man to the late 1800s, an educational institution was the only source of information and attending them was the only way to acquire information. Times have changed. Today, we are an information society with hundreds of sources of information. Last year's facts, or yesterday's, may not have any value today. Skills learned today will soon become obsolete and new skills must be mastered. For this reason, knowing how to learn, search for and acquire information is more valuable than being a learner-of-facts. Because most high schools students enter the work force, their knowledge should be measured by their ability to acquire information and turn it into useful knowledge rather than their ability to memorize. For some licensed professions such as lawyers and doctors, learner-of-facts is a necessity.

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“A STUDY ON ELECTRIC VEHICLE IS THE FUTURE”

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Abstract:

Electric cars are ever more appealing in a world where reducing carbon emissions and pollution is a growing concern for many people. Research has shown that electric cars are better for the environment. They emit less greenhouse gases and air pollutants over their life than a petrol or diesel car. This is even after the production of the vehicle and the generation of the electricity required to fuel them is considered.

Introduction:

As a result of the high efficiency of electric motors and the ability to generate electricity from low-carbon sources, electric cars typically have lower emissions in the use phase compared to similar internal combustion engine vehicles. As previously indicated, questions have emerged about the life-cycle greenhouse gas implications of electric vehicles, especially related to early estimates of battery production emissions. We seek to answer this question and compare the life-cycle greenhouse gas emissions of electric and conventional passenger cars in Europe. Electric vehicles have attracted widespread interest because of their ability to reduce energy consumption and emissions. Governments and manufacturers continue to make new commitments for electric vehicle sales, and the cost of manufacturing electric vehicles continues to fall, making them more competitive with internal combustion vehicles. Advances in lithium-ion battery technologies have been key to the growing success of electric vehicles, and a continued transition to electric drive will necessitate far greater battery production.

Objective of the Study:

1. Cheaper to run : The cost of the electricity required to charge an EV is around 40% less than the cost to use petrol for a similar sized vehicle driving the same distance

Generally cheaper to run an electric vehicle (EV) compared to using petrol for a similar-sized vehicle driving the same distance. The cost advantage of running an EV primarily stems from the lower cost of electricity compared to petrol. Here's an explanation:

Electricity Cost: The cost of electricity per unit (kWh) is typically lower than the cost of petrol per liter or gallon. This price difference varies depending on the region and the specific rates set by utility companies. However, on average, the cost of electricity required to charge an EV is around 40% less than the cost of petrol for a similar-sized vehicle traveling the same distance.

Energy Efficiency: Electric vehicles are generally more energy-efficient than internal combustion engine (ICE) vehicles. EVs convert a higher percentage of the energy stored in their batteries into actual driving power, whereas ICE vehicles lose a significant portion of energy as heat during combustion. This increased efficiency allows EVs to travel a greater distance on the same amount of energy, further reducing the cost per mile or kilometer compared to petrol-powered vehicles.

Maintenance and Operating Costs: EVs tend to have lower maintenance and operating costs compared to petrol-powered vehicles. Electric motors have fewer moving parts than internal combustion engines, reducing

the need for maintenance and oil changes. Additionally, regenerative braking in EVs helps to extend brake pad life. Overall, the lower maintenance requirements contribute to cost savings in the long run.

Government Incentives and Subsidies: Many governments and local authorities provide incentives and subsidies to promote the adoption of electric vehicles. These can include tax credits, rebates, grants, or discounted electricity rates for EV charging. These incentives further reduce the cost of running an EV and make it more financially attractive for consumers.

However, it's important to consider that the specific cost savings of running an EV compared to a petrol vehicle can vary depending on several factors, including electricity rates, petrol prices, vehicle efficiency, driving patterns, and individual circumstances. Additionally, the upfront cost of purchasing an EV can be higher than that of a comparable petrol vehicle, although this cost is gradually decreasing as EV technology advances and economies of scale are achieved.

In summary, the lower cost of electricity and higher energy efficiency of electric vehicles generally make them cheaper to run compared to petrol-powered vehicles. Additionally, factors such as lower maintenance costs and government incentives further contribute to the cost advantage of owning and operating an EV.

Scope & Limitation of the Study:

This will help us to:

- I. better utilise the electricity network
- II. help EV owners avoid higher-cost charging periods
- III. help the entire electricity system work more efficiently
- IV. help support the integration of more small and large-scale renewable energy systems into the electricity grid.

Research Methods & Design:

The methodology used for a life-cycle assessment (LCA) can greatly influence its conclusions about the carbon intensity of batteries. An LCA can evaluate the environmental impacts of a

system using either a bottom-up or top-down approach. A bottom-up approach incorporates the activity data for each stage of each component of a battery and aggregates these different components. In contrast, a top-down analysis first determines the total emissions from a plan and attributes these emissions to different processes. Top-down inventories tend to include more auxiliary energy uses, but they may double-count certain processes and emissions. In this context, top-down inventories typically find higher emissions, often by a factor of two or more.

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“A Study on Employee Welfare”

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INTRODUCTION

Social Work as profession in India has already passed its infancy long back and in the last few decades it has emerged as one of the most demanding profession in India. In India a person – holding a Bachelor (BSW) or Master (M.A in Social Work/MSW) degree in Social Work – is generally considered a professional social worker. As far as Indian scenario is concerned professional social workers can be found in direct practice in administrative, management and policy planning positions in various Government and Non-Governmental Organizations (NGOs) as well as in government ministries. Both Governmental and Non-Governmental Organizations (NGOs) have a lot to offer, if you are willing to work hard and in any given conditions.

The project is based on how a NGO tries to come out of the box and tries to help Sex workers and transgender to get educated and get a job in the society. The working environment with Sanmitra Trust dealt with an exposure to women empowerment and other social services for betterment of poor people. The project is based on the 10 days winter internship which I did at Sanmitra Trust.

It deals with the Social service in Indian scenario and what Sanmitra is doing for betterment of women especially in Malvani area in Mumbai. The main purpose of this project is to create awareness among the people to treat sex workers, transgender and HIV+ people with equality.

Under this project I have described the concept of Branding, digital marketing and cross selling

Under this project I have tried to study how an small NGO also can make a difference, what can be done to improve more. Anybody reading this project will surely get an insight of what things sanmitra has done for women empowerment.

Research was done to understand how we can make this society better for Sex workers and transgender to work in. Also, the factors that will impact the growth of Sanmitra were kept into consideration.

DATA COLLECTION

Primary Data Collection :

1. Sanmitra brochure & leaflet
2. Interaction with Founder and the team
3. Interaction with the sex-workers

Secondary Data Collection:

1. Websites
2. Library Research
3. The Encyclopedia of Sexuality

Previous research papers, books and websites were preferred for collecting secondary data.

OBJECTIVE OF THE STUDY

- To know the history of prostitution in India and its spread in Bombay.

Prostitution has a long and complex history in India, and Bombay (now known as Mumbai) has been a significant center for this trade. Here's an overview of the history of prostitution in India and its spread in Bombay:

Ancient and Medieval Periods:

Prostitution existed in ancient India and was mentioned in various ancient texts such as the Rig Veda and Manusmriti. During the medieval period, prostitution was regulated under the system of Nagarvadhu (bride of the city), where certain women were dedicated to temples and performed sexual services for priests and wealthy patrons.

Colonial Era:

During the British colonial rule in India, the perception and regulation of prostitution underwent significant changes. The British authorities attempted to control prostitution and introduced laws such as the Contagious Diseases Act in the mid-19th century. These laws aimed to control the spread of sexually transmitted infections among British soldiers but primarily targeted Indian women.

The Great Social Reform Movements:

In the late 19th and early 20th centuries, India witnessed several social reform movements that aimed to address various social issues, including prostitution. Prominent reformers like Raja Ram Mohan Roy, Ishwar Chandra Vidyasagar, and Swami Vivekananda advocated for the abolition of prostitution and the upliftment of women.

The Devadasi System:

The Devadasi system, prevalent in parts of South India, involved the dedication of girls to temple deities. Over time, the system became associated with sexual exploitation. Although the Devadasi system was abolished after India gained independence, remnants of its practice still exist in some areas.

Prostitution in Bombay:

Bombay, being a major port city and economic center, attracted people from various parts of India and beyond. Prostitution flourished in the city, particularly in areas like Kamathipura, Falkland Road, and Grant Road. These areas became notorious red-light districts, known for their large number of brothels and sex workers.

Legal Framework:

Prostitution in India operates within a legal gray area. The Immoral Traffic (Prevention) Act, 1956 (commonly known as the PITA Act), criminalizes activities such as soliciting, running brothels, and trafficking for the purposes of prostitution. However, the act does not criminalize sex work itself, considering it a matter of personal choice.

Current Situation:

Prostitution continues to exist in India, including in Mumbai. While the red-light districts in Bombay have undergone some changes over the years, with efforts made by NGOs and the government to rehabilitate sex workers, the trade still persists in various forms.

It's important to note that the issue of prostitution is complex, involving social, economic, and legal dimensions. Efforts are being made to address the challenges faced by sex workers, including providing them with healthcare, legal support, and alternate livelihood options.

LIMITATION TO STUDY

- The disclosure of certain information such as the personal details of the individual was not permitted for preventing the data from being misused which restricted the analysis.
- As the number of meetings were less, whatever suggestions are generated, are based on the limited understanding of the project.

Conclusion :

In conclusion, a comprehensive study on employee welfare is vital for organizations to understand the significance of creating a supportive and nurturing work environment. This study emphasizes the importance of prioritizing the well-being and satisfaction of employees, recognizing that their welfare directly impacts productivity, engagement, and overall organizational success.

Employee welfare encompasses various aspects, including physical, emotional, and social well-being, as well as work-life balance, career development opportunities, fair compensation, and a safe work environment. By investing in employee welfare initiatives, organizations can foster a positive workplace culture, enhance employee morale, reduce turnover rates, and attract top talent.

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“A STUDY ON EQUITY ANALYSIS OF AMBUJA CEMENT LIMITED USING RELATIVE VALUATION”

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Introduction:

Ambuja Cement Limited (“Ambuja” or the “Company”) is one of the leading cement manufacturing companies in India. The Company was set up in the year 1983 and commenced cement production in 1986. Global cement major Holcim acquired management control of Ambuja in 2006. Holcim today holds a little over 46% equity in Ambuja. The Company was initially called as Gujarat Ambuja Cements Ltd and was founded by Narotam Sekhsaria in 1983 in partnership with Suresh Neotia. Ambuja Cement is an established brand in India for Ordinary Portland Cement (OPC) and Pozzolana Portland Cement, with significant presence across western, eastern and northern markets of India. The Company’s customers range from individuals house builders to governments to global construction firms. The Company has five integrated cement manufacturing plants and eight cement grinding units across the country. Ambuja Cement has a captive port with three terminals along the country’s western coastline to facilitate timely, cost effective and environmentally cleaner shipments of bulk cement to its customers. The Company’s subsidiaries include Kakinada Cements Ltd., M.G.T. Cements Private Ltd., Chemical Limes Mundwa Private Ltd., Dang Cement Industries Private Ltd. and Dirk India Private Ltd. In June 2011, the Company acquired Dang Cement Industries Pvt. Ltd. In September 2011, ACL acquired 60% interest in Dirk India Pvt. Ltd. Customer is one for whom you satisfy and or need return for some of payment. The payment may be money may be time or may be goodwill but there is some form of payment.

Satisfaction is the level of person felt state by comparing products perceive in relation’s expectations. Satisfaction level is function of the difference between perceived performance and expectations. If the performance falls short of expectation, the customer is not satisfied. If the performance matches the customers are highly satisfied. If the performance is beyond his expectations the customer is thrilled. Customer satisfaction is customer’s positive or negative feeling about the value that was perceived as are sult of using particular organization.

To knowing the perception of the customers.

To finding out the effective and ineffective factors of Ambuja cement.

To knowing the current position of the Ambuja cement in cement industry.

Objective of the Study:

The management of Gujarat Ambuja has set several objectives to become a top player in the market. These objectives include:

Better Quality than Other Companies: Gujarat Ambuja aims to provide products or services of superior quality compared to its competitors. By focusing on quality, the company seeks to differentiate itself and attract customers who value high standards.

Fair Returns to Shareholders: The management of Gujarat Ambuja aims to generate consistent and fair

returns for its shareholders. This objective reflects the company's commitment to maximizing shareholder value and providing a favorable investment opportunity.

Higher Productivity to Cover Maximum Market: Gujarat Ambuja aims to achieve higher levels of productivity in its operations. By optimizing processes, utilizing resources efficiently, and enhancing productivity, the company can expand its market coverage and increase its market share.

Maximum Customer Satisfaction: Customer satisfaction is a key objective for Gujarat Ambuja. The company strives to understand customer needs, deliver exceptional products or services, and provide excellent customer support. By ensuring maximum customer satisfaction, Gujarat Ambuja aims to build customer loyalty and gain a competitive advantage.

Clean and Healthy Environment for Employee's Growth: Gujarat Ambuja recognizes the importance of providing a clean and healthy working environment for its employees. This objective reflects the company's commitment to employee well-being, growth, and productivity. By creating a conducive work environment, Gujarat Ambuja aims to attract and retain talented individuals and foster their professional development.

Lower Pollution to Fulfillment of Social Responsibilities: Gujarat Ambuja acknowledges its social responsibilities and aims to contribute to environmental sustainability. The company seeks to reduce pollution and minimize its environmental impact through responsible practices, efficient resource utilization, and adoption of eco-friendly technologies. By prioritizing environmental stewardship, Gujarat Ambuja demonstrates its commitment to sustainable development and corporate social responsibility.

These objectives reflect Gujarat Ambuja's focus on quality, shareholder value, productivity, customer satisfaction, employee well-being, and environmental sustainability. By striving to achieve these objectives, Gujarat Ambuja aims to strengthen its position in the market and become a leading player in its industry.

Scope & Limitation of the Study:

This study includes direct interaction with the customers and this helps to know the customer satisfaction level to great accuracy. This study is of importance to the company which will know the following factors:-
Price factors.

Fineness of the cement.

Setting time.

Attractive packaging.

Brand image.

Quick delivery time.

Wide availability.

So, scope of this study is to achieve customer satisfaction because customer satisfaction and quality maintenance is company's primary objective.

Research Methods & Design:

Ambuja Cement's strong credentials in research, development, and innovation have helped it develop new products and services tailored to the needs of its customers. Innovation has been the hallmark of Ambuja Cement since its inception. The company's strong credentials in research and development, and innovation have led to the development of new products and services to better serve the needs of its customers.

Concrete Futures Laboratory:-

A one-of-a-kind initiative by Ambuja Cement, the Concrete Futures Laboratory (CFL) is a onestop solution for the Architect, Engineer and Construction professionals (AEC) community to 'test, learn and experience' cement and concrete. Currently there are eight CFLs functional across India out of which six are compliant with the requirements of ISO/IEC 17025:2005, and have been awarded accreditation by the National Accreditation Board for Testing and Calibration Laboratories (NABL).

Testing:-

1. Physical testing of construction materials:-

CFL conducts physical testing of construction materials which includes testing of cement and aggregates as per IS specifications.

Following are the tests conducted on coarse and fine aggregates, and on concrete under NABL accreditation at the CFL laboratory:

Sieve Analysis

DLBD

Water Absorption

Surface Moisture

Material Passing through 75 micron sieve

Elongation & Flakiness Index

Specific Gravity

Concrete Cube Testing services

2. Non Destructive Testing:- Ultrasonic Pulse Velocity.

Rebound Hammer Test.

Concrete Mix Design Services:-

1. CFL offers the following concrete mix design services:

Normal concrete grades up to M55.

High strength and High performance concrete above M55 grade.

Normal consistency of cement.

Self-compacting Concrete.

Fiber Reinforced Concrete.

Light-weight Concrete and Heavy-density Concrete.

Dry-lean Concrete and Pavement Quality Concrete.

High Volume Fly Ash Concrete.

Concrete Mix for Hollow & Solid Blocks.

Special tests at CFL:-

Due to non-availability of natural sand and the environmental hazards associated with mining of sand, the industry has found another alternative for natural sand, called M-sand, to meet the requirements of the construction industry. CFL conducts different tests to ascertain and compare the performance of natural sand as well as different types of M-sand available in the market.

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“A STUDY ON FACTORS INFLUENCING INVESTMENT IN BULLION MARKET”

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Introduction:

‘Bullion’ - an exciting word. To some it conjures up images of gold bars and great wealth other see it as a secure investment opportunity. Bullion has a cornerstone of Human civilization for centuries. Bullion undoubtedly represented an insurance policy against an uncertain future, a currency with universal value when all else fails. Bullion is the ultimate reserve. Bullion is gold, silver, or other precious metals in the form of bars or ingots. Typically, bullion is used for trade on a market. The word "bullion" comes from the old French word bouillon, which meant "boiling", and was the term for the activity of a melting house. The value of bullion is typically determined by the value of its precious metals content, which is defined by its purity and mass. To assess the purity of gold bullion, the centuries-old technique of fire assay is still employed, together with modern spectroscopic instrumentation, to accurately determine its quality to ensure the owner receives fair market value for it. It is also weighed extremely accurately. Retailers may sometimes market ingots and bars of base metals, such as copper, nickel, and aluminium as "bullion", but this is not a widely accepted definition.

A bullion market is a market through which buyers and sellers trade gold and silver as well as associated derivatives. The London Bullion Market is known as the primary global bullion market trading platform for gold and silver.

The bullion market is generally known as the market for gold and silver trading. The bullion market is the primary source for gold and silver trading quotes throughout the day.

Objective of the Study:

- To study the factors that are influencing investors to invest in Bullion Market.

Investors are influenced by several factors when considering investing in the bullion market. Here are some key factors that can influence investors to invest in the bullion market:

Safe-Haven Asset: Bullion, particularly gold and silver, is often perceived as a safe-haven asset during times of economic uncertainty or geopolitical instability. Investors may turn to bullion as a hedge against inflation, currency fluctuations, stock market volatility, or other risks. The perception of bullion as a store of value can attract investors seeking stability and preservation of wealth.

Diversification: Investors often seek to diversify their portfolios to reduce risk. Bullion provides an opportunity for portfolio diversification due to its relatively low correlation with traditional financial assets like stocks and bonds. By adding bullion to their investment mix, investors can potentially reduce overall portfolio volatility and enhance risk-adjusted returns.

Inflation Hedge: Bullion is seen as a hedge against inflation due to its historical role as a store of value. During periods of rising inflation, the purchasing power of fiat currencies may decline, making bullion an attractive investment option to preserve wealth. Investors may allocate a portion of their portfolio to bullion as a protection against eroding purchasing power.

Supply and Demand Dynamics: The supply and demand dynamics of bullion, especially gold and silver, can

influence investors' decisions. Factors such as changes in mining production, central bank buying or selling, jewelry demand, industrial demand, and investor sentiment can impact the price of bullion. Investors may monitor these factors and make investment decisions based on their assessment of future price movements.

Central Bank Policies: Monetary policies pursued by central banks can influence investors' interest in bullion. Actions such as quantitative easing, interest rate cuts, or accommodative policies may increase the appeal of bullion as an alternative to fiat currencies. Investors may view bullion as a potential hedge against potential currency devaluation resulting from these policies.

Technical Analysis and Price Patterns: Technical analysis, which involves studying historical price patterns and chart analysis, is often used by investors to identify potential trends and entry/exit points. Investors who follow technical analysis may be influenced by price patterns, moving averages, support and resistance levels, and other indicators specific to the bullion market.

Investment Vehicles: The availability of various investment vehicles can also influence investors to enter the bullion market. These can include physical bullion in the form of bars or coins, exchange-traded funds (ETFs) backed by bullion, futures contracts, options, and mining company stocks. The accessibility and convenience of these investment options can attract investors to participate in the bullion market.

Speculative Opportunities: Some investors are attracted to the bullion market due to the potential for speculative gains. Bullion prices can experience significant volatility, presenting opportunities for short-term trading or long-term capital appreciation. Speculative investors may closely monitor market trends, news, and macroeconomic factors to capitalize on price movements.

It's important to note that investing in the bullion market carries its own risks and considerations. Factors such as price volatility, storage costs, liquidity, taxation, and regulatory factors should be carefully assessed before making investment decisions in the bullion market.

Scope & Limitation of the Study:

The Scope of the Study is very wide. It is identify after and during the study is conducted. The main scope of the study was to put into practical and theoretical aspect of the study into real life work experience. The scope of study is to understand the importance of Bullion Market. The scope of study is to identify whether precious metals are Good Investment. The study of factors influencing investment in Bullion Market is based on tools such as questionnaire, etc. The study also includes why Gold Bullion is safe haven for investors compare to other investments. The study includes different purpose of purchasing physical Bullion. This project acts as a reference guide or as a source of information. It gives idea about how to trade in Bullion Market. The study deals with analysis and interpretation of the data collected through the source of primary and secondary data.

Some time people do not have time to answer the survey, so they tick option without reading the question
A sample size cannot always represent the whole population.

Research Methods & Design:

This is a set of systematic technique used in research. This simply means a guide to research and how it is conducted. It describes and analysis methods, throws more light on their limitations and resources, clarify their pre- suppositions and consequences, relating their potentialities to the twilight zone at the frontiers of knowledge. Advancement of wealth of human being

Provision of tools for carrying out the research

Develops a critical and scientific attitude, disciplined thinking to observations

Enrichment of the research process and provision of chance for in-depth study and understanding of the subject

Helps to inculcate the ability to evaluate and use research results with reasonable confidence and in decision

making

Inculcates the ability to learn to read and think.

Universe: It includes all the eligible respondents of the research around the world

Population: The population for the study consists of all the individuals who invest in market or has some knowledge of investment

Sample unit : The sampling unit in this study is any individual who invest in market or has some knowledge of investment in bullion market

Sample size: The sample was decided by random sampling. The sample includes friends, family, relatives, teachers, acquaintances. The total sample size is 50 people

Reference:

<https://www.researchgate.net/publication/298646743> A study of factors influencing gold investment decisions of retail customers in India

“A Study on Financial Performance Analysis of Commercial Banks in the Kingdom of Bahrain”

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Abstract:

Bahrain is a small island-kingdom and home to many large and fastest growing financial institutions. For more than 40 years, it significantly played as the financial services' hub for the MENA region of which includes the six member states of the Gulf Cooperation Council (GCC). Bahrain's financial sector is currently the most significant economic sector accounting for more than 27% of the nation's gross domestic product and considered to be the leading employer in the country.

Introduction:

Ally (2013) and Sufian and Chong (2008) stated that an economy's banking sector plays a very critical role in sustaining financial intermediation, financial markets and has a substantial impact on the financial health of the entire economy. The Kingdom of Bahrain is undertaking various banking activities and commercial banks portray a very distinctive role and offer diverse blend of local, regional and international range of financial services. As of February 2015, the combined total assets of Bahrain's banking sector amounted to US\$25.1 billion and commercial banks are the major contributors. Thus, commercial banks are regarded as crucial forces in capital formation, savings, investment and other economic resource allocation of various countries by making funds available for investors (Ongore and Kusa, 2013).

The present study used information from Bahrain Bourse website, commercial banks websites and available market news and information over the period 2001-2015. The performance measurement of the commercial banks includes an analysis of factors that have a direct impact on Bahrain's banking sector performance such as interest rates and financial ratios. This paper is intended to help commercial banks to improve their performance to remain competitive in the banking industry and also throws light on the comparative performance of conventional and Islamic banks.

Objective of the Study:

Banking sector plays a leading role in financing a country's economic activities. Its performance is crucial in determining a country's economic growth. This paper examines the performance of commercial retail banks (conventional and Islamic) in Bahrain and financial ratios were used for the period of 15 years 2001-2015 on parameters such as profitability, liquidity, operating efficiency, capital adequacy and leverage. The empirical results revealed that conventional retail banks, except for Bahrain development bank, have consistent performance in return on assets and return on equity while among the Islamic retail banks, the performance of Kuwait finance house is satisfactory in terms of profitability. The data also shows that all banks have satisfactory risk assets ratio. The commercial banks' profitability and capital adequacy as well as their profitability and efficiency are statistically correlated. There is a significant difference in the capital adequacy but no significant difference in profitability and liquidity was found among the listed commercial retail banks.

Banks play an important role in the allocation of economic resources to countries. They act as a channel for the movement of funds from depositors to investors. However, for effective functioning, they need to generate enough income to cover their operational costs. This means that for sustainable intermediation function, banks need to be profitable. Moreover, the financial performance of banks has critical implications on the economic growth of countries.

This study examined the financial performance of commercial banks operating in Kingdom of Bahrain using various financial ratios and focused as well on the difference of the financial performance of conventional and Islamic banks. In terms of ROA and ROE, which are widely used measure of profitability, conventional retail banks, except BDB, have shown consistent performance. NBB showed better performance in ROA and ROE as compared to other selected banks. The same results were revealed by Najjar (2013). Among the Islamic banks, the performance of KFH is considered satisfactory in terms of profitability. The data also shows that all banks have satisfactory risk assets ratio. The test results revealed that there is correlation between profitability and capital adequacy as well as profitability and efficiency of commercial banks in Kingdom of Bahrain. Furthermore, it is revealed that there is no significant difference in the profitability as well as the liquidity of conventional and Islamic banks. These research findings were similar to Samad (2004). With regard to capital adequacy, there is a significant difference between the Islamic and conventional banks and these results were supported by the study of Suresh and Bardastani (2016).

Scope & Limitation of the Study:

The study is going to use the data's of ten private commercial banks for the years 2009- 2015 (7 years) ; however, results can be generalized to cover all private commercial banks. The study is limited to the performance analysis of private commercial banks by applying financial ratio analysis only.

Research Methods & Design:

Main data for our project are the annual financial reports of each concerned bank included in our studies. When we measurement the ratio analysis for any company, we must be used in annual financial report.

We used the model for performance evaluation of selected private commercial banks. In this work by using the data from financial report such as balance sheet, income statement and cash flow statement of the respected private banks, and using ratio analysis method we investigated the performance of private banks in Kingdom of Bahrain.

The sample size consists of ten Kingdom of Bahrain private commercial Banks listed on National Bank of Kingdom of Bahrain. Annual Time Series data for both independent and dependent variables were extracted from the respective banks' annual audited financial statements from the period 2009-2015.

Reference:

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available at <http://www.econjournals.com>

A STUDY TO REGAIN MOMENTUM IN AUTO SECTOR

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Abstract— To date, electric vehicles (EVs) have been niche products, so many OEMs have focused their go- to-market (GTM) strategies on a small, tech-savvy segment of automobile customers. Then, just as electric mobility was about to take off and sales were accelerating in several markets around the world, COVID-19 struck..

Keywords—Automobile, Auto Sector, Economic Growth, Electric Vehicles

I. INTRODUCTION

Now more than ever, a radically new GTM approach is required to win consumer support for EVs, since COVID-19 could fundamentally influence the attitudes of consumers toward mobility. If they have recently experienced clean air in cities, will that make them lean toward EVs? What's more, a majority of the population is now getting used to online shopping. Will that make consumers more likely to consider buying cars online? And since people now have to avoid crowded spaces, will individual mobility increase after the pandemic ends? Finally, some consumers are avoiding gas stations. Will the ability to charge at home become a purchase consideration for EVs?.

II. OBJECTIVE OF STUDY

To understand the functioning of day-to-day activities and the transaction cash flow in the auto sector, as well as the role of suppliers and merchants in regaining momentum.

III. ANALYSIS AND FINDINGS

In the auto sector, day-to-day activities involve various processes and functions to ensure the smooth operation of businesses. These activities may include:

Manufacturing and Production: Auto manufacturers engage in the production and assembly of vehicles, including sourcing raw materials, parts, and components, managing the assembly line, quality control, and testing.

Sales and Marketing: Auto companies have sales and marketing teams responsible for promoting vehicles, attracting customers, managing dealerships, and facilitating sales transactions.

After-Sales Service: Auto companies provide after-sales services, such as vehicle maintenance, repairs, and warranty support. This involves service centers, spare parts management, and customer support.

Supply Chain Management: Managing the supply chain is crucial in the auto sector, involving coordination with suppliers, inventory management, logistics, and timely delivery of components and parts.

Financial Operations: Day-to-day financial activities include managing cash flow, budgeting, accounting, financial reporting, and working capital management.

Transaction Cash Flow in the Auto Sector:

Transaction cash flow refers to the movement of money within the auto sector as a result of various transactions. Some key components of cash flow in the auto sector include:

Vehicle Sales: Cash inflow occurs when vehicles are sold to customers. This includes cash received from customers' purchases, down payments, or financing arrangements.

Supplier Payments: Cash outflow happens when auto companies pay their suppliers for raw materials, components, and parts used in manufacturing.

Operating Expenses: Cash outflow also occurs in the form of operating expenses, such as employee salaries, marketing costs, utility bills, facility maintenance, and administrative expenses.

Research and Development: Cash outflow may happen for research and development activities aimed at improving vehicle designs, technologies, and safety features.

Capital Expenditures: Cash outflow may occur for capital expenditures, including investments in production facilities, equipment upgrades, and technological advancements.

Role of Suppliers and Merchants in Regaining Momentum in the Auto Sector:

Suppliers and merchants play vital roles in the auto sector's revival and regaining momentum. Here are their contributions:

Suppliers: Automotive suppliers provide critical components, parts, and materials needed in vehicle manufacturing. They can contribute to the sector's momentum by ensuring a stable supply chain, delivering high-quality products on time, and collaborating

with manufacturers on innovation and cost optimization. Building strong partnerships between auto companies and suppliers is essential for efficient production and maintaining competitiveness.

Merchants: Merchants, including dealerships and retailers, have a significant impact on the auto sector's momentum by driving sales and customer satisfaction. They promote and sell vehicles, provide financing options, offer after-sales services, and establish strong customer relationships. Merchants need to adapt to changing consumer preferences, provide a seamless buying experience, and effectively market and showcase the features and benefits of vehicles to regain momentum in the auto sector.

In summary, day-to-day activities in the auto sector encompass manufacturing, sales, marketing, after-sales service, supply chain management, and financial operations. Transaction cash flow involves inflows from vehicle sales and outflows from supplier payments, operating expenses, research and development, and capital expenditures. To regain momentum, suppliers need to ensure a stable supply chain and collaborate on innovation, while merchants play a crucial role in driving sales and customer satisfaction through effective marketing and customer engagement.

IV. SCOPE AND LIMITATIONS OF STUDY

Keeping in mind the stage of EVs in the country, India needs a new approach to import duty while keeping “Make in India” as a goal. The principle of establishing custom duties will be to give specific preference to value chains manufactured in India. Goods contributing to the lowest value-add chain (like finished goods) would have the highest import duty; one contributing higher value-add (like components) would have lower import duty and the one contributing to highest value-add would have the lowest or zero duty.

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A STUDY TO KNOW WHETHER GOLD MEMBERSHIP OF ZOMATO IS EFFECTIVE

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Abstract— Zomato is an online site which gives eatery hunt and revelation administration. It gives its clients a stage to assess decisions for extraordinary spots to eat. It has set foot on 22 nations including India. The Gurgaon headquartered organization Zomato was named among the best 25 most encouraging web organizations in India by Smart Techie Magazine. In light of its reliable execution and achievement, it has been effective in getting customary speculations from Info Edge (India). Keywords— Zomato, Food Delivery, Premium,

I. INTRODUCTION

Between 2010 to 2013 organization raised around 17 million dollars from a speculation organization Info Edge. At that point in Second round of interest in 2014 Zomato raised 60 million dollars from Info Edge and Vycapitals. In 2015 organization raised another 110 million dollars. Altogether Zomato has raised around 225 million dollars subsidizing from four speculators Info Edge, Vy Capitals, Sequoia India, and Temasek Holdings.

2016 was a slow year for the company in terms of funding, but 2017 picked the pace up again with WhatsApp's Neeraj Arora adding to the list of investors and raising a conservative USD 20 million. This racked up the total funding of Zomato to USD 223.8 million since its founding in 2008.

With the most recent rounds of funding, things started looking peachy for the company in March 2018, especially with Alibaba's Ant Financial coming into the picture with a whopping USD 150 million..

II. RESEARCH OBJECTIVE

- To study gold membership strategy of Zomato
- To find out the awareness of gold services and its influence on choosing restaurants by people.
- To study the impact of gold membership on the business of zomato as well as restaurants.
- To study the overall outlook of people using the gold services for both dineout and delivery experiences.

III. LITERATURE REVIEW

From the review of literature, it is observed that though significant research efforts have been made in the area of Servicescape, very few studies have attempted to establish the link between Servicescape, emotions and behavioural intentions particularly in fine dining restaurants industry. Large number of studies focused on retail store Servicescape (Billings, 1990; Donovan et al, 1994; Dennis and Newman, 2005). Majority of the research has investigated the effect single Servicescape elements such as music (Yalch and Spangenberg, 2000; Chebat et al., 2001), scent (Spangenberg et al., 2005, 2006), colour, lighting and few more. Further, most of the research comes from developed economies such as North America (Baker et al., 1992; Bellizzi and Hite, 1992; Kelleris and Kent, 1992), Europe (Bigne et al., 2005; Newman, 2007) Australia (Donovan et al., 1994), Hong Kong (Tai and Fung, 1997), Israel (Gilboa and Rafaeli, 2003), and Singapore (Wirtz et al., 2000). This has helped the researcher to understand the research gap and thereby identify the research problem. This chapter states the research problem and objectives of the study and then elaborates on the research design adopted.

IV. ANALYSIS

STRENGTHS

A 2008 startup as of late entered the \$1-billion valuation alliance as indicated by New York- based endeavorcapital tracker CB Insights After it acquired ubereats india in 2020 it has become major owner of the food business market share.

Revenue development 8.5x from Rs. 11.4 crore in FY2012- 13 to Rs. 96.7 crore in FY 2017-18

90 million interesting month to month clients; Up 300% from last year; Alexa rank 146 in India and 1,210 on the planet as of June 2016

43 workplaces overall spread crosswise over 22 nations with 2000 or more Zomans from 65 nationalities

Listing in excess of a million eateries spread in finished 10,000 urban areas crosswise over 22 nations

Focused exclusively on nourishment and eateries, its substance is made by its very own workers as opposed to publicly supporting it

Focused on the social layers on the site and on keeping up a strong substance stage which is entertaining and intuitive in the meantime

Mobile application has recorded 2.5 million downloads; 45% traffic originates from versatile application

Forayed abroad in September 2012 by propelling benefits in UAE, trailed by quick extension over south east Asia, UK, South Africa, Europe

“Acquired Urban spoon in January 2015 for \$55 million; building up activities in the US, Canada and Australia; And coming in direct challenge with worldwide players like Yelp, Foursquare”⁴ Profitable in India and the UAE; Hoping to make back the initial investment in South Africa, New Zealand, Indonesia and Portugal by October

WEAKNESSES

With extension to different nations, it presently has contenders like Yelp (income \$377.5 million) which are a lot more established and greater than Zomato, something which it has not confronted.

Because of hard spotlight on worldwide extension, Zomato missed out on the primary mover advantage in the field of online nourishment conveyance to Tiny Owl, sustenance panda.

Quality and veracity of information; much of the time the data with respect to menu cards is either deficient or old. For instance, in certain eateries, menu card without costs is referenced. In certain different cases, the menu is fractional

One of the primary wellsprings of income for Zomato is the advancement of eateries. This brings a plausibility of irreconcilable situation and absence of lucidity

OPPORTUNITIES

New/Emerging Markets

Online Services

Zomato for Business

Cashless transactions

Online Ordering Service

Zomato Book

THREATS

Forceful extension in a gigantic market scene – Zomato has been ceaselessly procuring organizations for development – which may not be a terrible thing. Yet, when this includes some significant pitfalls of missing out local ground, it may not be the best activity. Zomato might pass up fortifying and advancing on the current system by concentrating on extension. There are a ton of things which they can do to motivate more individuals to utilize their administrations for example Online conveyance – they missed out on the main mover

COMPETITORS OF ZOMATO

Local Competition:

Swiggy and JustEat-FoodPanda increased first mover advantage by propelling the online request office sooner than Zomato, subsequently bringing about Zomato losing important piece of the overall industry JustDial-JustDial offers a wide scope of eatery postings; be that as it may, it misses out against Zomato as it doesn't have an identical accumulation of surveys, photographs and client commitment.

Additionally, in the psyches of buyers, Zomato offers a specific and separated administration in this way settling on it a characteristic decision.

Global Competition:

Yelp-Basic contrast among Yelp and Zomato is that while Yelp distributes publicly supported surveys, sorts out get-togethers and gives essential information about organizations, Zomato gives data (photographs, menus and geographic arrangements) and enables clients to make their very own system of foodies for customized proposals. The flipside for Zomato: Total number of one of a kind month to month guests to Yelp is an amazing 139 million, adding up to multiple times Zomato's current traffic of 35 million. As far as income, Zomato earned \$6 million in income contrasted with Yelp's \$232 million out of 2014.

INDUSTRY RIVALRY SWIGGY:

Back in 2014, Swiggy was founded in an office space in Koramangala, Bangalore. One neighborhood, six delivery executives and 25 partner restaurants is what Swiggy started off with in the beginning. Almost four years into the field, Swiggy now has a major presence in Delhi, Mumbai, Pune, Bangalore, Hyderabad, Chennai and Kolkata. Not just that, they are partnered with 12,000 restaurants and over 13,000 delivery executives. It would be right to say that at the moment swiggy stands as the biggest competitor of zomato

DINEOUT :

Dineout was founded by Ankit Mehrotra, Nikhil Bakshi, Sahil Jain and Vivek Kapoor in 2012 and was acquired by Times Internet Limited in 2014. Times Internet is India's largest digital products company and the digital venture of Times of India, India's largest

media and entertainment group. It started as a table reservation centric app but is now enhancing the overall experience with amazing offers making giving zomato a neck to neck competition.

DUNZO:

Dunzo was founded by Ankur Aggarwal, Dalvir Suri, Mukund Jha and Kabeer Biswas in 2015 with an aim to solve the deep local discovery and fulfillment problem. With a chat based interface, Dunzo allows individuals to create 'To do lists' and collaborate with partners(vendors) to strike off the tasks from the list. With their focus on food delivery services it has suddenly gain much importance and can be considered a strong rival to zomato.

BENEFITS OF ZOMATO GOLD AND BEST OFFERS

At present Zomato has made tie-ups with more than 4400 eateries in Delhi-NCR and other significant urban areas in the nation. Other than that, you can additionally get Zomato existing client offers to get most extreme limits on all buys:

You can visit any of these stunning eateries and get a complimentary dish when you request any sustenance or complimentary refreshments on requesting two beverages. This offer from Zomato Gold could come in entirely convenient on the off chance that you are going out with your companions as you can visit any of the 4400 eateries with your companions and get sustenance and beverages at a truly moderate cost. The best part is, on the off chance that you can have more than one gold individuals in the gathering, they can club their benefits to get significantly more nourishment and refreshments at a fantastic cost. The benefits of Gold enrollment aren't constrained to free sustenance and drinks. Gold guaranteed eateries regularly compose unique occasions for the Gold individuals. It incorporates wine sampling sessions, exceptional culinary specialist cook sessions, propelling new menu things and parcels more.

Starter Pack (3 Unlocks) for Rs.200 with boundless legitimacy.

Medium Pack (10 Unlocks) for Rs.500 with boundless legitimacy.

Boundless Pack (boundless Unlocks) for Rs.1800 with one-year legitimacy.

To purchase these enrollments, open the Zomato App/site and select the "Eating out" or "Nightlife" choices at that point select Zomato Gold and pick the packs. Presently, you are prepared to go.

USING ZOMATO GOLD PRIVILEGES

Subscription To Gold Membership

Recent Highlights on Gold Services

About Zomato Gold

Easy on pocket membership offers

Niche Experiences For Zomato Gold Subscribers

Convenient to use zomato gold

Unlimited beer offer

Complimentary food and drink.

V. FINDINGS AND LIMITATIONS OF STUDY

From the above graph we can clearly say that majorly students have taken the survey and the second category of people are the employed range of people. According to it we can say that it is majorly used by these 2 category and more promotional stuff should be done consider this generation in min.

- The analysis and interpretations of the study are correct only to the information provided by the respondent.
- Lack of time and unavailability delayed the analysis of data.
- Restricted to carry the survey at Mumbai
- Some of the respondents in spite of the request made were not ready to fill the questionnaire due to lack of time and interest.

VI. CONCLUSION

From the above graph we can clearly say that majorly students have taken the survey and the second category of people are the employed range of people. According to it we can say that

The study is all about "To know whether gold membership of Zomato is effective and what is people's perspective on using it". Zomato is of the strong belief that their focus on restaurant discovery and facilitating a holistic dining experience gives them an edge over competition. The people are very attracted to the gold membership strategy of the Zomato due to its multiple people access facility. This gold membership scheme is giving the benefits to the customers but also partners restaurants are happy. Because the sales from this scheme is more as a compare to other schemes. The Gold Membership scheme helps the Zomato to sustain in the market for longer time. Also, the customer experience is on good mark to compete.

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AN ANALYSIS OF CONSUMER BEHAVIOUR AFTER BUYING PROCESS TOWARDS HUL

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Abstract— The study also identifies the significance of effective post-purchase communication and customer support in maintaining a positive consumer experience. Timely and personalized communication, such as feedback collection, product assistance, and issue resolution, contribute to customer satisfaction and loyalty. Furthermore, the analysis highlights the importance of continuous engagement and relationship-building efforts by HUL to foster long-term customer loyalty.

Keywords— Customer Satisfaction, HUL, Consumer Behavior, Consumer Analysis

I. INTRODUCTION

The findings of this analysis reveal that the post-purchase phase plays a crucial role in shaping consumers' perceptions and attitudes towards HUL products. Customer satisfaction emerges as a key determinant of post-purchase behavior, with satisfied customers more likely to exhibit positive word-of-mouth, repurchase intentions, and brand loyalty. On the other hand, negative experiences or dissatisfaction can lead to a decline in trust, brand loyalty, and a higher likelihood of switching to alternative brands.

II. OBJECTIVE OF STUDY

The analysis identifies the role of brand reputation and perceived value in influencing post-purchase behavior. Consumers who perceive HUL products as high-quality, reliable, and offering value for money are more likely to develop a positive attitude towards the brand and exhibit favorable post-purchase behaviors.

However, the analysis also underscores areas for improvement. It indicates that HUL could enhance post-purchase experiences by providing clearer and more accessible information about product usage, care, and maintenance. Additionally, addressing customer concerns promptly and effectively can contribute to higher levels of satisfaction and loyalty.

Overall, this analysis highlights the importance of understanding consumer behavior in the post-purchase phase and its impact on brand loyalty and repurchase intentions. By focusing on enhancing customer satisfaction, maintaining open lines of communication, and delivering value, HUL can foster positive consumer experiences, strengthen brand loyalty, and gain a competitive edge in the market.

III. SCOPE & LIMITATION OF THE STUDY

This research is limited to geographical area of Vasai taluka itself from where two station are been considered which is Nallasopara and Naigaon on bases of information of prostitution at that places this research can be carried out at other places of which may result in deviation of result, where demographic population are most of youngster who are in search of such pleasure adventures meet here as in this area population of prostitution is very less which is a good sign but in the area like Mumbai the result may differ from the result of this research outcomes also cardinal feeling of that area prostitute may differ with this area prostitutes and their acceptance towards society which can be limitation of this research work.

IV. RESEARCH METHODS DESIGN

Methodology is the systematic, theoretical analysis of the methods applied to a field of study. It comprises the theoretical analysis of the body of methods and principles associated with a branch of knowledge with Historical study of Data with Expo-Facto method.

V. CONCLUSION

This study provides valuable insights for HUL and other companies operating in the consumer goods industry, emphasizing the need to prioritize post-purchase consumer behavior and continuously strive to exceed customer expectations. By doing so, companies can build enduring relationships with customers, drive repeat purchases, and maintain a strong market position.

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An Analytical Study on Initial Public Offer

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Abstract— *Initial Public Offer (IPO) is one of the ways of raising capital for the companies which proposes to expand their operations or they want to start a new venture. As this is the effective way of getting funds from public for the first time for every company which wants to go public, that company has to follow a certain set of guidelines which we call as Disclosure and Investor Protection (DIP) guidelines. And the process of coming to IPO has been very important for the company, this project has been describing about the issue procedure along with the advantages and disadvantages for coming to an IPO. For the better understanding of how the companies have to raise funds, the analysis of some companies which recently came for an IPO and the success of their IPO has been clearly explained. The main aim for undertaking this project is to aware about how the companies come for an IPO route for raising funds to achieve the proposed target. And another thing is the procedure to be followed by the company for the raising of funds and how to work with all the parties involved in the IPO process, their duties and responsibilities for the better results.*

Keywords— *Investor, IPO, Analysis, Capital Raising*

I. INTRODUCTION

The word IPO is very much often used in the issues of shares by the companies when they want to go for public for the huge amount of investment into the purpose of the company for achieving the desired objectives.

The word IPO stands for Initial Public Offer and this is unique in more ways than one since it permanently changes the profile of a company and the way the promoters and the management need to think thereafter. The responsibility of living up to the expectation of the market and shareholders is a mammoth task. Given the fact that there is always a temptation for companies to look at the primary market as a source of finance through IPO route, the regulator SEBI has evolved an IPO code in the form of the SEBI (Disclosure and Investor Protection) guidelines. SEBI has also brought in several structural improvements in the way the public offers are made in the primary market.

II. OBJECTIVE OF STUDY

- To know the key terms and various stages in an IPO process.
- About the various parties involved along with the company for making an IPO.
- To look into the aspects of different companies which have come for an IPO recently along with their respective strengths and weaknesses.
- To know how the shares are valued and the different methods of pricing them in an IPO.
- To know the various parties involved in an IPO and their respective formalities to be completed.
- know the factors which can lead to success or failure of an IPO?

In initial public offering (IPO), the companies have to look into the various aspects like what guidelines it has to follow, the procedure for coming to public issue of shares for the proposed objective. So the company has to fulfill various formalities and regulations specified by the controller SEBI before coming to an IPO. Scope of this project is limited to the guidelines and procedures for coming to an IPO along with the factors which leads to the success or failure of an IPO of different companies. And the scope is limited to mentioned companies which recently came for an IPO and their strengths and weaknesses for succeeding in an IPO.

III. SCOPE & LIMITATION OF THE STUDY

- The project is prepared in limitation to the availability of data.
- The regulations and procedure to be followed is mentioned according to the SEBI rules.
- Study is limited to companies which are used in analysis of an IPO performance at the end.
- The data is limited to recent amendments which are to be followed.
- The duties mentioned for each and every participant are in consideration to the recommendations from SEBI.

IV. RESEARCH METHODS DESIGN

The Descriptive Research Design is used. **Descriptive research** aims to accurately and systematically describe a population, situation or phenomenon. It can answer what, where, when and how questions, but not why questions. A **descriptive research design** can use a wide variety of **research methods** to investigate one or more variables. The secondary data were collected from the books, records and journals. The essential data were collected with the help of internet.

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An Analytical Study on Risk and Management

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Abstract— *The word risk is derived from an Italian word “Risicare” which means “To Dare”. It is an expression of danger of an adverse deviation in the actual result from any expected result. Banks for International Settlement (BIS) has defined it as- “Risk is the threat that an event or action will adversely affect an organization’s ability to achieve its objectives and successfully execute its strategies. Risk can also be termed as peril or hazard. Peril is a cause of loss or a situation of serious and immediate danger. e.g. - fire, windstorm, theft, flood, collusion, etc*

Keywords— *Risk, Management, Risk Cares, Risk Management*

I. INTRODUCTION

Hazard is a chance of suffering from danger or peril which may increase profitability of loss. There are four types of hazard: – This is a danger likely to happen due to the physical characteristics of an object, which increases the chance of loss.

For example defective wiring in a building which enhances the chance of fire. – It is an increase in the probability of loss due to dishonesty or character defects of an insured person. For example, Burning of unsold goods that are insured in order to increase the amount of claim is a moral hazard. – It is an attitude of carelessness or indifference to losses, because the losses were insured. For example, careless acts like leaving a door unlocked which makes it easy for a burglar to enter, or leaving car keys in an unlocked car increase the chance of loss. – It is the severity of loss which is increased because of the regulatory framework or the legal system. For example actions by government departments restricting the ability of insurers to withdraw due to poor underwriting results or a new environment law that alters the risk liability of an organization. 2.2 RISK As Reality Risk is inherent in all activities. It is a normal condition of existence. Risk is the potential for a negative future reality that may or may not happen. Risk is defined by two characteristics of a possible negative future event: probability of occurrence (whether something will happen), and consequences of occurrence (how catastrophic if it happens)..

II. OBJECTIVE OF STUDY

- To study a common understanding of risk across multiple functions and business unit.

In today's rapidly changing business landscape, organizations face a wide range of risks that can impact their operations, reputation, and bottom line. To effectively manage these risks, it is crucial to establish a common understanding of risk across multiple functions and business units within an organization. This shared understanding not only enhances collaboration and decision-making but also promotes a comprehensive and proactive approach to risk management.

One of the primary benefits of studying a common understanding of risk is the ability to break down silos within an organization. Different functions and business units often have their own perspectives on risk, which can lead to fragmented risk management efforts. By fostering a shared understanding, organizations can bridge the gap between departments and facilitate the exchange of knowledge and insights. This collaborative approach allows for a holistic view of risk, enabling organizations to identify interdependencies and potential vulnerabilities that may have been overlooked in isolation.

Furthermore, a common understanding of risk promotes consistency and alignment in risk assessment and mitigation strategies. When everyone in an organization speaks the same risk language, it becomes easier to identify, assess, and prioritize risks consistently across functions and business units. This consistency leads to improved risk reporting and communication, as stakeholders can comprehend risk-related information more effectively. It also facilitates the development and implementation of standardized risk management frameworks and processes, enhancing the overall effectiveness and efficiency of risk management efforts.

Studying a common understanding of risk also facilitates better decision-making at all levels of an organization. When individuals throughout the organization share a common understanding of risk, they are better equipped to make informed decisions that take risk into account. This includes identifying opportunities with associated risks and weighing the

potential rewards against potential pitfalls. With a shared understanding, decision-makers can effectively evaluate the potential impact of risk on various aspects of the organization, such as financial performance, operations, and compliance.

Moreover, a common understanding of risk fosters a risk-aware culture within an organization. When risk is understood and acknowledged by all employees, it becomes embedded in the organization's DNA. This leads to greater risk consciousness and proactive risk management behaviors across all functions and business units. Employees become more attuned to potential risks in their day-to-day activities and are empowered to take ownership of risk mitigation. As a result, organizations become more resilient and better equipped to navigate uncertainties and emerging threats.

To achieve a common understanding of risk, organizations can employ various strategies. These may include conducting regular risk awareness training programs, establishing cross-functional risk management teams, and implementing robust communication channels for sharing risk-related information. It is also essential to foster a culture of openness and transparency, where individuals feel comfortable discussing risks and raising concerns. Additionally, leveraging technology and data analytics can enable organizations to gather and analyze risk information more effectively, facilitating the development of a shared risk perspective.

III. RESEARCH METHODOLOGY

This research methodology is concerned with the resolution of organizational issues by involving those who experience the issues directly and the researcher (Saunders, Lewis, & Thornhill, 2009), to facilitate the improvement of a practice through the direct application of research findings in a practical context (Mackenzie, Tan, Hoverman, & Baldwin, 2012).

This research strategy was chosen because the action-research approach allows the mutual interaction between researchers and the organization's collaborators in the development of actionable knowledge (Doherty & Dickmann, 2012) through the transfer and sharing of knowledge and social technologies (Baldissera, 2001). In this case, a mutual interaction between the researcher and the project team took place, in order to define of a suitable PRM, applicable to the reality of the pilot project under consideration.

Sample.

- Samples for the study consisted of employee in the age group of 18 to 50.
- Sample unit will be selected on the convenient basis.
- Sample size of this study would be around 100 – 150 only.
- Sampling technique in this project is convenient basis.

Collection of Data.

This project will be comprising of Primary as well as Secondary Data.

- **Primary Data:** Primary data are the data which are collected from the respondents through respondent's sheet and Primary data were collected using structured interviews and questionnaires. Interviews were conducted in the selected locality for collection of data from employees.
- **Secondary Data:** Secondary data are collected from articles, journals, books and websites.

IV. RESEARCH ANALYSIS, SCOPE AND LIMITATION

Preliminary Investigation:

All the literature, books, magazines on the proposed study available from library and websites shall be examined to get acquired with the topic of study.

Tools & Techniques.

Following tool and technique I had applied for finding conclusion.

- Tables, Graphs, Charts. Google Forms Scope & Limitation.

As expected, during the implementation of the risk management methodology in the pilot project, some difficulties were found, due to the introduction of a new practice in the PM work. These difficulties were related to: 1) the practice novelty; 2) timing of the research study; 3) resistance to change; 4) time available; and 5) perception of the risk management value. The proposed methodology was a novelty imposed to the project team. The organization did not have this practice as a systematic process of PM, therefore it was necessary to assure that the project team would understand the value of the risk management plan implementation and the need to commit to it.

Consequently, it was necessary to inform and clarify doubts that have been raised during the process. The 'perceived easy of use' and 'perceived usefulness' were the key embedding factors for the embeddedness of the proposed risk

management methodology within the project team management practices (Fernandes et al., 2014). This research project was started after the beginning of the pilot project. This led the project team to pile up the proposed risk activities with other project activities, regarding the project studied and other projects of the organization. If the risk management plan had been established along with this introduction could be more easily accepted and would have prevented the stacking of the activities to happen. The resistance to change was tangible during the collection of information with the project team. This process took more time than expected and consequently delayed the process of implementation of the risk management plan.

V. DIRECTION OF FUTURE STUDY

In order to implement improvements, it will be necessary additional information of the project team in order to understand the organizational needs and to leverage a systematic PRM practice, by acquiring know-how and stimulating them to participate on the process of risk management and contribute with improvement ideas. For future work, it would be interesting to study the effect of the implemented risk management plan, and assess if the risk management plan affected, in some way, the project success. For example, by collecting the opinion of the project team about the effect of the risk management plan on the project. The implementation of the risk management practices at organizational level contributes positively to the organizational PM maturity level, making the organization more competitive and efficient (Ibbs & Kwak, 2000). It is essential to perceive that remembering our mistakes will keep us from repeating them, which is valid for all aspects of our life and even more for the organizations facing an increasingly competitive and demanding market.

VI. CONCLUSION

Studying a common understanding of risk across multiple functions and business units is vital for effective risk management. By breaking down silos, promoting consistency, enabling better decision-making, and fostering a risk-aware culture, organizations can enhance their ability to identify, assess, and mitigate risks. Ultimately, this shared understanding enables organizations to navigate uncertainties and protect their longterm success in an increasingly complex and volatile business environment.

VII. INTRODUCTION

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STUDY OF CUSTOMER SATISFACTION TOWARDS ONLINE SHOPPING

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Abstract: -

Online shopping is the process whereby consumers directly buy goods, services etc. from a seller interactively in real-time without an intermediary service over the internet. Online shopping is the process of buying goods and services from merchants who sell on the Internet. Since the emergence of the World Wide Web, merchants have sought to sell their products to people who surf the Internet. Shoppers can visit web stores from the comfort of their homes and shop as they sit in front of the computer. Consumers buy a variety of items from online stores.

Keywords: - Online shopping, Customer, Satisfaction, online shopping

Introduction: -

It has been proved that based on customers' desire the products as well as services of the company are developed and for this reason, the creation of attractive products quality has become crucial. It has been seen that the customers' satisfaction facilitates the development of the products (Taylor and Baker, 1994). The customer satisfaction needs to be determined for identifying the quality attributes' classification. The model of Kano is used for understanding the needs of the customers. The quality attributes need to be classified and identified for understanding the demands of the customers. Customer satisfaction helps in determining the quality of the products (Taylor and Baker, 1994). In maximum articles it has been mentioned that if the customers are satisfied then the brand image of the company will be also increased thus, customers need to be satisfied by the company through the provision of good quality products along with affordable price and variations. It has been identified that the customers' satisfaction and quality attributes had nonlinear as well as an asymmetric relationship (Taylor and Baker, 1994). If the products' quality is declined then automatically the customers' satisfaction will be fallen and for this reason, the brand image of the company will be decline

Online shopping has become a major part of their business strategy. Online shopping has helped the retailers to gain new customers and advertise their brand more. Their operation from physical store now serves a secondary medium as more and more people like to purchase items online. Even some stores have benefitted

largely from it as they have emerged as global store because of online shopping and they are catering to demand from all over the world.

Objective of Study

- To identify the impact of online shopping on the business of the organization.
- Analysis the satisfaction level of consumer towards the online shopping.
- To identify the difficult in the online shopping.
- find out the satisfaction level of the customer for online purchase.
- To know the specific reasons for which purpose customers purchase in online

Review of Literature

Internet usage history and intensity also affect online shopping potential. Consumers with longer histories of Internet usage, educated and equipped with better skills and perceptions of the Web environment have significantly higher intensities of online shopping experiences and are better candidates to be captured in the well-known concept of flow in the cyber world (Sisk, 2000; Hoffman and Novak, 1996; Liao and Cheung, 2001). Those consumers using the Internet for a longer time from various locations and for a higher variety of services are considered to be more active users (Emmanouilides and Hammond, 2000).

Simon Rigby, Head of Direct Channels at Comet, says, "Our challenge is to meet the needs of the greatest number of shoppers. By undertaking research on a regular basis, we learn more about our customers' shopping needs and styles. This helps us to deliver all the necessary eassurances, product ranges and services. We conducted this survey during our peak selling period as we are in the process of developing our range of online interactive services, such as Live Chat and CometTV.co.uk. Powerful multimedia sales tools will soon become standard in the online shopping arena. In three years, you'll be just as likely to click and watch a product related video of your intended purchase on your computer before you buy - as you are to have an email address today. Research summarized by Emarketer (2005) showed that the Internet applied a bigger influence than for offline media for electronics compared to that clothing, beauty or home improvement as would be expected. Internet Marketing has changed the way people buy and sell good and service. It has added lot of convenience and easy to the whole process of buying. Internet buying prevalence is highest in the United States, where 93% of Internet users have bought on-line (Business Software Association, 2002), and it is growing rapidly in India as well (www.ebay.com)

RESEARCH METHODOLOGY

A research design is an arrangement of condition for collection and analysis of the data in a manner that aims to combine relevance to the research purpose with economy in procedure. The study is descriptive in nature i.e., descriptive research. Data are collected for the first time for a specific purpose in mind using the questionnaire method. Questionnaire through personal contact and telephone calls. The data that already collected and published are referred through the company sales guide and company websites. In the research primary as well as secondary data is used. The information collected in the form of QUESTIONER METHOD & OBSERVATION The customers and the ex-customer's general public who are familiar with the process of online shopping give me their correct information and their view about what they think about online shopping. In this research NON PROBABILITY METHOD is use due to my convenience and it is time consuming and best method for conducting this research as per my assumption on this research. In this Non Probability method there is **JUDGEMENTAL/PURPOSE SAMPLING** which is use as an assumption of people who can give the questioner answers and the needed information in this research according to our assumption researcher decide to whom researcher is going to ask the question or to take the interview. researcher decide according to the assumption that he/she can give the answer on the research.

The data collected through questionnaires as well as secondary data were analyzed using simple percentage analysis and ranking analysis. Following tool and technique I had applied for finding conclusion like Tables, Graphs, Charts and Google Forms.

FINDINGS

Hence it is disclosed that majority (46%) of the respondents are engaged on in students

Majority of the respondents are post graduate level and Majority of the respondents are belonging to Nuclear family. Majority of the respondents visited Flipkart.com. AMAZON Majority of the respondents get awareness about websites through online advertisement. Majority of the respondents purchased Mobiles via online channels.

Majority of the respondents Prefer online shopping for time saving. Majority of the respondents visiting retail store before online shopping. Majority of the respondents make purchase on Online Shopping Monthly. Majority of the respondents Strongly Agree with the choice of products available in Online shopping. Majority of the respondents consider product review before Online shopping. Majority of the respondents Agree with the detailed information about the products in Online shopping. Majority of the respondents Agree with the

easy to choose and make comparison with other products in Online shopping. Majority of the respondents agree with the Quality of Information provided in Online shopping. Majority of the respondents Agree with the Website layout helps in searching the products easily. Majority of the respondents Strongly Agree with the Safe and secure with online shopping. Majority of the respondents did not face any of the problems in online shopping. First rank given by the respondents for the Convenience in online shopping. Majority of the respondents make payment through Cash on delivery in online shopping. Majority of the respondent have barrier of delivery too slow in online shopping. Majority of the respondent are satisfied with online shopping

CONCLUSION

As the world becomes so fast and technology has become one of the parts of human's life the organizations of the retail industry also keeping their focus to enhance the technological aspect in the organizational context. 73.8 million people use the internet every day from their computers and the workplace. India has 100 million internet users and among them, 50% of the people felicitate online shopping. Many things influence the customers online shopping behaviors, and these are broader selection, facility of shipping, exclusive offers, rating and review, competitive pricing, convincing and information about the products. The organizations are also promoting their products with the help of various strategies and these are Content Marketing, email marketing, social media, affiliate marketing, press release and many more. The researcher also felicitates some market research and analyzes the data which help the researcher to conduct the research work properly. The researcher has taken the positivism approach and sampling techniques in order to get the accurate data from the quantitative and qualitative research methods. The analysis part helps to understand that online shopping helps the customers to save their valuable time and it also helps the customers to get various product lists. Additionally, as per the analysis, it can be concluded that online shopping will help the organizations to enhance their business opportunity as well as it will help the organizations to enable more customer satisfaction in the organizational context.

RECOMMENDATION

The researcher has recommended some points which will help the companies to enhance their uniqueness in the market. These recommendations are:

- Offers and discounts: The organization must need to ensure good offers and discounts for their potential customers because it will help the organization to attract more new customers which will enable more financial benefit in the organizational context.
- Feedback system: The organization must need to understand their customer expectations and demands as it will help the organizations to make the strategies accordingly.
- Free shipping of the products: The organizations need to provide free shipping for the products because it will help the organization to attract more customers and the customers can save their money

which will enable more customer loyalty towards the organization. Social media marketing: If an organization able to properly share their products information on social media site, then it will help the customers to get the product detail more easily.

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A DAY IN LIFE OF A PLACEMENT COORDINATOR

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INTRODUCTION

In today's competitive job market, the role of a placement coordinator has become increasingly vital in facilitating successful job placements for candidates. A placement coordinator serves as a crucial link between job seekers and potential employers, employing a range of activities and strategies to match candidates with suitable job roles. This research paper aims to explore the activities, hurdles, and opportunities associated with the position of a placement coordinator, shedding light on the challenges they face and the value they bring to the job placement process.

The significance of effective placement coordination cannot be understated. By understanding the demands and dynamics of the job market, placement coordinators play a pivotal role in connecting candidates with opportunities that align with their skills, qualifications, and career aspirations. They assist candidates in navigating the complexities of the job search process, providing guidance, support, and resources to maximize their chances of securing meaningful employment.

Throughout this paper, we will delve into the various activities undertaken by placement coordinators, including job market analysis, employer engagement, career counseling, and interview preparation. We will also examine the hurdles they encounter, such as limited job market opportunities, candidate-employer mismatches, and the delicate task of managing diverse candidate needs. Additionally, we will explore the opportunities available to placement coordinators in enhancing job searches and effectively matching candidates with suitable job roles.

By uncovering the best practices employed by successful placement coordinators, this research aims to provide valuable insights and guidance for individuals aspiring to pursue a career in this field.

Background and Significance of Placement Coordination

The background and significance of placement coordination lie in the ever-evolving job market landscape and the increasing need for efficient and effective job placements. In today's competitive and rapidly changing economy, individuals seeking employment face numerous challenges in navigating the job search process. Meanwhile, employers strive to find qualified candidates who meet their specific requirements.

Placement coordination serves as a critical function that addresses this gap by connecting job seekers with suitable employment opportunities. It involves the coordination and facilitation of the entire job placement process, acting as a bridge between candidates and employers. Placement coordinators, often employed by educational institutions, career centers, or recruitment agencies, play a pivotal role in supporting candidates through career exploration, skill development, and job search strategies.

The significance of placement coordination stems from the transformative impact it can have on individuals' lives and the overall economic landscape. Effective placement coordination can lead to enhanced employment rates, improved job satisfaction, and increased productivity for both job seekers and employers.

For job seekers, a placement coordinator provides guidance and resources to help them navigate the complexities of the job market. They assist in developing tailored career plans, refining resumes and cover letters, conducting mock interviews, and offering insights into industry trends. By leveraging their knowledge and networks, placement coordinators help candidates identify and pursue suitable job opportunities, maximizing their chances of securing meaningful employment.

On the employer side, placement coordination streamlines the recruitment process by providing access to a pool of pre-screened and qualified candidates. By understanding the specific needs and requirements of employers, placement coordinators can match candidates with job roles that align with their skills and qualifications. This not only saves time and resources for employers but also enhances the chances of finding the right fit, resulting in improved job performance and reduced turnover.

The role of placement coordinators extends beyond mere job matching. They act as mentors and advisors,

offering ongoing support and professional development opportunities to candidates. By nurturing talent and facilitating career growth, placement coordination contributes to the development of a skilled and competent workforce, thereby positively impacting the overall economic prosperity of industries and communities.

The background and significance of placement coordination lie in addressing the challenges faced by job seekers in finding suitable employment and employers in identifying qualified candidates. By providing guidance, and resources, and facilitating connections, placement coordinators bridge the gap between job seekers and employers, promoting successful job placements, and contributing to individual career growth and economic development.

Purpose And Objectives Of The Research Paper

The purpose of the research paper is to explore and analyze the role of a placement coordinator in job placement processes. It aims to provide an in-depth understanding of the activities, hurdles, opportunities, and challenges faced by placement coordinators in their day-to-day responsibilities.

1. To examine the various activities performed by placement coordinators, such as job market analysis, career counseling, resume and cover letter review, interview preparation, job search strategies, and networking assistance.
2. To identify and discuss the hurdles and challenges faced by placement coordinators, such as limited job market opportunities, skill mismatches, competitive job markets, changing industry trends, limited resources, diversity and inclusion, and providing emotional support to candidates.
3. To highlight the importance of effective placement coordination in facilitating successful job placements and enhancing the overall job search experience for candidates.
4. To explore the opportunities available to placement coordinators in terms of job search strategies, matching candidates with suitable job roles, building relationships with employers and industry professionals, and leveraging networking to expand job prospects.
5. To provide insights and recommendations on how placement coordinators can overcome challenges, improve their effectiveness, and contribute to the successful placement of candidates.

ROLE OF A PLACEMENT COORDINATOR

The role of a placement coordinator is multifaceted and essential in facilitating successful job placements for candidates. Acting as a crucial link between job seekers and potential employers, placement coordinators play a pivotal role in the job placement process. They are responsible for various key tasks and responsibilities that contribute to connecting candidates with suitable job opportunities.

Job Hunting

One of the primary responsibilities of a placement coordinator is conducting job market analysis and research. They stay updated on industry trends, employment demands, and emerging job opportunities. This allows them to provide valuable insights to candidates regarding in-demand skills, market needs, and potential career paths.

Building Network For Potential Opportunities

Building relationships with employers and industry professionals is another vital aspect of the placement coordinator's role. They actively engage with companies, recruitment agencies, and organizations to understand their hiring needs and preferences. By fostering these connections, placement coordinators can source job opportunities, arrange interviews, and facilitate candidate-employer matches.

Guiding The Candidate

Career counseling and guidance are integral components of a placement coordinator's role. They provide one-on-one support to candidates, helping them identify their career goals, strengths, and areas for improvement. Placement coordinators offer advice on resume and cover letter development, interview preparation, and job search strategies, tailoring their guidance to meet individual candidate needs.

Resume Enters First, Before The Candidate

Resume and cover letter review is another important responsibility of placement coordinators. They review and provide feedback on candidates' application materials, ensuring they effectively highlight relevant skills and experiences. By assisting candidates in crafting professional and impactful documents, placement coordinators enhance their chances of securing interviews and job offers.

Preparation Is The Key

Interview preparation and coaching are crucial services offered by placement coordinators. They conduct mock interviews, provide feedback on interview performance, and offer strategies to improve candidates' confidence and communication skills. This preparation equips candidates with the tools needed to excel in job interviews and make a positive impression on potential employers.

Teaching Candidate To Hunt For The Right Opportunity By Networking

Job search strategies and networking assistance are also part of a placement coordinator's role. They guide candidates in utilizing online platforms, job boards, and networking events to maximize their job search efforts. By sharing tips and techniques, placement coordinators empower candidates to proactively seek out employment opportunities and expand their professional networks.

HURDLES AND CHALLENGES FACED BY PLACEMENT COORDINATORS

Placement coordinators encounter various hurdles and challenges in their roles, as they strive to facilitate successful job placements for candidates. Here are some of the common hurdles they face:

Limited Job Opportunities

Placement coordinators may face challenges in finding suitable job opportunities for candidates, particularly during periods of economic downturn or in industries with limited growth. The availability of job openings may vary based on factors such as market demand, industry trends, and geographical location.

Skill Mismatch

Matching candidates with the right job requires a thorough understanding of their skills and qualifications. However, placement coordinators may encounter challenges when candidates' skills do not align with the specific requirements of available job roles. This may require additional training or skill development to bridge the gap.

Competitive Job Market

In highly competitive job markets, placement coordinators may face challenges in helping candidates stand out among a large pool of applicants. They must find innovative ways to showcase candidates' unique qualities and ensure their application materials effectively communicate their strengths.

Changing Industry Trends

Industries are constantly evolving, with new technologies, emerging job roles, and shifting skill requirements. Keeping up with these changes can be a challenge for placement coordinators, as they need to stay updated on industry trends to provide accurate and relevant guidance to candidates.

Limited Resources

Placement coordinators may face resource constraints, such as limited funding or staffing, which can impact their ability to provide extensive support to candidates. They must find ways to maximize the available resources and prioritize their efforts to ensure the best outcomes for job seekers.

OPPORTUNITIES FOR JOB SEARCH AND CANDIDATE MATCHING

Opportunities for job search and candidate matching are essential aspects of the placement coordinator's role. These opportunities arise from various sources and methods, providing a wide range of avenues to connect job

seekers with suitable employment options.

Online Job Portals and Websites

Placement coordinators can leverage online job portals and websites, such as LinkedIn, Indeed, and specialized industry platforms, to access a vast pool of job opportunities. These platforms allow them to search for specific job roles, filter by location and industry, and connect with employers directly.

Networking and Referrals

Networking plays a crucial role in job search and candidate matching. Placement coordinators can tap into their network of contacts, industry professionals, alumni associations, and recruitment agencies to identify hidden job opportunities and receive referrals. Building and nurturing relationships with employers and industry professionals can lead to direct job matches and recommendations.

Industry Events and Job Fairs

Placement coordinators can take advantage of industry events, career fairs, and job expos to connect job seekers with potential employers. These events provide a platform for candidates to showcase their skills and qualifications, engage in face-to-face interactions, and learn about job openings directly from hiring managers.

Internship and Apprenticeship Programs

Internship and apprenticeship programs offer valuable opportunities for candidates to gain practical experience and develop their skills. Placement coordinators can connect candidates with organizations offering such programs, facilitating a pathway to future employment and career growth.

Professional Associations and Networking Groups

In many industries, professional associations and networking groups play a pivotal role in job search and candidate matching. Placement coordinators can assist job seekers in joining relevant associations, attending industry-specific events, and accessing exclusive job listings and mentorship opportunities.

Skill Enhancement and Training Programs

Placement coordinators can identify skill enhancement and training programs that align with candidates' career goals. These programs provide opportunities for candidates to upskill or acquire new competencies, making them more competitive in the job market and increasing their chances of finding suitable employment.

BEST PRACTICES FOR PLACEMENT COORDINATION

Best practices for placement coordination are essential to ensure effective and efficient job placement processes. They provide guidelines and strategies for placement coordinators to enhance their performance and deliver optimal outcomes for candidates and employers. Here are some key best practices related to placement coordination

Building Strong Relationships

Foster strong relationships with employers, industry professionals, and candidates. Maintain regular communication, provide personalized support, and establish trust to facilitate successful candidate placements.

Continuous Market Research

Stay updated on industry trends, labor market demands, and emerging job roles. Conduct regular market research to identify new job opportunities, understand employer requirements, and guide candidates effectively.

Tailoring Job Matches

Thoroughly assess candidates' skills, qualifications, and career aspirations. Match candidates with job roles that align with their abilities and interests, considering factors such as company culture and career progression opportunities.

Effective Communication

Maintain open and transparent communication channels with candidates and employers. Clearly articulate job requirements, expectations, and placement processes. Provide timely updates and feedback to all parties involved.

Comprehensive Candidate Support

Offer comprehensive support to candidates throughout the job search process. This includes resume and cover letter guidance, interview preparation, networking assistance, and career counseling. Tailor support to individual needs and provide resources for skill development and training.

Diversity and Inclusion

Promote diversity and inclusion in job placements. Ensure equal opportunities for all candidates regardless of their background, and encourage employers to adopt inclusive hiring practices.

Evaluation and Improvement

Regularly evaluate the effectiveness of placement processes and outcomes. Collect feedback from candidates and employers to identify areas for improvement and refine strategies accordingly.

Professional Development

Engage in continuous professional development to enhance knowledge and skills related to job market trends, recruitment strategies, and career development. Stay informed about industry best practices and incorporate them into placement coordination processes.

CONCLUSION

The role of a placement coordinator in job placement processes is invaluable. Throughout this paper, we have explored the activities, hurdles, opportunities, and challenges faced by placement coordinators in their quest to connect candidates with suitable employment opportunities. From job market analysis and career counseling to resume review, interview preparation, and networking assistance, placement coordinators play a pivotal role in supporting candidates in their job search journey.

We have also delved into the hurdles faced by placement coordinators, such as limited job market opportunities, skill mismatches, etc. Meanwhile highlighting the importance of effective placement coordination in job placement processes. Placement coordinators serve as advocates for candidates, striving to match their skills and qualifications with job requirements while providing guidance and support throughout the process. They bridge the gap between candidates and employers, ensuring a mutually beneficial connection.

Also, we have explored the various opportunities available for job search and candidate matching, including online platforms, networking events, industry associations, and training programs. Placement coordinators leverage these opportunities to expand job prospects and connect candidates with the right job roles.

It is evident that placement coordinators play a vital role in shaping the career paths of individuals. Their dedication, expertise, and commitment to supporting candidates are instrumental in helping them navigate the job market successfully. By implementing best practices such as building strong relationships, conducting continuous market research, and providing comprehensive support, placement coordinators can enhance their effectiveness and contribute to the overall success of job placement processes.

Overall, the research highlights the crucial role of placement coordinators in the job placement process. Their activities, coupled with overcoming challenges, leveraging opportunities, and following best practices, contribute to successful job placements and support candidates in achieving their career goals. Placement coordinators are instrumental in bridging the gap between candidates and employers, fostering a thriving job market, and helping individuals embark on fulfilling career journeys.

A DAY IN LIFE OF A PLACEMENT COORDINATOR

By Mohammed Nadeem ; Prof. Suraj Wadhwa, VIVA Institute of Management & Research.

INTRODUCTION

In today's competitive job market, the role of a placement coordinator has become increasingly vital in facilitating successful job placements for candidates. A placement coordinator serves as a crucial link between job seekers and potential employers, employing a range of activities and strategies to match candidates with suitable job roles. This research paper aims to explore the activities, hurdles, and opportunities associated with the position of a placement coordinator, shedding light on the challenges they face and the value they bring to the job placement process.

The significance of effective placement coordination cannot be understated. By understanding the demands and dynamics of the job market, placement coordinators play a pivotal role in connecting candidates with opportunities that align with their skills, qualifications, and career aspirations. They assist candidates in navigating the complexities of the job search process, providing guidance, support, and resources to maximize their chances of securing meaningful employment.

Throughout this paper, we will delve into the various activities undertaken by placement coordinators, including job market analysis, employer engagement, career counseling, and interview preparation. We will also examine the hurdles they encounter, such as limited job market opportunities, candidate-employer mismatches, and the delicate task of managing diverse candidate needs. Additionally, we will explore the opportunities available to placement coordinators in enhancing job searches and effectively matching candidates with suitable job roles.

By uncovering the best practices employed by successful placement coordinators, this research aims to provide valuable insights and guidance for individuals aspiring to pursue a career in this field.

Background and Significance of Placement Coordination

The background and significance of placement coordination lie in the ever-evolving job market landscape and the increasing need for efficient and effective job placements. In today's competitive and rapidly changing economy, individuals seeking employment face numerous challenges in navigating the job search process. Meanwhile, employers strive to find qualified candidates who meet their specific requirements.

Placement coordination serves as a critical function that addresses this gap by connecting job seekers with suitable employment opportunities. It involves the coordination and facilitation of the entire job placement process, acting as a bridge between candidates and employers. Placement coordinators, often employed by educational institutions, career centers, or recruitment agencies, play a pivotal role in supporting candidates through career exploration, skill development, and job search strategies.

The significance of placement coordination stems from the transformative impact it can have on individuals' lives and the overall economic landscape. Effective placement coordination can lead to enhanced employment rates, improved job satisfaction, and increased productivity for both job seekers and employers.

For job seekers, a placement coordinator provides guidance and resources to help them navigate the complexities of the job market. They assist in developing tailored career plans, refining resumes and cover letters, conducting mock interviews, and offering insights into industry trends. By leveraging their knowledge and networks, placement coordinators help candidates identify and pursue suitable job opportunities, maximizing their chances of securing meaningful employment.

On the employer side, placement coordination streamlines the recruitment process by providing access to a pool of pre-screened and qualified candidates. By understanding the specific needs and requirements of employers, placement coordinators can match candidates with job roles that align with their skills and qualifications. This not only saves time and resources for employers but also enhances the chances of finding the right fit, resulting in improved job performance and reduced turnover.

The role of placement coordinators extends beyond mere job matching. They act as mentors and advisors,

offering ongoing support and professional development opportunities to candidates. By nurturing talent and facilitating career growth, placement coordination contributes to the development of a skilled and competent workforce, thereby positively impacting the overall economic prosperity of industries and communities.

The background and significance of placement coordination lie in addressing the challenges faced by job seekers in finding suitable employment and employers in identifying qualified candidates. By providing guidance, and resources, and facilitating connections, placement coordinators bridge the gap between job seekers and employers, promoting successful job placements, and contributing to individual career growth and economic development.

Purpose And Objectives Of The Research Paper

The purpose of the research paper is to explore and analyze the role of a placement coordinator in job placement processes. It aims to provide an in-depth understanding of the activities, hurdles, opportunities, and challenges faced by placement coordinators in their day-to-day responsibilities.

6. To examine the various activities performed by placement coordinators, such as job market analysis, career counseling, resume and cover letter review, interview preparation, job search strategies, and networking assistance.
7. To identify and discuss the hurdles and challenges faced by placement coordinators, such as limited job market opportunities, skill mismatches, competitive job markets, changing industry trends, limited resources, diversity and inclusion, and providing emotional support to candidates.
8. To highlight the importance of effective placement coordination in facilitating successful job placements and enhancing the overall job search experience for candidates.
9. To explore the opportunities available to placement coordinators in terms of job search strategies, matching candidates with suitable job roles, building relationships with employers and industry professionals, and leveraging networking to expand job prospects.
10. To provide insights and recommendations on how placement coordinators can overcome challenges, improve their effectiveness, and contribute to the successful placement of candidates.

ROLE OF A PLACEMENT COORDINATOR

The role of a placement coordinator is multifaceted and essential in facilitating successful job placements for candidates. Acting as a crucial link between job seekers and potential employers, placement coordinators play a pivotal role in the job placement process. They are responsible for various key tasks and responsibilities that contribute to connecting candidates with suitable job opportunities.

Job Hunting

One of the primary responsibilities of a placement coordinator is conducting job market analysis and research. They stay updated on industry trends, employment demands, and emerging job opportunities. This allows them to provide valuable insights to candidates regarding in-demand skills, market needs, and potential career paths.

Building Network For Potential Opportunities

Building relationships with employers and industry professionals is another vital aspect of the placement coordinator's role. They actively engage with companies, recruitment agencies, and organizations to understand their hiring needs and preferences. By fostering these connections, placement coordinators can source job opportunities, arrange interviews, and facilitate candidate-employer matches.

Guiding The Candidate

Career counseling and guidance are integral components of a placement coordinator's role. They provide one-on-one support to candidates, helping them identify their career goals, strengths, and areas for improvement. Placement coordinators offer advice on resume and cover letter development, interview preparation, and job search strategies, tailoring their guidance to meet individual candidate needs.

Resume Enters First, Before The Candidate

Resume and cover letter review is another important responsibility of placement coordinators. They review and provide feedback on candidates' application materials, ensuring they effectively highlight relevant skills and experiences. By assisting candidates in crafting professional and impactful documents, placement coordinators enhance their chances of securing interviews and job offers.

Preparation Is The Key

Interview preparation and coaching are crucial services offered by placement coordinators. They conduct mock interviews, provide feedback on interview performance, and offer strategies to improve candidates' confidence and communication skills. This preparation equips candidates with the tools needed to excel in job interviews and make a positive impression on potential employers.

Teaching Candidate To Hunt For The Right Opportunity By Networking

Job search strategies and networking assistance are also part of a placement coordinator's role. They guide candidates in utilizing online platforms, job boards, and networking events to maximize their job search efforts. By sharing tips and techniques, placement coordinators empower candidates to proactively seek out employment opportunities and expand their professional networks.

HURDLES AND CHALLENGES FACED BY PLACEMENT COORDINATORS

Placement coordinators encounter various hurdles and challenges in their roles, as they strive to facilitate successful job placements for candidates. Here are some of the common hurdles they face:

Limited Job Opportunities

Placement coordinators may face challenges in finding suitable job opportunities for candidates, particularly during periods of economic downturn or in industries with limited growth. The availability of job openings may vary based on factors such as market demand, industry trends, and geographical location.

Skill Mismatch

Matching candidates with the right job requires a thorough understanding of their skills and qualifications. However, placement coordinators may encounter challenges when candidates' skills do not align with the specific requirements of available job roles. This may require additional training or skill development to bridge the gap.

Competitive Job Market

In highly competitive job markets, placement coordinators may face challenges in helping candidates stand out among a large pool of applicants. They must find innovative ways to showcase candidates' unique qualities and ensure their application materials effectively communicate their strengths.

Changing Industry Trends

Industries are constantly evolving, with new technologies, emerging job roles, and shifting skill requirements. Keeping up with these changes can be a challenge for placement coordinators, as they need to stay updated on industry trends to provide accurate and relevant guidance to candidates.

Limited Resources

Placement coordinators may face resource constraints, such as limited funding or staffing, which can impact their ability to provide extensive support to candidates. They must find ways to maximize the available resources and prioritize their efforts to ensure the best outcomes for job seekers.

OPPORTUNITIES FOR JOB SEARCH AND CANDIDATE MATCHING

Opportunities for job search and candidate matching are essential aspects of the placement coordinator's role. These opportunities arise from various sources and methods, providing a wide range of avenues to connect job

seekers with suitable employment options.

Online Job Portals and Websites

Placement coordinators can leverage online job portals and websites, such as LinkedIn, Indeed, and specialized industry platforms, to access a vast pool of job opportunities. These platforms allow them to search for specific job roles, filter by location and industry, and connect with employers directly.

Networking and Referrals

Networking plays a crucial role in job search and candidate matching. Placement coordinators can tap into their network of contacts, industry professionals, alumni associations, and recruitment agencies to identify hidden job opportunities and receive referrals. Building and nurturing relationships with employers and industry professionals can lead to direct job matches and recommendations.

Industry Events and Job Fairs

Placement coordinators can take advantage of industry events, career fairs, and job expos to connect job seekers with potential employers. These events provide a platform for candidates to showcase their skills and qualifications, engage in face-to-face interactions, and learn about job openings directly from hiring managers.

Internship and Apprenticeship Programs

Internship and apprenticeship programs offer valuable opportunities for candidates to gain practical experience and develop their skills. Placement coordinators can connect candidates with organizations offering such programs, facilitating a pathway to future employment and career growth.

Professional Associations and Networking Groups

In many industries, professional associations and networking groups play a pivotal role in job search and candidate matching. Placement coordinators can assist job seekers in joining relevant associations, attending industry-specific events, and accessing exclusive job listings and mentorship opportunities.

Skill Enhancement and Training Programs

Placement coordinators can identify skill enhancement and training programs that align with candidates' career goals. These programs provide opportunities for candidates to upskill or acquire new competencies, making them more competitive in the job market and increasing their chances of finding suitable employment.

BEST PRACTICES FOR PLACEMENT COORDINATION

Best practices for placement coordination are essential to ensure effective and efficient job placement processes. They provide guidelines and strategies for placement coordinators to enhance their performance and deliver optimal outcomes for candidates and employers. Here are some key best practices related to placement coordination

Building Strong Relationships

Foster strong relationships with employers, industry professionals, and candidates. Maintain regular communication, provide personalized support, and establish trust to facilitate successful candidate placements.

Continuous Market Research

Stay updated on industry trends, labor market demands, and emerging job roles. Conduct regular market research to identify new job opportunities, understand employer requirements, and guide candidates effectively.

Tailoring Job Matches

Thoroughly assess candidates' skills, qualifications, and career aspirations. Match candidates with job roles that align with their abilities and interests, considering factors such as company culture and career progression opportunities.

Effective Communication

Maintain open and transparent communication channels with candidates and employers. Clearly articulate job requirements, expectations, and placement processes. Provide timely updates and feedback to all parties involved.

Comprehensive Candidate Support

Offer comprehensive support to candidates throughout the job search process. This includes resume and cover letter guidance, interview preparation, networking assistance, and career counseling. Tailor support to individual needs and provide resources for skill development and training.

Diversity and Inclusion

Promote diversity and inclusion in job placements. Ensure equal opportunities for all candidates regardless of their background, and encourage employers to adopt inclusive hiring practices.

Evaluation and Improvement

Regularly evaluate the effectiveness of placement processes and outcomes. Collect feedback from candidates and employers to identify areas for improvement and refine strategies accordingly.

Professional Development

Engage in continuous professional development to enhance knowledge and skills related to job market trends, recruitment strategies, and career development. Stay informed about industry best practices and incorporate them into placement coordination processes.

CONCLUSION

The role of a placement coordinator in job placement processes is invaluable. Throughout this paper, we have explored the activities, hurdles, opportunities, and challenges faced by placement coordinators in their quest to connect candidates with suitable employment opportunities. From job market analysis and career counseling to resume review, interview preparation, and networking assistance, placement coordinators play a pivotal role in supporting candidates in their job search journey.

We have also delved into the hurdles faced by placement coordinators, such as limited job market opportunities, skill mismatches, etc. Meanwhile highlighting the importance of effective placement coordination in job placement processes. Placement coordinators serve as advocates for candidates, striving to match their skills and qualifications with job requirements while providing guidance and support throughout the process. They bridge the gap between candidates and employers, ensuring a mutually beneficial connection.

Also, we have explored the various opportunities available for job search and candidate matching, including online platforms, networking events, industry associations, and training programs. Placement coordinators leverage these opportunities to expand job prospects and connect candidates with the right job roles.

It is evident that placement coordinators play a vital role in shaping the career paths of individuals. Their dedication, expertise, and commitment to supporting candidates are instrumental in helping them navigate the job market successfully. By implementing best practices such as building strong relationships, conducting continuous market research, and providing comprehensive support, placement coordinators can enhance their effectiveness and contribute to the overall success of job placement processes.

Overall, the research highlights the crucial role of placement coordinators in the job placement process. Their activities, coupled with overcoming challenges, leveraging opportunities, and following best practices, contribute to successful job placements and support candidates in achieving their career goals. Placement coordinators are instrumental in bridging the gap between candidates and employers, fostering a thriving job market, and helping individuals embark on fulfilling career journeys.

A Study on Recruitment and Sourcing

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&

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Abstracts:-

Above all, the process recruitment & selection has all the way become more difficult. Since the organizations want to hire more talented and effective employees and can create a difference in the interest of the organization. The organizations have adopted different methods of recruiting a candidate.

Key words:- Recruitment, Selection, Employment Agencies,

Introduction:-

Different kinds of Portals are used to recruit for positions at different levels.

Temporary and government agencies are used mainly to recruit non-management candidates.

Employment agencies, colleges, and professional organizations are used more often to recruit managerial/professional.

Although nearly all (97 percent) the organizations already use behavior-based interviews to some extent when selecting employees, nearly half (49 percent) plan to use them more frequently in the future. This type of structured interview can be used to validly predict future behavior in dimensions (or competencies) critical to job success.

Less than 20 percent of organizations currently use testing or assessment methods extensively in their selection process. However, organizations plan to increase their use

of applicant testing and assessment in the future. These structured approaches to assess skills, abilities, and knowledge can significantly reduce the candidate pool by eliminating those who fail to meet the minimum job qualifications.

Analysis: and Findings-

An effective recruitment and selection process reduces turnover, we also get much better results in our recruitment process if we advertise specific criteria that are relevant to the job. Include all necessary skills, and include a list of desired skills that are not necessary but that would enhance the candidate's chances. If we fail to do this, we might end up with a low-quality pool of candidates and wind up with limited choices to fill the open position. When we choose a candidate based upon the qualifications demonstrated in the resume, the interview, employment history and background check, we will land the best fit for the position. Based on our decisions about a specific candidate upon specific evidence rather than any gut instincts. If we hire people who can do the job instead of people we merely like, we will have higher productivity and quality in our products or services.

The recruitment and selection process is the time we not only identify a candidate who has the experience and aptitude to do the job that we are looking to fill, but also to find someone who shares and endorses our company's core values. The candidate will need to fit in well within our company's culture. The selection and recruitment process should provide our company with an employee who adapts and works well with others in our business. Failure to recruit and select for the long term can result in high turnover.

Besides, selection function provides a vital opportunity for us to focus on what candidates can offer our company. It is important to select carefully, either by using our own judgment or by enlisting the help of managers we trust. The interviewer must know what the job is and what will be required for a new hire to perform well. The interview process also allows us the opportunity to express our company's vision, goals and needs. Last but not least, It is vital that the interview elicits responses from applicants that can be measured against our expectations for the position. If we don't use the interview to effectively

eliminate applicants who don't fit into the company culture, we might end up dealing with turnover, confusion and disgruntled employees.

Conclusion:-

Study began with a basic curiosity of researcher based on academic exposure in HR and some questions raised in the mind after getting work exposure in development sector. Field of Human Resource Management has gone through an evolution process and has started playing a strategic role in industries. Generation of knowledge in HR has happened mainly on the basis of requirements in industrial sector. Development Sector Organizations that are Non-profit in nature and also comparatively smaller in employee strength have not been much in to consideration while generating this knowledge. Thus concepts and principles of HR based on this knowledge may have relevance in this sector but while implementing them, contextual understanding is required. Based on the study, researcher has identified various HR challenges faced by DSOs and have divided them in to seven categories such as Challenges related to attracting and acquiring talent, Challenges related to Training & Employee Performance, Challenges related to employee motivation and retention, Challenges related to Work culture, Challenges related to Organizational growth, Challenges related to Leadership, Challenges related to Funding and support system. In order to face the above mentioned challenges and to strengthen their HR function, researcher has suggested following strategies such as Proactive Human Resource Planning, Collaboration with Academics, Employer Branding, Involving people with value alignment, Involving volunteers and beneficiaries, Fellowship models, Managing geographical challenges, Encouraging gender diversity; Developing competencies among senior members, Developing skills of employees, Developing effective Performance management system; Transcending employees through motivational levels, Providing non-monetary benefits, Providing Flexibility; Inclusive decision making, Providing pleasant work environment; Managing Expansion, Managing change in organization structure, Handling HR as per size of the organization, Evolving HR in various stages of Organizational growth, Developing Policies and procedures; Succession planning, Maintaining field presence; Exploring alternative forms of organization, Seeking active involvement of donors, Building Institutional Capacity.

Finally, better recruitment and selection strategies result in improved organizational outcomes. The more effectively organizations recruit and select candidates, the more likely they are to hire and retain satisfied employees. In addition, the effectiveness of an organization's selection system can influence bottom-line business outcomes, such as productivity and financial performance. Hence, investing in the development of a comprehensive and valid selection system is money well spent.

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***A STUDY ON FINANCIAL AND RATIO ANALYSIS OF SHRIRAM LIFE INSURANCE
DURING PANDEMIC”.***

By

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&

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Abstract

Insurance has been a vital part of the Indian Financial System. The performance of the company plays a leading role in the growth of the company which ultimately leads to the overall success of the Indian Insurance Industry as well as economy of the country. The present study has done to analyse the financial performance of Shriram Life Insurance based on various parameters. For measuring it, various financial ratios and other important aspects have been calculated taking into consideration liquidity, solvency, profitability and leverage of the Shriram Life Insurance company. To accomplish the aim, the study determines the impact of liquidity, solvency, size and equity capital on the profitability of Shriram Life Insurance.

Keywords:-Financial Analysis, Ratio Analysis

Introduction

The process of reviewing and analysing a company's financial statements to make better economic decisions is called the analysis of financial statements. In other words, the process of determining the financial strengths and weaknesses of the entity by establishing the strategic relationship between the items of the balance sheet, profit and loss account, and other financial statements. Every business, whether large and small needs finance to carry on its operation. Finance is the soul and blood of any business and no firm can survive without finance. The primary objective of every financial analysis is profit orientation. The analysis also measures the firm's liquidity, solvency, working capital management, and other parameters for smoothly running business operations. Financial performance is a subjective measure of how well a firm can use assets from its primary mode of business and generate revenues. The term is also used as a general measure of a firm's overall financial health over

a given period. Financial performance analysis includes analysis and interpretation of financial statements. It is the process of determining the operating and financial characteristics of a firm from accounting and financial statements. Financial analysis is the process of evaluating businesses, projects, budgets, and other finance-related transactions to determine their performance and suitability.

Objective of Study:

Analysis of financial performance of Shriam Life Insurance during Covid-19.

Expected Outcome:

To know the financial performance of Shriram Life Insurance during Covid-19.

To know the profitability.

To know the liquidity and solvency of company.

To know the impact of covid on business operation.

To know the prospects and other key aspects.

❖ **Current Ratio**

The current ratio of the company is satisfactory because that does attain the ideal ratio. It indicates that the liquidity position of the firm is good and the firm shall be able to pay its current liabilities in time without facing difficulties. Although the firm's, liquidity as measured by the current ratio, has decreased over the past year FY 2019-20 due to pandemics, it remains lies in the industry average in the current year FY2020-21. It is interpretative that in a bad time of the pandemic, the company could survive after settling the customer claims.

❖ **Return on Equity:**

Return on equity is surviving with fluctuating levels along with positive trends. In the pandemic period, the ROE of FY2020-21 is greater than the previous FY2019-20 that indicates the company profit jumps higher level. Given the decline in ROE from the last few years, it is likely that higher than average financial leverage is the reason for this ROE outperformance.

❖ **Debt-to-Equity Ratio:**

The company is working with zero long-term debt that indicates the Debt-to-Equity ratio is always zero.

❖ **Claim Settlement Ratio:**

The Claim Settlement Ratio of the company is increasing year by year. In the FY2020-21 it was high in history with 95%. It acts as an indicator of their credibility. As a general rule, the higher the ratio, the more reliable the insurer is. An increase in the claim settlement ratio is impacting the profitability of the company to some extent.

❖ **Commission Ratio:**

The commission ratio of the company is increasing year by year that indicates a good sign for an increase in premium. In FY2020-21, the commission ratio is decreased up to 6.10% that also indicates a good sign. The company is adopting a digital platform that will boost revenue and decrease commission expenses that down the operational expenses. This ratio measures the commission paid by the insurance company against the net premiums earned by it. The higher the ratio of the insurance company, the higher is the commission which the company is paying its middlemen. This is good for the company as it promotes its business in the long term.

❖ **The expenses ratio:**

The expense ratio of the company showing a falling trend from 42% FY2016-17 to 30% FY2020-21 that signifies a good indication of improving the profitability of the company. The lower the expenses ratio will increase the profitability of the company.

❖ **Assets Under Management:**

The AUM of the company is increasing year by year. The effective and consistent focus on fundamentals also yielded strong results with the asset under management growing at 30 percent to Rs 6,261 crore, said the private sector insurer. In an unprecedented time of the pandemic, a company could increase its AUM.

Conclusion:

The study was conducted with the main objective of analyzing the financial performance of Shriram Life Insurance before and after the pandemic. The study is to analyze the financial

performance of the company in terms of solvency, liquidity, and profitability. The study is carried out with the help of a published annual report of the company from FY2016-17 to FY 2020-21. The study highlights that the financial performance of Shriram Life Insurance is satisfactory. The profitability of the company is upside trend, it was found to be in a gradually increasing manner regarding the net revenue from premium and the net profits of the company from 2017 onwards. Thus it can be concluded that the inner strength of the company is very good. The company can further improve its profitability through optimum capital gearing and reduction in administration and financial expenses. Thus in an unprecedented period of the pandemic, the company is performing well by increasing profits and revenue.

One of the learning experiences valued during pandemic time as an MBA student is doing an internship and project work. Shriram Life Insurance and Viva IMR have allowed for gaining work experience and solving a real-life problems are key for boosting employability, especially as a management student. This internship and project work has developed fundamental skills that help to solve various financial problems in real life. This project has improved my knowledge of different metrics in the core area of liquidity, solvency, profit, and sales. This internship has improved the researcher's ability in the area of decision-making and problem-solving approach. This project work has gained a new sense of professionalism and a clearer view of what it meant to be in the professional world. The experience with Shriram life insurance is grateful.

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CONSUMER BEHAVIOUR ON BUYING OF INSURANCE

By

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Abstract:- Many happy lives are ruined either by the untimely death of the earning member of the family or by other disastrous calamities such as floods, fire, earthquake, war, accidents, etc., which may take a heavy toll on human life. These risks cannot be known in advance as to when they will happen, and it is physically impossible for an individual to make provision against them by him.

Keywords:-Insurance, Business

Introduction:-

Insurance is something people buy to protect themselves from losing money. In exchange for this, if something bad happens to the person or thing that is insured, the company that sold the insurance will pay the money back. There are many types of Insurance such as Life, General, Home, Motor, Travel and many more. Insurance provides financial support and reduce uncertainties in business and human life. It provides safety and security against particular event. Insurance provides a cover against any sudden loss. For example, in case of life insurance financial assistance is provided to the family of the insured on his death. So, the main and primary function of the insurance are: -

- **Insurance provides Certainty:** - Insurance provides certainty of payment at the uncertain loss. This uncertainty can be reduced by proper planning and administration. So, if properly planned insurer may also land up in a profit.
- **Insurance provides Protection:** - The main function of insurance is to protect the probable chances of loss. The time and amount of loss are uncertain and at the happening of risk, the person suffers the loss in the absence of Insurance. The insurance guarantees the payment of loss and thus protects the assured from sufferings. The insurance cannot check the happening of risk but can provide for losses at the happening of the risk.

- **Risk Sharing:** - The risk is uncertain, and therefore, the loss arising from the risk is also uncertain. When risk takes place, the loss is shared by all the persons who are exposed to the risk. The risk sharing in ancient times was done only at the time of loss or death; but today, risk can be minimised with the help of Insurance Policies.
- **It Provides Capital:** - The insurance provides capital to society. The accumulated funds are invested in the productive channel. The death of the capital of the society is minimized to a greater extent with the help of investment in insurance. The industry, the business, and the individual are benefited by the investment and loans of the insurers.
- **It Improves Efficiency:** - Insurance eliminates worries and miseries of losses at death and destruction of property. The carefree person can devote his body and soul together for better achievement, it improves not only his efficiency but the efficiencies of the masses are also advanced.
- **Prevention of Loss:** - The insurance joins hands with those institutions which are engaged in preventing the losses of the society because the reduction in loss causes the lesser payment to the assured and so more saving is possible which will assist in reducing the premium. Lesser premium invites more business and more business causes lesser share to the assured. So again, premium is reduced to which will stimulate more business and more protection to the masses. Therefore, the insurance assists financially to the health organization, fire brigade, educational institutions and other organizations which are engaged in preventing the losses of the masses from death or damage.

It Helps Economic Progress: - The insurance by protecting the society from huge losses of damage, destruction, and death, provides an initiative to work hard for the betterment of the masses. At the time of floods or earthquakes insurance can claim for their losses of particular insurance is purchased and hence, The property, the valuable assets, the man, the machine and the society cannot lose much at the disaster.

Insurance Regulatory and Development Authority of India (IRDAI), is a statutory body formed under an Act of Parliament, i.e., Insurance Regulatory and Development Authority Act, 1999 (IRDAI Act 1999) for overall supervision and development of the Insurance sector in India. IRDAI plays very important role in Insurance Sector. IRDA or Insurance Regulatory and Development Authority of India is the apex body that supervises and regulates the insurance sector in India. The primary purpose of IRDA is to safeguard the interest of the policyholders and ensure the growth of insurance in the country. It is said that companies which are registered under IRDAI are known as a safer company to invest

compared to companies which are not registered under IRDAI. Today, IRDAI regulates 34 General Insurance Companies and 24 Life Insurance Companies operating In India. Key objective of IRDAI are as follows: -

- Speedy and Orderly growth of Insurance Industry
- Promotion of competition
- Enhance customer choice
- Increase choice and lowering premiums
- Speedy Settlement of genuine claims
- Preventing Insurance Fraud and malpractices
- Ensuring financial security of insurance market.

People mostly invest in Insurance companies which are registered under IRDAI. As they settle claims faster. They are safe to invest. LIC ranks first among the list of all registered companies under IRDAI. Subhash Chandra Khuntia (since 1st September, 2018) appointed as IRDAI Chairman and Subhash Chandra Khuntia appointed as IRDAI Chairman.

When it comes to buying of Insurance Policy people mostly has few assumptions like waste of money, losses, waste of time and many other negative factors. People mostly are not aware about the other side of the coin. There are many benefits as mentioned above of investing in insurance policies. It is quite challenging task to change the view of the people and make them believe positively making them aware about the profits and security about polices. As these pandemics has cause a huge loss to the various sectors of industries, it is too difficult to make people buy the policy. Considering, all the bad effects of corona there was also policy invented namely ‘corona kavach’ which gives protection to the policy holder in case he/she get affected due to corona. People in huge number invested in this policy as they were aware about the benefits of the policy. As in lockdown people avoid face to face contact with other people it was too difficult to make people buy the policy on phone calls.

CONCLUSIONS

People mostly don't get easily convinced for buying of policies. They mostly have false assumption towards buying of any policies. Converting their negative thoughts into positive one is really a challenging task.

SLIC targets its rural customers. As they need financial protection, they are one who need protection in cases of health, financial loss, etc. According to my findings they are the toughest one to convert them into positive view. They find it waste of money. As they are not open to the world outside, they are reserved to their area.

Whereas, in the city side at least people listen to the explanation and their need to buy the policy. Researcher was able to just sell one policy as now-a-days, people are becoming little miser because of the ongoing pandemic.

Life insurance is very crucial in part of policies, as people care for their family, they mostly get involved in buying of life insurance policies. Once they get aware about benefits of the policies, it is easy to convert them into customers.

It was quite difficult to sell the policy via phone calls only, as due to pandemic and lock down researcher was not able to travel to the different location for the selling of policies. Researcher also tried to sell the policy via video calls but network problem always followed. So, selling of policies via phone calls was always a toughest task. As when we meet people in person, we are able to examine their gestures or facial expression by which researcher would be able to know whether the customer is able to relate or is he/she is getting the explanation which the researcher is trying to convey. So, face to face meeting is quite important in the process.

- Researcher was able to upgrade its learning skills as new information was able to gather because of learning in depth of policies.
- Communication skill were also enhanced as whole selling process in depend on selling of policies.
- Convincing skill was the most wanted skill to sell the policies to target market. It plays a crucial role. So, researcher was also able to learn how to sell policies to the customer how to make them understand various policies. So, above mentioned are the learning from the internship at Shriram Life Insurance Company.

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A STUDY ON DEVELOPING MARKETING IDEAS OF ALGORITHMICS

By

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Abstract: -

Programming and mathematics are skills of the 21st century. Algorithmics combines offline and online education to teach children from 6 to 17 years old. Our team consists of professionals who love children and want to make learning simple, exciting, and fun. At Algorithmics, we help children take their first steps in STEM. Our students create video games, cartoons, and IT projects.

They acquire skills in critical thinking and logical reasoning, presentation and project planning, teamwork, and more. No matter who they grow up to be, these children will take advantage of what they learn with us.

Keywords: -Programming, Students, Learning

Introduction: -

In 4 years, Algorithmic has become one of the largest programming schools for children. We help your child develop academic skills applicable to any grade level, in addition to building critical life skills like organization, perseverance and problem-solving.

We believe that introducing children to a world of algorithms, bugs and queues also develops their analytical skills, encourages collaboration and nurtures children's creativity.

In addition, 90% of today's workforce requires some basic knowledge of IT. Even if your child doesn't go on to code professionally, employers highly value their computer science knowledge.

Algorithmics is known for its self-paced learning experience by enabling the students crack down difficult concepts. The app uses a host of modern techniques like web-based learning, visual graphics, video-based instruction, etc. to provide an immersive learning experience. These innovations are highly helpful for the students to understand basic concepts and enable them to prepare for exams. From this study, it is clear that Algorithmics has transformed Indian education scenario by effectively incorporating Constructive methods of teaching and learning. Most of the respondents agree that the app is interactive, comfortable and effective. But the study also finds that some users are not able to effectively use this App for personalized learning as they are not regular subscribers of the app. regular subscription is on the expensive side for average Indian students. Algorithmics is striving hard to transform education scenario and will surely reach to a mass audience if it can become more affordable

Findings:-

SWOT analysis of Algorithmics

Strengths

Capabilities and resources of ALGORITHMICS have helped in gaining sustainable competitive advantages. Strengths come from resources and capabilities such as financial resources, the success of past experiences and human resources. The application of BYJU' S has successful integration in launching new products in the domestic markets (Gupta and Nair, 2020).

- The app operated within a robust domestic market. The needs in the domestic market encourage the company to integrate innovative ideas and implications for the users. The company has strong brand equity and brand awareness. As cited by Aquilani et al. (2017), positive brand awareness has enabled the Edtech company to attract new customers. Superior products and services enhance market share. The company can develop a dynamic relationship with existing customers.

Weaknesses

The organization is suffering from a lack of workforce diversity. The maximum growth of the company is in the domestic market. The potential for success of the learning app is less popular in the international market. Environment issues are not encouraging the overall performance of the organization.

- The application is not efficiently managing the cash cycle. Environment issues are not encouraging the overall performance of the organization. The application is not efficiently managing the cash cycle. In the present time, the dissatisfaction of customers is increasing due to less productive services. Multi-layered structure is intended to reverse delegation.

Opportunities

It has been evaluated that the disposable income of consumers has increased. Changing the technology landscape is another opportunity for the company.

- Cost of market entry is reduced. Moreover, social media and digital technology have reduced the source of market entry in the international market.
- Globalization generated lucrative opportunities in the international market. ALGORITHMICS app has taken the prime position in growing market share (Migdadi, 2020). The company has growth opportunities in the adjacent market.

Threats

The growing inequality is one of the major threats to the educational organization.

- Bargaining power of buyers is increased. It can be recommended that ALGORITHMICS application needs fundamental changes rather than cosmetic changes.
- The organization is obliged to pay a higher rate of tax to the government. For the application, it may increase higher packaging and logistics costs.
- Rapid change of government regulation has increased pressure over the organization (Gürel and Tat, 2017).

- Threats of new entrants in the market will be a common threat to the educational industry.

Conclusion:-

Hence, it can be concluded that marketing management is a core tool to measure and enhance the performance of an organization. In the study, ALGORITHMICS learning application has been evaluated through various stages of marketing management procedures. SWOT analysis and PESTEL analysis of the organization have been elaborated. Moreover, collaboration with other companies and competitors of ALGORITHMICS has been demonstrated in the entire study. In the stage of marketing analysis, marketing segmentation, positioning marketing and target market have been evaluated. Besides, the marketing mix of the organization has been evaluated in the entire report.

Algorithmics is a Russian based International School for Programming and Mathematics, present in more than 45 countries with over 2 Lakh students all over the World. Coding is necessary for a kid to stay ahead from the lot, it helps in improving logical thinking. Algorithmic help your child to take the first step into the IT world, teaching children in a playful way and personalizing the approach to each child using a specially developed online platform

Researcher had a great opportunity working with algorithmics . Researcher had a great experience working with algorithmics. Researcher worked on identifying the target audience and generating leads from various social media platforms and converting those fresh leads into potential customers by telephonic as well as virtual meetings. Researcher guided the potential customers with various algorithmics coding giving them details about the product through presentations. This helped researcher understanding the clients requirement and pitch accordingly suitable algorithmics product. Researcher gained a strong communication skills and interpersonal skills of how to improvise and close a sales deal.

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A Study on Designing the New Normal

By

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Abstract:

Employee productivity and performance management are the two important concerns of a human resource manager. Job design is an important activity for organizations as it ensures that employee productivity and performance within an organization has been timely analysed improved. The structure of work, the activities to be performed and the responsibilities attached to a position are the determinants of employee Productivity, Performance and Satisfaction. The project found that the job design is significantly and positively related to its employee performance and productivity.

Keywords:-Employee, Pandemic, Remote Working

Introduction:-

The Pandemic has completely changed the workplace function and led to gain importance to Remote Working. The new normal has its own sets of challenges for Human Resource managers. The project has focused on various approaches that can be used to keep motivating employees and improve their productivity and performance. The project has also focused on the aspect of personal contributions within the project and has dealt with the activities that an individual employee can perform to affect their own job design.

- Executing a clear strategy that outlines the expectations for the ‘new normal’ to reduce employee anxieties is crucial.

- Organizations will need to communicate clear plans of who, what, when, where, and how of phased return-to-work strategies and workspace practices expected to help people navigate new layouts, new rules, and a new way of being at work.
- Frequent and consistent communications that focus on connections and care, while sharing detailed updates on plans to move forward.
- Conducting periodic check-ins with productive Communications which is two-way, transparent, accessible, iterative, phased, and targeted to various audiences using a variety of mediums and channels all with a simple and personal touch.
- All these strategies are only successful with the Personal contributions of the employees. Personal contributions in job design are usually driven by the personal behaviour and attitudes of individual employees.

- Week Preview Meetings - which are Monday meetings where people discuss work plans for the week, and are also allowed to talk about weekend events and other non-work-related things.

- Happy Fun Time - Which includes fun activities curated by a company's HR team such as answering workplace trivia and posting fun throwback images. The point is to make sure to take the time while you're working remotely to socially connect with others. This is more important now than ever, with so many people alone, working from home.
- Collaborating - In the office it can be easy to ask colleagues for information or updates. You might be in the same room or just a quick walk down the hall away. You don't have this when you're working remotely.

Findings:-

The good thing is that there are a lot of tools out there that can help with connecting.

Business communication apps that can make it easy to talk to members of the team and organize correspondence. And if you usually have one-on-one meetings in the office, it can be even more important to keep them up while working remotely, making sure to use these meeting times wisely.

It can also be helpful to establish guidelines. which creates leadership development software, recommends setting out “team norms” or guidelines for communicating remotely such as

which communication channels colleagues should be available on and when, and when team meetings are held.

Conclusion:-

Job Designing is one of the most valuable Human Resource tool for Improving the productivity and performance management of the employees, groups, and organization as a whole. And every organization need to emphasized on effective job designing

Even though most employers are still unsure about continuing with Work from Home the fact is, that remote work is the new normal. It is the business revolution that will greatly impact organizations and workplaces for years to come.

The Organization needs to have a clear strategy that helps achieve the expectations for the 'new normal' and helps to reduce employee anxieties and improves performance and productivity of the employee.

Few Works from Home Challenges:

Technology - It is important to acknowledge how technology has facilitated WFH for both business and remote working staff. However, the same technology also creates barriers for remote working.

Collaboration While WFH -Collaboration is the biggest challenge that most remote organizations face. When employees work from the same office, they can interact with each other easily without any limitations.

Creating a culture of remote work -When employees don't get to have enough face to face interactions with their colleagues, managers, and company leaders, establishing and maintaining company culture can become a big challenge.

Tracking employee performance -It's no secret that teams work from home complicates the life of managers in a lot of ways. While most of the challenges are manageable, the one issue that might take up most of a manager's time is tracking employee performance in remote work models.

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