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ISSN : 2394-7780

International Journal of Advance and Innovative Research

International Journal of
Advance and Innovative Research
(Conference Special)

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7.36

ISSN : 2394-7780

Scientific Journal Impact Factor

CERTIFICATE OF INDEXING (SJIF 2018)

This certificate is awarded to

International Journal of Advance & Innovative Research
(ISSN: 2394-7780)

The Journal has been positively evaluated in the SJIF Journals Master List evaluation process
SJIF 2018 = 7.363

SJIF (A division of InnoSpace)

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Research Papers

ANALYSIS OF MUMBAI TRANSPORTATION SYSTEM

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INTRODUCTION
With growing population, our country is working hard to get amenities. One of the most difficult requirements is shelter. More than one fourth population lives in slabbies which are called as chawls. With no proper drinking water facilities, less space to live and less access to modern amenities, there are higher chances of infection & diseases. One of the most common problems that these cities face is increasing traffic congestion. Specifically, for Mumbai, which is one of the fastest growing economies in world with 7.5% per annum growth rate, it becomes difficult to control ever increasing traffic in roads. Urbanization level in India is set to increase further and urban population is set to further increase and expected to reach 600 million by 2030. We are witnessing more and more congestion on streets of our cities which is leading to problems like road accidents, air and noise population and posing serious health hazards for citizens.

Mumbai is a highly populated city and is the financial capital of India. With population of 21.3 million as per 2011 Census and high population density of nearly 21,000 persons/sq km, the demand of proper transportation system and the role of majority of transportation system in lives of average earning population is crucial. Currently majority of people in Mumbai relies on train and Public Bus Services. The expansion and growth of buses and train has proven to be insufficient to match the growth of population. There are other new modes of transportation like metro rail, mono rail and electric buses which are being introduced in the city with low carbon foot prints and provide better services.

OBJECTIVES
1) Study of Transportation system in Mumbai

2) Study of ever-increasing traffic congestion in Mumbai

3) Study of new modes of transportation.

Mumbai Transportation System
Mobility is the lifeblood of civilizations, as it spurs economic activity and shapes societies. Cities depend on robust transportation systems for their growth and sustenance. Mumbai – India's famed Urbs Prima – is no different. The city's transport scenario, however, has been riddled with problems and paradoxes.

For the safety of commuters, the Central Road Research Institute (CRRI) has issued guidelines on the effective social distancing measures and strategies to be followed in all modes of transport. The challenges of adapting to such measures has once again brought to fore the city's inflexible transportation woes. Exploring this further, we look at the underlying difficulties in Mumbai's transport landscape and the possible way forward.

The public transportation system and congestion
Mumbai has traditionally had a higher public transport (PT) modal share (59 per cent as per CMP) as compared to most other cities across the globe. Concurrently, it also reported the world's highest congestion in 2017, 2018, 2019 and was the fourth highest in 2020. The vehicle density in the city is alarming, with an average 1900 vehicles packed in just 1 km of road length.

In terms of car congestion, Mumbai is way out in front with 530 cars per km. The next highest in India is Delhi with around 109 per km – five times less than Mumbai, despite having more cars than Mumbai. A striking factor is the road length between the two cities. While Mumbai has just about 2000 km of road length, Delhi has about 17,000 km road length – eight times more than Mumbai.

The traffic situation is further exacerbated by ongoing construction works for other infrastructure developments. Average speeds were just 18kph and at arterial places this drops down to 10kph during peak hours. Post the COVID-19 induced lockdown, in spite of lower total overall volume, the congestion is slowly coming back. Drivers spent an additional 24 per cent time in traffic compared to 17 per cent by the end of July 2020. Effectively, Mumbai's commuters have no respite from severe congestion despite the high patronage of public transport or even during COVID-19 induced lockdowns.

With public transport not fully operational as of October 2020, there has been renewed interest incar sales in August and September with a robust growth of 35 per cent year on year. Going bythis trend, it is estimated that Mumbai's roads will have almost 4 million vehicles by the end of this financial year. This could put further strain on an already perilous infrastructure, increasing congestion on roads and exacerbating pollution.

Mumbai appeared ill-equipped on this aspect too. According to a newspaper report of October 2020 Mumbai had about 2.3 million two wheelers occupying 28 per cent of the city's road space. However, had Mumbai been equipped with adequate cycling infrastructure, short distancetrips could have been undertaken using bicycles, leading to lower pollution and congestion.

As per CMP, 46 per cent of trips undertaken were on foot. Pedestrian infrastructure in the city, however, is extremely deficient. Peak-hour density around major railway stations exceeds four or five passengers per square meter. It is estimated that the infrastructure that facilitates walking to train stations must ideally be grown to five times its current capacity.

The notorious Mumbai traffic is known for high road fatalities as well. There were 403 reported fatalities in just 2019, which was the lowest in a decade as a result of focused efforts, but still high enough to be concerning – pedestrians constitute more than 50 per cent of the total deaths.

Here are some graphs citing the notorious traffic conditions in the city with the golden necklace:
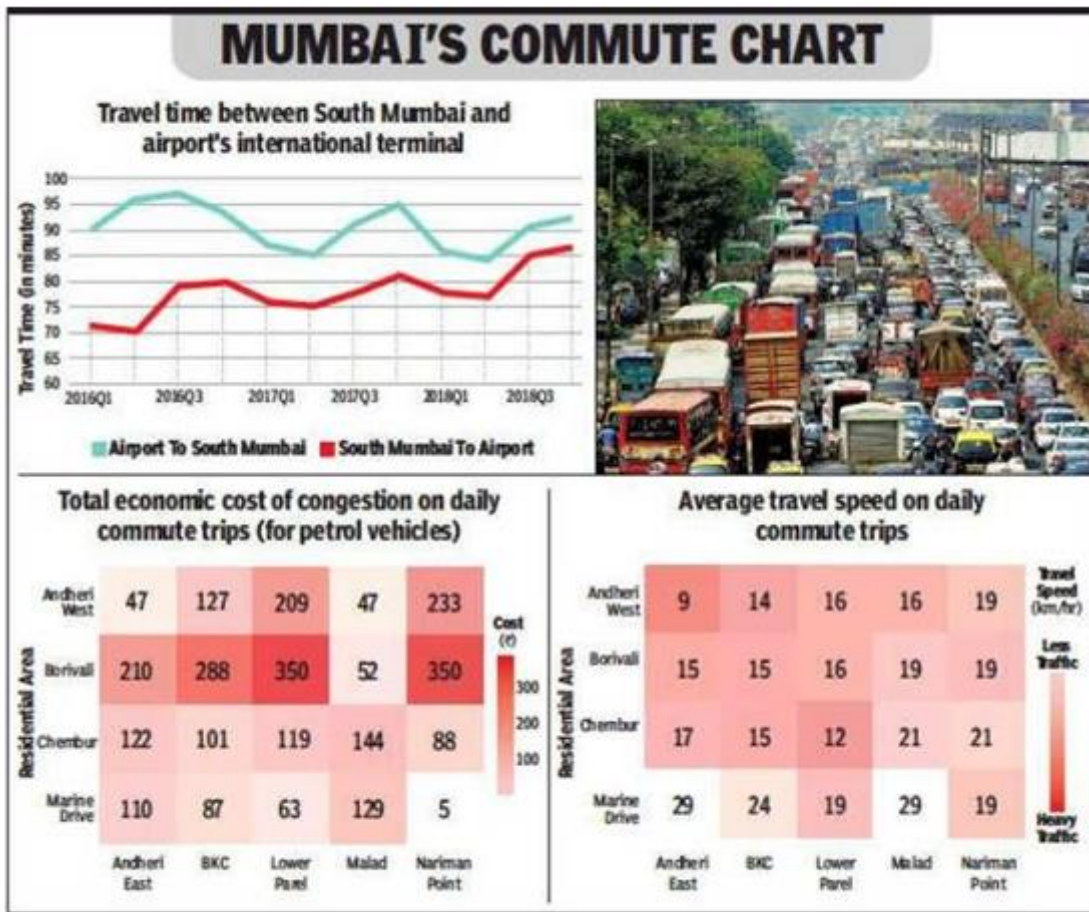
CHOKE POINTS
Peak hour travel speed (in kmph)

Segment	Distance	2016	2017	2018
Nariman Point-Haji Ali	9.4km	14.5	15.1	13.5
Haji Ali-Koliwada	1.8km	11.9	11.76	11
Koliwada-Bandra Reclam.	5.4km	37.3	41.6	42
Bandra Reclam.-Andheri East	11.5km	17.7	17.2	21.6
Andheri East-Andheri West	3.3km	8.5	8.6	9.3

The traffic situation is further exacerbated by ongoing construction works for other infrastructure developments like Mumbai Metro, which is being constructed from 2016 and still on with construction activities. It creates lots of problems like not only choking roads but also uncontrolled pollution. People in the area often suffer from frequent gas lines which are being interrupted etc.

Average speeds were just 18 kph and at arterial places this drops down to 10 kph during peak hours. Post the COVID-19 induced lockdown, in spite of lower total overall volume, the congestion is slowly coming back. Drivers spent an additional 24 per cent time in traffic compared to 17 per cent by the end of July 2020. Effectively, Mumbai's commuters have no respite from severe congestion despite the high patronage of public transport or even during COVID-19 induced lockdowns.

It also pointed out that measures such as congestion pricing attempted in other parts of the world may be of little use. Instead, investments on public infrastructure are more critical. However, asis reflected in the share of proposed expenditure on various kinds of transport networks in the Comprehensive Mobility Plan-2034 (CMP), transport planning in Mumbai has abetted the

growth of private vehicle-based transport which already occupy over 75 per cent of the city's road space.

Proposed Expenditure

Monorail	1.1%
Traffic management	7.1%
BRTS/Exclusive bus	3.2%
Suburban system	10.5%
Metro System	43.7%
Roads/highway	34.3%
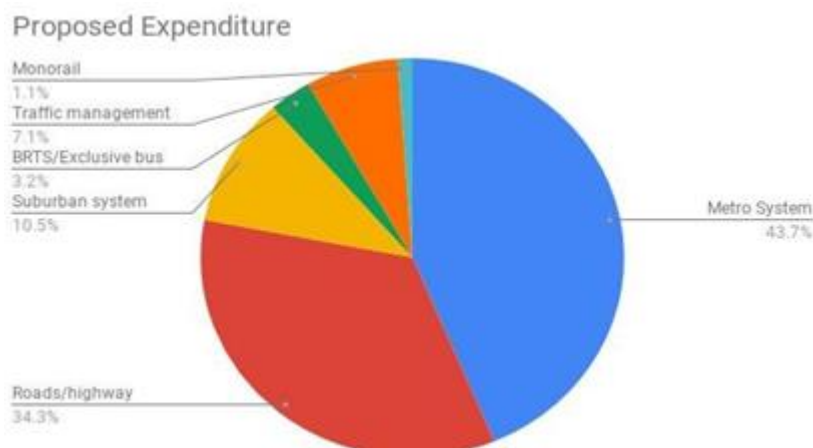
The CMP admits existing institutional arrangements for transport in the city are highly inadequate and there is a need for institutional strengthening, at regional as well as at Urban Local Body level. Creating a high functioning and effective unified transport authority is also a must. Mumbai could take inspiration from agencies such as Transport for London (TfL), which enables standard data gathering frameworks between different modes while also serving as a nodal authority for public transport planning and integrating last mile connectivity options. The new normal in Mumbai must not continue with the same fundamental problems in mobility and requires a comprehensive overhaul.

Major modes of transportation
Railways (Mumbai Suburban Rail):
Mumbai's local rail network is the busiest commuter train system in the world; with 7.5 million people using the trains to commute daily, it is no surprise that overcrowding, here, reaches epic proportions. However, this is no mean feat, considering that the railways manage to ferry more people each day than you will find in an entire country like Switzerland or Bhutan. Annually, thelocal railways transport 2.2 billion passengers, which is about a third of the world's population.

Mumbai suburban railway is the lifeline of the city, as per the recorded data, more than 80% of all the motorized trips are undertaken on public bus and rail services and more than half of the trips of public transport mentioned above are taken on the rail services.

Approximately 8 million commuters use the 2900 trains of the suburban rail system. During peakhours these trains are overcrowded to nearly four times the network's capacity.

Various initiatives are taken by the state government to improve the condition of the suburban railway system along with the World Bank, named the Mumbai Urban Transport Project (MUTP I, II and III).

Buses
BEST (Brihanmumbai Electric Supply and Transport) introduced Mumbai to its first bus and finally on 10th February of 1926 as replacement of tramcars. The popularity of motor buses increased exponentially, and people started using buses frequently for traveling as it used to be a faster way to travel as compared to tramcars. With the frequent availability of buses, its regularity, quickness, and cleanliness, people started preferring motor-buses above any other mode of transportation.

Within a year the fleet of motor-buses started to expand to meet the public transportation service demand. To meet the public demand, the public started hiring private buses by the end of the firstyear, 600K passengers used the service and in the next year with the help of better management and addition of new fleet, the figure rose to 3.8 million. Since then, BEST is one of the major modes of transportation in Mumbai. Due to various reasons, now BEST services are in trouble and unable to provide the increasing demand of bus services, Increasing the Mumbai population increasing the private car density (the highest density is 430 cars per kilometer), the fleet of BEST has not shown the same growth as the population of Mumbai (fallen 21 percent in last 5 years), high road accidents, and financial crisis are some of the major issues.

From older facilities like share-an-auto services, to infrastructure projects like the Mumbai Metro and the Mumbai Monorail, to private sector offerings like app-driven private taxi services by, all have taken passengers away from the BEST.

Private vehicles
Over the past 5 years, the number of vehicles in Mumbai has grown from 200K to 300K, an increase of 50%, however the road length in Mumbai, at around 2,000km, has not changed significantly during the period. The main reason for people to buy private vehicles are inefficientpublic transport and easy availability of car loans for buying vehicles. These private vehicles are responsible for increasing the vehicle density in Mumbai and lead to traffic issues and encroachment of public roads due to lack of sufficient parking spaces in the city.

To reduce private vehicles in urban areas and boost public transport, the state government has come up with a new urban transport draft policy which has suggested introducing additional charges to the cost of vehicle and high parking charges based on location.

Modern projects in Mumbai:
Mumbai Metro
Mumbai Metro is a rapid transit system serving the city of Mumbai. The system is designed to reduce traffic congestion in the city, and supplement the overcrowded Mumbai Suburban Railway network. It is being built in three phases over a 15-year period, with overall completion expected in 2025. When completed, the

core system will comprise of 8 high-capacity metro railway lines, spanning a total of 235 kms (146 mi) (24% underground, the rest elevated, with a minuscule portion built at-grade), and serviced by 200 stations. Line 1 is operational now.

Monorail
Where the systems like the Metro cannot be implemented, Monorail can be easily implemented and can negotiate sharp turns and climb up and down steep gradients easily. The system started commercial operation after partially opening its Phase 1 to the public in 2014. Upon the completion of entire Phase 1 in mid-2017, the Mumbai Monorail is set to become the fifth- largest monorail system in the world.

Approximately 135 kms (84 mi) of line is planned to be built in phases between 2011 and 2031.

Electric buses
Introduction of new e-buses, run on lithium-ion batteries. Unlike the buses run on fossil fuels, they do not have an engine, gearbox or clutch. Electric motors ensure that they are noiseless and smokeless. They are more eco-friendly than hybrid electric and compressed natural gas-run buses.

Virtual Taxi, Bus and Auto Apps
The simplest way to grab a cab today is to reach into your pocket and use an app. Whether you're running late for work or feeling too lazy to get bothered by the super-dense crush load of local trains, there's a cab for every occasion. There are loads of superb apps for booking cabs on the go. We have plethora of options for Mumbai such as Meru, Ola, Uber, Easy Cab, Taxi for Sure, and Tab Cab. So just sit back, relax, and plan your itinerary. rBus, Cityflo and OfficeBus offer point-to-point private bus services to many areas of Mumbai city. And apps such as Jumpin Jump Out, LiftO, BlaBlaCar and Tripda allow people to seek out or offer lifts and share the cost of commuting by taxi or auto rickshaws in addition to private vehicles.

All these services are less than a 9-10 years old, set up by young entrepreneurs who spotted a gap in the market. The main features of these services are ease of use and flexibility, the new contract carriage services offer better infrastructure (air-conditioning, Wi-Fi, reclining seats, water bottles and newspapers) and even a sense of community.

Solutions to Traffic Congestion problem
Flyovers
Mumbai has 44 existing flyovers and 16 are proposed one. One of the ways to reduce traffic congestion in Mumbai City.

In Mumbai city there is a Flyovers are located on major traffic corridors, namely: -

- Sion - Panvel Expressway

- Western Express Highway

- Eastern Express Highway

- Major roads in Mumbai city

The flyovers are planned with a corridor development approach. This fast corridor will make it possible to move from Thane, Vashi or Borivali and reach South Mumbai faster.

Subways

Government of Maharashtra has entrusted work of construction of 5 subways to MSRDC. These subways have been constructed as part of flyover program. The work includes Subways at :-

- Chembur on Eastern Express Highway

- Kurla on Eastern Express Highway

- Rajaram Nagar on Western Express Highway

- Agripada on Western Eastern Highway

- Mankhurd on Sion Panvel Road

All the above said have been completed and opened to pedestrians. The subways are constructed by box pushing technology and completed within the period of 10 to 12 months.

Coastal road

Deep under the city, work is on on an ambitious infrastructure project that is set to change the face of the Mumbai coast — a 10-km stretch of the Coastal Road, which, with its undersea tunnel and road built on reclaimed land, is expected to help cut down on travel time in one of the most congested cities in the world.

The road, a 10.58-km stretch starting from the Marine Drive promenade to the Worli-end of the Bandra-Worli Sea Link, is part of the larger Mumbai Coastal Road Project that is proposed to link Marine Drive to Kandivali — an ambitious plan to link South Mumbai with North with a toll-free freeway that is expected to ease up traffic in one of the most congested cities in the world.

Scope of ICT in transformation of Mumbai Transportation

The ICT sector contributes about 2% of global Carbon dioxide (chemical formula CO_2) emissions, but can help to eliminate a significant portion of the remaining 98% from other industries. Fully integrating transport infrastructure, vehicles and users with ICT has been shown to significantly reduce environmental impact and deliver improved safety and efficiency. It also enables the connectivity required to support infrastructure for future green vehicles (electric vehicles).

As suggested by an ICT Industry leader, the state can have a strategy in 2 parts to drive the transformation. Firstly, working in partnership with local academia/university to develop intelligent ICT-enabled solutions, including primarily operators but also utilities, transportation, governments and others. And secondly actively engaging with stakeholders and policymakers regionally and nationally to inform public policy and to drive initiatives to accelerate the potential of broadband to transform cities, reduce carbon, increase efficiency, spur innovation, and enhance life quality.

The approach to connecting the transportation industry can be focused on providing solutions in three stages: connected, cooperating and automated.

The first stage is all about connecting different elements of the transport ecosystem – vehicles and the infrastructure that supports their mobility like roads, traffic lights and bus stops – through wireless sensors. The three main challenges within transportation are safety, efficiency, and sustainability; connectivity is the first step to improving all three of these.

The Connected Urban Transport is a completely new way to connect everything and everyone that moves. It is a solution that enables data sharing and takes interaction between infrastructure, traffic and all stakeholders to a new level. It is an important cornerstone in the transport industry's transition from merely being connected, to being cooperative and automated. The Connected Urban Transport gives transport authorities and cities the ability to aggregate and analyze diverse, real-time data from connected vehicles, infrastructure, and devices. The solution thereby expands their insights and assists with operational decision-making.

The scope of the connected urban transport:

- **Combine and control:** Collect real-time data from vehicles, roadside infrastructure and travelers. Allow data sharing to proactively deliver timely and accurate information to the right recipients.

- **Predict and suggest:** This out-of-the-box software enables monitoring, managing and sharing of real time traffic data and road condition data, between people, various modes of transportation and authorities.

- **Turn your insights into actions**: When traffic and road information is allowed to interact, it is possible to proactively deliver the right information to the right stakeholders. This will give us a more efficient and sustainable urban environment with a new range of digital services. With real time insight, traffic flows can ultimately become automated.

- **Solution for integrated mobility:** Multi-modal fare collection offers a sole source for trip planning, mobile ticketing and payment and connected multiple transport service providers. With one solution, mobility service providers can now offer citizens a seamless transportation experience that can also reduce the need for exclusive reliance on private cars.

Benefits of ICT in transportation
- Provides one-stop-shop access for trip planning and payment.

- Supports new business models and partnerships.

- Creates personalized solutions to meet traveler's preferences.

For example, Implementation of an Intelligent Transportation System (ITS) that fully supports the public buses operation can be implemented, this ITS may include:

- Integrated E-ticketing system for BEST Buses, Rail System, Metro and Monorail
- System for automatic vehicle location (AVL)
- Real Time Passenger Information system (RTPI)
- Traffic management system that provides priority to buses
- CCTV system at intersections and bus stops
- Control Rooms

The use of standard framework in data collection needs to be prioritized as these would enable better interoperability of data across different departments. Globally, the General Transit Feed Specification data framework is used, but in India only Delhi and Kochi utilize data in this format. A framework needs to be adopted that can be tailored for Mumbai's specific needs.

The total **number** of vehicles on the road as on January 1, **2019** is at 3.49 crore, of which 35.75 lakh vehicles or 10.2% are in Mumbai and its surrounding townships.

Data Analysis and Interpretation

1. **Relationship between Number of cars during peak hours**

Peak Hours	No of vehicles in road
10 am to 12 pm	1900 vehicles /km
10am to12 pm	530 cars/km

Interpretation: Cars constitute the major share among the several automobile segments, during traffic in peak hours (up to 25%).

2. **Relationship between General class and overcrowding**

	No. of passengers travelling Actually	Actual capacity
No. of Persons per bogie in peak hours in General class	400	200

Interpretation: Local trains are overcrowded and carry up to 200% excess crowd with respect to their maximum capacity, during peak hours.

3. **Relationship between vehicle speed and peak/non-peak hours:**

Conditions	Vehicle Speed
Peak hours	18km/hr
Non-Peak Hours	60 km/hr

Interpretation: Vehicle speed reduces nearly by 70% during peak hours.

4. **Relationship between high transportation cost and use of private vehicles like Auto Rickshaws and taxis:**

Respondents	Yes	No
No. of persons	40	10

Interpretation: 80% respondents feel that cost of public transportation like auto rickshaws and taxis are relatively high.
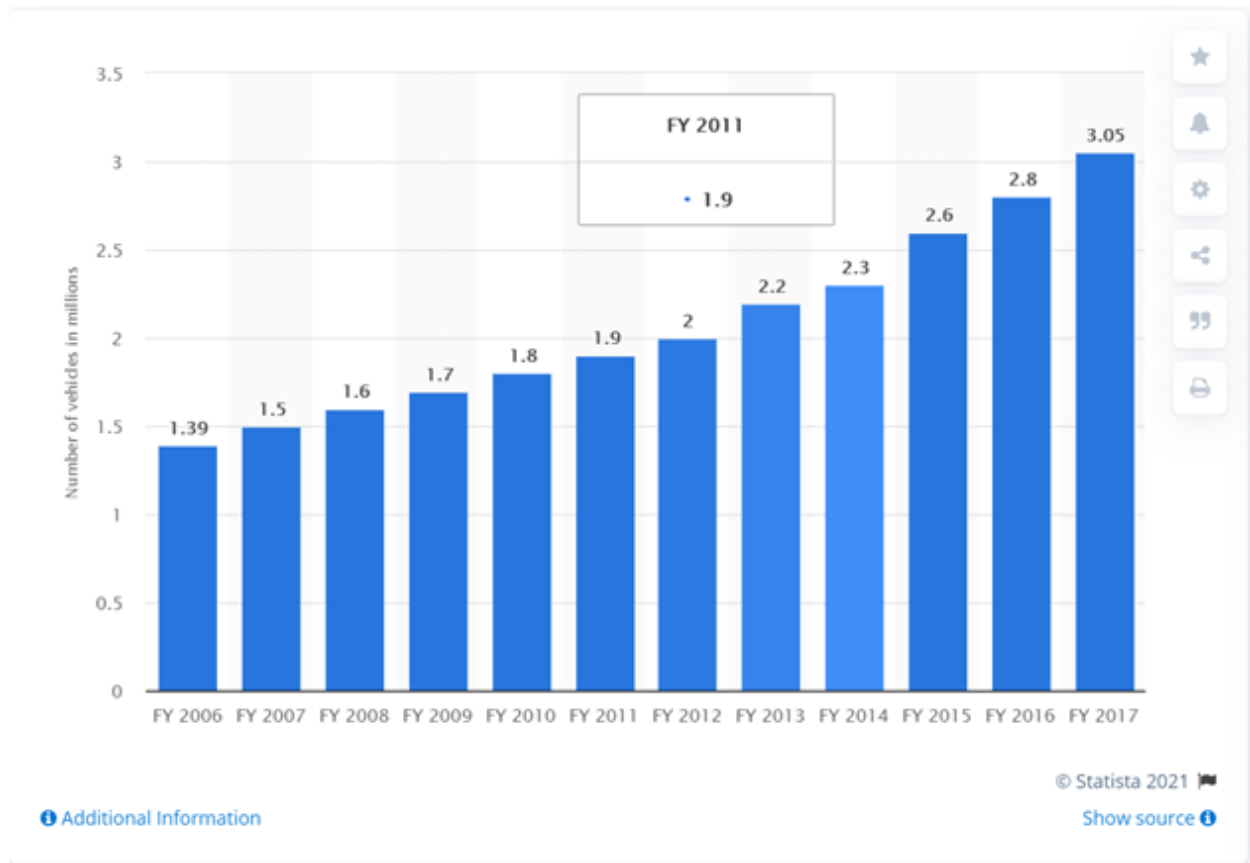
Number of Vehicles registered from 2006 to 2017

CONCLUSION

Research studies shows that Mumbai is facing major problems like traffic congestion, which leads to a lot of the problems. Not only does it lead to difficulty in commuting but also it makes commuting difficult, particularly in Western Express Highways, Eastern Express Highways due to vehicles stuck in traffic, slow moving vehicles, less speed etc. It also leads to high level of pollution like noise, environment etc. Though New local trains have been introduced and the number of buses is also increased, it could not match the demand of growing population. Still number of flyovers, metros, monorails and other modes have been introduced and some are still under construction. The solution lies in proper planning and implementation of policies and measures specifically ICT and other modes of transportation which can potentially ease out this problem.

A STUDY ON ROLE OF EDUCATIONAL INSTITUTIONS FOR INTEGRATED FINANCIAL PLANNING PROGRAM FOR YOUTH

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ABSTRACT
The truth of the matter is, without proper planning that a dream may well be turned into a nightmare. The line put light on the need for effective financial planning. Financial planning at right age can help to make your dream come true.

Financial planning is the process of evaluating individual financial goals and chooses the effective path to accomplish the set goals.

It is time and again said by the experts that the early you start investing journey, the more time you have in hand, the more you can enjoy the benefits of investment, the more you can handle the risk, and so on.

The study is based secondary data. For awareness of financial literacy, initiative is taken by RBI, SEBI, IRDA, NCFE, NSFE, etc. at commendable level. But promotion of the same is lacking.

The researcher has given a model for Effective Financial Planning for Graduate& Post Graduate Students, which can be a next level program for College students other than what is given by the apex bodies.

This model will help the youth to take smart financial decisions & achieve financial wellbeing.

Key words : Financial Literacy, Educational Institution, Financial Planning, Youth, Government Initiatives

INTRODUCTION

Financial Literacy refers to know the basic financial concepts and to acquire knowledge & skill to make effective & efficient financial planning. It is the skill to manage finances in a such way which will help to grow personal benefits. It can help to achieve various life goals or objectives such as investing for higher education or retirement planning etc.

In today's 21st century it is the need of the hour that every individual should be acquainted with financial skills to use various financial products & can take financial decision which helps to develop financial well-being of individual person.

"The level of financial literacy in India is very low (24 percent) as compared to BRICS Nations (28 percent) and European Nations (52 percent) in the year 2015." (Univeristy & Bari, 2019)

Financial literacy is the important life skill for participating in modern society. India is a developing country as well as a young country. Half of the population is under the age of 25. Hence there is a need to develop financial skills among youth. If they know about the importance of savings, investments, different types of investment avenues etc. they'll be more motivated to look for the best financial options available for them. For instance, when they start their investing journey, they'll know the advantage of diversifying their investment portfolio or power of compounding interest and other investment strategies.

Education programmes play vital role to create awareness among the youth. In the world many countries frame educational programmes to develop economy (Kassim, 2020). Hence there is need to design curriculum to include basic financial concepts, financial terms, products & services which helps the youth to manage their personal finances. It also can encourage the youth to use of digital & technological platforms to get more knowledge about finance.(Sarpong-Danquah et al., 2018)

Financial planning prepares the youth to be more stable, to take independent decision & more confident person. He can be able to achieve short, medium & long-term goals easily. It helps to create safe & secure future.

ROLE OF GOVERNMENT IN FINANCIAL LITERACY INITIATIVES IN INDIA
(A) Initiatives taken by RBI on Financial Education

Reserve Bank of India works toward Financial Inclusion and Financial Education of masses. RBI has put efforts & worked on producing many comics, handbooks, booklets for all age groups. This material is available on RBI's website which is user friendly & easy going as it is in most of the regional languages. The material can be downloaded and used to bring awareness among the public about financial products and services available in market.

FAME (Financial Awareness Messages) is one of the programs constructed by RBI to provide financial education. This program covers concepts like savings, borrowings, creditworthiness, credit score, and doorstep and localized banking, grievance, Banking Ombudsman, digital banking, etc.

Project Financial Literacy is an activity initiated by RBI for financial literacy. It aims to broadcast information regarding role of RBI. This program also talks about universal banking concepts & its functions.

RBI organises seminars, where financial experts deliver essential information about economy, banking and RBI. School and college students visits are arrange to RBI to know and understand its functioning.

(B) Initiatives taken by SEBI on Financial Education

The Securities Exchange Board of India (SEBI) has introduced nationwide campaign for financial education. Trained & Experienced Resource Persons are invited by SEBI for conducting Investor Awareness Programmes throughout the Country.

Financial market Intermediaries' like stock exchanges, Association of Mutual Funds in India, Association of Merchant Bankers of India, etc. extend a helping hand to accomplish this mission. School and college students visits are arrange to SEBI to know and understand its functioning.

SEBI Helpline and SCORES (SEBI Online Complaint Redressal System) through which investors across the country can register for grievance settlement.

National Institute of Securities Market (NISM) is established by SEBI. Investor Education and Financial Literacy are undertaken to develop financial skills among participants. The course entry is open for all age groups. Since 2014, NISM conducts Investors Education programme. Activities like quizzes & pocket money financial literacy programs are arranged by NISM for school students.

(C) Initiatives taken by IRDA on Financial Education

The Insurance Regulatory and Development Authority (IRDA) has arranged awareness programmes on regular basis. These programmes put a light on the rights and duties of policyholders, dispute and grievance redressal mechanism, etc. In this, National Strategy for Financial Education (NSFE) plays a vital role in strategy formation & execution to achieve the said targets. IRDAI runs its programmes using mass reachable media like TV, Newspaper & Radio.

Bima Bemisaal is one of the initiatives taken by IRDAI for bringing awareness about insurance among masses.

IRDAI has participated in the 'JAGO GRAHAK JAGO' programme of Ministry of Consumer Affairs, Food and Public Distribution, Government of India, consumer awareness & protection.

Integrated Grievance Management System (IGMS) is the grievance cell formed to aid consumers to lodge complaints and track its progress.

(D) NCFE National Centre of Financial Education - A collective effort of RBI, SEBI, IRDA

National Centre for Financial Education (NCFE) is established with the support of financial sector regulators i.e. Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority (IRDA) along with additional support from Pension Fund Regulatory and Development Authority (PFRDA) and Forward Markets Commission (FMC). The mission of NCFE is to enhance financial literacy and financial inclusion in India.

National Financial Literacy Assessment Test (NFLAT) conducted annually by NCFE for students of Classes VIII to X. This test helps students to acquire financial knowledge during schooling itself.

NCFE has initiated **FETP (Financial Education Training Program)** for providing personal financial education to people and organizations for improving financial literacy. This program is conducted by FETP for school teachers of class 8 to 10.

(E) National Strategy for Financial Education (NSFE): 2020-202

It was introduced by The **Deputy Governor, Reserve Bank of India (RBI)** on 20th August 2020. The Strategy has recommended a **'5 C'** approach for imparting financial education.

The '5 C' approach

1) **Content** – Developing Financial Literacy coursework for school & college students, teachers, entrepreneurs, senior citizens, divyang, illiterate people, etc.

2) **Capacity** – Intermediaries like stock exchanges, Association of Mutual Funds in India, Association of Merchant Bankers of India, etc. play a vital role to bring financial awareness among people. It also aims on developing a 'Code of Conduct' for financial education providers.

3) **Community** – Customised programmes to reach, each and every section of the society.

4) **Communication** – It aims communicating Financial literacy programmes through various ways like a)Use of technology, mass media channels and innovative ways of communication b) Identify a specific period in the year to disseminate financial literacy messages on a large/ focused scale. c) Leverage on Public Places with greater visibility (e.g. Bus Stands, Railway Station, etc.)

5) **Collaboration** among various stakeholders. It plans to integrate Financial Education in school curriculum, Professional and Vocational courses(undertaken by Ministry of Skill Development and Entrepreneurship (MSD&E), B.Ed./M.Ed. programmes The Strategy not only focuses on achieving its 5 C power packed plan for Financial Education but also suggests adoption of a robust 'Monitoring and Evaluation Framework' to assess the progress made under the Strategy.

OBJECTIVES

1. To analyse relation between education & Financial Literacy

2. To study various initiatives taken by the government bodies like RBI, SEBI and IRDA for imparting financial education in India.

3. To recommend actions to stakeholders for enhancing awareness of financial literacy.

4. To create a framework where improvement ideas can be brought to life.

RESEARCH METHODOLOGY

The study is descriptive and qualitative and is based on secondary data. Importance and need of financial literacy in India has been explored through a thorough study of literature. The secondary data has been collected from various secondary sources like journals, websites, Government body reports and other published sources available online. Information of financial literacy initiatives undertaken by Apex regulatory bodies viz. Reserve bank of India (RBI), Securities exchange board of India (SEBI) and Insurance Regulatory Development Authority (IRDA), National Centre for Financial Education (NCFE) have been obtained from their respective official websites. The research paper focuses on the strategies given by National Strategy for Financial Education (NSFE).

CONCLUSION

Every human being has their own goals & objectives. To accomplish these goals, needful steps are to be taken. In that case, knowledge of financial planning is essential. In current scenario, youth has an opportunity to gain financial knowledge which will help them to meet their financial goals.

Systematic study of financial planning can help to develop financial skills at early age. This will enable them to construct portfolio, look into various investment avenues, prepare them to bear risk & enjoy returns.

Financial planning at early age gives a benefit to work for your retirement needs healthily. Unwanted situations, uncertainties can be handled without panic due to proper financial planning. Financial Planning will help one to live his best financial life and take advantage of the fact that the younger you are, the more time your savings and investments have to grow.

RECOMMENDATIONS

Innovative programmes are introduced by Apex government bodies like RBI, SEBI, IRDA, etc. on regular basis for enhancing Financial Literacy among people. Financial literacy graph is low despite of all the available resources. To overcome this problem certain recommendations are given for betterment of society.

1. Promotion & effective implementation of Government initiatives among people through educational programmes.

2. Graduate & Post Graduate students can be trained for Financial Literacy Programmes recommended by RBI, SEBI, IRDA, etc.

3. These trained students can be used as work force for Financial Awareness Programmes to be conducted at school level.

4. NCFE has initiated various Financial Education programmes for different sections of the society, which includes

a) MSSP - MONEY SMART SCHOOL PROGRAM – Grade VI to X

b) FEPA - Financial Education Programme for Adults

c) FETP - Financial Education Training Programme – For School Teachers

d) NCFE E-learning course - 5 hours Course - Free of Cost

e) FACT – Financial Awareness & Consumer Training – For Graduate & Post Graduate Students

5. Model
The researcher has given a model in addition to the above given programme for Graduate & Post Graduate Students i.e FACT.

FACT focuses on financial awareness. It touches the topics like theft protection, careful use of credit card, control impulsive buying, etc.

In today's scenario, youth is exposed to too many things at an early age. They have different ways to make money due to advancement. This can be converted into a great opportunity & effective steps can be taken for strategic & systematic financial planning.

A. E-Handbook
A Proposed E-handbook is developed for Graduate & Post Graduate Students for Effective Financial Planning.

B. Contents - The E-Handbook covers topics like
1.Portfolio Construction

2.Diversification of Portfolio

3.Risk & Returns

4.Retirement Planning

C. Implementation
This can be used as a supplementary course for Graduate & post Graduate students for all streams.

This program can be run under common subject like FC.

Lectures can be arranged at college level or departmental level to cover the content given in the

e- handbook.

Professors can conduct the lectures. If possible experts can be invited for the same.

To conclude these are not the only ways to bring a revolution in Financial Education or spread awareness of Financial Literacy but can be an extended hand to accomplish the set goals and take India to an apex level.

Link for E-Handbook

https://drive.google.com/file/d/1FeZ4nJEtrD5EEzdWIndOacTka2vrdyyj/view?usp=sharing

Link for E-Handbook Video

https://drive.google.com/file/d/1nxTz4VSXMslRdNdQaZLWc0wDcn5-sFY4/view?usp=sharing

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A STUDY ON THE GROWTH OF E- LEARNING BECAUSE OF COVID -19

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ABSTRACT

The world watched a new phenomenon continued to spread. Soon, they came face to face with it – the Novel Coronavirus hereafter known as Covid-19. The symptoms were almost the same as that of the regular flu or cold. But the effects of which surpassed human health and reached every aspect of daily lives – including businesses and consumers. With offline stores closing down, online businesses have benefitted the most.

According to the World Economic Forum, around 1.5 billion students in this world have been affected from university and college closures. This project aims to study the impact of Covid-19 on the way we learn. With the shift of the method of teaching from blackboard to white boards we have now resorted to online mode of teaching or as we can call it E-Learning or Ed-tech.

There are many Ed-tech companies like Byju, Khan academy who commenced their business even before the pandemic and has seen a huge surge in the subscription and investors rate. An estimated size of $700 million today, the E-learning platforms will see a rise of 8 to 10 times growth in the next 5 years because of the adoption by various households due to the ambiguity among parents about the opening of schools and colleges.

NEP 2020 and Digital India will also be responsible for the further growth of these Ed-etch companies as the new education policy favors technology induced learning.

In the times of Covid-19, not just entertainment and work, education went online too. Contrary to popular opinion that young working professionals and students would be busy binge-watching their favourite sitcoms, they used the extra time to learn new skills instead. The reason? Students may have been worried about upcoming exams with teachers being unavailable while working professionals worried about losing their job. A report by Business Wire revealed that India's education market size, specifically online education, could grow by USD 14.33 billion between 2020 and 2024.

Introduction

Online education portal Great Learning saw a 100% increase in users while upGrad saw a 50% increase. Bright Tutee, which offers video lectures for 18 boards across the country saw a 124% increase in student engagement. Coursera, in response to the growing usage, provided 100 free online courses for a limited time. Harvard University, too, offered over 60 courses for free. Byju's, one of India's leading online education portals, offered free access to its app for children. Other portals like Unacademy, Vedantu and Toppr also followed suit and offered free courses to students thereafter. In fact, online education is becoming a part of the new normal. Other than the above, several working professionals took Google Certificate Courses to upskill and add that extra accreditation to their work resume

New Education policy that was announced by the Union Cabinet on 29th July 2020 and Digital India gives a lot of focus on technology adoption. Digital libraries, technology to aid teaching, inclusion of coding in school curriculum are stated in the NEP 2020. It also states to establish a National Educational Technology Forum which will help to provide a free platform to exchange ideas and also enhance planning, assessment etc. for the school and higher education students. Digital India calls for an investment on digital infrastructure that will lead to development of online teaching platform and will also helps for the training of teachers to become high quality online creators. (Bloomberg, 2020) These policies will definitely lead to a huge surge in Ed tech companies as it will lead to incorporate the ideas of the policies into its services and so it develops a trust around parents regarding the educational needs of their children.

Byju's, one of the first education portals to recognize the looming Covid-19 crisis, the brand offered free access to children even before the lockdown started. Students in classes first to third could access Math and

English whereas those in classes six to twelve could access Math and Science for free. While it initially aimed to provide this access only until the end of April, it is more than likely that it will extend it. The strategy worked and the application saw a 60% spike in users immediately after the announcement during the lockdown period. It also one of the top 10 education applications downloaded during the lockdown in the world. The platform clocked 13.5 million new users since it introduced free content and recorded a revenue of INR 350

crore in April alone. Although the app is only available in Hindi and English now, the founder Byju Raveendran revealed that they were in the process of incorporating more languages soon so that they could reach a larger audience.

Alongside offering free access like Byju's, Vedantu went a step ahead and shared a regularly updated blog with detailed but simple information on Covid-19 for both parents and kids. In print media, the company splurged on advertisements to keep up with their competition. Vedantu grew to 6.5 lakh additional learners during the lockdown. It also recorded highest growth of 80% in revenue since the last 2 and a half years. While Unacademy had quizzes, puns, motivational quotes, myths vs facts, Covid-19 related information and even organized a special live session with Virat Kohli and Anushka Sharma. It continues to hold such sessions under Legends on Unacademy, calling on professionals and successful persons from various industries..

Khan Academy is a non-profit online education platform supported by the Bill and Melinda Gates Unacademy's revenue for April '20 was higher than 2017, 2018 and the first half of 2019 combined. It also broke previous records for video views and watch time. New registrations by parents during the lockdown were 20 times more than before the pandemic but this added costs in server maintenance. Khan Academy Kids alone was racking up USD 3 million in deficit a year. It was one of the first few platforms to have stepped up even before the Covid-19 crisis hit India, offering several courses for free especially weekly math learning plans. The platform also introduced detailed guides for Parents, Teachers and Schools to support and give them more information on online learning. These guides include everything from FAQs and schedules to mental health for parents and signing up for free training. During the pandemic, the app has witnessed growing popularity with new registrations by parents 20 times higher than previously. In April, the Delhi government started 9th standard math classes designed by Khan Academy which would be notified to parents through an SMS with the link daily. However, the app being non-profit earns no revenue from in-app advertising and sees funding only from donations. Khan Academy also posts learning videos daily on YouTube so that anyone can have free access to education. The brand also has dedicated channels for students, teachers, kids and even countries like India and Spain. On social media, the brand has spoken vocally on social issues. It also posts fun education related memes, messages from the founder Salman Khan and motivational quotes from popular personalities.

Every coin has two sides and so E-Learning too. E-Learning has given impetus to certain factors but has also streamlined a number of negatives as well.

Benefits of E-Learning:
1. Students of the 21st century has been a part of the most biggest disaster the world has ever seen and so students have developed a resilience and confidence to face crisis.

2. Students may also be demonstrated to have greater sense of humility because they will find the need to be a part of the community and also develop attributes like sharing and caring for each other

3. Developing fine tuned digital skills is the need of the hour and E-Learning has helped students to achieve it as the dependence of digital notes, assignments, projects submissions through digital mode has been boosted by the universities and colleges. This new way is difficult at times but students need to learn it and so they develop new skills.

4. People have gained the advantage of flexibility to upskill or re-skill according to the time that they feel is comfortable. It develops an interest in a person to join a course as he can do it at the comfort of his home. Also, E-learning gives an opportunity to watch a particular lesson as many times as a person wants by revisiting the videos again and also by not making the professors repeat the topic again.

5. Time management skills has been advanced as it allows a person to juggle with his work and also time to learn. Employers look for candidates who has completed an online course successfully as the candidate portrays the skill of using his free time to learn and upgrade the skills that he possesses.

6. Soft skills requirements by companies have grown significantly and e-learning not only helps to improve it but also a person learn to upgrade his virtual communication skills.

7. E-Learning has also helped to network with a lot of different peers all throughout the world. This helps to understand different point of views based on race, caste, sex, ethnicity, cultures etc.

8. Enrolling in various online learning apps helps to come across different courses that are available only in some countries. Many apps provide different courses for free and not only that but also various scholarships my taking part in various tests.

9. It also helps students who are intimated in a classroom to speak publicly. But this gives an advantage to introvert students by answering maybe privately to their teachers through zoom.

10. Many e-learning apps also provide videos especially animated videos to younger audiences to understand the concepts in a much better way.

Challenges of E-learning:

According to the World Economic Forum, the pandemic has disrupted the education sector of 9 out of 10 students worldwide. The pandemic has helped us to also realizes that there are many disadvantages of making education online.

1. Education inequality has always been a problem even before the pandemic, and online education is causing an intense problem to the marginalized groups all throughout the world.

2. 83% of the UK students say that online education has affected their mental health. It may also have an adverse effect on their eyesight because of the increase in screen time and overall heath is affected due to sitting in a particular place and also lack of interaction with other people may damage their social skills.

3. About 1.3 billion children i.e. ages between 3 to 17 do not have access to internet which can deprive them of the various advantages of e-learning.

4. Also, the cost of regularly updating the website and their software can leave a strain on the financial aspects for company.

5. E-learning's basic requirements is an electronic device with good internet speed. There are many groups in this world who are not able to afford a decent smartphone to cater to the needs of online videos and audios

6. Increase in distractions among students due to the increase in the number of hours allocated to being online. Social media sites usage has increased significantly during the lockdown. It was reported that Indians spend more than 4 hours on social media sites i.e. about 87% increase in the sites usage from the time the pandemic lockdown took place.

7. The amount of procrastinating has also increased because online learning gives the benefit of flexibility and so students tend to delay various actions like assignments, projects, studying, etc. for a later date. The amount of internet browsing has seen a spike of 72% during the first week of the lockdown.

8. Students who always require someone's guidance in their academic field may not be able to resort to any guidance through online education as online education depends on independent studies.

9. Check the body language of the pupils which is an important aspect when it comes to teaching, is not possible in online mode by the educators.

10. Online courses require you to be responsible for your own learning. There have been many cases reported of suicides because students were not able to cope up with the online lessons.

CONCLUSION

Coronavirus has changed our lifestyle and also the demand for certain companies has increased due to the lockdown and Ed tech companies are one of them. The demand for online studies has increased because of the ambiguity among parents as well as teachers about the opening of the schools and colleges. Unemployment rate has increased worldwide and it is the need of the hour to up-skill and reskill. Therefore, a lot of youth are resorting to online courses to get the flexibility in learning which the offline classes do not provide. Also, various Ed tech companies tie up with good ranking colleges and so students are able to get the courses taught by well renowned professors and teachers also Ed tech company like Unacademy have guest talks by celebrities, great business men not only from India but also from abroad. Ed tech companies solve the problem of financial burden which people run into if they have to go abroad to complete a course and also because they provide with various scholarships. New Education Policy and Digital India will further boost up the chances of Ed tech companies to become a billion dollar industry.

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A STUDY ON USE OF ARTIFICIAL INTELLIGENCE BY BUSINESSES IN NEW NORMAL

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ABSTRACT

COVID-19 pandemic impacted every aspect of society and economy globally. It has led governments and business organisations to use digital technologies due to the social distancing norms and lockdowns to survive the situation. People and organizations all over the world are trying to adjust to new ways of work and life ensuring the safety of employees, accelerating information distribution, and maintain continuity.

In the process of thinking about the continuing business in the new normal post-COVID, the urge to understand the Importance of Artificial intelligence in business come into focus. This Paper focuses on the awareness among the business man about the availability Artificial Intelligence tools and the need to use them in new normal.

Keywords- Artificial Intelligence, AI tools, Covid-19, New normal

INTRODUCTION

The number of companies have turned to tech to help them find success in the new normal that we are experiencing. With this new normal comes the merging of Artificial Intelligence and Machine Learning into e-commerce platforms, offering a significantly more personalized experience for consumers.[6] For example, Gucci used artificial intelligence to decide where to send new products, starting with its European handbag business during pandemic situation estimating that the new AI tool could eventually improve the accuracy of sales forecasts across the group by as much as 20%.[4]

Artificial Intelligence (AI):

Artificial intelligence (AI) refers to the simulation of human intelligence in machines that are programmed to think like humans and mimic their actions. The term may also be applied to any machine that exhibits traits associated with a human mind such as learning and problem-solving. [5]

Artificial intelligence is based on the principle that human intelligence can be defined in a way that a machine can easily mimic it and execute tasks, from the most simple to those that are even more complex. The goals of artificial intelligence include mimicking human cognitive activity. Researchers and developers in the field are making surprisingly rapid strides in mimicking activities such as learning, reasoning, and perception, to the extent that these can be concretely defined. Some believe that innovators may soon be able to develop systems that exceed the capacity of humans to learn or reason out any subject. But others remain sceptical because all cognitive activity is laced with value judgements that are subject to human experience. [5]

AI in the corporate world

Artificial intelligence has the ability to take cognitive action which makes it a support for human intelligence and decision making. It not only assists users with its fast processing power but also presents certain call to actions related to the field in which the AI performs. With a wider array of decision making ability makes AI technology a high value asset in any emerging industry. [1]

Artificial Intelligence today is assisting users from the smallest decisions such as schedule management to full production automation and database management. Based on these functions, one might think that the incorporation of AI in businesses today would be a costly and a formidable task but this is not the case. [1]

The tech industry today have been able to provide cost-effective AI solutions that are helping small enterprises compete effectively with the captains of industry.

The current era of data has stimulated the rise of many applications of artificial intelligence in business including data analytics, personalized business offerings and automation. [3]

Benefits of Artificial Intelligence In Business

The benefits businesses includes:

1. Automation of processes

2. More positive results from marketing activities and increased revenue

3. Better understanding of customers and improved experience of services offered

4. Fraud detection

5. Improved and more reliable customer service

Challenges

The application of artificial intelligence in business is constantly increasing. However, this growth is threatened by some critical factors that limit the use of AI technologies in business.

- Data Scarcity

- Algorithm Bias

- Limitations in current computing capability

- Issues of threats to data security and privacy (since the use of AI involves the collection of sensitive information of people).

Businesses that have transformed operations with AI

Most of the top companies in the world have radically adopted the use of AI. Here are some of the top companies leveraging on the power of AI.

- Alibaba: with its integration of AI in its business operations, Alibaba uses AI to predict products customers may want to purchase and to also automatically create product descriptions

- Uber: yet another major company transforming the world of business with AI is the ride-hailing giant, Uber. Uber leverages AI to predict demand, thereby reducing estimated time of arrival and efficiently matching riders and drivers, reducing church rate. With Uber's AI one-click chat feature, drivers can communicate with riders with a single click via automatic response recommendations to the rider's messages. [3] Other great companies that have transformed business operations with AI include:

- Amazon, with their AI recommendation, automated factories and the Amazon Alexa digital assistant

- Tesla with their autonomous vehicles

- Microsoft with power BI and the Azure machine learning platform

Application of AI For Businesses in New Normal in India

The impact of coronavirus pandemic on India has been largely disruptive in terms of economic activity as well as a loss of human lives. Almost all the sectors have been adversely affected as domestic demand and exports sharply plummeted with some notable exceptions where high growth was observed. [2]

As lockdowns became the new normal, businesses and consumers "went digital", providing and purchasing more goods and services online. Digital shopping has become an integral part of our new normal and ecommerce businesses experienced accelerated growth. The reasons being-

- Need of Grocery and other necessities

- Demand for products such as Laptops, Mobiles etc.

- Proper sanitisation, hygiene

- Maintaining social distancing at public places

Use of AI and Ecommerce being the future of business world, Retailers must, therefore, invest in digital platforms as it offers an opportunity to deliver new value through cognitive experiences. Moreover, it is an opportunity to connect with the customer, in this time of crisis, via the digital channel to make them feel crucial beyond mere economic perspectives or a conversion percentage. This is where AI can personalize and humanize interactions. [7] At present, AI is helping retailers reimagine digital customer experiences. It is acquainting them with new efficiencies and effectiveness.

Some ways in which Artificial Intelligence can help the Business Houses: [7]

1. Visual Product Searches

2. Behaviour Prediction

3. Retargeting Inactive Customers

4. Sales Forecasting

5. Route and Delivery Optimization

6. Tailored offers for every 'one'

7. Flexible pricing to drive sales

LITERATURE REVIEW

Ahlstrom et al. (2020) presented main changes that characterize the current New Normal business environment and highlight some key implications for strategy and management.

Soni et al. (2019) focuses on wide range of implications of Artificial Intelligence and delves into both positive and negative impact on governments, communities, companies, and individuals.

Kakkar and Monga (2017) highlighted the role of artificial intelligence in e-commerce and its application in different areas of e-commerce.

RESEARCH OBJECTIVES

This research paper strives to find the need for use of AI in business in New Normal to sustain in market in future.

1. To understand how the business world is adopting AI technology to continue their business in new normal

2. To understand the prospects of AI in business world post Covid

RESEARCH METHODOLOGY

Research Design: Descriptive research design

Source of Data: Data required for the study is obtained from both primary and secondary sources. Survey method and observation methods are followed. Questionnaire was prepared Questionnaire was used to collect data from the respondents.

Sample Description: the sample consist of 20 respondents from different industries like Healthcare, textile, education, professional services etc

LIMITATIONS OF THE STUDY:

1. The study is restricted to small and medium business from the Mumbai region only

2. Sample size is small to generalise.

DATA ANALYSIS:

*   The respondents are from various industries such as Healthcare, Hotel, Retail, Professional services, Travel and Tourism, Education, Clothing and Textile and others.

*   Respondents having experience in Business

21.1% - 0 to 3 years' experience	31.6% - 5 to 10 years' experience
21.1% - 3 to 5 years' experience	26.3% - Above 10 years' experience

*   Out of all respondents 26.3% said there was an favourable impact of Covid pandemic on their business while 47.4 % had unfavourable impact and 26.3% had no impact on their business during lockdown period

*   When asked about how business were managed during lockdown, 21.1% faced complete closure of business while 21.1 % were operating with less capacity and other 21,1% had adjusted their hours of operations
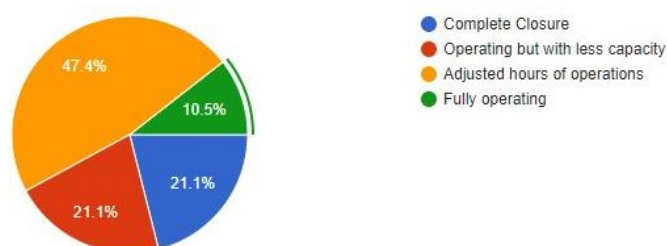
- The pandemic impacted the business resulting in Decrease in sale, cancellation of orders, uncertainty in demand and supply but also increase in demand in case of particular goods
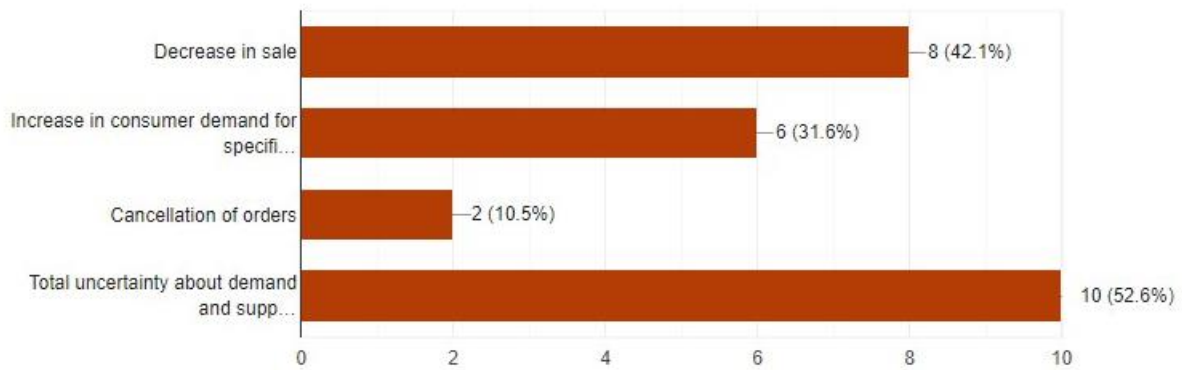
- Out of the total respondents 26.3% applied AI tools to survive the situation whereas 36.8 % haven't applied any AI solution. 36.8 % respondents were unsure about the decision.

- The areas in which AI tools applied were-

Performance Evaluation	26.3%	Financial management	36.8%
Customer relationship management	15.8%	Sales and marketing	31.6%
Strategic planning	15.8%	Other or NA	5.3%

- The solutions that are adopted to reach customers include-

- Development of own Software/ Website- 42.1%

- Development of user friendly Mobile applications to reach the customers- 10.5%

- Use of Chat-bots for no contact Customer assistance- 10.5%

- Virtual Helpdesk-15.8%

- Algorithm Automation- 5.3%

- Social media as platform- 5.3%

- More than 50 % of respondents are agreed with " Use of Artificial Intelligence helping the Business to work efficiently in new normal" whereas only 5.3% are disagreeing keeping 36.8% being neutral
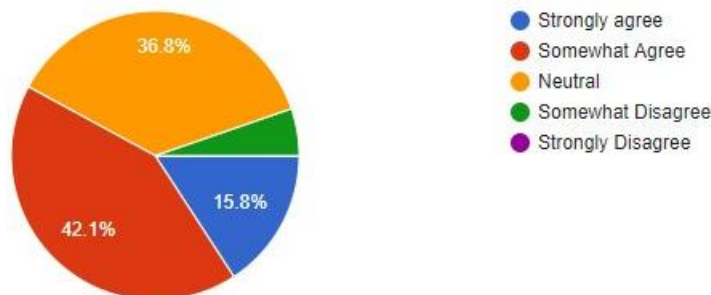
- While responding to whether use of Artificial intelligence in Business world is the need of the hour in New Normal, 57.9% agrees and 10.5% respondent disagreed whereas 31.6% were still unsure.

- 89.5% agreed with the fact that Artificial Intelligence will play major role in Business world in near Future and 10.5% were unsure about it but no one disagreed fully with this.

CONCLUSION

The new normal situation made business houses to come up with innovative ideas not only to survive the situation but also for its sustainable development in future. It is challenging the business to discontinue with traditional approach and adopt the new technology. As business and consumers go digital in new normal

businesses have a golden chance to grow and maximise their revenues with Artificial Intelligence solutions with enhanced customer services.

Though many of the business houses started using the AI tools as the need of new normal whether some are still reluctant to use AI tools for their business, everyone agrees that AI is the future of Business world post pandemic.

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STUDY OF DIGITAL TRANSFORMATION DURINGPANDEMIC

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ABSTRACT:
Under Covid-19, the entire world is facing unexpected and unprecedented challenges. Socialdistancing is the only solution until the vaccination can be found to protect human from COVID19. Every economy in the world is struggling to control spread of Covid by maintaining social distancing and at a same time balancing the downward going economic growth.

Keywords: Digital Transformation, pandemic, Business Continuity Plan

INTRODUCTION:
The world around us continues to disrupt rapidly! Old business models are being rendered obsolete faster than we imagined. Every forward-looking company in the industry have to adapt to new ways of doing things, new ways of serving your consumers, new revenue models, new everything and many players are adopting these new ways, because that is theonly path to survival and growth in the future.

It's said "You cannot do today's job with yesterday's methods and be in business tomorrow".

Now in this pandemic situation we can divide the study of digital transformation pre covid and post covid period.

Pre period digital transformation was as an implementation of digital technologies into all areas of business in order to build more sustainable relationships and better understand the needs of customers. Digital transformation was to understand the customers needs better andserve them faster. It gave the competitive advantage to any company who opts it.

Digital transformation is the process to improve, streamline, optimize the existing business process and gain competitive advantage. To be more specific Digital transformation involvesCloud Strategy and Automation.

The consumer goods manufacturer is leveraging automation to drive sales productivity, whiledigitizing retail channels for reduced dependency on ground staff.

Example: Digital transformation in FMCG company

Marico: Marico unfolds digital transformation to drive business growth with brands like Parachute, Saffola, Set Wet, and Livon under its umbrella, Marico is among India's top consumer goods manufacturers.

Over the past couple of months, Marico has been focused on a digital transformation journey to enhance consumer engagement, drive sales through e-commerce and build data analytics capabilities for faster and efficient decision-making across the value chain.

Covid-19 situation has hastened the entire process of transformation. "What will emerge is adigitally connected complex supply chain, digitally connected consumers and agile organisations which are focused on consumer convenience".

To offer easy access of its products to the consumers during the current scenario, Maricoleveraged automation to improve resource allocation and drive sales productivity.

The model enables Marico to garner higher volume growths through the recommendation ofcross-sell/upsell opportunities.

Retail app:
In light of the current situation, the manufacturer has commenced tele-servicing and introduced an app for retailers. This enables retail partners to feed in their requirements digitally or through a phone call, thereby reducing the need for manpower and running business smoothly on a real-time basis. The FMCG firm has also launched a direct consumeronline store where they can purchase Marico products directly from Marico.

Seeing the rising demand for sanitizers and personal care products, Marico has also launched hand sanitizer and vegetable/fruit cleaning products.

Due to the lockdown, the company's factories are operating at reduced capacity and currently focused more on producing essential products.

Boosting deliveries:

Marico has partnered with companies such as Delhivery, Shadowfax and Lalamove to streamline our supply chain and ensure that its products are delivered to distributors to meet the rising demand.

Additionally, the company has also partnered with Swiggy, Zomato and Dunzo to enable consumers to order food items under the Marico portfolio.

As the economic scenario unfolds, sharp decision-making has become more critical than ever. Company keeps a check on discretionary spends and finding various ways to optimize cost through cloud-adoption, consolidation, retiring non-critical applications, open-source, start- up solutions, etc. Additionally, also collaborated with their business partners to find more efficient ways to manage costs.

The sudden lockdown declared in March 2020 by Government of India put enormous stress and challenge before the companies about continuing the business as usual. The stakeholders for them are customers and their employees. Suddenly people were told to work from home and the companies who embraced work from any where solution like provided by Citrix and VMware.

A Simple, Secure and Reliable Solution

With Citrix Remote PC Access, IT organizations can quickly and easily deliver a full virtual desktop experience to employees by installing a small client (VDA) that allows users to securely remote into their Windows or Linux PCs from anywhere using virtually any device. Remote PC Access does not require a VPN and can enable security measures like multi- factor authentication to keep confidential content secure.

Organizations are going to look at the need for technology at different scales which is going to empower them to deal with crises now and in future. BCP has mostly been an insurance cover which saves you when you need it. Hence, an organization has to make investment wisely and create a balanced approach to sail through disruptions caused by various events.

The current pandemic is a situation which most businesses would not have anticipated before it hit them. All those companies who adopted and aligned technology to their business did not have to struggle too much to manage their business during the lockdown. Of course, there would be exceptions for some industries but largely businesses were able to function who could get their technology investments right.

Global IT services firm sees this pandemic as an opportunity. The company sees it the perfect time to expand digitally.

The main challenge for companies is the budget to do investments for digitalization during this recessionary phase.

But the current situation has made enterprises realize the importance of their investment in technology. Companies who were shying away from transforming themselves or moving slowly in modernizing themselves are now trying to fast-track their efforts to enable them to handle such a crisis. The pre covid examples can also verify this fact. Companies like HMT, Salora TV, Onida etc. companies were not able to survive due to lack of modern approach.

The world is already witnessing an era of digital. Consumerization of technology almost in all parts of our lives has given the rise to digital services. While some industries lead on this front, some are still following the curve and will expedite their efforts in order to sustain. The pandemic caused by Covid has forced people to break traditional barriers and bring new ideas on the table to run their businesses.

In the new normal, the companies has to deal with cost minimization, innovation in product services and also production, at same time considering its stakeholders benefits as well.

Cybersecurity is going to be on top of the agenda for organizations across all organizations.

In the post lockdown period, the majority of enterprises worldwide will have digital transformation high on their agenda. Automation, Cloud, Remote working, collaboration tools, Security etc. will consume the majority of the IT budget and get everyone's attention for sustenance of the business.

Ensuring that a strong business continuity plan (BCP) is set in-place, can be the difference between an organization being proactive or reactive. In most cases, a reactive approach to problem solving leaves little

opportunity to fully prepare. A proactive approach enables organizations to put in place a robust BCP that ensures various aspects of the situation are taken into consideration.

Citrix:

What is remote access?

Remote access is the act of connecting to IT services, applications or data from a location other than headquarters or a location closest to the data center. This connection allows users to access a network or computer remotely via an internet connection or telecommunications.

Secure remote access benefits include:

- Better Work Productivity and Flexibility

- Better End-to-end Security

- Lower Costs with BYOD

- Improved Business Continuity

- Better Talent Acquisition

Remote access is great for teleworkers, contractors, those who work from home, or individuals displaced from their home office due to natural disaster or other circumstances. It is valuable for businesses to have a strategy for allowing remote access to their users.

Employees may have the flexibility to work from home, or have a plan in place if they are not able to go into the office during a natural disaster.

VMware Workspace

VMware Workspace ONE® is **VMware's workspace** solution. It's a digital platform that delivers and manages any app on any device by integrating access control, application management, and multi-platform endpoint management.

LITERATURE REVIEW:

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Objectives of the Research:

1. To study the Digital transformation role in business in the pandemic

2. To study the SWOT analysis of Digital Transformation

RESEARCH METHODOLOGY:

Descriptive Research Design and case study method is used. Secondary data is used to study the research.

Scope & Limitations of Study:

The study is overall observation of Digital transformation achieved during pandemic. It is the general observation and to find specific outcome there is further scope of this research.

FINDINGS:

Work from home is new normal introduced by this Pandemic Covid-19 to the world economy.

This Digital transformation was observed Retail, Health, Banking and Finance, IT Services, Education sector. Indian Governments Digital India Campaign launched in 2015 for government services to made available to citizens electronically by providing improved infrastructure and internet facility. Telecom and automated information systems security in India also playing important role in this digital transformation.

The SWOT analysis:

Strength	Weakness
• **Increase productivity** • **Focus on Customers everchangingdemands** • **Cost effective** • **Competitive edge in the market**	• **Investment in technology in current financial scenario** • **Cyber security challenges** • **Infrastructure challenges**
Opportunity • **Market reach** • **Untapped Rural Market** • **Innovation**	**Threats** • **Correct and best practices to be followed otherwise it will be backfired** • **Automation can lead to Unemployment**

The digital transformation is very important for every company from every sector irrespective of current pandemic situation. It increases the productivity, promotes optimization and gives company competitive advantage. Now days data clouding is important for every company.

Digital transformation is not related to modern sectors. Hired taxi services became lucrative when Uber, Ola transformed old business model using digital transformation. Online shopping, food delivery, health services can be other examples. Not only Private sector but the Public Policy and programmes can be also very effective and mass reaching with the help of Digital transformation. The main challenges for it can be infrastructure bottleneck. Still many villages have no good internet connectivity and electricity. So digital transformation wont able to promote inclusive growth due to infrastructure challenges. Cyber security threat and data theft is biggest challenge. Technology innovation and Cyber security laws amendment and enactment will be effective to deal with it. Though Digital transformation plays very important role in growth but it has limited role in manufacturing and agriculture, and informal sector. These sectors play very important role in National income. The current pandemic has severe effects on informal sector. And the loss can be not fulfilled with digital transformation.

CONCLUSION:

Organizations are going to look at the need for technology at different scales which is goingto empower them to deal with crises now and in future. BCP has mostly been an insurance cover which saves you when you need it. Hence, an organization has to make investment wisely and create a balanced approach to sail through disruptions caused by various events.

Digital Transformation is important tool for modernization and gaining competitive advantage. During pandemic situation it is serving as tool, weapon to deal with crisis.

Innovation, cost effectiveness, Optimization, Government support will play very important for overall success.

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EMERGING CAREER SKILLS IN THE NEW NORMAL

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ABSTRACT

COVID-19 and efforts to contain it have had a profound impact on businesses and employees worldwide. Not only has COVID-19 impacted college and university operations, but it's also changed how many graduates feel about their careers and job prospects. A number of companies have instituted hiring freezes and cancelled internships, affecting both students' overall employability and their opportunity to gain valuable on-the-job skills. The COVID-19 has dramatically accelerated companies' digital transformation and has made work from home expertise a norm as a result the new generation of graduates need to upgrade their skills to match the present industry needs. The paper explores the necessary skills which students of today need to develop to survive in the present and the uncertain future which we call the New Normal.

Key Words: COVID 19, Careers, Skills

Objectives of the Research

1. *To analyse the present scenario of careers in COVID times*

2. *To explore the skills which companies will look out for in future*

3. *To study ways in which students can develop these skills.*

INTRODUCTION

COVID-19 has forced many companies to shift their modes of operations, industries like travel, retail, food, and hospitality have been hit hard and are experiencing record job losses. By contrast, industries focusing on e-commerce, digital media and entertainment, banking and financial services, and cybersecurity have experienced strong job growth and been able to adapt rather quickly to serving consumers remotely. Many companies are still hiring, and graduates will need to think creatively about how to market their skill sets. They may have to work to gain additional skills needed for more in-demand industries. As businesses accelerate the shift to digital, digital channels will become increasingly mainstream across sectors such as retail, education, healthcare, and others. As the demand for digital goes up, it will result in greater demand for Business Analysts. 19 million salaried, formal economy jobs have been lost after the lockdown, estimates the CMIE. A separate report by the International Labour Organisation (ILO) and the Asian Development Bank (ADB) estimates that more than 4 million Indians below the age of 30 have lost their jobs due to the pandemic. Those aged 15-24 are the hardest hit.As per the planet Economic Forum, thirty fifth of current essential skills can become redundant within the next two years. To fill the increasing technical talent gap desperately, a "New Collar" employee is rising – one that develops the technical and soft skills required to figure in technology jobs through non-traditional education ways. consistent with estimates from the International Labour Organization (ILO), fourteen per cent of operating hours were lost globally within the second quarter of 2020 when put next to the half-moon of 2019 (ILO 2020a). This loss is comparable to 480 million full-time jobs.

Seventy nine of CEOs today say that the talent gap in their force is threatening their organisation's growth. This is often compared to merely fifty three in 2012. Why the sharp increase? merely put: the economy has undergone a digital transformation. This has modified however businesses act with their customers, and therefore the approach product and services square measure transacted. ancient jobs square measure undergoing a serious operate on and a few have already disappeared. In 2017, it absolutely was calculable that concerning 375 million employees, or 14% of the worldwide force, would got to modification jobs or acquire acquire 2030 to remain relevant. Covid-19 has hastened that require considerably. From teleworking to moving brick-and-mortar stores on-line, the crisis has accelerated businesses towards new levels of conversion. whereas building technical skills is very important, imping up soft skills is equally pertinent. In fact, LinkedIn has discovered discovered of senior leaders regard soft skills, like communication, leadership, and collaboration, as a lot of vital than exhausting skills. With the COVID-19 pandemic causing a projected loss of 195 million jobs,

dismaying interruptions to education and a disproportionate impact on vulnerable groups, preparing young people to earn and thrive in a post-COVID world requires immediate attention.

Defining the New Normal

According to Oxford dictionary (2020) it as an event, or status, or era that previously was unfamiliar, or atypical situation that has become standard, or usual, or expected. A covid-19 pandemic is a sudden event, but this new normal can also be a consequence of broader changes in the modern world (like climate changes, migration, wars, poverty, hunger); besides the development of the technology Attitudes and behaviours we had to follow during COVID-19 pandemic have shaped our life, in a few months, never before in history. The countries and the civilizations are striving for effective containment of this fast spreading disease, There is a deep disruption for all economic activities and social life. The radical changes that people had to do due to management of risks; i.e. the need to react, to abide by the new regulations and to be prepared for the worst; have shacked-up the basis of many assumed concepts of life. Even now, we changed how we perceive doing business and deliver services in the future. Buheji (2020b), OECD (2019)

Career skills identified which will be in demand in the new normal are:
Out of the box thinking and flexibility

As businesses worldwide see a stark rise in the number of employees being able to work from home, it's likely this new way of working will last even after the pandemic passes. While being flexible in work was once aligned with geographic mobility, it is now about having an open mindset, being able to work well under pressure, adjusting to new and unexpected deadlines, prioritizing tasks and, in some instances taking on additional responsibilities.

Crisis Management and Problem-Solving

During a crisis, there's never a clear guide for how to survive. In our current pandemic climate, companies must determine who will manage and solve a problem, and how. Being a good crisis manager means being flexible, agile in the face of changing priorities, and innovative with problem-solving. According to a 2020 job outlook survey by the National Association of Colleges and Employers, 91.2% of employers desired seeing problem-solving skills on candidates' resumes.

Mental Resilience

The uncertainty, financial and job insecurities, fear of contracting COVID, work pressures and isolation due to stretched WFH mode, can take a huge toll on us. At times we may not even recognise how deep rooted its impact may be. It is hard for us to continuously perform at the output levels we did before the pandemic if we are not able to make ourselves resilient and mentally determined. Organisations and individuals will have to focus on mental wellness and health.

Self-Reliance

Self-reliance is a dependence on internal resources to give life meaning and fulfilment. It involves thinking independently, embracing your individuality and bravely striving towards your own goals. It's not about doing everything yourself. It's not about being financially independent, either. It is not the same as isolating yourself from society. And it's certainly not about shouldering every hardship you face all on yourself. It is being true to yourself, being capable of independent thought, knowing your own passions and being able to pursue them independently.

Tech savviness/ Digital Engagement

Given the continuous evolution of technology, it is important to embrace the ever-expanding IT disruption. And with the continuous demand for more efficient and effective work results and solutions, newer and more advanced technologies are often adopted to transform the workplace into a more productive environment. Technology has come to stay, and to thrive in the workplace, you need to be proficient with modern tech. Some of the most in-demand computer and digital engagement skills include social media, mobile/video, social media marketing, and content marketing.

Leadership skills

When a ship is in trouble, only an able captain can sail it through troubled water. During this hour of crisis, people with strong leadership qualities can lead a team to success. Industry experts are predicting work from home to be the next big thing. Already many tech giants have asked their employees to work from home till the end of 2020. So people with strong leadership skills who can manage team distantly, inspire teammates to work hard and bring out the best is others would be a safe bet for companies. So, it's time to hone your leadership qualities.

Emotional intelligence

Emotional intelligence is that quality that helps a person to understand other's emotions better and express or control his or her emotions well. All great leaders possess this quality. They are empaths and can easily gauge the mental and emotional health of an employee. And during the stressful period that we are in today, employees with high emotional intelligence have better chances of survival.

CONCLUSION

This changing environment calls for a transformation in how we think about learning. Young people must "learn to learn" in order to develop the abilities required to gain new skills and adapt, which will help them secure work opportunities. For those who gain time in the day because they now work remotely and no longer have to factor in a commute, there's an opportunity to use the time to gain new skills. If you have been displaced or lost your job as a result of COVID-19, this offers a way to round out your skills and increase your employability. Assess your current knowledge, so it makes sense to start with a diagnostic. At the same time, you've probably learned new skills to continue doing your job without leaving home. In the weeks of quarantine, you've likely had to bring different skills to your work: managing time to get work done and tend to others who are quarantined with you. Whatever reserves of resilience you have will likely have been tested – and you can draw on that as you move forward.

Covid-19 has impacted everything from the way we work to skills we look for in potential employees. Utilise the extra time you may have and the knowledge available online to further develop your skills.

Communication skills, comfort with technology, high emotional intelligence, motivation and resilience will be valued. Those who expect to succeed in the new job market may be enrolled in courses throughout their lives. Doing so maybe the only way people will be able to remain productive until they are ready for retirement.

A disruptive change is coming on the work front. As one adapts to the changes in their personal lives, future-proofing your career is absolutely critical. Gaining digital skills is one way to keep your career on a secure & growth path.

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IMPACT OF COVID19 ON INDIAN RETAIL SECTOR AND UP COMING OPPORTUNITIES IN THE NEW BEGINNING

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ABSTRACT:

The Retail Industry has faced severe disruption across the world due to COVID 19 pandemic. The Retail sectors has faced many transformations in past few years, from digitalization and the advancement of technology to decline of the high street. However the impact of Coronavirus has affected the sector severely. The pandemic have upended the sector, which results in forcing the closure of Bricks and mortars and also causing uncertainty in future. The retailers are currently struggling to serve customer effectively through other channels because of such unexpected uncertainty. The quick impact of the pandemic included sudden increase in demand for essential goods and services, a intensifying of the healthcare and the financial crisis, reduced employment opportunities, and a sudden decline in demand for non-essential goods and services. The lockdown decision taken by the Government of India has impacted the country's domestic economy and moved it into a dark and alarming zone, which has severally impacted MSME's and small retailers. Global Financial institutions have reported Lowered GDP growth of the Country post covid outbreak.

As regional and national economies have initiated the process of "reopening," a great deal of thinking and discussion has gone into predicting what the new normal will look like post-COVID. This research paper took a closer look at the effects of the coronavirus on the Indian retail industry to reveal the upcoming opportunities, and what to expect in new normal.

Keywords: Covid, Opportunities, Challenges

Objectives of the Research:

- *To study the impact of Covid 19 pandemic and Lockdown on retail sector*

- *To study the upcoming opportunities for the retail sector in New Normal*

- *To study the challenges faced by the Retailers in the new beginning mode.*

Research Methodology:

Data used for the research is secondary data, republished articles, journals, website information were referred.

1. INTRODUCTION:

The World is facing an unexpected and extraordinary crisis. The Coronavirus outbreak has sent a severe shockwaves throughout the world, dislocated the supply chain and affected the financial market adversely. The Developing countries like India is has a major impact of covid pandemic. Bricks and mortar has been severely impacted by the Covid followed by complete lockdown. Complete Lockdown has made people work from home, the first half of 2020 have seen a virtual halt to all non-essential trading. Unlike sectors like aviation and hospitality, which have seen a consistent decline in sales, the fortunes of retail have been much more mixed. While many physical and discretionary stores have been forced to closure, whereas the grocery sector has seen an unpredictable spikes in demand and consumers' demand for delivery services has risen. But one thing is certain: virtually every retail sector has been impacted in some way, and the global environment will undoubtedly remain overwhelming for some time.
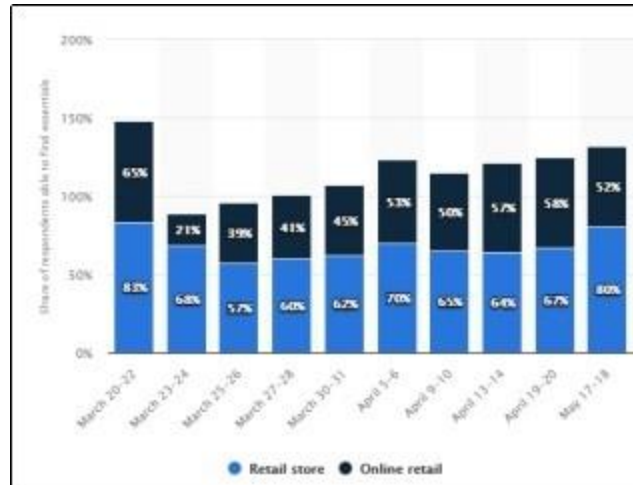
Figure 1. Opinion on impact of COVID-19 lockdown on grocery availability in India from March 20, 2020 to May 18, 2020

2. IMPACT OF COVID ON RETAIL SECTOR:

- According to the Retailers Association of India's (RAI) latest survey, Indian retailers in the electronics, apparel, and grocery sectors are positive about achieving about 85% of pre-pandemic levels in terms of business over the next six months, and are cautiously optimistic about the coming year (2021).

- Stores selling vital products that were permitted to stay open during the lockdown are now losing money because they are unable to sell other items.

- Closure of retail outlets leads to huge unemployment

- Decimation of restaurants, cafes, bars & pubs

- Dramatic rise in "foods and supplements" products and brands having "health / immunity" as the core value proposition

3. NEW BEGINNING - NEW NORMAL INITIATIVE

As regional and national economies have initiated the process of "reopening," a great deal of thinking and discussion has gone into predicting what the new normal will look like post COVID.

4. DEFINING THE NEW RETAIL NORMAL

Covid-19 pandemic continues to impact Indian retailers at an extraordinary scale. Seeking the new normal is the most critical issue. Since the lockdown, retailers from all walks of life have faced a slew of problems. And food and grocery stores face major difficulties. To fill the gap and complement emerging customer needs through their preferred channels (where), contactless experience (how), and 360-degree comfort, digital technologies must be leveraged (when).

5. OPPORTUNITIES FOR RETAIL SECTOR IN NEW NORMAL

5.1. E-Commerce gaining momentum

As per the Report of Bain and Co. - Indian E-commerce market is set to $100-200 bn in GMV (gross Merchandise Value) and will have a total 300-500 mn shoppers by 2025.

The Physical retail store which can't go completely online can also start sending "Buy

Online, Pick up In-Store" (BOPIS) transactions and online returns

5.2. Omni channel and customer experience:

Retail sector in the new normal has to be convergence of physical and Electronic commerce. Thus the retailers needs to be available where consumers are rather than depending on store footfall. New business models like Click and Collect or Home delivery with pre-feed shopping list is the new norm.

Other Important new models like Scan & go integrated with digital payment to maintain social distancing. In addition, personalized customer experience and social listening are crucial to retain brand loyalty

5.3. Cloud and integrated e-commerce:

Cloud services has low infrastructure cost and easy for use which will enable and help small and mid-tier retailers to initiate and introduce integrated e-trade services with customer experience and personalized service.

5.4.ERP with enhanced robotic process automation & analytics:

BOT/Automation enabled ERP will help the Retail sector in digital transformation. Use of such technology will help the retailers to redefine the future work and make its functions efficient right from finance, supply chain to sales and also regulate support services. Retailers need to explore investment to deploy bots. Also the Real time clean, meaningful and authentic data will also increase the quality of decision making.

5.5.AI holds the key:

The New emerging technologies like Artificial Intelligence, Augmented reality and Virtual reality will be crucially helping in shaping new retail models.

Virtual trial rooms, touch less in-store shopping, and custom-made digital communication are the new areas to explore.

5.6.New Era of partnership:

Retailers has to join hand with Technology as it would help in perpetual succession. Technology plays and important role in this current era. Technology will help retailers in manufacturing their shared service models which will allow them to broaden their customer reach on geographical level and will also provide greater value and insights to internal customers.

5. 7.Growth for Social Shopping:

According to Facebook's Q12020 report there is an increase in DAU (Daily Active Users) of 1.7 bn in lockdown – and with people spending most of its time on their phones. With so many people spending time on social media will lead to increase in social shopping. In fact almost 28% of online orders are from Social and search sites like Google, Facebook, and Instagram. There are quite chance of increase in the orders which will done online through Social Media in the coming months.

Social shopping will help the mid-tier retailers to increase their sale at lower cost.

6. SUSTAINED JUMP IN ONLINE SHOPPING (EST.)

Thereby quickening the expiration of the traditional high street and shopping malls for India's retail post Covid. A more structural analysis of what India consumes and from where will give a good insight into the post-Covid retail channel shifts in the country

Split of Merchandise Spending in India

All values in US$ Bn.	2020	2022	2025	CAGR (2020-2025)
Food and Grocery	545	660	850	10%
Apparel and accessories	64	78	104	10%
Jewellery & watches	65	81	111	11%
Consumer electronics	53	65	91	12%
Home & living	35	44	60	11%
Pharmacy & wellness	24	31	42	11%
Footwear	10	13	18	11%
Others	26	31	39	8%
Total	**822**	**1005**	**1315**	**10%**

Source: Technopak Analysis, 1 USD : INR 70

Size & Split of Private Spending On Services

All values in USD Bn.	2020	2022	2025	CAGR (2020-2025)
Education	131	148	214	13.1%
Healthcare services	94	106	156	13.8%
Comm. & Connectivity	86	97	141	14%
Personal Transportation	84	95	137	13%
Food services	64	71	95	10%
Travel & Leisure	52	56	75	10.1%
Entertainment	29	32	47	13.8%
Small Savings, Housing etc.	467	515	718	11.7%
Total	**1006**	**1120**	**1585**	**12%**

Source: Technopak Analysis, 1 USD : INR 70

Fig. 2: size and spilt of India's Private Spending on services (US$bn)

Fig. 3: India's Retail Channel Spilt

The above figures clearly show the penetration of merchandise e-commerce in India's retail post Covid (source: Technopak Analysis). It's only a little less than 4%. Cell phones and other digital goods account for more than 65 percent of e-commerce operation, followed by consumer durables and appliances and apparel to a lesser degree (clothing & footwear).

The largest segment of consumer spending (merchandise) in India is food and grocery (nearly 66 percent), with online spending (as a percentage of overall food and grocery spending) at less than 0.5 percent. Indeed, the entire online commerce industry in India has benefited greatly as a result of the Covid-19-caused lockdowns...

7. CONCLUSION

Though this uncertain pandemic outbreak has created a huge destruct and impacted the retail sector it has also been a lesson and learning period for the retailers. It has also helped the retailers to learn new and innovate way of carrying out business activities. Indeed, the entire online commerce industry in India has benefited greatly as a result of the Covid-19-caused lockdowns.

As the regional and national economies have initiated the process of "reopening". The retailers (small and mid-tier) can utilize their learnings and initiate innovative business strategies like AI, Bot etc. which will help the business grow at a lower cost. In the New normal the retail sector has many opportunities to run their business efficiently and can also opt for Bricks and clicks or online business. This pandemic has fast-forwarded digital transformation. It is the time for retailers to invest in the right technologies.

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IMPACT OF LOCKDOWN ON CITIZENS BANKING ACTIVITIES DURING LOCKDOWN PERIOD DUE TO COVID-19 WITH REFERENCE TO MUMBAI

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ABSTRACT

The spread of Covid-19 pandemic is an unpredictable shock to the entire economy. With the prolonged global lockdown entire economy has slowdown. The impact of lockdown will also depend on how the economy unfolds after lockdown is lifted. The Covid-19 pandemic could be the most challenging situation to banking industry in a decade. As the economy falls banking industry requires to take concrete steps to reposition current and future scenario. Retail banking needs to have a well-defined strategy for customer satisfaction as brand building in the lockdown period will have impact on the future. The lockdown imposed due to Covid-19 pandemic is a humanitarian crisis, as well as an economic shock. Banks have a vital role to play .The purpose of this paper is to examine the impact of lockdown due to Covid19 on the customer services provided by the banks for which structured Questionnaire is designed. The data was analysed on the basis of results generated by SPSS software. Data was analysed using Paired T-test and Annova. The results showed due to lockdown senior citizens banking activities such as passbook updating and retirement benefits are most affected areas other services such as net banking, ATM services, retirement benefits remain unaffected of scheduled bank or private bank.

Key Words- Lockdown, banking services, customer satisfaction, Scheduled banks and Private Banks

INTRODUCTION

Banking is the key essence and backbone of any countries trade, commerce and industry. Banking system plays a major role in development of any country. Banking in general is the business activity of accepting and lending out this money in order to earn a profit. It also deals with deposits and advances and other related services. Banking system plays a major role in the faster lifestyle of individuals. The performance of economy is dependent on the banking sector than any other sector. Banking sector is having challenging situation in outbreak of novel Covid-19.Bank customers and borrowers are facing job losses ,slowed sales and reduction in profits due to spread of Covid-19 around the world. Banking customers are likely to start seeking financial relief and NPAS are going to increase. In addition to managing economic impact banks will also have to take measures to safeguard its customers and employees from getting affected from spread of Covid-19.Digitalisation is the current mode of banking business with limited number of staffs.

Due to spread of Corona virus alternative to traditional banking looks and physical exchanges looks more attractive. For example, the World Health Organization (WHO) has advised people to use contactless payment and avoid handling banknotes as much as possible. That's because the coronavirus may continue to live on banknotes for days, accelerating spread of the disease. Current official recommendations from the Centre's for Disease Control and Prevention advice individuals to stay six feet away from visibly sick people. Social distancing may not be possible at physical branches, where long lines and close interactions with bankers are expected. All it takes is one infected person to sneeze or cough to put everyone else around them at risk. Digital banking is need of the moment due to spread of Covid-19. Traditional banks that choose to learn and take lessons from digital financial institutions will find themselves more prepared to compete with challenger banks both during the coronavirus pandemic and long after it's over. Although it is difficult to forecast the economic impact and specific impact on financial/banking sector due to the COVID-19 crisis, there will be reduction of interest spread, diminishing of other income etc.

OBJECTIVES

1) To find out the effect of lockdown on customer services provided by banks.

2) To compare services rendered by Public Banks and Private Banks during lockdown.

3) To identify the difficulties faced by senior citizens for banking transactions during lockdown period

Hypothesis

1) H0: There is no relationship between lockdown and customer satisfaction

2) H1: There is relationship between lockdown and customer satisfaction

3) H0: There is no significant difference between services rendered by Public and Private banks

4) H2: There is significant difference between services rendered by Public and Private banks

RESEARCH METHODOLOGY:

The study is based on secondary and primary source of information. Different books, journals, newspapers and relevant websites have been consulted in order to make the study an effective one. The study attempts to examine the Impact of lockdown on citizens banking activities in India during lockdown period due to Covid-19.Data has been collected using structured questionnaire. The sample size for the study was more than 100respondents.The tools used for analysis of the study can be broadly classified as descriptive and inferential. Descriptive analysis techniques used are percentages ,mean ,charts etc.An inferential analysis for the study has been carried by using .
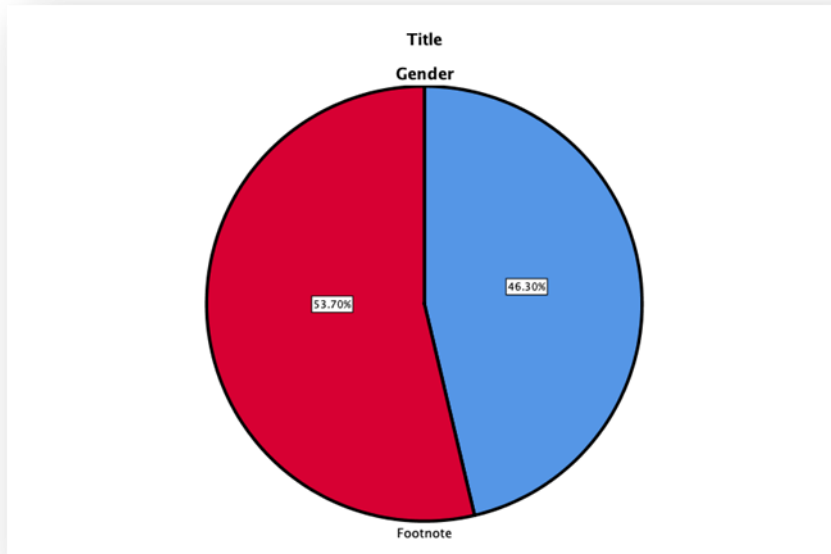
Data Analysis and Interpretation
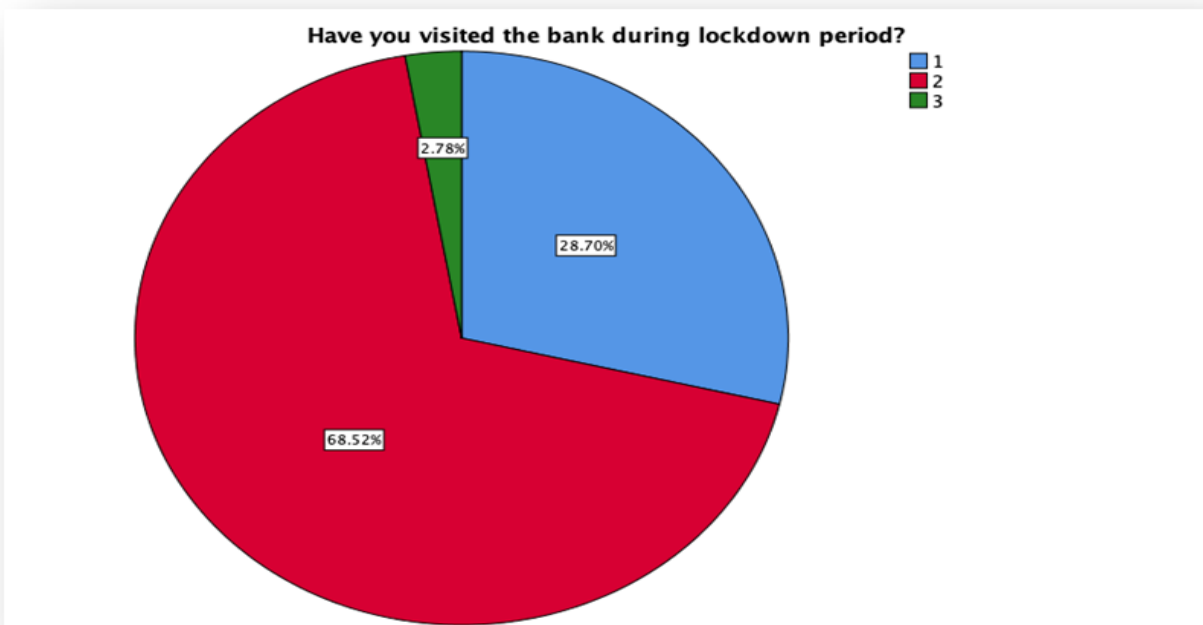

Chart1.Gender

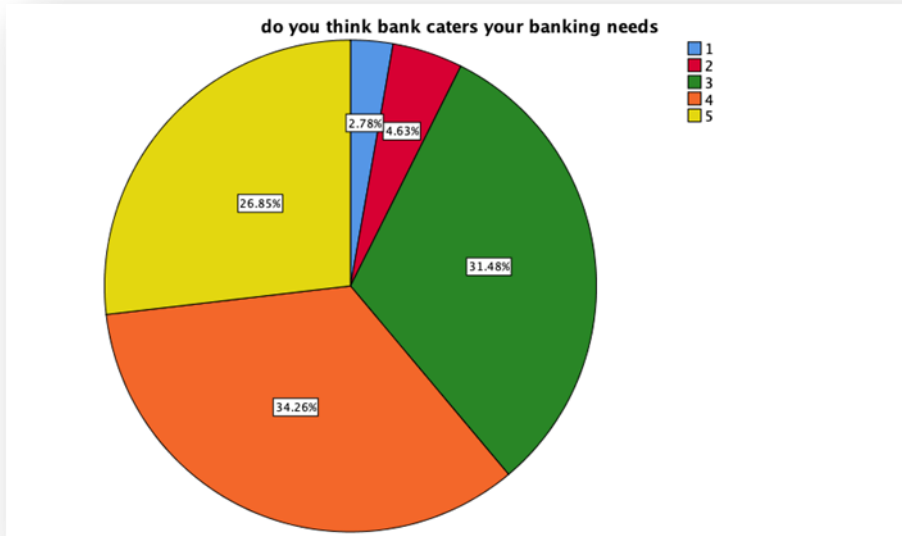**Chart 2.Have you visited the bank during lockdown period**

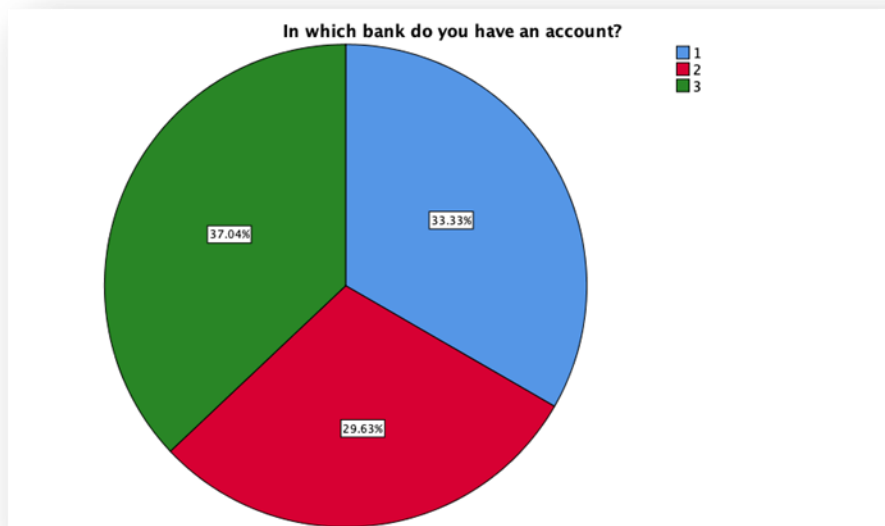**Chart 3 Do you think bank caters your banking needs**

Chart 4.In which bank you have an account

Of the total respondents 53.7% are female and 46.3% are male respondents. Out of the survey conducted 68.52% of the respondents have not visited bank during the lockdown period. Majority of the respondents i:e 34.26% are satisfied by the services provided by the banks. Irrespective of the nature of bank, respondents are satisfied by the services provided by the banks out of total 108 respondents , 33.33% have their account in scheduled bank, 29.63% in private banks and majority of them that is 37.04% have account in both.

Hypothesis Testing

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Corebanking	.56	50	.501	.071
	Corebanking in lockdown	.34	50	.479	.068
Pair 2	ATM Services	.72	50	.454	.064
	ATM services during lockdown	.54	50	.503	.071
Pair 3	Net banking	.82	50	.388	.055

	Net-banking during lockdown	.80	50	.404	.057
Pair 4	Other services	.46	50	.503	.071
	Other services during lockdown	.30	50	.463	.065

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	Core-banking and Core-banking during lockdown	50	.381	.006
Pair 2	ATM services and ATM services during lockdown	50	.139	.334
Pair 3	Net banking and Net banking during lockdown	50	.286	.044
Pair 4	Other Services and Other services during lockdown	50	.184	.201

Paired Samples Test									
		Paired Differences							
					95% Confidence Interval of the Difference				
		Mean	Std. Deviation	Std. Error Mean	Lower	Upper	T	Df	sig (2 tailed)
Pair 1	Core banking and Corebanking during lockdown	.220	.545	.077	.065	.375	2.852	49	.006
Pair 2	ATM services and ATM services during lockdown	.180	.629	.089	.001	.359	2.024	49	.048
Pair 3	Net banking and Net banking during lockdown	.020	.473	.067	-.115	.155	.299	49	.766
Pair 4	Other services and other services during lockdown	.160	.618	.087	-.016	.336	1.830	49	.073

A paired sample t-test was conducted to compare various banking services before lockdown and during lockdown. There was no significant difference in various services provided by bank

1) Core-banking before lockdown (M=0.56,SD=0.501) and during lockdown (M=0.34,SD=0.479), t(49)=2.852 , p=0.006

2) ATM services before lockdown (M=0.72 ,SD= 0.454) and during lockdown (M=0.54 , SD= 0.503) ,t (49)=2.024 ,p=0.048

3) Net Banking before lockdown (M=0.82 ,SD= 0.388) and during lockdown (M=0.80 , SD= 0.404) ,t (49)=0.299 ,p=0.766

4) Other services before lockdown (M=0.46 ,SD= 0.503) and during lockdown (M=0.30 , SD= 0.463) ,t (49)=1.830 ,p=0.07 P>0.05 as a result null hypothesis is accepted.

SATISFACTIONSCORE

	Mean	Std. Deviation	N
In which bank do you have an account?	2.04	.842	108

do you think bank caters your banking needs	3.78	.989	108

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
PUBLIC	39	3.7436	1.04423	.16721	3.4051	4.0821	1.00	5.00
PRIVATE	39	3.8462	.93298	.14940	3.5437	4.1486	1.00	5.00
Total	78	3.7949	.98507	.11154	3.5728	4.0170	1.00	5.00

There is no major difference in mean and standard deviation of services provided by scheduled and private banks. Null hypothesis is accepted.

ANOVA

SATISFACTIONSCORE

	Sum of Squares	Df	Mean Square	F	Pvalue
Between Groups	.205	1	.205	.209	.649
Within Groups	74.513	76	.980		
Total	74.718	77			

P value >0.05 leads to acceptance of H0

1. There is no significant impact of lockdown on customer satisfaction.

2. There is no significant difference in customer satisfaction levels of public and private banks.

CONCLUSION

Lockdown imposed by government due to Covid-19 has bought entire economy to standstill position although essential services including banking are functional. Bank customers are not visiting branches due to fear of getting containment to Covid19. Advancement of technology in banking sector has replaced traditional banking. Cash deposit and withdrawals are replaced by Net banking and Mobile banking facility. Banks have taken care of ATMS functioning and lifted the cap on withdrawal of money from ATMS without paying any additional fees till 30th ,June 2020.Banks are continuously taking steps to provide most of the facilities online. To conclude lockdown has no impact on services provided by banks irrespective of bank being a scheduled bank or private bank.

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ISSUES & CHALLENGES OF INDIAN EDUCATION SYSTEM IN CURRENT SCENARIO

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ABSTRACT

Education is the foundation of each country. A nation won't make due in the serious world, if its schooling framework isn't equipped for contributing for its turn of events. Indian training framework is broadly scrutinized in multi-measurements for its inability to make required employability in its understudies as per the business necessities and its failure to add to comprehensive development in the country overall. This paper endeavours to feature the issues and give a few answers for resolve them. The investigation utilizes optional information from different accessible sources. The analyst assumes that the issues in the current schooling framework that are overwhelming the development of this nation can be handled successfully if valuable and submitted moves are made by the Government to resolve them.

Keywords: Education system, Government, Issues, Quality, Solution

INTRODUCTION:

It is for the most part advertised that India has a solid instructive design with head training. The various measuring sticks like new courses, evolving educational program, dynamic systems and educator preparing encourage in conveyance of value content. E-learning, understudy cordial learning, expanded reception of extra and co-curricular exercises, and so forth in India draw in understudies from different nations like China, Canada, South Africa, Germany, Canada, USA, UK and Australia. In any case, on the off chance that one sees the employability of the yield, the situation with joblessness and underemployment, the outcomes are not empowering. It is lamented that there is absence of value training for poor people, and just a little part of understudies, around one 10th from schools, go for higher investigations. It is censured generally that numerous understudies concentrate through retention, and each program is arranged test situated and not learning-focused. Thus, India's schooling framework is a hindrance in accomplishing its goals of financial turn of events. This investigation means to comprehend and assess the issues and difficulties in the Indian instructive framework and to give arrangements.

Objectives of the Study

A. To comprehend the situation with Indian Education System

B. To evaluate the issues and difficulties to Indian Education System

C. To learn the potential answers for resolve the issues

D. To provide suggestions for improvement

RESEARCH METHODOLOGY

This examination yield is the result of an outline of studies led on the issues of Indian Education System. This is essentially a subjective examination and follows the secondary methodology. It utilizes optional information for its examination. Conversations with specialists structure some portion of the exploration work.

SCOPE OF THE STUDY

The examination displays the various designs existing in the Education Sector and their disadvantages. It endeavors to portray the issues in them and the difficulties ahead. The investigation is finished up with suggestions for powerful execution thinking about the vote based nature of India.

RESEARCH LIMITATIONS

In spite of the fact that the investigation has a clear attitude toward the issues of Indian Education System and give achievable arrangements, they ought to be taken in to thought remembering the accompanying:

• The investigation covers a more extensive perspective on the Indian Education System. It doesn't cover the natural issues of each province of India.

• The investigation is done dependent on optional information accessible at different sources. It needs essential information.

• The specialist has not planned to contrast Indian Education System and that of different nations.

- The solutions are derived largely in light of the general visibility and finishes of different scientists.

Indian Educational System – A Review

India is known for its instructive greatness. Indian Education has as of late acquired worldwide acknowledgment with its recognized variety character. Diverse educational plan bodies administer the school instruction framework in India. They are:

1. The National Council of Educational Research and Training

2. The State government Boards

3. Focal Board of Secondary Education

4. The Council of Indian School Certificate Examination

5. The National Institute of Open Schooling

6. International schools, under the International Baccalaureate, or the Cambridge

There are 34 sheets of optional and senior auxiliary training in India (Studylib, 2017). Over 95% of the schools in India are subsidiary to State Boards.

PrivateandGovernmentschools

There are schools possessed by Government just as private gatherings (helped and self-financed). In 2006, 19% of Indian youngsters were secretly taught. This figure leaped to 38% in 2014 (MHRD., 2016). Private tutoring has been developing persistently and discovered alluring by individuals, independent of their financial status.

Internationalschools

In January 2015, the International Schools Consultancy recorded India as having 410 worldwide schools. Over 95% of the worldwide schools offer a double educational plan (global and a public educational plan like CBSE, ICSE or State board).

Highereducation

India has around 152 focal colleges, 316 state colleges and 191 private colleges. Different establishments incorporate 33,623 schools, including 1,800 restrictive ladies' universities, and 12,748 organizations offering Diploma Courses (Indrail, 2015). The University Grants Commission arranges, decides and keeps up the norms of advanced education at different levels. The bodies liable for the diverse expert projects are: All India Council for Technical Education, Indian Council for Agriculture Research, Distance Education Council, National Council for Teacher Education, Bar Council of India, Medical Council of India, Indian Nursing Council, Central Council of Homeopathy, Pharmacy Council of India, Central Council of Indian Medicine and Dentist Council of India.

Open and distance learning

At the school level, National Institute of Open Schooling gives freedoms to proceeding with instruction to the individuals who missed finishing school training. 14 lakh understudies are selected at the optional and higher auxiliary level through open and distance learning. In 2012, different state governments additionally acquainted State Open School with give distance instruction.

At advanced education level, Indira Gandhi National Open University (IGNOU) co-ordinates distance learning. It has a combined enrolment of 15 lakh, overhauled through 53 provincial places. The Distance Education Council an authority of IGNOU is co-planning 13 State Open Universities and 119 foundations of correspondence courses in customary colleges.

Vocational education

All India Council of Technical Education revealed in 2013 that there were in excess of 4,599 professional organizations that offer degrees, recognition and post-confirmation in design, designing, inn the executives, framework, drug store, innovation, town administrations and others. Absolute yearly admission limit with regards to specialized confirmations and degrees surpassed 34 lakhs.

In 2016, 10 public and 10 private instructive establishments were made top notch. Rs 1,000crore financial plan was accommodated advanced education. Rs 1,700 crore was accommodated 1500 multi-ability advancement focuses. 62 new navodayavidyalaya were made to give quality schooling. A computerized proficiency conspire was dispatched for covering six crore extra country families. The National Skill Development Mission was started to bestow preparing to 76 lakh youth (India Today, 2017). Business preparing was furnished across

schools and universities alongside monstrous online courses. SarvaShikshaAbhiyan was acquainted with increment center around nature of training.

Issues And Challenges–AnAnalysis

India has been a multi-social, multi-strict, and multi-etymological society. Each State has an alternate and particular personality. Managing different goals of such individuals in a vote based nation is in fact a test to the Govt of India. The different issues are illustrated here:

Corruption in education

Defilement in Indian instruction framework has been dissolving the nature of schooling. It is one of the significant supporters of homegrown dark cash. Installment to Management at dull rooms and looking for confirmations is expanding. 'Get full compensation in the record, repay part to Management by clear marked checks' is additionally a training in some tuition based schools.

No proper value education

Worth instruction isn't offered in the schools and universities. Whenever offered, religion and scorn are spread for the sake of significant worth schooling. A large number of the specialists, attorneys, CAs, government officials and Govt workers who should be the rescuers of the general public, experience the ill effects of genuine allegations of defilement. Mature age homes are expanding. Suicides are expanding. The importance of affection is in the long run evolving. The instruction drove innovation, developments and advancements are being abused.

Less importance to Women'seducation

Ladies have a much lower education rate than men. Moderate social mentalities keep young ladies from going to schools. Regardless of Govt's endeavors to give motivations vizfree books and regalia, young ladies' participation is poor. Despite the fact that the base age for marriage is eighteen, numerous young ladies get hitched significantly sooner. Hence, at the auxiliary level, female drop-out rate is high.

Absence of Facilities

According to 2016 Annual Survey of Education Report, 3.5% schools in India had no latrine office while just 68.7% schools had useable latrine office. 75.5% of the schools studied had library in 2016, a lessening from 78.1% in 2014. Level of schools with discrete young ladies' latrine has expanded from 32.9% in 2010 to 61.9% in 2016. 74.1% schools had drinking water office and 64.5% of the schools had jungle gym.

Solutions: A Way Forward
Customize the instruction

Indian instruction framework is based with the understanding that if a thing is useful for one kid, it is useful for all. In any case, one gigantic training framework can't be appropriate to all. A few group are visual students, others are hear-able students. A few children learn quicker, some sluggish. The schedule ought to be planned so that each student's idle capacity is distinguished and inspired. Rushed and quick learning ought to be debilitate.

Train the trainers continuously

An educator is a business visionary and maker. The exhibition of an educator ought not be confined to homeroom. It should be opened up for the world to see with web. There must be leaders in teaching positions, not salaried individuals holding their mantle. Henceforth, standard preparing is a need.

Change the aptitude to teach

Teaching occupations are broadly viewed as protected, generously compensated and hazard free positions. The vast majority of the instructors would prefer not to change. As they become experienced, they get septic, and not think about the nature and need of the understudies. Understanding the current age is the need. Rules ought to be made toward this path.

Providequalityeducationwithcharacter

Instruction without character is early termination and will make divisions in the general public. A country that brings down the nature of schooling and permits score rivalry in tests will implode. The beguiled specialists, less gifted architects, fearful appointed authorities, cash disapproved of bookkeepers, voracious money managers, barbaric evangelists and oblivious instructors can't serve for the economy's development. They will soon and certainly destruction the general public with their unscrupulous practices which nobody can stand up to.

Deal with corruption strictly

Degenerate government officials upheld by degenerate devotees and degenerate police power are expanding. Fakes, thefts, assault and lewd behavior cases are rising. Govt enlisted bank directors neutralize the Govt's advancement arrangements. Printing of phony notes, presentation of plastic rice, egg, cabbage, and so on are getting uncontainable. Corruption is all over and in all things. Organic products become ready with synthetic substances. Indeed, even the little children's items are corrupted. The Govt should manage such deceitful individuals harshly.

Make schooling reasonable to all

In the event that we need to consider our to be as an information economy, we need to offer quality training to all and not apportioning of instruction. Confirmations in instructive establishments ought not be on standing or religion premise. Monetary help to understudies dependent on position and religion ought to be promptly halted. It is seen that individuals procuring great measure of pay appreciate Govt motivations and they become dormant similarly because of the rank/religion benefits. Outlandish reservations make a cultural division, and lead to mind channel. Reservation will evaporate if the shortage in schooling is dodged.

CONCLUSION

Training is a nation's help, and it must be given more significance than protection in any country. There is a desperate requirement for progressive changes in the India's schooling framework, in the prospectus and teaching method, yet in addition in the disposition towards the test and checks framework. India can utilize its huge HR gainfully if the learning framework is made viable. In any case, we are not working with required reality. In the event that the Govt schools are falling flat, it is principally a result of non-accessibility or nonattendance of educators, no deans for administration, absence of activities by teachers, lack of direction to students, absence of foundation, expanded inclusion of lawmakers and more regulatory control. Uninterested guardians including Govt teachers, MPs, MLAs and priests send their wards to pvt schools. It is a disgraceful circumstance. The public authority should chip away at it truly. The schools Kendriyavidyalaya and Navodayavidyalaya are obviously better than government funded schools. The method of instructing is eminent. The capabilities of instructors are mind-blowing. These schools are doing ponders, giving quality training as well as freedom to dominate. No non-public school can coordinate with their foundation; both are Govt schools with extremely low expense. For what reason wouldn't we be able to receive a similar way of thinking taking all things together Govt schools? Governments do a ton in instruction, yet not getting the outcomes, since the endeavors are neither totally coordinated nor reliable.

RECOMMENDATIONS

1. Teachers ought to energize inventiveness in understudies. The last ought to be presented to financial, ecological and cultural issues.

2. The strength of a class ought not to be more than 25 at school and 50 at advanced education. A youngster can't stand out enough to be noticed of an educator if the strength is irrational.

3. Exams ought to be tuned to evaluate the understudy's comprehension of the subject.

4. Syllabuses learnt by understudies ought to be a similar when a similar test is to be showed up.

5. Extracurricular activities, sports movement, NSS, NCC, and so on ought to be begun obligatorily at school level. Schooling focused trips/visits should be made a part of the educational plan.

6. The substance like morals throughout everyday life, esteem building, comprehension of society, nationalism, significance of pioneers and forfeits of guardians should be canvassed necessarily in a subject in schools at each level.

7. Skill advancement which the Government is doing now should be fortified.

8. Proper measures ought to be taken by Govt to give quality training to all at reasonable costs.

9. Teaching ought to be the most generously compensated help in the country. Uniform pay rates ought to be paid to all educators.

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ISSUES AND BEST PRACTICES IN NEW SCENARIO AFTER COVID

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ABSTRACT:

A new normal is a state to which an economy, society, etc. settles following a crisis, when this differs from the situation that prevailed prior to the start of the crisis. The pandemic caused the largest global recession.

Because of various restrictions imposed on logistics sector as well as in agriculture related input industries. Farmers are facing difficulties and delays in procurement of inputs as well as selling of their produce to markets. Due to lack of digital literacy and internet availability farmers aren't able to avail those benefits. Norms of social distancing and sanitization have increased time for production and thus impacted production across many sectors. Digital access mainly helped service sector in urban areas whereas rural areas suffered disproportionately. Students are losing concentration due to online learning. Existing digital divide has already exacerbated inequality in new normal scenario. Even teachers are facing problems in online teaching. In this situation we need to follow certain rules, maintaining 6 ft. distance, using mask all the time, avoid social gathering, frequent hand washing, respiratory etiquettes to be strictly followed, Self-monitoring of health by all and reporting any illness at the earliest.

The paper is deal with issues we are facing in new normal scenario and best practices which help us in

tackling this situation.

Keywords: New Normal, Digitalization, Social distancing.

INTRODUCTION:

A new normal is a state through which a country or world as in whole goes through a crisis which causes significant changes across economy, education, health and wellness and many other sectors and their after it settles following that crisis, when this differs from the situation that prevailed prior to the start of the crisis, such state is referred as 'New Normal'.

The term new normal was coined by Roger Mcnamee , Wherein its said that , new normal is a time of substantial possibilities if you are willing to play by new rules by the long term .So, new normal may come with new opportunities during process of adjustment for prosperity and progress for present as well as future .

Although the term new normal has become a catch phrase and being in vogue after covid 19 crisis but the term has been quoted earlier in relation to World War I, financial crisis of 2007-2008, September 11 attacks and during COVID-19 pandemic.

Now let's look at briefly at the unprecedented crisis and near catastrophic impact of covid 19 pandemic across the whole globe.

As we know, the world had come to a standstill and virtually all aspects of human life had been impacted significantly by the covid 19 pandemic. While I am writing this, 2.78 million people have already lost their lives and 127 million people have been affected by pandemic. Not just million lives but billions of livelihoods lost causing unprecedented poverty, hunger and unimaginable pain and suffering across the globe. Tentacles of covid pandemic stung all aspects of human life and progress from health to well-being, economics to education and from society to politics to name just a few.

From the world's most prominent leaders, presidents, prime ministers and important dignitaries to ordinary person and almost everyone got affected by pandemic to more or less extent global economy went through a sudden and unprecedented shock with massive disruption in global supply chain and severe job losses across sectors. Health systems of even most developed countries like Spain and Italy got heavily crumbled under covid 19 and it was evident from thousands of deaths happened in weeks and nationwide lockdowns

After this crisis, world is gradually coming to a state of normalcy but this state isn't the same as pre covid scenario because of seemingly irreparable damage and insurmountable disruptions caused by it, at least in short

term to mid-term . So lessons learnt from the pandemic compelled us inevitably to look for new ways in which we can adapt, revive and restore the human progress across all the sectors. This state or phase of adaption is what we are referring as new normal which comes with its own unique issues and challenges and to tackle this we need new ways, strategies and best practices across the sectors to restore the state of the progress and development.

OBJECTIVES :

1) To understand issues across the sectors in depth substantiated by the data.

2) To highlight the challenges during new normal scenario by gathering data from various sectors provided concern stakeholders.

3) To find out strategies to cope up with crisis and provide best practices in new normal scenario.

GOAL:

To give holistic understanding of and comprehensive approach towards the new normal.

SCOPE OF STUDY:

The research paper covers issues facing in new normal scenario. The paper also highlights the best practices to tackle new normal situation.

ISSUES :
SECTOR SPECIFIC ISSUES:
1)   ECONOMY AND COMMERCE:

The pandemic caused the largest global recession in history, with more than a third of the global population at the time being placed on lockdown. Global stock markets experienced their worst crash since 1987, and in the first three months of 2020 the G20 economies fell 3.4% year-on-year. Between April and June 2020, the International Labour Organization estimated that an equivalent of 400 million full-time jobs were lost across the world, and income earned by workers globally fell 10 percent in the first nine months of 2020, equivalent to a loss of over US$3.5 trillion. Whereas in India, Largest GDP contraction ever occurred in Q1

(April–June) FY2020–2021 at -24% along with

- Sharp rise in unemployment

- Stress on supply chains

- Decrease in government income

- Collapse of the tourism industry

- Collapse of the hospitality industry

- Reduced consumer activity

The Covid-19 outbreak in India and the subsequent nationwide lockdown from March 25 altered the landscape of the country's employment sector. With close to 10.9 million jobs being lost across sectors,

2020 was termed the worst-ever year for the job market in India. Data from the Centre for Monitoring Indian Economy (CMIE) showed that the unemployment rate rose sharply, to 9.1 per cent, in December 2020. This is the highest unemployment rate since the beginning of India's recovery from the lockdown in Jun.

Issues faced during new normal by various sectors of economy:

Primary sector: it includes agriculture, fisheries, animal husbandry and mining etc.

GDP estimates post-COVID scenario showcase robustness and resilience in Indian agriculture, the only sector to register a positive growth of 3.4% during the financial year (FY here after) 2020–21 (Quarter 1: April 2020 to June 2020). At the same time, the immediate past quarter growth was estimated at 5.9% witnessing a decline by 2.5% point.

Pandemic has affected production and marketing through labour and logistical constraints, while the negative income shock restricted access to markets and increased prices of food commodities affecting the consumption pattern.

New normal and its issues –
PRIMARY SECTORS

- Because of various restrictions imposed on logistics sector as well as in agriculture related input industries like fertilizers, irrigation and machinery equipment's to curb the covid transmission, farmers are facing difficulties and delays in procurement of inputs as well as selling of their produce to markets.

- Agriculture and allied industries like food processing, cotton industries etc. are getting affected because of new protocols of sanitation, hygiene standards and new standard guidelines issued to such industries by various authorities.

- Digital India mission increased online services for agriculture sectors but due to lack of digital literacy and internet availability farmers aren't able to avail those benefits.

SECONDARY SECTORS:

- New guidelines and restrictions imposed by authorities in industrial sector have impacted output of products as well as market access.

- Norms of social distancing and sanitization have increased time for production and thus impacted production across many sectors.

- Logistics sector has suffered due to new normal scenario which in turn affected manufacturing industries due supply chain constraints.

- Digital India mission increased online services for manufacturing sectors but due to lack of digital literacy and internet availability small and medium enterprises aren't able to avail those benefits.

TERTIARY SECTOR:

- Service sector is worst hit during pandemic as well as during new normal due to nature of the very sector where service provider and consumer have interpersonal contacts unlike in other sectors.

- Tourism, restaurants and many professional services got severely impacted.

- Digital access mainly helped service sector in urban areas whereas rural areas suffered disproportionately.

2) EDUCATION

According to the UNICEF, the COVID-19 pandemic has affected more than 91% of students worldwide, with approximately 1.6 billion children and youngsters unable to attend physical schools due to temporary closures and lockdowns.

New normal and its issues – Education

- Classes and semesters are being delayed as staff and teachers acclimate to the new online platforms and try to switch their material to a new teaching style. Unfortunately, many families rely on the public school system, not only for education, but for necessities like food and childcare. With schools cancelled, many children are left without proper meals, and parents are forced to take off work in order to care for their young children.

- Younger children, as well as students with ADHD or other special needs, find it difficult to concentrate to full capacity with online educational tools. Many parents will avoid sending students abroad for higher education due to high risk from the pandemic.

- The sudden shift to online learning without any planning, many of students started losing their interest from studies. Existing digital divide has already exacerbated inequality in new normal scenario. Online learning is a special kind of methodology and not all teachers are good at it or at least not all of them were ready for this sudden transition from face to face learning to online learning.

- In this new normal scenario, schools and colleges are still closed; we may be leaving a large proportion of the student population untouched due to the digital divide that is part of many developing nations including India.

- Many of the teachers not able to teach the way they used to teach in offline. There is no teachers student bond.

3) CULTURE AND SOCIETY –

- The pandemic has impacted religion in various ways, including the cancellation of the worship services of various faiths, as well as the cancellation of pilgrimages surrounding observances and festivals. At a time of crisis, many functions like wedding, engagements, and other functions got cancelled.

- In the New Normal scenario, many temples, church, mosque offered worship through live stream, different timings allotted to the people. Proper social distancing is followed. At weddings, only 100 people are allowed not more than that.

- It's not just cases of domestic violence that saw a rise during the prolonged COVID-mandated lockdown. In the midst of the pandemic, there has also been a surge in the number of cases related to divorce and child custody.

- Post-corona, the city saw a nearly three-fold increase in cases pertaining to divorce and womenrelated issues being filed. From an average of 1,280 cases in a month, their numbers went up to it 3,480 during the lockdown. Another category of legal cases that has seen a big jump in the postlockdown period pertains to job loss and salary cut. With many business establishments sacking employees and employers unable to pay monthly wages to their staff, fully or partially, a large number of people have opted to take the legal route against termination and unpaid salaries.

4) PSYCHOLOGICAL AND MENTAL WELL BEING –

The COVID-19 pandemic and the resulting economic recession have negatively affected many people's mental health and created new barriers for people already suffering from mental illness and substance use

disorders.

STRATEGIES AND BEST PRACTICES IN NEW NORMAL SCENARIO:

The number of COVID-19 patients in hospitals is going down, shops and restaurants have reopened, and employees are gradually returning to the workplace. The coronavirus crisis seems under control and many businesses are trying to overcome the economic shock of the pandemic. Building resilience over the next months is key. It's equally important to create a strategy that looks beyond the crisis and positions your company to win in the new normal that is gradually taking shape.

General practices to be followed by all in new normal:

- Individuals must maintain a minimum distance of 6 feet in public places as far as feasible.

- Use of face covers/masks at all times. They must be worn properly to cover nose and mouth. Touching the front portion of mask/face covers to be avoided.

- Frequent hand washing with soap (for at least 40-60 seconds) even when hands are not visibly dirty. Use of alcohol-based hand sanitizers (for at least 20 seconds) can be done wherever feasible.

- Respiratory etiquettes to be strictly followed. This involves strict practice of covering one's mouth and nose while coughing/sneezing with a tissue/handkerchief/flexed elbow and disposing off used tissues properly.

- Self-monitoring of health by all and reporting any illness at the earliest.

- Spitting shall be strictly prohibited.

- Installation & use of Aarogya Setu App shall be advised to all.

Strategies and best practices for sectors of economy during new normal:
Primary sectors:

- Primary sectors of economy have been given relaxation even during pandemic because of the importance of agriculture sectors and dependence of livelihoods of half of the population.

- During new normal , increased digitization of credit facility and other services by governments, incentives and benefits for agriculture allied industries ,direct benefit transfer for various products and subsidies and increasing awareness regarding covid prevention and transition phase of economy and advice regarding it to sector via television and IEC services can serve the purpose.

Secondary and tertiary sectors:
- Building a resilient enterprise to navigate through the upcoming crisis.

- Taking a long-term perspective and getting ready for the fundamental changes that lie ahead by reframing and transforming the businesses and enterprises.

- For the next twelve to eighteen months organisations will need to lead through the on-going business disruptions by ensuring they are financially healthy, are taking good care of their customers and can maintain a strong market presence.

- Service sectors will have to develop innovative digital solutions for service delivery to continue the growth and maintain the confidence of their consumer during new normal.

- Amidst economic slowdown major initiative like production linked incentives and various schemes under the **'Atmanirbhar Bharat'** will help economy gaining pace and also indigenous reliance will help country in long term amidst uncertainty of future of economy due to on-going trade wars and protectionist measures taken by various countries.

Education – New Normal
- Digital infrastructure is key for education sector in new normal. Online education and examination needs massive investment in technology for education of students and also for future of country as a whole amidst era of information technology.

- Broadcasting of teaching sessions on television at free of cost by government will help education in reaching remote areas of country and audio visual format will definitely increase the learning curiosity amongst students and will benefit in learning and outcome .

- Psychological well-being of students should be focussed amongst uncertainties by providing counselling to students and their parents will help in building resilience amongst student for long term to cope up with challenges.

Health and Wellbeing
- Health sectors get collapse in pandemic, to recovered we need digitization in health sector

- People get aware about things through App like Aarogya Setu.

- Constant exposure to news and COVID-19 related information can make you feel more stressed or anxious. Try limiting your exposure to once or twice a day, for a set period of time.

- A powerful tool that you can make use of at this time is your ability to provide support and reassurance to others.

- These strange times provide an opportunity for us to break out of our normal routines and try new things.

- If you are working from home, it is important to create a clear distinction between work and downtime. Exercise is a great way to do this, as it gets you moving and releases tension.

- Perhaps most importantly, continue to follow public health guidelines.

- Identify what you fear could happen and challenge those fears before you start.

Research Methodology:
The research study is descriptive in nature and based secondary data. Secondary data are collected from various reports on new normal scenario, articles published on related topic.

Discussion and Analysis
- In this pandemic entire world get impacted very badly, so that through this paper we are trying to find out the core issues, challenges we are facing in covid-19. The covid-19 pandemic has disrupted or halted critical mental health services in 93% of countries worldwide while the demand for mental health is increasing, according to a new World Health Organization.

- The paper identified various practices which we can apply in new normal situation. We first focused on the issues which we in the covid-19 pandemic, to tackle that issues various strategies we need to apply.

Conclusion and Recommendation
- The paper highly recommend that in this new normal scenario we need to maintain social distancing, use mask all the time even if you are vaccinated, use sanitizer and proper health etiquettes must be followed.

- Focus should be on maintaining mental well-being in these difficult times.

- To tackle this situation, every single start-up needs to come up with a digital solution. We need an innovative way of conducting business.

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MENTAL FITNESS IN UNPRECEDENTED TIMES

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ABSTRACT:

Mental fitness in unprecedented times focuses, on highlighting the basic issues of our mental health which we either fail to identify or admit and have experienced by many individuals during the tough times of Covid-19 pandemic. The paper provides guidelines to help individuals with the required assessments and actions to be initiated like meditation and physical activities to improve their mental fitness and overall wellbeing. The paper explores the basic understanding in practicing the do's and don'ts and to educate others with these practices with an intention and belief that this would help them to nurture their emotional and physical wellbeing and help them improve their state. By inculcating these practices in one's daily routine, one shall be surprise to see visible changes in few weeks.

Keywords: Emotional Wellbeing, Mental Fitness, Post Covid Practices

INTRODUCTION:

One can often come across the word "mental fitness" in their day-to-day life, but individuals completely ignore its importance until they actually start to bear the cost from being sheer ignorant towards its implications on their wellbeing and physical state. The past year (2020) has been a rough patch of a sea for sailors like us who have been part of it and influenced by it mentally and physically without being able to control the situation. In my purview these unprecedented times of Covid -19 pandemic have been the toughest times in everyone's lives and has an unforgettable print in one's memory lane, as most of us were impacted through it and fail to catch the alarming signs towards our mental fitness, many could make a run through it but some unfortunates were affected by it and could not regain conscious over it and suffered huge losses.

REVIEW OF LITERATURE:

Mental Fitness, can be defined as our well being with a sense of positive attitude towards how one feels, thinks and acts. We will dive deep in understanding how one can improve their mental fitness and what things they should practice and what things they should not practice, to improve one's mental state which would indirectly lead to improve their physical state as well. We will also focus on running through statistical data which shows the need and importance for awakening and action.

OBJECTIVE OF THE STUDY:

1. To understand the individual's mental fitness and make them realize how important it is to take care of it.

2. To practice activities which help in improving the mental and physical wellbeing.

RESEARCH METHODOLOGY:

It is based on secondary data, the information's, data and research available in journals, websites.

Limitation: Due to the current restrictions with covid 19, primary data could not be used for the research with help from individuals.

STATISTICS:

A typical data to show, how many individuals have been impacted on mental fitness, this statistic also shows how important it is to identify the need to improve and work towards it and if not treated early could lead to possible serious mental illness.

Past Year Prevalence of Any Mental Illness Among U.S. Adults (2019)
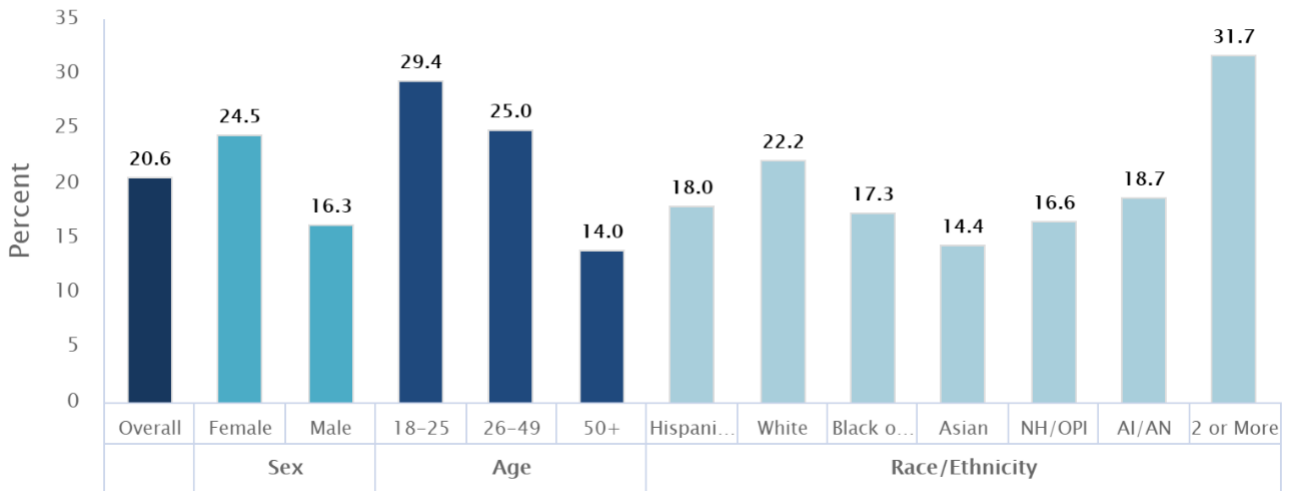
Mental Health

Image Courtesy: National Institute of Mental Health and SAMHSA

Mental Health Services

Mental Health Services Received in Past Year Among U.S. Adults with Any Mental Illness (2019)
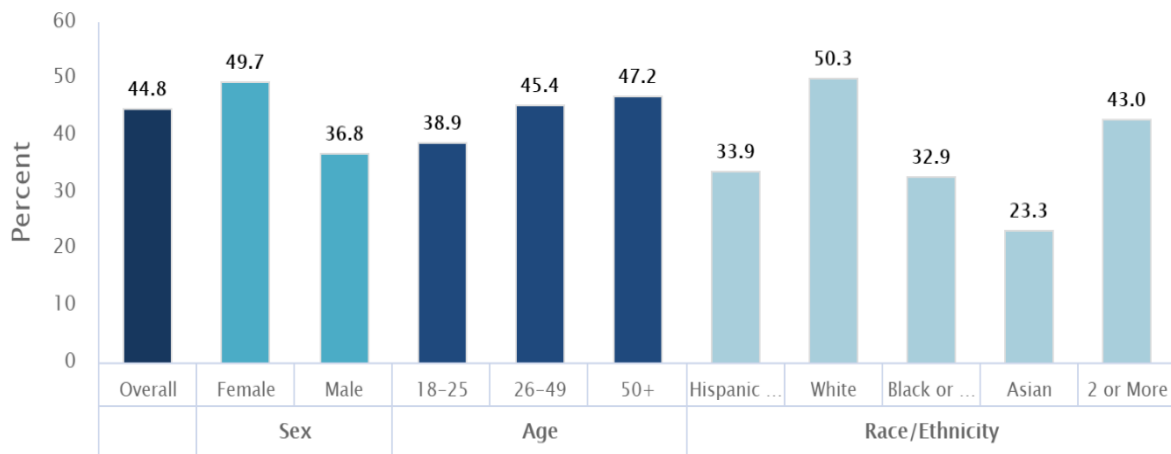
Image Courtesy: National Institute of Mental Health and SAMHSA

SUGGESTIONS:
Things we should practice

1. Eat Clean – We should have a clean and healthy diet, to support our wellbeing, and it would also help us with our physical wellbeing. Most of us fail to understand that our diet is been closely associated with the type of lifestyle we choose to live and adapt, drinking too much of tea and coffee, or having too much of fried foods, or rather consuming too much of alcoholic beverages or tobacco infused products have shown to directly impact one's mental wellbeing. One should always have a diet rich in nutrients by creating a fulling diet rich in vitamins, minerals, proteins, carbohydrates, fats, fiber and water. A well-balanced diet helps you with robust energy levels and keeps you going by adequately fueling your body and mind.
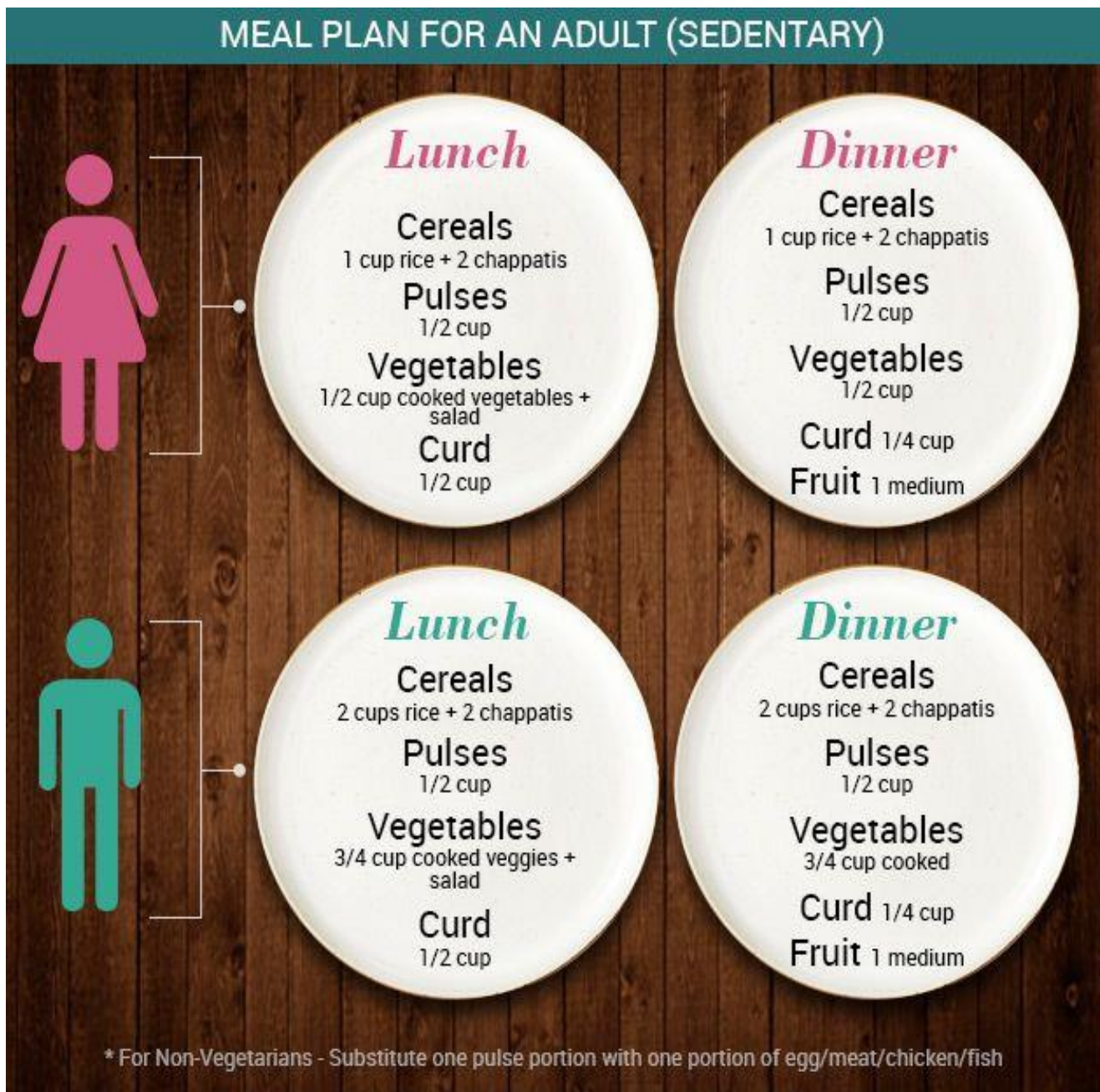
Image Courtesy: NDTV Food

2. Reset your Bio Clock – Our body is such a magnificent piece of creation that it has its functioning structures with properties of self-healing which anyone can follow just by making simple approach towards it. Based on Circadian Rhythms, biological clocks are the 24 hours schedule which our body follows to function in sync with the rhythms of all creatures around us. In these tough times individuals are facing circumstances of high stress levels by over exhausting themselves either by excessive working or being in front of their televisions, mobiles or computer screens, it is very difficult to turn towards having a pleasant night sleep or manage their biological clock with such practices. In order to reset your biological clock, the best practice would be to completely avoid interactions with digital devices which emit Blue Lights like mobile screens, television screens, computer screens, these devices emit Blue Lights which are very harmful for us as they disturb the functions of Melatonin – The hormone which helps us to sleep resulting in further sleep deprivation or sleep disorders. One should always try to have a sound sleep for 8 hours at a stretch, out of which 2 – 3 hours should be a Deep Sleep Phase. One more practice is there which is positively practiced that helps to reset the biological clock very fast and it is practiced by having a close interaction with the nature, going for treks, hiking's, camping in the laps of mountains drastically reduces your stress levels, increases focus, and helps you to reset your biological clock in just 3 – 5 days.
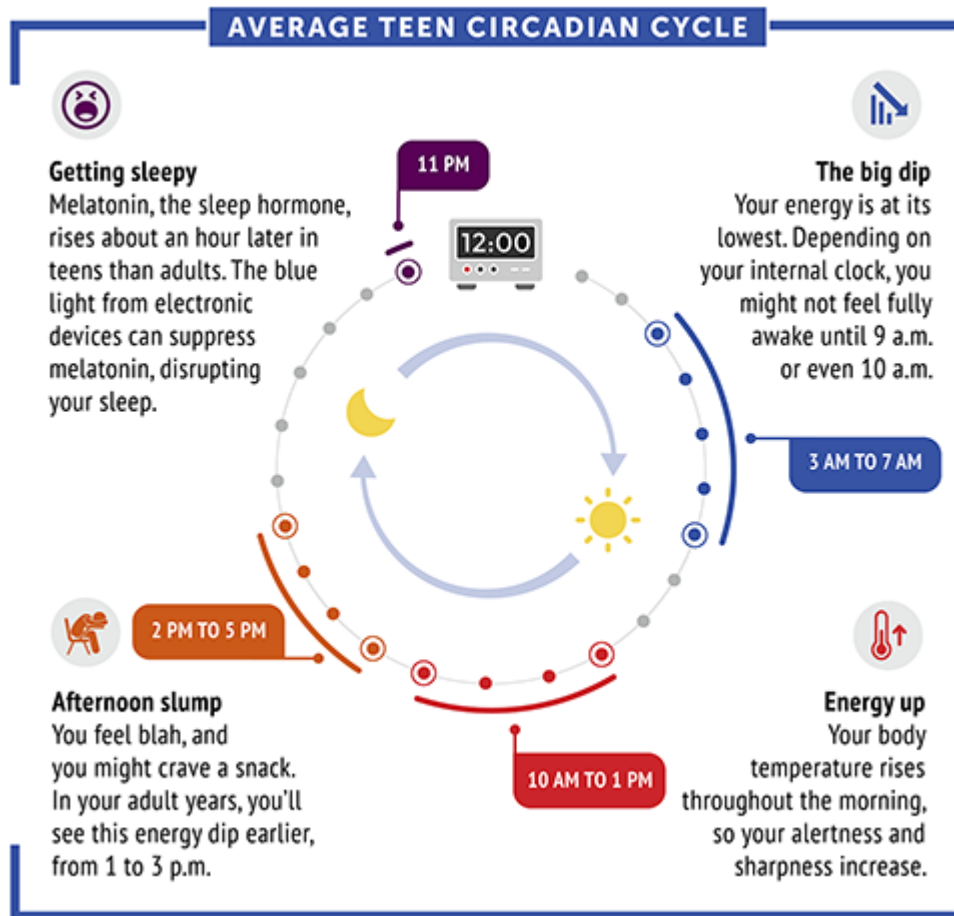
Image Courtesy: National Institute of General Medical Sciences

3. Meditate and Exercise Regularly – Meditation is always misjudged as it has something to do with religious beliefs, but in fact it is a way of living, basically to say it acts as a power tool to practice and help reset your mind and body functions. Meditation is not as complex as it sounds, it is very simple to be done almost anywhere, anytime and with very less or no resources. Meditation helps you to keep your mind calm, stress-free, focused and improves brain functions, thus replenishing it for mental and physical fitness. A very simple and effective practice of meditation can be done daily by sitting in a comfortable posture with leg folded, palms facing upward to be rested on your legs and spine supported with face facing a little upward and try putting a little pressure in between your eyebrows, maintain the pressure, breathe slowly and keep your mind free from any thoughts and just keep it blank for 10 minutes, at the end slowly open your eyes. This simple method of meditation will work miracles on your mental health once practiced every day. Exercise on the other hand helps you to manage your physical health by making your body robust and tough, one can choose any form of exercise which they are comfortable with, and could also indulge in playing sports or training for any particular sports and should be followed and practiced at least 3 – 4 times a week.

4. Emotional Venting – This is one factor that is the majorly ignored by everyone, as it is been engulfed by the presence of individuals posting themselves as strong subjects of the society and somehow corelate emotional venting with an act of being weak and one which seeks empathy. Emotional venting is the most important element for anyone to have mental peace, it is proven that just by venting one's thoughts and pains helps them to avoid serious mental trauma and helps them to regain control over their mental and physical wellbeing. Not always a professional help is required for venting out your feelings, one can always socialize with friends, families and occasionally or regularly start discussion normal things which affect them physically and mentally. Just the act of sharing itself helps them to draw comfort and develop strength to their emotional quotient. If one cannot find a trusted or comfortable company, then one can always route towards expressing themselves with the help of writing by developing diary habits.

Things we should not practice

1. Never think you are by your own – No matter whatever happens, never indulge yourselves into thoughts that you are by your own in your life, this feeling itself gives you a traumatic flashback for many individuals who had experienced staying away from their loved ones and family confined to your rooms during worldwide lockdowns one similar to what prisoners feel in solitary confinements, other then the purpose that it was imposed for the greater good. Always remember you are tougher than what you anticipate or feel about yourself, reach out to others who are in similar situations or ones who are there to support you, always be receptive to others and accept help which comes your way in any kind. Accepting help does not make you weak or degrades your position in the society.

2. Avoid negativity – You should try to keep yourself away from all the negativity going around, a classic example which one has come across was during the pandemics all the news channels were constantly sharing news of increasing corona cases, death tolls, alarming scenarios, distress, unemployment, etc, which eventually started to affect the mental health by bringing a sense of fear and agony. Sooner it alarmed that it was affecting that person's wellbeing, he took a simple step of just keeping himself from just checking such news and information's, it took some days but he could actually feel that he had successfully controlled his wellbeing from being disrupt. Another thing one should do is by focusing how to improve positive thinking, which could be done by meditating, reading, or simply by following your hobbies, and occupy and busy mind with activities which helps one to feel happy, this will always help to garner positivity.

3. Never prioritize work over your life – We fail to understand the very essence of work and its implications on our lives, we work to support our living and we are not living to work. If we actually spend working for additional hours and do not create a work-life balance then we are on the very path of inviting mental and physical problems. We should always try an achieve a work-life balance by planning our actions in such a way that we optimize our time to incorporate our basic cycle of eating, resting, replenishing, and evolving.

4. Never lie to yourself – Your sub-conscious mind is the one who is always there acting as your sole mentor and guiding you with the most prominent and exact analysis of any situation by also giving you the most alarming and specific insights over doing something or dropping it. We always fail to understand it because we are somewhere lying to ourselves as we do not want to accept the bitterness of the outcome. Accepting the analysis and believing in your sub-conscious and conscious mind will always help you to make rational and positive decisions.

CONCLUSION:

If we try to understand the very basic need to act about our mental fitness, one will get end number of reasons like having a busy lifestyle which is been glamorized by all the activities which we should not follow which includes, sleeping disorders, unhealthy eating habits, lack of physical activities. As shown in above statistics, its not just that only developing nations can be affected with such a condition, in-fact developed nations like USA is also been alarming such signs towards their citizens. It is believed that if you make these practices a ritual and practice them regularly, then you can definitely benefit from it and seek improvement in your emotional and physical wellbeing…

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ORGANIZATIONAL ADAPTATION OF WORK LIFE IN THE FACE OF NEW NORMAL

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ABSTRACT:

The COVID-19 Pandemic have major implications for work nature and role of Technology in workspace.

Organizations forced fast introduction of technology in time manner. We can state that Need of Reflective Normalization of Work Practices and Normalization Process Theory (NPT) and components of Cohesion, Cognitive Participation, Collective action and Reflexive monitoring.

RESEARCH METHODOLOGY:

For Primitive Data, we have collected 50 samples from the people who are currently doing Work from Home and for Secondary data we have referred an Article on Organizational Adaptation in the face of New Normal.

OBJECTIVE:

- *To Study the Organization Adaptation of new Work Life*

- *To Study the Resilience*

- *To Study the Challenges faced by Employees in new Work Life*

INTRODUCTION:

Adaptation represents capacity to overcome the changes in working environment. The unprecedented nature of such changes makes it necessary for organizations and their participants to pursue choices that are different from those they have made in the past. Organizational Adaptation theories dominated by Economic and

Technological Threat concern but that concerns fail to consider the increase Frequency of Life threatening events such as Natural disasters, Terrorist attacks and Pandemic diseases. Economic and Technological adaptation is limited to alleviation of Economic implications in the face of life-threatening events as second priority and first priority is physical and emotional well-being of Organizations. Resilience catches the responses of Traumatic event in the face of long term physical and psychological implications.

ORGANIZATIONAL ADAPTATION:

Main point in the discussion about the Organizational Adaptation is Environmental Uncertainty. Environmental Uncertainty arises from changes in economic processes such as technology, or from changes in economic contexts such as social taste, regulatory policies, or local movements.

Implications of life threatening events are inconsistent with those of the traditional threats for two reasons:

1) Unlike Economic and Technological threats that undermine livelihood, life-threatening events affect existence. Traditional threats can also affect organizational participant's physical and emotional well-being but by their very nature, life-threatening events have a first- order effect on individual's physical and emotional health both directly and through their loved ones.

2) Studies on Technological and Economic threats have tied organizational vulnerability to the obsolescence of participant's skills, competencies, and perceptions. In Conjunction, to turn the frequency of Life threatening events into Emotional and Physical trauma course, Global Repercussions needed. Due to this, Managers and Organizations easily respond to their organizations. The visible link between the Changing Environment and Organizational Vulnerability suggests a need to go in the discussion of Economic Constraints discrepancy recognition between the challenges and organization can easily catch them.

RESILIENCE:

Resilience represents the ways Humans, Organizations and other Systems respond to establishing to adopt the challenges imposed by the environments. The identification of Resilience helps an object withstand forces that otherwise would lead to the deformation.

The utility of Resilience in describing survival and continuity confronted by significant threats made it useful for areas outside Material Science, Engineering and Economical and Organizational Studies.

The Various Modes of Resilience

Characteristics	Avoidance	Absorption	Elasticity	Learning	Rejuvenation
Threat Response	Circumvent	Resist	Bounce Back	Modify	Rebuild
Response Type	Proactive	Proactive	Proactive – Reactive	Reactive	Reactive
Source	Designed	Designed	Designed	Designed – Developed	Developed
Rate of Recovery	Not Applicable	Not applicable	Fast	Medium	Slow
Resource demands	None	None	Few	Moderate	High
Problem of Recurrence	High	Moderate	Low – Moderate	Low – Moderate	Low

Table 1 – Modes of Resilience

☐☐**Resilience: Static or Dynamic?** When Resilience is associated with change and learning and with return to a prior equilibrium, a contradiction may be appears. Learning of new routines and new mental models development makes status value implementation difficult. Recent research suggests two alternative approaches for the organization of resilience. The first and foremost approach gives rise to static resilience. This concept is known as "Return to previous Equilibrium". The second approach is more dynamic. It states that going back to a previous equilibrium may be impossible in complex ecosystems because they can shift between multiple stable states.

Level	Avoidance	Absorption	Elasticity	Learning	Rejuvenation
Individual	Sense of Humour	Physical Fitness; Professional Mentors	Creativity; Optimism; Humility;	Trust	Emotional Ambivalence
Organization	Agility; Communication;	Confident Leaders; Financial Strength	Coordination; Internal Cohesion;	Ability to improvise; Creativity; Collaboration;	Active Reinterpretation

Table 2 – Static Resilience Mechanisms

Level	Avoidance	Absorption	Elasticity	Learning	Rejuvenation
Individual	Role Models	Acceptance of Reality	Confrontation of Fears	Intellectual Stimulation	Mindful Cognition;
Organization	Contingent Reward Systems	Information Assimilation	Flexibility; Relationship Network	Innovativeness; Leadership; Loose Coupling;	Complexity Renewal

Table 3 – Dynamic Resilience Mechanisms

DATA ANALYSIS:

We asked people about their experiences of new Work Life, what challenges they faced during this Work Life and what needs of Employees in new Work Life.

As you can see in the below figure, **64.6%** Employees are Male and only **35.4%** are Female.
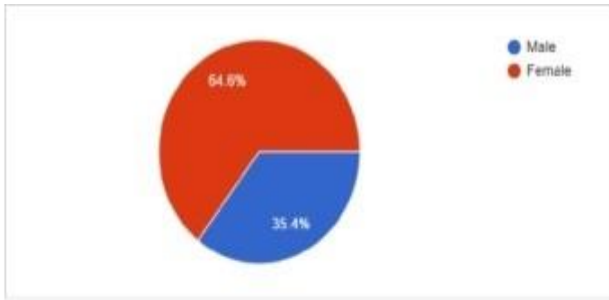
Figure 1 – Employee Data Analysis (Gender)

As this pandemic is not limited to people with some specific age, it can detect to a person with any Age i.e., from Child to an Old Man.

Age Range	No. of People
18 – 30	34
30 – 42	10
42 – 54	3
54 & above	1

Table 4 – Employee Age Data

As **77.1%** people are working in Private

Work from Home:
Organization so they will have more Work Stress than people who are working in Public Organization (**22.9%**).

Figure 3 – Employee Data Analysis (WFH Experience)

If we talk about Healthy work-life balance then **37.5%** people said that they do not have that Healthy Work Life Balance in their daily life routine while **62.5%** agree that they have Healthy Work Life Balance.

Figure 4 – Employee Data Analysis (Work Life Balance)

Common Challenges people have faced during

1) No Time limit for Work

Figure 2 – Employee Data Analysis (Organization)

If we talk about the experience of Work from Home, then both Satisfactory and Good level **39.6%** votes each. **14.6%** people said that they have Excellent experience in WFH and remaining are voted for Poor level.
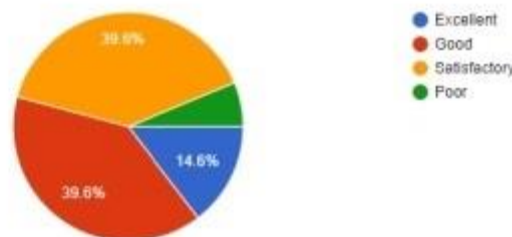
2) Lots of Internet Connectivity Issue

3) Balance between Work Life responsibilities and Family / Personal Life responsibilities

4) Lack of focus on work due to disturbances at Home

5) No Appliances provided

Suggestions from people for Work from Home:

1) Set the Time Limit for the Work (Work allotment and Priotization of Work)

2) Provide this WFH Methodology to everyone

3) Improve Team Co-ordination

4) Reduction in Daily Targets

5) Stable Work Life Balance

6) Provide Good Communication Resources to Employees

7) Take Work Life Feedback

8) Arrange duties as per Employee

Availability

There are some Resources or Appliances stated by the people which would be provided by the Organization to Employee for good work at their Home:

1) Computer System or Laptop

2) Internet Connection i.e., LAN or WiFi

CONCLUSION:

• Changing nature of external environment have given rise to idea or concept of new normal.

• One of the most important characterization of Resilience is potential of minimal disruption and recovery of prompt through non-specialized resources which do not rely on external intervention.

• The Confidence needs to prioritize internal capabilities over external interventions in Resilience comes from consistent assessments and improvements.

• When Adoption is seen from Resilience point of view then it raises critical challenges for Mangers and Policy makers.

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OVERCOMING THE DIGITAL DIVIDE: REFERENCE TO ONLINE EDUCATION IN INDIA

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ABSTRACT:
The Covid-19 Endemic was an eye opener to the extremes of the Digital divide. As remote working increased and more services were needed to be delivered on line, the corona virus pandemic demonstrated the very real dangers that can arise when many citizens lack basic access to internet connectivity. On the other hand issues of infrastructure inadequacy in technology, the exclusiveness of pedagogy and the inability of the marginalized sections in accessing the fundamental Right to Education got highlighted. Though the concept of a 'Global village' was first visualized in the 1960's and with the advent of the Internet technology, the realization of the concept was not a farfetched dream. Unfortunately in the wake of the pandemic, the problem of the digital divide widened pointing at the requirement of immediate corrective measures. The aim of the paper is to find out strategies that can be adopted to overcome the obstacles of the Digital divide in reference to education in India.

This study is based on secondary sources that is the articles from the Internet and Newspapers, Books and Journals.

(Keywords: Digital divide, Marginalized, Technology, Strategy, Infrastructure, Pedagogy)

Overcoming the Digital Divide:

Reference to Online Education in India

INTRODUCTION:

The advent of information and communication technology (ICT) has inspired us to think beyond national borders. The rapid development of the Internet has enabled us to collaborate, communicate and conduct our business online and converted us into **Netigens**. Internet has changed the way of business transactions, the approach to education, our work manner, and the mode of socializing, communicating and the style of governing ourselves, thus revolutionizing all aspects of our lives. It has fundamentally changed the term 'Economic divide' which is synonymous with those who have material wealth and the 'have nots'. While the term '**Digital divide** indicates the disparities between and within societies in the use of digital technology. **This problem exists everywhere in the world.** But no other country has such a huge population below the poverty line and as migrant workers.

The objective of this study is to find out probable illuminations to the 'Digital divide' impacting the education sector of India.

It is known that **Digital divide** is widening the gap between demographics and regions that have restricted access to modern electronic and electrical technology. Its stirring on every possible strata: locally, nationally, and globally, between communities of urban areas and rural settlements; socio-economic groups; ethnic groups; between less economically developed countries and more developed countries; between the literates and uneducated population. (1)

Hence, the world is now debating on benefits and future consequences of communication technology, as IT unfairly equips wealthy citizens with more information and opportunities than those with marginal existence.

The Covid-19 pandemic has aggravated the state of affairs. The over whelming shift driven by necessity from physical to electronic mode has highlighted the digital divide in the country. Despite having the second-largest internet user base with over 630 million subscribers and the cheapest mobile data prices, the pandemic has exposed the digital divide between private and government educational institutions in India. The private institutions have made a smooth transition towards 'Online' mode of teaching and learning whereas the Government educational Institutions are still bearing the brunt of having less access to E- Learning. There is a need to invest in digital capability–hard ware, software, and spectrum–to ensure that fight against Covid -19 does not exacerbate another form of unfairness. The authorities are trying their best through different innovative ideas to leverage the issues.

Effects of Digital disparity on various segments:

Telecommunication:

According to the monthly report released by TRAI, India had over 1,160 million wireless subscribers in February 2020, up from 1,010 million in February 2016. This rise is mainly seen in the urban areas.

Urban-rural distinction:

The urban-rural distinction is quite stark: Services such as online classrooms, financial transactions, e-business and e-governance require access to the internet as well as internetenabled devices like phones, tablets and computers.

A survey by NSO showed, 4% rural households have a computer against 23% in urban areas while internet usage has increased to 24% from 15%. The situation is as it is as shown by the survey conducted between July 2017 and June 2018.

Gender Divide – the internet gender gap is prominent especially in developing countries. Mobile connectivity has spread drastically, but unequally. More men own mobile phones (90%) than women, who even have less access to internet connectivity.

Social Divide – Internet usage has created social stratification. Social media platforms provide a meeting ground for diverse backgrounds. People with shared interests create social circles but the economically backward and non-connected groups are sidelined since they don't share interests and benefits of these socially active groups.

Infrastructure –Lack of telecommunication infrastructure with sufficient reliable bandwidth for Internet connections and high cost are affecting purchasing power or renting the necessary equipment without financial hardship.

Other issues – Awkwardness felt due to lack of ICTs skill, usability or support, physical disability, cultural and behavioral attitudes towards technology. (2)

Marginalized communities of ethnic groups, low-income individuals, Englishlanguage learners, people with disabilities, and populace experiencing homelessness are among those most hit by digital divide. The wealth of the nation is to be shared equally amongst all races, classes and ethnic groups. **In a multiracial country like India wealth cannot be concentrated in the hands of few.** Economically superiors always have an edge over the under-privileged, creating dissatisfaction which is bound to ensue fire to racial tensions. According to a survey, 1.3 Billion people are supposed to be under 25 years and employment opportunities have closed down owing to the Covid-19 pandemic!

Effects of Digital Divide in Education in India

The students from marginal communities have been the most affected due to transition to online learning during the pandemic. A study observed that as teachers use more technology in their courses, this divide increases and continues to perpetuate socio economic disparities for under-served population. (Center for Equity in Learning, USA)

In India, 40 percent of the population have barely hand-to-mouth existence. Lack of e-learning resources, inconsistent electricity, inhospitable living conditions and gender disparity have put the future of more than 30 crore Indian students in uncertainty.(3) The digital divide has not only affected individual students in the same school as well as students across districts, lowering the academic outcomes of low-income, under-served students of districts and other rural areas. The closure of the government schools has increased their perils as their mid –day meals were stopped.

Most of the institutions have implemented technology but students either lacked the knowledge and skill to use it, or didn't have access to a device or high-speed internet, as a result their academic results faltered. With teachers being under constant pressure to perform and excel, have not only increased workloads for themselves but for the students too, which in turn expanded the divide in spectrum. The disparities between districts and urban areas are also seen in Institutions. Rural schools at district level are more likely to have no or only dial-up internet, and their students are less likely to have more than one device at home.

Another statistic showed that, in low-income families only 20-25 percent of electronic goods purchased are by first-time buyers. This means only privileged people are replacing their old electronic goods or adding new.

We should also be sensitive to cultural and linguistic groundings of these racial and ethnic disparities. The dominance of English in computer-based communication is currently at a high of 80 percent (Worldwide), also

tended to restricted usage by majority population who use vernacular languages. (Warschauer) (4) Fortunately the number of non-English web sites and software, such as web browsers have come up and are adapted for different languages and character sets.(5)

We also need to understand that the significance of the unequal access to technology by poor, minority and migrant students is co-related to Computer Literacy development and the ability to read and write. Children who have technology-savvy parents and siblings have role models to teach computer skills, so they can benefit and enjoy technology for a variety of purposes. Hence, new syllabi must be framed with correct pedagogy which is inclusive of all factors.

There are other inter-related issues, some of them are mentioned here:

1. The digital divide has affected the capacity of children to learn and develop, students cannot build the required technology-related skills.

2. Due to lack of information rural population is suffering from the vicious cycle of poverty, deprivation, and backwardness hindering the Social progress of a country

3. Political, Economic empowerment and mobilization are difficult without digital connectivity.

4. E-governance initiatives are affected as transparency and accountability are dependent on digital connectivity. (6)

To evade more harmful effects, the following benefits must be provided to marginally surviving and minority children.

- Students and parents should be provided with take-home technologies.

- Students' and parents' access to internet should be facilitated through community centers.

- Students' access to quality technology, in their classrooms ,schools and houses should be improved.

- Teachers should be empowered with digital technology.

- Sustainability of life and livelihood of the rural students should be the main focus.

To cope with India's Digital Divide, the Government of India has already taken significant steps:

1. **Digital India Initiatives** by the Government:.

- In 2011, the BharatNet project was launched to connect 0.25 million panchayats through an optical fibre (100 MBPS) to connect India's villages.

- In 2014, the government launched the National Digital Literacy Mission and the Digital Saksharta Abhiyan.

- In 2015, schemes under its Digital India campaign was launched.

- PM Gramin Digital Saksharta Abhiyan, launched in 2017, to spread digital literacy to 60 million rural households.

2. The Supreme Court of India has declared the **Right to access the Internet** as a fundamental right and part of Right to Education act, under Article 21 of the Constitution. .

3. **National Education Policy, 2020** focuses to make "India a global knowledge superpower" with special emphasis on digital education.

4. **Some other programs are: Internet Saathi Program, Unnati Project, Optical Fibre Network (NOF-N), DIKSHA (Digital Infrastructure for Knowledge Sharing) platform,**

Gyandoot, Digital Mobile Library, **Online Massive Open Online Course MOOC**, **On Air Shiksha Vani**, DAISY so on and so forth. (7)

We may learn from various other projects and initiatives followed by other countries like Canada, USA, and Malaysia.

USA and Canada are providing students with Graphing calculators, Laptop, computers, and e-mail accounts. Equipment are being loaned to the students just as issuing textbooks. Basic trainings on usage of computers are being given to parents and students on hardware and software. Several NGOs are collaborating to give the equipment to the students permanently. Community access centers and the federal E-Rate program are providing telecommunications discounts to schools, libraries and hospitals that serve low-income communities (Montes, 1998). (8)

Likewise Malaysia roped in Hewlett-Packard and Microsoft Corporation to help bridge the digital divide in 2003-4 by asking them to provide training and cheaper units. They utilized cybercafés as training centers, started e-Bario that utilized computers, telephones and VSATs to connect the rural to the internet. They also engaged Mobile Internet units with computers to train students and teachers. (9)

CONCLUSION:

E- learning is here to stay, so along with Government initiatives, Industry, Community hubs and Institutes of Higher learnings must also cooperate to stabilize the digital divide. We have 51 Central Universities and almost 1000 Universities. Students must be involved to participate in IT Literacy mission as curriculum practical. Industries as part of CSR projects should contribute in real time to help save the millions of underprivileged, and also build infrastructure. Community hubs may contribute in information dissemination, in dispelling rumors and eradicating illiteracy. They may be utilized as training centers for digital literacy. Government e-Kiosks can turn out to be training and teaching centers for both students and teachers as they already function as medical centers. Factories can be started for local owned mobile and computer for inside and overseas markets. Bharat Net project should provide Wi-Fi hubs for students through electronic platform, strengthening the digital infrastructure in small towns and villages. (10) Last but not the least, Articles 28 and 29 of UNCRC emphasizes on Right to education through equal opportunity. The denial of access to internet hampers the dignity and educational quality and affects the freedom of children to study.

It is clear that the problem of resolving the digital divide lies in the challenges coming from both the technical and social fronts.

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TO STUDY THE IMPACT OF JOB INCENTIVES ON MOTIVATION LEVEL OF HOUSING COMPLEX SECURITY GUARDS IN DOMBIVLI –KALYAN CITY.

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ABSTRACT:
Motivation is the extent to which an employee feels committed, energised and satisfied with their jobs and incentives are tools employers use to reward satisfactory work and encourage employee commitment and long stay in the workplace and ensure high level of motivation. Convenience sampling data collection method was used on sample size of 180 employees from security guard profession. This study has found that security guards are satisfied with their pay and resources given to them by their employers. However, job insecurity threatens them and thus lack longevity and commitment. But when bonus received occasionally as an incentive besides pay motivates them since they have dependents to be served on sole meagre salary. Employer must offer generous incentive system to ensure security guards feel committed, energised and satisfied with their jobs.

Keywords: Security guards, motivation, incentives and rewards, satisfaction

1. INTRODUCTION

Safety and security needs have always been primary for the human race.

The evolution and growth of planned societies have brought few complexities and threat to human life and mostly in urban areas. Like several other occupations and its relevance in the society the role of security guards too have severe implication on the demand for the safety and security of life and assets. They are the first respondent who are succumbed to risks and threats in the act of safeguarding the assets or people they are held responsible for several studies have explored the nature of employee job satisfaction. However, limited studies have been conducted on job satisfaction of those employed in the security guard occupation several studies have explored the nature of employee job satisfaction. However, limited studies have been conducted on job satisfaction of those employed in the security guard occupation. Several studies have explored the nature of employee motivation and job satisfaction, however limited studies have been conducted on motivational level of those employed in the security guard occupation.

2. OVERVIEW OF CONCEPTS:

2.1 Employee incentives are tools employers use to reward satisfactory work and encourage employee commitment and long stay in the workplace. When an employer wants to improve productivity among its employees' incentives are the only option to keep them engaged in their work which in turn results in high employee retention and productivity.

Incentives at work can be offered in the form of-

- **Compensation incentives-** It may include items such as raises, bonuses, profit sharing, signing bonus, and stock options.

- **Recognition incentives** – It includes generous actions such as thanking, praising and recognising employees.

- **Reward incentives**- It includes offering gifts, monetary rewards, service awards. Such incentives when offered to employees they feel valued, they tend to stay with the organisation longer, work harder, and perform faultless work. This reflects their motivation level at work.

2.2 Employee motivation is the extent to which an employee feels committed, energised and satisfied with their jobs. Such high level of perseverance and loyalty can lead to higher productivity also allow any organisation to achieve its goals.

2.3 Security Guards are people who are appointed on job by buildings, institutions, offices and individuals to ensure that no harm or damage is made by any illegal and inappropriate actions. They can be formally or informally appointed personnel to diligently guard any premises or a person with high degree alertness and observation for signs of destructive or harmful actions and taking appropriate measures by timely reporting to the employer.

3. OBJECTIVES OF THE RESEARCH:

- To determine the impact of incentives on employee loyalty and commitment

- To suggest solutions how to get desired behaviour from security guards at work.

- To analyse the relationship between job incentive and motivation level of housing complex security guards.

4. HYPOTHESIS:

H01 – There is no link between job incentives and motivation level of security guards working in housing complexes.

Ha1- There is a link between job incentives and motivation level of security guards working in housing complexes.

H02- The incentives offered does not impact the commitment and loyalty of security guards towards their workplace.

Ha2- The incentives offered does impact the commitment and loyalty of security guards towards their workplace.

5. RESEARCH METHODOLOGY:

5.1 Population, Sample Size, and Sampling Technique

Collected convenience sampling data for the study through an online survey using Google forms. The survey questionnaire consisted of different dimensions such as demographic information, job satisfaction and motivation related variables. The study was conducted for a period of two weeks in March, 2021. The target respondents of the survey were the existing security guards working at different housing complexes across Dombivli and Kalyan City.as an outcome the survey got 180 responses that was used for further analysis.

5.2 Research design:

Both, primary and secondary data was used to complete this paper. Secondary data consisted of journal articles, whereas primary consisted of a questionnaire. The sample size for the questionnaire consists of 180 employees from security guard profession.

5.3 Limitation of the study and scope for further research:

Research on role of job incentives in motivating security guards working at housing complexes is not much.

Therefore, sparse literature was available in context to my topic.

Although the sample size is relatively large the study could not take into consideration the differences in responses from rural, semi urban and urban areas. This study has adopted convenience sample method in collecting the responses. Further studies could be extended by focusing on understanding the attitude of security guards towards their job role and also determine its implications on their turnover rate. Diversifying the study further to study their work life balance would be a great contribution towards research.

6. LITERATURE REVIEW:

1) R. Rina Novianty, University of Padjajaran Bandung, Siti Noni Evita, University of Padjajaran Bandung in their "**study entitled financial incentives: the impact on employee motivation**" concluded that giving financial incentive is as a basis to ensure that employees can improve work performance, increase employee motivation in achieving goals elevate the level of welfare and build optimum work motivation.

2) Dr. Cross Ogohi Daniel Departments of Public Administration/ Banking and Finance, Nile University of Nigeria, Abuja, Nigeria) the results of their "**study on effects of incentives on employee's productivity**" reveal that organizations that practices offering substantial reward and compensation to workers for their contributions further enhances their work productivity and also increases their motivation levels to perform better and be of more use to the organization.

3) Edmund kyaruzi Barongo in his research "**study of the role financial incentives on employee's motivation in financial institutions in Tanzania" (2013)** recommended financial security is an important type of safety need thus, organisations in order to motivate their personnel need to suffice their financial requirements.

4) Rashid Ahmed Khamis Al Naqbi PROF. Dr. Rosman Bin Md Yusoff Dr. Fadillah Binti Ismail revealed in their study **"The Effect of Incentive System on Job Performance Motivation as Mediator for Public**

Sector Organization in UAE" portrayed that the organization must give fair bonuses to employees also the organization needs to practice a better system for incentives- moral and financial both for the employees to show productive performance.

7. ANALYSIS AND INTERPRETATION:

On the basis of the data collected it can be analysed and interpreted that mostly security guards are in the age group between 18 years to 47 years who are working as security guards. Majority of the guards are working since a short span of 1 year to 4 years due to low pay scale security guards have a tendency to frequently switch from one employer to the other. Majorly employees are satisfied with their salary which is for most of them in the cap of Rs. 5000 -20,000 who are source of livelihood for minimum 2 and upto 6 dependents. Guards who are employed at the housing complex for more than two years are recognised are also offered some minor incentives by individual families when guards work as helpers in their domestic work occasionally. Job security has no role to play to keep the security guards motivated and committed because their job depends on the review of every family residing in the housing complex which may go bad even when they do not get help for doing minor work like getting grocery or calling a transport at the doorstep and many such out of the job role tasks. Therefore, the security guards have to listen to every command or at times even tolerate mistreatment to keep their job safe. The incentive structure lacks regular raise in their basic pay scale ignoring the degree of inflation and their financial needs, yet security guards show their willingness to stay with the current employer because they are unveiled to the fact that the situation is not going to be different for them no matter where they seek a new job. What makes them to see themselves serving the employer in the long run is the necessary resources provided to do their duty efficiently also bonus as an annual incentive on every Diwali (an Indian festival of lights, crackers and joy) makes them feel happy because it helps them manage some extra expenses like new clothes, essentials, sweets, etc on the festive occasion.

8. SUGGESTIONS AND RECOMMENDATIONS:

Housing complexes must have sufficient funds to provide adequate incentives and use these funds effectively to satisfy the needs of security guards which will in turn ensure high motivational attitude and optimistic approach towards their job role. Get them the best equipment the society can afford so their job is easier and more comfortable to do. A gesture of honour by simply telling them "thank you" for every small additional task they are asked to do by the residents of the complex would make a big difference. Allowing sick and leave which can be paid to an extent to ensure their good health without loss of pay. Incentives such as raises, bonuses must be given on regular and timely basis to avoid the risk of financial crunch on the lives of security guards who may be the only breadwinner in his family.

Security guards play an important role full of challenges and risk to ensure that residents in their respective homes feel safe and secure throughout day and night. The negligence of generous structure in paying salary, bonus and other benefits has led to intense inequitable justice on the security guards. Employers should consider the security guards as human beings not as slaves of them and should respect their values.

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ANNEXURE:
Questionnaire and Pie Charts: Primary Source

Q.1) Full Name

Q. 2) Income

Q.3) Age (in years)

Q.4)   Number of years working at the current housing complex

Q.5)   Number of dependents in the family

Q.6) Do you feel your job is secure?
180 responses

- ● Yes
- ● No
- ● May be

23.9% 25.6% 50.6%
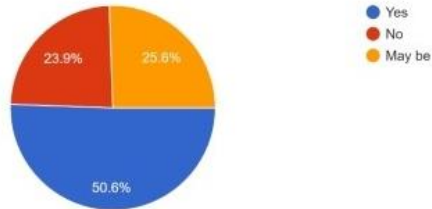
Q.7) Do you get necessary resources to do your job well?
180 responses

- ● Yes
- ● No
- ● Maybe

21.7% 26.7% 51.7%
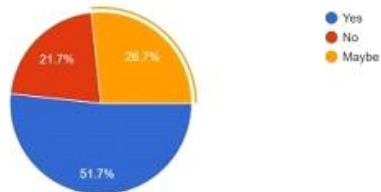
Q.8) How often are you recognized by your ability to deliver quality services?
180 responses

- ● Never
- ● Rarely
- ● Often
- ● Everytime

27.8% 7.8% 35.6% 28.9%
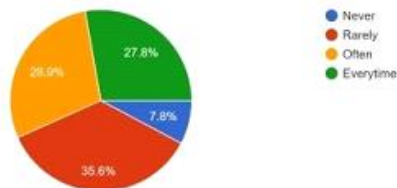
Q.9) Do you get regular raise in pay ?
180 responses

- ● Yes
- ● No

49.4% 50.6%
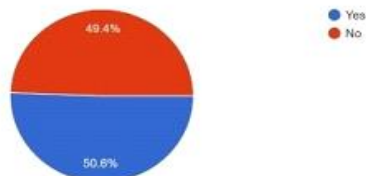
Q.10) How satisfied are you with the pay and facilities?
180 responses

- ● Very satisfied
- ● Satisfied
- ● Very dissatisfied
- ● Dissatisfied

21.1% 13.3% 60.6%
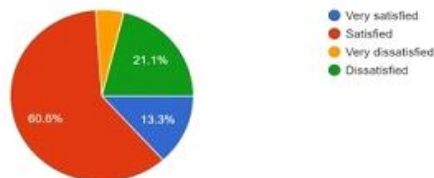
Q.11) Do you plan to be working at the present workplace a year from now?
180 responses

- ● Yes
- ● No
- ● Maybe

31.1% 21.7% 47.2%
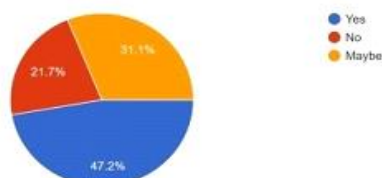
Q. 12 Bonus pay motivates positive attitude at work

180 responses

Legend:
- Strongly disagree
- Strongly Agree
- Agree
- Neutral
- Strongly Agrer

Q. 12 Bonus pay motivates positive attitude at work
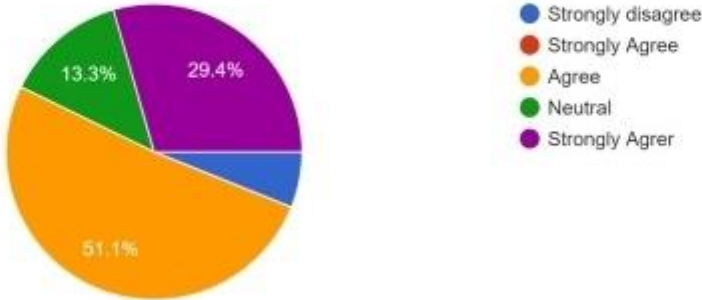
YOUNG INVESTORS' PERCEPTION TOWARDS INVESTMENT IN IPOs W.R.T. JANUARY – MARCH 2021 IN MUMBAI

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ABSTRACT

The history will perceive a Covid 2019 as an era of transformation. Apart from many social, medical and Govt. Policy changes, one of the prominent changed witnesses by us is young investors' interest and willingness to invest money in capital market. Another very notable change is their perception about investment in IPO market. The question arises that when during and after lockdown period when the economy was not faring well, GDP was declining, Unemployment rate was rising, Initial Public Offering –Going Public for raising funds Market was persistently booming. There were 16 IPOs (along with Offer for Sale)launched and all were oversubscribed without an exception. The phenomenal success is also attributed to the liking of Young Investors though many factors played their roles. The sample size is taken as 100. For the purpose of Analysis and Interpretation, used the Simple Percentage Analysis is done.

Key words: IPO, Young Investors, Oversubscription

INTRODUCTION

Time and tides wait for no one and so the financial growth of India. India, the Country of Milk and Honey and is the land of visionaries. As famously quoted by Shakespeare The Show must go on, the success story of Indian Capital Market went on with new records. In spite of Lock down due to pandemic, the Indian corporate continued with their unstoppable growth and went public to for raising funds.

IPO - *Initial Public offering/giving*. It's a tool or way by which a private company becomes a publicly-traded company by giving its shares to the general public for the first time for money and raise the fresh capital

When already listed company raise capital by offering new shares to the investors or the existing shareholders is called as *Follow on Public Offer* (FPO)

An *Offer for Sale*- OFS is where the Promoters sell their shears to transfer the ownership some corporations mix their initial public offering (IPO) with OFS to provide a partial exit to promoters and non-public equity (PE) investors.

Offer for Sale is permitted to only the top 200 companies based on their market capitalization. Non-promoter shareholders with more than 10 percent of the share are also eligible to sell their shares. According to the SEBI's guidelines, 25 % of the shares in OFS should be reserved for the insurance companies and mutual funds, and 10 percent of shares must be reserved for retailers.

IPO is valid for 3-10 days to purchase shares, where 35 %of the shares are reserved for the retail investors, and the maximum amount a retail investor can spend is 2 lakhs rupees. A Follow on Public Offer (FPO) bidding goes for 3 - 5 days for all the listed companies. Investors can place their bids through the ASBA- Applications Supported by Blocked Amounts portal through internet and shares are allotted based on the cut-off the price after the book-building process.

In March 2020 BSE was at around 25000 points and NSE was at. That was the biggest dip Indian Stock market has ever experienced after 1992 scams. After the Lockdown was imposed many working people started working from home, young students especially from the age group of 18 years and above who are permitted to trade developed interest in Trading on Stock Market. The 'Watch time on our videos is up 39% during lockdown' said Subhankar, the marketing head from FinnovationZ in the recent survey by ETMONEY, to understand Indian Capital Market Investors have divided the investors into 2 categories. First is 18 to 35 years, that's mainly the Millennial. And then there is 36 years and above. Over the last 4 years, around 65 to 70% of investors are from the younger age group. Covid -led uncertainties, left many jobless or witnessing salary cuts. Data showed that the number of people dabbling in stocks has increased to a record high so far in financial year (FY) 2021.

According to SEBI's data, new demat account additions rose to an all-time high of 10.7 million between April 2020 and January 2021. This is an increase of more than double the new accounts opened in FY20 at 4.7 million. In January 2021 alone, 1.7 million new demat accounts were added, the highest monthly increase since

September 2019 when 1.9 million accounts were opened. As of January, India's total demat accounts stood at 51.5 million, compared to 40.8 million at the end of FY20 and 35.9 million in FY19

Fall and Rise of BSE SENSEX & NSE NIFTY	Increased No. of Demat A/c

Sr. No	1	2	3	4	5	6	7	8
Name of the Company	**Indian Railway Finance Corporation Ltd**	**Indigo Paints Ltd**	**Home First Finance Company**	**Stove Kraft Ltd**	**Railtel Ltd**	**Brookfield REIT Ltd**	**Nureca Ltd**	**Heranba Industries Ltd**
Issue Dates	18th - 20th January 2021	20th-22nd January 2021	21st 25th January 2021	25th-28th January 2021	16th-18th February 2021	3rd - 5th February 2021	15th - 17th February 2021	23rd - 25th February 2021
Issue Price	Rs. 25 -26	Rs. 1488 – 1490	Rs.517 – 518	Rs.384 – 385	Rs.93 - 94	Rs.274 – 275	Rs.396 – 400	Rs.626 – 627
Minimum Lot	575 Shares	10 shares	28 Shares	38 shares	155 shares	200 Units	35 shares	23 shares
subscription (how many times)	3.49 times	117.02 times	26.66 times	26.04 times	42.39 times	7.94 times.	39.93 times	83.29 times.
price on the day of listing	4 percent discount at Rs 24.90.	75% premium at Rs 2,607.50	19% premium At Rs. 636	29% premium at 467.00	16% premium at Rs 109	2.4% premium at Rs. 281.7	54% premium at Rs 634.95	29% premium at Rs. 900
Minimum Investment	Rs. 14,950	Rs. 14,900	Rs. 14,504	Rs.14,630	Rs.14,570	Rs.55,000	Rs.14,000	24.92%

Sr. No	9	10	11	12	13	14	15	16
Name of the Company	**MTAR Technologies**	**Easy Trip Planners Ltd**	**Anupam Rasayan Ltd**	**Laxmi Organic Industries**	**Craftsman Automation Ltd**	**Kalyan Jewellers**	**Suryoday Small Finance bank Ltd**	**Nazara Technologies Ltd**
Issue Dates	3rd-5th March 2021	8th- 10th March 2021	12th- 16th March 2021	15th - 17th March 2021	15th - 17th March 2021	16th - 18th March 2021	17th -19th March 2021	17th -19th March 2021
Issue Price	Rs.574 – 575	Rs.186 – 187	Rs.553 – 555	Rs.129 – 130	Rs.1488 – 1490	Rs. 86 – 87	Rs.303 – 305	Rs.1100 – 1101
Minimum Lot	26 Shares	80 Shares	27 Shares	115 shares	10 Shares	172 Shares	49 Shares	13 shares
subscription (how many times)	200.79 times	159.33 times	44 times	106.81 times.	3.82 times	2.61 times.	3.09 times	75.29 times

price on the day of listing	88.2 % premium at Rs 1,082.25	13.5% premium - Rs 212.25	6.31 per cent discount- Rs- 555	20 % Premium Rs. 156	9.40% discount- Rs 1,490	15.06 % discount- Rs. 73.90	Rs 292- 4.5 % discount	80.7 percent premium at Rs 1990
Minimum Investment	Rs.14950	Rs.14,960	Rs.14,985	Rs.14950	Rs.14900	Rs.14,964	Rs.14,945	Rs.14,313

From the above table it is clearing evident that all 16 IPOs are oversubscribed and except 3, all the company's shares listed on Share market is handsome premium.

Following are the few reasons why Young Investors are investing more in IPOs

1) More Disposal Income: Youngsters have accept to finance from their parents, savings from their salary. Due to less travel outside, saving of transport and food expenses are now being utilize to make more money by share market investment

2) More Awareness: Today's youth is more aware about finance and investment. YouTube, T.V. other Print Media are targeting more youth with making programs more lucid and easy to understand.

3) Free Time To Trade: Youth, due to work from home gets more free time to watch, read and understand the capital market related information. They have started learning and practicing trading more during lockdown

4) Better Opportunity to Get Shares in IPOs- A very High tech system of online application and allotment of shares, Trust in Indian IPO Market are few more important factors that is giving rise to more investment in IPO market.

5) Discount to Retail Investors.- companies are allowed to issue shares to the retail investor at a discount.. as per rule 35% quota is available for Retail investors who can invest up to Rs. 2 Lakhs

6) Better Guidance to Young Investors: Today's youth are better guided in terms of Investment by their teachers, friends, parents and relatives.

7) Better Performance of IPO after Listing- from January to March 2021 total money raised by way of IPO was more than Rs. 17,330 Crores.

8) Lack of Trust In Other Investment Avenues- Other Investment avenues have started giving less return especially Real Estate, Gold. In such times IPO market gives reassembly high return

LITERATURE REVIEW

Divyanshu kumar, (2020), in his blog clearly defined the terms Initial public offering, offer for sale, its rules and benefits to company

Jagannadham Thunuguntla (2011) in his research ,pointed out that, the age old philosophy of understanding the company and sticking to the basics should be given due respect.

Pradeep Suresh(2021) With the economy making a recovery post-pandemic, new IPOs are becoming more popular for investment

Rahal Bhasin, Founder & Managing Partner, Baring Private Equity Partners. (2021) says that *People look for stuff which are transformational and which are going to change the way markets work, human beings work, businesses work and this gives opportunity to a lot of younger companies.*

Dr. Anil Nagtilak and Nilesh Kulkarni(2013) stated about awareness and confidence of young investors about IPO investment

SEBI Investor survey (2015) While 15 percent of survey participants are investors, just 18 percent of these have invested in IPOs. Thus, a mere 3 percent of all survey participants have invested in IPOs. Over 72 percent of regular IPO investors find the IPO process challenging. Notwithstanding the increasing role of the Internet; newspapers and television remain the top two sources of IPO-related news. Indian investors demonstrate an intuitive wisdom by investing in IPOs for an optimal holding period.

Rahul Oberoi (2018) opined that Young investors on *Dalal Street* have a fancy for the second-rung stocks, as they tend to rise faster than the broader market in good times.

J. K. Jha (2020) in his article reiterated Young investors in India are making it big time in the stock trading recently. Millions of young investors are flocking to new online stock market since the begging of the pandemic.

Sudarshana Saikia, Khilnani, jain, Bhoir, This study examines the savings and investment pattern of select college going students (Age: 17-25 years) in the city of Mumbai who has just begun to earn. The study also looks into the basic financial literacy amongst the youth; how they go about educating themselves, and how do they look at risk, returns and various modes of investments and what determines the same.

OBJECTIVE OF STUDY

1) To understand perception of young investors towards IPO investments

2) To find out factors influencing young investors to invest in IPOs

3) To understand the problems faced by young investors to invest in IPOs

RESEARCH METHODOLOGY OF THE STUDY:

Source of Data: This report is based on primary as well as secondary data. The study aims at finding out the perception of the young investors towards IPO in Mumbai.

Questionnaire is used to collect the primary data. The secondary data were collected from various journals, libraries and books.

Duration of Study: The study was carried out for a period of three months, from 1st January 2021 to 31st March, 2021.

Sampling procedure: -convenience sampling, *122 respondents* were selected for this study. The essential data were collected with the help of questionnaire. The sample was selected of them who are the traders, brokers and individual investors. It was collected through filling up the questionnaire prepared. The data has been analyzed by using mean. Data has been presented with the help of bar graph, pie charts, line graphs etc.

Research Design: Descriptive research design

LIMITATION OF THE STUDY:

1. The study is limited to the *age group of 18-35* years. This includes young investors who is investing money in Initial Public Offering

2. Data was collected among the young investors of Mumbai city

3. The study considers only youth who is already investing in capital market. Other investment is not considered in this study.

4. Sample size *(122)* is too small to generalized

DATA ANALYSIS & INTERPRETATION:

The age groups of the 122 respondents who have answered the questionnaire are as follows.

18- 25 years- 85.7 %	25- 35 years-12.6 %	35-45 years-1.7 %	45 years and above –Nil

Out of total respondents the educational qualification is as follows

Up to S.S.C. – 13.7%	Graduate – 52.1%	Post Graduate- 25.6%	Professional Degree- 8.5%

When the question was asked how long you have been investing in Capital Market? The response was as follows

0-2 years- 73.6%	2-5 years- 19%	5-10 years- 6.6%	10 years – 0.8%

what are the avenues you have invested between January 2020 to March 2020 (Just before the Lock down announced)

IPO investment – 60%	Equity Trading – 57. 5%	Gold investment -35.8%
Bonds- 22.5%	Commodities- 12.5%	F&O- 1.3%

What are the avenues you have invested between January 2021 to March 2021

IPO investment – 76%	Equity Trading – 52. 9%	Gold investment -46.3%
Bonds- 27.3%	Commodities- 10.5%	F&O- 1.7%

As from the table it is clearly evident that as compare to Jan –Mach 2020- this year i.e. Jan- Mar 2021, more young investors have invested in IPOs. This rise is 26.67%

Do you think your pattern/ Strategy of investment has changed in Jan- March 2021 (as compare to Jan- Mar 2020)?

Yes -88.4%	No – 11.6%

With change in economic, social and health factors, the investors have changed their strategies for investment.

Did your interest in investing through IPO has increase in Jan- March 2021 (as compare to Jan- Mar 2020)?

Yes -84 %	No – 16 %

84% agreed that their interest in investment in IPO has increased as compare to previous years.

In which of the following IPO's did you Apply from Jan- March 2021?
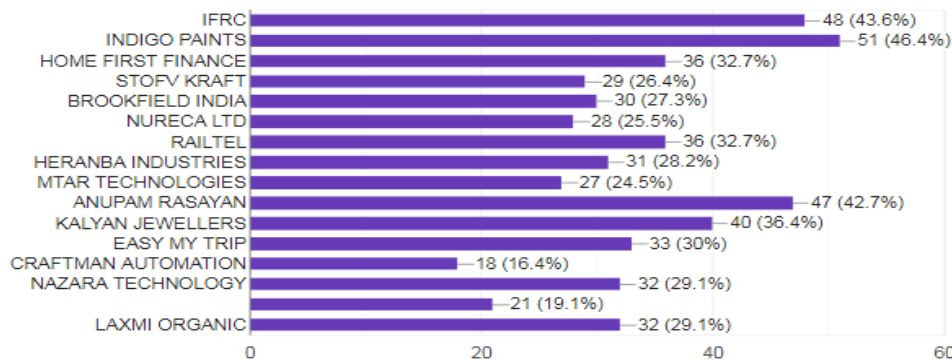
There were 16 IPOs came in Indian Capital market. Upon asking questions about in which IPO process they applied for.

You invested in IPO in Jan- March 2021? Because of following factors
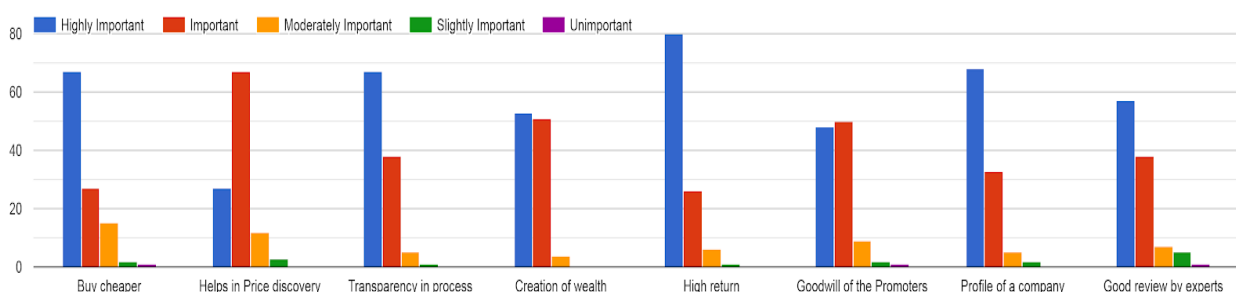
67% respondent gives highest importance to invest in IPO as they feel that they get the stock at cheaper rate. 27% give highest importance to price discovery and 67% moderate importance for price discovery. For 67% respondent's transparency in the process of share allotment is most important factor for investing in IPOs. 53% respondents believe that it helps them in creating wealth. 80% investing as they believe IPO investment gives them high return. 48% of the imitators rely on goodwill were as 68% rely on the profile of the company and 58% feel that the review by expert is very important to invest in IPO

You hesitate to invest in IPO in Jan- March 2021?

You hesitate to invest in IPO in Jan- March 2021 ?

Bigger lot size is the most detrimental factors for many young investors as many as 73% investors agree. Uncertainly related to the future of the company is next most important concern of 64% of the young investors. 60% worries about change in market sentiments, 65% attribute Non allotment of shares due to oversubscription as important factor that makes them hesitant. 70% feel the high price band is the most important factor that many young investors are not ready to invest in IPOs

In which of the following IPO's did you Apply from Jan- March 2020?
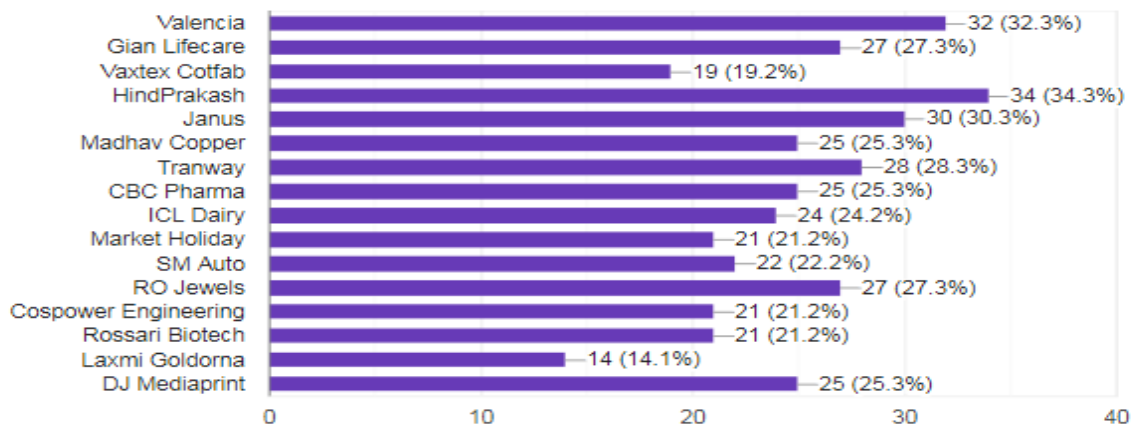
What according to you be the reason for increasing popularity for IPO investment in Jan - Mar 2021
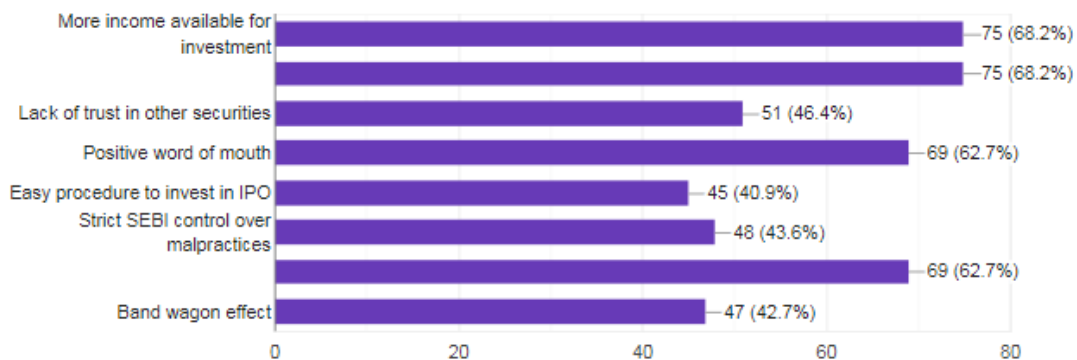
Disposable income is the most important factor responsible for as good as 68.5% investors. Another factor is lack of trust in other securities 51% investors affirmed this. Positive word of mouth is also one of the prominent reasons for increased interest of youngsters in IPOs. Easy process to invest in IPOs, SEBI's control over Malpractices and Band wagon effects are few more factors which contribute for more investment in IPOs

CONCLUSION

In India, only 2% of the population is Investing in Capital Market as against in USA 50 % and in China 39% of the Population invest in stock market. Indian Investors still prefer traditional investments like LIC, FD, Post Office savings, and the young investors in the recent times have shown a bold move. As the number of IPOs rose,so as the subscription from youth has increased. Due to More income available for investment, Lack of trust in other securities, Positive word of mouth, and Easy procedure to invest in IPO, Strict SEBI control over malpractices¸ Band wagon effect.

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THE INVISIBLE REVOLUTION

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ABSTRACT

The movement to cloud computing has been an almost invisible transition from local storage and processing to network-based services. For many, it is similar to some magic that makes everything available, all the time, no matter where you are. For businesses and network architects, it is the biggest game changer since the advent of networked computers and has allowed companies at any scale to gain access to secure, affordable and incredibly powerful infrastructure. It has also encouraged the "everything as a service" business model that many organisations and individuals rely on for income, and it has also created an amazing amount of wealth for the infrastructure owners.

KEYWORDS: On-premises data centre, Console, On-cloud

INTRODUCTION

Cloud computing is used to store and access data and programs over the internet instead of your computer's hard drive. Cloud computing is the on-demand delivery of IT resources over the internet with pay-as-you-go pricing. Instead of buying, owing, and maintaining physical data centres and servers, you can access technology services, such as computing power, storage and databases on an as needed basis from a cloud provider like Amazon web services (AWS).

WHY CLOUD COMPUTING?

Music and movies were one of the primary reasons for the adoption of cloud technologies.

By the mid-2010s, the impact of Spotify, Netflix and Apple were so profound that even traditional cable companies had to change the way they deliver their services.

The area affected most profoundly by cloud computing is business.

BUSINESS CHALLENGES

- Network upgrades
- Mobility
- Security & Disaster Recovery
- Scalability & Flexibility
- Cost Control

1. **ON- PREMISES DATA CENTRE:** Traditional cloud computing involves leasing data centre resources from a third-party service provider. An on-premises data centre is a group of servers that you privately own and control.
2. **CONSOLE:** The google cloud console provides a web-based, graphical user interface that you can use to manage your google user interface that you can use to manage your google cloud projects and resources. When you use the cloud console, you create a new project, or choose an existing project, and use the resources that you create in the context of that project.
3. **ON – CLOUD:** Development perspective, cloud has been a boon for software developer. In terms of On-premises data centres from requirement to building the applications and then deployment of the application would take up to month and requires a lot of man power. Where in case of cloud the numbers fell drastically to seconds with man power.

CONCLUSION

Cloud computing marks the beginning of a new era in the field of information and communication technology as it brings with an evolution paradigm which has the potential to change the way in which computing was done.

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- **Electronic sources should include the URL of the website at which they may be found, as shown:**

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- **Website of any institution:**

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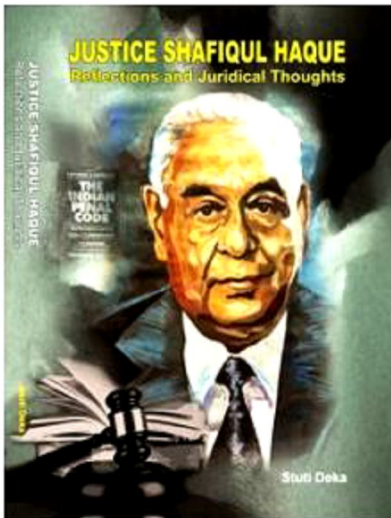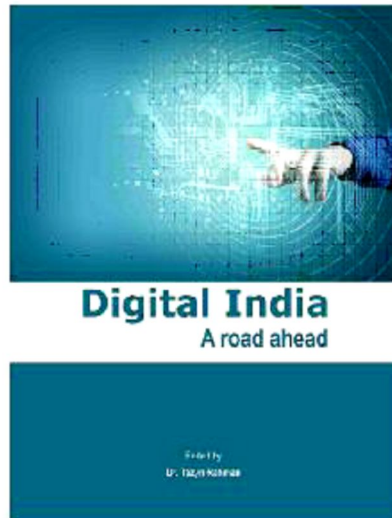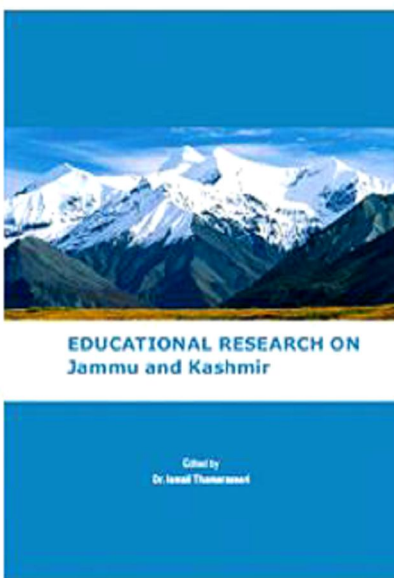
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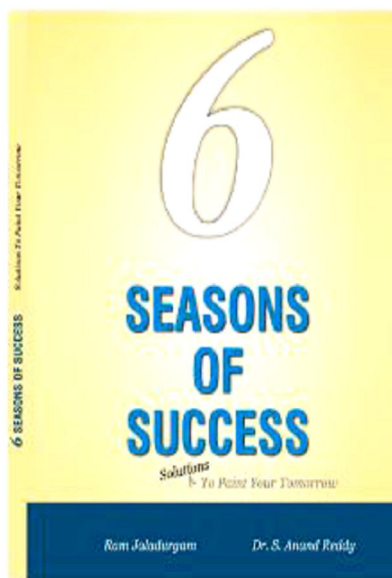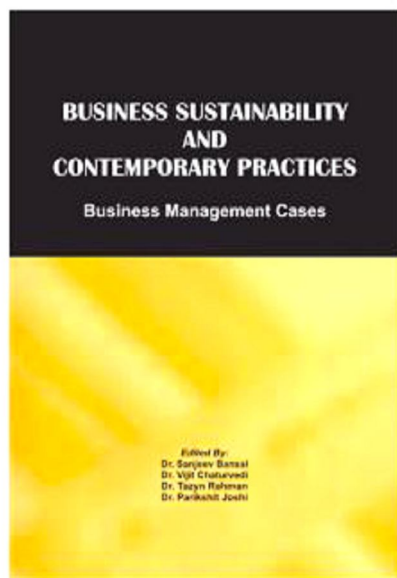
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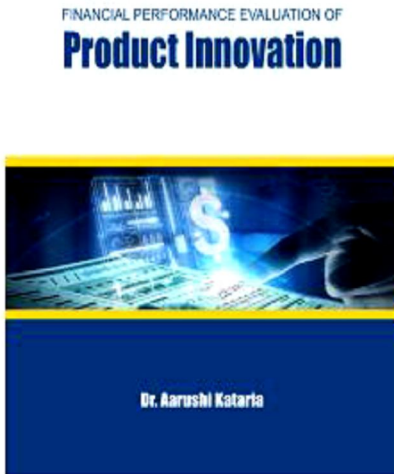
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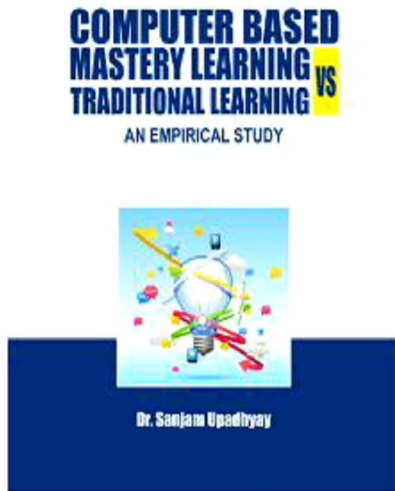
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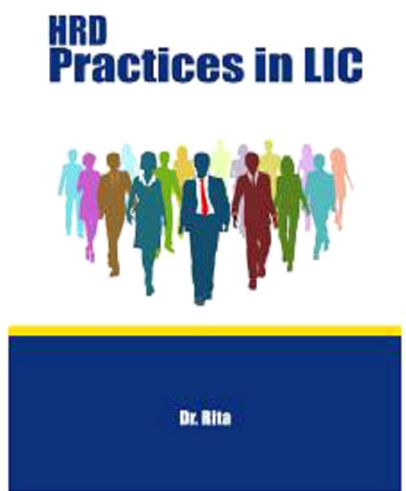
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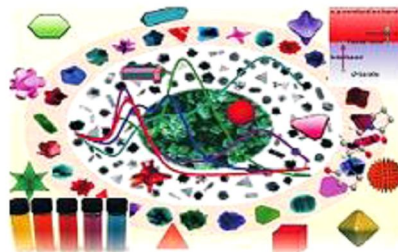
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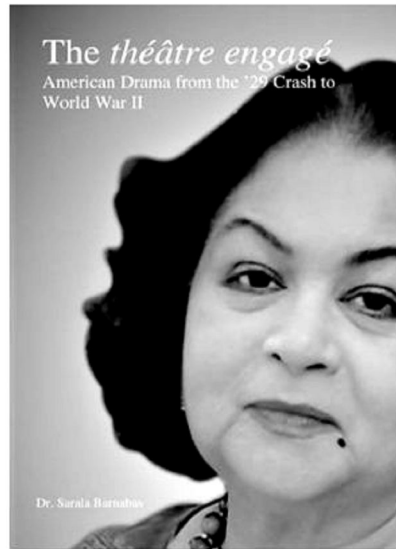
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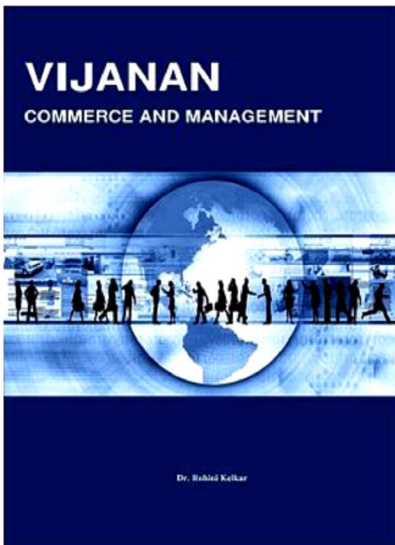
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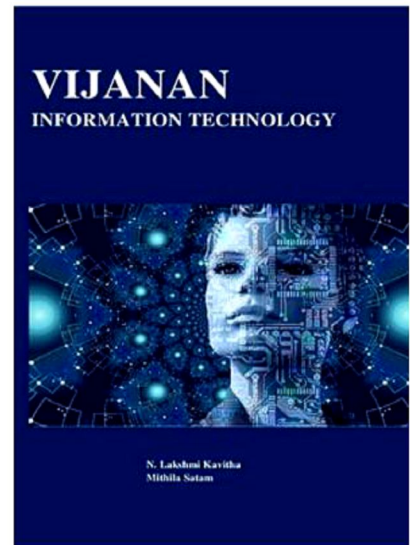
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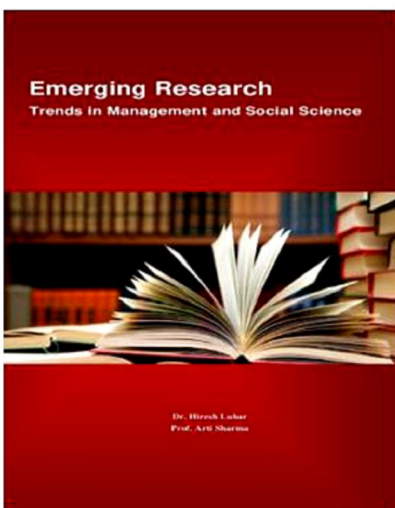
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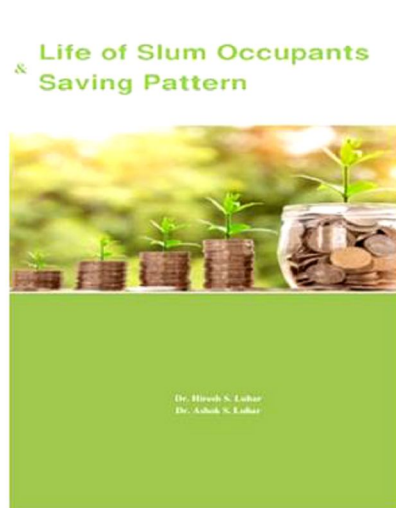
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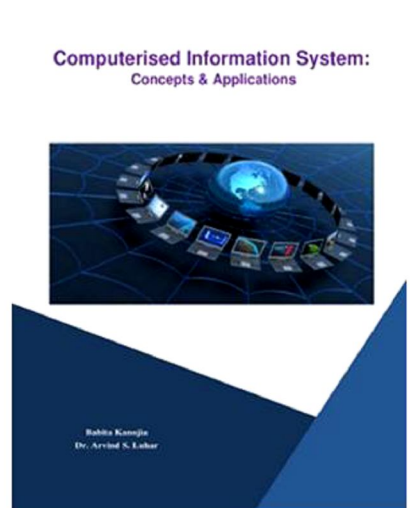
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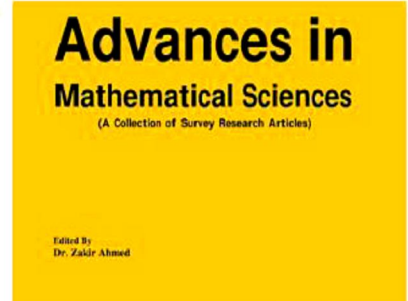
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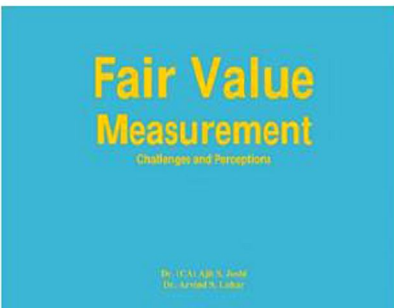
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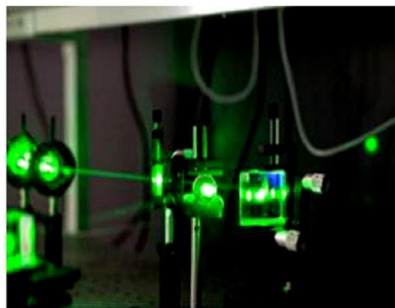
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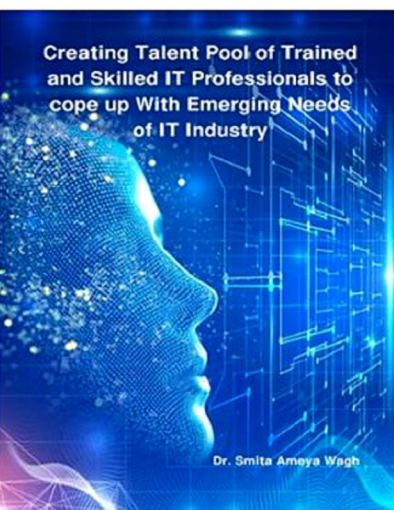
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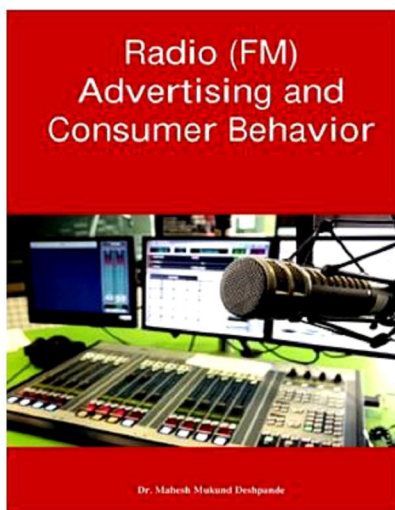
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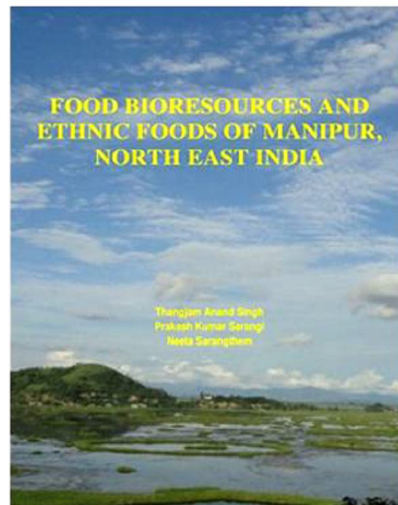
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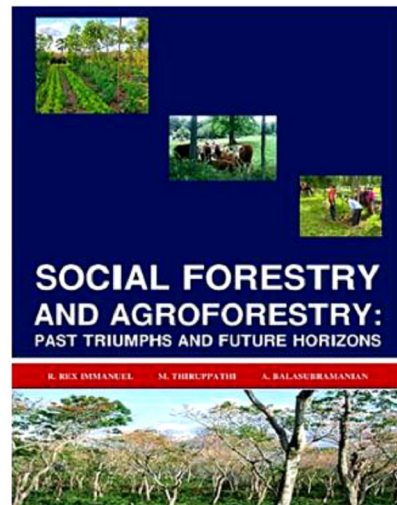
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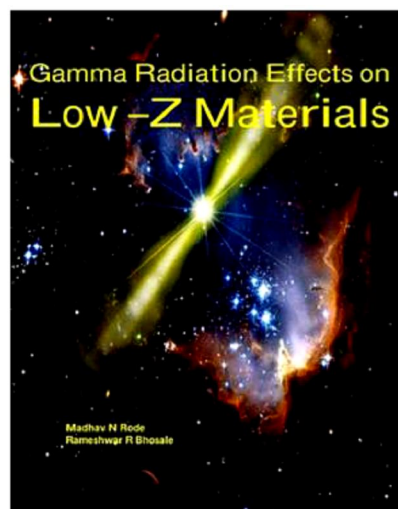
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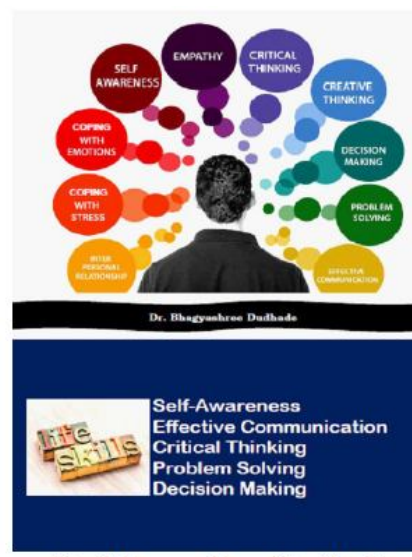Rameshwar R. Bhosale
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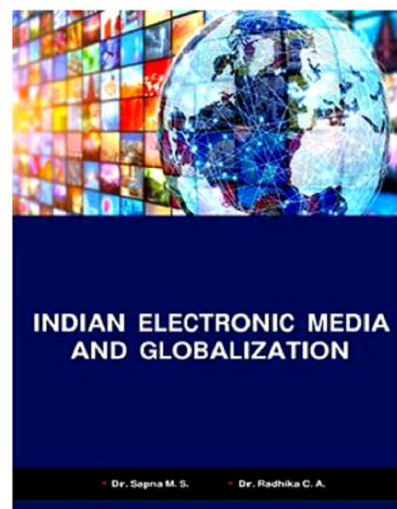
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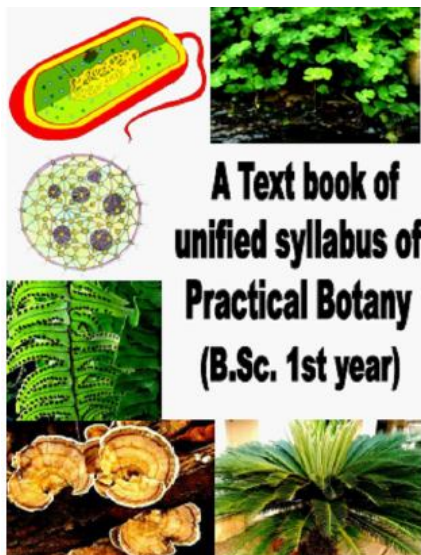Dr. Radhika C A
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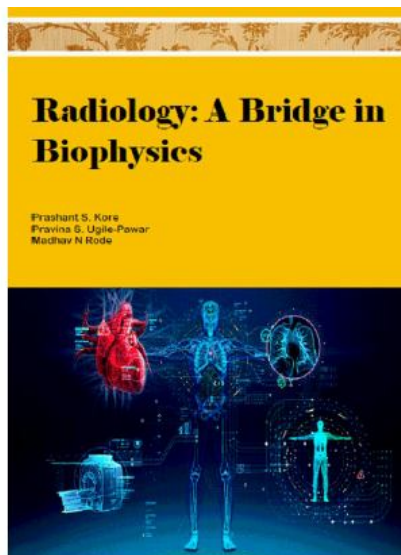ISBN : 978-81-944813-8-6
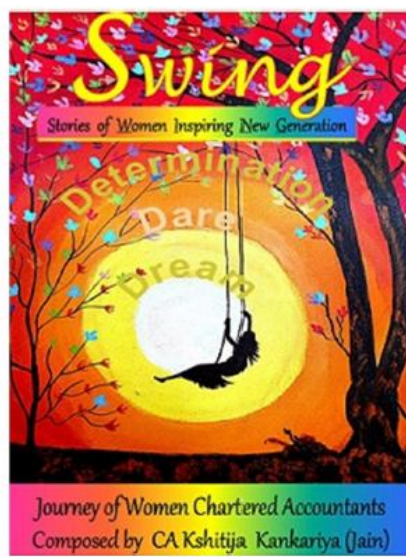
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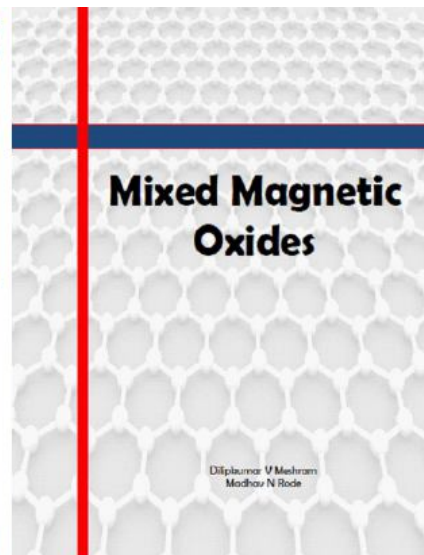
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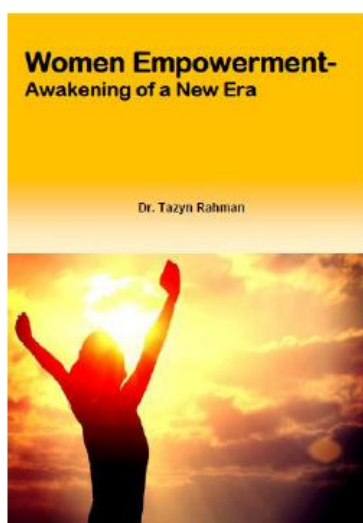
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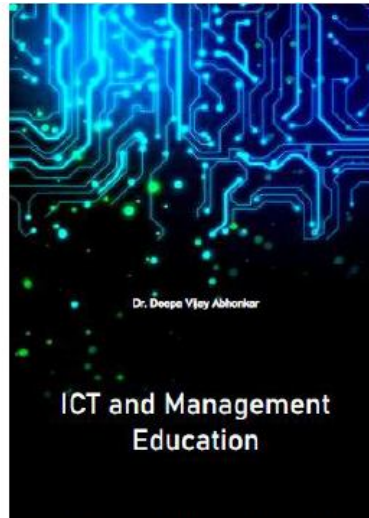Dr. Tazyn Rahman
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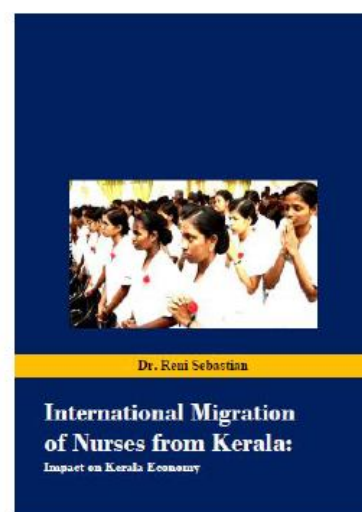
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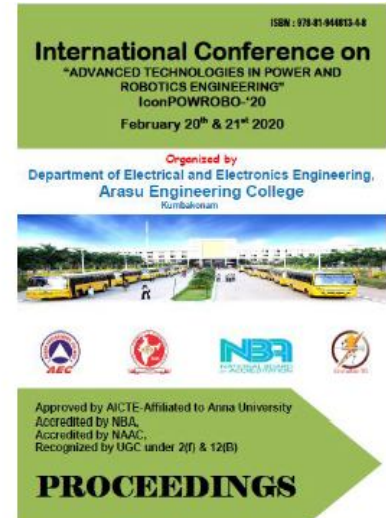of Nurses from Kerala:
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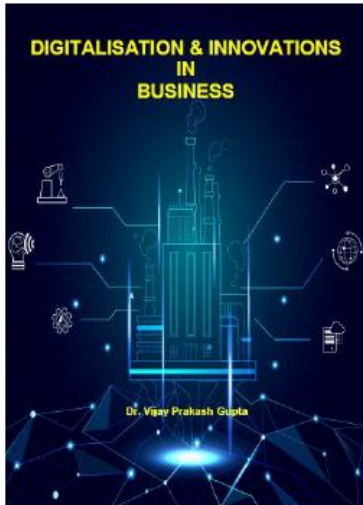
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