

Criterion 3 - Research, Innovations and Extension

3.3 Research Publications and Awards

3.3.1 Number of research papers published per teacher in the Journals notified on UGC care list during the last five years.

Sr. No	Description	Page Number
1.	Publications	1- 52




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EMPOWERING INDIAN AGRICULTURE: AWARENESS OF INFORMATION TECHNOLOGY AMONG FARMERS IN AHMEDNAGAR DISTRICT

Shaikh Nisar Nijamr and Dr. Unmesh Mandloi

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Abstract:

This study investigates the level of awareness and utilization of information technology (IT) among farmers in Ahmednagar District, India, with a focus on empowering Indian agriculture. In recent years, the agricultural sector has witnessed significant advancements in IT, offering tools and resources to enhance productivity, sustainability, and market access. However, the extent to which farmers in Ahmednagar District are aware of and able to leverage these technologies remains unclear. Through surveys, interviews, and data analysis, this research aims to assess farmers' knowledge, attitudes, and practices regarding IT adoption. Key areas of interest include farmers' access to IT infrastructure, their familiarity with agricultural apps, online market platforms, and extension services, as well as their perceived benefits and challenges in incorporating IT into their farming practices. The findings of this study provide valuable insights into the current status of IT awareness among farmers in Ahmednagar District and offer recommendations for improving IT literacy, promoting digital inclusion, and maximizing the potential of information technology to empower Indian agriculture.

Key Word: Farmer, Information Technology

1. Introduction

The agriculture sector in India is experiencing a major disruption due to technological advancements, particularly in the domain of information technology (IT). A considerable portion of India's population relies on modern agriculture for their livelihood, making it crucial to the country's long-term economic growth and development. Farmers may feel more agency, increase production, improve resource management, and find it easier to access markets thanks to the many tools and resources made possible by IT.

A miniature representation of India's agricultural landscape is found in the Ahmednagar District of the western state of Maharashtra. Market volatility and unpredictable weather are only two of the many challenges faced by farmers there. Because of this, the future of the sector is heavily dependent on how well farmers in Ahmednagar District comprehend and utilise information technology.

In Ahmednagar District, this research intends to probe farmers' perceptions, habits, and knowledge of IT. If stakeholders like agricultural extension services and policymakers have a good idea of where farmers are in terms of IT awareness and adoption, they can tailor interventions to help address knowledge gaps, boost digital literacy, and make better use of IT.

2. Objectives of Research



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**“STRATEGIC BUSINESS PLANNING PRACTICES IN THE PHARMACEUTICAL FIRMS,
WITH REFERENCE PUNE DISTRICT”****Dr. Santosh P. Dhawale**Assistant Professor, HSBPVT'S GOI Faculty of Management, A/P- Kashti, Tal- Shrigonda, Dist- Ahmednagar (Maharashtra) India, Email id - santoshdhawale@gmail.com**Dr. Sudarshan A. Giramkar**Professor, HSBPVT'S GOI Faculty of Management, A/p - Kashti. Tal- Shrigonda, Dist- Ahmednager, (Maharashtra) India, Email.Id- sudarshangiramkar11@gmail.com**Prof. Sagar A. Pachpute**Assistant Professor, HSBPVT'S GOI Faculty of Management, A/P- Kashti, Tal-Shrigonda, Dist- Ahmednagar (Maharashtra) India, Email id - sagar5pute@gmail.com.**ABSTRACT:**

It was observed and proved by many researchers that the non-professional approach and inaccurate Management practices is the basic reason for the low profitability of the Pharmaceutical Industry. Hence it was highly relevant to understand the existing practices and develop new Management practices for these kinds of Pharmaceutical Industry.

There are essential elements of business planning practices for long term business success. But many small and medium sized pharmaceutical organizations have not started any training to employees about business planning practices. In many cases, business development process initiated by owner's passion Pharmaceutical organizations running in profit may not be in the owner's initial plans. In other cases, owners are unable to develop good business practices due to routine work pressure. The main object of this research paper is to make guide available for easy to use of management practices in these pharmaceutical organizations.

The present study also look at the business Management practices with reference to the above elements in the selected Firms in Pharmaceutical Industry. The research also focuses on the existing practices and the probable changes in these practices as it had an effect on the overall profitability of the Pharmaceutical Industry. In my research, pharmaceutical firms evaluate processes and outcomes for using Strategies and Business Planning Practices. This paper describes the changing marketing planning practices and strategy for a pharmaceutical business from acute to chronic therapy.

KEYWORDS: Management Practice, Business Practices, Strategic Management, Management Process.

INTRODUCTION:

Indian pharmaceutical industry is ranked the third in the world in terms of volume, and it also stood at 14th in world in terms of value. Out of world's pharmaceutical production Indian pharmaceutical industry have share of around 8%. Indian pharmaceutical industry has ranked very higher in the use of advanced technology, quality and wide range of medicines manufactured. This industry satisfies 70% demand of domestic market for bulk medicines like bulk drugs, intermediaries, pharmaceutical formulations, chemicals, tablets, capsules, orals and injectable.



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IMPACT OF APPLICATION OF HUMAN RESOURCE ACCOUNTING AND ITS EFFECT FOR THE GROWTH OF EDUCATIONAL INSTITUTES

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ABSTRACT

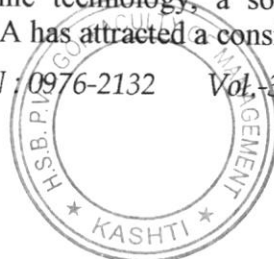
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KEYWORDS: Human Resource, Cost Of Human Resource, Decision- Making, Human Resources Accounting (Hra), Human Resources Accounting Model, Etc.

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Accounting is a special branch and to plays a crucial an important role in economic, trade and manufacturing currents affairs. It is a man-made art and its policy and procedures have been develop over a long period to aid business in reporting for the management and public. Of the four factors of production, viz., man, money, material and land, the last three of them are amenable to conventional accounting, but the first one, i.e., Carme Barcons stated that the human resource is not a subject to such accounting. Over the last Twenty of or more years the idea of accounting for human resources is gaining active consideration. So, in a HRA there is no anything issue in economics. Economists consider human own capital as a production factor, and they explore different sources of measuring its investment in education, health, and other areas. Accountants have authorized and the valuable human assets for at least 75 years. Research into true HRA began in the after the republic of India, 1960s by Rensis Likert (Bowers, 1973). Likert protect long-term planning by strong pressure on human resources' qualitative variables, resulting in greater benefits in the long run. Looking a f t e r proposals (Conner, 1991), the resource theory considers human resources in a more explicit way. This theory considers that the competitive position of a business depends on its specific and not duplicated assets. The most unique asset that an enterprise has is its human resource. It takes advantage of their interdependent knowledge. It would explain why some firms are more operational than others. With use the same technology, a solid human resource team makes all the difference (Archel, 1995). HRA has attracted a considerable amount of interest

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A STUDY ON EFFECTIVENESS OF CHATBOTS AS AN ADVANCED MARKETING TOOL

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ABSTRACT

Chatbots are computer programs that can simulate conversation with human users. They are increasingly being used by businesses as a way to interact with customers and prospects. Chatbots can be used to provide customer service, generate leads, and sell products. Chatbots offer a number of advantages over traditional marketing methods. They are always available, they can handle multiple conversations at once, and they can be customized to meet the needs of specific customers. The study focuses on chatbots and their effectiveness as a marketing tool. Primary data was collected from 130 company managers on which the findings of the studies are based. The study will specifically evaluate the use of chatbots for customer service. The findings of this study indicate that chatbots have a positive impact on various aspects of business operations, including customer satisfaction, cost reduction, sales, customer loyalty, brand awareness, website traffic, data collection, customer segmentation, and marketing effectiveness. These conclusions highlight the potential benefits and effectiveness of chatbots in improving customer experiences and achieving organizational goals.

Keywords: Chatbots, computer programs, conversation, human users, businesses, interact, customers, prospects, customer service, generate leads, sell products, advantages, traditional marketing methods.

Introduction

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The effectiveness of chatbots as a marketing tool depends on a number of factors, including the quality of the chatbot, the type of customer interaction, and the goals of the business. Businesses that are considering using chatbots as a marketing tool should carefully evaluate their needs and goals before implementing a chatbot program.

Here is a more detailed look at the advantages and disadvantages of chatbots as a marketing tool:

Advantages of Chatbots

- Always available: Chatbots are always available to interact with customers, 24 hours a day, 7 days a week. This can be a major advantage for businesses that operate in multiple time zones or that have a large customer base.
- Can handle multiple conversations at once: Chatbots can handle multiple conversations at once, which can free up human customer service representatives to focus on more complex tasks. This can help businesses to improve customer satisfaction and reduce wait times.




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Financial Management Practices in the Food and Nutrition Industry: A Comprehensive Review

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Abstract

This comprehensive review is a deep exploration of the financial management practices within the food and nutrition industry. It underscores the paramount importance of these practices and their far-reaching influence on the sector's long-term sustainability and viability. The review encompasses a wide array of critical aspects, including budgeting, cost control, revenue management, working capital management, and risk mitigation. Within this comprehensive examination, practical insights and recommendations emerge. Industry stakeholders will find valuable guidance on how to optimize their financial management strategies, adapt to evolving market dynamics, and secure their positions in a highly competitive field. Moreover, this review extends its reach to regulatory bodies, proposing policy measures that can foster a conducive environment for responsible financial practices, ensuring consumer protection and industry integrity. Lastly, the review ventures into the realm of emerging technologies, shedding light on their potential impacts on financial strategies within the industry. By considering the evolving landscape influenced by technology, industry leaders can proactively position themselves for future success. This review offers a holistic view of financial management practices in the food and nutrition sector. It equips stakeholders with actionable insights, presents policy avenues for regulators, and anticipates the transformative potential of evolving technologies, ultimately empowering decision-makers in this dynamic industry.

Keywords: food industry, nutrition sector, food production, dietary guidelines, food processing, nutritional health

I. Introduction

The food and nutrition industry are not only a cornerstone of human sustenance but also a vast economic sector with a global reach. As the demand for healthier food options and nutritional awareness continues to rise, this industry's significance has grown exponentially. Amidst this backdrop, the effective management of finances plays a pivotal role in sustaining the operations, growth, and competitiveness of businesses within the food and nutrition sector. This comprehensive review delves into the intricacies of financial management practices within the food and nutrition

Navigating The Digital Landscape: Challenges And Opportunities In Adopting And Utilizing Information Technology In Agriculture

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Abstract:

Using 300 farmers' testimonies as a guide, this research paper explores the complex web of IT use in agriculture in the verdant Ahmednagar area of Maharashtra, India. This study aims to uncover the opportunities and obstacles of integrating IT tools and systems into this region's agricultural milieu through a rigorous survey-based methodology.

With the use of IT, revolutionary transformation may be possible. Nevertheless, local farmers' first-hand accounts show that there are substantial obstacles despite the promise. Various obstacles, such as a lack of funding and outdated infrastructure, are highlighted by the poll as preventing IT solutions from being widely adopted. Furthermore, there is an immediate requirement for individualised treatments to bridge the digital divide due to worries about access and digital literacy.

The study presented here reveals the full potential of information technology to improve agricultural sustainability, market access, and productivity. Information technology has a tangible revolutionary influence, providing a pathway towards resilience and prosperity for farmers in Ahmednagar. From smartphone applications that enable real-time information distribution to sensor-based solutions that optimise resource management, the possibilities are endless.

This research seeks to contribute to the development of evidence-based policies and interventions that are specific



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Impact of Artificial Intelligence (AI) in Talent Acquisition Process: A study with reference to IT Industry

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- II. Conceptual Framework and Literature Review
- III. Research Methods
- IV. Data Analysis
- V. Discussion

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This article identifies the impact of Artificial Intelligence (AI) on the Talent Acquisition Process particularly in the IT industry of Pune city. Various aspects of AI were studied to suffice the core objective of this study namely, Screening, Video Interviews, Tech Screening, Sourcing, Scheduling, ATS Re-Engagement, Referrals, and Career Site Conversion. The relevant data of talent acquisition process before AI implementation and After AI implementation was gathered from HR professionals of the IT industry, using a standardized questionnaire. To analyze the demographic profile of the respondents, percentage analysis was performed, and Paired t-test was used to identify the difference in the Talent Acquisition process before and after AI implementation. Further, this study revealed that there is a significant difference in the Talent Acquisition process before and after AI implementation ($p < 0.005$). After the implementation of AI, the Talent Acquisition process became smoother, efficient and faster. AI shortens the time required for monotonous, time-consuming processes such automating the screening of resumes, starting tests, and setting up interviews with candidates. AI builds robust talent pipelines and workflows to hire the right candidates for suitable roles.

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It was observed and proved by many researchers that the non-professional approach and inaccurate Management practices is the basic reason for the low profitability of the Pharmaceutical Industry. Hence it was highly relevant to understand the existing practices and develop new Management practices for these kinds of Pharmaceutical Industry.

There are essential elements of business planning practices for long term business success. But many small and medium sized pharmaceutical organizations have not started any training to employees about business planning practices. In many cases, business development process initiated by owner's passion Pharmaceutical organizations running in profit may not be in the owner's initial plans. In other cases, owners are unable to develop good business practices due to routine work pressure. The main object of this research paper is to make guide available for easy to use of management practices in these pharmaceutical organizations.

The present study also look at the business Management practices with reference to the above elements in the selected Firms in Pharmaceutical Industry. The research also focuses on the existing practices and the probable changes in these practices as it had an effect on the overall profitability of the Pharmaceutical Industry. In my research, pharmaceutical firms evaluate processes and outcomes for using Strategies and Business Planning Practices. This paper describes the changing marketing planning practices and strategy for a pharmaceutical business from acute to chronic therapy.

KEYWORDS: Management Practice, Business Practices, Strategic Management, Management Process.

INTRODUCTION:

Indian pharmaceutical industry is ranked the third in the world in terms of volume, and it also stood at 14th in world in terms of value. Out of world's pharmaceutical production Indian pharmaceutical industry have share of around 8%. Indian pharmaceutical industry has ranked very higher in the use of advanced technology, quality and wide range of medicines manufactured. This industry satisfies 70% demand of domestic market for bulk medicines like bulk drugs, intermediaries, pharmaceutical formulations, chemicals, tablets, capsules, orals and injectable.



“To Study the Relationship between Organisational Strategies and Organisational Citizenship Behaviour for Pharmaceutical Industries in Pune District”.

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Abstract

The study is an attempt to explore the relationship among organisational strategies, Organisational Citizenship Behaviour for the environment, and environmental performance at the workplace in the pharmaceutical industry. The present work tries to explore the direct and indirect relationship between organisational strategies and Organisational Citizenship Behaviour. It's a unique attempt made by the researcher to investigate the relationship and practises that may have an impact on the environmental performance of an organisation in an Indian context. A survey was conducted with the help of reliable and validated questionnaires from 500 respondents across 165 different pharmaceutical organisations in the Pune District. The findings of the study suggest that strategic management impacts environmental performance in both ways, i.e., directly and indirectly via Organisational Citizenship Behaviour.

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Keywords: Strategic human resource management, organizational citizenship behaviour, environment, sustainable development, green HRM, organisational behaviour, environmental performance, mediation analysis, direct indirect effect

Organisational Citizenship Behaviour and organisational commitment in brief

Organisational Citizenship Behaviour is a discretionary behaviour that is helpful in increasing the effectiveness of the organisation. The scope of the present study includes three major dimensions of organisational commitment, i.e., affective, calculative, and normative, and five dimensions of Organisational Citizenship Behaviour, i.e., altruism, conscientiousness, courtesy, sportsmanship, and civic virtue. Organisational commitment is the bond employees experience with their



“Study of Microfinance: Issues and challenges in India”

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Keywords : **Microfinance, Financial Inclusion, Financial Exclusion, Operational Gaps.**



A STUDY OF SOCIAL MEDIA'S INFLUENCE ON ACADEMIC DEVELOPMENT OF SCHOOL IN PUNE

Dr.Santosh Prakash Dhawale, Assistant Professor, HSBPVT'S GOI Faculty of Management
Dr.Sudarshan Arjun Giramkar, Professor, HSBPVT'S GOI Faculty of Management

Abstract

Determining how social media is affecting kids' academic performance is essential in the modern world. The younger generations are those who are being caught up in this quick transformation as technology continues to grow rapidly year after year. To determine whether or not social media has an impact on students' academic achievement, questionnaires were disseminated via Facebook and emails. The results show that there is no connection between social media use and academic achievement, and their aggregate grade average makes this conclusion very evident.

Keywords: social media, education, younger generation, academic development,

Introduction

For a while, Mike Moran, Jeff Seaman, and Hester Tinti-Kane held that the phrase "social media" lacked a clear definition; nevertheless, when one platform appeared, it allowed users to create material, manage it, and be transparent to a large extent. Once this content is posted, it starts a conversation because everyone who has a social media account can respond to every post (Moran, Seaman and Tinti-Kane, 2011). Social media is a technique used to communicate with a large audience, but social networking is "the act of interaction" (Hartshorn, 2010).

Social media is a platform that enables two-way communication between people, allowing anyone with an internet account to express their thoughts to other social media users.

Social media users can be divided into two groups: digital immigrants and natives. The people who were born after 1980 and grew up in a world with digital media are known as digital natives. However, those who were raised with digital media and were born prior to 1980 are considered digital immigrants (AntonSon and Christopher, 2014). Social media platforms include Web blogs, micro-sharing websites, lifestreams, social networks, and a wide range of others (AntonSon and Christopher, 2014).

In this research report, school children between the ages of 12 and 19 are referred to as the younger generation. Facebook, YouTube, Google, and many other platforms are only a few of the ones people use; the others will be covered in the study's findings. The younger generation will be the ones who shape our world in the future, and they need to be well-educated to have an impact on it and advance Pune as a successful city. Research must be done on the various factors they are exposed to that may have a favorable or bad impact on them.

This study attempts to determine how frequently students use social networking sites and whether this activity has any impact on their academic performance. What kind of influence, if any, does it have on their academic performance? This research paper will provide answers to all of these queries.

Through the years, social media has been used in a wide variety of ways. One of the social media users who uses Facebook most frequently is Pune. Despite having a very low penetration rate of only approximately 13%, it controls 25% of the entire Pune region and has close to 11 million members. Pune had an additional 1,608,420 Facebook users in the first six months of 2012, which is the most in the Pune region.

This article is organized in the following manner since the goal of the research is to determine how social media affects the academic performance of the younger generation: literature review outlining




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- IV. DISCUSSION
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Abstract:

Today data analytics is emerging as one of the core areas in reducing the uncertainty in business, using proper data analysis tools and with predictive analysis technologies sales analytics can use a tool for estimating future sales. The research paper is entitled the forecasting of sales using Microsoft business intelligence (BI) which is a cloud-based business intelligence service. The research paper uses the company' to find the predictive analysis of sales forecasting. In the current business climate, forecasting is a crucial management task that can assist a manager or sales team in making wise choices regarding incoming clients. By anticipating future consumer demand and supply, he can better position his company for future marketing chances. To meet client demand, businesses should employ predictive methods of sales forecasting. The result of the study shows the weekly, monthly, and three-monthly forecasting of sales of the different products.

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2. Changing Global Scenario: A Study on Microfinance in India through Women Empowerment

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Dr. Sangale Tukaram Gorakh

Assistant Professor, Daund Taluka Arts and Commerce College, Daund.

Abstract

Sustainable development depends on an equitable distribution of resources for today and for the future. It cannot be achieved without gender equality. Women's empowerment is a key factor for achieving sustainable economic growth, social development and environmental sustainability.

Microfinance sector has traversed a long journey from micro savings to micro credit and then to micro enterprises and now entered the field of micro insurance, micro remittance and micro pension. This gradual and evolutionary growth process has given a great opportunity to the rural poor in India to attain reasonable economic, social and cultural empowerment, leading to better living standard and quality of life for participating households. Financial institutions in the country continued to play a leading role in the microfinance programme for nearly two decades now. During the current year too, microfinance has registered an impressive expansion at the grass root level. This paper aims to provide a snapshot of the progress in the microfinance sector since 2006-2011. Most of the banks participating in the process of microfinance have reported the progress made under the programme. The various parameters are taken for analyzing the financial performance of MFIs and banks. The data presented in this paper covers information relating to savings of Self Help Groups (SHGs) with banks from 2006-07 to 2010-11, loans disbursed by banks to SHGs during the year 2006-07 to 2010-11, loans outstanding of the banking system against the SHGs. Based on these data and information, this paper attempts an assessment of progress on varied dimensions of the microfinance sector.

Keywords: Microfinance, MFIs, SHG, SGSY, NPA.



ROLE OF CORPORATE RESTRUCTURING IN PROCESS OF VALUE CREATIONS FOR THE MANUFACTURING INDUSTRY

Dr. Santosh Dhawale¹, Dr. Rupali Pachpute², Dr. Suhas Pakhare³

¹ SPPU, Pune.

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ABSTRACT:

Restructuring takes place at different levels. At the sector level, restructuring causes change in the production structure and new arrangements across enterprises. Restructuring firms provides an appropriate control measure, independent of the restructuring, we expect performance improvement that the restructuring firm. There are two adjustments that must be made to raw changes in performance to isolate the effect of restructuring. the term value creation refers to improvements of the return on investment of owners by increasing the cash inflows and reducing risk. A successful implementation of Phase II restructuring not only ensures that management has met its responsibilities to develop corporate performance evaluation systems

KEYWORDS: Restructuring, Lengthening, Constraints, Segregating, Performance.

INTRODUCTION:

Restructuring is widely used in both the developed and developing countries nowadays. Companies and economies are restructuring to getting a higher level of performance or to survive when the given structure becomes dysfunctional. Restructuring takes place at different levels. At the all level of the economy, it is a long-term response to market trends, industrial change, and macroeconomic policies. At the sector level, restructuring causes change in the production structure and new arrangements across enterprises. At the organization level, firms restructure through new business strategies and internal reorganization in order to accept to new market requirements.

An important reason to doubt that the change in performance at non-restructuring firms provides an appropriate control measure is that re-structuring firms are a non-random sample of firms. The reasons for restructuring may depend, at least in part, on past and (expected) future performance. For example, suppose that firms' performance patterns are positively auto correlated and that restructuring so occur when performance is low. Suppose, further, that at any point in time, the performance levels of different firms in an industry are at different levels relative to their own historical averages. Then, independent of the restructuring, we expect performance improvement that the restructuring firm. Equally important, we do not necessarily expect the same improvement at the "control" firms. Consequently, the difference in differences may provide a misleading measure of the effect of restructuring on performance.

An accurate measure of the effect of restructuring on firm performance is important because it sheds light on organizational efficiency. In addition, the influence of corporate control events on private sector productivity is directly linked with a number of public policy concerns. For example, corporate restructuring with the tax revenue collected from corporations. When companies privatize, they typically change equity with debt. While the cash flow previously paid to equity holders faced corporate income taxation, the interest payments paid to post-buyout debt holders escape corporate-level taxation.

Whatever the motivation for corporate reorganization, theory provides reasons to suspect that these firms are systematically different from other companies, and empirical evidence supports the theory. Neither the types of firms that choose to go private, nor the timing of the decision is ran. Firms that are experiencing unusually low current performance may be more likely than other firms to restructure. If this is the case, then simply calculating pre- and post-buyout performance changes may overstate the effect of the reorganization. In addition, part of the change in performance at the restructuring firms is also experienced at other firms. For example, part of the improvement at a firm that restructures during an industry slump is experienced by all firms in the industry and is not attributable to the reorganization



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Keywords : **Microfinance, Financial Inclusion, Financial Exclusion, Operational Gaps.**



A handwritten signature in black ink, appearing to be "Santosh", written over a horizontal line.

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**A STUDY OF DYNAMIC WORKING CONDITIONS AT HIGHER EDUCATION INSTITUTES
IN INDIA**

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Savitribai Phule Pune University.

Dr. Pramod S. Jadhav

Savitribai Phule Pune University.

Dr. Rupali B. Pachpute

Savitribai Phule Pune University.

Abstract: The system of Higher education in India is growing drastically particularly after post independence and is becoming one of the largest system of the world. Higher education system is facing a lot of challenges also now a days like management, relevance, equity, finance, reorientation of programs and many more and these issues need to be solved so that higher education can become a powerful tool for the knowledge based society. Higher education should focus on various issues so that proper development can be done in this field and the various issues. Higher education institutions helps in enhancing the quality of life and helps in adapting various social and global challenges, it is the key factor of growth, performance, competitiveness and prosperity. Various problems in this higher education sector is like infrastructure, faculty, accreditation, research and innovation, structure of higher education, investment in the higher education field, political interference, equity, quality, infrastructure and may more. The social role of higher education institutions is to enhance the standard of living and development of the society. Investment in knowledge creation helps in enhancing productivity growth. This study is based on qualitative research and helps in finding out the working conditions of Higher education institutions which changed a lot for the betterment of the society and tried to suggest some ways to make the working conditions more effective and efficient.

Keywords: Higher education, Global Challenge, Social Challenge, Knowledge creation, Productivity and Growth, Competitiveness.

Introduction

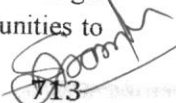
Education is very essential for the growth and expansion of a nation. It is the procedure of instruction aimed at all encompassing improvement of youth and development of wealth. Learning includes moral values and character improvement, the methods to increase the brain strength. Education facilitate people and contribute in societal development. Education has the responsibility of changing human beings into human resources.

Higher education helps in sustainable social and economic development of the country. Higher education is the central point of knowledge and its application. An institution of higher education helps in the contribution to economic growth and development through various research and innovation techniques. Higher education institutions helps in enhancing the quality of life and helps in adapting various social and global challenges, it is the key factor of growth, performance, competitiveness and prosperity. The social role of higher education institutions is to enhance the standard of living and development of the society. Investment in knowledge creation helps in enhancing productivity growth.

Higher education provides an opportunity to get success in today's world. Modern universities offer their students various programs aimed at making them ready for different economic sectors and help them to get progress in the labor market. Universities encourage lifelong learning and offer various opportunities to

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ROLE OF CORPORATE RESTRUCTURING IN PROCESS OF VALUE CREATIONS FOR THE MANUFACTURING INDUSTRY

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“To study the marketing strategies adopted by Drip Irrigation manufacturer in Ahmednagar.”

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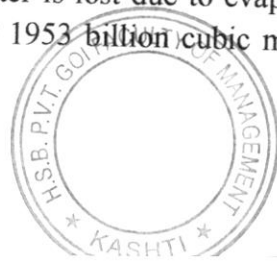
Abstract-

The present study on adoption of marketing strategies towards the drip irrigation was conducted in district of Ahmednagar in the year 2019-20. In this study, 120 farmers and 10 dealers from the study area were interviewed to know their awareness, marketing strategies, adoption pattern, knowledge level and preferences, customer relationship management, promotional strategies of micro irrigation companies towards micro irrigation systems in district of Ahmednagar. The district was selected purposively for the present study as more area under micro irrigation mainly for cultivation of horticultural crops is observed. It is also noticed that during the last 10 years, micro irrigation adopting farmers have been increasing in a large number. The study revealed that majority of the farmers opined that companies were maintaining customer relations as a part of their marketing strategies like organizing farmers' meetings, post sales service, regular field visits, demonstration and field days, van campaigns, wall paintings and sales promotional methods. Majority of the companies have focused strategy (50 per cent) as competitive advantage across its chosen market, while 27.5 per cent companies pursues cost leadership and 22.5 per cent pursues differentiation strategy.

Keywords- Marketing strategies, micro irrigation, Drip irrigation, Manufacturer, etc.

1. Introduction

Water is the most valuable natural source, vitally important for agricultural development and day-to-day living. Intensive agriculture and our growing population are depleting the already scarce resource i.e. Water. This is challenging situation and the need of the hour is to conserve water and ensure its efficient use. Water is a relatively scarce resource in India since we have 17 per cent of the world's population and only four per cent of the usable fresh water at global level. Irrigation is the sector that uses water the most. Nearly 80 per cent of the world's water resources are used for irrigation. In India also irrigation uses more than 80 per cent of the available water. The water resources in India are estimated at 4000 cubic kilometer given the geographical area of 3.29 million hectares and an average annual rainfall of 1170 mm and nearly 50 per cent of this water is lost due to evaporation, percolation, and sub-surface flows to oceans and only 1953 billion cubic meter of water is available for



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RELATIONSHIP ANALYSIS BETWEEN QUALITY OF WORK LIFE (QWL) AND LABOURS ORGANIZATIONAL COMMITMENT (LOC): A STUDY OF LARGE SCALE MANUFACTURING INDUSTRIES OF PUNE DISTRICT

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ABSTRACT

Quality of Work Life and Labours Organizational Commitment serve as a foundation for all commercial operations inside the company and hence the researcher has considered the Quality of Work Life and Labours Organizational Commitment being the most essential reason for which this research is being conducted. The objective of the present study was to find the relationship between Quality of Work Life (QWL) and Labours Organizational Commitment (LOC) of the large-scale manufacturing industries of Pune district. Data were collected from 390 respondents. Three independent structured close ended schedules were used as instruments for collecting primary data from respondents. Simple Linear Regression & Multiple Linear Regression was used to find the impact of Quality of Work Life and Labours Organizational Commitment. Pearson Correlation Coefficient (r) test was used for analysis of relationship.

Keywords: *Quality of Work Life, Labours Organizational Commitment and large-scale manufacturing industries.*

Introduction

Employees are the organization's most valuable resource and its core strength. Organizations frequently place a greater emphasis on technology and systems than on personnel. It is not well recognised that employees are the ones who drive an organization's technologies and systems. Employees are not individuals working in the organisation; they are social creatures who belong to a specific social structure, family life style, and culture. The relevance of "Quality of Work Life" (QWL) in an organisation is not effectively taken care of due to a lack of knowledge among employers and employees. Absence of QWL results in job discontent, greater absenteeism, a lack of motivation and morale, higher accident rates, and worse productivity, among other things. These are the primary causes of an organization's poor performance, outnumbering all other factors. In organisations, QWL is critical to the proper operation of the business. It also aids in

attracting and maintaining efficient and productive people for the appropriate job profile, which leads to the success of both employees and companies. To ensure that all employees are working at their maximum ability while remaining stress-free, the Work-Life Balance must be carefully maintained. Employee dedication can come in a variety of shapes and sizes. As a result, it's frequently regarded as a difficult-to-define HR variable. When it comes to the context, direction, and growth of commitment, as well as the extent to which commitment drives behaviour, there can be confusion and debate. The bond that employees have with their organisation defines their devotion to it. Employees who are committed to their company have a sense of belonging, a sense of knowledge of the company's goals, and a sense of belonging in general. Because they are more engaged to their work, more productive, and more aggressive in delivering aid, such employees have a higher added value. Employee commitment is critical because high levels of





A Review on the Emerging Technologies for Business Innovation and Sustainability in Digital World

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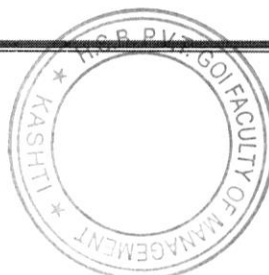
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Abstract

The world has witnessed the power of Technology since the last two decades. It has revolutionized the ways of doing any business. It is the technology through which the businesses could sustain in the volatility uncertainty complexity and ambiguity (VUCA) world. The businesses have to adopt high-end technology to stay competitive and innovative by creating a sense of difference and providing value added services from time to time. The emerging technologies have proved their contribution through optimum utilization of resources, automation, outsourcing, quality control, integration, saving time, money and labour for various stakeholders of the organization. The various International organizations such as IBM, Harvard Business Review, Gartner, KPMG and others have indicated that the year 2022 will be dominated by emerging technologies such as Artificial intelligence, Internet of Things (IoT), 5G Technology, Quantum computing, Social commerce etc. The present study identifies their role for business innovation in bridging the existing demand supply gap in the Indian market place in 2022. In addition, they are analyzed from sustainable development of people, planet and profits in the long term. The impact of these technologies can be studied from an organizational effectiveness perspective.

Keywords: Technology, Innovation, Business Growth, Social Commerce. Sustainable Development



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Various Dimensions of Quality Work Life and It's Impact on Labours Emotional Attachment to the Organization: Critical Analysis of Large Scale Manufacturing Industries of Pune District

Pravin Yadav¹, Shriram Badave¹, Dnyaneshwar Pisal² and Sudharshan Giramkar³

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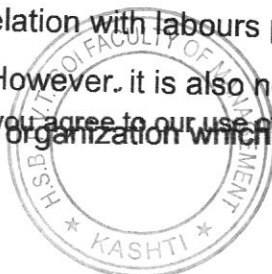
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Abstract

There are several dimensions of quality of work life stated by renowned authors in their studies. Further, researcher has gone through the diverse studies wherein it was found that, these dimensions has close relevance with the labours psychology at the workplace. Changing mindset and behaviour towards workplace and whole organization is the most important concern in today's era. Because; it has a direct relation with labours productivity and turnover ratio which is already stated by various authors. However, it is also needing to study the

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DIGITAL INDIA - CHALLENGES AND OPPORTUNITIES FOR ICT INITIATIVES IN PHARMACEUTICAL SECTOR

Prof. Santosh Dhawale*
Dr. Sudarshan Arjun Giramkar**

ABSTRACT

Digital India is an initiative of Government of India to integrate the government departments and the people of India by utilizing Information Technology. It aims at ensuring that the government services are made available to citizens electronically by reducing paperwork. This will definitely increase Indian economy. Indian economy is based on agriculture sector followed by Pharmaceutical and 10% of Indian population is dependent on Pharmaceutical. Pharmaceutical extension information is vital for the development of pharmacist in India. Pharmaceutical is different from industry and plays a significant role in the economic development of a nation. Recently remote sensing and geographic information system (which is a part of Information and communication technology) has played a major and crucial role in Pharmaceutical research especially in the field of yield prediction, suitability of soil for particular crop, integrated pest management, water management and site specific resource allocation of Pharmaceutical inputs. The scope of this paper is to highlight digital India challenges and the opportunities for ICT initiative services for Pharmaceutical Sector.

Keywords : Digital India, Information Communication Technology, ICT, Pharmaceutical, Research.

INTRODUCTION :

In this research we look at the impact of technology on the Indian economy and its people. Technology can help to build a digital India, a knowledge-based society and economy by empowering, connecting and binding everyone. The main goal of this research is to make India as a global knowledge hub. This can be possible by connecting the people using digital services and providing them the maximum information through ICT. In view of the fact that, Indian economy is based on Pharmaceutical and 10% of Indian population is dependent on Pharmaceutical. Because of this fact, present research essentially focuses on Pharmaceutical sector. This will definitely increase Indian economy. Innovation and technology will have to be the enabler for empowerment, equity and efficiency by joining people with governments, bringing them closer to

knowledge and bridging the gap between demand and supply. The present research incorporates the challenges of digital India and Information and communication technology in Pharmaceutical.

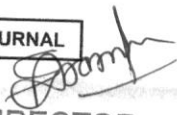
Digital India :

The new initiative of Government of India is Digital India, recently launched by PM Narendra Modi. It aims at ensuring the government services are made available to citizens without any or through less paperwork. The one thing which is the most useful for Rural India is the setting up of an Online National Pharmaceutical Trading market to help pharmacist in India and increase the Pharmaceutical economy which is the actual aim of the present research. The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy.

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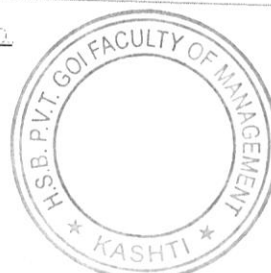
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about



REAL OPTION ANALYSIS IN MERGERS & ACQUISITIONS IN INDIAN CONTINENT

Dr. Pramod S. Jadhav Savitribai Phule Pune University.

Dr. Suhas B. Pakhare Savitribai Phule Pune University.

Dr. Santosh Dhawale Savitribai Phule Pune University.

Dr. Rupali Pachpute Savitribai Phule Pune University.

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Keywords: Timing Option, Growth Option, Abandonment, Maturity and volatility.


INTRODUCTION

An option gives the holder the right but not the obligation, to buy or sell designated assets at a pre-determined price. A call option gives the holder the rights to buy the underlying asset by a certain date for a certain price. A put option gives the holder the right to sell the underlying asset by a certain date for a certain price. The contract price is known as strike price or exercise price, the date in the contract is known as expiration date. Options can be further classified into financial and real option. When the underlying asset of the option contract is a stock, a stock index, a foreign currency, a debt instrument or a commodity, it

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REAL OPTION ANALYSIS IN MERGERS & ACQUISITIONS IN INDIAN CONTINENT


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Comparative Study of Online Learning and Classroom Learning

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Abstract: Online learning has become the need of a time. It is important to compare the effectiveness of classroom and online learning: teaching research methods that face to face interaction, online interactions are important components of learning and teaching in blended learning environment. Online courses help to reach more time and place bound students. Persistence in an online environment may be more challenging in classes than public administration classes. The study focuses on finding the opinion of students and teaching fraternity about effectiveness of online learning and classroom learning. This research is descriptive in nature conducted with the help of primary and secondary data. A survey was conducted through a questionnaire which was sent to teaching fraternity and students. The data obtained was analyzed with a percentage tool, weighted mean, Standard Deviation and Coefficient of Variation. Findings can help the academicians to understand the issues and challenges faced by students and teaching fraternity.

Keywords: Classroom learning, Digital learning.

I. INTRODUCTION

It's digital era in 21st century. X & Y generation are still in learning process of this digital things whereas Z generation born with this platform. Nowadays it's important to have technical knowledge in all fields. "Techno Savvy" is a new phrase for this technology world. Due to this COVID-19 Pandemic situations has arisen for educational sector where the population is huge and to maintain the norms & safety measures of COVID-19 it's not possible. Because this sector age group is starts from 3 years to 22 years. So alternative option is instead of classroom learning must choose the online learning. We have observed that there are some university offer online educations or degree but that's for working profession, but today's situation is how

useful is online learning for regular school or college students. In this paper tried to compare online teaching and learning methods preferred by students & teachers or classroom or traditional learning.

India is a developing country and still there is time to become fully digital specially in the rural area. Even in urban area education institute is behind in this online platform. Though online learning provides many benefits but not beneficial for every student. In classroom learning it's a kind of social interaction between students and teachers where they can communicate easily. Some students simply learn better in a collaborative setting than they do on their own. It is found that concentration level is better in classroom learning comparative online learning. There are some advantages and disadvantages of both sides but in the current situation it's important to adopt the concept of online learning. In the market many tools are available to do online learning such as Microsoft team, Zoom, Google meeting, webex and so on but important to provide proper training to mentor, students and parents then only its effectiveness. Online learning cannot replace traditional learning but sure it will reduce the workload of the teacher.

The Open University in Britain have found that online courses equate to an average of 90% less energy and 85% fewer CO₂ emissions per student than traditional in person courses. According to them Online learning is certainly the more effective option for students, but it's also better for the environment.

A good teacher is one who is able to explain and demonstrate concepts in a variety of ways for a variety of different learners and learning styles. A good teacher is a good learner—they learn how their student(s) learn—and modify their teaching accordingly. Both the concepts stand together with their pros and cons. In today's world we should consider what's best for the society and work accordingly.

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“AWARENESS ABOUT THE PRACTICE OF TOTAL QUALITY MANAGEMENT BETWEEN THE WORKERS AND MANAGERS IN PHARMACEUTICAL UNITS IN PUNE DISTRICT”

Dr. Sudarshan Arjun Giramkar

Professor, HSBPVT'S, Parikrama Institute of Management, Kashti, Ahmednagar.

Dr. Santosh Prakash Dhawale

Assistant Professor, HSBPVT'S, Parikrama Institute of Management, Kashti, Ahmednagar.

ABSTRACT: - Total Quality Management is the management approach implemented to improve firms' output, profitability and buyer satisfaction. The present study investigates the practice of Total Quality Management in Pharmaceutical Units in the Pune District. The benefits of Total Quality Management practice in Pharmaceutical Units of Pune District are identified. After a complete literature review, a theoretical framework for the Total Quality Management factors, research questions and hypothesis was framed. Primary data is acquired through a survey from 63 managers and 63 workers from Pharmaceutical Units in Pune District. The present data were analyzed by using SPSS. The purpose of this paper is to examine the impact of total quality management (TQM) practices on employees' work-related attitudes, such as job involvement, job satisfaction, career satisfaction, and organizational commitment. The study supports the hypothesis that no significant difference exists in the perception of the practice of Total Quality Management among the managers and workers in Pharmaceutical Units in the Pune District. Suggestions to improve the practice of Total Quality Management in Pharmaceutical Units in the Pune District are put forth.

KEYWORDS:-Total Quality Management, Employee Satisfaction, Pharmaceutical Units in Pune District, Total Quality Management Practices, etc.

1. INTRODUCTION:-

Total Quality Management is the managerial approach of an organization placed on quality based on the sharing of all members and aiming at long-term success through buyer satisfaction and benefits to all members of the organization and people. It is a philosophy committed to customer fulfillment and constant improvement. Total Quality Management is a management philosophy that integrates all administrative jobs to focus on meeting customer needs and organizational objectives. The introduction of quality is supposed as the most general approach toward Total Quality Management in Indian firms.

Total Quality Management has been centered on worldwide accountability; everyone shares the responsibility for quality in the organization, states that ideal quality management is “universal,” and suggests that the opinion regarding quality management should be the same at all levels of the organization. Universal accountability in quality signifies a significant paradigm move in the notion that quality assurance is the responsibility of the Quality Control section or the people who manufacture the products. Universal responsibility in Total Quality Management means everyone in the group is encouraged to take the obligation for quality.

2. OVERVIEW OF INDIAN PHARMACEUTICAL INDUSTRY: -

The Indian pharmaceuticals market is the third largest in terms of volume and thirteenth in terms of usefulness. It accounts for 20 % within the volume terms and 1.4 % in value terms of the Global Pharmaceutical Industry, per a report by Equity Master. India is the largest provider of generic medicines globally, with Indian generics accounting for 20 % of global exports in terms of volume. The increase in health insurance penetration is another factor for the rising spending on pharmaceutical products. Research shows a further than proportional increase in the spending on pharmaceutical products compared to the rise in the global charges on total health care. The pharmaceutical companies contribute to the people's health care and the country's frugality by creating jobs, developing ancillary industries, exporting earnings, and contributing to the Gross Domestic Product. Hence, the growth of the pharmaceutical sector of a country is essential for developing the country's frugality.



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DIGITAL INDIA - CHALLENGES AND OPPORTUNITIES FOR ICT INITIATIVES IN PHARMACEUTICAL SECTOR

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ABSTRACT

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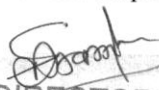
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REAL OPTION ANALYSIS IN MERGERS & ACQUISITIONS IN INDIAN CONTINENT

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“E-ACCOUNTING: THE NEED OF EDUCATIONAL INSTITUTES”**Dr. Sudarshan Arjun Giramkar****Dr. Tanaji Dinkar Dabade****Dr. Rupali Babanrao Pachpute****HSBPVT's, Parikrama Institute of Management, Kashti, Shrigonda, Ahmednagar.****ABSTRACT-**


Accounting is single of the key functions of each organization; it is also termed as the copy image of the commercial activities. With the adoption of various financial polices no of transactions are increasing for every business as well as modern educational institutes. It is experimental from the numerous studies in India that still several Educational organizations are following the old-style practices of the accounting. The traditional accounting is very time overwhelming method of accounting and for the outcome there is need to waiting for the completion of the year or accounting; so the traditional accounting is an examination process. Compare to contemporary accounting practices we can acquire results on one click to computers and it consuming the best advantage for the tax purpose also, we can get the Educational institutes monetary position as per any require area. In modern days there are many financial software's are accessible in the market which can make the accounting easy one for users.

KEY WORDS- Traditional accounting, modern accounting, E-marketing, E-shopping, E-banking, E-taxing, financial software, etc.

INTRODUCTION-

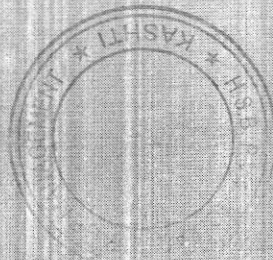
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Effect of Negative Ionization on Egg Incubation

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Abstract

In today's world the environment parameters are subject to degradation causing harmful effect to not only humans but also to other living organisms causing disharmony in ecological balance. Thus there is clear need of monitoring the composition of atmosphere in which negative ions play a major role. The increased significance of environment science has necessitated investigation and characterization of atmospheric air ions. A negative ions generator is used to enhance the quality of air along with many important applications and it should be able to transport the ions at greater distances with required velocities and also with no atmospheric pollutant are generated. The size, shape, number of electrode and spacing between electrodes is finalized by trying different permutation and combination of each parameters and applying different voltages to different electrodes. The calculation of the electrical quantities is performed using finite element software, COMSOL multiphysics-4.0. The trapezoidal shape is finalized for model of ion transponder. This paper is intended to observe the biological significance of negative ionized air, a set of experiment is carried out subjecting chicken eggs during organ genesis period. The experimentation is also carried on the burned skin patients to recognize the effects of negative ions on First, Second and Third degree burn. Development of the negative ion generator in conjunction with programmable ion counter yields an improved and flexible approach for weather modification and in medical applications.

Introduction

Industrial revolution of the 20th century has increased the level of positive ions in the atmosphere. Indoor concentration is at the highest level because of combustion, electronic component synthetic materials and fibers, etc. experimentally it is proved that higher concentration of positive ions or the lack of sufficient negative ions in air causes some serious health problems some of the adverse effects of these positive ions are listed below [1],

- Increased depression, insomnia, headache and fatigue.
- Increased asthma attack and abnormal functioning of thyroid glands.





Strategies of Business Development in the Pharmaceutical Industry

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Abstract

For the current shift in marketing strategies, multinational pharmaceutical industries are responsible. Leading businesses are using high quality technology rather than change growth; emerging companies focused on innovation are places where it is not difficult for organizations to innovate in goods and procedures to compete with innovation changing organizations. It is a highly complex pharmaceutical industry. Discovery and development technologies are at the height of human knowledge. Many organizational and management challenges are posed by the huge size of companies and the complexities of their processes and technologies. The production and operation of the distribution system is extremely costly. In my research, multinational pharmaceutical firms evaluate processes and outcomes. This paper describes the changing marketing strategy for a pharmaceutical business from acute to chronic therapy. This study will also provide insight into these organizations' Supply Chain Management Processes and highlight the customer perception on the basis of which organizations formulate various marketing strategies.

Keywords: marketing strategies, pharmaceutical, Supply Chain Management, human knowledge.

1. Introduction

Indian pharmaceuticals supply more than 50% of worldwide demand for vaccines, 40% of generic US demand, and 25% of all UK medicines. Indian pharmaceutical and biotech workers contribute the second largest share of the country. India's national demand for pharmaceuticals in 2019 hit Rs 1,4 lakh (\$20,03 billion) of turnover, while Rs 1,29 lakh crore was up 9,8 per cent (USD 18,02 billion) of domestic pharmaceutical in 2018.

In December, the growth in the industry was 9.8%, the price growth was 5.3%, new products were 2.7% and volumetric growth two percent y-y-y-y, based on a shifting annual global (MAT) basis.

The export of Indian drugs to more than 200 countries around the world, the key market being the US. Generic drugs make up the biggest manufacturer of generic medicines in the world, comprising 20 per cent of foreign exports. In the coming years it will continue to expand. In FY 20 (until January 2020), pharmaceutical exports from India including bulk medicines, intermediates, drug formulations, biologics, ayush and herbal products and chirurgical products exceeded US\$ 13.69 billion. In 2020, exports will amount to 20 billion US dollars.

India's medical devices industry has risen 15.2% year-on-year, with US\$ 8.16 billion expected for 2020, while US\$ 25 billion is estimated by 2025.



“E-ACCOUNTING: THE NEED OF EDUCATIONAL INSTITUTES”**Dr. Sudarshan Arjun Giramkar****Dr. Tanaji Dinkar Dabade****Dr. Rupali Babanrao Pachpute****HSBPVT's, Parikrama Institute of Management, Kashti, Shrigonda, Ahmednagar.****ABSTRACT-**

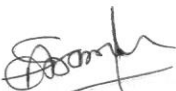
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KEY WORDS- Traditional accounting, modern accounting, E-marketing, E-shopping, E-banking, E-taxing, financial software, etc.

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**BUSINESS PLANNING PRACTICES WITH REFERENCE PHARMACEUTICAL
INDUSTRY PUNE DISTRICT**

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ABSTRACT

Pharmaceutical industry is the worldwide business known as the learning based industry. Practices of pharmaceutical industry, particularly the Pharmaceutical marketing practices are the one, significant from all partners' perspective including Doctors, Pharmaceutical Companies, Retailers and Wholesalers, Medicine shoppers, and Government. The exercises pursued by pharmaceutical organizations are legitimately connected with the wellbeing of Human Beings, Animals, and entire nature on the loose. On the off chance that Pharmaceutical marketing not checked, managed, and controlled appropriately they can have some lamentable impact on to the general public. Pharmaceutical marketing practices pursued by pharmaceutical organizations have impact on the all partners. The pharmaceutical organizations impact the medicine conduct of specialists, they impact the patient attitude to get their item bought through the promotion, they impact the selling conduct of retailers and wholesalers, and they sell prescriptions through over-the-counter way and so on. All in all, the marketing rehearses in pharmaceutical industry are having various results to be seen appropriately. Things become increasingly mind boggling when the marketing rehearses in pharmaceutical industry in India are to be contemplated. The Indian pharmaceutical industry is viewed as profoundly divided industry with in excess of 27830 enlisted units, all with their nonexclusive and marked items, with various blends, packs, and structures alongside the distinctive marketing system and practices related, to get them sold however much as could reasonably be expected. The present examination on Pharmaceutical Marketing Practices investigate the present situation of pharmaceutical marketing rehearses in Indian setting with uncommon reference to Pune District, covering different partners related



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Effect of Demonetization on Foreign Currency

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ABSTRACT

Demonetization is one of the important factor and strategy against old notes or black money. The central bank of country can use demonetization strategy as a economic policy. On 8 November 2016, the Government of India announced the demonetization of all ₹500 and ₹1,000. The government claimed that the action would curtail the shadow economy and crack down on the use of illicit and counterfeit cash to fund illegal activity and terrorism. There is various positive and negative impact of demonetization on Indian economy as well as World Economy. A researcher is studied impact of demonetization on foreign currency value. Researcher is compared foreign currency value before and after demonetization and find out affect of demonetization on foreign currency. Keywords: Demonetization, Effect, Foreign currency, before and after demonetization

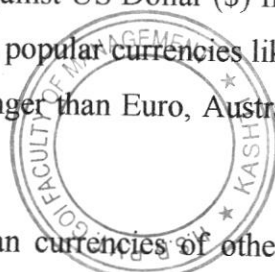
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If we take data for past 6 months before demonetization from 08 may 2016 to 08 Nov 2016, rupee has become stronger than 125 currencies. But after 26 days of ban on Rs 500 and Rs 1000 notes, rupee has become stronger than only 47 currencies.

Rupee has become weaker by 2.66% against US Dollar (\$) from 66.40 to 68.17 INR per unit US Dollar. Rupee has become weaker against some popular currencies like British Pound, Canadian Dollar and Hong Kong Dollar too. But also became stronger than Euro, Australian Dollar, Swiss Franc, Singapore Dollar and Japanese Yen.

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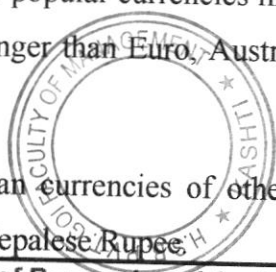
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“THE STUDY OF EMPLOYEES JOB SATISFACTION AND IT’S RELATION TO RETENTION WITH REFERENCE TO PHARMACEUTICAL UNITS IN PUNE DISTRICT”

Dr. Sudarshan Arjun Giramkar

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Abstract: - The Pharmaceutical sector shows a vibrant role in behind the economic growth of a state. Pharmaceutical businesses all over the world have violently boarded on research and growth of novel medicines whose final goal to eliminate well known long-lasting diseases, and relieve humans' pain. Similar to the aforementioned development firms are looking for to upkeep their human wealth who is the carter of novelty, taking into attention of issues lik working conditions, employees' satisfaction, respect, organizational support, and constant development, which among other factors, are measured causes of social meaning that propels employees functioning at the pharmaceutical businesses to stay. However, though pharmaceutical firms have worked hard on the retention of their human wealth which is measured an essential capability in their stated endeavors, turnover rates are rising. It also examines th effects of pharmaceutical type, age, sex and work practice variances on the outlooks to job Satisfaction. The resu shows that salary, efficiency in work, fringe supervision, and co-worker relation, etc, are the most important factor to contributing the job satisfaction. This paper aims at exploring and assessing the different factors which ar considered influential in retaining of employees working at pharmaceutical companies. This research pape highpoints certain problems and presents an image of equal of job satisfaction amongst workers of pharmaceutic businesses. It also identifies unique issues of job satisfaction in the companies and its impact on the area of retaliatio The present research paper is exploratory and explanatory in nature; it uses quantitative analysis based on dat gathered by a survey questionnaire administered to 306 employees who have experienced success or failure of bein retained at their work. Hence this study is mainly assumed to learning on the implication of issues such as pay an promotion, working conditions, fairness, job security, relationship with co-workers and managers in moving the jo satisfaction.

Keywords: - Job Satisfaction, Retention, Pharmaceutical Industries, Working Conditions, etc.

Introduction: - Pharmaceutical sector is one of the most important and fastest growing industries in the world; It is also called medical industry. Pharmaceutical Industry shows an important part in healthcare sector for producing an developing safe and effective drugs with effectiveness and profitability. The International Federation c Pharmaceutical Manufacturers and Associations (IFPMA), reports that the global pharmaceutical market will reac 1.3 trillion USD in 2018, while the spending on research and development is expected to amount to 141.6 billio USD per year. Also, the pharmaceutical industry employs 4.4 million people; it paid more than 93.1 Billion USD i salaries in 2013. The present study is made for the employee's job satisfaction and retention of pharmaceutic industries. There are a variety of factors that can influence a person's level of job satisfaction. Some of these factor include the level of pay and benefits, the perceived fairness of the promotion system within a company, the qualit of the working conditions, leadership and social relationships, the job itself. Job design aims to enhance jo satisfaction and performance methods include job rotation, job enlargement and job enrichment. Other influences o satisfaction include the management style and culture, employee involvement, empowerment and autonomou workgroups. The most common way of measurement is the use of rating scales where employees report their reaction to their jobs.

One of the most critical issues facing by the various firms is to retain the employees especially in th Pharmaceutical sector. Even though more and more Pharmaceutical companies are coming up, the turnover rate i considerably high compared to other industries, ranging from 20 to 30 %. Gone are the days when organizatio could hire the best talent and expect them to stay on board until retirement. When the organization looks for replacement there is certain amount of intangible costs in addition to loss in productivity.

Retention of employees in the organizations is an important parameter of assessing success of any organizatio (Aguenza & Som, 2018). Industrial sector has be moving towards globalization and that change the behavior c

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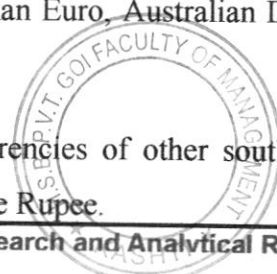
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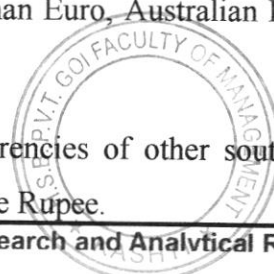
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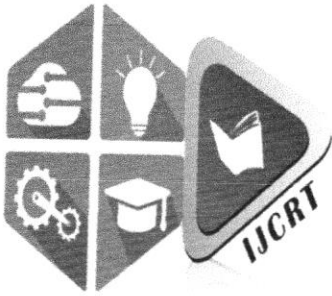


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Business Planning Practices with Reference Pharmaceutical Industry Pune District

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Abstract – Pharmaceutical industry is the worldwide business known as the learning based industry. Practices of pharmaceutical industry, particularly the Pharmaceutical marketing practices are the one, significant from all partners perspective including Doctors, Pharmaceutical Companies, Retailers and Wholesalers, Medicine shoppers, and Government. The exercises pursued by pharmaceutical organizations are legitimately connected with the wellbeing of Human Beings, Animals, and entire nature on the loose. On the off chance that Pharmaceutical marketing not checked, managed, and controlled appropriately they can have some lamentable impact on to the general public. Pharmaceutical marketing practices pursued by pharmaceutical organizations have impact on the all partners. The pharmaceutical organizations impact the medicine conduct of specialists, they impact the patient attitude to get their item bought through the promotion, they impact the selling conduct of retailers and wholesalers, they sell prescriptions through over-the-counter way and so on.. All in all, the marketing rehearses in pharmaceutical industry are having various results to be seen appropriately. Things become increasingly mind boggling when the marketing rehearses in pharmaceutical industry in India are to be contemplated. The Indian pharmaceutical industry is viewed as profoundly divided industry with in excess of 27830 enlisted units, all with their nonexclusive and marked items, with various blends, packs, and structures alongside the distinctive marketing system and practices related, to get them sold however much as could reasonably be expected. The present examination on Pharmaceutical Marketing Practices investigate the present situation of pharmaceutical marketing rehearses in Indian setting with uncommon reference to Uttar Pradesh, covering different partners related with. The investigation centers around the significant issues worried about pharmaceutical marketing rehearses.

INTRODUCTION

1.1 The Background of the Study

In today's reality, business condition is portrayed by expanding worldwide challenge, quickly changing innovation and sensational development in universal exchange and remote speculation. These progressions have significant ramifications for marketing choices in an association. Points of view on what establishes marketing and on the spot marketing holds in the firm have experienced considerable change throughout the years. As indicated by , "the commercial center today is decreasingly responsive to conventional marketing methodologies. The fast changes in the public eye and the expanding data commotion present incomparable difficulties particularly too little and medium-sized business "

The progression and globalization of the economy is convincing Indian organizations to advance a by and large new way to deal with business. states. "To confront both the new remote and expanded

household challenge, Indian organizations need to take a basic relook at their procedures. Insignificant impersonation of the moves of the multinationals and responding to their marketing procedures would not be of a lot of assistance to Indian firms. They should develop new procedures not exclusively to adapt to yet in addition to seize the adjustments in the business condition." In India, the effect of expanded challenge has been felt by a few organizations who have lost their market administration to more up to date and increasingly proficient participants. It has been progressively featured by specialists that the achievement or disappointment of business currently relies on how effectively the marketing capacities are performed. Rahul Bajaj conceded in a meeting to the Business World, "Prior the Government used to design deficiencies for the businesspeople's solace yet today markets are the deciding components. The direction of the business is no longer towards defeating government obstacles, yet the emphasis is progressively on buyers, stockiest and sellers."

Productive marketing not just adds to the accomplishment of a firm but at the same time is attractive for advancing in general full scale monetary

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**GREEN BANKING IN INDIA: A STUDY FOR SUSTAINABLE
DEVELOPMENT.**

Abstract:

The global warming is becoming the national as well as international problem; it hampers on destroying the natural resources. For the controlling of global warming problem there should be focus on green and ecofriendly initiatives by all. Banking sector is generally considered as environmental friendly sector in terms of the pollutions and emissions. The Indian banking business is one of the largest banking business in the world which caters to the needs of different strata of society. The development of economy in all sector have the very bad impact on environment. Until the end of twentieth century, green was just the color of money for banks in India. With the introduction of Automated Teller Machines (ATMs) in 2001 in the banking sector of India, banking sector took initiative towards an environment-friendly banking system. Green banking means combining operational improvements, technology and changing client habits in banking business. There is need to banks should go for green and play a pro-active role to care environmental and ecological aspects as part of their lending principle, which would force industries to go for mandated investment for environmental management. Thereafter, many initiatives were undertaken viz. use of eco-friendly papers, solar-powered ATMs, green projects, energy efficiency practices, workplace health and safety, organizing awareness campaigns, online banking systems, etc. This paper deals with the green initiatives and developments took place in the banking sector in India and sites international developments. It sites opportunities for banks in areas like carbon credit business, green financial products, core banking solutions, integrated IT environment, etc. that can lead to development in green area and overall environment. The Role of the Reserve Bank of India in formulation of policies on green banking has been focused upon for green growth.

Keywords:

Green initiatives, core banking solution, sustainable development, ecological balance, tech-world, thumb economy, green growth, etc.

JEL Classification: A10



TO STUDY THE FINANCIAL INCLUSION THROUGH THE DIGITAL INDIA PROGRAMME

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ABSTRACT

The many developing countries in the world mostly lagging behind because of the illiteracy about finance. The developing country like India must have to the concentration on the area like financial inclusion for long term basis. The Financial inclusion is the delivery of financial services and products at reasonable costs to that backward and unbanked part of society, which is not covered under the area of formal banking. An economy can be both economically and socially sound, only when each and every person in the society is financial independent. The Indian Government under the guidance of Hon. Prime Minister Narendra Modi has taken various initiatives for the financial inclusion through the Pradhan Mantri Jan-Dhan Yojana, Sampurna Vittiya Samaveshan, Pradhan Mantri Suraksha Bima Yojana, and Atal Pension Yojna and also announce the digital India Programme. The Government of India also has taken the initiatives on 8th of December 2016 that was the Demonetization of currency notes and from that action there has been seen the great financial inclusion in the country. Every person from the country visited the bank for changing their currency notes.

The paper highlights the basic need and significance of financial inclusion and analyzes how this concept enters into the Indian through the Digital India Programme. It also analyze the effective measures implemented by the government and Reserve Bank of India in this direction. The basic objectives of this paper are to study the importance of Financial Inclusion for the growth of Indian Economy, To study the importance of Digital India programme for the development, To study the various programmes run by the Government for the financial inclusion, To study the impact and results of financial inclusion programme run by the government. The paper also discusses the challenges that India is facing today and their probable solutions with respect to financial Inclusion. The major findings of the papers are Private Banks is found mainly focusing upon the profitable customers and avoiding weaker section of the society. The women are lagging behind in the enjoying financial services available in the market.

Keywords - Digital India, Financial Inclusion, Government, Banks, Inclusive Growth, Financial Services.

INTRODUCTION

Over the past two decades, India has implemented a wide-range of reforms, opening up the economy, and narrowing the gaps in the living standards of its people. Yet, a huge chunk of the country's population is socially and economically excluded. It becomes imperative that social inclusion is made possible better with Financial Inclusion.

In the war against poverty, Financial Inclusion has emerged as a priority for policy makers and regulators in over 60 developing countries across the globe. An increasing number of countries have introduced or introducing holistic approaches and methods to improve access to finance.

In India, though the activity of financial inclusion started as early as 1950, from the year 2005 onwards financial inclusion has been considered a Policy Priority for Reserve Bank of India (RBI), India's central bank, which has given several directions and guidelines during the past one decade. It looks at FI as an effective tool for inclusive growth ensuring equality of opportunity for all. RBI has been focusing on facilitating a process of making available a range of appropriate financial products and services to the underprivileged sections of the Indian Society at an affordable cost.

Keeping a credit delivery focus, RBI has given guidelines to banks in the country encouraging financial inclusion such as

