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3.3.2 Number of research papers per teachers in the Journals notified on UGC website during the last five years (10)

Title of paper	Name of the author/s	Department of the teacher	Name of journal	Year of publication	ISSN number	Link to the recognition in UGC enlistment of the Journal
A Study of Relationship Between Brand Equity and Industrial Buying Behaviour	Rohan P. Dahivale & Niranjan Kulkarni	MBA	Ajanta	2019	2277-5730	https://www.ugc.ac.in/journal/list/subjectwisejurnallist.aspx?tid=Mjl3NzU3MzA=&&did=U2VhcmNoIGJ5IEITU04=
A Study on Employee Retention and its Effectiveness in ITS Sector with Special Reference to Millennial	Manjiri Kalyankar & Priyanka Ranshing	MBA	Ajanta	2019	2277-5730	https://www.ugc.ac.in/journal/list/subjectwisejurnallist.aspx?tid=Mjl3NzU3MzA=&&did=U2VhcmNoIGJ5IEITU04=
Impact of Corporate Social Responsibility on Financial Performance of the Company - A Review of L&T Ltd. Ahmednagar	Sachin Suresh Bidve & Madhuri Kakade	MBA	Ajanta	2019	2277-5730	https://www.ugc.ac.in/journal/list/subjectwisejurnallist.aspx?tid=Mjl3NzU3MzA=&&did=U2VhcmNoIGJ5IEITU04=
Role of GST in Indian Economy	Abhay Anant Pathak & Ujawala Lokare	MBA	Ajanta	2019	2277-5730	https://www.ugc.ac.in/journal/list/subjectwisejurnallist.aspx?tid=Mjl3NzU3MzA=&&did=U2VhcmNoIGJ5IEITU04=



A Study of Understanding of Goods & Services Tax (GST)	Dr. D. B. Bharati	MBA	Ajanta	2019	2277-5730	https://www.ugc.ac.in/journal/list/subjectwisejurnallist.aspx?tid=Mjl3NzU3MzA=&&did=U2VhcmNoIGJ5IEITU04=
State of ICT Infrastructure & Adoption Study of E-Governance Policy in the State of Maharashtra	Dr. Prajakta Warale	MBA	Ajanta	2019	2277-5730	https://www.ugc.ac.in/journal/list/subjectwisejurnallist.aspx?tid=Mjl3NzU3MzA=&&did=U2VhcmNoIGJ5IEITU04=
Expatriate Management: A Study of Cross Culture Adjustment and Motivators with reference to MNC's Under Study	Manjiri Kalyankar & Shweta Sawale	MBA	Ajanta	2019	2277-5730	https://www.ugc.ac.in/journal/list/subjectwisejurnallist.aspx?tid=Mjl3NzU3MzA=&&did=U2VhcmNoIGJ5IEITU04=
A Study on Stress management with Special Reference to Manufacturing Sector	Priyanka Ranshing & Aishwarya Gaikwad	MBA	Ajanta	2019	2277-5730	https://www.ugc.ac.in/journal/list/subjectwisejurnallist.aspx?tid=Mjl3NzU3MzA=&&did=U2VhcmNoIGJ5IEITU04=
A Study of Influence of Social Media on Brand Image	Rohan P. Dahivale & Abhishek Ajay Bhonjal	MBA	Ajanta	2019	2277-5730	https://www.ugc.ac.in/journal/list/subjectwisejurnallist.aspx?tid=Mjl3NzU3MzA=&&did=U2VhcmNoIGJ5IEITU04=
GST Registration Procedure and Return	Mr. Abhay Pathak	MBA	Ajanta	2019	2277-5730	https://www.ugc.ac.in/journal/list/subjectwisejurnallist.aspx?tid=Mjl3NzU3MzA=&&did=U2VhcmNoIGJ5IEITU04=



A Study of Library Marketing	Shreya Gaikwad	MBA	Ajanta	2019	2277-5730	https://www.ugc.ac.in/journal/list/subjectwisejurnallist.aspx?tid=Mjl3NzU3MzA=&&did=U2VhcmNoIGJ5IEITU04=
A Comparitive Study of Financial Performance of Kolhapur Muncipal Tranport Undertaking (Kmtu) and Navi Mumbai Muncipal Transport Undertaking (Nmmt)	Dr. D. B. Bharati	MBA	Ajanta	2019	2277-5730	https://www.ugc.ac.in/journal/list/subjectwisejurnallist.aspx?tid=Mjl3NzU3MzA=&&did=U2VhcmNoIGJ5IEITU04=
Modification of Worm Assembly Layout Using Lean Manufacturing Principles	Rohan Dahivale & Aniket More	MBA	Ajanta	2019	2277-5730	https://www.ugc.ac.in/journal/list/subjectwisejurnallist.aspx?tid=Mjl3NzU3MzA=&&did=U2VhcmNoIGJ5IEITU04=
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An update on UGC - List of Journals

The UGC List of Journals is a dynamic list which is revised periodically. Initially the list contained only journals included in Scopus, Web of Science, and Indian Citation Index. The list was expanded to include recommendations from the academic community. The UGC portal was opened twice in 2017 to universities to upload their recommendations based on filtering criteria available at <https://www.ugc.ac.in/journallist/methodology.pdf>. The UGC-approved List of Journals is considered for recruitment, promotion and career advancement not only in universities and colleges but also other institutions of higher education in India. As such, it is the responsibility of UGC to curate its list of approved journals and to ensure that it contains only high-quality journals.

To this end, the Standing Committee on Notification on Journals removed many poor-quality/predatory/questionable journals from the list between 25th May 2017 and 19th September 2017. This is an ongoing process and since then the Committee has screened all the journals recommended by universities and also those listed in the ICI, which were re-evaluated and re-scored on filtering criteria defined by the Standing Committee. Based on careful scrutiny and analysis, 4,305 journals were removed from the current UGC-Approved List of Journals on 2nd May, 2018 because of poor quality/incorrect or insufficient information/false claims.

The Standing Committee reiterates that removal/non-inclusion of a journal does not necessarily indicate that it is of poor quality, but it may also be due to non-availability of information such as details of editorial board, indexing information, year of its commencement, frequency and regularity of its publication schedule, etc. It may be noted that a dedicated web site for journals is one of the primary criteria for inclusion of journals. The websites should provide full postal addresses, e-mail addresses of chief editor and editors, and at least some of these addresses ought to be verifiable official addresses. Some of the established journals recommended by universities that did not have dedicated websites, or websites that have not been updated, might have been dropped from the approved list as of now. However, they may be considered for re-inclusion once they fulfil these basic criteria and are re-recommended by universities.

The UGC's Standing Committee on Notification on Journals has also decided that the recommendation portal will be opened once every year for universities to recommend journals. However, from this year onwards, every recommendation submitted by the universities will be reviewed under the supervision of Standing Committee on Notification of Journals to ascertain that only good-quality journals, with correct publication details, are included in the UGC-approved List.

The UGC would also like to clarify that 4,305 journals which have been removed on 2nd May, 2018 were UGC-approved journals till that date and, as such, articles published/accepted in them prior to 2nd May 2018 by applicants for recruitment/promotion may be considered and given points accordingly by universities.

The academic community will appreciate that in its endeavour to curate its list of approved journals, UGC will enrich it with high-quality, peer-reviewed journals. Such a dynamic list is to the benefit of

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[Notification on Predatory/Fake/Questionable Journals](#)
[Notification on Journals Recommended by Universities during 16th to 22nd June 2017 \(II Phase\)](#)

FAQs

The UGC-approved List of Journals includes Journals covered in i) Web of Science; ii) Scopus; iii) Journals recommended by the Standing Committee on Notification on Journal and Language Committee; and iv) Journal recommended by Universities; A note on scope, coverage and methodology used for compiling UGC-approved List of Journals is available at <https://www.ugc.ac.in/journalist/methodology.pdf>.

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1. A Study of Relationship between Brand Equity and Industrial Buying Behaviour

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Abstract

The present study was conducted to investigate the relationship between brand equity and consumer behaviour. In the model proposed in this study, the relationship between brand equity and the dimensions of consumer behaviour including the willingness to pay for extra cost, brand preference and purchase intention is investigated. The research method is a descriptive correlation.

Inferential statistics and factor analysis between used to analyse the data. In the marketing literature, the lack of empirical research that seeks to explore the relationship between brand equity and consumer behaviour is tangible. This research focuses on those reactions that provide more sales and the ability to grow. According to the results, it seems that there is a relationship between brand equity and consumer behaviour including paying extra cost, brand preference and purchase intention.

Keywords: Brand Equity, Organization Buying Behaviour, Purchase Intentions

Introduction

This study will help the marketers identify the dimensions of Consumer Based Brand Equity which are affected by Sales Promotions and specifically what type of Sales Promotions, whether Price Promotion or Premium Promotion is suitable for a given market.

To survive in the market, a firm has to be constantly innovating and understand the latest consumer needs and tastes. It will be extremely useful in exploiting marketing opportunities and in meeting the challenges that the Indian market offers. It is important for the marketers to understand the buyer behavior, the study of consumer behavior for any product is of vital importance to marketers in shaping the fortunes of their organizations.

It is useful in developing ways for the more efficient utilization of resources of marketing. It also helps in solving marketing management problems in more effective manner.

For effective market segmentation and target marketing, it is essential to have an understanding of consumers and their behavior.

Objectives of the Study

1. To understand the Buying behavior of the Customers.
2. To know how to maintain the business relations with customers.
3. To get the full knowledge of Branding and Marketing techniques.
4. To understand the percentage of competition in the pump market.

Statement of the research Problem

The number of pumping solution providers are rapidly increasing. There is cut throat competition among the service providers to retain the existing customers and gaining the new ones.

To understand the study of relationship between brand equity and industrial buying behaviour with respect to the organisation. To know how this organization takes effort to build their Brand in the Market. To achieve the customer satisfaction there is need to study behaviour of customers. The area study includes Advertisement, Brand Association, Brand Loyalty, Product quality and the after-sales service of this organization.

Literature Review

In the business world today, one of the main concerns of marketing managers is searching for ways to increase sales and profitability products. Successful brands try to establish a sense of trust because creating strong ties to the customer is one of the main bases of trade (Jing et al., 2015). One of the most common strategies to achieve this goal is to understand the relationship between consumer behaviour and brand and brand equity, because the brand equity is often an indication of its quality which affects the choice of consumers].

In recent studies, the importance of emotional relationship between the customer and the brand has been approved (Gianfranco Walsh et al., 2015) , and these studies strongly emphasize that the brand equity is not only achieved by the goods and services, but also by interactions between buyers and sellers (Ballantyne, Varey,2006; Grönroos,2011; Payne et al., 2008; Jing et al., 2015).

It seems that brand equity from the perspective of consumer is an appropriate starts to assess product equity which contains a lot of interrelated dimensions such as brand awareness, brand quality, brand association and brand loyalty (Jing et al., 2015). This relationship includes mutual exchanges between the brand and consumers by a duplicate set of actions that has many advantages for both sides (Huang, Kandampully,2012).The goal of any brand is to attract and

retain customers to ensure the success of the brand and the product (Zavattaro et al., 2015 and it is observed that consumers are looking for brands that have specific features (Garsvaite, Caruana,2014; Londoño et al., 2016).

Data Analysis & Data Interpretation

Q 1) Type of customer?

Particular s	OEM	DEALER	TOTAL
RESPONSE	13	37	50
PERCENTAGE	26%	74%	100%

Interpretation

From the above chart and the research, Researchers found that out of total no of customers, 25% are OEM & 75% are Dealers. Majority of OEM customers is more than the Dealers.

Q 2) What is the duration of channel partnership with this organization?

Particular s	Response	Percentage
Less than 1 Year	4	8%
ii) 1 to 3 Years	14	28%
More than 3 Years	32	64%
TOTAL	50	100%

Interpretation

64% of the customer are having More than 3 years of channel partnership with this organization.

Q 3) Type of business?

Particular s	Trading	Manufacturing	total
Response	44	6	50

Interpretation

Out of the total no of customers, 88% of the businesses are in trading line.

Q 4) Do you see our advertisement on Television?

Particular s	S.D.1	D2	N3	A4	S.A.5	TOTAL
Response	0	13	22	9	0	44

Interpretation

From the above chart and the research, Researchers found that 50% of the customers have seen the advertisement on television.

Q 5) Do you feel that our advertisement is effective?

Particular s	S.D.1	D2	N3	A4	S.A.5	TOTAL
Response	0	10	28	6	0	44

Interpretation

From the above chart and the research, it has been interpreted that 64% of the customers feels that this organization advertisement is effective.

Q 6) Do you agree that our advertisement is informative?

Particular s	S.D.1	D2	N3	A4	S.A.5	TOTAL
Response	0	0	24	26	0	50

Interpretation

From the above chart and the research, it has been interpreted that 52% of the customers have agreed that this organization advertisement is informative for them.

Q 7) Do you feel that our way of advertisement is outdated?

Particular s	S.D.1	D2	N3	A4	S.A.5	TOTAL
Response	0	22	26	2	0	50

Interpretation

From the above chart and the research, it has been interpreted that 52% of the customers have neutral opinion about the question. But the 44% customers feel that this organization advertisement is not outdated.

Q 8) Do you agree that THIS ORGANIZATION helps you to attract the customer?

Particular s	S.D.1	D2	N3	A4	S.A.5	TOTAL
Response	0	0	6	16	28	50

Interpretation

From the above chart and the research, it has been interpreted that 56 % of the customers has strongly agreed that this organization helps to attract customers.

Q 9) Do you feel that these organization products are promising too?

Particular s	S.D.1	D2	N3	A4	S.A.5	TOTAL
Response	0	2	8	32	8	50

Interpretation

It has been interpreted that 64% of the customers feels that this organization products are promising too.

Q 10) Do you agree that customer will not switchover to other brands in case of rise in price of these organization products?

Particular s	S.D.1	D2	N3	A4	S.A.5	TOTAL
Response	0	0	8	18	24	50

Interpretation

From the above chart and the research, it has been interpreted that 48% of the customers has strongly agreed that they will not switchover to other brands in case of price rise of this organization products.

Q 11) Do you agree that this organization brand is Researchersll known brand in the Pump industry?

Particular s	S.D.1	D2	N3	A4	S.A.5	TOTAL
Response	0	4	8	26	12	50

Interpretation

From the above chart and the research, it has been interpreted that 52% of customers are have been agreed that this organization is a we-known brand in the pump industry.

Q 12) Does our product satisfy your all needs?

Particular s	VUL	NL	N	L	VL	TOTAL
Response	0	0	20	24	6	50

Interpretation

From the above chart and the research, it has been interpreted that 48% of customers are likely to have agreed that this organization products satisfy there all needs.

Q 13) Do you agree that Brand Significance increase the acceptance of product?

Particular s	VUL	NL	N	L	VL	TOTAL
Response	0	12	12	24	2	50

Interpretation

From the above chart and the research, it has been interpreted that 48% of customers are likely to believe that Brand significance increase the acceptance of product ratio.

Q 14) Did you visit to our company's website when you heard about our brand?

Particular s	VUL	NL	N	L	VL	TOTAL
Response	0	0	4	28	18	50

Interpretation

From the above chart and the research, it has been interpreted that 56% of the customers have been agreed that they likely visit this organization website when they heard about the this organization brand.

Q 15) Do you place order to this organization frequently?

Particular s	VUL	NL	N	L	VL	TOTAL
Response	0	0	2	26	22	50

Interpretation

From the above chart and the research, it has been interpreted that 52% of customers are have been agreed that they likely place the order on this organization.

Q16) Do you trust this organization?

Particular s	VUL	NL	N	L	VL	TOTAL
Response	0	0	2	28	20	50

Interpretation

From the above chart and the research, it has been interpreted that 56% of the customers have likely trust on this organization.

Q17) Do you recommend this organization pumps to other customers?

Particular s	VUL	NL	N	L	VL	TOTAL
Response	0	0	4	34	12	50

Interpretation

From the above chart and the research, it has been interpreted that 58% of customers are likely to recommend the this organization to other customers.

Q 18) Do you agree that our approach to quality management, is about to ensure complete customer satisfaction?

Particular s	S.D.1	D	N	A	S.A.	TOTAL
Response	0	10	14	24	2	50

Interpretation

From the above chart and the research, it has been interpreted that 48% of customers are have been agreed that this organization's approach to quality management is about to ensure the complete customer satisfaction.

Q19) Company Service representatives are well trained & experienced?

Particular s	S.D.1	D	N	A	S.A.	TOTAL
Response	0	10	14	24	2	50

Interpretation

From the above chart and the research, it has been interpreted that 48% of customers are have been agreed on that this organization's service representative are well trained and experienced.

Q20) Company service representatives are adhere to professional standards?

Particular s	S.D.1	D2	N	A	S.A	TOTAL
Response	0	0	20	30	0	50

Interpretation

From the above chart and the research, it has been interpreted that 60% of customers are have been agreed that this organization's service representatives are adhered to their professional standards while on duty.

Major Findings

- In a study of relationship between brand equity and industrial buying behavior, Researchers found that the advertisement of this organization product is very effective and informative. Many customers have frequently seen the organization advertisement on televisions.
- Researchers have found that the Brand Awareness of the organization is very promising. Customers believe that this organization is between known brand and between promising Brand in the Pump industry market. They also agree on the point that they will not switch over to other brands in case of any price rise of the products.
- Researchers found that customers are very loyal with the organization and they are used to recommend the organization products to other customers also. This will help to maintain the customer relationship and buying behavior of the customer.

- From the survey, Researchers found that product quality of this organization is the best in the pump industry. This organization pumps are best efficient and available in various ranges. Their approach to quality management is about to ensure the complete customer satisfaction.

Limitations of the Study

- 1) Since this is a special activity, there was some restriction to share information.
- 2) Some data is confidential due to Researchers cannot take actual figure for to do proper research study.

Suggestions

- There are various other techniques available in the market for advertisement of the product. Company needs to improve the way of advertising with the use of new advance technology.
- Company should develop their Mobile application for customers. This will definitely help to customer for finding the right pumping solution. Researchers would like to suggest that company needs to increase the range of product as considering the product range of competitors.
- Company needs to more focus on customer attraction as this will help them in order collection. Company should maintain their product quality constantly as this will help to build the trust and loyalty with the customer.

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5. A Study on Employee Retention and Its Effectiveness in ITS Sector with Special Reference to Millennial

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Abstract

The IT industry of India is fully loaded with the youngest generation, Generation 'Y'- The Millennial. They are in high demand and very clear with what they want and if they don't find something up to their expectations they are ready to move on in search of the one who can fulfill them. Hence, the employee turnover is the biggest challenge for the companies today. Organizations cannot afford to lose their key performer, as they are the assets of the organization. Employee turnover has always led a significant impact on the production of the organization and its human capital at large. Hence, in order to avoid this black space, organizations, Especially in IT Industries are continuously working on developing the new strategies that will help to retain their employees. This study is an effort taken to analyze the effectiveness of the Retention Strategies on employee Turnover in IT Industry, at Hinjewadi, Pune, and Since Hinjewadi being a well established IT Park in Pune was chosen for the study. Also, Welfare Facilities, Personal Satisfaction and Organization culture, etc are being the variables allied with the Employee Turnover; they are too scrutinized as a part of study.

JEL Classification: M1, M10, M12

Introduction

Generation Y (Millennials) broadly known as Millennial are the people born between the year 1980 and 2000. The generation of millennial is commonly known as the generation- "Y", they are growing in the workforce and the generation of baby boomers is getting retired, managers and human resources The HR at organizations now have to prepare the retention

strategies for them, for the upcoming Generations at workforce who have already stepped into. The Maximum Young IT industry is now loaded with Millennials.

Employee turnover is a common phenomenon which many organizations are facing today. Employee turnover can lead to a serious loss for any company since, organization invest a lot for the process of recruitment and development of their employee. Effective retention strategies are developed and applied in organization in order to prevent employee turnover. Employee turnover has become a general issue in IT industry though; it has slowed down in recent days due current recession, which may again get geared as economy again gets stabilized.

People leave the organization due to various reasons like job related stress, lack of commitment in the organization, or employee's dissatisfaction with the organization due to various reasons. Moreover the personal dissatisfaction is the major reason of employee to leave the organization, which may emerge due to determinant such as compensation, security for job, freedom at work place, employee's relations with his peers and subordinates.

Turnover issues may occur due to organizational factors too. The organization factor such as culture at workplace plays a vital role in motivating or de-motivating the employees, also the communication system within organization are responsible for employee turnover rate of the organization.

Whatsoever be the reason, either due to employees' personal dissatisfaction or due to organizational factors that enforce employee to leave the job; this voluntary exit of the employee creates a cost heads for the organization and depletion in valuable human capital. Also the new employee recruited in the place of exiting one has be inducted, trained which also include the cost heads and till then production also suffers in meanwhile.

Hence in order to control the incurring cost occurring due to the employee turnover, the company's HR Managers try to understand the factors and various reasons those are responsible for employee leaving the organization in order to fill these loop holes to reduce the turnover rate. Different strategies are developed and implemented to retain the employee in the organization like flexible work hours, job autonomy, compensation, etc. But how significant are the consequences of these strategies? Hence, the motive of the research study is to study the impact of these retention strategies on the employee turnover.

Why people leave organization

People who stay in organizations are the ones who are being able to connect their objectives with that of the organization. Employees should be able to see growth opportunity, enjoy the work environment and be able to find their jobs challenging, meaningful and with a purpose (Mills, 2007).

Kaye and Jordan, 2008, remarks that there are leadership failures because most of the managers want to take care of the employees' need however; their actions are not in conjunction with what employees want. They mention that it is important for organizations to ask what employees want rather than guessing.

Retention

Retention is a critical matter if organizations want to succeed in the long term. Organizations have widely agreed that "retaining good employees ensure customer satisfaction, high productivity, satisfied coworkers, effective succession planning and increased organizational knowledge and learning" (Heath field).

Having right employees for the right job will create committed and involved employees keeping turnover rates minimal, resulting in high guest satisfaction, customer loyalty and high service level (Dawson, M and Abbot J, 2009).

Objectives of the research

- To identify the various Retention strategies implemented by the organization.
- To understand the importance of Retention strategies to employees
- To analyze the effectiveness of the retention strategies on employee turnover

Research Methodology

Research Population of the study was the IT Industries in Hinjewadi IT Park and the IT Companies contribute over 200+ IT companies. Amongst easily approachable Companies were selected as sample. The data was collected by the way of discussion and interaction with the employees and the HR executives and HR Managers. Also a questionnaire was drafted and distributed to over 140 employees of whom 125 properly filled questionnaires were received. The data was collected from the middle and lower level employees who were millennial, by the way of convenience sampling method.

Measurement scale

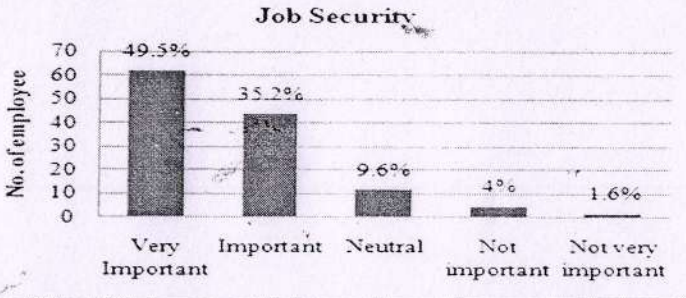
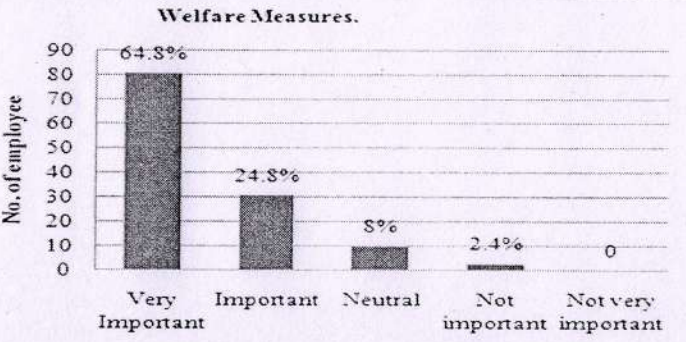
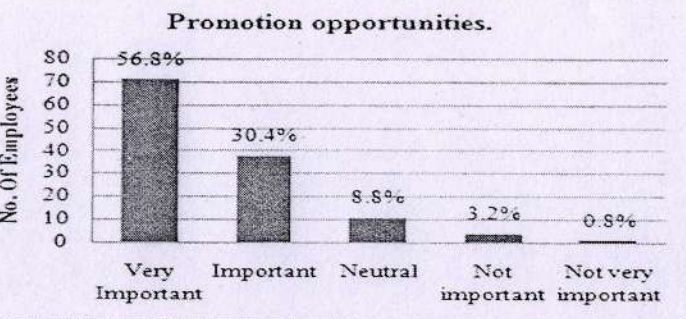
The Questionnaire consisted of list of Retention strategies and the importance was measured on a five point likert scale with the points as very Important, Important, Neutral, Not important, and Not very important.

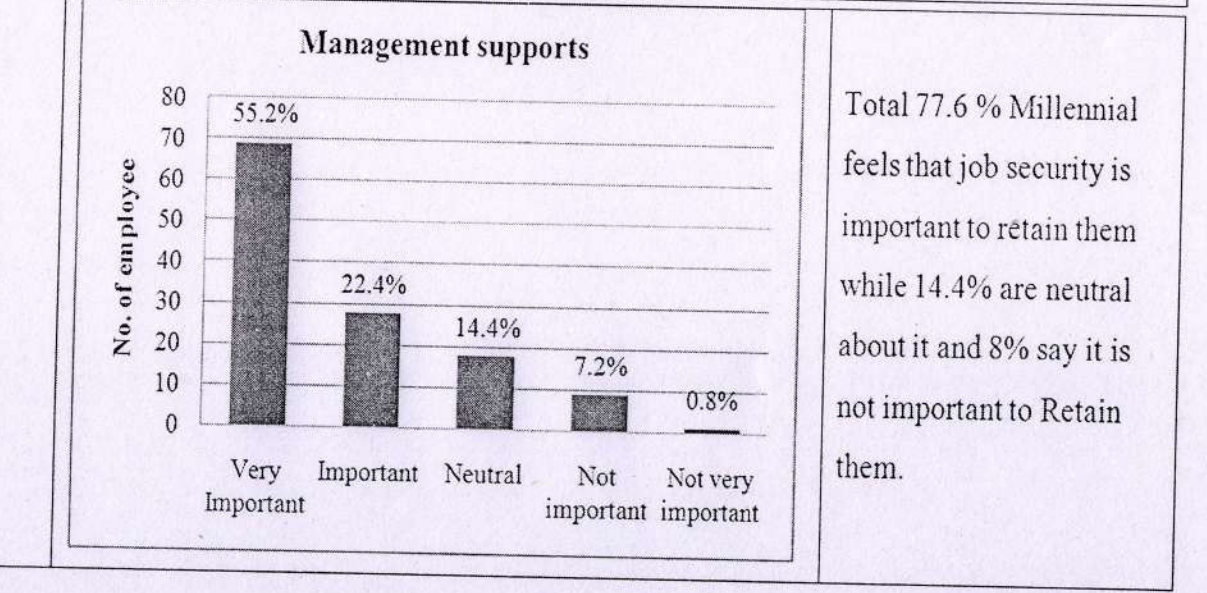
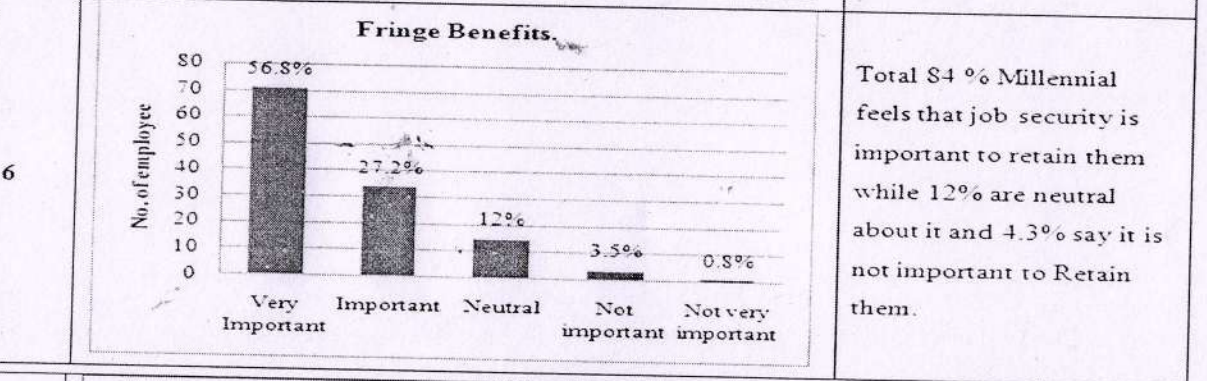
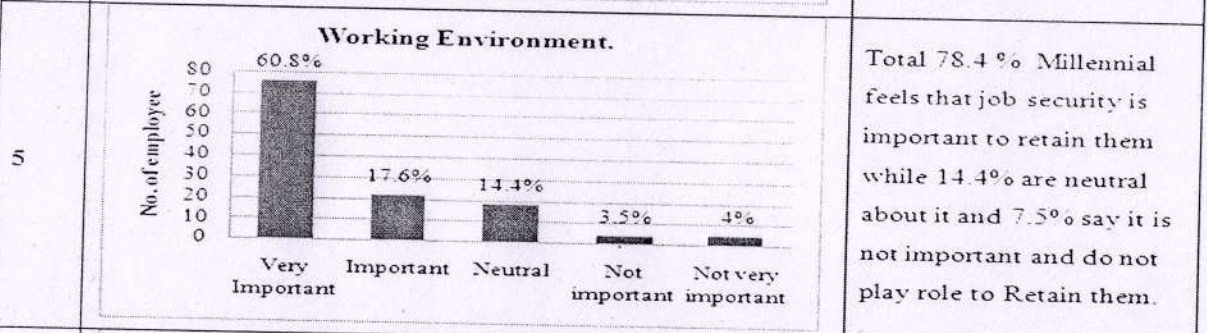
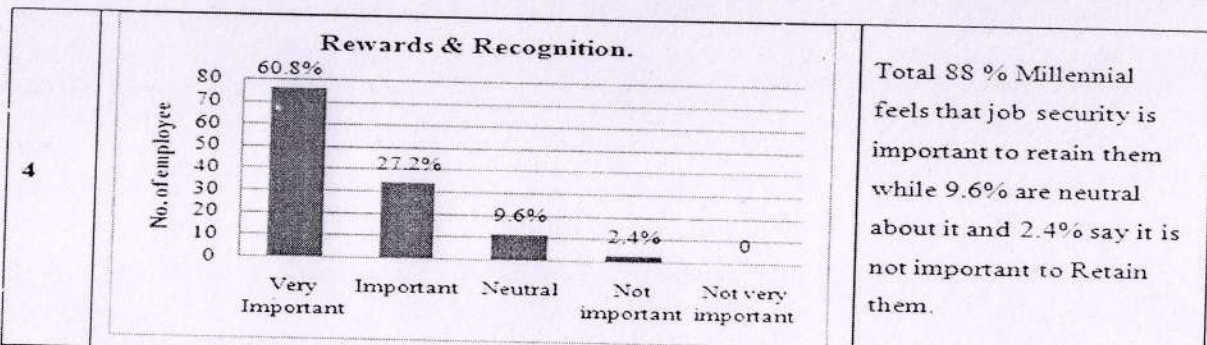
Statistical Tool used: Graph

Research Methodology:

The importance of Retention strategies to employees

Amongst the many chosen different strategies of the retention the one significant from employees' point of view are studied and presented below along with their importance from employee's perspective.

Sr. No	Importance of Strategies	Interpretation												
1	 <p>Job Security</p> <table border="1"> <tr><th>Importance Level</th><th>Percentage</th></tr> <tr><td>Very Important</td><td>49.5%</td></tr> <tr><td>Important</td><td>35.2%</td></tr> <tr><td>Neutral</td><td>9.6%</td></tr> <tr><td>Not important</td><td>4%</td></tr> <tr><td>Not very important</td><td>1.6%</td></tr> </table>	Importance Level	Percentage	Very Important	49.5%	Important	35.2%	Neutral	9.6%	Not important	4%	Not very important	1.6%	<p>Total 84.7 % Millennial feels that job security is important to retain them while 9.6% are neutral about it and 5.6% say it is not important to Retain them.</p>
Importance Level	Percentage													
Very Important	49.5%													
Important	35.2%													
Neutral	9.6%													
Not important	4%													
Not very important	1.6%													
2	 <p>Welfare Measures.</p> <table border="1"> <tr><th>Importance Level</th><th>Percentage</th></tr> <tr><td>Very Important</td><td>64.8%</td></tr> <tr><td>Important</td><td>24.8%</td></tr> <tr><td>Neutral</td><td>8%</td></tr> <tr><td>Not important</td><td>2.4%</td></tr> <tr><td>Not very important</td><td>0</td></tr> </table>	Importance Level	Percentage	Very Important	64.8%	Important	24.8%	Neutral	8%	Not important	2.4%	Not very important	0	<p>Total 89.6 % Millennial feels that job security is important to retain them while 8% are neutral about it and 2.4% say it is not important to Retain them.</p>
Importance Level	Percentage													
Very Important	64.8%													
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Not important	2.4%													
Not very important	0													
3	 <p>Promotion opportunities.</p> <table border="1"> <tr><th>Importance Level</th><th>Percentage</th></tr> <tr><td>Very Important</td><td>56.8%</td></tr> <tr><td>Important</td><td>30.4%</td></tr> <tr><td>Neutral</td><td>8.8%</td></tr> <tr><td>Not important</td><td>3.2%</td></tr> <tr><td>Not very important</td><td>0.8%</td></tr> </table>	Importance Level	Percentage	Very Important	56.8%	Important	30.4%	Neutral	8.8%	Not important	3.2%	Not very important	0.8%	<p>Total 84.8 % Millennial feels that job security is important to retain them while 8.8% are neutral about it and 4% say it is not important to Retain them.</p>
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Findings

Employee Retention is very important for the competitive advantage. Talented employees are the key drivers of the organizations. Retaining the employees has become the challenge for the organization due employee turnover. The study has explored that the most significant strategies that are important for retaining the employees. The job security, welfare majors, fringe benefits, Promotion opportunity, Rewards and recognition plays a vital role in retaining employee and are very important for the employees while management support and working environment are also important for employees to be committed to the organization.

Discussions

Discussion with Millennial Employee

The discussions with millennials revealed the clear incites about them. It was observed that that Millennial Generations are very clear with their views, ideologies, way of living and goals at large. They have their own perception and way to look at things.

As they enter the job search they are extremely well-informed. Millennials expect offer strong financial incentives, balanced work-life and opportunities for growth and advancement. They can move from one job to another very easily if they are not being provided according to their expectations.

Majority of the Millennials get retained because they are provided with high pay packages, their work is being recognized and reward and have better growth opportunity with organization. The relationships between Managers also impact their intension to stay in organization and be committed. Most of the Millennials are satisfied with the welfare facility they get from the organization.

Major issue found was the high work load on the employees. And also the threat to the job security. Employees also expect retirement plan for them.

Discussions with HR managers and the Executives of organization

Almost all organizations are providing majority of facility to the employees in order to retain the employee. Majority of the organizations provides the facility of good pay packages, Rewards and recognizes the employee efforts, provides welfare facilities like PF, FPF, ESIC, Gratuity, etc. Many organizations are providing the employees growth opportunity by providing Training and development. And many more strategies are implanted to retain employees.

It was disclosed while discussion that major factor that has contributed to the control turnover is growth opportunities and welfare benefits. Reward and recognition also played significant factor for retaining employee.

Majority exit interview revealed that maximum employees have left the job for better growth opportunity and go get financial hike. Very few stated the reason of separation for education or work load. Though, HR people say that it is unreel truth that many employees leave organization due to workload or boss.

Conclusion

Organization cannot afford losing their employees, employee are the assets of the organization. It is the responsibility of the HR Managers of the organization to identify the right Retention strategy that will be effective to control turnover. Millennials are the fast generations and people with clear expectations and demands, and if their expectations are not meet they are ready to move. Hence it is very necessary to identify priorities, expectations and demands. And accordingly decide strategy to retain them in the organization.

The priorities and perception of each varies. Literature exposes that communication is very necessary to generate favorable strategy. Best way to retain the employee is by knowing what expectations of the employees are and fulfilling them. The requirement of each employee might vary but organization should try to meet them as far as possible. Organizations by implementing appropriate HR policies should make employee feel valuable so they can get committed to one valuing them. The Retention strategies like Rewards and benefits, Promotion opportunity, Job Security and Welfare Benefits are the major strategies to retain Millennials.

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6. Impact of Corporate Social Responsibility on Financial Performance of the Company - A Review of L & T Ltd. Ahmednagar

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Abstract

Corporate Social Responsibility (CSR) is a concept that has attracted worldwide attention and acquired a new meaning in the global economy. Sharp interest in CSR in recent years has stemmed from the arrival of globalization and international trade, which has imitated in increased business difficulty and new demands for improved transparency and corporate citizenship. Moreover, while governments have traditionally assumed sole responsibility for the improvement of the living conditions of the population, society's needs have outdone the capabilities of the government to fulfil them. Security analysts are increasingly awarding more favourable ratings to firms with corporate socially responsible strategies. In this context, the attention is increasingly turning to focus on the role of business in society and progressive companies are seeking to differentiate themselves through engagement in what is referred to as CSR.

Keywords: Economy, Corporate, Financial Statement, Government, Business

Introduction

CSR may not accept universally, each definition that currently occurs supports the impact that businesses have on society at large and societal prospects of them. Although the origins of CSR lie in philanthropic activities such as donations, charity, relief work, etc. of corporations. The concept of CSR has enhanced the various things such as Triple Bottom Line, philanthropy, corporate citizenship, strategic philanthropy, shared value, corporate sustainability and business responsibility.

The entirety of CSR can be determined from the three words this phrase contains: corporate, social and responsibility. CSR covers the relationship between corporations or other large organizations and the societies with which they interact. CSR also includes the responsibilities that are integral on both sides of these relationships. CSR includes all groups that maintain an on going interest in the organization's operations. CSR is generally understood to be the way a company balances the economical, environmental and social aspects of its operations, addressing the expectations of its stakeholders.

Larsen & Toubro Limited adopts a culture of caring, trust and continuous learning while meeting the expectations of all stakeholders and society at large. As a responsible Corporate Citizen, the Company contributes towards inclusive growth by endowing communities and accelerating development. The Company's CSR Policy framework details the mechanisms for undertaking various programmes in accordance with section 135 of the Companies Act 2013 for the benefit of the community.

From the above definitions it is clear that

1. The CSR approach is universal and integrated with the core business strategy for addressing social and environmental impacts of businesses,
2. CSR needs to address the good of all stakeholders and not just the company's shareholders.

Objectives of the Study

The main aim of this article is to analyze the concept of Corporate Social Responsibility which has gained huge popularity in latest times, and its impact on the financial performance of the firm. Companies have become quite conscious of the negative impact that they might have to face if they do not contribute to the needs and well-being of the community and society at large. They have realized that an adequate transfer of profits to its Corporate Social Responsibility segment can not only help it to satisfy all its stakeholders but also help it to gain huge advantages over its competitors. In the light of the above statement, an analysis of **Larsen & Toubro Company** is tried to be made, so as to get an idea of the impact that CSR initiatives of a company, may have not only its profits, market capitalization, and stock market price but also on its brand value, reputation and goodwill.

Research Methodology

Research instrument for profitability testing we use the different method to find the reason and affect relationship between CSR and financial performance of the firm. We collect the secondary data of net profit; Total assets etc. and find out the relationship between them

Corporate Social Responsibility and Sustainability

CSR in India tends to emphasis on what is done with profits after they are made. On the other hand, sustainability is about factoring the social and environmental impacts of directing business, that is, how profits are made. Therefore, much more of the Indian practice of CSR is an important factor of sustainability or responsible business, which is a larger idea, the elements that is evident from various sustainability outlines. Generally, the notion of CSR and sustainability looks to be converging, as is evident from the various definitions of CSR put forth by global organizations. The origin of this convergence can be observed from the preamble to the recently released draft rules relating to the CSR clause within the Companies Act, 2013 which talks about stakeholders and integrating it with the social, environmental and economic objects, all of which constitute the idea of a triple bottom line approach. It is also recognized in the Procedures on Corporate Social Responsibility and Sustainability for Central Public Sector Enterprises issued by the DPE in April 2013.

Benefits of CSR Programme

As the business environment gets increasingly difficult and stakeholders become unwritten about their expectations, good CSR practices can only bring in greater benefits, some of which are as follows:

Communities provide the license to operate: Apart from internal drivers such as values and spirit, some of the key stakeholders that influence corporate behaviour include governments, investors and customers. In India, a quarter and increasingly important stakeholder is the community, and many companies have started realizing that the license to operate is no longer given by governments and no-one else, but communities that are stuck by a company's business operations.

Attracting and retaining employees: Several human resource studies have linked a company's ability to attract, retain and motivate employees with their CSR commitments. Interventions that encourage and enable employees to participate are shown to increase employee morale and a sense of belonging to the company.

Communities as suppliers: There are certain innovative CSR initiatives emerging, wherein companies have invested in enhancing community livelihood by incorporating them into their supply chain. This has benefitted communities and increased their income levels, while providing these companies with an additional and secure supply chain.

Enhancing corporate reputation: The traditional benefit of generating goodwill, creating a positive image and branding benefits continue to exist for companies that operate effective CSR programmes. This allows companies to position themselves as responsible corporate citizens.

Corporate Social Responsibility Models

Ethical model: Gandhi's charisma compelled the companies to play active roles in nation building to promote socio-economic development. The history of Indian corporate philanthropy has encompassed cash or kind donations, community investment in trusts and provision of essential services such as schools, infirmaries, etc.

Statist model: It came into existence when India after independence adopted the socialist and mixed economy framework, with a large public sector and state-owned companies. The legal framework of various Indian laws and the state ownership reflect elements of CSR.

Liberal model: It states that the company has the responsibility towards the shareholders. This model argues that it is sufficient for business to operate the law and general wealth which through taxation and private charitable choices can be directed to social ends.

Stakeholder model: It aims to create loyal relationship with investors, customers, suppliers, employees and their commitment which leads to long term value of the company, commercial viability and business success. The growing awareness among public compels the organizations to take serious look over their consequences or else face public campaigns or actions against irresponsible behaviours. Therefore, the companies are answerable to all the people associated directly or indirectly with the company.

The Effect of CSR Practices on Financial Performance: An Analysis of L&T Ltd.

L&T is one of India's foremost private sector companies with a market capitalization of US \$45 billion and a turnover of US \$7 billion. L&T is valued among the World's Best Companies and the World's Most Reputable Companies by Forbes magazine and among India's Most Valuable Companies by Business Today. L&T ranks among India's Most Valuable Brands, in a study conducted by Brand Finance and published by The Economic Times. L&T's ambition

to create enduring value for the nation and its stakeholders is apparent in its healthy portfolio of traditional.

L&T is pursuing innovative business strategies that synergize the creation of sustainable livelihoods and the preservation of natural capital with the building of shareholder value. This Triple Bottom Line strategy of building economic, social and environmental capital involves: Embedding Sustainability in Business, Investing in Social Development, and Adopting a Low Carbon Growth Path and a Cleaner Environment Approach.

CSR Practices at Larsen & Toubro

Larsen & Toubro has a CSR vision to uphold human values with sustainable community development. The development will facilitate equal opportunities to everyone irrespective of caste, class colour, gender and religion, leading to self-reliance L&T aspire to be known to society as group which cares and seeks to build up capacities of the underserved marginalised and disadvantages by working together, with and for them this aspiration includes all aspect of human development for a dignified living. Social infrastructure is indispensable for progress. L&T mainly contribute to the quality of life. This includes School, Hospitals, Skill training institutes, water supply, sanitation facilities. Focusing on the many challenges around project implementation, L&T propose to work towards the following outcomes from the social infrastructure programme, based on need assessment and feasibility

Roles & Responsibilities

- Approved the CSR Policy of the Company
- Confirm spend of 2% of average net profits
- Disclose the content of the CSR Policy in its report and place the Policy on the Company's website as recommended under Section 135 of the Companies Act 2013 read with the Companies Rules, 2014
- Specify reasons in its report for not spending the kept amount in case the Company fails to spend such amount
- The Board will form the CSR Committee in unity with the requirements of the Companies Act.

8. Role of GST in Indian Economy

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Abstract

GST similarly familiar as the Goods and Services Tax is defined as the huge indirect tax structure designed to support and improves the economic growth of a country. 150 & more countries have implemented GST so far. However, the idea of GST in India was mooted by Vajpayee government in 2000 and the constitutional modification for the same was accepted by the Loksabha on 6th May 2015 but is yet to be ratified by the Rajyasabha. However, there is a vast and cry against its achievement It would be interesting to recognize why this future GST administration may get in the way the augment and development of the country

Keywords: Goods & Service Tax and Indian Economy

Introduction

The Goods and Services Tax (GST) is a massive concept that shortens the huge tax structure by underneath and augmenting the **economic growth** of a country. GST is a wide-ranging tax levy on manufacturing, sale and utilization of goods and services at a national level. The Goods and Services **Tax** Bill or GST Bill, also referred to as the foundation (One Hundred and Twenty-Second Amendment) Bill, 2014, initiates a Value added Tax to be implemented on a national level in India. GST will be an indirect tax at all the stages of production to bring about regularity in the system.

As the GST come into practice, there would be **amalgamation** of Central and State taxes into a single tax payment. It would also improve the position of India in both, domestic as well as **international market**. At the consumer level, GST would diminish the overall tax burden, which is currently probable at 25-30%.

Under this system, the consumer pays the final tax but a resourceful input tax credit system ensures that there is no cascading of taxes- tax on tax paid on inputs that go into manufacture of goods.

In order to hold off from the payment of multiple taxes such as Service tax, excise duty at Central level and VAT at the State level, GST would unify these taxes and create a uniform market all through the country. Incorporation of various taxes into a GST system will bring about an effective cross-utilization of **credits**. The current system taxes production, whereas the GST will aim to tax spending

Indirect Taxes in Pre-GST Era

Sr. No	Tax	Taxable Event	Nature of Tax	Tax Levied by
1	Excise Duty	Manufacturing of Goods	Central Tax	Central Government
2	Additional Customs Duty	Import of Goods	Central Tax	Central Government
3	Special Additional Duty	Import of Goods	Central Tax	Central Government
4	Service Tax	Provision of Service	Central Tax	Central Government
5	Central Sales Tax	Inter-State Sale of Goods	State Tax	Government of the State where the inter-state sale was originated.
6	State VAT	Intra-State Sale of Goods	State Tax	Government of the State where the sale or purchase occurred.
7	Entry Tax	Entry of Goods in Local Area	State Tax	Government of the State concerned
8	Entertainment Tax	Provision of the Entertainment	State Tax	Government of the State concerned
9	Luxury Tax	Provision of the Luxury	State Tax	Government of the State concerned

Objectives of GST

1. Certifying that the cascading effect of the tax on tax will be eliminated.
2. Improving the effectiveness of the original goods and services, thereby improving the GDP rate too.
3. Confirming the availability of input credit across the value chain.
4. Reducing the difficulties in tax administration and compliance.

5. Making a unified law involving all the tax bases, laws and directorial procedures across the country.
6. Declining the unhealthy competition among the states due to taxes and revenues.
7. Reducing the tax slab rates to avoid further elucidation issues.

GST Tax Structure

GST is single tax which replaced several former taxes and levy which included: central excise duty, services tax, additional customs duty, surcharges, state-level value added tax and Octroi which were applicable on interstate transportation of goods have also been done away with in GST regime. GST is levied on all transactions such as purchase, sale, barter, transfer, import of goods and/or services or lease,. India adopted a dual GST model, meaning that taxation is administered by both the Union and State Governments. Transactions made within a single state are levied with Central GST (CGST) by the Central Government and State GST (SGST) by the State governments. For inter-state dealings and imported goods or services, an Integrated GST (IGST) is levied by the Central Government. GST is a consumption-based tax/destination-based tax, therefore, taxes are paid to the state where the goods or services are consumed not the state in which they were produced. IGST complicates tax collection for State Governments by disabling them from collecting the tax owed to them directly from the Central Government. Under the previous system, a state would only have to deal with a single government in order to collect tax revenue

This paper is based on exploratory research technique and data cited in this paper were collected via secondary

Sources available like statistical data available on various websites of Indian Government like Finance Ministry

(finmin.gov.in), GST Council (gstcouncil.gov.in), GST Council Archives (gstindia.com), and many more;

Literature review from journal papers; annual reports; newspaper reports; and wide collection of magazine bas

Research Methodology

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Components of GST

There are 3 taxes applicable under GST CGST, SGST & IGST:

1. CGST: Collected by the Central Government on an intra-state sale (Eg: Within Maharashtra)
2. SGST: Collected by the State Government on an intra-state sale (Eg: Within Maharashtra)
3. IGST: Collected by the Central Government for inter-state sale (Eg: Maharashtra to Tamil Nadu)

Benefits of GST to the Indian Economy

- Elimination of bundled indirect taxes such as VAT, CST, Service tax, CAD, SAD, and Excise.
- Less tax conformity and a simplified tax policy compared to current tax structure.
- Removal of cascading effect of taxes i.e. removes tax on tax.
- Reduction of manufacturing costs due to lower burden of taxes on the manufacturing sector. Hence prices of consumer goods will be likely to come down.
- Lower the burden on the common man i.e. public will have to shed less money to buy the same products that were costly earlier.
- Increased demand and utilization of goods.
- Increased demand will escort to increase supply. Hence, this will ultimately lead to rise in the production of goods.
- Control of black money flow as the system in general followed by traders and shopkeepers will be put to a compulsory check.
- Enhance to the Indian economy in the long run.

These are possible only if the actual benefit of GST is passed on to the final consumer. There are other factors, such as the seller's profit margin, that determines the final price of goods. GST alone does not determine the final price of good

Impact of GST on Indian Economy

- Reduces tax burden on producers and fosters growth through more production. The current taxation structure, pumped with myriad tax clauses, prevents manufacturers from producing to their optimum capacity and retards growth. GST will take care of this problem by providing tax credit to the manufacturers.
- Different tax barriers, such as check posts and toll plazas, lead to wastage of unpreserved items being transported. This penalty transforms into major costs due to higher needs of buffer stock and warehousing costs. A single taxation system will eliminate this roadblock.
- There will be more transparency in the system as the customers will know exactly how much taxes they are being charged and on what base.
- GST will add to the government revenues by extending the tax base.
- GST will provide credit for the taxes paid by producers in the goods or services chain. This is expected to encourage producers to buy raw material from different registered dealers and is hoped to bring in more vendors and suppliers under the purview of taxation.
- GST will remove the custom duties applicable on exports. The nation's competitiveness in foreign markets will increase on account of lower costs of transaction.

Role of GST in Brighter Economy

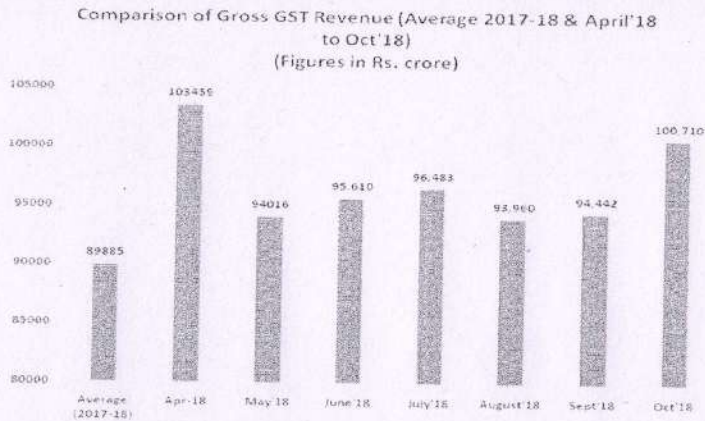
The introduction of the Goods and Services Tax will be a very noteworthy step in the field of indirect tax reforms in India. By merging a large number of Central and State taxes into a single tax, GST is expected to significantly ease double taxation and make taxation overall easy for the industries. For the end customer, the most beneficial will be in terms of reduction in the overall tax burden on goods and services. Introduction of GST will also make Indian products competitive in the domestic and international markets. Last but not least, the GST, because of its transparent character, will be easier to administer. Once implemented, the proposed taxation system holds great promise in terms of sustaining growth for the Indian economy.

GST Rates of all items and goods in India				
Exempt	5%	12%	18%	28%
Food grains, eggs, curd,	oil, coal, skimmed milk	Butter, ghee, mobiles,	capital goods, Hair oil, soap,	Consumer durables, cars, cement,
eggs, curd, gur, milk, unpacked	sugar, tea, coffee, edible	cashew, almonds	industrial intermediaries, toothpaste,	Prepared explosives
paneer and natural honey,	condensed milk powder,	packed coconut, fruit juice,	pasta corn flakes, jams, soups, ice cream,	Shampoo ,makeup, fireworks,
fresh vegetables, Atta,	packed paneer, milk food for babies,	sausages, water,	fountain pen, indian katha, fluorine,	motorcycles, molasses
besan, maida,	natural graphite, newsprint, PDS kerosene,	hydrogen peroxide medicinal grade	toilet and facial tissues, iron & steel,	Chewing gum, cutard power,
common salt, Prasad,	LPG broome, beet sugar, umbrella,	Agarbatti, baigas, iodine.	chlorine, bromine ,artificial waxes	Avgas, hair cream, hair dyes,
contraceptives, vegetable oil,	chalk, natural thorusum oxalate,			pan masala, perfume
cane jaggery , betel leaves,	Calcium phosphates.			
Fish seeds.				

GST Revenue collections for the month of October 2018 crosses Rupees One Lac Crore

The total gross GST revenue collected in the month of October, 2018 is Rs. 100,710 crore of which CGST is Rs. 16,464 crore, SGST is Rs. 22,826 crore, IGST is Rs. 53,419 crore (including Rs. 26,908 crore collected on imports) and Cess is Rs. 8,000 crore (including Rs. 955 crore collected on imports). The total number of GSTR 3B Returns filed for the month of September up to 31st October, 2018 is 67.45 lakh. The Government has settled Rs. 17,490 crore to CGST and Rs. 15,107 crore to SGST from IGST as regular settlement. Further, Rs. 30,000 crore has been settled from the balance IGST available with the Centre on provisional basis in the ratio of 50:50 between Centre and States. The total revenue earned by Central

Government and the State Governments after regular and provisional settlement in the month of October, 2018 is Rs. 48,954 crore for CGST and Rs. 52,934crore for the SGST.



Conclusion

- It would be a purpose based consumption tax.
- It would be a dual GST with the Centre and States concurrently levying it on a common tax base.
- The GST would be appropriate on the supply of goods or services.
- It would be a destination based consumption tax.
- It would be a dual GST with the Centre and States simultaneously levying it
- The GST to be levied by the Centre would be called Central GST (CGST) and that to be levied by States would be called State GST (SGST).
- The GST would apply to all goods other than alcoholic liquor for human consumption and five petroleum products. The GST would apply to services

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9. A Study of Understanding of Goods and Services Tax (GST)

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Abstract

This paper focuses on the conceptual understanding of Goods and Services Tax (GST). Goods and service is revised tax structure implemented at the national level in India from 1st July 2017. It is one of the significant moves taken by the Govt. towards the development of the country. It is major tax revolutions that will boost the overall economic growth of the nation. Due to payment of various taxes the level of cost of production is high and affects the profitability of the organization. GST single tax system shall definitely resolve these issues. Under the GST system there would be only one rate applicable for both goods and services. GST will create a business friendly environment, as prices will fall and it would also control the inflation rates.

Key Words: Goods and service tax, economic development, Indian economy and value added tax.

Introduction

Monetary Policy, Industrial Policy, Foreign Trade Policy and Fiscal Policy are the pillars of the development of the Indian economy. Taxation plays a significant role in the development of the economy. GST will have positive impact on Indian economy. Finally the GST bill has been passed and Central Government of India decided to implement GST from 1st July 2017. The new system of taxation is considered to be more improved system over the pre-existing central excise duty at the national level and sales tax system at state level.

A one tax system will help maintain simplicity and transparency by treating all goods and services equal without giving a special treatment to some types of goods and services. It will reduce the litigation on classification of issues. It is also said that implementation of GST in Indian framework will lead to commercial benefits which VAT has not given and hence it would essentially lead to economic development. GST may assure the possibility of overall gain for industry, trade, agriculture and also to central and state government. Now Indian consumer need

to have professionalism to acknowledge the GST. It is sure that India will join the international standards of taxation, corporate laws and managerial practices and also be among the world leaders.

Objectives of the study

The present paper focus on the following objectives:

1. To understand the meaning and concept of GST.
2. To observe the working of GST.
3. To find out the beneficiaries of GST.
4. To focus on the challenges of GST in India.

Research Methodology

This paper is primarily based on the secondary data available in the form of reference books, papers and magazines and websites.

Concept and Meaning of GST (Goods and Service Tax)

GST or Goods and Services Tax is applicable on supply of goods and services. It will replace the current taxes of excise, VAT and service tax. Currently there are different VAT laws in different states. This creates problems, especially when businesses sell to different states. Also, most businesses have to pay and comply with 3 different taxes – excise, VAT, and service tax. GST will bring uniform taxation across the country and allow full tax credit from the procurement of inputs and capital goods which can later be set off against GST output liability. This reform gives equal footing to the big enterprises as well as SMEs. The aim of GST is thus to simplify tax hurdles for the entire economy.

GST will be paid by all manufacturers and sellers. It will also be paid by service providers such as telecom providers, consultants, chartered accountants etc. However, being an indirect tax, GST will be ultimately borne by the end consumers, just like in the current process what kind of GST will be implemented in India? India will implement the Canadian model of Dual GST, i.e., both the Centre and State will collect GST. GST is a destination based tax system. Supply of goods and services are base for charging tax. GST is very comprehensive indirect taxation system on manufactured product and services, sale and consumptions of goods and services at national level. GST is going to be one of the biggest tax reforms after independence till the date. GST is very comprehensive indirect taxation system on goods manufactured and services provided. It is one of the biggest tax reforms in country. Clause 366(12A) of the

Constitution Bill defines GST as “**goods and services tax**” means any tax on supply of goods, or services or both except taxes on the supply of the alcoholic liquor for human consumption. Further the clause 366(26A) of the Bill defines “**Services**” means anything other than Goods. Thus it can be said that GST is a comprehensive tax levy on manufacture, sale and consumption of goods and services at a national level. The proposed tax will be levied on all transactions involving supply of goods and services, except those which are kept out of its purview.

GST working in India

GST is based on the grounds of VAT. Same set-off system is also available in the respect of the taxes paid in the previous level against GST charged at time of sale. Following are some of the module of GST.

Components

GST will be basically divided into two components i.e. namely, Central Goods and Service Tax and also State Goods and Service

Applicability: GST will be also applicable to all the Goods and Services sold and provided in India, only except from the list of exempted goods which fall outside its purview.

Payment: At Central and State level GST will be paid separately.

Credit: The facility of Input Tax Credit at Central level will only be available in respect of Central Goods and Service tax.

Beneficiaries of GST for Citizens

- Simple tax system for payment of tax.
- It will reduce prices of goods and services due to elimination of cascading.
- It will provide uniform prices throughout the country.
- There will be transparency in taxation system.
- Employment opportunities will increase.

Beneficiaries of GST for Trade/Industry:

- Multiplicity of Taxes will be avoided.
- Mitigation of cascading /double taxation
- More efficient neutralization of taxes especially for exports
- Development of common national market.
- Simpler tax regime-fewer rates exemption.

Beneficiaries of GST for Central/ State Governments

- A unified common national market to boost Foreign Investment and **“Make in India”** campaign
- Boost to export /manufacture activity, generation of more employment, leading to reduced poverty and increased GDP growth.
- Improving the overall investment climate in the country which will benefit the development of the states.
- Uniform SGST and IGST rates to reduce the incentives for tax evasion.
- Reduction in compliance costs as no requirement of multiple records keeping.

Challenges of GST in India: GST will be the biggest reform in Indian taxation since 1947, but there are many challenges for its successful implementation. These are as under

Consent of States: For implementing it is critical that GST bill is passed by the respective state Governments in state assemblies so as to bring majority. This is a herculean task.

There will two types of GST laws, one at a centre level called ‘Central GST (CGST)’ and the other one at the state level - ‘State GST (SGST)’. As there seems to have different tax rates for goods and services at the Central Level and at the State Level, and further division based on necessary and other property based on the need, location geography and resources of each state.

It is true that a tax rate should be devised in accordance with the state’s necessity of funds. Whenever states feel that they need to raise greater revenues to fund the increased expenditure, then, ideally, they should have power to decide how to increase the revenue.

Revenue Neutral Rate (RNR): It is one of Prominent Factor for its success. We know that in GST regime, the government revenue would not be the same as compared to the current system. Hence, through RNR Government is to ensure that its revenue remains the same despite of giving tax credits.

Threshold Limit in GST: While achieving broad based tax structure under GST, Both empowered committee and Central Government must ensure that lowering of threshold limit should not be a “taxing” burden on small businessmen in the country

Robust IT Network: Government has already incorporated Goods and service tax network (GSTN). GSTN has to develop GST portal which ensure technology support for GST

Registration, GST return filing, tax payments, IGST settlements etc. Thus there should be a robust IT backbone

Extensive Training to Tax Administration Staff: GST is absolutely different from existing system. It, therefore, requires that tax administration staff at both Centre and state to be trained properly in terms of concept, legislation and Procedure.

Additional Levy on GST: The Purpose of additional Levy is to compensate states for loss of revenue while moving to GST. We acknowledge that fundamental purpose of GST is to make "INDIA" as one state where inter-state movement of goods is common. In this situation, it would defeat the very purpose of GST in the country.

It depends on the states and the union how they are going to make GST a simple one. Success of any tax reform policy or managerial measures depends on the inherent simplifications of the system, which leads to the high conformity with the administrative measures and policies.

This will be the major contribution of GST for the business and commerce. At present, there are different state level and centre level indirect tax levies that are compulsory one after another on the supply chain till the time of its utilization.

It is expected that the introduction of GST will increase the tax base but lowers down the tax rates and also removes the multiple point This, will lead to higher amount of revenue to both the states and the union.

If government works in an efficient mode, it may be also possible that a single registration and single compliance will suffice for both SGST and CGST provided government produces effective IT infrastructure and integration of such infrastructure of states level with the union.

One of the great advantages that a taxpayer can expect from GST is elimination of multiplicity of taxation. The reduction in the number of taxation applicable in a chain of transaction will help to clean up the current mess that is brought by existing indirect tax laws.

Another feature that GST must hold is it should be 'one point single taxation'. This also gives a lot of comforts and confidence to business community that they would focus on business rather than worrying about other taxation that may crop at later stage. This will help the business community to decide their supply chain, pricing modalities and in the long run helps the consumers being goods competitive as price will no longer be the function of tax components but function of sheer business intelligence and innovation.

Under GST mechanism, the cost of tax that consumers have to bear will be certain, and GST would reduce the average tax burdens on the consumers.

It is one of the major problems that India is overwhelmed with. We cannot expect anything substantial unless there exists a political will to root it out. This will be a step towards corruption free Indian Revenue Service.

Conclusion

Taxation plays a significant role in the development of the economy as it impacts the efficiency and equity. GST will have definitely positive impact on Indian economy. GST has faced lots of controversy and opposition in terms of its implementation. Finally the GST bill has been passed and it ready to roll out in market. Time will only decide whether it will have positive impact or negative impact. International trade, firms and consumer will have new system of tax which is single level and more transparent. The new system of taxation is considered to be more improved system over the pre-existing central excise duty at the national level and sales tax system at state level. The new tax will be significant breakthrough and a logical step towards a comprehensive indirect tax reforms in the country. GST is not only Vat plus service tax but it is major improvement over previous VAT system. A single of tax will help maintain simplicity and transparency by treating all goods and services equal without giving a special treatment to some types of goods and services. It will reduce the litigation on classification of issues. It is also said that implementation of GST in Indian framework will lead to commercial benefits which VAT has not given and hence it would essentially lead to economic development. GST may assure the possibility of overall gain for industry, trade, agriculture and also to central and state government. Now Indian consumer need to have professionalism to acknowledge the GST. It is sure that India will join the international standards of taxation, corporate laws and managerial practices and also be among the world leaders.

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13. State of ICT Infrastructure and Adoption Study of E-Governance Policy in the State of Maharashtra

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Abstract

Portfolio of e-Governance is very large. Indian Government has introduced e-Governance everywhere from rural to urban areas, from birth to death of an individual, from unemployed to employed, from rich to poor, public sector or private sector in the country. E-Governance projects generally built for masses and implementation takes longer time. E-Governance implementation has many challenges such as lack of ICT Infrastructure, digital divide, lack of awareness and policy and standard flaws. It is important to evaluate these projects for ICT, whether aims and objectives behind projects are achieved, status of adherence to e-governance policy. In line with this a descriptive study of one such old and challenging mass e-governance project in Maharashtra was carried out. Findings and suggestions are reported.

Key words: e-governance, SETU, ICT, Policy etc.

Introduction

The government affects people's lives in several ways. It encompasses many activities of people's life from birth to death. Citizens in India are also becoming more aware of their rights, which results in an increase in their expectations from governments. They expect timely, efficient, transparent and good service. Conventionally citizen's experience with government offices has never been pleasant. Traditional process of service delivery was time consuming and lacked transparency. Through e-Governance it is now possible to govern services online and deliver them at the citizens' doorstep. Governments are now working in a smart way. They are moving from government centric approach to citizen centric approach. However e-Governance implementation in India does pose certain challenges, these are discussed below [Warale, Diwakar, 2019].

1. ICT Infrastructure

2. Privacy & Security
3. Lack of trained professionals
4. Digital Divide
5. Support from government authorities at top level
6. Lack of integrated services
7. Other challenges of National importance

Next section highlights the issues in implementation of e-Governance.

Significance & Selection of the Topic

Citizen centric e-Governance initiatives are generally built for large masses and their implementations take longer time. Such initiatives generally carry a wide functional scope and also during the implementation stage it is necessary to observe whether the implementation is on the right track, what are the ICT issues, service delivery issues, whether governments policies are adopted properly, whether or not government has achieved aims and objectives behind project.

There are general studies reported in the literature, related to e-Governance projects in India; But the researcher did not come across any detailed indepth study conducted on large e-Governance projects existing in Maharashtra, which would help in midterm correction. Thus it was decided to select one e-Governance initiative and carryout an in-depth study of the same. SETU is an e-Governance project, which has been ongoing for more than five years, spanning an entire state and covering 47 services, was selected for the study [Warale, Diwakar, 2016].

Objectives of Study

- To study and analyse e-Governance SETU project for
 - Accomplishment of aim and objectives set by the government
 - To find out implementation of SETU in accordance with e-Governance policy guidelines of GoM.
 - To study fulfilment of IT infrastructure norms by service delivery centres.

Literature Survey

E-Governance Progress at International Level

In this section the current status of e-Governance in various countries of the world is presented [UN's e-government survey, 2018].

Region wise comparison of e-Governance progress

1. **Europe** : European countries lead e-government development globally; the Americas and Asia share almost equal standing in high and middle e-government index levels
2. **Asia** : Two thirds of countries in Asia (31 out of 47) have above the world average EGDI score of 0.55.
3. **America** : Almost half of countries in Americas (15 out of 35) have above the world average EGDI score of 0.55. Uruguay is the only Latin American country with Very-High EGDI scores
4. **Africa** : Only 4 countries out of 54 in Africa score higher than the world average EGDI of 0.55, whereas 14 countries have very low EGDI scores below 0.25.
5. **Oceania** : The disparity in e-government development level is also rather high among the countries in both Africa and Oceania regions. Australia and New Zealand are the only two countries in Oceania that score as high as 0.9053 and 0.8806 respectively.
6. Denmark, Australia, Republic of Korea,Swedan,Finland,Sinagapore,New Zeland, France, Japan have topped e-Government Development Index. All 193 Member States of the United Nations had national portals and back-end systems to automate core administrative tasks, and 140 provide at least one transactional service online.

Up to 176 countries in 2018 provide archived information online compared to 154 in 2016[UN's e-government survey, 2018]

It is interesting to know that India falls in the category of high EDGI more than 0.50

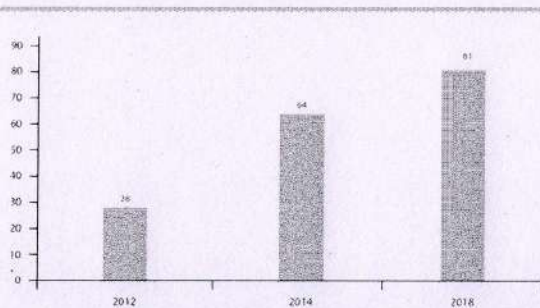


Figure No.1:No.of countries with online e-service delivery arrangements

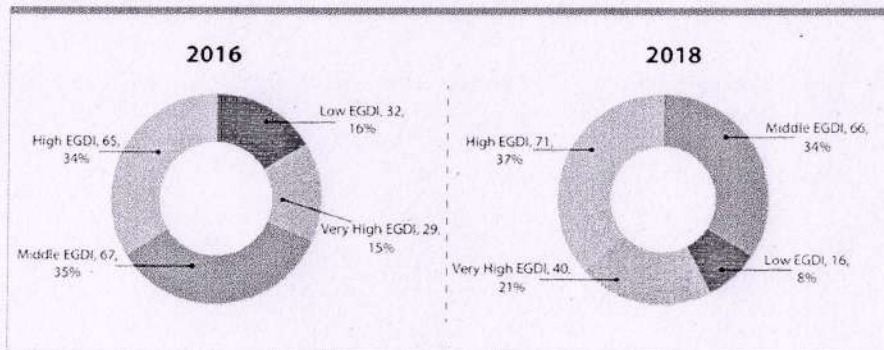


Figure No.2: Number of countries grouped by E-Government Development Index (EGDI) in 2016 and 2018

- **E-Governance Scenario At National Level**
- **Digital India**

The government of India has launched the Digital India project in July 2015 to ensure that government services are made available to citizens electronically by improving online infrastructure and by increasing internet connectivity [DEIT's Digital India Policy Report, 2015]. The project includes broadband in 2.5 lakh villages, Wi-Fi in 2.5 lakh schools and all universities, public Wi-Fi hotspots for citizens and job creation [(n.d), Retrieved October, 2015 from :https://en.wikipedia.org/wiki/Digital_India].

- **e-Kranti:** e-Kranti is nothing but the second phase of NeGP also called as NeGP 2.0. Major initiatives under e-Kranti are National Information Infrastructure (NII) which in turn consists of SWAN, NKN (National knowledge Network), NOFN (National Optical Fibre Network), e-Sangram, Meghraj cloud and national data center [DEIT's e-Kranti DPR, 2015].
- **State Wide Area Networks & State Data Centers:** As a part of the development of core infrastructure, the government has approved the scheme for establishing State Wide Area Networks (SWANs) and State Data Center Scheme across the country.
- **E-District:** e-District project was approved in 2011 for a period of 5 years. As on 31st March 2015, 14 services have been launched in 298 districts across 11 states.
- **GI Cloud:** The Government of India has started a very imperative initiative called GI-Cloud which will include multiple national and state clouds. These clouds will utilize SWAN, NKN, and NOFN integration platforms.

- **NKN:** National knowledge Network is one of the robust networks with the aim of collaborating all universities, educational institutions, research institutions, laboratories and libraries across the country.
- **NOFN (National Optical Fiber Network):** In order to resolve the connectivity problem and reduce the digital divide a project of broadband network across village Panchayat has been rolled out in May 2015.
- **Digital Locker :** The key part of Digital India initiative is “Digital Lockers” that provide free facilities to citizens of India to digitally store their important document like birth certificate, pan card caste certificate, etc.

E-Governance At State Level

A doctoral study was carried by [Nirmaljeet Singh Kalsi, 2008] on use of ICT for good governance framework for ten major states of India: Rasi in Tamil Nadu, Lokmitra in Rajasthan, Bhoomi in Karnataka, SETU in Maharashtra, NaiDisha in Haryana, Suvidha in Punjab, FRIENDS in Kerala, e-Seva in Andhra Pradesh, Lokmitra in Himachal Pradesh and Mahiti Shakti in Gujarat. Data was collected from interviews, discussions and questionnaire. The outcome of the study highlights the gaps in policy and suggests that there is a need to look at improving factors such as quality, completeness, reach of services, common standards, attitude, security, guiding principle etc. In terms of overall performance, four projects, e-Seva in Andhra Pradesh, Bhoomi in Karnataka, SETU in Maharashtra and Suvidha in Punjab had better scores than other projects.

E-Governance Initiative: Setu



SETU in Marathi means bridge. A Bridge between government and citizens. SETU an e-Governance project in the state of Maharashtra was started by the Directorate of Information Technology with an aim to provide greater transparency, accessibility and efficiency to government procedures. SETU or CFC (Citizen Facilitation Center) is a single window system where citizens come to avail various services such as nationality and domicile certificate, caste certificate etc. SETU is spread across all 36 districts and covers 333 sub districts in Maharashtra. Total 47 services are offered to citizens.

Hypotheses

H1: The fulfilment of IT infrastructure norms will lead to achieving the servicedelivery targets.

H2: E-Governance services are provided in a non-integrated manner.

Research Design

A descriptive research method is used because the objective is to provide systematicdescription that is as factual and accurate as possible. Also a study was undertaken tounderstand the characteristics of the SETU Suvidha Kendra.A survey method is used to collect responses from citizens.

Sampling Design

When cluster sampling is done at different levels, it is called multistage sampling. Three districts were selected to study. **Multistage Sampling Method** was used because several stages were used to select the sample.

Parameters	Questionnaire I		
	Pune	Satara	Sangli
Districts			
Population	90,720	56,520	50,400
Sub districts with sample Size	Haveli (158) Baramati(100) Daund (100)	Satara(116) Karad (110) Patan (109)	Miraj (101) Vita (103) Tasgaon (100)
Sample Size	338	338	304
Total Sample size	977		
Method of sampling	Multistage Random Sampling Technique		

Table No.1:Research design for Questionnaire –I

Parameters	Questionnaire-II		
	Pune	Satara	Sangli
Districts			
Population	35	25	20

Table No.2:Research design for Questionnaire –II

Instrumentation (Data Collection)

Primary Data Collection: Primary data was collected through two structured questionnaires

Questionnaire-I designed to collect feedback about the quality of service , satisfaction level whereas Questionnaire-II was designed to collect basic information about SETU Suvidha Kendra, its establishment, the daily demand for the services, adherence to e-Governance policy-online services,digital signature, backup, updating, hardware software used in the center etc[Warale,Diwakar,2016]

Secondary Data Collection: A secondary source of the data consists of various handbooks, textbooks, reference books, newspaper articles; research papers.

Reliability of data

District	Sample Size	Chronbach's Alpha
Pune	338	0.952
Sangli	304	0.880
Satara	335	0.906

Table No.3 Reliability of Data

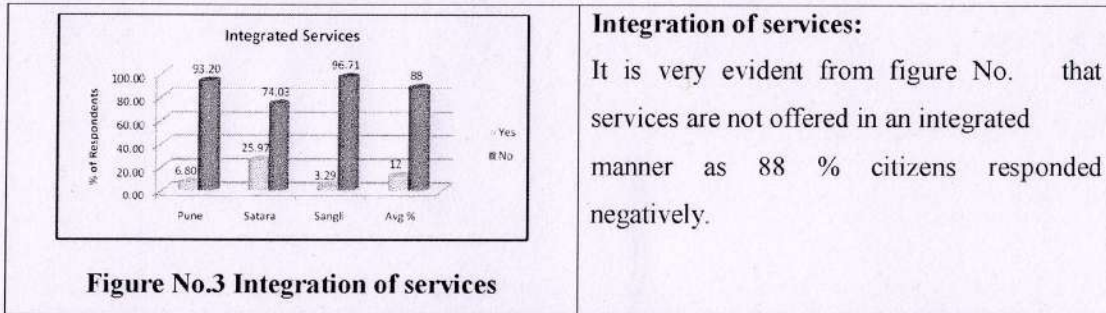
Data Analysis

Objective

No.1 Attainment of Aims and objectives set by government for SETU

Given below are the parameters involved in attainment of aims and objectives by the government

Parameter No:1 Integration of services



Integration of services:

It is very evident from figure No. that services are not offered in an integrated manner as 88 % citizens responded negatively.

Figure No.3 Integration of services

Parameter No:2 Accessibility, efficiency and transparency to government procedures

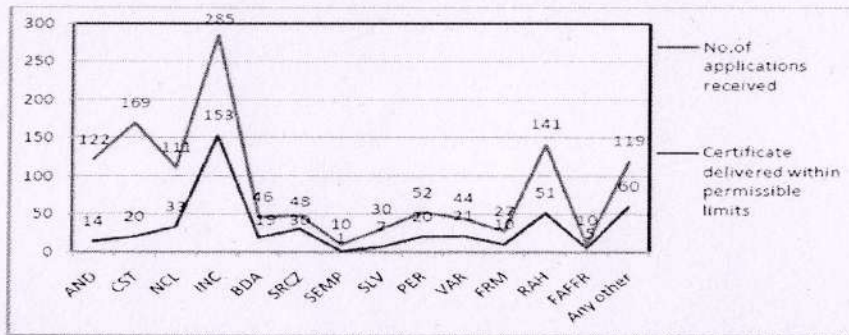
The Services provided by the government must be easily accessible and must be delivered to citizens efficiently and transparently.

Factor	Factor Name	Mean Score (Pune)	Mean Score (Satara)	Mean Score (Sangli)	Overall Mean Score
Transparency		(1 ← Highly Dissatisfied, Highly Satisfied →5)			
F1	Transparency	2.86	3.56	4	3.47
Accessibility		(1 ← Good Measure, Poor Measure →5)			
F2	Ease of Use	2.89	3.65	3.91	3.48
F3	Distance of SETU from Home	2.87	2.13	2.42	2.47
Efficiency		(1 ← Good Measure, Poor Measure →6)			
F4	Days for Rectification of errors in application	5.13	3.26	3.04	3.81
		(1 ← Highly Dissatisfied, Highly Satisfied →5)			
F5	Accuracy in certificates	2.98	3.97	4.24	3.73
F6	Timely delivery	2.63	3.03	3.65	3.10
F7	Reduction in waiting time	2.78	3.63	4.11	3.51

Table No.4:Table of mean scores

Table is used to find the status of accomplishment of the aim of SETU. Mean score value for all the parameters ranges between 3 and 4 which shows that the citizens are not completely satisfied with the transparency, accessibility and efficiency.

Parameter No.3 Failure of service delivery within permissible limits



[AND: Age Nationality and Domicile, CST: Caste, NCL: Non Creamy Layer, INC: Income, BDA: Birth Death Aadesh, SRCZ: Sr. Citizen, SEMP: Self Employment, SLV: Solvency, PER: Permits/Licenses, VAR: Varas Dakhala, FRM: Various services required by Farmer, RAH: Rahivasi Dakhala, FAFFR: Financial assistance to freedom fighter's relatives]

Figure No.5: Delivery of services within permissible time

Overall, it has been observed that citizens do not get their certificates within the prescribed time limit.

Objective No. 2 Adherence to e-governance policy guidelines set by government

Government of Maharashtra released the e-governance policy on 23rd Sept. 2011 with the objective of enabling and promoting m-government for better service delivery to citizens and to ultimately move towards a more efficient and transparent working of government organizations. Conformance to this policy results in the successful implementation of e-governance projects. Important aspects of this policy are the use of UID, use of Marathi language, e-enablement of services, service delivery channels, service delivery gateway, infrastructure requirement, procurement of IT products, capacity building, review and audit procedure and budgetary allocation. The following table shows important parameters in the e-governance policy and the status of its execution in all SETU Suvidha Kendras.

Sr.No.	Parameters:	Pune			Satara			Sangli		
		Have li	Bara man	Dau nd	Satar a	Kar ad	Pata n	Mir aj	Vita	Ta g aon
1	Language used for SETU software (Marathi & English)	✓	✓	✓	✓	✓	✓	✓	✓	✓
2	Updating of SETU software	✓	✓	✗	✓	✓	✓	✓	✓	✓
3	Digitization of old data in SETU software	✗	✓	In progress	✗	✓	✗	✓	✓	✓
4	E- enablement of services	✗	✗	✗	✗	✗	✗	✗	✗	✗
5	Security and privacy of data	Parti ally main tained	✓	✓	✓	✓	✓	✓	✓	✓
6	Biometric attendance at SETU Suvadha Kendra	✓	✗	✗	✗	✗	✗	✗	✗	✗
7	Availability of Call center facility	✗	✗	✗	✗	✓	✗	✗	✓	✗
8	Connectivity to divisional headquarter	✓	✗	✓	✗	✓	✓	✓	✓	✓
9	Guidance taken from	NIC	NIC	NIC	NIC/S STC	NIC	NIC	NIC	NIC	NIC
10	Formation of grievance redress procedure for citizens	✓	✓	✓	✓	✓	✓	✓	✓	✓
11	Conduct of regular audit	✓	✓	✓	✓	✓	✓	✓	✓	✓
12	Business continuity planning	✗	✗	✗	✗	✗	✗	✗	✗	✗
13	Budget sufficiency	✓	✓	✗	✓	✗	✗	✓	✓	✓
14	Awareness of CVC guidelines		✓	✗	✗	✓	✗	✓	✗	✗
15	follow of CVC guidelines	✗	✓	✗	✗	✓	✗	✓	✗	✗
16	Staff Training	✓	✓	✓	✓	✓	✓	✓	✓	✓
17	Awareness & use of technology used in e-governance									
	Cloud computing	✗	✗	✗	✗	✗	✗	✗	✗	✗
	Digital signature	✓	✓	✗	✗	✓	✗	✓	✗	✗
	SOA	✗	✗	✗	✗	✗	✗	✗	✗	✗
	Software interoperability	✗	✗	✗	✗	✗	✗	✗	✗	✗
	Open standard	✗	✗	✗	✗	✗	✗	✗	✗	✗
	Unicode compliant format	✗	✗	✗	✗	✗	✗	✗	✗	✗

Table No.5 Adherence to e-Governance Policy

It is evident from the above analysis that, all three districts are not following the e-governance policy guidelines completely. Out of a total of 17 guidelines, only five guidelines are completely being followed by all three districts and those are the use of Marathi language, the presence of grievance redress mechanism, the maintenance of security and privacy of data,

conduct of regular audit and training of staff, whereas 3 guidelines are totally neglected i.e., enablement of services, business continuity planning and use of technologies such as SOA, Unicode compliant format, software interoperability and open standards, the remaining guidelines however are only partially followed. Thus, it is clear that e-governance policy guidelines are only partially followed by the SETU Suvidha Kendras in all three districts.

Objective No.3: Fulfilment Infrastructure Norms

Comparison of number of computers, printers used at SETU Suvidha Kendra:

District	Avg. total no. of transactions	Desired computers	Actual computers	Remark	Desired printers	Actual printers	Remark
Pune	252	12	14	Norm fulfilled	3	7	Norm fulfilled
Satara	157	8	6	Norm unfulfilled	2	2	Norm fulfilled
Sangli	140	8	6	Norm unfulfilled	2	2	Norm fulfilled

Table No.6 Comparison of actual Vs desired requirement of computers/printers

Data show that the necessary and required computers and printers are available in SETU Suvidha Kendras in the Pune district, whereas the same is not true for Sangli and Satara districts.

Client /Sever Architecture

IT Infrastructure Particular	Pune District			Satara District			Sangli District		
	Haveli	Bara mati	Dauud	Satara	Karad	Patan	Miraj	Vita	Tasgaon
SETU Server configuration	P-IV.80 GB HDD, 2GB RAM	PIV.1 GB RAM, 250GB B HDD	PIV	P-IV.80 GB HDD, 2GB RAM	P-IV.25 0GB HDD, 2GB RAM	P-IV.28 2 GB RAM, .500GB HDD, Came ra	P-IV.25 0 GB HDD, 1GB RAM	PIV. Dual core.E @3G H.2.9 9 Hz.2 GB Ram	PIV.2 GB RAM, 380 GB HDD
SETU Software Name	VLE Portal	Vidya online Pvt.Ltd	CFC software	SSTS	Paradi se	Paradi se	Gogate-Watw e	Gogate-Watw e	Gogate-Watw e
Front end	VB	VB	VB	VB	VB	VB	VB	VB	VB
Back end	SQL Server	SQL Server	SQL Server	SQL Server	SQL Server	SQL Server	SQL Server	SQL Server	SQL Server
Licensed	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Table No.7 Client Server Architecture at Service Delivery Center

It has been observed that Only three sub districts met the norms of server and client configuration, namely Vita, Tasgaon and Patan whereas the remaining show only a partial adherence to the norms. In a nutshell, it can be said that except for hardware configuration, the rest of the norms like number of computers/printers, internet, antivirus, backup are met by all SETU Suvidha Kendras.

Hypotheses Testing

H1: The fulfilment of IT infrastructure norms will lead to achieving the servicedelivery targets

A Service delivery target refers to the norms related to the number of days promised by government for the delivery of each service. For the purpose of hypothesis testing services are grouped into two categories viz., services in higher demand and services in lower demand.

Variable	Particulars	Percentage
IT Infrastructure Norms	1.SETU server and client configuration	Norms Fulfilled Percentage- 89 %
	2 Front end Backend	
	3 Licensed Software for SETU	
	4 Internet connectivity and type of connection	
	5.Antivirus	
	6 Backup Facility and it's frequency	
	7.No.of Computers	
	8.No.of Printers	
Achievement of Service Delivery Target %	S1:Services in more demand Total -07 services	Delivery deadline met - 14.28%
	S2:Services in Less demand Total-07 services	Delivery deadline met - 28.57%

Table No.8 IT Infrastructure norms

It is very clear from the table given above that, the IT infrastructure norms fulfilment percentage is 89%.

In contrast to this, the percentage for service delivery within the promised date is just 14.28% and 28.57% for both these service categories. It can be concluded that "The fulfillment of IT infrastructure norms makes no difference in achieving service delivery targets for each service".

H2: E-Governance services are provided in a non-integrated manner.

The objective behind starting SETU was to provide services to citizens in an integrated manner. As per the data collected only 12 % of the citizens claim that services are offered in an integrated manner whereas, the remaining 88 % respondents haven't had a similar experience.

Z test is used to test the hypothesis. For a sample of the 977 respondents, 88% said that they are offered services in a non-integrated manner.

Thus

$$(\hat{p}) = \frac{88}{100} = .88, P_0 = .85, n = 977$$

$$z = \frac{\hat{p} - P_0}{\sqrt{\frac{P_0(1 - P_0)}{n}}}$$

$$Z = 2.63$$

Interpretation

Z statistics value is 2.63. The population proportion is .85 and a sample of n=977 translate z to score of 2.63. According to Z score table $P(Z < 2.63) = .9957$. Therefore $P(Z \geq 2.63) = 1 - 0.9957 = 0.0043$. This is a right tailed test, P value = 0.0043. P value ≤ 0.05 . Thus it can be concluded that services are offered in an integrated manner.

Findings

Key findings related to research are given below

- The aim of SETU was to provide greater transparency, accessibility and efficiency to government procedures; however, 88% of the citizens have reported that services are not being offered in an integrated manner. The mean scores for transparency and efficiency hold only a marginal value. **Thus, it can be concluded that SETU is yet to accomplish the aim and objectives set when it was launched.**
- The e-governance policy gives guidelines for all e-governance projects in the state. Conformance to this policy results in the successful implementation of e-governance projects. However, it was found that all SETU centres have partially implemented the e-Governance policy.

- Some of the guidelines not being followed by SETU centers are e-enablement of services, biometric attendance at SETU centers, call center facility, conduct of CVC guidelines, and business continuity planning conduct of IT audit and use of technology for e-governance.
- Technical gaps: Configuration of server and client mentioned in Government's contract are very old and have not been updated since the beginning.
- It was found that in all districts the SETU centers show partial adherence to norms related to server and client configuration.
- All SETU centers use licensed copy's of the SETU software with front ends are designed with VB and back end with SQL server as stated in the SETU tender document.
- All SETU centers are connected to the internet and the antivirus software has been installed on servers and clients and takes daily back up of the transactions.
- A very interesting fact that has emerged from the study is that, the rate of service delivery at SETU centers' in Pune district is much lower than that of the remaining two districts. Even though adequate IT infrastructure, internet, and employees are available at the Pune SETU centers, services were not delivered on time. It was evident that in Pune, facilities were not being utilized properly, whereas in Satara & Sangli district, service delivery rate is good in spite of inadequate IT infrastructure. Citizens also reported that they were happy with the service delivery.
- E-governance is heavily dependent on technology and telecommunication network for service delivery, thus it is necessary to conduct an IT audit every year. However, it was found that an IT audit was never conducted in all SETU centers of the three districts'.

Suggestions

Integrated service delivery

Services must be offered in an integrated manner to all citizens. Integration at block level, district level, state level and national level is very important. Researcher has already proposed maturity model for same and published in Research Review Journal January 2019 [Warale, Diwakar, 2019].

Regular updating of the website

The Website is an important interface for effective communication, knowledge sharing and interaction between citizens and government. Information published on the government

website is always treated as the most authentic one hence, all government departments must ensure that their websites are frequently updated and carry accurate content.

Outsource the maintenance activity

ICT infrastructure required for e-governance consists of multiple components such as servers, clients, application software, databases, cloud-based services, mesh of networks, gateways etc. Thus maintenance work of such e-governance project must be outsourced to a third party who will **carry out a regular maintenance activity and ensure the 24x7 availability of the system.**

Government to play a main role in creating awareness about e-governance

Government always launches new schemes and new projects to serve citizens' varying needs. These schemes must reach the citizens through proper channel. Thus, the government must create **awareness among the citizens** by means of social media, sms, email, television, radios and newspapers etc..

Conducting System Audits

Apart from conducting a financial audit of Citizen Facilitation Center (CFC), it is necessary to ensure that assets are safeguarded properly. Thus BOT operators must conduct a system audit to check the working of hardware (specially server and client), software, networking, access rights to the servers, log entries, application software etc.

Prepare Business Continuity Plan

A Well formulated business continuity plan helps in managing the ad-hoc and uncalled for consequences. This ensures business continuity without causing any kind of a loss to the organization.

Conclusion

Descriptive study of one of the oldest e-Governance initiative SETU was conducted by the researcher. Various parameters were evaluated such as ICT Infrastructure, integrated service delivery, adherence to e-Governance Policy guidelines and achievements of aims and objectives by government. Study revealed that SETU shows partial adherence to policy norms and infrastructure norms, services are not offered in an integrated manner. Also aims and objectives behind SETU were not attained fully.

To reap the benefits of e-Governance in true sense all services must be offered in an integrated manner i.e. AAI manner (Any service Any time in integrated manner). Researcher have reported findings and suggestions.

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2. Expatriate Management: A Study of Cross Culture Adjustment and Motivators with Reference to MNC's Under Study

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Abstract

The vast changing era of this 21st century has tremendously changed the stagnant way of working. Industries are widely expanding and the restricted market place has changed to global market. Organizations are expanding globally and facing fierce competition. To sustain and be the fore frontier in the competition organizations need to face number of challenges. Hence organizations are continuously developing their human resource, selecting them and employing them as an expatriate in their international ventures to effectively fight the competition and get a competitive advantage in the global workplace. Basically, Expatriate is a person who lives in another country other than his native country or country of citizenship for the purpose of his official work.

It is found that many expatriates face various problems in their expatriation like home sickness, changes in work life and personal life's, cultural differences, etc; while some expatriates enjoys' their cross country work tour and are quite happy with the changes and other environmental aspect. These changes are sometimes favorable or unfavorable which led a significant impact on expatriation period. The Research is an effort to understand and study what cross culture adjustments expats need to deal with and which factors act as the motivators for accomplishment of the assignment.

International Assignments and Expatriates

Expatriate management is the process of identifying the best talent for expatriation, providing training and development to expatriate, compensating, repatriating and retaining the repatriate. Edstrom and Galbraith (1977) define expatriates as individuals who, irrespective of their national origin, are transferred outside their native country to another country specifically

for employment purposes. International work experience is one of the major requirements for promotion to higher-level managerial positions. International assignments are a powerful mechanism through which managers acquire new business skill sets, international perspectives, and basic cross-cultural assumptions (Furuya et al. 2009). Hall (1977) claims a cultural classification of high-context culture and low-context culture based on how, in each individual, identity rests on total communication frameworks. Also, McGinley (2008) suggests that expatriate failure rates vary from country to country. Environments and non-verbal behaviors are all important for its members to determine the meanings of messages conveyed in communication. In context of learning, Yamazaki's (2005) recent theoretical study about expatriate adaptation argues that there may be different learning strategies for effective adaptation in accordance with their home countries. With reference to learning, according to the qualitative study of Ratiu (1983), expatriates' way of learning from cross-cultural experiences results in discrimination between ordinary managers and outstanding managers who perform well in intercultural environments.

Origin of Research Problem

Many international organizations employ expatriates for their important cross country venture to get competitive advantage. But as the expatriation starts and when the employee departs to the respective country he does again face few difficulties to settle at his new work due to which he experiencesuncomforted, lower motivated, absent mindedness, etc. or expat may feel rejoice, highly motivated, and enthusiastic at expatriation. The study will identify the difficulties and motivators which can prove to be a boon for successfully completion of expatriation.

Objective of Study

1. To study the cross cultural adjustment/difficulties faced by the expat at expatriation.
2. To identify the motivational factors that boasts the expats to accomplish expatriation assignment.

Research Methodology

The research is of descriptive and analytical in nature. The research was carried out with specifically chosen MNCs' which practiced expatriation. The population under study was huge hence its representative sample of few chosen expats from different MNC's were considered for purpose of data collection as respondent by the way of convenience sampling. The responses of the employees were collected by the way of designing structured and unstructured questionnaire

with a scaling instruments of 5 points likert scale with. Also the data was collected by the way of discussion and interviews with the expats and further the data was analyzed with the help of statistical tools.

Data analysis and findings

Percentage analysis of cross country adjustments & difficulties faced by expats

The cultural adjust and differences were the major factors that led to lots of adjustment, around 96% expats highly agreed that cultural adjustments were the major issue until they got settle down. And the level of adjustments changed from country to country.

The study showed that 89.32% expats mostly feels homesickness while working on international or cross country venture. This problem is especially high with expats migrating without their family for longer period. The expat on expatriation with their family experiences comparatively lesser homesickness.

Also around 72% of expats on expatriation with family accommodation didn't miss their comfort food. They were on expatriation assignment mostly for the tenure of 2-5 years. Probably the language was not an issue for most expats while working since the training played a part to overcome the issue.

In the same way, 36% of expats with family accommodation faced a problem to settle down due to cultural difference and family resettlement.

Similarly, 59.60 % of the expats on expatriation to European countries faced problem to adjust with the cold climate and most of them faced its impact on physical health.

Many expats agreed that there was a vast difference in the way of working in the cross country organization. 46% expats agreed that they required around 1week to 15 days to get adaptable to their style of working.

From the various factors considered under study, below are mentioned few impactful factors those played a vital role in motivating the expat in its expatriation journey in cross country.

Averages of Motivational factors

Parameters	Compensation	Fringe benefit	Job responsibility	Working with updated technology	Appreciation
Mean	4.301	3.676	3.887	4.074	3.911

The above data analysis reveals that the Compensation and working with updated technology are the motivating factors with highest mean value of 4.301 and 4.074 respectively,

which reveals that most respondent expats highly agree that these are the factors those motivates the most to expat while its expatriation.

Interviews & Discussions

On discussion it was found that many expats agreed that they also faced numerous minor difficulties like understanding the actual culture of the country their lifestyle but which help them to get adapted to the surround. Most of them also disclose that the country's working hours were quite different that of our country. Also transaction with money was also major problem due to rate difference and forex. Many expat families also sensed the feeling of loneliness.

Correspondingly, several of them were motivated to work with technologies. Most of the employees on expatriation agree that they like the open culture they working with, where the suggestions, views and perception were highly considered. They enjoyed exploring the new country on their weekends and touring the country. They also said that the motivation level was at peek when they were appreciated in cross country for their work. Also many disclosed that their cross country peers supported them a lot.

Conclusion

The expatriation is need today to overcome the completion and to be the winner horse. The open world market and the development scenario is going to give much higher rise and emergence to expatriation. Even then the cultural difference will remain the same and hence expatriation management will come into picture. The study inputs will benefit the organization to overcome the problems and motivated the expats on their venture to cross country so as to successfully accomplish their assignments. The study concludes that there are many problems which an expat faces on its expatriation like homesickness, diet, cultural difference, adapting to climate and changed way of working, etc. for which management needs to work. But also, there are few major motivators for the expats such as the compensation, appreciation of their work, a chance to upgrade with new a technology and enjoying the cross country tours which keep them motivated and acts as a catalyst in successful completion of the expatriation assignment.

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3. A Study on Stress Management with Special Reference to Manufacturing Sector

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Abstract

This research on stress management reveals that one of the major problems is stress among employees in the industry. Employee stress management is of vital importance. Organization has to bare heavy expenses on that. Introducing stress management programmes in an organization is bit complex and it needs proper planning. Also has to consider hurdles come along while coping up with stress. This study in manufacturing sector focuses on multiple stress factors for the employees and provides solution for reducing the stress effects.

Introduction

Stress is nothing but the way your body responds to any kind of changes in your life. It can be good or bad. If it is good, it encourages people to become positive and if it is bad, it results into negative feelings like anger, disappointment etc. It can also lead to serious health issues.

The skill of handling or minimizing stress is known as stress management. The vital importance has given to stress management skills at workplace. It is observed that in every organization, employer has legal responsibility of getting cope up with stress at workplace to make certain about better mental as well as physical health of employees. Stress management is important in various aspects. It motivates employee, it can also reduces chances of conflicts at workplace and ultimately improves productivity of the organization.

In today's world, every organization keeps in mind the fact that employees are assets to an organization as they play vital role. So it is taken care that employees should not have to face any kind of stress at workplace to perform effectively and efficiently. Stress Management is beneficial technique to boost morale of the employees. Organizations adapt various techniques to manage stress. This study focuses on identification of various stress factors and suggest various coping strategies to overcome stress among employees.

Objectives

1. To find out the level of stress faced by employees.
2. To investigate reasons that causes stress in the day to day working life of workers.
3. To identify impact of stress on job performance.
4. To give out suggestions for coping up with stress of employees.

Statement of the problem

A study on stress management in manufacturing sector has done at low level of employees because it has been observed that the employees working on shop floor i.e. machinery units and production plants face lot of stress. There is no. of employees working shift wise. The study examines the individual stressors and organizational stressor in a manufacturing unit.

Theoretical Background

Rita Emmett, "Stress management is truly about managing being overworked, overscheduled, and overwhelmed" Robert Sapolsky explains How is it that our bodies can adapt to some stressful emergencies, while other ones make us sick? Why some of us are especially vulnerable to stress-related diseases and what does that have to do with our personalities?

John Kabat-Zinn, Chronic stress saps our energy, undermining our health, and making us more vulnerable to anxiety, depression, and disease. Bob Stahl, the key to maintain balance is responding to stress not with frustration and self-criticism, but with mindful, non judgemental awareness of our bodies and minds. Stress, as defined by stress researcher Hans Selye in Organizational Behavior, is "the nonspecific response of the body to any demands made upon it." Clarke defines stress in Stress in management as any "internal state or reaction to anything we consciously or unconsciously perceive as a threat, either real or imagined."

Research Methodology

The data is collected through both primary and secondary data collection and from the respective sources. The primary data is collected by the help of questionnaire from Low level employees of organization. Secondary data is collected from online database, books and the journals available as sources of information.

Appropriate sample was chosen as a representative of population. Employees in the lower level region are selected and analyzed for stress management effectiveness. The Sampling method used is stratified random sampling. The research design used for this study is of the Exploratory Research Method. Survey Method has used for research with the help of

Questionnaire which is circulated among workers. Collected data has been analyzed on 5 point Likert Scale which specified the points as Strongly agree, Agree, Neutral, Disagree, Strongly disagree.

Analysis of Organizational Factors

Only 7.7% of respondents agree that job responsibility is a stressor in organization, 10.50% accept that due to transportation problem, the stress occurs and the 26.6% agree that the noise pollution is also one of the major stressors. About 25.6% of the people agree that the high targets and deadlines create stress. 42.6% of the respondents have said that salary allowances are not a stressor in the organization. About 51.8% of the employees interviewed said that the safety at workplace is properly maintained and hence that cannot be a stress factor. Above all mentioned factors 55.7% of employees strongly accept that high target is one of the major stressors of the organization. Thus these are the major findings of the research done at the lower level of the employees. It is not easy for an organization to provide stress free work environment. Organization should adapt some coping strategies to balance work and personal life.

Analysis of coping methods to stress management

Stress Management Techniques	Yoga	Meditation	Entertainment	Harmoneous Employment Relations	Employee Counseling	Hobbies	Health Clubs
Mean	1.421	1.356	4.456	4.357	3.767	4.789	4.124

Conclusion

Thus the effectiveness of stress management in manufacturing sector is analyzed using a questionnaire and interview method. And the solutions suggested by the employees are enlisted. Every organization should focus on stress management as it affects on performance and productivity of organization. All the employees in spite of their age, gender, experience, income, or any other factor should have equal treatment. Today's organizations are learning organization by which the management learns from mistakes while employees themselves are learning how to manage stress. This will surely help to grow employees which is the aspiration of all the companies.

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4. A Study of Influence of Social Media on Brand Image

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Abstract

The purpose of this study is to examine how social media can be used for branding purposes, what should be taken into consideration when using social media for branding purposes, and to research the impact of social media on brand image in comparison to traditional media.

The results indicate that the overall significance of social media for branding and its impact on brand image is generally equivalent to those of traditional media. However, there may be significant differences depending on the targeted segment of consumers.

The results show that the demographics and social media usage show a significant correlation with consumers' perceptions of the impact of social media on brand image.

Keywords: branding, brand image, social media, social networking

Introduction

Understanding the growing demand in Social Media branding strategies over the traditional marketing ideas, this gives the vital scope to define the upcoming era and how these things can define and deliver right path to reach the consumer or customer using this strategy.

Social media marketing (SMM) refers to techniques that target social networks and applications to spread brand awareness or promote particular products."If we break this down technically, Social Media Marketing means: Establishing a presence on major social media platforms."

Social media was primarily created to interact with friends and family. Who would have thought that social media would become an integral part of marketing, the way it has today.

In this digital era, brands are trying to connect with their target customers across a range of social media platforms. With the proliferation of social media channels, and a deluge of

content that a user is faced with on a daily basis, it has become increasingly difficult for marketers to grab users' attention and attempt to engage with them.

Every now and again, you can see new social channels, a new type of content and new ways to connect with your audience. Whatever shows promise in making your brand engage with your target audience becomes a new trend.

These trends are mostly about the type of content, and in some cases how that content is delivered to the target audience.

Objectives of the Study

1. To study the basic concept of brand image.
2. To find the effect of social media on consumer's perception related to brand image.
3. To analyze the relationship between social media branding social media branding and consumers purchase decision.

Research Problem/Statement of Problem

Over the period of ages with the current marketing strategy, it has found to happen that every after certain tenure there is a change in the entire marketing concepts and process. So to evaluate the current trends over the digital media, I carried out this research further to analyze the actual uses of social media and how it can help one product/company/ service to take their decisions of branding and marketing

Research Design

S N	Parameter	Description
1	Type of research	Descriptive & Exploratory Research
2	Nature of Research	Qualitative & Quantitative
3	Research Instrument	Structured Questionnaire
4	Type of product	Social Media Service
5	Method of data collection	Sample Survey Method
6	Universes	Population of Pune City
7	Sampling Method	Non Probability Convenience Sampling
8	Sources of data collection	Primary and Secondary sources
9	Primary sources	Structured questionnaire
10	Secondary sources	Books, Journals, Articles
11	Measurable scale used	Nominal, Ordinal, Interval scale.
12	Question Type	Close ended, multiple Responses
13	Rating Scale	Likert Scale (1 to 5)
14	Data interpretation	Though Graphs

Branding

Definition of a brand

The definition of a brand is a unique name, term, words, sign, symbol, design, a combination of these, or any other feature that identifies products and services of a company and differentiates them from the competition. (Business Dictionary 2018; American Marketing Association 2018)

Branding

Branding consists of a company differentiating itself from its competition, by creating a unique offer with tangible and intangible characteristics aimed at distinct target markets, and more importantly combining these with an identifying name and image that can be associated with quality and satisfaction. (Building a Brand, 2004, ii)

According to Miletsky and Smith (2009, 68), branding consists of two parts

- The consistent fulfillment of the brand promise and raising of expectations.
- The development and assignment of distinct visual and personality-driven characteristics and the ongoing effort to reflect the brand positively through all marketing and communication vehicles. (Miletsky and Smith 2009, 68)

Branding In Social Media

Overview

Social media is used to gain the attention and involvement of consumers by many brands around the world (Graves 2016). According to Celaya (2008, 85-88), when companies include social media programs in their marketing, the main return they are looking for is to improve the interaction with their clients and to increase their sales. In addition to this, social media has many uses in branding. According to Pozin (2014, 2), social media is important for “branding, acquisition, and retention”.

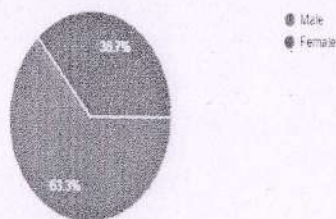
The importance of including a social media in branding strategy is the fact that the amount of active social media users is already large and growing. Through the introduction of smartphones, social media has become mobile and ever-present, making presence on social media important to brands.

Data Analysis and Interpretation

In this chapter 5, data analysis and data interpretation, researcher has distributed questionnaire through Google forms (email) to 120 respondents.

1. Gender

130 responses

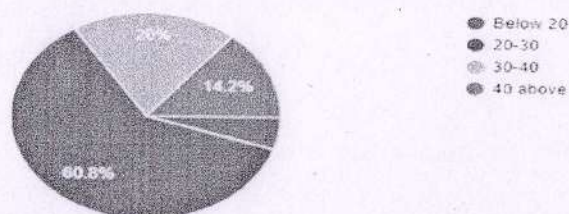


Interpretation 5.1

From the above data, researcher interprets that from the total respondents 63.3 % are male and 36.7 % female.

2. Age

120 responses

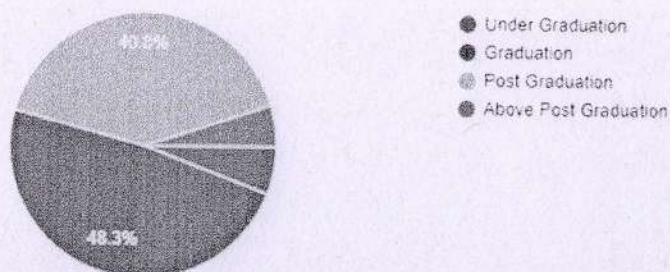


Interpretation 5.2

From the above data, researcher interprets that 60.8% of respondents are in between the age of 20-30 followed by 20 % of respondents are in between the age of 30-40 and 14.2 % of respondents are above 40.

3. Education

120 responses

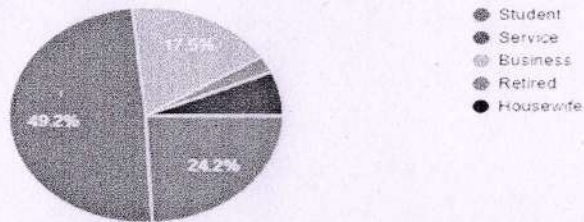


Interpretation 5.3

From the above data, researcher interprets that 48.3% respondents had done their graduation followed by 40.8% respondents who have completed their Post Graduation.

4. Occupation

120 responses

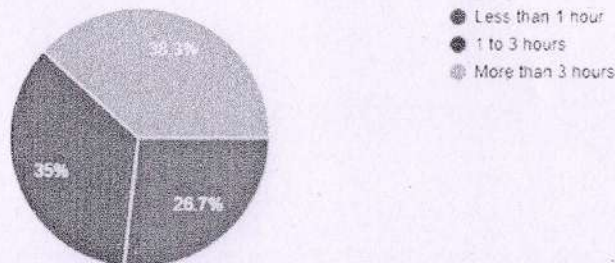


Interpretation 5.4

From the above data, researcher interprets that 49.2% respondents are doing Service followed by 24.2% respondents are Students and 17.5% respondents are doing business.

5. I spend _____ hours on Social Media (Facebook, Twitter, LinkedIn etc.)

120 responses

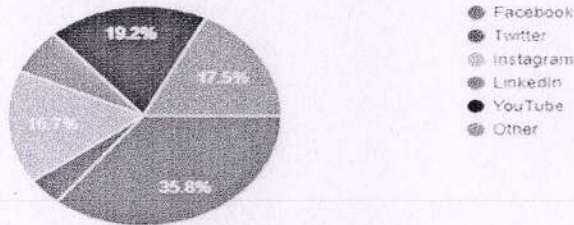


Interpretation 5.5

From the above data, researcher interprets that 38.3% respondents are spending more than 3 hours on Social Media followed by 35% respondents are spending 1 to 3 hours on Social media and 26.7% respondents are spending less than 1 hour on Social Media. This indicates that majority of the respondents are spending their time on Social Media.

6. Select a social media service that you have used the most in past 30 days

120 responses

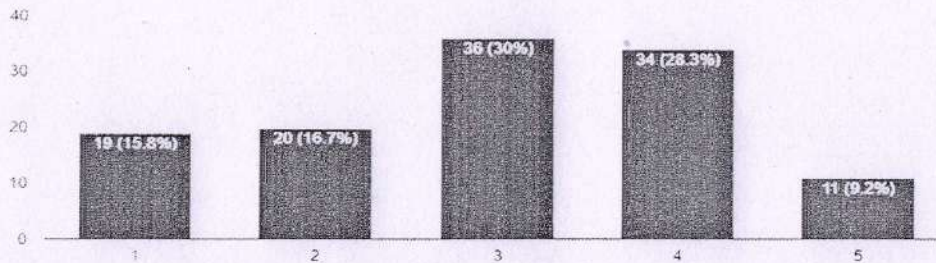


Interpretation 5.6

From the above data, researcher interprets that 35.8% respondents have used Facebook the most in past 30 days followed by 19.2% have used YouTube followed by 17.5% have used other Social Media services and lastly 16.7% have used Instagram the most in past 30 days. This indicates that majority of the respondents have used Facebook the most in past 30 days.

7. I have 'liked' or 'followed' a brand on social media, because a friend of mine 'liked' or 'followed' it.

120 responses

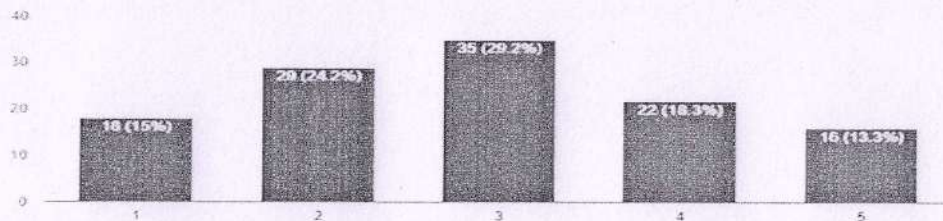


Interpretation 5.7

From the above data, researcher interprets that 15.8% respondents disagree the statement that they have liked or followed a brand on social media because a friend of their liked or followed it. 16.7% respondents somehow agree the statement. Around 30% respondents showed a neutral response. They were neither agreed nor disagree. 28.3% respondents stated that they have liked or followed a brand on social media because a friend of their liked or followed it. At last, 9.2% respondents believe that liking of a particular brand on social media by their friend or dear ones forced or influenced them to like and follow it.

9. I feel that all products/services that advertises on social media are branded

120 responses

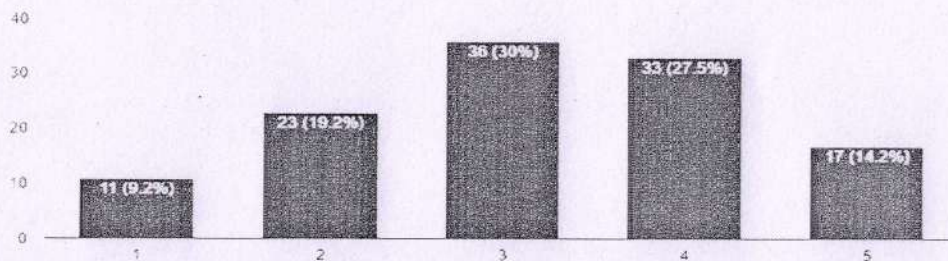


Interpretation 5.9

From the above data, researcher interprets that 15% respondents disagree the statement that all the products/services that advertises on social media are branded. 24.2% respondents somewhat disagreed the statement. Around 29.2% respondents showed a neutral response. They were neither agreed nor disagree. 18.3% respondents are somewhat agree. At last, 13.3% respondents are strongly agreed that all the products/services that advertise on social media are branded.

10. Communication on social media can make a brand more "Reliable"

120 responses

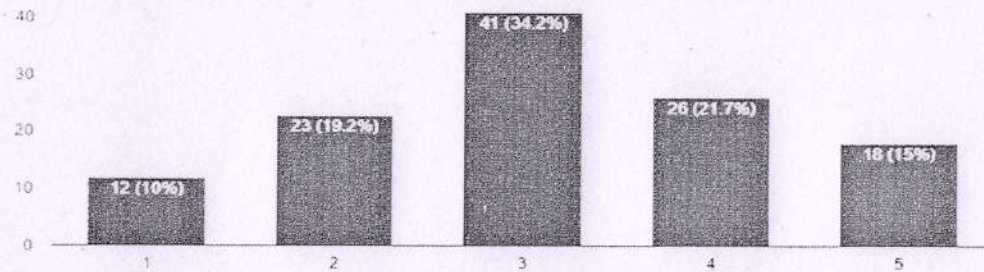


Interpretation 5.10

From the above data, researcher interprets that 9.2% respondents strongly disagree the statement that communication on social media can make brand more reliable. 19.2% respondents somewhat disagreed the statement. Around 30% respondents showed a neutral response. They were neither agreed nor disagree. 27.5% respondents are somewhat agree. At last, 14.2% respondents are strongly agreed that communication on social media can make brand more reliable.

11. Communication on social media can make a brand more "Credible"

120 responses

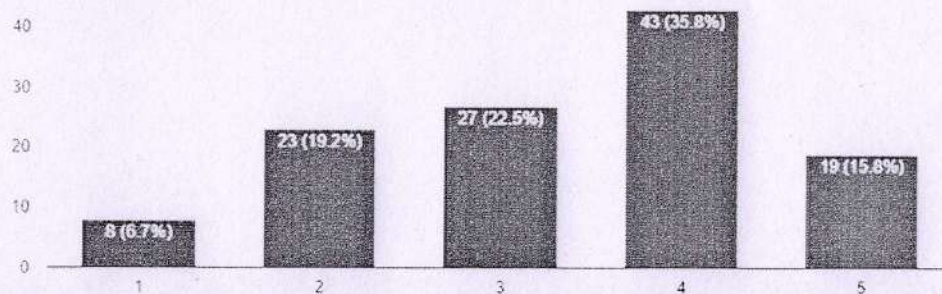


Interpretation 5.11

From the above data, researcher interprets that 10% respondents strongly disagree the statement that communication on social media can make a brand more Credible. 19.2% respondents somewhat disagreed the statement. Around 34.2% respondents showed a neutral response. They were neither agreed nor disagree. 21.7% respondents are somewhat agree. At last, 15% respondents are strongly agreed that communication on social media can make brand more Credible.

12. Communication on social media can make a brand more "Attractive"

120 responses

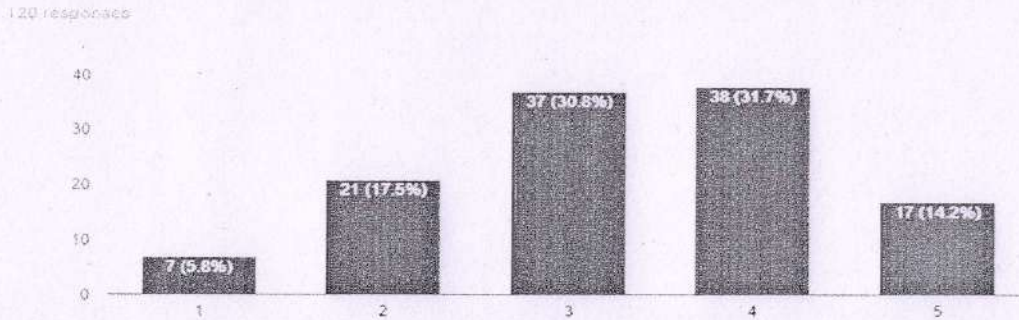


Interpretation 5.12

From the above data, researcher interprets that 8% respondents strongly disagree the statement that communication on social media can make a brand more Attractive. 19.2% respondents somewhat disagreed the statement. Around 22.5% respondents showed a neutral response. They were neither agreed nor disagree. 35.8% respondents are somewhat agree. At

last, 15.8% respondents are strongly agreed that communication on social media can make brand more Attractive.

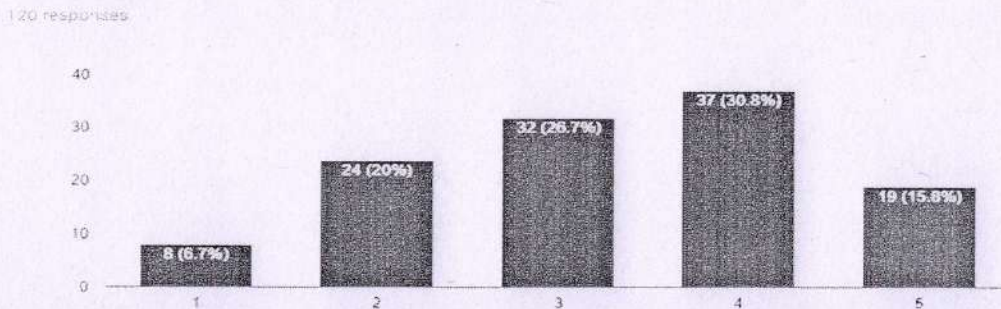
13. Communication on social media can make a brand more "Desirable"



Interpretation 5.13

From the above data, researcher interprets that 7% respondents strongly disagree the statement that communication on social media can make a brand more Desirable. 17.5% respondents somewhat disagreed the statement. Around 30.8% respondents showed a neutral response. They were neither agreed nor disagree. 31.7% respondents are somewhat agree. At last, 14.2% respondents are strongly agreed that communication on social media can make brand more Desirable.

14. Communication on social media can make a brand more "Memorable"



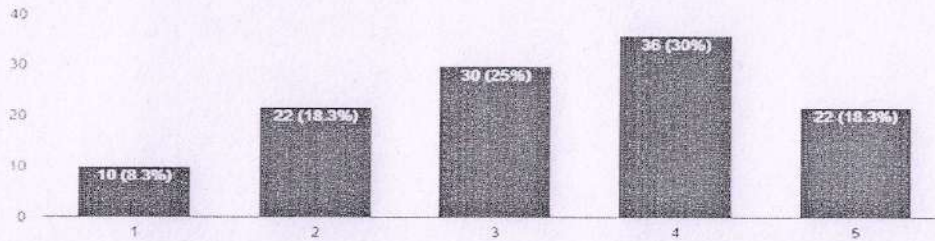
Interpretation 5.14

From the above data, researcher interprets that 6.7% respondents strongly disagree the statement that communication on social media can make a brand more Memorable. 20% respondents somewhat disagreed the statement. Around 26.7% respondents showed a neutral response. They were neither agreed nor disagree. 30.8% respondents are somewhat agree. At

last, 15.8% respondents are strongly agreed that communication on social media can make brand more Memorable.

15. How important is a Brand or company communication on social media to your purchase decisions?

120 responses

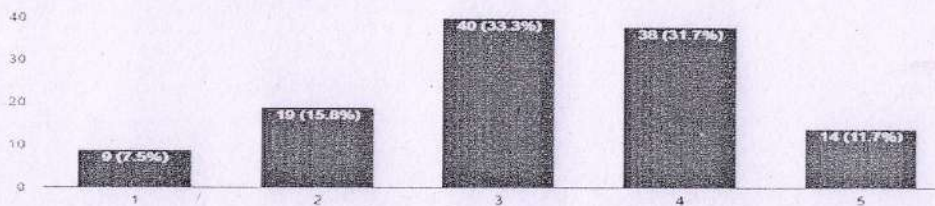


Interpretation 5.15

From the above data, researcher interprets that 8.3% respondents are strongly disagree the statement regarding the importance of a Brand or Company communication on Social Media to their purchase decision. 18.3% respondents somewhat disagreed the statement. Around 25 % respondents showed a neutral response. They were neither agreed nor disagree. 30% respondents are somewhat agree. At last, 18.3% respondents are strongly agree the statement regarding the importance of a Brand or Company communication on Social Media to their purchase decision.

16. How important are Comments and posts by other social media users to your purchase decisions?

120 responses



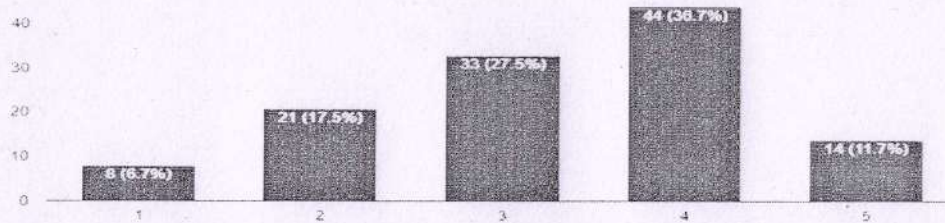
Interpretation 5.16

From the above data, researcher interprets that 7.5% respondents are strongly disagree the statement regarding the importance of a Brand or Company communication on Social Media to their purchase decision. 15.8% respondents somewhat disagreed the statement. Around 33 % respondents showed a neutral response. They were neither agreed nor disagree. 31.7% respondents are somewhat agree. At last, 11.7% respondents are strongly agree the statement regarding the importance of a Brand or Company communication on Social Media to their purchase decision.

are somewhat agree. At last, 18.3% respondents are strongly agree the statement regarding the importance of a Brand or Company communication on Social Media to their purchase decision.

17. How important is Advertising in social media to your purchase decisions?

120 responses

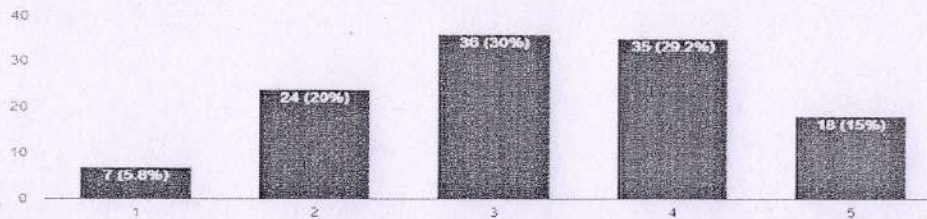


Interpretation 5.17

From the above data, researcher interprets that 6.7% respondents are strongly disagree with the statement regarding the importance of advertising in Social Media to their purchase decision. 17.5% respondents somewhat disagreed the statement. Around 27.5 % respondents showed a neutral response. They were neither agreed nor disagree. 36.7% respondents are somewhat agree. At last, 11.7% respondents are strongly agreed with the statement regarding the importance of advertising in Social Media to their purchase decision.

18. How important is Advertising in Traditional media to your purchase decisions?

120 responses



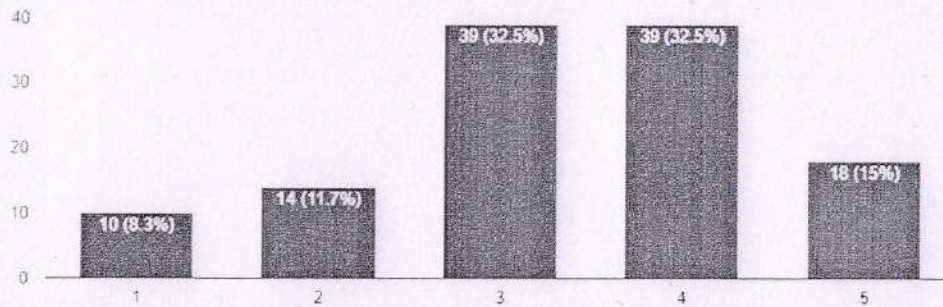
Interpretation 5.18

From the above data, researcher interprets that 7% respondents are strongly disagree with the statement regarding the importance of advertising in Traditional Media to their purchase decision. 24% respondents somewhat disagreed the statement. Around 30 % respondents showed a neutral response. They were neither agreed nor disagree. 29.2% respondents are somewhat

agree. At last, 15 % respondents are strongly agreed with the statement regarding the importance of advertising in Traditional Media to their purchase decision.

19. How important are Recommendations from friends to your purchase decisions?

120 responses

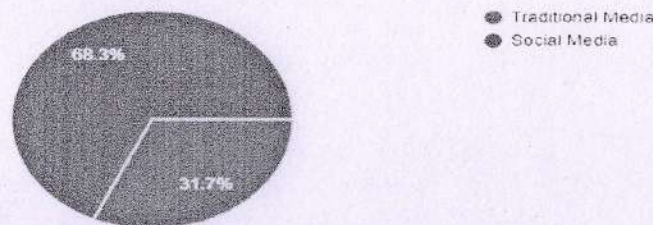


Interpretation 5.19

From the above data, researcher interprets that 10% respondents are strongly disagree with the statement. They don't take recommendations from their friends to purchase any product/service. 11.7% respondents somewhat disagreed the statement. Around 32.5 % respondents showed a neutral response. They were neither agreed nor disagree. 32.5% respondents are somewhat agree. At last, 15 % respondents are strongly agreed with the statement and they take recommendations from their friends to purchase any product/service.

20. In the past 30 days, have you bought a product after first getting to know about it on

120 responses



Interpretation 5.20

From the above data, researcher interprets that in past 30 days 68.3% respondents bought a product after first getting to know about it on Social Media. 31.7% respondents bought a

product/service after first getting to know about it on Traditional Media. Hence Percentage of buying a product through Social Media is quite high as compared to buying a product/service through Traditional Media.

Recomandations

1. While making advertisement, marketers should think that the product or services or advertisement should be more credible and more reliable.
2. People are thinking that Social Media comments by other are important for them. That's why to increase the footfall they should focus on positive comments.

Conclusion

The prevalence of social media in society is now at least as significant as the one of traditional media channels. On average, the respondents of the questionnaire spent more time on social media than traditional media per day.

The results show the general distinctions over branding in social and traditional media, but they do not provide a large amount of detail on specific segments of the consumer population or the reasons behind the observations.

Based on the results, brand presence on social media is generally regarded as slightly more important to consumer-perceived trust on a brand. Additionally, brand social media communication was perceived as having slightly more influence on the overall positivity of brand image. Despite of this, the data did not present any generalizable, significant differences in regard to direct influence on functional or experiential brand image by brand communication itself on social and traditional media.

However, the overall impact of traditional media on brand image seems to be fairly consistent on all age groups, while the overall impact of social media on brand image is the most significant in younger age groups and females. The results therefore imply that there may be significant differences of the impact on brand image de-pending on more specific targeted segments of consumers.

Unequivocally the impact of social media on brand image is strongly linked to the media usage of the target market, more specifically to how much time the target market spends in social media. To reiterate the results of this study, there may be significant differences in the social media usage with strong correlation to attitudes on brand communication on social media between genders and age groups.

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Need of GST Registration

Registration will confer the following advantages to a taxpayer:

- He is legally recognized as supplier of goods or services.
- He is legally authorized to collect taxes from his customers and pass on the credit of
- The taxes paid on the goods or services supplied to the purchasers/recipients.
- He can claim Input Tax Credit of taxes paid and can utilize the same for payment of
- Taxes due on supply of goods or services.
- Seamless flow of Input Tax Credit from suppliers to Recipients at the national level.

Liability to register

GST being a tax on the event of “supply”, every supplier needs to get registered. However, small businesses having all India aggregate turnover below Rupees 20 lakh (10 lakh if business is in Assam, Arunachal Pradesh, J&K, Himachal Pradesh, Uttarakhand, Manipur, Mizoram, Sikkim, Meghalaya, Nagaland or Tripura) need not register. The small businesses, having turnover below the threshold limit can, however, voluntarily opt to register. The aggregate turnover includes supplies made by him on behalf of his principals, but excludes the value of job-worked goods if he is a job worker. But persons who are engaged exclusively in the business of supplying goods or services or both that are not liable to tax or wholly exempt from tax or an agriculturist, to the extent of supply of produce out of cultivation of land are not liable to register under GST.

Standardization of Procedures

Total of 30 forms/formats have been prescribed in the GST registration rules. For every process in the registration chain such as application for registration, acknowledgment, query, rejection, registration certificate, show cause notice for cancellation, reply, cancellation, amendment, field visit report etc, there are standard formats. This will make the process uniform all over the country. The decision making process will also be fast. Strict time lines have been stipulated for completion of different stages of registration process. An application has to be submitted online through the common portal (GSTN) within thirty days from the date when liability to register arose. The Casual and Non-Resident taxable persons need to apply at least five days prior to the commencement of the business. For transferee of a business as going concern, the liability to register arises on the date of transfer. The Proper Officer has to either raise a query or approve the grant of registration within three working days failing which,

8. GST Registration Procedure and Return

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Abstract

GST is One Tax system which implemented from 1st July 2017. GST plays an important role in providing one tax structure to the industry. This Research paper focused on the entire procedure of Registration procedure of GST and also provides information about the GST Return. Previously the tax return procedure was different this paper entitled the GST return procedure. GST is destination based tax and which is calculated or levied as per considering their components like CGST SGST and Intra and inter GST. This paper also covered the need and important of GST registration, its nature and standard procedure similarly it focused on the 10 various steps which includes in GST return out of which first 3 steps are very important to understand. This paper is mainly useful for the trader and Manufacturer, so that they know the entire procedure of registration and filling of GST return.

Keywords: GST Registration, GST Return

Introduction

In any tax system, registration is the most fundamental requirement for identification of tax payers ensuring tax compliance in the economy. Registration of any business entity under the GST Law implies obtaining a unique number from the concerned tax authorities for the purpose of collecting tax on behalf of the government and to avail Input Tax Credit for the taxes on his inward supplies. Without registration, a person can neither collect tax from his customers nor claim any input Tax Credit of tax paid by him.

Research Methodology

This Research Paper is fully based on exploratory research, as it is descriptive in nature a researcher used secondary sources for data collection and its interpretation similarly the GST Return procedure is very important for trader's point of which also used secondary data for understanding its important.

registration would be considered as deemed to have been approved. The applicant would have to respond within seven Working days starting from the fourth day of filing the original application. The Proper Officer would have to grant or reject the application for registration within seven working days thereafter.

Amendment of registration

Except for the changes in some core information in the registration application, a taxable person shall be able to make amendments without requiring any specific approval from the tax authority. In case the change is for legal name of the business, or the State of place of business or additional place of business, the taxable person will apply for amendment within 15 days of the event necessitating the change. The Proper Officer, then, will approve the amendment within the next 15 days. For other changes like the name of day-to-day functionaries, e-mail IDs, mobile numbers etc. no approval of the Proper Officer is required, and the amendment can be affected by the taxable person on his own on the common portal.

Cancellation of registration

The GST law provides for two scenarios where cancellation of registration can take place; the one when the taxable person no more requires it (voluntary cancellation), and another when the Proper Officer considers the registration liable for cancellation in view of certain specified defaults (Suo-motu cancellation) like when the registrant is not doing business from the registered place of business or if he issues tax invoice without making the supply of goods or services. The taxable person desirous of cancellation of registration will apply on the common portal within 30 days of the event warranting cancellation. He will also declare in the application, the stock held on the date with effect from which he seeks cancellation. He will also work out and declare the quantum of dues of payments and credit reversal, and the particulars of Payments made towards discharge of such liabilities. In case of voluntary registration (taken despite not being liable for), no cancellation is allowed until expiry of one year from the effective date of registration. If satisfied, the Proper Officer has to cancel the registration within 30 days from the date of application or the date of reply to notice (if issued, when rejection is concluded by the officer).

Revocation of cancellation

In case where registration is cancelled suo-motu by the Proper Officer, the taxable person can apply within 30 days of service of cancellation order, requesting the officer for revoking the cancellation ordered by him. However, before applying, the person has to make

good the defaults (by filing all pending returns, making payment of all dues and so) for which the registration was cancelled by the officer. If satisfied, the proper officer will revoke the cancellation earlier ordered by him. However, if the officer concludes to reject the request for revocation of cancellation, he will first observe the principle of natural justice by way of issuing notice to the person and hearing him on the issue.

Physical verification for registration

Physical verification is to be resorted to only where it is found necessary in the subjective satisfaction of the proper officer. If at all, it is felt necessary, it will be undertaken only after granting the registration, and the verification report along with the supporting documents and photographs, shall have to be uploaded on the common portal within fifteen working days.

GST Return

The basic features of the returns mechanism in GST include electronic filing of returns, uploading of invoice level information and auto-population of information relating to Input Tax Credit (ITC) from returns of supplier to that of recipient, invoice-level information matching and auto reversal of Input Tax Credit in case of mismatch. The returns mechanism is designed to assist the taxpayer to file returns and avail ITC. Under GST, a regular taxpayer needs to furnish monthly returns and one annual return. There are separate returns for a taxpayer registered under the composition scheme, nonresident taxpayer, taxpayer registered as an Input Service Distributor, a person liable to deduct or collect the tax (TDS/ TCS) and a person granted Unique Identification Number. It is important to note that a taxpayer is NOT required to file all types of returns. In fact, taxpayers are required to file returns depending on the activities they undertake. All the returns are to be filed online. Returns can be filed using any of the following methods:

1. GSTN portal (www.gst.gov.in)
2. Offline utilities provided by GSTN
3. GST Suvidha Providers (GSPs) - If you are already using the services of ERP providers such as Tally, SAP, Oracle etc., there is a high likelihood that these ERP providers would provide inbuilt solutions in the existing ERP systems

GST Return Filing Process

A normal taxpayer has to file the following returns:

GSTR-1 (Statement of Outward Supplies)

- a) This return signifies the tax liability of the supplier for the supplies affected during the previous month.
- b) It needs to be filed by the 10th of every month in relation to supplies affected during the previous month. For example, a statement of all the outward supplies made during the month of July 2017 needs to be filed by 10th August, 2017.

GSTR-2 (Statement of Inward Supplies)

- a) This return signifies accrual of ITC (Input Tax Credit) from the inputs received during the previous month.
- b) It is auto-populated from the GSTR-1s filed by the corresponding suppliers of the Taxpayer except for a few fields like imports, and purchases from unregistered suppliers.
- c) It needs to be filed by the 15th of every month in relation to supplies received during the previous month. For example, a statement of all the inward supplies received during the month of July 2017 needs to be filed by 15th August, 2017.

GSTR-3: This is a consolidated return. It needs to be filed by the 20th of every month. It consolidates the following details

- a) Outward Supplies (Auto-Populated from GSTR-1)
- b) Inward Supplies (Auto-Populated from GSTR-2)
- c) ITC availed
- d) Tax Payable
- e) Tax Paid (Using both Cash and ITC)
- f) Payment should be made on or before 20th of every month.

Annual Return

This return needs to be filed by 31st December of the next Financial Year. In this return, the taxpayer needs to furnish details of expenditure and details of income for the entire Financial Year. The population of these returns is explained by the following graphic:

1. Taxpayer's GSTR-2 is auto-populated from the Suppliers' GSTR-1s
2. Taxpayer's GSTR-3 is significantly auto-populated from tax payers GSTR-1 and GSTR-2.

Conclusion

From the above procedure of GST Return and GST Registration a researcher conclude that both procedures are mandatory for the purpose of collecting tax revenue through GST and its mandatory as per the Government Procedure. This information is very useful for all the traders with the help of this paper customer should also know the procedure of the GST registration & Return.

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9. A Study of Library Marketing

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Abstract

We are living in the information era. Today library professionals also are taking efforts to satisfy through service user, reader by providing quality products and effective services. Information is used as sellable commodity like other goods and services. So marketing is very essential for sustainability.

Keywords: Marketing, Library services with marketing

Introduction

We are living in the information era. To share information we use different media's from ancient age libraries are recognized on power house of information. There are change in form and formats of information sharing.

In the first decade of 20th century, offset printing was introduced, and the onwards the information sharing scenario is ever changing. Now in the digital age e content is being used. But the main driving force behind every change remained constant that is marketing.

Some marketing agencies in Europe, in need of producing attractive content for readers, demand changes in technology. It started then and now a day's librarians are in great need of marketing.

Customer satisfaction is the keyword for business and services. Today library professionals also are taking efforts to satisfy through service user, reader by providing quality products and effective services.

There are many changes in technology and diverse format of resources are available for users. Therefore library professionals are facing challenges with greater and diverse needs of users. Huge amount of information, day by day changing media, and shortage of skilled human, resources and budgetary provisions are some other challenges.

Information is used as sellable commodity like other goods and services. So marketing is very essential for sustainability.

Definition of Marketing

As Oxford dictionaries meaning of marketing is ‘The action or business of promoting and selling products or services, including market research and advertising.’¹

In merriam- webster dictionary meaning of marketing

“The process or technique of promoting, selling, and distributing a product or service”.²

Marketing deals with identifying and meeting human and social needs. Shortest definitions of marketing is “meeting needs profitably”³

The modern concept of marketing is a societal approach its stakeholder oriented with an interpretation of consumer’s needs and desires.

Needs to marketing of library resources and services

Information has like a vitamin in today’s life. Because of we need huge information for developing ourselves. That’s way libraries are facing new challenges explosion of information. Libraries are in service operations. Services are different from products; service marketing is different from product marketing. In that way marketing is benefited for libraries because a helpful marketing program me to create new services or satisfy their users and improvement of organizational status and image. Library professionals’ positive attitude useful plan and implementation to market library resources and services.

Marketing policy for encouraging library resources and services

The marketing concept is not new for libraries. Libraries are non-organizations. So library resources marketing is user oriented for improving the library uses. The methods of marketing have changed from print media to non print media. Again changed to social media. For example, websites, YouTube, Wiki, Face book, blog Twitter, instant messaging, Flickr usage for library services. The users demand is fluctuating. Marketing expects the changes through time.

Each library should follow the defined marketing strategies so that expectations of the users can be matched with library products and services.

Following marketing policies uses

1. Marketing through website of library
2. Marketing through smart phone
3. Users Orientation program me
4. Webopac

5. Interlibrary loan service
6. List of New arrivals through mails,sms
7. Institute newsletter
8. Use for E resources remote access facility by VPN
9. Library Brochure

Libraries Marketing policy changes and challenges

Samuel Swett Green in his often quoted speech at the ALA Conference in 1876 advocated "improved personal relations between librarians and readers."⁴

In terms of libraries, marketing means an adequatemodify in the traditional outlook of librarians towards acquirement, institute, handing out and repossessing information. The basis of library service should be to help its users to solve their information gathering and processing needs. The libraries can do only systematic information collection, procedures and policies and adjusts its products, services and organizational policies and procedures to the demands of the users.

Librarians and information managers are facing following challenge.

1. Increasing in demands of variety and clientele expectations.
2. Increasing Information and technology innovations.
3. Drying up of the public sponsorship and subsidy and the need to find alternative sources of revenue.
4. Difficulty an identifying clients and their requirements and serving them.
5. Internet permitted libraries to offer services anywhere and anytime to users.

Information marketing is a topic in boom now days. It is in vast gossips about the library disputes and information services profession. For library profession, still the marketing as significant practices seems to be unknown. Librariansstill embrace this viewand see no room for such practice in a not-for- profit profession like librarianship. It is high time to change our attitude now. Marketing of information means transferring of the information to the probable user/customer.

Conclusion

Libraries especially use some tools and practices to circulate the information to the user. At same time, libraries should be advertised. For all these reason the use of marketing is very important. A library may reach the remote users effectively by adopting of marketing policy.

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10. A Comparative Study of financial Performance of Kolhapur Municipal Transport Undertaking (KMTU) and Navi Mumbai Municipal Transport Undertaking (NMMT)

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Abstract

Even in this era of ICT, urban road transport undertakings plays pivotal role in development of economy. State transport undertaking and Municipal transport undertaking contribute 51,748.34 crores to GDP and provide employment to 727,990 during 2015-16 (CIRT Reports). In spite of their contribution, there is a lot gap between the demand and supply. This leads to private players are plying the buses illegally, which on the other hand paves the path for the increase in crimes also. Moreover citizen does not depend on the public transport and use their private vehicles which lead to traffic congestion and escalate the pollution.

Key Words: Urban Passenger Transport, Financial performance, NMMT, KMTU

Introduction

All countries economy growth is purely dependent on the transport sector. Transport sector contributes a significant portion of the GDP as well as lays the foundation of trade and commerce. Among the transport sector, passenger transport is commended as most important since it is the prime duty of state welfare to provide not only economical but also comfortable service to the citizen.

Passenger transport is public utility service having social obligation for the well-being of the citizen. It is a labour intensive sector generating employment. This acts as a foundation for the overall development by accelerating economic activities. It is also capital intensive. The main focus of this study is to analyze and compare the financial performance KMTU and NMMT.

Profile of NMMT

Navi Mumbai Municipal Transport (NMMT) is the transport wing of Navi Mumbai Municipal Corporation, which operates bus services in Navi Mumbai. NMMT buses serve the entire Navi Mumbai city as well as to certain parts of Mumbai, Thane, Kalyan, Dombivli, Badlapur, Talaja, Panvel and Uran.

Profile of KMTU

According to provisions under Maharashtra Provincial Corporation Act 1949 Section 20, KMTU was established on 1st April 1962. The bus service was started under this department to provide economical, timely and reliable travel facility to citizens of Kolhapur. The transport department provides city bus services in Kolhapur city, nearby suburban area and rural area within 15 km from city limits.

Need of the Study

Passenger Transport Undertakings primary goal is to render outstanding public transport service to the citizen. Hence their primary motto is not to earn profit. But they should be self-sufficient to stand on their own leg. These two goals are of conflicting in nature. These transport undertakings main source is fare collection. To meet the financial expenditure, these transport corporations raise the fare and burden the passengers. They are not able to meet the demand of the public due to insufficient capital. They purely depend upon the sanctions from the Municipal Corporation or State and Central Government to purchase new buses. The researcher was interested to study the financial performance of KMTU and NMMT

Objectives of the Study

- To know the financial performance parameters of Municipal Transport Undertakings
- To evaluate the financial performance of KMTU and NMMT

Hypothesis

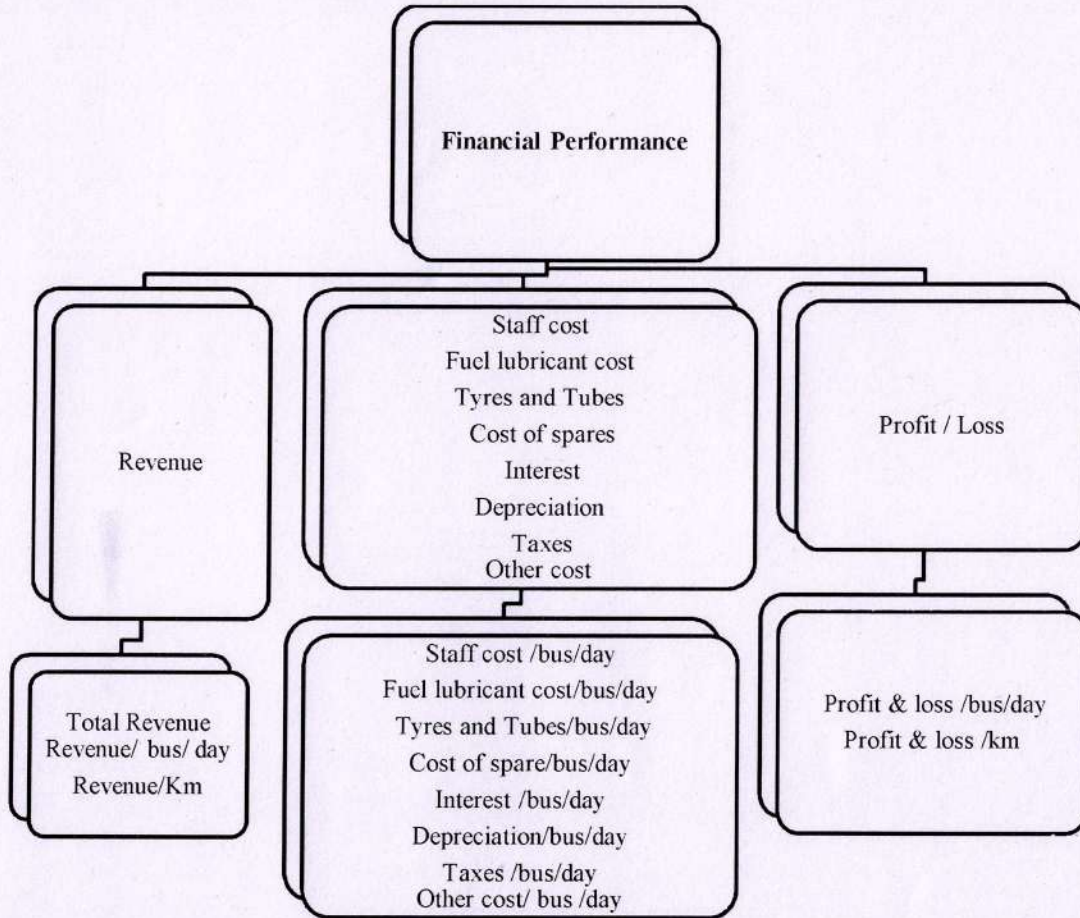
H_0 : There is no significance difference in the financial performance between KMTU and NMMT

H_1 : There is significance difference in the in the financial performance between KMTU and NMMT

Research Methodology

The paper is purely based on the secondary data were collected from CIRT's (CIRT – Central Institute of Road Technology Pune.) State Transport Undertakings Profile reports, the

financial performance reports from www.data.gov.in and review of Review of the Performance of State Road Transport Undertakings published by Government of India Ministry of Road Transport & Highways' Transport Research Wing, New Delhi



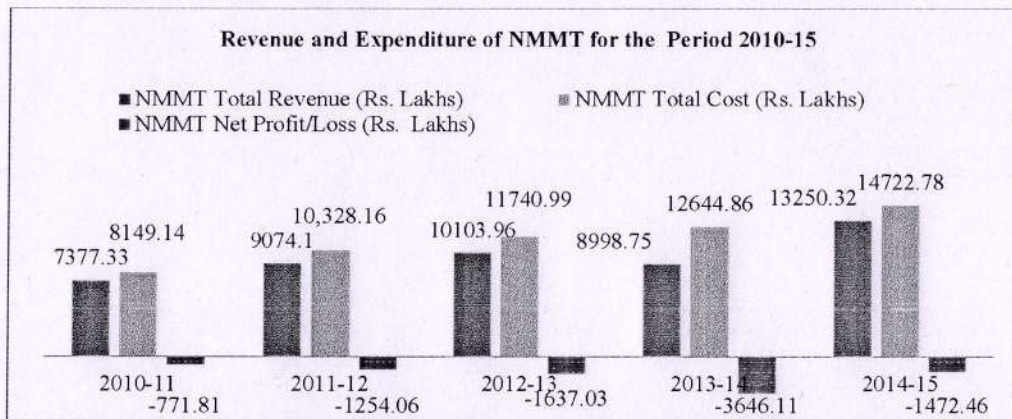
Scope of the Study

- Subject scope. This study focused on the evaluating financial performance of Municipal Transport Undertakings.
- Geographical scope. The research pertains to Kolhapur and Navi Mumbai Region
- Time scope. The period of study is 1-4-2010 to 31-03-2015

Data Analysis And Interpretation

Table 1: Descriptive Statistics of Revenue and Expenditure and Profit of NMMT

YEAR	Total Revenue (Rs. Lakhs)	% Change	Total Cost (Rs. Lakhs)	% Change	Net Profit/Loss (Rs. Lakhs)	% Change
2010-11	7377.33	Nil	8149.14	Nil	-771.81	Nil
2011-12	9074.1	23	10,328.16	27	-1254.06	62
2012-13	10103.96	11	11740.99	14	-1637.03	31
2013-14	8998.75	-11	12644.86	8	-3646.11	123
2014-15	13250.32	47	14722.78	16	-1472.46	-60

Graph I: Revenue and Expenditure and Profit of NMMT for the period 2010-15

Source : CIRT Report and Review of Profile of SRTU

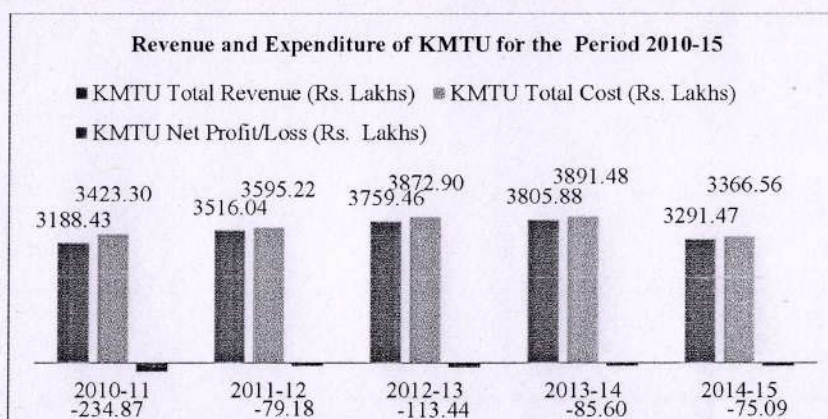
Interpretation

Revenue of NMMT was on increasing trend during 2011-12 and 2012-13. In spite of 20 new fleets purchased during 2013-14, fleet utilization got drastically reduced to 62.4 from 66.7. But the undertaking tried to improve the performance during 2014-15, which is supported by the increase in the fleet utilization ratio to 67.5.

Total Cost of the undertakings was continuously increasing trend. Loss of the undertaking grew up not only due to the increase in cost but also due to the decrease in the revenue. But the undertaking loss got reduced during 2014-15.

Table No 2: Descriptive Statistics of Revenue and Expenditure and Profit of KMTU

YEAR	Total Revenue (Rs. Lakhs)	% Change	Total Cost (Rs. Lakhs)	% Change	Net Profit/Loss (Rs. Lakhs)	% Change
2010-11	3188.43	Nil	3423.30	Nil	-234.87	Nil
2011-12	3516.04	10	3595.22	5	-79.18	-66
2012-13	3759.46	7	3872.90	8	-113.44	43
2013-14	3805.88	1	3891.48	0	-85.60	-25
2014-15	3291.47	-14	3366.56	-13	-75.09	-12

Graph 2: Revenue and Expenditure and Profit of KMTU for the period 2010-15

Source : CIRT Report and Review of Profile of SRTU

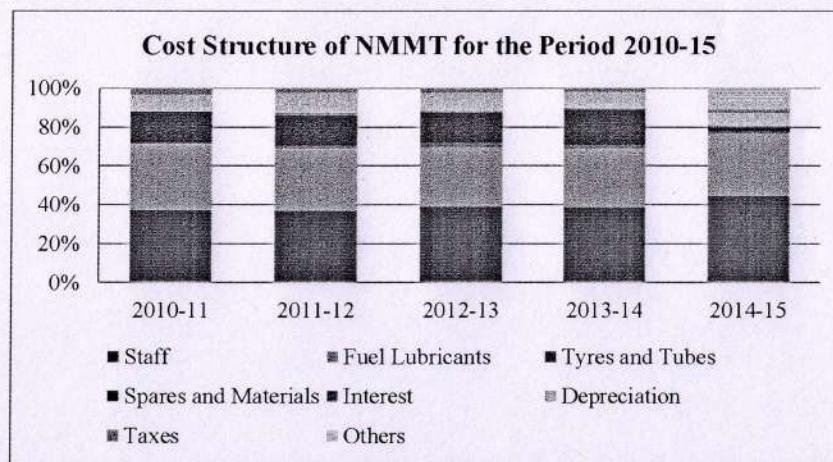
Interpretation

Revenue of KMTU was continuously on increasing trend from 2010-11 to 2013-14 but declined during 2015-16 due to decrease in the fleet utilization from 86.96 to 67.65.

KMTU consistently taken efforts to control the cost and during 2014-15, they have tried reduce the cost incurred. Hence the loss incurred drastically reduced from 234.87 during 2010-11 to 75.9 during 2014-15.

Table 3: Cost Structure and its components of NMMT for the Period 2010-15

Sr No	Cost component	2010-11	2011-12	2012-13	2013-14	2014-15
	A. Operating cost					
1	Staff	3026.05	3808.7	4562.82	4894.23	6542.52
2	Fuel Lubricants	2800.31	3,313.49	3620.8	3809.79	4765.79
3	Tyres and Tubes	10.16	161.90	246.81	257.94	143.3
4	Spares and Materials	1330.18	1587.72	1821.53	2286.91	322
	Total Operating Cost	7166.70	8871.81	10251.96	11248.87	11773.61
	Total Operating Cost as % of Total Cost	88	86	87	89	80
	B. Non- Operating Cost					
1	Interest	0.00	158.87	142.23	137.64	114.08
2	Depreciation	690.95	1,043.58	1028.73	1028.73	951.52
3	Taxes	291.49	253.9	318.07	229.62	295.18
4	Others	0.00	0.00	0.00	0	1588.39
	Total Non- Operating Cost	982.44	1456.35	1489.03	1395.99	2949.17
	Total Non-Operating Cost as % of Total Cost	12	14	13	11	20
		8149.14	10328.16	11740.99	12644.86	14722.78

Graph 3: Cost Structure and its components of NMMT for the Period 2010-15

Interpretation

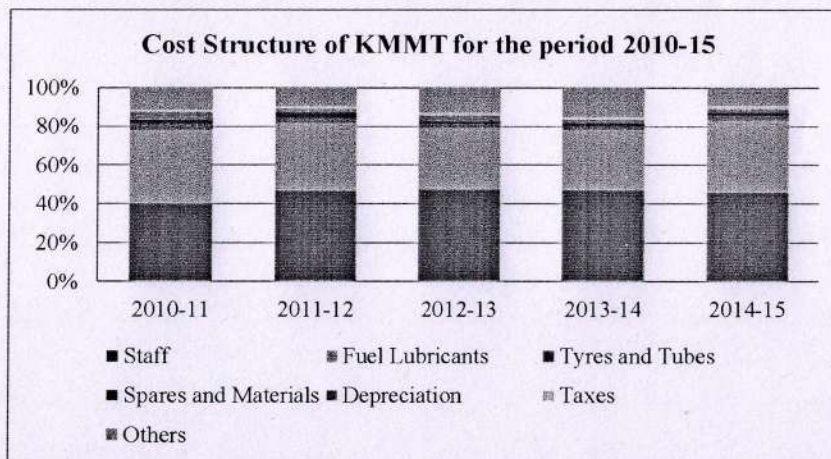
Cost of operation was slightly modulating during the period 2010 -14. But it got increase during 2014-15 due to increase in staff cost.

Non-operating cost increase in 2014-15 due to increase in hire charges of the rental bus.

Table 4: Cost Structure and its components of KMTU for the Period 2010-15

Sl No	Cost component	2010-11	2011-12	2012-13	2013-14	2014-15
	A. Operating cost					
1	Staff	1373.17	1675.92	1834.72	1822.22	1539.99
2	Fuel Lubricants	1306.67	1262.86	1241.69	1231.38	1269.13
3	Tyres and Tubes	105.47	90.12	75.39	70.44	77.35
4	Spares and Materials	65.83	94.96	37.19	45.45	57.53
	Total Operating Cost	2851.14	3123.86	3188.99	3169.49	2944.01
	Total Operating Cost as % of Total Cost	83	87	82	81	87
	B. Non- Operating Cost					
1	Interest	0.00	0.00	0.00	0.00	0.00
2	Depreciation	145.63	78.06	128.09	80.56	51.97
3	Taxes	30.87	42.58	40.63	44.87	53.38
4	Others	395.66	350.72	515.19	596.56	317.20
	Total Non- Operating Cost	572.16	471.36	683.91	721.99	422.56
	Total Non-Operating Cost as % of Total Cost	17	13	18	19	13
	Total Cost	3423.30	3595.22	3872.90	3891.48	3366.56

Graph 4: Cost Structure and its components of KMTU for the Period 2010-15



Interpretation

Cost of operation got increased from 83% to 87% during 2011-12 due to increase in staff cost. But it declined during 2012-13 and 2013-14. But it hiked to 87% during 2014-15 due to increase in fuel, lubricants, Tyres & Tubes and Spares and Material.

Table 5: Comparison of Total Revenue Per Km between NMMT and KMTU

	NMMT	KMTU
	Revenue/Km (Paise)	Revenue/Km (Paise)
2010-11	3178.51	2942.44
2011-12	3403.51	3375.94
2012-13	3951.80	3422.98
2013-14	3885.30	3637.81
2014-15	3848.27	4197.23
Mean	3653.48	3515.28
S.D	342.33	457.21

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
NMMT Revenue Per Km	5	3653.4780	342.33024	153.09474
KMTU Revenue Per Km	5	3515.2800	457.20619	204.46882

One-Sample Test						
	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
NMMT_Revenue_Per_Km	23.864	4	.000	3653.47800	3228.4189	4078.5371
KMTU_Revenue_Per_Km	17.192	4	.000	3515.28000	2947.5835	4082.9765

SPPS Output

Interpretation

Since the p-value is less than 0.05, we reject the null hypothesis that there's no difference between the means of the revenue per Km and conclude that a significant difference does exist.

Table 6: Comparison of Total Cost Per Km between NMMT and KMTU

	NMMT	KMTU
	Cost/KM (Paise)	Cost/KM (Paise)
2010-11	3511.05	3159.19
2011-12	3873.89	3451.96
2012-13	4592.06	3526.27
2013-14	5459.55	3719.63
2014-15	5630.29	4292.99
Mean	4613.368	3630.008
S.D	937.08872	421.81438

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
NMMT_Cost_Per_Km	5	4613.3680	937.08872	419.07881
KMTU_COst_per_Km	5	3630.0080	421.81438	188.64113

One-Sample Test						
	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
NMMT_Cost_Per_Km	11.008	4	.000	4613.36800	3449.8187	5776.9173
KMTU_COst_per_Km	19.243	4	.000	3630.00800	3106.2563	4153.7597

Interpretation

Since the p-value is less than 0.05, we reject the null hypothesis that there's no difference between the means of the costper km and conclude that a significant difference does exist.

Findings and Conclusion

The researcher has found that there is significant difference in the Total revenue per Km and Total cost per km and conclude thus conclude that significant difference in the financial performance between NMMT and KMTU.

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11. Modification of Worm Assembly Layout Using Lean Manufacturing Principles

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Abstract

This study specifically deals with the study of the existing layout of the assembly layout of the worm shop. The study includes the arrangement of different workstations, machines and material storage racks and other significant work Centre's in the assembly shop. The layout has to adhere to the principles of lean manufacturing like ease of operation, parts presentation, etc. The flow of material in the assembly area was observed along with the man movements i.e. operator movements.

The major observations include the category-wise share of each time study component and the main reasons behind it. The proposed layout has been based on some proposed changes in some key resources like the stores locations, etc. Based on this and other such inputs, the proposed solution has been given with consulting the respective guide allotted in the company.

Keywords: plant layout, lean manufacturing, assembly layout

Theoretical Concepts

Plant Layout is the physical arrangement of equipment and facilities within a Plant. Optimizing the Layout of a Plant can improve productivity, safety and quality of Products. Unnecessary efforts of materials handling can be avoided when the Plant Layout is optimized.

Plant layout techniques apply to the case where several physical means have to be located in a certain area, either industrial processes or services. The basic objective is to ensure a smooth flow of work, material, people and information.

Advantages of a Good Layout

- The overall process time and cost will be minimized by reducing unnecessary handling and movement.
- Supervision and control will be simplified by the elimination of 'hidden corners'

- Changes in the programmers will be most readily accommodated.
- Total output from a given facility will be as high as possible by making the maximum effective use of available space and resources.
- A feeling of unity among employees will be encouraged by avoiding unnecessary segregation.
- Quality of the products or service will be sustained by safer and more effective methods of operation

Objectives of the Study

1. To study existing process lay out.
2. To analyze the time study about all processes takes place.
3. To study detailed operations time takes place in whole process lay out.
4. To suggest the methods to improve the existing methods of operations thereby achieving target of making the Assembly shop a safe and efficient workplace.

Research Problem Statement

Defining the problem is often the hardest step in the research process. The manager must know the problem and causes of the problem.

- Need to develop improved process lay out by lean manufacturing principles considering time study analysis which will increase productivity, safety and quality of Products.
- Need improved process layout which will avoid un-necessary efforts of materials handling and it helps to ensure a smooth flow of work, material, people and information.

Existing Layout

The following diagram shows the existing layout of the Assembly shop of the worm unit.

The diagram shows the existing layout for the Assembly section of the Worm Unit. The entry point for the assembly section is shown on the diagram. Starting from the left top corner, there is a Washing Machine (Machine Code - 3704) located. This machine is used to wash and clean the necessary components required in the assembly prior to assembling it. This is a semi-automatic machine which operates for a fixed time cycle. The components which are to be washed are placed on the Square table of the machine, which post loading goes inside the washing chamber. The cleaning solution is applied to the parts prior to washing. Post completions of the washing cycle, these parts are further transferred to their respective work-areas with the help of kitting trolleys.

Moving further in the clockwise direction, there are two Gravity Roller Conveyors placed to facilitate the movement of washed components to some work tables. These roller conveyors are manually operated and also sometimes act as storage areas for washed components. Then there are actual Work Stations(W.S.) where the actual assembly of the gear box takes place. These work stations are arranged in the shape of a rectangular array, where the Material Rack is located at the center of the rectangular array.

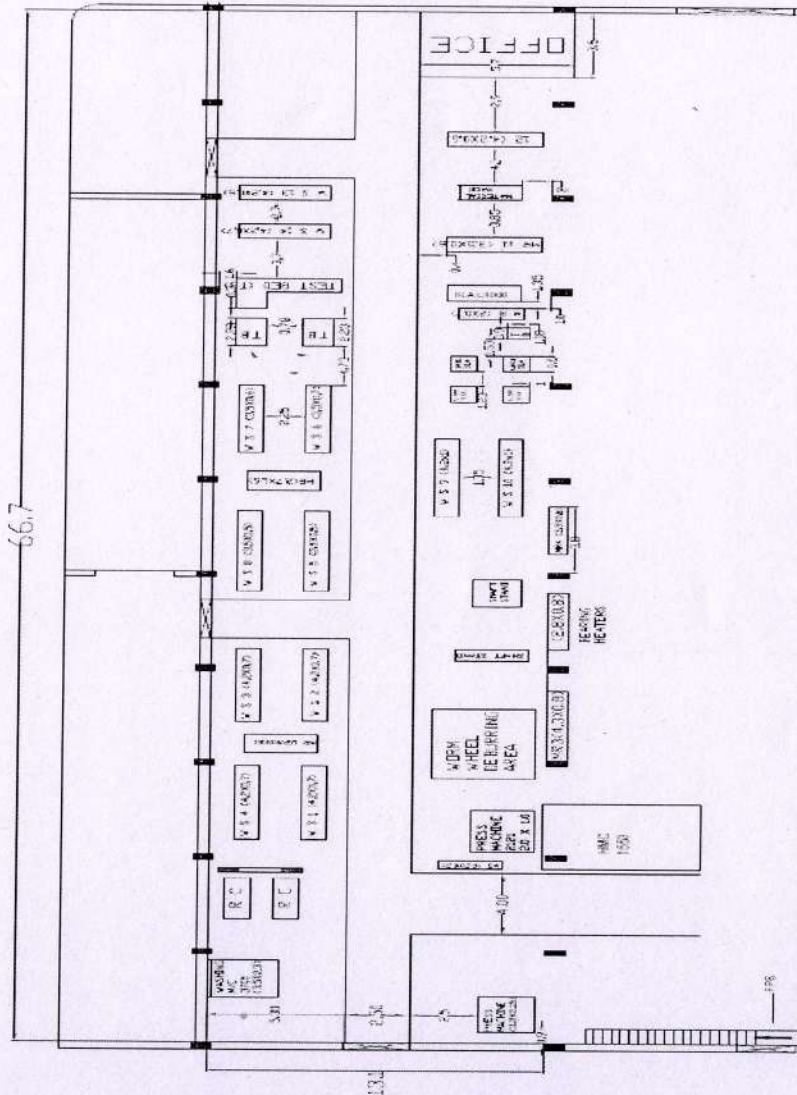


Fig: Existing Worm Shop Layout

The dimensions of the Assembly Shop are 'Length= 66.7 Meters'.

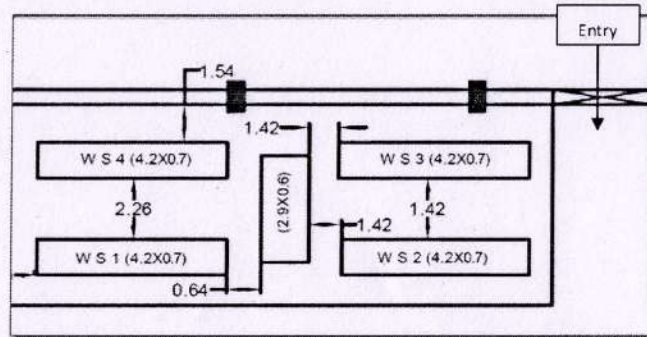


Fig: Cross Section 1 of Existing Worm Shop Layout

The material rack(MR1) located between the workstations contains different items which are required for the completion of the assembly of the gearbox. Some key items stored in this rack include the following:

- Shims (0.005", 0.01" and 0.015").
- Dipsticks (U-400 to U-900).
- Drain Plug (1/2" BSP).
- Hardware (M10 Nut and bolts; M12 Nut and Bolts).
- Oil Seal Adaptors.
- Oil Scrappers.
- Ventilator components (Knob, Packing, etc.)

Similarly, on the right hand side of the entry point, there is also a rectangular array of work stations and a material rack(MR2) at the center of it. This material rack(MR2) also stores some key items necessary for the assembly procedure.

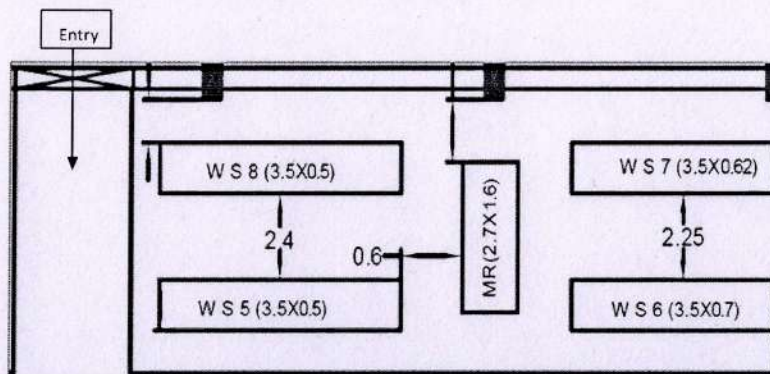


Fig: Cross Section 2 of Existing Worm Shop Layout

Some of the essential items located in the material rack (MR2) are as follows: - □ Ventilators (Small sized models).

- Hardware (M10 Nut and bolts; M12 Nut and Bolts).
- Inspection Covers (V-700, V-800).
- Dipsticks (V-500 to V-800).
- Eyebolts (M12×30, M16×40, M16×25).
- Grease Nipples.
- Ventilator knobs.

The further area has been arranged for the testing of the gearboxes assembled in the previous workstations. Considering the critical nature of the product, 100% testing of the assembled gearboxes is done. There is test beds(TB) installed to facilitate the testing of the gearboxes. The arrangement of the Test Beds(TB) is made on both side of the gangways and is shown in the following diagram.

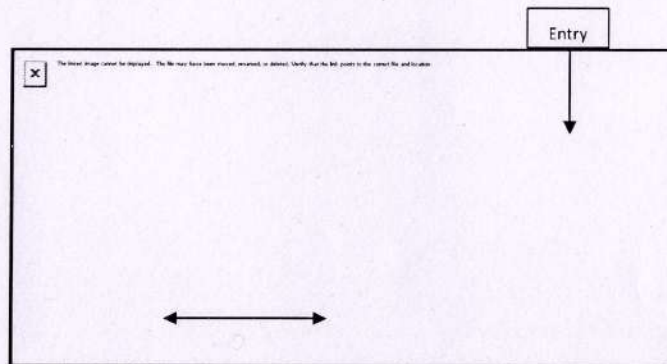


Fig: Cross Section 3 of Existing Worm Shop Layout

The area ahead of the Testing Area is reserved for the completion activities, which is done on two rectangular work tables. The completion activities typically include the fitting of fan units, cowl fitment to the gearbox according to the customer requirements. In case there is a need for rework in the gearbox, the entire gearbox is moved to the previous work area. At this point, the rework is done and the gearbox is again tested for comparison with established performance standards. Further the completed gearboxes are sent for painting and the assembly activity is completed.

At the right bottom corner of the assembly bay, there is an office for the office staff working in the assembly shop. Along with that, some area is reserved for workers during

their rest period, which includes a couple of wooden benches. Further there is a work station(WS) and a material rack(MR). This material rack includes mainly the different tools required for the completion activities. Moving ahead in the clockwise direction, there are some test beds(TB) which are developed for specific models which are listed as follows: -

- U-400 SLA
- U-500 SLA
- U-600 SLA
- U-800 SLA
- U-1000 SLA

Moving the further, the area encountered is generally used for assembly of heavy duty models (U/V/O-1000 and above). There are two rectangular workstations placed and in the adjoining area there are small workstations positioned which will facilitate the assembly of heavy duty gearboxes. The next area is the Bearing assembly and the deburring area. In the bearing area, there are two induction heaters used for bearing preheating. Also there is an oven which also does the same function but it possesses capacity to heat higher no. of bearings and has a longer cycle time as compared to the heating on the induction coil. There is a rectangular shaft stand which facilitates the assembly of heated bearings on the shaft.

The area next to it is generally reserved as the deburring area. In this area, the deburring of the worm wheel takes place. There are a few deburring setups for smaller capacity models of gearboxes. Also there is a material rack close to the bearing heaters(BH) which stores components related to the shaft assemblies like: -

- Bearings.
- Oil Flingers.
- Nilos rings.
- Distance Pieces.

There is a press machine (Machine Code: - 2121) located which is used for wheel shaft assemblies. In the area, initially keys are fitted onto the shaft and then the shaft is pressed against the worm wheel. Also there is a heavy duty press machine, which is located close to the stores entrance and opposite to the Washing Machine.

Proposed Layout

As highlighted in the analysis part, the key wastages observed are motion and transportation, which need to be addressed with top priority. With the aim to have lean work area, it becomes necessary to have look at the principles of lean manufacturing.

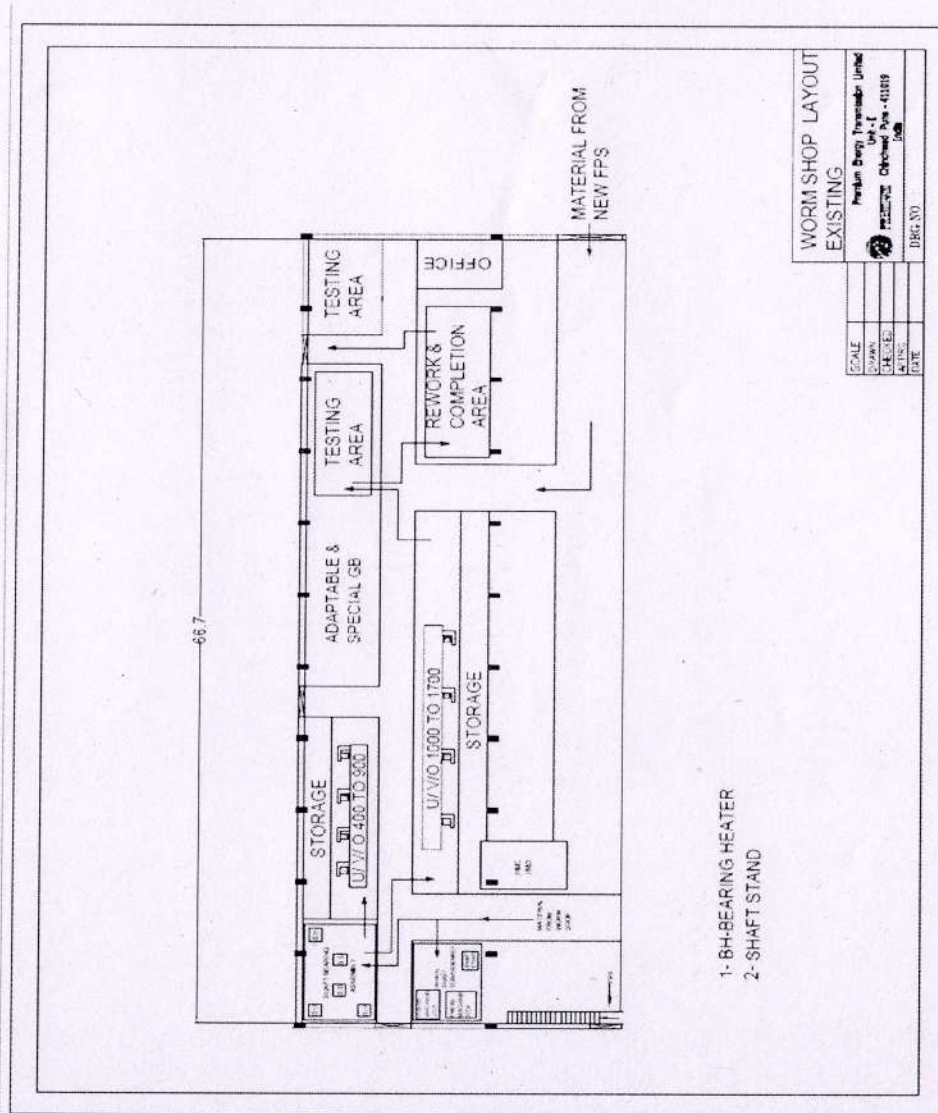


Fig:

Proposed Layout of Worm Assembly Shop

The arrangement as per the new layout is explained as follows

1. The area where the Heavy Duty Press Machine (Machine Code: - 3704) is to be identified as the Wheel-Shaft Assembly area. The other press machine (Machine Code:

- 2121) is to be located next to it. Thus all the activities regarding to assembling the worm wheel and shaft will take in this designated area.
2. The corner area which was the previous location of the Washing Machine ((Machine Code: - 3703) is the now the proposed bearing assembly area. Here the bearing heaters will be located which are used to preheat the bearings. There are two proposed shaft stands in the central area which will hold the shafts.
 3. In the current wheel shaft assembly area along with the deburring area and the bearing assembly, there is a proposed conveyor for the assembly of all the three types(U/V/O) assembly. This conveyor will be loaded for heavy duty gearboxes which will be ranging from models 1000 to 1700. The working height of this conveyor should not exceed inches.
 4. Behind this conveyor, there will be a storage which would be categorized into parts. One of them would be for washed components which would be received post completion of the washing activity. This material would come from the regular gangway as in the current situation the other material comes from the production department for e.g. case comes from the case line.
 5. The other part of the proposed storage area will be reserved for the unwashed material which will be issued from the Finished Parts Stores(FPS) which will be from its new location. This material is expected to enter the assembly through the new gangway which is as proposed as shown in the layout.
 6. Exactly on the opposite of the conveyor, i.e. on the opposite side of the gangway will be the Testing area. The details of this are not mentioned as the detailing of the testing section along with the completion unit is not in the scope of the project.
 7. Similarly, after the bearing assembly area, there is a proposed conveyor for the assembly of all the three types of gear boxes(U/V/O) for models ranging between 400 - 900. The working height of this is not to exceed inches.
 8. On the opposite side of the gangway at the entry of the shop, there is area reserved for the assembly of adaptable gearboxes and special gearboxes. The special gearboxes include like those of L&T, Johnson Controls, Luffing Gearbox etc.
 9. After the area reserved for the adaptable and special gearboxes, there is a area reserved for the testing of gearboxes up to the next gangway. On the opposite side of the

gangway, there is the area for rework and completion activities which is carried out after testing.

Proposed Business Impact

Some of the key impacts of the proposed layout are as follows:

- **Reduction in manual movements by minimum 30%:** As the material will be placed close to the operator, the operator will not be required to move the distance required as in the current existing situation.
- **Reduction in cycle time by 60 seconds:** Eliminating activities like deburring of case can save average 45-60 seconds per gearbox. But at the same time it needs to be ensured that the same activity is carried in previous stages.
- **Fixed assembly position for every gearbox:** In the given format, every gearbox will have a predetermined place for assembly in the assembly shop.
- **Single Piece Flow of Material:** Considering the nature of operation of the conveyor, the material will flow in the linear direction once it comes on the conveyor line.

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Sustainable Maturity Model for e-Governance : An Indian Scenario

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ABSTRACT

Last couple of years India has witnessed tremendous changes in the field of e-governance. The central government and all the states in India have been very active in introducing various e-governance initiatives to provide good services to the citizens. At present, the government of India has heterogeneous initiatives at every stage which are functioning in non-integrated manner. This has resulted into slow and uneven growth in e-governance projects. [Warale & Diwakar, 2016]. To achieve ultimate aim of e-governance, i.e. service Anytime and Anywhere in Integrated manner (AAI) it is necessary to assimilate these initiatives with standard maturity model. In this research paper, the researchers have presented an e-governance maturity model practically adaptable to Indian scenario [Warale & Diwakar, 2016].

1. Introduction

India is a country of villages. Indian government has a challenge to cater to varying needs of billions of citizen from various strata. A government with a population of 1.25 billion, 640 districts, 497 cities, 5767 sub districts & more than 6 lakh villages.

Government has its own challenges in fostering e-Governance in the country due to inadequacies in ICT infrastructure, illiteracy, electricity etc. Very often government departments simultaneously execute multiple projects, schemes at different locations and issues were reported in the integration of the information [STeP Training Programme on eGLC, DEIT-Gol, 2012].

Various studies have shown that e-Governance initiatives failed to progress in the way they were supposed to, did not succeed in achieving a desired maturity level. At this backdrop authors have conducted a rigorous study and suggested e-governance maturity model which is suitable to Indian scenario [Warale & Diwakar, 2016].

Next section explains the need and benefits of e-governance maturity model.

2. Need of e-governance maturity model

Challenges discussed in previous section have directly resulted in the following issues.

- Uneven growth and varying level of e-governance maturity in the country
- struggle for dependable apt infrastructure
- Non-integrated system
- Multiple initiatives that offer similar services at different rate,
- Nature of services -either online or offline,
- Use of heterogeneous software's
- Long gestation period to the system
- Issue of redundancy and confusion to citizens.

In order to overcome all these issues, there is a need to integrate all these disparate initiatives as primary objective is to develop an e-governance system that will provide all the services under one roof. Next section will discuss the literature survey related to e-governance maturity model.

3. Literature Survey

This section explains current status of e-governance, support infrastructure and referred maturity model used by government and also maturity models for building robust e-Governance systems are explained using various research papers.

3.1 Highlights of UN survey on e-government(2018) (world scenario):

Countries like Denmark, Australia, Republic of South Korea, UK, Sweden, Finland and Singapore have topped the e-government index with average of 0.9150, 0.9053, 0.9010, 0.8999, 0.8882, 0.8815 and 0.8812 respectively. [UN's e-Government Survey, 2018]

The snapshot of trends in development of e-government is given below:

- European countries lead e-government development globally
- Eight of the 11 new countries that joined the very-high performing group in 2018 are from Europe and 2 are from Asia.
- Uruguay is the only Latin American country with Very-High EGDI scores
- All 193 Member States of the United Nations had national portals and back-end systems to automate core administrative tasks, and 140 provide at least one transactional service online. Only 4 countries out of 54 in Africa score higher than the world average EGDI of 0.55
- there is a positive correlation between the country's income level and its e-government ranking

- As far as India is concerned its EDGI is 0.5669 whereas online service component index is 0.9514 [UN's e-Government Survey, 2018]

3.2 Current e-governance support infrastructure and maturity model in use (Indian Scenario):

- The National e-Governance Plan (renamed as e-kranti) has been formulated by the Department of Information Technology (DIT) and Department of Administrative Reforms & Public Grievances (DAR&PG).
- E-kranti has established institutional structure- SDC, CSCs, electronic gateways.
- In 2015, the central government has launched the Digital India initiative with the objectives of using cloud services and mobile applications for fostering good governance in the country.
- The new government plans for every citizen to have smart phones by 2019 and aims to deliver all government services through mobile phones. Government has allocated a budget of 1 lakh crores for this initiative.

As far as maturity model is concerned DEIT, Gol has not specifically proposed a maturity model, but have referred to various maturity model such as Gartner's e-Governance maturity model [2001], Layne and Lee [2001], Chandler and Emanuel [2002] in its training manual [STeP Training Programme on eGLC, DEIT-Gol, 2012] with different number of stages.

3.3 Literature related to e-governance maturity models

Maturity models designed so far by various authors present large similarities in terms of stages but differ from each other in terms of features included in those models. Few relevant contributions in this field of study are discussed below.

- E-portal's maturity model is a set of stages (from basic to high end) that determines the maturity of the government's e-portal [as cited in A.F. Allah et al, 2014]. Layne and Lee have developed a four stage maturity model of e-government. The model developed is based on observations on e-government initiatives in the US.

The four stages are catalogue, transaction, vertical integration and horizontal integration. Catalogue stage features the online presence of government and the facility to download government forms; at transaction stage, services and forms are available online.

At the third stage, i.e. vertical integration, local government systems are connected to national level system within the same government department followed by forth stage, i.e. horizontal stage in which e-Governance systems are linked across different government departments [Layne and Lee, 2001]. In this model the authors did not mention the interaction stage like other models, instead they move directly to the transaction stage [Zahir Irani et al.,

2006]. However, presence of this stage is very important in the maturity model as it indicates the first point of online interaction between citizens and the government, which assists in finding out online behavior, preferences, and queries of citizens.

- Further, in 2001 the Gartner group developed a four stage maturity model of government defined with four stages viz. Web presence, interaction, transaction and transformation [Gartner group, 2000].

In the web presence stage, government hosts a project website and makes a list of services and forms available for citizens. In the next stage, i.e. interaction, citizens interact with website, view services and clarify their doubts. In transaction stage, citizens can apply for services online, ask queries.

This model does not have the integration stage, which is of utmost importance for any e-Governance initiative. However, in this model the author has incorporated the transformation stage, which indicates continuous evaluation.

- [Chandler and Emanuel, 2002] developed the four stage maturity model. This model has four stages i.e. information, interaction, transaction and integration. The Information stage features the availability of online information on government services and policies. Interaction stage features a basic level of interaction between government and citizens such as emails. In the third stage user can conduct online transactions whereas the fourth stage is features services delivery across various departments and agencies. This model seems an ideal model however, in this model the transformation stage is absent. After building an integrated system; it must help government permanently in overall planning of various activities at apex level.
- [Kim and Grant, 2010] developed five stage maturity model. The stages were web presence, interaction, transaction, integration and continuous improvement. Stages 1 to 4 were similar in functionality to Chandler and Emanuel's model of maturity. The only difference was the final stage, which features political activities with more focus on continuous improvement.
- Based on above mentioned studies on maturity model, [M. Naveed Baqir, Lakshmi Iyer, 2012] conducted a study on comparative analysis of e-Governance maturity over 10 years for selected countries in the world. According to the study, developed countries like those in the Americas and Europe are very advanced in ICT but use of the services by citizens is limited, whereas developing countries are huddling with basic infrastructure in spite of citizen's ability to use online services. Countries selected by the authors were US, Canada from North America, UK and Germany from Europe, India and Pakistan from Asia, Australia, and New

Zealand from Oceania , Kenya, and Nigeria from Africa, Argentina, and Brazil from South America.

of several researchers. The Framework consists of five stages (1) Emerging (EM) (2) Enhanced (EN) (3) Interactive (I) (4) Transactional (T) and (5) connected(C).

E-government maturity in these countries was evaluated by e-government framework designed after studying the work

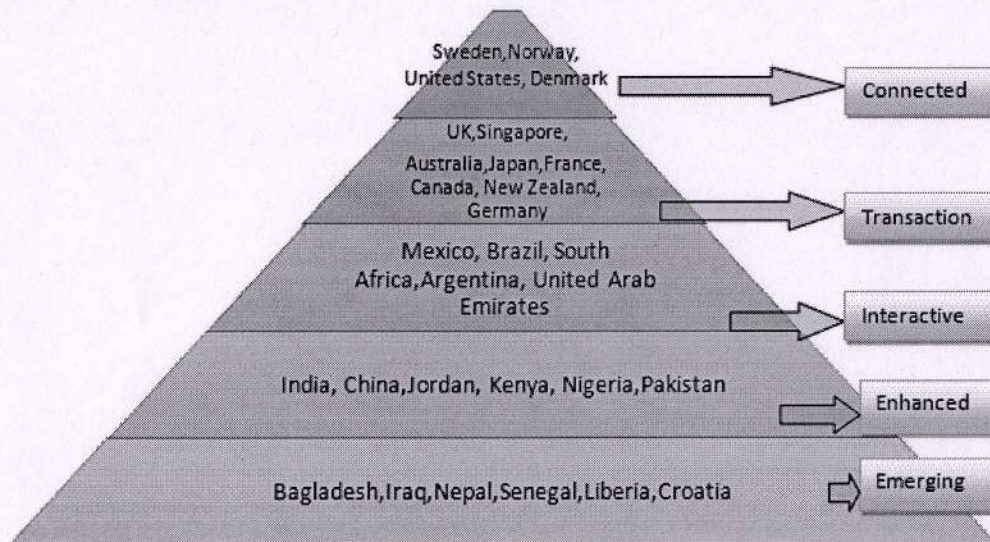


Diagram 1: Pyramid for e-Governance maturity

4. E-Governance Maturity model proposed by Researchers

This section describes e-governance maturity model proposed by the researchers. The researcher has evolved a maturity model based on the following key items:

- the founding ideas of various maturity models that are presented in the
- literature by e-governance researchers ,

- In depth study of the existing systems, their gaps, difficulties in integration due to the fact that some are online, some are not; limitation of the software etc., The practicality, applicability and easiness to use
- Adaptability to the Indian scenario.[Warale & Diwakar,2016]

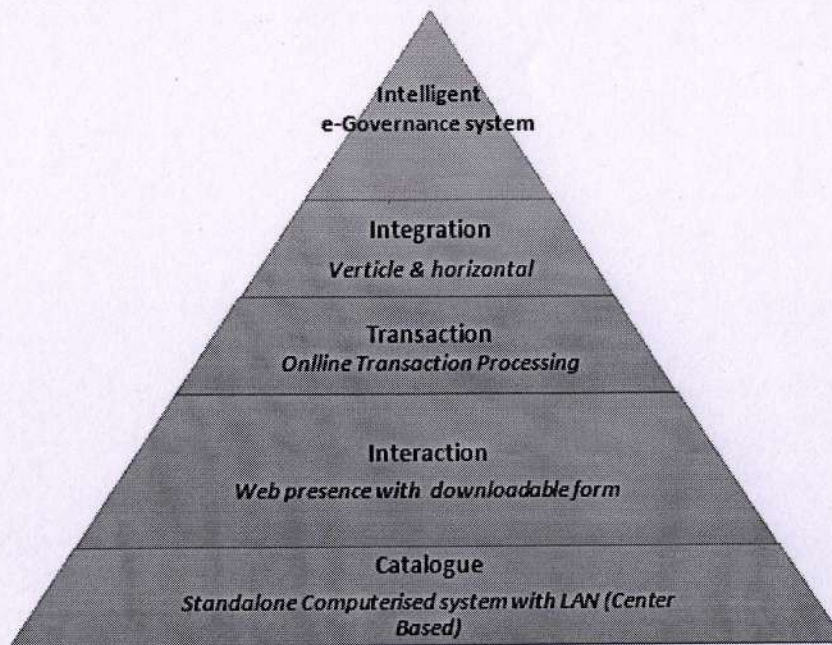


Diagram 2: e-Governance Maturity Model

The different maturity levels in the model are

- Catalogue,
- Interaction,
- Transaction,
- Integration and
- Intelligent e-governance system.

The model will clearly depict how an e-governance project should be implemented from its birth, i.e. introduction stage to maturity stage, bringing complete transformation where any e-government service can be made available to citizen at any time in most convenient manner i.e. through multiple service delivery channels. The unique feature of this model is that it is linked to the UID of citizen and digital locker. Stage wise functionality of the model is given below.

Stage 1: Catalogue

In the first stage, the government office (For e.g. SETU Suvidha Kendra) forms the computerized setup with LAN to offer basic services to citizens. This stage allows government employees to perform all transactions on the computer including, processing of the application form, delivery of services etc.

Stage 2: Interaction

- As the name indicates, this stage will facilitate interaction between government, citizen and business. This stage acts as the first point of online interaction between citizens and government. This is achieved by the launch of e-Governance project website.
- Users will be provided with various utilities such as, facility to download application form, use help, search facility, view presentations and videos and browse MCQs etc.
- At this stage, a kiosk based tracking mechanism may also be introduced.
- A feedback from covering various aspects could be designed for citizens. This will help study citizens' expectations from the government.

Stage 3: Transaction

- This stage plays a very important role in the maturity model. It will change the way citizens interact with the government. Users may track the progress of their application online.

- This stage is characterized by the introduction of an online method.
- At this stage the user can apply online for services, upload the documents, make a payment and also deliver services online. Users will also be able to track the progress of their application online.

Stage 4: Integration

This stage features the vertical and horizontal integration of systems. When a system at different levels, such as sub district-district-state is integrated together, it is called vertical integration, whereas, integrating systems at geographically different locations such as district1-district2 etc. is called horizontal integration.

- The nature of integration can be intra (within the similar department) or inter (within different department) integration.
- At this stage, services of several government departments like revenue, land records, transportation, municipal corporation services etc. could be offered through a common gateway i.e. state portal.
- Through the state portal, services can be offered in an integrated manner by using various system integrators such as National service delivery gateway (NSDG), Mobile service delivery gateway (MSDG) and state service delivery gateway (SSDG) and payment gateways.
- Additionally, for seamless integration and connectivity to capacity building, initiatives like GI Cloud, NOFN, CSC, SDC, SSDG, SWAN, e-district, which are cloud based and network based services could be established.

Changes made by citizens in the UID data, will also simultaneously be reflected uniformly across e-governance system, resulting in data consistency. Now a day, the AADHAR number has become a key source of information for banks (for depositing subsidy, schools for getting a scholarship, government to implement "Pradhan Mantri Yojana" etc.)

The next diagram 3 show repositories created at the end of stage four which is obtained from stage one onwards. These repositories along with other individual repositories such as state level repository, department's repository etc. will serve as input to the next stage

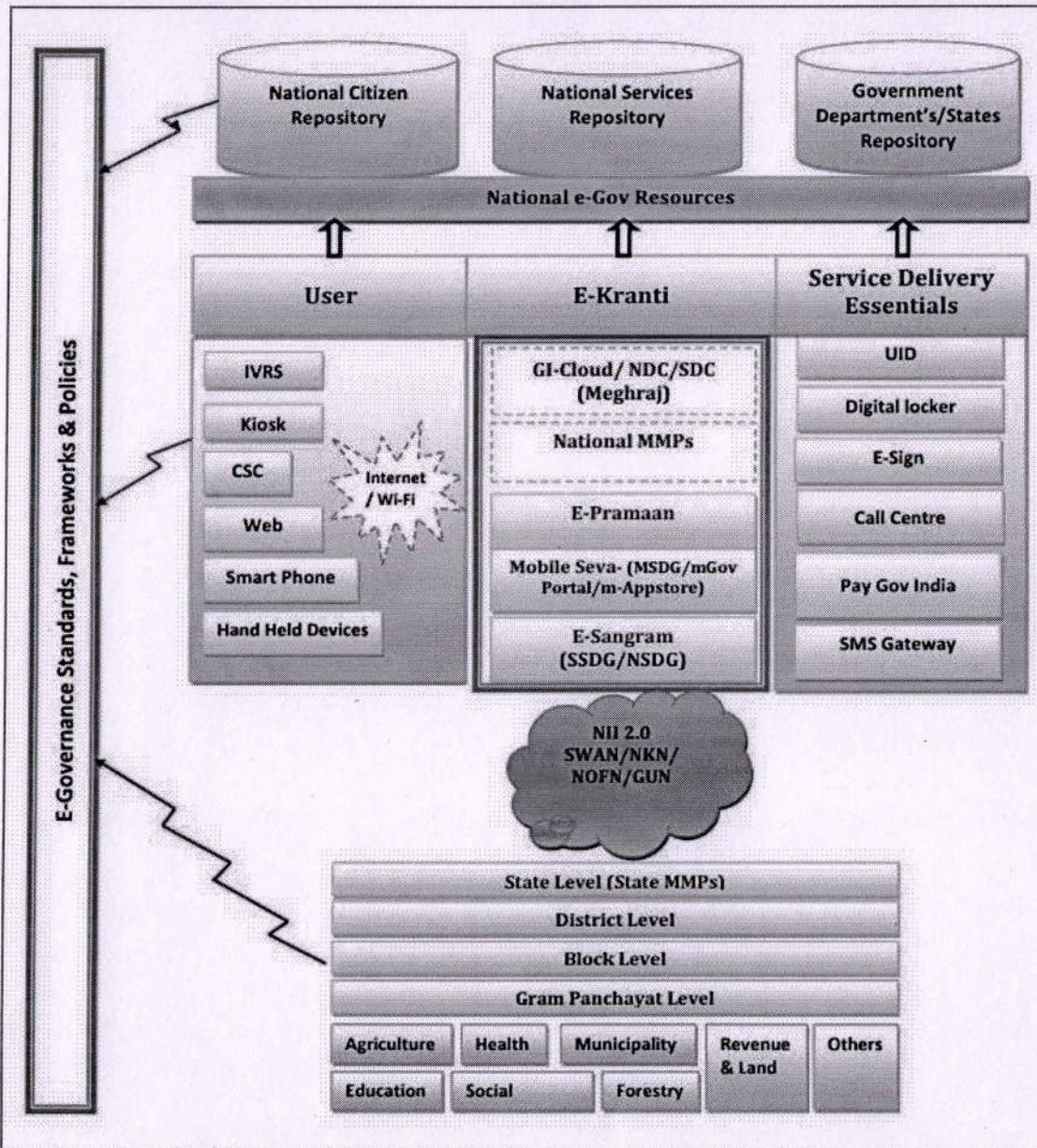


Diagram 3: Integrated view of SDC, SSDG, user perspective and service delivery perspective.

Stage 5: Intelligent e-Governance System

This stage is the final stage of the model and represents the smart use of the e-governance system at the national level.

- Introduction of "Intelligent e-Gov System" is the unique contribution made by the researcher to the body of knowledge.
- The maturity models proposed in theory so far has been limited to only the discussion of the *integration stage* and *transformation stage* meant for integrating services. This fifth stage will help in finding
 - ✓ which service is becoming obsolete,
 - ✓ which is in more demand,
 - ✓ what changes in the current procedures will help in saving time,
 - ✓ any changes in existing plans how they impact the services,
 - ✓ what are future demands from the existing patterns,

- ✓ GIS based decision support system to assist in offering service,
- ✓ predicting future demand based on the history,
- ✓ predicting the change in percentage of citizens changing from one bracket to another in the future due to retirement or
- ✓ Students graduating to work force etc. need for creating more jobs etc. can be accomplished.
- ✓ There is a high possibility of deriving more frequently, census data (nearly accurate/estimate) using various government department data repositories and service repository than the physical collection done once in ten years.
- ✓ This in turn will help in formulating development plans for the citizens that will be more accurate. Prediction, forecasting models also will help the government in planning and introducing various

development initiatives such as which sector needs more allocation of funds and so on.

The next section shows three level functional architecture for Intelligent e-Governance system.

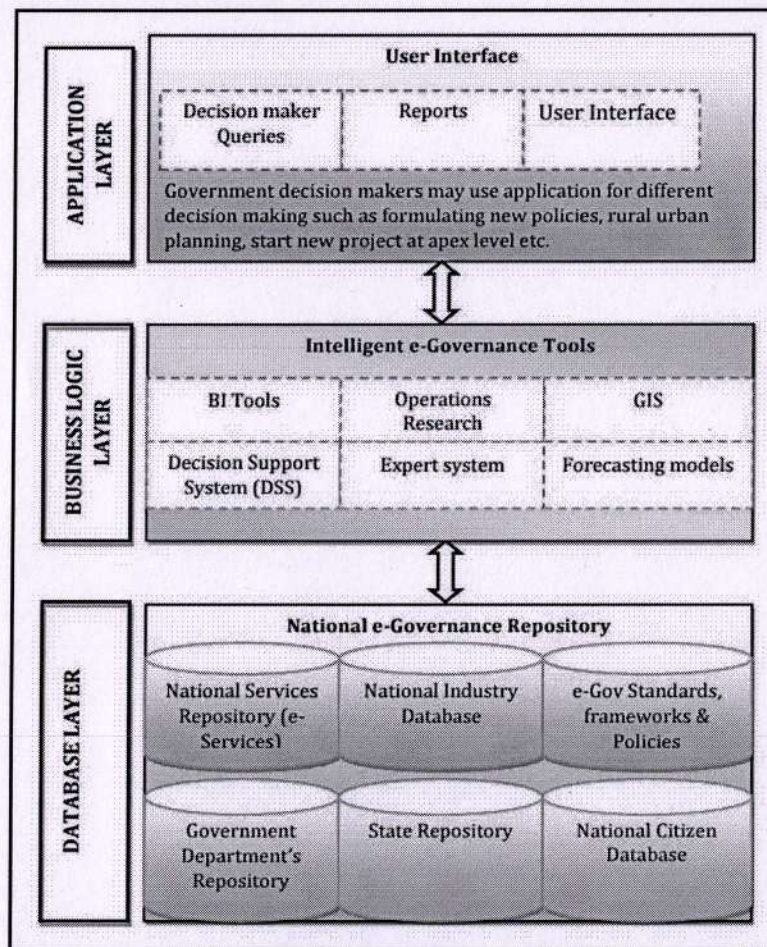


Diagram 4: Three level functional architecture for Intelligent e-Governance System

Diagram 4 given above represents a three level functional architecture for Intelligent e-Governance System. The architecture consists of three layers viz., data layer, business logic layer and application layer.

Layer- (I) – Data Layer:

First layer of the system is a data layer, which consists of the e-Governance database. This layer acts as a basic building block for the Intelligent e-Governance system. This layer is a repository of various databases of national importance, such as, the Government Department's database, State Department's database, e-Governance Standards and Policies, National Services Repository, National Industry Database and Integrated services delivery Database.

Layer- (II) – Business Logic Layer:

The Second layer is the business logic layer that consists of Intelligent E-Governance Tools. This stage is a collection of analytical and statistical tools, models as well as special purpose software which is used to perform advanced analysis on data. The objective of this stage is to employ different tools in order to reveal patterns of data and pinpoint critical areas in e-governance. The different tools and techniques adopted are, business intelligence tools (Data mining and Data warehousing

and OLAP), Decision Support System (DSS), Geographic Information System (GIS) and most importantly forecasting models.

Level-III –Application Layer:

The last and final stage of the architecture is the Decision making layer. The objective of this stage is the ultimate accomplishment of better e-governance practices in the country.

This stage is highlighted with the opening of new canvas for government planning. Few examples (benefits) are discussed below [Warale, Diwakar, 2016]

- Intelligent e-Governance system will help identify the number of people in India that are retiring this year and identify employment opportunities that are generated.
- Preparation of the development plan for rural and urban areas.
- It may also help in sector wise planning. For e.g. manufacturing sector (SEZ planning), environmental planning, education sector planning.
- Government can identify sick sectors, which need cushioning and an influx of more funds.

- The new projects/initiatives of national importance at the central as well as state level can be identified.
- New rules/policies/schemes/standards could be formulated for meeting the varying needs of the citizens.
- Rough estimate of census data can be derived.

It will ultimately help in making projections on various fronts such as agriculture growth, income growth of citizens, technology growth, population growth, future and extent of the use of mobile governance, migration, fertility, mortality etc.

5. Conclusion

After studying maturity level of the existing e-Governance projects it has been observed that state wide maturity level of

e-Governance varies. It is critical to bring them all e-governance projects together to offer an integrated service, as desired by the state as well as central governments. With this as the main intention, a five stage maturity model is proposed and the expected features at each stage along with and benefits that can be derived by developing an e-governance system using this as a reference model are presented. Further the unique contribution by the researcher is the introduction of the top most stage for providing 'Intelligent e-Governance'. The proposed model will help the government to achieve its aim of not only offering all services in an integrated manner under a single umbrella but also assist in making decisions, planning and implementing various new schemes to accelerate overall growth of the nation, a very important outcome of e-governance.

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An Empirical Study of Market Potential of Digital Advertisement in Automation Sector with Special Reference to Pune City (India)

Rohan Dahivale¹ and Dr. Vikas Inamdar²

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Abstract: This research paper gives an overview of the extent to which use of digital advertising can influence the industry; especially, the medium scale industries involved in the business of industrial automation in India. It gives an insight of the information available about digital marketing, its acceptance in India, the challenge what the automation industry is facing, finds the gaps, gives food for thought for the industry to enter the digital advertising (in a big way) and also to companies involved in business of digital marketing services to look into automation industry as a prospect to enhance their customer base. The main idea is to find out if the use of all the vital tools of digital advertising like mailers, promotion through SMS, online advertisements, popping up of the product information in customers' most visited site, can bring about the solutions which the automation industry is looking for.

The research narrows down the focus to the medium size automation companies in India. The author, through this study, finds out the pain areas for marketing faced by customers in this industry and whether the option of using digital platform is good for them. By use of digital advertising, will the industry overcome the issues of cost which they are facing today on conventional marketing?

Keywords: Digital Advertisement, Automation Sector, Market Potential

Introduction: Automation Industry in India

India industrial automation industry is expected to reach INR 197 billion by 2020 with growth driven by rapid adoption of modern technology backed by cost saving features.

Future growth of India's industrial automation is expected to be led by increasing industrial growth which has led to growth in demand for sustainable and energy efficient products.

Table 1: Total Media, Digital Advertisement and Mobile Advertisement Spending in India (Figures in USD Billion)

Year	Total Media Advertisement Spending	Digital Advertisement Spending	Mobile Internet Advertisement Spending
2013	5.56	0.57	0.03
2014	6.11	0.74	0.08
2015	6.4	0.94	0.17
2016	7.03	1.17	0.35
2017*	7.49	1.46	0.59
2018*	7.94	1.78	0.94
2019*	8.53	2.17	1.23

Source: <http://www.emarketer.com>

*Data for year 2017 to 2019 are forecasted using moving average and exponential method.

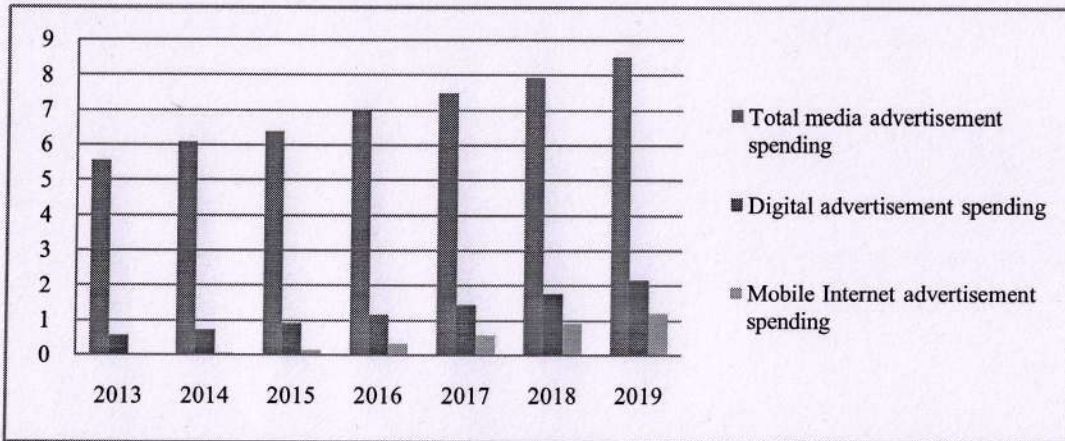


Fig. 1: Total Media, Digital Advertisement and Mobile Advertisement Spending in India (2013–19)

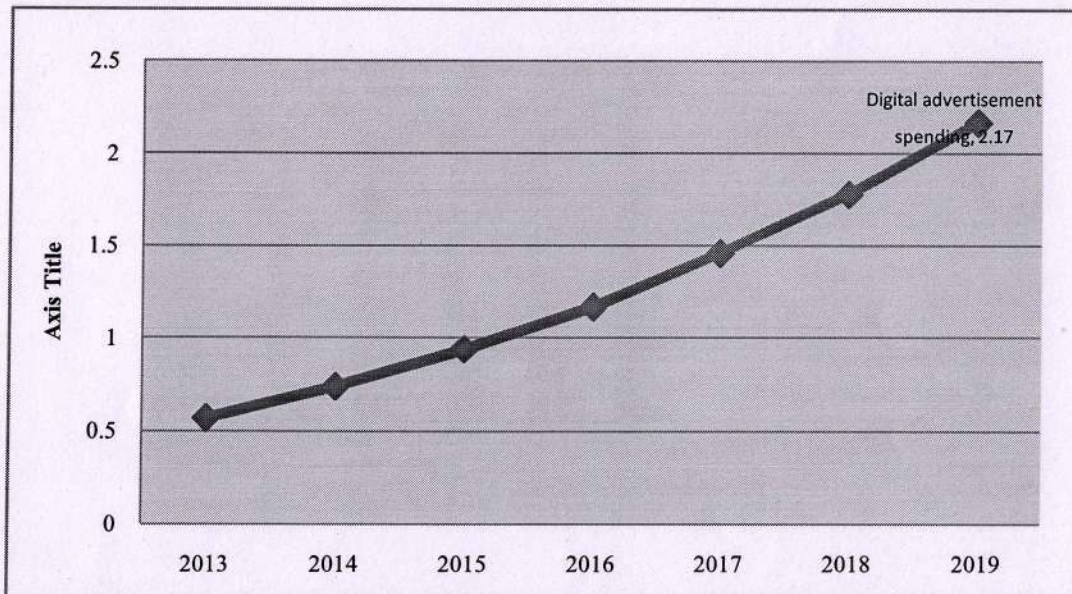


Fig. 2: Digital Advertisement Spending in India (2013–2019)

From the graphs, we can see a sure growth consistently rising as increasing scope for digital advertisement in India.

Objectives of the Study

1. To study basic concepts and growth of digital advertisements in India.
2. To understand external forces (Porter's Five Forces) for digital advertisements in Pune City (India).
3. To compare traditional versus digital advertisements in automation sector.
4. To analyze market potential in automation sector.

Research Problem

In India, automation sector is growing with fast pace but majority of the companies are using traditional ways for advertising their products and services. Thus, they are unable to reach to the exact target customers and they may lose impact of advertisements. Digital advertisements have huge potential and may help them to reach the target market. There is a need to find and analyze the market potential of digital advertisements in automation sector. There is a need to analyze the gap between implementation of traditional versus digital advertisements in automation sector in India.

Research Design

Table 2: Research Design

S. No.	Parameter	Description
1	Type of research	Descriptive and Exploratory Research
2	Research Instrument	Structured Questionnaire
3	Survey period	15 July to 15 October 2017
4	Method of data collection	Sample Survey Method
5	Population	Automation Companies in Pune City (India)
6	Sample Frame	List of Automation Companies in Pune City
7	Sample Size	90
8	Sampling Method	Non-Probability Snowball Sampling
10	Primary sources	Structured Questionnaire and Interview
11	Secondary sources	Books, Journal, Magazines, Websites
12	Measurable scale used	Nominal and Interval Scale
13	Question Type	Multiple Responses, Differential Scales
14	Rating Scale	Likert Scale
15	Data interpretation	Though Graphs, Descriptive Statistics
18	Statistical software Package	Ms Excel and SPSS

Data Analysis

Sample Size Calculation

$$\text{Sample Size} = \frac{z^2 \times p(1-p)}{e^2} \div \left(1 + \frac{z^2 \times p(1-p)}{e^2 N} \right)$$

Where

Population Size = N, Margin of error = e, z-score = z

In this survey,

Population Size = 117

Confidence Level (%) = 95 %

Margin of error = 5 %

Thus, in this survey: **Sample Size = 90**

The following analysis is done after collection of the entire distributed questionnaire. (QN 1 to QN3 are Name, Address and Contact details of the responders)

QN 4: Position in the organization

Table 3

S. N.	Particulars	Response	Response (%)
A	Department Head (Advertisement/ Sales)	47	52.22
B	Marketing Manager	29	32.22
C	CEO/ Board of Director / Owner	14	15.56
Total		90	100.00

QN5: How long have you been doing the business in automation sector?

Table 4

S. N.	Particulars	Response	Response (%)
A	Less than 1 Year	18	20.00
B	1 to 5 Years	35	38.89
C	More than 5 Years	37	41.11
Total		90	100.00

QN 6: How much is the annual turnover of your organization?

Table 5

S. N.	Particulars	Response	Response (%)
A	Less than Rs. 10 Cr	57	63.33
B	Between Rs. 10 Cr. to Rs. 100 Cr	25	27.78
C	More than Rs. 100 Cr	8	8.89
Total		90	100.00

Note: For next section, researcher has designed questions in Likert Scale from 1 to 5 (Strongly Agree to Strongly Disagree) as shown.

Table 6

Likert Scale	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree				
Weight	1	2	3	4	5				
QN	Questions			1	2	3	4	5	Total
				Response					
QN 7	I heard that 'digital advertisement' is the emerging concept in India			19	46	21	3	1	90
QN 8	Currently we are using digital advertisements to reach our clients			8	16	8	22	36	90
QN 9	For automation industry, digital advertisements are more suitable than traditional ways			38	47	3	1	1	90
QN 10	In future we will use digital advertisements to gain high returns on investments			52	21	14	2	1	90

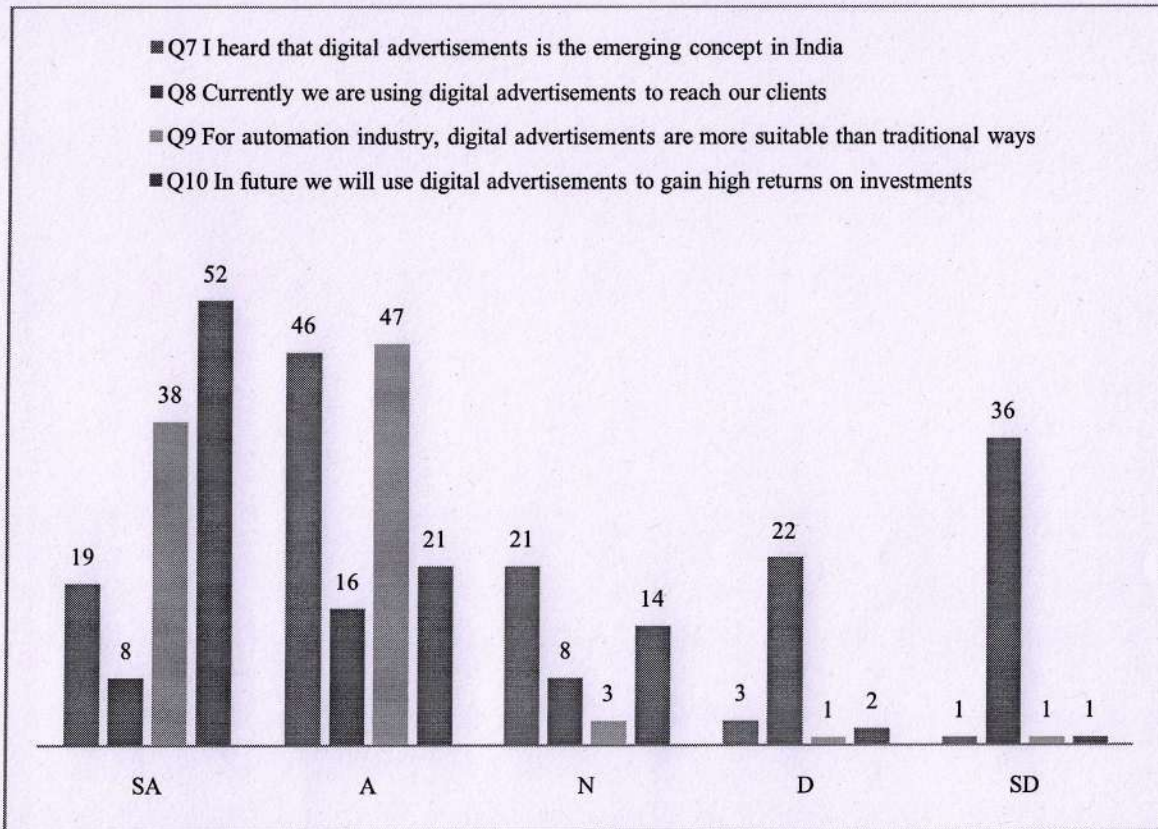


Fig. 3: Graph for QN 7 to 10

Table 7

SPSS Report				
	Digital Advertisements: Emerging Concept	Currently Using Digital Advertisements	Automation Industry: Digital Advertisements Suitable	In Future: We Will Use Digital Advertisements
Mean	2.12	3.69	1.67	1.66
N (Sample)	90	90	90	90
Std. Deviation	0.819	1.387	0.703	0.901
Median	2.00 (Agree)	4.00 (Disagree)	2.00 (Agree)	1.00 (Strongly Agree)
Variance	0.670	1.925	0.494	0.813
Skewness	0.648	-0.660	1.565	1.308
% of Total N	100.0%	100.0%	100.0%	100.0%

Traditional Versus Digital Advertisements

Lowest Neutral Highest						
-3	-2	-1	0	1	2	3
(Please tick <input type="checkbox"/> in front of your opinion)						

Table 8: Response (Traditional vs Digital Marketing)

QN	Traditional Advertisements							Parameter	Digital Advertisements						
	-3	-2	-1	0	1	2	3		-3	-2	-1	0	1	2	3
Q11	13	9	32	19	8	6	3	Reduced Cost	2	5	8	12	23	29	11
Q12	18	25	12	11	15	7	2	Real Time Results	4	8	7	11	17	34	9
Q13	16	29	15	14	6	9	1	Brand Development	1	5	6	9	24	17	28
Q14	8	42	13	8	14	3	2	More Attention	3	7	11	8	41	12	8
Q15	7	38	21	15	5	4	0	Higher Exposure	2	5	9	8	11	42	13
Q16	27	12	25	19	6	1	0	Higher Engagement	11	13	17	19	22	6	2
Q17	32	21	19	5	8	2	3	Quicker Publicity	1	2	4	7	13	44	19
Q18	27	36	11	6	7	3	0	Suitable for Automation Business	0	1	3	3	16	52	15
Q19	31	14	19	12	8	5	1	Easy to Analyze	2	2	1	4	14	47	20
Q20	6	21	16	18	13	9	7	Deeper Reach	7	15	16	27	12	9	4
Q21	5	9	11	17	12	28	8	Simple Process	17	35	11	9	8	4	6
Q22	3	6	9	13	16	34	9	Local Reach	12	32	17	13	6	8	2
Q23	19	27	21	9	13	1	0	More Impact	8	9	14	17	32	9	1
Q24	5	3	12	8	39	14	9	Personal Reach	11	14	22	15	8	11	9
Q25	18	33	21	15	3	0	0	Better Image	0	2	3	8	11	42	24

Calculation of Means

Table 9: Calculated Mean (Traditional vs Digital Marketing)

QN	Parameter	Traditional Advertisements	Digital Advertisements
		Calculated Mean	Calculated Mean
Q11	Reduced Cost	-0.667	+1.011
Q12	Real time results	-0.900	+0.856
Q13	Brand development	-1.044	+1.367
Q14	More attention	-1.056	+0.611
Q15	Higher Exposure	-1.167	+1.211
Q16	Higher Engagement	-1.356	-0.400
Q17	Quicker Publicity	-1.511	+1.633
Q18	Suitable for Automation Business	-1.678	+1.778
Q19	Easy to Analyze	-1.322	+1.744
Q20	Deeper Reach	-0.267	-0.278
Q21	Simple Process	+0.533	-1.089
Q22	Local Reach	+0.900	-0.989
Q23	More Impact	-1.300	-1.033
Q24	Personal Reach	+0.678	-0.289
Q25	Better Image	-1.533	+1.788

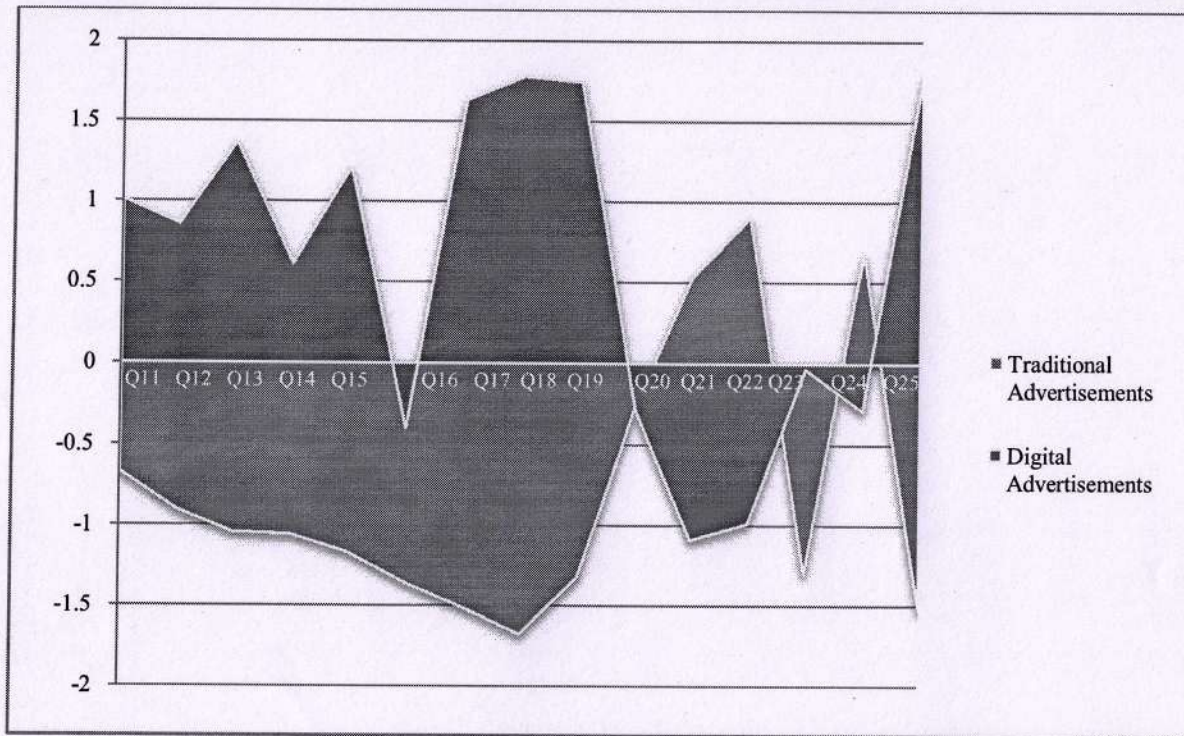


Fig. 4: Area Graph of Calculated Mean (Traditional vs Digital Marketing)

Data Interpretation (QN 11 to QN 25)

Table: 10 Data Interpretation (Traditional vs Digital Marketing)

QN	Parameter	Traditional Advertisements vs Digital Advertisements	Winner
Q11	Reduced Cost	Traditional advertisements ways (advertisements in newspaper, magazines, radio, big hoardings, pamphlets, direct mail etc. are much costlier than digital advertisements.	Digital Advertisements
Q12	Real time results	Digital advertisements provide better real time results, which will be helpful for companies. Clients' orders can be immediately taken, when the client is under the influence of the advertisement.	Digital Advertisements
Q13	Brand development	Digital advertisements directly indicate technological advancement of the organization. Thus shows positive in brand development and brand image of the company.	Digital Advertisements
Q14	More attention	Clients will show more attention towards digital advertisements as one can use various effects, popping the news, embossing of the key points and usage of the audio and videos etc.	Digital Advertisements
Q15	Higher Exposure	Digital advertisements certainly have better and higher degree of exposure towards growth of the business.	Digital Advertisements
Q16	Higher Engagement	Clients' engagement and involvement will be more in digital ways than traditional ways. Digital ways ensures quick two-way communication process	Digital Advertisements

Table 10 (Contd.)...

...Table 10 (Contd.)

Q17	Quicker Publicity	With faster technology and communication devices and high speed internet facilities available to almost everyone, the publicity will be quicker for digital advertisements.	Digital Advertisements
Q18	Suitable for automation Business	The response from this key question from responders is important as automation industry and digital advertisements complement each other.	Digital Advertisements
Q19	Easy to analyze	Two ways communication process is faster in digital and thus easy to analyze the impact of advertisements in terms of sales/ profit and newly generated orders.	Digital Advertisements
Q20	Deeper Reach	Digital advertisements can reach to the exact target client. This will enhance chances of the success.	Digital Advertisements
Q21	Simple Process	The fact is both process are simple in nature, but responders feel traditional is simpler because they are used to the process.	Traditional Advertisements
Q22	Local Reach	Traditional advertisements are here for very longer period and have their impact and local reach to clients as well as in rural areas, but slowly this will shift toward digital.	Traditional Advertisements
Q23	More Impact	Than traditional advertisements, digital ways will have better and more impact on clients. The impact in terms of brand image, quicker response and order generation etc.	Digital Advertisements
Q24	Personal Reach	Traditional advertisements may involve face to face communication/ interaction or personal selling. Here traditional advertisements have more advantage than digital. But soon, with advanced technology, the scenario may change.	Traditional Advertisements
Q25	Better Image	Digital advertisements will build better image in clients mind about the organization. This may lead to order generation and growth of the business.	Digital Advertisements

Data Interpretation of Five Forces

(Question: In the context of 'Digital Advertisements for Automation Sector' mark your opinion for following forces)

QN	Forces	Lowest			Neutral					Highest	
		1	2	3	4	5	6	7	8	9	10
Q26	Bargaining power of buyers	0	3	2	1	3	3	6	21	34	17
Q27	Bargaining power of suppliers	9	13	42	7	11	4	2	1	0	1
Q28	Rivalry amongst existing competitors	1	0	2	4	5	11	34	22	5	6
Q29	Threat of new entrants	0	0	1	3	3	6	13	17	39	8
Q30	Threat of substitute products	82	4	2	1	0	1	0	0	0	0

Source: Primary Dataop

QN	Forces	Calculated Mean
Q26	Bargaining Power of Buyers	8.17
Q27	Bargaining Power of Suppliers	3.33
Q28	Rivalry Amongst Existing Competitors	7.03
Q29	Threat of New Entrants	8.04
Q30	Threat of Substitute Products	1.18

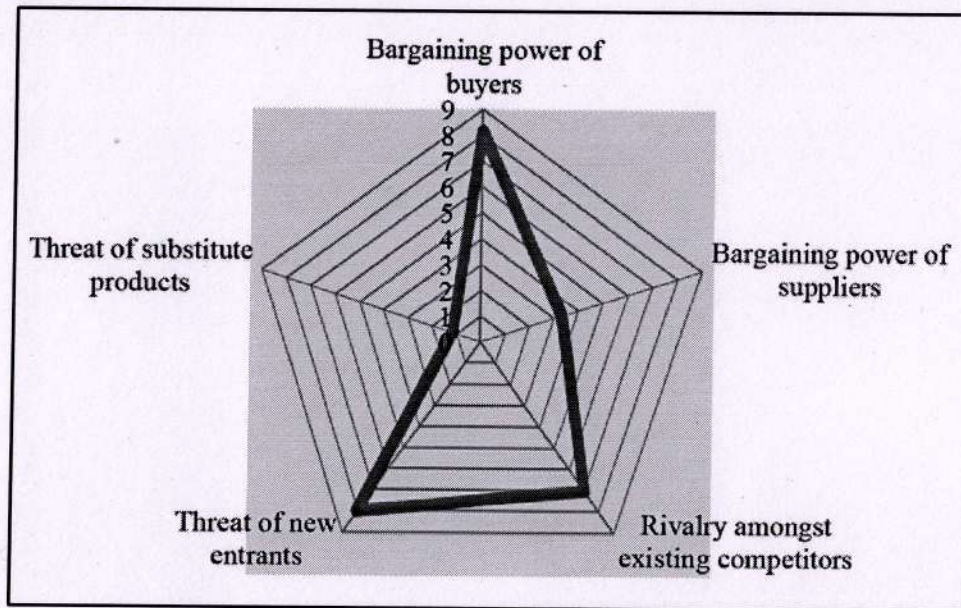


Fig. 5: Porter's Five Force Model

Findings

1. The advertising industry in India has had some drastic changes in the past few years as now the Indian advertising industry has become a large scale industry as compared to the small scale industry they were, a few years ago.

In Asia, the second fastest growing advertising industry after China is the Indian advertising industry. It is said that by the year of 2018, the Gross Domestic Product (GDP) will be somewhere at 0.45 per cent for the share of the advertisement spend in India.

2. Researcher compared traditional versus digital advertisement in automation industry. The opinions of 90 experts are collected and researcher found that digital advertisements are better as much reduced cost, provides real time results, better image and brand development.

Digital advertisement provides more attention to clients, quicker publicity of the services more impact and higher client engagement. In the research conducted researcher found that for automation industry, digital advertisements are more suitable than traditional.

3. From the study researcher found that there is huge market potential for digital advertisements in automation sector in India. There is a consistent and rapid growth in digital advertising and wide and deeper spread of digital advertisements in India. There is still usage of traditional advertisements than digital advertisements in automation companies in Pune City but in future the sector will use digital advertisements to gain high returns on investments.
4. While analyzing competition of a business using Porter's five forces model, researcher found that there is high threat of new entrant in the competition and there is almost no

threat as of the substitute services for digital advertisements in automation sector. The bargaining power of automation industries is more than digital advertisement companies and bargaining power of supplier is less. There is higher rivalry amongst existing competitors.

Conclusion

There is a desperate need for automation industries in India to start entering into the usage of digital platforms for their business. This also opens up a big untapped market for the service providers of digital advertising companies.

The research can be of help to most of the marketing managers of industry to find out various options available with them suiting to their requirements.

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Impact of Customer Satisfaction on Customer Loyalty and Switching Intentions: A Pilot Study on Telecom Sector in Pune City

Rohan Dahivale

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Abstract: Telecom sector has materialized as the fastest growing service sector in India over the last decade. The cut-throat competition, technology pace and mobile number portability (MNP) have increased the challenges for the telecom service providers. The companies have accentuated on achieving customers' satisfaction with loyalty and achieving customers' retention.

This research paper attempts to find the impact of customer satisfaction on customer loyalty and their switching intentions. The primary data collection is done with 160 customers in Pune city. Researchers found that customer satisfaction has positive correlation with customer loyalty and negative correlation with customers' switching intentions.

Keywords: Customer Satisfaction, Customer Loyalty, MNP, Telecom Sector

Introduction

Telecom Sector in India

India has the fastest growing telecom network in the world with its high population and development potential. Airtel, Vodafone, Idea, Telenor, Reliance Jio, Tata DoCoMo, Aircel, BSNL and MTNL are the major operators in India. India's public sector telecom company BSNL is the seventh largest telecom company in the world.

Private operators hold 90.05% of the wireless subscriber market share whereas the two PSU operators, BSNL and MTNL, hold only 9.95% of the market share.

The total number of telephones in the country stands at 1002.05 million, while the overall teledensity has increased to 79.67% as of 31 May 2015 and the total numbers of mobile phone subscribers have reached 975.78 million as of May 2015. In the wireless segment, 2.44 million subscribers were added in May 2015 (Source: www.trai.gov.in)

Customer Satisfaction

Customer satisfaction can be defined as, 'the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals.'

Customer Loyalty

Customer loyalty contributes towards organization's success. According to Reichheld and Sasser (1990), the loyal customers:

1. Re-buy products despite the fact that there are attractive competitive alternatives to cause switching;
2. Spend money on trying products across the firm's product-line offerings
3. Recommend the firm's goods or services to other consumers;
4. Give the company sincere suggestions (feedback) as to their needs and expectations.

Customer retention can be achieved through successful customer loyalty strategy.

Mobile Number Portability (MNP)

MNP or mobile number portability allows you to switch your mobile phone operator from one mobile phone network provider to another mobile phone provider and keep your existing mobile phone number. Number portability is allowed within a circle, nationwide or intra-circle. The following table shows noticeable increase in MNP requests from customers, indicating dissatisfaction for their existing service providers. Total 15.86% from total subscribers are availing MNP facility.

Year	Request for MNP (In Millions)
2012-13	47.82
2013-14	89.70
2014-15	153.85
2015-16	Not available

Source: www.trai.gov.in

Theoretical Framework of the Study

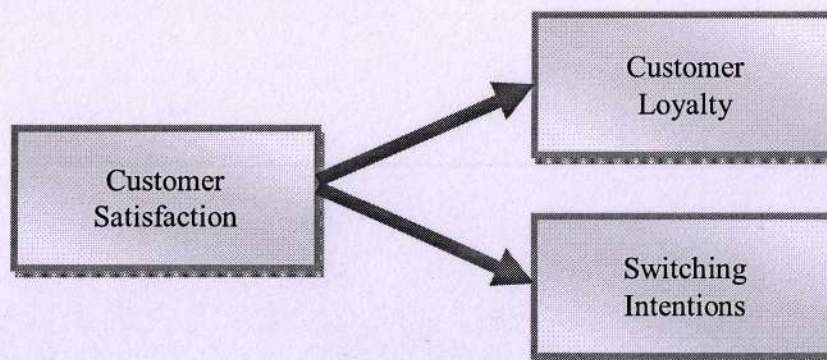


Fig. 1

RESEARCH DESIGN

Sl. No.	Parameter	Description
1	Type of research	Descriptive and Exploratory Research
2	Research Instrument	Structured Questionnaire
3	Survey period	October 2016
4	Type of Industry	Telecom Industry
5	Universe	Population of Pune City
6	Sampling Method	Simple Random Sampling
7	Dependent variables	Customer Loyalty and Switching Intentions
8	Independent variable	Customer Satisfaction
9	Secondary sources	Book, Journal, Articles, Magazines
10	Primary sources	Questionnaire, Interview and Field Survey
11	Measurable scale used	Nominal and Interval Scale.
12	Rating Scale	Likert Scale 1 to 7 (1= Strongly Disagree, 5 = Strongly Agree)
13	Total Responders	160

HYPOTHESIS OF THE STUDY

Hypothesis 1

$H_{1(0)}$: There is no significant association between 'customer satisfaction' and 'customer loyalty'.

$H_{1(1)}$: There is significant association between 'customer satisfaction' and 'customer loyalty'.

Hypothesis 2

$H_{2(0)}$: There is no significant association between 'customer satisfaction' and 'switching intentions'.

$H_{2(1)}$: There is significant association between 'customer satisfaction' and 'switching intentions'.

DATA ANALYSIS AND INTERPRETATIONS

Table 1: (Demographics) Total respondents are 160 and the distribution is as follows

Demographics	Category	Number of Responders	Percentage of Responders (%)
Name of the Service Provider	Idea	32	20.00
	Airtel	24	15.00
	Vodafone	27	16.88
	BSNL	11	6.88
	Uninor	15	9.38
	Aircel	18	11.25
	Tata Docomo	14	8.75
	Reliance Jio	19	11.88
	Total	160	100

Table 1 (Contd.)...

...Table 1 (Contd.)

Occupation	Service	59	36.88
	Business	18	11.25
	Student	83	51.88
	Total	160	100
Qualification	Undergraduate	12	7.50
	Graduate	31	19.38
	PG and above	117	73.13
	Total	160	100
Gender	Male	92	57.50
	Female	68	42.50
	Total	160	100

Table 2: Customer Satisfaction: Independent Variable
Customer Loyalty: Dependent Variable
Switching Intention: Dependent Variable

	Mean	Standard Deviation
Customer Satisfaction	3.69	0.812
Customer Loyalty	3.93	0.593
Switching Intention	3.47	0.712

Interpretation of Table II

According to the survey, researchers found that customer satisfaction is having mean value of 3.69 with standard deviation of 0.812. These figures indicate that customers are satisfied with their respective telecom service providers.

Researchers found that customer loyalty was (mean value 3.93 with standard deviation 0.593) and switching intentions (mean value 3.47 with standard deviation 0.712). These figures indicate that respondents show loyalty towards their telecom service providers. Though there are various other offers from other telecom service providers; responders show less intention towards switching their existing service providers.

Table 3: Correlations

		Customer Loyalty	Switching Intentions
Customer Satisfaction	Pearson Correlation Sig. (2-tailed)	0.493	-0.276

(Level of Significance 0.01)

The correlation coefficient is 0.493 for customer loyalty and customer satisfaction. This is significant to reject our first stated null hypothesis and accept alternate hypothesis. Thus researchers found that, 'There is significant association between "customer satisfaction" and "customer loyalty". This correlation is found to be positive.

For switching intentions and customer satisfaction, the correlation coefficient is -0.276 which is found to be negative and is also significant. Thus, researchers accept stated second alternative hypothesis which states that, 'There is significant association between "customer satisfaction" and "switching intentions".'

CONCLUSION

In this pilot survey, researchers attempt to analyze the impact of customer satisfaction on customer loyalty and their switching intentions amongst the telecom service users in Pune city. For satisfaction to be effective, it must be able to create loyalty amongst customers.

Satisfaction is a key measure which indicates that customers' needs are well fulfilled. Customer loyalty measures how a customer is likely to repeat the purchases activities with service provider. Customer satisfaction is not an accurate indicator of measuring customer loyalty as loyalty is susceptible.

In many cases, consumers are satisfied with the services but they may switch to other service providers if they can get better value, less cost or better quality elsewhere. Therefore, customer satisfaction is not an accurate indicator of loyalty. Customer retention is one of the crucial factors that telecom service providers must be looking for, to gain a strategic advantage.

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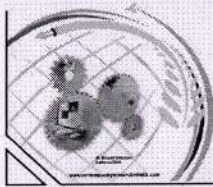
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CONTEMPORARY RESEARCH IN INDIA
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HOW THE PREPAID PAYMENT INSTRUMENTS REPELLING THE TRADITIONAL PAYMENT INSTRUMENTS ?

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Abstract: *We are seeing the beginning of a new revolution namely, the network revolution, Internet is the engine of the network revolution and E commerce is the fuel for Digital drive of money. Network revolution having a big positive impact on payment systems & Payment instruments usage.*

The vision of digital India cannot be complete without digitizing cash-use, cash less payment is totally depends on reformation of Payment system.

The study is conducted to get the overview of traditional payment instruments and Prepaid payment instruments usage for payment process.

As per the Google's BCG report Payment market in India more than 50% of Indians internet users will use digital payments by 2020. The Digital Payment Systems Market in India market will witness a CAGR of 58.90% during the forecast period FY2017-FY2023.

G2P payments in India changing form protection to inclusion & sifting to cashless payments.

Keywords: *PPI, E-payments, Traditional payment instruments.*

I: Introduction:

Post demonization there is a growth in digital payment made by banks and payment bank, mobile apps & e wallets, customers where as there is slight decline in usage of traditional payment instruments. NEFT (national Fund transfer volumes have grown upwards by 30% & around 10% improvement in per transaction size. 40% growth by values unifies payment interface continuing showing a healthy growth in volumes. As per the RBI report currency in circulation has dipped in three weeks out of the five to September, 22, 2017. Electronic transaction through various retail channels have risen 34%. (Report by ministry of electronics & IT Meity). Digital payments via NEFT rose to 1.6 billion in 2016-17 from 1.3 billion in the year 2015. The value of card transaction shot up to Rs 120 Lakhs crores from 83 lacks cr. E wallet payment shot up to almost 2 billion from 750 million in 2015-16.

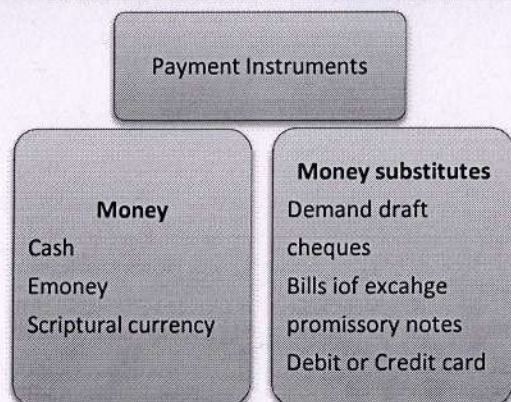
Bharat Bill Payment Systems, the digital collection of utility bill payments 70 entities were licenses & Nearly

45 crores bills, which comprise electricity, telecom, DTH, water and gas, are permitted under BBPS.

At present, the bulk of transactions on BBPS are towards payment of electricity bills. The power sector potentially contributes to about 18 crores bills per month out of which 10 % is digital.

II: Traditional Payment Instruments Vs. Prepaid Payment Instruments

Currently Electronics payment instruments & prepaid payment instruments is most of the popular area for development of payment system & there is considerable growth in share of e payment Methods. At the same time traditional types of payments such as cash, bank payment through cheques, Demand draft, Bills of exchange, and promissory notes are still favorite means of payments among the customers specifically for high Value payments.



A Prepaid Payment instruments which facilitates purchases of Goods and services including fund transfer against the value stored on such instruments. The user can store the value in instrument by transferring the cash by debit to a bank account, or by credit card. The pre-paid instruments can be issued as smart cards, magnetic stripe cards, internet accounts, and internet wallets, mobile accounts, mobile wallets, paper vouchers, gift cards and any such instrument which can be used to access the pre-paid amount.

Gift vouchers issued by banks and NBFCs, many online stores like Flipkart offer their cards which can only be used to purchase on their site. Various cab companies like Ola offer Ola money which can only be used to take rides in Ola cabs. Etc. this types of payment services comes under **Closed System Payment Instruments**

Visa, MasterCard or Rupay card issued in India, Vodafone's M-Pesa which is in alliance with ICICI Bank, Axis Bank Lime, ICICI Axis Bank Lime, ICICI Pockets comes under **Open System Payment Instruments**

Paytm wallet, MobiKwik, PayU, Airtel Money, Oxigen, mRuppee, Airtel Money, Jio Money, SBI Buddy, itz Cash, Citrus Pay, facilitates the purchases of goods and services against the money stored in instrument. The money stored in the wallet is actually stored in the account of company which termed as Semi-Closed System Payment Instruments.

III: Adoption of Electronic Payment Instruments for G2P Payments

The yearly budget of the National Rural Employment Guarantee Scheme (NREGS), one of two welfare schemes that dominate the G2P payments space is \$6.7 billion. These schemes are leveraging emerging branchless banking models to disburse these payments, moving from the former branch- and cash-based distribution model to the distribution of funds into no-frills bank accounts serviced by business correspondents outside of branches. Some of these initiatives are explained here:

The continued roll-out of the unique identification number (known as the "Aadhaar" number) by the Unique Identification Authority of India (UIDAI) makes it easier for banks to complete know-your-customer (KYC) requirements at account-opening and will enable the central government to post beneficiary payments to NPCI's (National Payments Corporation of India) central Aadhaar Payment Bridge platform instead of at a state by state level.

Both the Interbank Mobile Payments Service (IMPS) and Aadhaar Enabled Payment System (AEPS) platforms have the potential to integrate the payment systems of various G2P schemes and enable the mobile phone to be used more consistently as a front-end technology instrument. (Report on the G2P Payments Sector in India By Paul Breloff Sarah Rotman Parker).

Digitizing India's \$100 billion subsidy machine is a massive task organized across ministries, departments, and 29 state governments. The government had selected some of the major cash transfers to be shifted to an electronic system.

IV: Digital Payment Drivers

Jan Dhan, Aadhaar and mobile – holds the key to one of the biggest reforms aimed at drive cash out of the system. Government is bringing positive policy framework such as Goods and Services Tax (GST), financial inclusion, improving digital infrastructure, launching payment systems such as aadhar enabled payments, UPI, utility bill payments like Bharat bill payment services , Payments app etc.

In April 2017, Pre-paid Payment Instrument (PPI) segment was the major driver. During the month PPI's recorded a growth of 408.3% in volume terms & 122% in value terms.

Table 1.1 Annual Data 2016-17 and 2015-16 Source (Source: RBI – Provisional Data)

	2015-16 April to March	2016-17 April to March	Growth Rate (Percentage)
Volume (Million)	7046.6	10928.6	55.1
Value (Billion)	1723425	2141071	24.2

Payment methods analyzed in this study are: Electronic payments which include National electronic funds transfers, card payments, Unified Payments Interface, Debit and Credit Cards at POS and mobile money; and prepaid payment instrument see table used form January 2017 to September 2017. Data table enclosed.

V: Conclusion

Disruptive technologies that are changing the face of Payment but still to become a cash less cash

is the real competition more than any other instrument& using a cash is still a lot higher than all other digital payment instruments.

Prepaid Payment instruments bring a greater flexibility to certain types of payment products, rather than revolutionary changesPrepaid value has recently experienced an increased popularity in various areas and its importance is expected to grow.

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Telecom Revolution in India: From the Past to the Future

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Abstract: In the start of 21st century, the telecom industry has the big revolution in India. Mobile phone devices are popular and they increasingly incorporate multiple applications as the result of convergence technology. This had drastic impact on the number of landline and wireless subscribers in India.

In this paper researchers have analyzed the correlation between landline and wireless subscribers in India. Researchers have analyzed the variations in number of subscribers using these particular applications in last eleven years (2004 to 2014). In this paper, the number of internet users, internet users through wireless devices and increasing number of requests for mobile number portability (MNP) has been analyzed. The scope of research is the entire India, as researchers want to analyze the impact whole across the nation. Researchers have tried to forecast the number of wireless and landline subscribers for next five years.

Key words: landline subscribers, wireless subscribers, telecom revolution, mobile number portability, correlation.

I. INTRODUCTION

This paper throws light on the evolution of telecom sector in India. India has the fastest growing telecom network in the world with its high population and development potential. Airtel, Vodafone, Idea, Telenor, Reliance, Tata DoCoMo, Aircel, BSNL & MTNL are the major operators in India. However, rural India still lacks strong infrastructure. India's public sector telecom company BSNL is the 7th largest telecom company in world [3]. Private operators hold 90.05 % of the wireless subscriber market share whereas the two PSU operators BSNL and MTNL hold only 9.95 % market share.

The total number of telephones in the country stands at **1002.05 million**, while the overall teledensity has increased to **79.67%** as of 31 May 2015 and the total numbers of mobile phone subscribers have reached **975.78 million** as of May 2015. In the wireless segment, 2.44 million subscribers were added in May 2015. The landline segment subscriber base stood at **26.27 million** [4], [5].

II. OBJECTIVE OF THE STUDY

- 1) To observe the impact of telecom revolution on landline subscribers in India.
- 2) To analyze the telecom revolution with reference to number of wireless subscribers.
- 3) To observe the impact on Mobile Number Portability (MNP) and internet users.
- 4) To forecast the number of landline and wireless subscribers in India in upcoming years.

III. RESEARCH DESIGN

SN	PARAMETER	DESCRIPTION
1	Type of research	Descriptive Research
2	Survey period	Year 2004-05 to Year 2013-14
3	Type of product	Telecom Services
4	Universe	Wireless and Landline subscribers of India
5	Secondary sources	Annual reports of TRAI, Books, Journals, Articles
6	Data interpretation	Though Graphs & Calculations
7	Statistical Tool	Correlation, Percentage & Simple graphical method

IV. DATA ANALYSIS AND INTERPRETATION

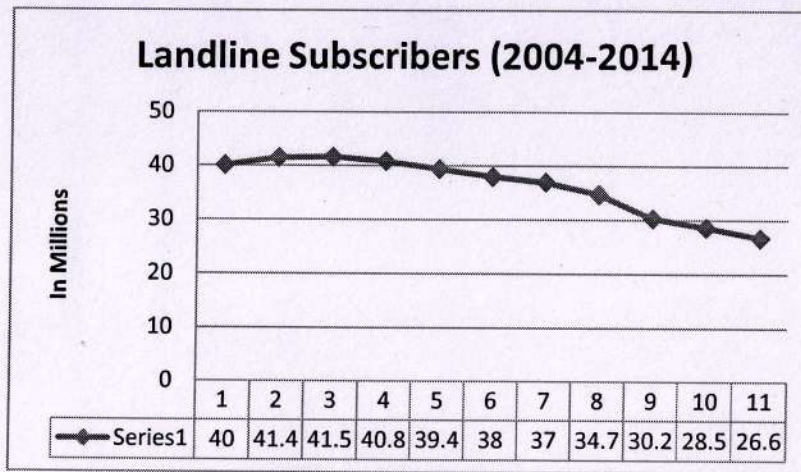
Telephone System: The telecommunications system in India is the 2nd largest in the world. The country is divided into several zones, called circles (roughly along state boundaries). Government and several private operators run local and long distance telephone services. It was thrown open to private operators in the 1990s. Competition has caused prices to drop and calls across India are one of the cheapest in the world.

Mobile Cellular: The number of mobile phone connections crossed fixed-line connections in 2004. India primarily uses the following bandwidths for cellular connectivity: 2G networks operate in GSM 900 MHz & 1800 MHz bands; 3G networks operate in HSPA 900 MHz & UMTS/HSPA 2100 MHz bands while 4G networks operate in LTE 800/1800/2300 MHz bands

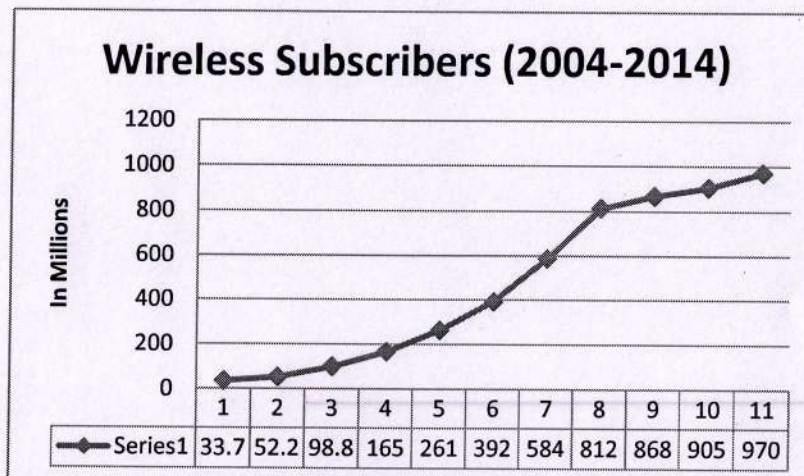
The following table shows the total number of wireless verses landline subscribers in India from the year 2004-05 to 2014-15. This table clearly shows the growth of wireless subscribers in India [1], [2].

SN	YEAR	WIRELESS SUBSCRIBERS (IN MILLIONS)	LANDLINE SUBSCRIBERS (IN MILLIONS)
1	2004-05	33.69	40.02
2	2005-06	52.22	41.43
3	2006-07	98.77	41.54
4	2007-08	165.11	40.75
5	2008-09	261.07	39.42
6	2009-10	391.60	37.96
7	2010-11	584.32	36.96
8	2011-12	811.59	34.73
9	2012-13	867.80	30.21
10	2013-14	904.51	28.49
11	2014- 15	969.89	26.59

TABLE I: Wireless Vs Landline Subscribers in India (Source: www.trai.gov.in/annual_reports)



Graph 1: Landline subscribers in India from 2004 to 2014.



Graph 2: Wireless subscribers in India from 2004 to 2014.

Researchers have calculated spearman's coefficient of correlation between wireless (mobile) and landline subscribers as follows:

WIRELESS (IN MILLIONS)	LANDLINE (IN MILLIONS)	U	V	U ²	V ²	U*V
33.69	40.02	-357.9	-0.73	128099	0.5329	261.3
52.22	41.43	-339.4	0.68	115178	0.4624	-230.8
98.77	41.54	-292.8	0.79	85749	0.6241	-231.3
165.11	40.75	-226.5	0	51297	0	0
261.07	39.42	-130.5	-1.33	17038	1.7689	173.56
391.6	37.96	0	-2.79	0	7.7841	0
584.32	36.96	192.72	-3.79	37141	14.3641	-730.56
811.59	34.73	420	-6.02	176391	36.2404	-2528.4
867.80	30.21	476.2	-10.54	226766	111.0916	-5019.15
904.51	28.49	512.91	-12.26	263076	150.3076	-6288.28
969.89	26.59	578.29	-14.16	334419	200.5056	-8188.59
N=11		832.97	-50.15	1435159	523.6817	-22782

TABLE II: Correlation Analysis Calculation

Karl Pearson's Coefficient of correlation

$$r_{xy} = \frac{\sum_{i=1}^n (x_i - \bar{x})(y_i - \bar{y})}{(n-1)s_x s_y} = \frac{\sum_{i=1}^n (x_i - \bar{x})(y_i - \bar{y})}{\sqrt{\sum_{i=1}^n (x_i - \bar{x})^2 \sum_{i=1}^n (y_i - \bar{y})^2}}$$

Calculated value r = - 0.94355

Thus as 'r' value is close to -1, there is high degree of negative correlation.

Coefficient of determination is $r^2 = 0.89$

This means that 89 % of the total variation in number of landline subscriber can be explained by the linear relationship between two variables.

Probable error of Correlation Coefficient: $PE(r) = 0.6745 (1 - r^2) = 0.022$

Researchers have calculated a future value by using existing values. The predicted value is a y-value for a given x-value. The known values are existing x-values and y-values, and the new value is predicted by using linear regression.

The equation for FORECAST is $(a + bx)$, where:

$$a = \bar{y} - b\bar{x} \quad \text{And} \quad b = \frac{\sum(x - \bar{x})(y - \bar{y})}{\sum(x - \bar{x})^2}$$

Where,

- **X** is the data point for which you want to predict a value.
- **Known y's** is the dependent array or range of data.
- **Known x's** is the independent array or range of data.

The forecasted values are as follows:

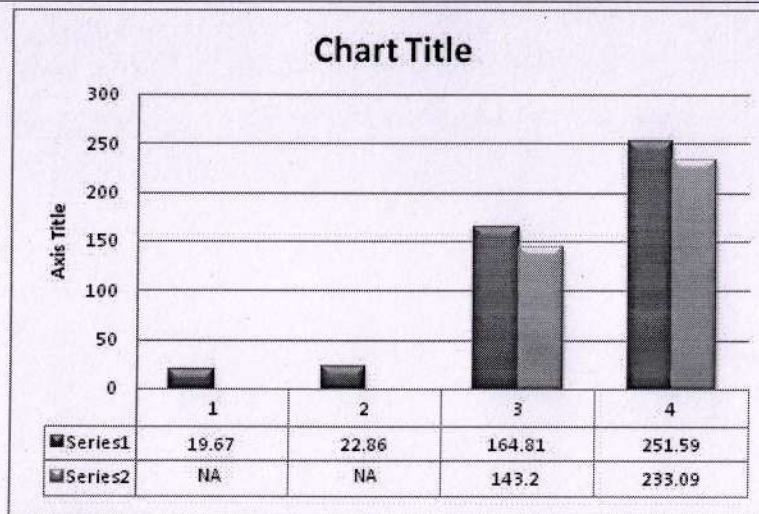
YEAR	FORECASTED WIRELESS SUBSCRIBERS (IN MILLIONS)	FORECASTED LANDLINE SUBSCRIBERS (IN MILLIONS)
2015-16	1070.55	23.50
2016-17	1163.44	20.11
2017-18	1244.50	16.48
2018-19	1309.15	12.59
2019-20	1354.75	8.40

TABLE III: Forecasted Number of Subscribers for Next Five Years (2015-16 to 2019-20)

Internet Users: Number of Internet users in India is the 3rd largest in the world next only to China and the United States of America. The total internet subscribers are 251.59 million. The wireless internet subscribers are 233.09 million at the end of March 2014 [1], [2].

YEAR	TOTAL INTERNET USERS (IN MILLIONS)	TOTAL WIRELESS INTERNET SUBSCRIBERS (IN MILLIONS)
2010-11	19.67	N.A.
2011-12	22.86	N.A.
2012-13	164.81	143.20
2013-14	251.59	233.09

TABLE IV: Number of Internet Users in India (2010-11 to 2013-14)



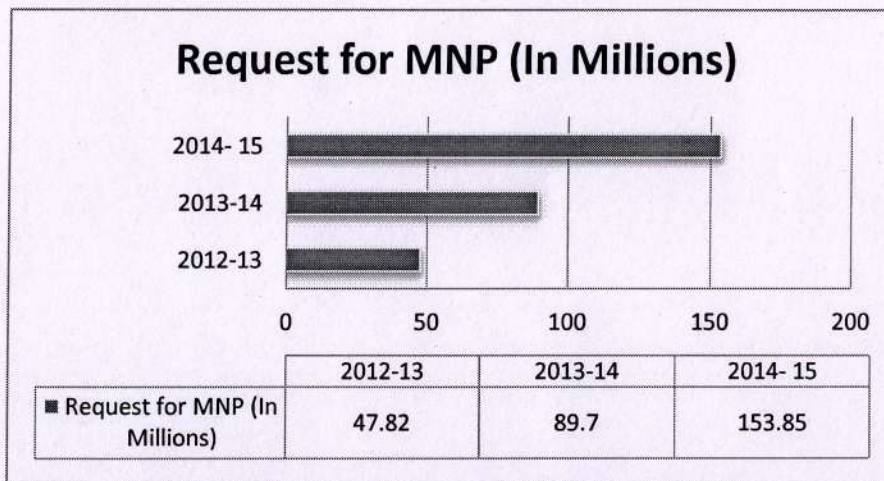
Graph 3: Total Internet Users and Total Wireless Internet Subscribers

Mobile Number Portability (MNP)

MNP or mobile number portability, allows you to switch your mobile phone operator from one mobile phone network provider to another mobile phone provider and keep your existing mobile phone number. Number portability is allowed within a circle, nationwide or intra-circle. The following table shows noticeable increase in MNP requests from customers, indicating dissatisfaction for their existing service providers. Total 15.86 % from total subscribers are availing MNP facility [1], [2].

YEAR	REQUEST FOR MNP (IN MILLIONS)
2012-13	47.82
2013-14	89.70
2014- 15	153.85

TABLE V: Number of MNP users in India (2012-13 to 2014-15)



Graph 3: Total Internet Users and Total Wireless Internet Subscribers

V. CONCLUSION

Researchers have found that there is high degree of negative correlation between number of landline and wireless subscribers in India during the period from year 2004-05 to 2014-15. Total 89 % of the variation in number of landline subscribers can be explained by the linear relationship between two variables. The internet users through wireless devices are drastically increasing since year 2012-13. In India 15.86 % from total subscribers are availing MNP facilities.

VI. LIMITATION OF THE STUDY

The necessary data required for the year 2010-11 and 2011-12 for total number of wireless internet subscribers was not available.

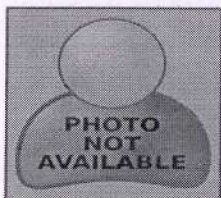
VII. FUTURE SCOPE OF THE RESEARCH

The future scope of this research is to analyze the environmental factors in the 'mobile revolution in India'. There is need to study how the data traffic is outstripping the voice traffic.

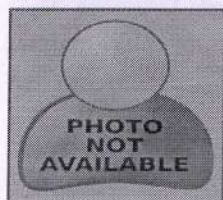
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