

## Abstracts

# 43<sup>rd</sup> International Conference of the Linguistic Society of India

21-23 December 2021

Organized by

Central Institute of Indian Languages  
&  
Linguistic Society of India



## USE OF KEYBOARD HOOK FOR DIGITIZATION OF REGIONAL LANGUAGES (ESPECIALLY FOR INDIAN LANGUAGES)

Manojkumar Langote

### Abstract

India is a best amalgamation of heterogeneous languages, culture, religion, food, and climates, traditions in a single democratic country. This includes J&K where temperature goes negative in some season and in the same time Rajasthan's temperature goes above 45 degree Cel.

Researcher wants to focus on digitization of multilingualism in India and abroad.

This heterogeneous culture (including languages) becomes an opportunity for researcher in digitization. Other countries like Japan and China, Japan are using Japanese and Mandarin Chinese languages for computer software. They have developed their software to fulfill their needs in their regional languages. But India is lagging behind.

Government tries to do all working in their vernacular languages so that all citizens can understand it.

Researcher wants to focus on most important topic,

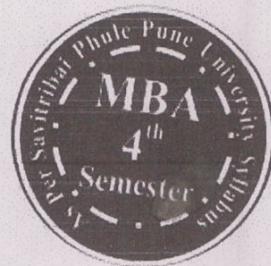
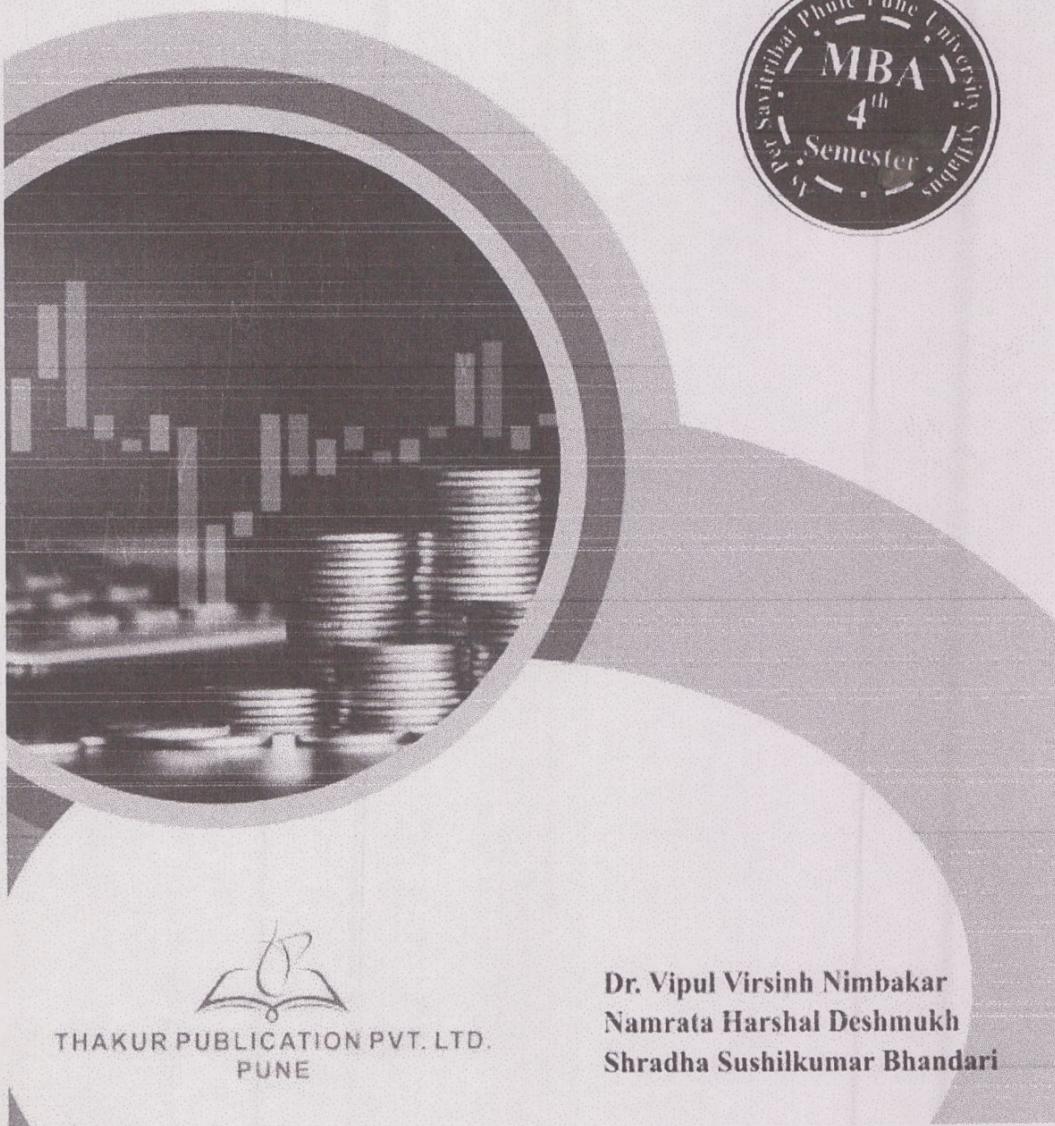
India is a prime software professionals (human resource) provider for the world. Still Why Indians are lagging to use computer in vernacular languages for digitization?

Submission 46



Read to Lead

# Current Trends & Cases in Finance



THAKUR PUBLICATION PVT. LTD.  
PUNE

Dr. Vipul Virsinh Nimbakar  
Namrata Harshal Deshmukh  
Shradha Sushilkumar Bhandari



## About the Book

This book is designed specially on the syllabus of Savitribai Phule Pune University for MBA Fourth Semester students. It describes the concepts related to emerging areas of microfinance, small finance banks, payments banks, start-ups, SHG, digitization and analytics, etc.

## About the Author



**Dr. Vipul Virslni Nimbakar** is currently working as **Assistant Professor** & head of department at **Maharashtra Institute of Management, Pune**. He has done MBA (Finance and International Business) M.Com, SET, NET, Ph.D. he has interest in Financial Management, Financial Market, Investment and Equity Market and Derivatives. He has published more than 10 research papers in National and International Journals. He is also a visiting faculty for reputed management.



**Ms. Namrata H. Deshmukh** is a full-time Academician (Asst. Professor) by profession in MBA programme of SPPU at MET's Institute of Management, Nashik. She started her career as a Research Analyst for Mutual Funds and then worked as an Equity Portfolio Advisor, she has then shifted to academics with an aim of inculcating the research skills into the budding analysts. She has got 2 years of Industry experience & 8 years of Teaching experience. There are 3 International & 4 National Research paper Publications to her credit. With a passion to get more and more knowledge she has cleared many certification exams like NISM Investment Advisor Level 1, NCFM Capital Market Module, NCFM Derivative Market Module, Associate Financial Planner for a Certified Financial Planner (CFP) under FPSB Board of India for Investment Planning, Tax Planning & Estate Planning, Retirement Planning & Employee Benefits and Risk Analysis & Insurance Planning. She is also awarded by the certificate of Accredited Management Teacher (AMT) by AIMA. Currently Pursuing her Ph.D in Financial Management.



**Ms. Shraddha Sushilkumar Bhandari** is an **Assistant Professor** at **PIRENS Institute of Business Management and Administration**, Ahmednagar, Maharashtra. She has completed a Masters degree in Business Management with Financial Management from Savitribai Phule Pune University. She received her Bachelor's degree in Commerce in Business Administration from SPPU. Currently pursuing Ph.D. in the field of Commerce and Management from KBC, North Maharashtra University, Jalgaon. Along with this, she also has completed a Diploma in Taxation Laws (DTL), Government Diploma in Cooperation & Accountancy (GDC&A) as well as De. IDD. She has published Research Papers, Articles in well-known International Research Journal. She has also contributed a Book Chapter in a Book named A Paradigm Shift in Indian Industry. For the last 4 years, she is working in Teaching Field. She taught subjects like Accounting for Business Decisions, Business Communication Lab, Financial Management, Financial Services of India, Market & Services, Written Analysis & Communication Lab, Economic Analysis for Business Decisions, International Business Environment. She has worked as NAAC Steering Committee Head for her former college; DSS's Global Institute of Management, Sangamner.

## Savitribai Phule Pune University, MBA-4<sup>th</sup> Semester

Subjects	Authors
Enterprise Performance Management	Dr. Hetal N. Bhandre, Prof. Harish Kumar Padmanabhan
Indian Ethics & Business Ethics	Dr. S.G. Walkar, Dr. Meghna Bhilare, Prof. Niji Shajan
Global Strategic Management	Dr. Bagul Dhananjay Bhaskar Rao, Ms. Pooja Prabhat Merchant, Mrs. Kalyani Sudarshan Kapate
Cyber Laws	Prof. Yashwant Lembi, Gajanand S. Phunde
Corporate Social Responsibility & Sustainability	Dr. Mahaveer M. Shevga, Dr. Yashbhy Ramesh Bhalekar, Dr. Shrikant Waghalkar
Financial Laws	Dr. Sanjay Patankar, Dr. Hatim Fakhruddin Kayastha, Dr. Prasad Vasamrao Joshi
Current Trends & Cases in Finance	Dr. Vipul Virslni Nimbakar, Mrs. Namrata Harsal Deshmukh, Ms. Shraddha Sushil Kumar Bhandari
Marketing 4.0	Dr. Nitesh Uttamrao Bankar, Nitesh Ramdas Chhatare, Prof. Rishikesh Kumar
Marketing Strategy	Dr. Shivaji Mundhe, Prof. Amar Nath Gupta, Prof. Parkaj B. Desai
Organisational Diagnosis & Development	Dr. Pratap Vasanta Pawar, Dr. Jyoti Singh
Current Trends & Cases in Human Resource Management	Dr. Balasaheb Shivale, Dr. Kalpana Lodha, Dr. Tanaya Patil
E Supply Chains & Logistics	Dr. Sunil Losarwani, Dr. D.T. Khamar, Dr. Yashwant Lembi
Industry 4.0	Prof. Meenakshi Singh, Dr. Avinash Pawar
Economics of Network Industries	Dr. Shyamand, Dr. Charulata
Artificial Intelligence in Business Applications	Dr. Milind Date, Dr. Varsha Bhabhadi

Printed at: Savera Printing Press, Jankipuram, Lucknow. Mob: 9235318506/07



Scan QR Code



Also Download Now  
Google Play

Also Book Available on:



tppl.org.in

www.questionpaper.org.in

ISBN: 978-93-90570-19-5



9 789390 570195



SICBM-2021

ISBN: 978-93-91260-11-8

Volume 1

# An Anthology of Multi-Functional Perspectives in Business and Management Research

## Editors

Dr. Ravi Kumar Jain

Dr. Shyamsundar Chitta

Dr. Jagan Mohan Reddy

Dr. Ridhi Rani

Prof. Hariprasad Soni



While every effort has been made to trace copyright holders and obtain permission, this has not been possible in all cases. Any omissions brought to our attention will be remedied in future editions.

All rights reserved.

No part of this publication may be reproduced, transmitted, or stored in a retrieval system, in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior permission of the publisher.

**ISBN: 978-93-91260-11-8**

First Edition - 2021

The moral right of the authors has been asserted.

The book is sold subject to the condition that it shall not, by way of trade or otherwise, be lent, resold, hired out, or otherwise circulated, without the publisher's prior consent, in any form of binding or cover other than that in which it is published.

**Published By:**

**Eureka Publications  
(A Division of EnTo Tech Pvt. Ltd.)**

**India Office:** 604, The Poorva, Pimple Saudagar, Pune, Maharashtra - 411027

**Philippines Office:** 9495, Bankal Street, Lopez Village, Batong Malake, Laguna, 4031, Philippines.

**Malaysia Office:** No 26, Jalan Pulau Indah, u10/53 Taman Sandaran Permai, Seksyen u10, Shah Alam 40170, Malaysia.

**Bangladesh Office:** 35/2, Lake Circus, Kalabagan, Dhaka, Bangladesh-1205.

**Phone No:** +91-9826601628

**E-mail Id:** [info@eurekajournals.com](mailto:info@eurekajournals.com), [editor@eurekajournals.com](mailto:editor@eurekajournals.com)

### **Publisher Disclaimers**

The responsibility for the content/opinions provided in the articles published in the present book is exclusive of the author(s) concerned. Eureka Publication/ its editors/ associates of the book is not responsible for errors in the contents or any consequences arising from the use of the information contained in it. The opinions expressed in the chapters in this book do not necessarily represent the views of the publisher/ editor of the book.



## Table of Contents

S. No.	Chapters	Page No.
1.	A Study of Sugarcane Procurement in Supply Chains of Sugar Factories <i>Satish V. Bidgar, Dr. Vinod R. Malkar</i>	1-22
2.	A Study on Work Life Integration of GIG Workers <i>Dr. Ramar Veluchamy, Pratulya Reddy, Ragini Pillai, Rashmi Singh</i>	23-32
3.	An Empirical Analysis of Bank-Specific and Macroeconomic Determinants Affecting Non-Performing Assets of Indian Banks <i>Dr. Ruchita Verma, Dr. Dhanraj Sharma, Mr. Shubham Sharma</i>	33-46
4.	Assessing the Economic factors affecting road accidents in the Mpumalanga Province of South Africa <i>Prof. Ravinder Rena</i> <i>Mr. Tsundzuka Remember Makhubela,</i>	47-69
5.	Challenging the “one-size-fits-all” Approach to BBS: A Perceptual Analysis of Employees in Dairy Industry <i>Dr. Bindu Menon, Mrs. Madhura Mane</i>	70-93
6.	Digitally Transforming Performance Management <i>Padamata Karthik, V. Rama Devi</i>	94-115
7.	Employee Engagement Constructs in Services Sector: ‘SERVE’ Model of Engagement <i>Swaminathan Mani, Prof. Mridula Mishra</i>	116-126
8.	Exchange Rate Exposure, International Activity Levels and Hedging: Evidence from Indian Pharmaceutical Industry <i>Ms. Tilda Mary Daniel, Ms. Abha Mohan,</i> <i>Dr. Roy Sam Daniel</i>	127-141





## A Study of Sugarcane Procurement in Supply Chains of Sugar Factories

**Satish V. Bidgar<sup>1</sup>, Dr. Vinod R. Malkar<sup>2</sup>**

<sup>1</sup>*Research Scholar, Institute of Business Management and Research (IBMRD), Ahmednagar.*

<sup>2</sup>*Professor and Head, Department of MBA, Sanjivani College of Engineering, Kopargaon, Dist Ahmednagar, Maharashtra, Affiliated to SP Pune University.*

*E-mail Id: sbidgar45@gmail.com*

### Abstract

The Indian economy is largely based upon the Agriculture sector and as such the backbone of the sector is the crop of sugarcane taken all over India. Consequently, sugar factories in India have a quite large proportion in deciding the status of economy, employment generation in the rural places of India. The sugar factories in India have increased in number from the older times but are facing cut throat competitions to survive in the coming decades and as such follow the sustainability approaches in its operation. As can be seen today, the efficiency of the factories is very much dependent on the efficiency of its supply chain. The generalized supply chain of the factories commences from the sugarcane field proceeding towards processing of the sugarcane juice; crystallization and production of sugar; storage and distribution of the sugar. The current exploratory paper attempts to study the supply chains Procurement Procedure of sugar factories in more detail and study the flaws in the current supply chain practices of the sugar factories. The questionnaire as the research tool is used to explore the Procurement part of the Supply chain with the farmers as the respondents. The purpose of the research is to disclose the hidden flaws in the procedure to put the managers at the factories at ease while taking important decisions and also to improve upon. The paper clearly finds the problems at the harvesting labor levels with the other aspects up to the level as far as procedure is concerned.

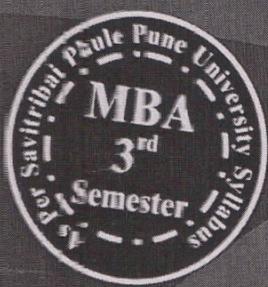
**Keywords:** Economy, Procurement procedure, Supply Chain, Efficiency.

An Anthology of Multi-functional perspectives in Business and Management Research (Volume 1)



**Read To Lead**

# **Advanced Financial Management**



PIRNE'S PUBLICATIONS LTD.  
PUNE

**Dr. Madhulika Gupta**  
**Dr. Mohasin Abbas Tamboli**

# ADVANCED FINANCIAL MANAGEMENT

- Dr. Madhulika Gupta  
- Dr. Mohasin Abbas Tamboli

Published by:

**Thakur Publication Pvt. Ltd.**

**Head Office:** House No.645B/187 Abhishekpuram, 60 Feet Road, Jankipuram,  
Near- Ramkishor Convent Inter College, Lucknow-226021  
**Mobile:** 9235318594/22/17, 9335318517 **Phone:** 0522-3571915

**Branch Office:**

Colony No.14, Ganesh Nagar Bhopkhel, Near Ganesh Temple, PO-CME, Pune-411031  
**Mobile:** 9325036341, 9326863355, 9373086387

**Website:** [www.tppl.org.in](http://www.tppl.org.in)

**Email:** [thakurpublication@gmail.com](mailto:thakurpublication@gmail.com)

*Books are Available for Online Purchase at: [tppl.org.in](http://tppl.org.in)*

*Download old Question papers from: [www.questionpaper.org.in](http://www.questionpaper.org.in)*

**First Edition 2020**

**ISBN No.978-93-90460-20-5**

**Printed at:**

**Savera Printing Press**

Tirupatipuram, Jankipuram Extension-226 031  
Near Abdul Kalam Technical University, Lucknow  
E-mail: [lkospp@gmail.com](mailto:lkospp@gmail.com)  
Mobile No. 9235318506/07

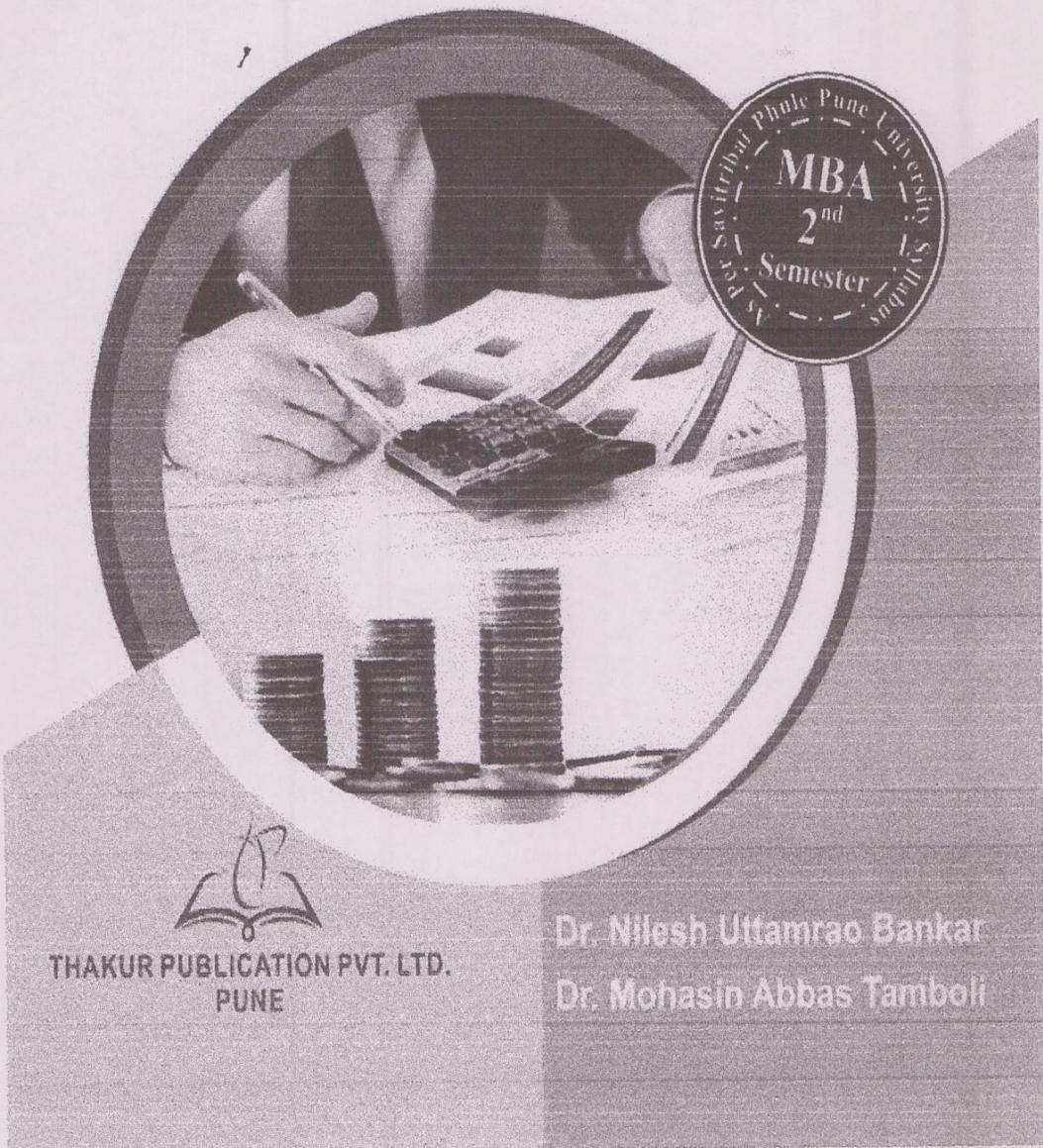


**Copyright © All Rights Reserved**

This book is sole subject to the condition that it shall not, by way of trade or otherwise, be lent, resold, hired out, or otherwise circulated without the publisher's prior written consent, in any form of binding or cover, other than that in which it is published and without including a similar condition. This condition being imposed on the subsequent purchaser and without limiting the rights under copyright reserved above, no part of this publication may be reproduced, stored in or transmitted in any form or by any means (electronic, mechanical, photocopying, recording or otherwise), without the prior written permission of both the copyright owner and the below mentioned publisher of this book.

Learn to Lead

# Personal Financial Planning



THAKUR PUBLICATION PVT. LTD.  
PUNE

Dr. Niles Uttamrao Bankar  
Dr. Mohasin Abbas Tamboli

PIRENS Institute of Business Management and Administration  
Loni (Bk),  
Tal. Rahata  
Dist. Ahmednagar  
Pin-413736

**Copyright © All Rights Reserved**

This book is sole subject to the condition that it shall not, by way of trade or otherwise, be lent, resold, hired out, or otherwise circulated without the publisher's prior written consent, in any form of binding or cover, other than that in which it is published and without including a similar condition. This condition being imposed on the subsequent purchaser and without limiting the rights under copyright reserved above, no part of this publication may be reproduced, stored in or transmitted in any form or by any means (electronic, mechanical, photocopying, recording or otherwise), without the prior written permission of both the copyright owner and the below mentioned publisher of this book.

*Published by :*

**Thakur Publication Pvt. Ltd.**

C.T.S. No-635, Flat No-T-7, Third Floor, Bhudhwar Peth, ABC Market, Pune-411002. Mob.- 9325036341, 9326863355, 9373086387.

Website: [tppl.org.in](http://tppl.org.in)      E-mail: [thakurpublication@gmail.com](mailto:thakurpublication@gmail.com)

**HEAD OFFICE :** H.No. 645B/187, Abhishekpuram, 60 Feet Road, Jankipuram, Near Ram Kishor Covent Inter College, Lucknow-226021. Mob.- 9235318594/22/17, 9335318517

***Retailers / Distributors***

**PUNE**

1. **Adarsh Book Agency**- 629, Budhwar Peth, Appa Balwant Chowk, Near Ratan Cinema Basement Pune. Ph-020-24497435, 9881394953.
2. **Aryan Books**- 680, Budhwar Peth, ABC Chowk, Near Jageshwar Temple, Opp. Venus Traders Mob.: 07350785050, 09552292929.
3. **Goel Book Agency**- 31, Budhwar Peth, Next to Jageshwar Temple. Pune-411002. Ph. 020-24453267, 9890938870.
4. **Jagruti Book Agency**- 128, Budhwar Peth Sakshatkar, Opp. Jageshwar Mandir, Pune. Mob. 09850039320.
5. **Jai Mata Ji Book Collection**-Aakurdi Main Road, Near Maruti Temple, Pune Mob-9420202943
6. **Laxmi Book Depot**- Dhavalgiri Apartment, Shop no.13-14, Opp. MIT-WPU College, Vishwanath Marg, Rambav Colony, Kothrud, Pune-411038 Mob-8888307035, 9527705325.
7. **OM Book Stall**- 629, Budhwar Peth, Ratan Talkies, Kakade Arcade, Ground Floor, Shop No. 4, 12A, Pune-411002. Ph.: 020-24435333.
8. **Patel Traders**- 676/A, Budhwar Peth, Opp. Jageshwari Mandir, Pune - 411002. Mob.: 09225656963, 020-24457322.
9. **Pradeep Book Depot**- Shop No.4 Indraprastha "T" Building, Manjari Phata, Hadapsar, Pune-411028. Ph. 020-26990101, 26993647, 9604010202.
10. **Pragati Book Centre**- 157, Budhwar Peth, Opp. Ratan Talkies, Pune-411002. Ph. 020-24458887, 66022707.
11. **Sakalp Stationers**- Canal Road, Baramati. Mob.: 09765018999, 09209800339.
12. **Samarpanam Book Seller** Pimpri- Sant Tukaram Nagar, Opp. Ganesh Mandir, Mhada Complex. Ph.: 9922307131.
13. **Samarpanam Book Seller**- Shop No. 12, 'S' bldg., Dhruv Darshan Cmplx, Near P.C.C.O.E, Aakundi. Mob. 09823665769.
14. **Saraswati Granth Bhandar**- 671, Budhwar Peth, Appa Balwant Chowk, Pune. Mob. 09423580797, 09822679099.

15. **Vikas Book & Stationers**- 151, Budhwar Peth, Appa Balwant Chowk, Near Jogeshwari Mandir, Pune. Ph- 020-24468737, 9921331187.

16. **New Laxmi Book Depot**- Shop No.-5, Shree Samarth Residency, Manaji Nagar, Narhe, Mob.: 9850852240

17. **Suyog Enterprises-Add. 1**- Shop No.7, Dhruv Darshan Society, Behind Pimpri Chinchad Polytechnic, Akrudi, Pune-411044 Mob-957005005

18. **Yash Books**- 28/A Ambar Chambers, Appa Balwant Chowk, Pune-2, 411002 Mob-9923699235

**NASHIK**

19. **Maharastra Pustak Bhandar**- Nasik, 475, Opp. Shani Mandir, Ravi War Peth, Nasik, Mob.: 9860221213
20. **Anmol Book Service**- 5, Munanda Market, M.G Road, Nashik Ph. 0253-2505501, 2339401, 9325362413
21. **Anmol Pustakalaya**- Saubhagya Chambers, Byteco Point, Nashik Road, Pune. Ph. 0253-2461603, 2461003.
22. **Rahul Book Centre**- Tilak Path, Opp. Sarvajanik Vachanalaya, Near Bank of Maharashtra, Nashik-1. Ph. 020-2599608, 2502168.

**AHMED NAGAR**

23. **Shreepad Granth Bhandar**- Shani Chowk, Ahmed Nagar. Ph. 0241-2347307.

**MALEGAON**

24. **Kasturi Book Depot**- Opp. KBH School, Narkar Plaza Shopping Centre Malegaon. Ph. 09370422111.

**JALGAON**

25. **Prasant Book House**- 17, KDM Shopping Centre, Opp. SBI Jalgao-425001. Ph. 0257-2235520, 942163646.

## About the Book

Planning and managing the personal finance is a lot of work but a person can significantly improve his situation by learning where to invest and how to stick to a budget. The course aims to prepare the students to arrange their finances for ensuring their economic independence and growth of wealth. This book covers the whole syllabus of **Savitribai Phule Pune University** in precise and simple manner. We hope that this book will provide a resource to advocate for the best possible marks for students in their examinations.

## About the Author



**Dr. Nilesh Uttamrao Bankar** is working as an **Associate Professor** in **Pravara Institute of Research and Education in Natural and Social Science** (Pravara Group) under Savitribai Phule Pune University. He is **Ph.D Supervisor** in **JJTU University, Mumbai & Rajasthan**. He has a healthy teaching experience of **7 Years** and industrial experience of 2 years. He has completed his **Ph.D** and **MBA** in Marketing Management from Savitribai Phule Pune University, Pune, and Qualified **UGC NET**. His many research papers are published in reputed **UGC Approved research Journals** and had successfully participated and attended National and International Seminar, Workshops and Conference. In the quest of continuous development he has attended many FDP's.



**Dr. Mohasin Abbas Tamboli** is **MBA** (Financial Management) and awarded **Ph.D** from Savitribai Phule Pune University in Financial Management. Presently, he is associated with **Institute of Business Management and Administration (IBMA)** as an **Assistant Professor**. He has **8 years** of teaching experience. He is recognised **Ph.D** guide for **Shri Jagdish Prashad Tibrewala University, Rajasthan** and reviewer for **International Journal of Economics and Business Research (IJEPR) & International Journal of Markets and Business Systems (IJMABS)**. He has authored 20 research publications in reputed National and International Journals having high impact factor. He has completed Faculty Development Programme from Indian Institute of Management, Kozhikode (IIM-K).

Printed at Savera Printing Press, Jatniapuram, Lucknow, M/s. 923518564707

## Savitribai Phule Pune University, MBA-2<sup>nd</sup> Semester

Subjects	Authors
Marketing Management	Dr. Manjusha S. Kadam, Dr. Mahendra D. Ingole
Financial Management	Dr. B. N. Gupta 'Ravi', Dr. Pravin Subhash Gosavi
Human Resource Management	Dr. Varun R. Naik, Dr. Sonali Saha, Mr. Shreyash Solanki
Operations & Supply Chain Management	Dr. Preeti Mahesh Kulkarni, Ms. Ankita Arjun Wagh
Marketing Research	Dr. Subhash Jagannath Jadhav, Dr. Shastri Jayant Haripant, Prof. Pratirod Gonakudrat Jadhav
Consumer Behaviour	(Dr.) Prof. Shanti V. Joshi, (Dr.) Prof. Rijwan Ahmed Masluk Ahmed Shaikh, Mr. Lakan Jagannath Lohiya
Financial Markets and Banking Operations	Dr. Sanj Kumar, Prof. Parashram G. Kondekar
Personal Financial Planning	Dr. Nilesh Uttamrao Bankar, Dr. Mohasin Abbas Tamboli
Competency Based Human Resource Management System	Dr. Brijendra Brajeshwar Jain, Dr. Sheena Abraham, Ms. Manisha Anil Vihara
Employee Relation and Labour Legislations	Dr. Jyoti Bhange, Prof. Vilas G. Nawale
Geopolitics & World Economic Systems	Dr. Tushar K. Savale, Dr. Kavita Chordiya
Startup and New Venture Management	(Prof.) Dr. Atul Kapdi, Dr. Pankaj Kumar Ambadas Aonwade, Mrs. Vinata Alure Kale
Business, Government & Society	Dr. Jayashree V. Bholatze, Dr. Kalpana Lodha
Contemporary Frameworks in Management	Dr. Savitri Rahal Shinde
Business Process Reengineering	Dr. Sandip K. Nimbalkar

ISBN:978-93-89863-03-1



Scan the QR Code  
for Question



Scan QR Code  
for App



Also Book Available on:  
   
www.questionpaper.org.in



9 789389 863031



# Review of Research

Impact Factor : 5.233I(UIF)



ISSN : 2249-894X



Anekant Education Society's  
Anekant Institute of Management Studies (AIMS),  
Baramati

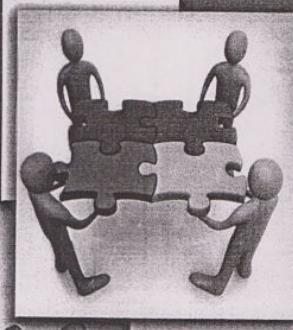


In association with  
Savitribai Phule Pune University  
under  
Quality Improvement Program

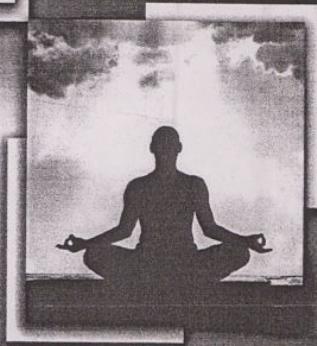
## Special Issue

7<sup>th</sup> National Conference 2018

on  
"Reconnect to Basics:  
Mantra to Value Based  
Learning & Transformation"



5<sup>th</sup> and 6<sup>th</sup>  
October, 2018



# AIMS

Anekant Education Society's  
Anekant Institute of Management Studies  
(Approved by AICTE-New Delhi, Recognized by DTE, Govt. of Maharashtra,  
Affiliated to Savitribai Phule Pune University)  
Dist. Pune (M.S.) - 413 102 | Phone: 02112-227299  
[www.aimsbaranati.org](http://www.aimsbaranati.org) | [director@aimsbaranati.org](mailto:director@aimsbaranati.org)



Oct  
2018

ISSN NO. : 2249-894X  
Impact Factor : 5.7631(UIF)  
October 2018

## Review of Research Journal

VOLUME 3

### EDITORIAL BOARD

#### PATRON

Shri . Milind Shah (Wagholarikar)  
Secretary , Anekant Institute of Management Studies

Shri Vikas Shah (Lengarekar)

Joint Secretary , Anekant Institute of Management Studies

#### PROVOST

Dr. M. A. Lahori

Director, AIMS, Baramati

#### Chief Editor

Prof. Dr. V. N. Sayankar

#### Associate Editor

Prof. Dr. A. Y. Dikshit

#### Editorial Co-Ordinator

Prof. Mrs. P. D. Hanchate

Prof. S. S. Jadhav

#### EDITORIAL ADVISORY BOARD:

Dr. C. V. Murumkar,

Principal, T. C. College Baramati

Dr. Mohsin Shaikh,

Sinhgad Institutes, Pune

Dr. Hansa Jain,

Sardar Patel Institute of Economics and Social Research,  
Ahmedabad

#### Editorial Review Board:

Dr. U. S. Kollimath

Dr. D. P. More

Dr. T. V. Chavan

Prof. M. A. Vhora

Prof. S. S. Khatri

Prof. P. V. Yadav

Prof. D.M. Anpat

Prof. A.V. Shah

Prof. S. S. Badave



12	HISTORICAL DEVELOPMENT OF PRIMARY AGRICULTURAL CREDIT SOCIETIES IN INDIA: LITERATURE REVIEW (1890-2010) Ms. Preeti Dikshit	67
13	A STUDY OF RELATIONSHIP BETWEEN THE LABOUR WELFARE MEASURES AND EMPLOYEE SATISFACTION AT WORKPLACE: LITERATURE REVIEW Mr. Pravin Vitthal Yadav and Dr. Sussmita Daxini	73
14	MEDITATION AS A MEDICATION FOR TODAY'S EDUCATION Vijayakumar Jadhav	82
15	A STUDY ON REQUIREMENT AND IMPORTANCE OF MAINTENANCE MANAGEMENT IN TEXTILE INDUSTRY MANUFACTURING Dr. Vinod N. Sayankar	86
16	CUSTOMER EXPERIENCE MANAGEMENT WITH JOURNEY MAPPING IN INDIAN LIFE INSURANCE INDUSTRY Pravin G. Bodade and Dr. Pavitra D. Patil	90
17	MULTICHANNEL IS A BOON IN MARKETING -A TRANSFORMATION OF GOODS AND SERVICES AT DOORSTEP Dr. I. M. Khairdi	96
18	ACCIDENT RISK MANAGEMENT Dr. Murari. P. Sharma	100
19	A STUDY ON OCCUPATIONAL HAZARDS IN HOSPITAL MANAGEMENT; WITH SPECIAL REFERENCE TO VIOLENCE AT WORK PLACE Mr. Sham Chhabada	104
20	CASHLESS ECONOMY: ADVANTAGES AND CHALLENGES Prof. Pramod D. Borhade and Dr. M. P. Sharma	107



### CASHLESS ECONOMY: ADVANTAGES AND CHALLENGES

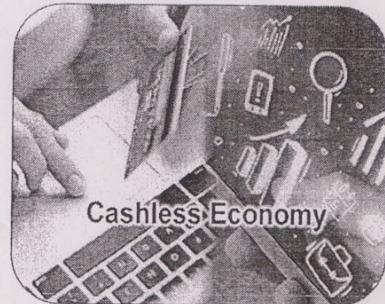
Prof. Pramod D. Borhade<sup>1</sup> and Dr. M. P. Sharma<sup>2</sup>

<sup>1</sup>Assistant Professor, PIRENS IBMA, Loni.

Research Student, DVVPF'S IBMRD, Ahmednagar

<sup>2</sup>Associate Professor & Research Guide ,

DVVPF'S IBMRD, Ahmednagar.



#### ABSTRACT

*In reality, even as standard locals line up for cash and budgetary specialists are possessed with assessing how much financial advancement will be hit because of the advancing drive to supplant high-regard banknotes, there has been a lot of discourse on whether the lawmaking body can use the current situation to push India towards a cashless future.*

*Decreasing Indian economy's dependence on cash is appealing for a collection of reasons. India has a standout amongst the most shocking cash to add up to national yield extents in the word, and lubing up monetary development with paper has costs. According to an ongoing report by Tufts University, The Cost Of Cash In India, cash exercises cost the Reserve Bank of India (RBI) and business banks about Rs21,000 crore consistently. Furthermore, a move a long way from cash will make it more troublesome for charge dodgers to cover their compensation, a critical favorable position in a country that is financially obliged.*

*Absolutely, the organization on its part is working at various levels to decrease the dependence on cash. Opening records for the unbanked under the and assignment of direct preferred standpoint trade is a bit of the general intend to decrease utilization of cash and addition straightforwardness.*

**KEYWORDS:** Cashless Economy, Payments, Cash, Cashless Society, Challenges.

#### INTRODUCTION:

The politico-financial changes that have occurred in last 3-4 years have delivered some staggering while some other fierce changes in India. One of them surely is the nation's progressive development towards a cashless economy and making a cashless society. Mobile telephone use in payments as a wallet and portable managing an account applications, Internet Banking, and so on., are the significant methods for this wonder.

In any case, India keeps on being overwhelmed by the money based exchanges; just 5% of the considerable number of installments happen electronically. But, there is a progressive tendency towards making India a cashless society, with the point of controlling the stream of dark cash.

The ongoing disclosures by the Central Bank — "Installments and Settlement Systems in India: Vision 2018" — setting a tone to urge electronic installments and to empower India to move towards a cashless society or economy in the medium and long haul.

#### Cashless economy and position of India in Cashless Economy?

The politico-financial changes that have occurred in last 3-4 years have delivered some staggering while some other fierce changes in India. One of them surely is the nation's progressive development towards a cashless economy and making a cashless society. Mobile telephone use in payments as a wallet and



Rayat Shikshan Sanstha's,

# CHANDRAROOP DAKLE JAIN COLLEGE OF COMMERCE

Shrirampur-413 709, Dist. Ahmednagar.

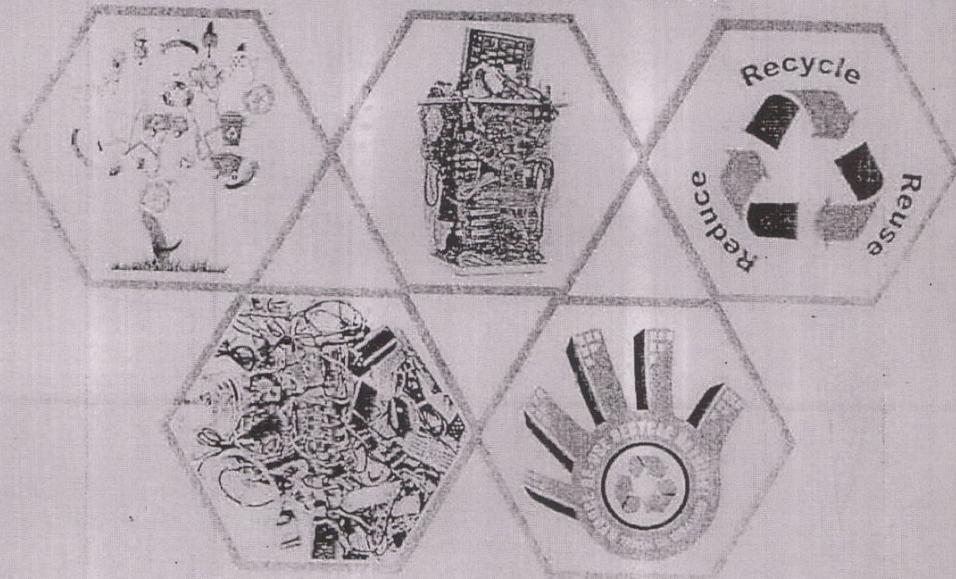
[www.cdjcollege.com](http://www.cdjcollege.com) , [www.cdjlibrary.co.nr](http://www.cdjlibrary.co.nr)

(Re-accredited by NAAC with 'A' Grade under the new scheme)  
(ISO Certification 9001:2008)

## STATE LEVEL SEMINAR ON

### E-Waste Management

27<sup>th</sup> - 28<sup>th</sup> December 2017



: Sponsored by :  
Savitribai Phule Pune University, Pune

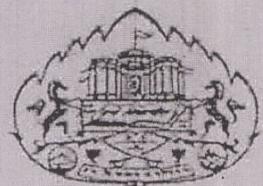
ISBN: 978-81-930-865-5-1

Publisher  
Principal, C. D. Jain College of Commerce, Shrirampur

★ PIRENS Institute of Business Management and Administration  
Loni (Bk),  
Tal. Rahata  
Dist. Ahmednagar  
Pin-413736

ISBN : 978-81-930-865-5-1

"Education Through Self - Help is our motto" - Karmaveer



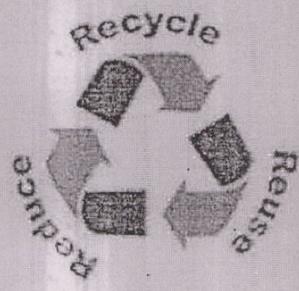
Rayat Shikshan Sanstha's

## ***CHANDRA ROOP DAKALE JAIN COLLEGE OF COMMERCE***

Shrirampur - 413709, Dist - Ahmednagar [www.cdjcollege.com](http://www.cdjcollege.com),  
[www.cdjlibrary.co.nr](http://www.cdjlibrary.co.nr) (Re-accredited by NAAC with 'A' Grade under the  
new scheme) (ISO Certification 9001 : 2008)

### **STATE LEVEL SEMINAR ON E-WASTE MANAGEMENT**

27<sup>th</sup> & 28<sup>th</sup> December, 2017



Sponsored by

BCUD, Savitribai Phule Pune University, Pune

Publisher

Principal, C. D. Jain College of Commerce, Shriram

PIRENS Institute of Business Management and Administration  
Loni (Bk),  
Tal.Rahata  
Dist.Ahmednagar  
Pin-413736

## E-Waste: Tackling India's Next Big Waste Problem

Prof. Pramod D. Borhade

PIRENS Technical Campus, Loni Bk.

Mobile No-9890919972

Email ID-pramodborhade5566@gmail.com

- **Abstract:**

*Electronic waste (e-waste) is one of the fastest growing waste streams in the country. Growth of Information and Communication Technology sector has enhanced the usage of the electronic equipment exponentially. Faster obsolescence and subsequent up-gradation of electronics product, are forcing consumers to discard old products, which in turn accumulate huge e-waste to the solid waste stream. E-waste is growing in India at the rate of 39%. Major recycling of e-waste is carried out in the non-formal sector using primitive and hazardous methods. Adequate legislative measures and cost-effective, environmental friendly, technological solution would be needed to address the issue. This article provides the basic information on electronic waste management in India.*

**Keywords:** E-Waste, India, Waste management, Recycling, ASSOCHAM

- **Introduction:**

Recently, a joint inspection report by Central Pollution Control Board (CPCB), Union Environment Ministry and Uttar Pradesh Pollution Control Board (UPPCB) found 27 illegal e-waste industries operational in Uttar Pradesh. These units were dumping the waste into the Ramganga, causing irreparable damage to the river and its surrounding environment. This incident highlights the silent crisis building up in India. The country's burgeoning population on mobile phones has seen stupendous growth in the last decade. From 310 million subscribers in 2001 to 1.1 billion in 2016, the number of mobile phone users in India is nearly 4 times that of United States today and it is second only to China in the world, which has 1.3 billion subscribers. That is just mobile phones, then there are 57 million computers in use and plethora of other gadgets and consumer electronics. But mass scale use of electronic goods has a huge flip side. India is now in the global list of highest electronic waste generators, posing grave threat to the environment and public alike. Electronic waste or e-waste, as it is popularly known, causes toxic emissions and poses several health hazards.





Rayat Shikshan Sanstha's,

## CHANDRAROOP DAKLE JAIN COLLEGE OF COMMERCE

Shrirampur-413 709, Dist. Ahmednagar.

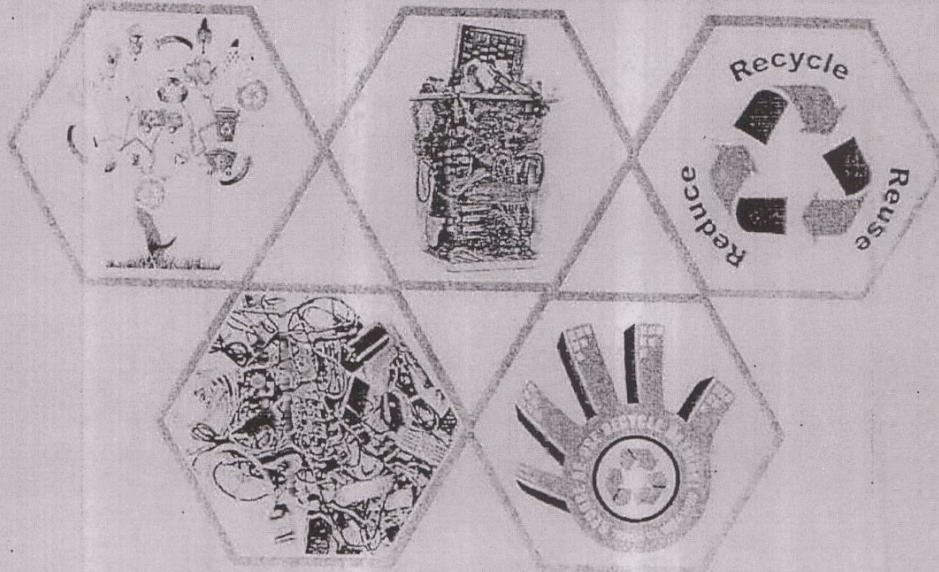
[www.edjcollege.com](http://www.edjcollege.com) , [www.cdjlibrary.co.nr](http://www.cdjlibrary.co.nr)

(Re-accredited by NAAC with 'A' Grade under the new scheme)  
(ISO Certification 9001:2008)

### STATE LEVEL SEMINAR ON

## E-Waste Management

27<sup>th</sup> - 28<sup>th</sup> December 2017



: Sponsored by :  
Savitribai Phule Pune University, Pune

ISBN: 978-81-930-865-5-1

Principal, C. D. Jain College of Commerce, Shrirampur



ISBN : 978-81-930-865-5-1

"Education Through Self - Help is our motto" - Karmaveer



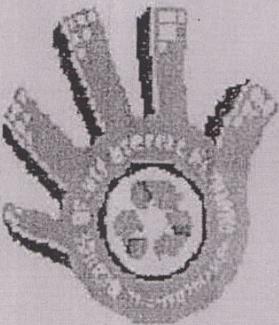
Rayat Shikshan Sanstha's

## ***CHANDRAROOP DAKALE JAIN COLLEGE OF COMMERCE***

Shrirampur - 413709, Dist - Ahmednagar [www.cdjcollege.com](http://www.cdjcollege.com),  
[www.cdjlibrary.co.nr](http://www.cdjlibrary.co.nr) (Re-accredited by NAAC with 'A' Grade under the  
new scheme) (ISO Certification 9001 : 2008)

### **STATE LEVEL SEMINAR ON E-WASTE MANAGEMENT**

27<sup>th</sup> & 28<sup>th</sup> December, 2017



Sponsored by

BCUD, Savitribai Phule Pune University, Pune

Publisher

Principal, C. D. Jain College of Commerce, Shrirampur



## E-WASTE MANAGEMENT

**Prof. Vishal V. Jadhav**

Librarian

Mobile: 9665833626

Email-[savishal.jadhav@gmail.com](mailto:savishal.jadhav@gmail.com)

**Prof. Dhananjay S. Borhade**

Asst. Professor, MCA Dept.

Mobile: 7709371034

Email-[dhananjayborhade2@gmail.com](mailto:dhananjayborhade2@gmail.com)

**Prof. Pramod D Borhade**

Asst. Professor, MBA Dept.

Mobile: 7972555576

Email-[pramodborhade5500@gmail.com](mailto:pramodborhade5500@gmail.com)

**Prof. Abhishek S. Kawane**

Asst. Professor, MCA Dept.

Mobile: 7709099688

Email- [kawane.abhi14@gmail.com](mailto:kawane.abhi14@gmail.com)

Department of Master of Computer Application  
PIRENS Technical Campus, Lori, Ahmednagar.MH

• **Abstract:**

This paper presents a review and assessment of the E-waste management system of Government of India. This Research paper mostly describes the e-waste management through the rules & regulations of Government of India. E-waste effects on human life. What is the need of electronic waste management? "E-wastes are considered dangerous, as certain components of some electronic products contain materials that are hazardous, depending on their condition and density. The hazardous content of these materials pose a threat to human health and environment. Discarded computers, televisions, VCRs, stereos, copiers, fax machines, electric lamps, cell phones, audio equipment and batteries if improperly disposed can leach lead and other substances into soil and groundwater. Many of these products can be reused, refurbished, or recycled in an environmentally sound manner so that they are less harmful to the ecosystem.

**Keywords:** E-Waste, Electronic equipments, Rules & regulations, Govt. of India.

• **Introduction:**

"Electronic waste" or "E-Waste" may be defined as discarded computers, office electronic equipment, entertainment device electronics, mobile phones, television sets, and refrigerators. This includes used electronics which are destined for reuse, resale, salvage, recycling, or disposal. Others are reusable (working and repairable electronics) and secondary scrap (copper, steel, plastic, etc.) to be "commodities", and reserve the term "waste" for residue or material which is dumped by the buyer rather than recycled, including residue from reuse and recycling operations, because loads of surplus electronics are frequently commingled (good, recyclable and non-recyclable) severely complicating the recycling process.

