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CHANDRAROOP DAKLE JAIN  
COLLEGE OF COMMERCE,  
SHRIRAMPUR

RESEARCH PAPERS BY DURING THE  
YEAR  
2021-22

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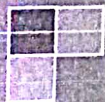
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## श्रीरामपूर नगरपालिकेच्या सार्वजनिक सेवा सुविधांच्या उपभोगाविषयचा अभ्यास

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### गोषवारा

स्थानिक स्वराज्य संस्था म्हणजे अशा संस्था की, ज्या शहर व गावपातळीवरील क्षेत्रातील जनतेद्वारे निवडलेल्या प्रतिनिधीमार्फत व कायद्याने दिलेल्या अधिकारांचा उपयोग करून जनकल्याण करण्यासाठी स्थापन झालेल्या संस्था होय. ग्रामीण व शहरी भागाच्या विकासामध्ये स्थानिक स्वराज्य संस्थांचे योगदान मोठ्या प्रमाणात असल्याचे दिसून येते. ग्रामीण भागात ग्रामपंचायती व पंचायत समित्या त्याचप्रमाणे शहरी भागात, नगरपंचायती, नगरपालिका, महानगरपालिका इत्यादी विविध संस्था आपापल्या भागांच्या विकासासाठी कार्यरत असल्याचे व समाजोपयोगी विविध कार्ये व सेवासुविधा पुरवित असतात. याचाच अर्थ असा की, मानवी जीवन सुखी व समुद्ध करणे हा महत्वाचा हेतू साध्य करण्याच्या उद्देशानेच स्थानिक स्वराज्य संस्थांची स्थापना लोकशाही व्यवस्थेमध्ये केली आहे. केंद्र व राज्य सरकारांचा प्रशासकीय म्हणजेच संघटन व व्यवस्थापनाचा भार कमी होऊन स्थानिक स्वराज्य संस्थांची कार्यक्षमता वृद्धीगंत होण्यास मदत झाली. स्थानिक स्वराज्य संस्था या लोकशाहीभिमूख व्यवस्था आहेत. त्यांचा देशाच्या प्रगतीत मोलाचा वाटा दिसून येतो. त्यामुळे संशोधकाने श्रीरामपूर नगरपालिकेकडून ज्या काही सार्वजनिक सेवासुविधा उपभोक्त्यांना पुरविल्या जात आहे, त्याबाबत उपभोक्त्यांच्या उपभोगाबाबत सविस्तर मत जाणून घेतलेले आहेत. तसेच नगरपालिके कोणकोणत्या प्रकारचे कर्तव्य व कार्य यांचाही सविस्तर आढावा या संशोधन लेखात घेण्यात आला आहे.

महत्वाचे शब्द: नगरपालिका, सेवासुविधा, कर्तव्य, कार्य

### प्रस्तावना :

ग्रामीण भागासाठी त्री स्तरीय यंत्रणा असून त्यामध्ये ग्रामपंचायत, पंचायत समिती व जिल्हा परिषद अशी आहे. शहरी भागात महानगरपालिका, नगरपरिषद व नगरपंचायत अशी दिसून येते. नगरपरिषदेचे संघटन व व्यवस्थापन हे महाराष्ट्र नगरपरिषद नगरपंचायती व औद्योगिक नागरी अधिनियम, १९६५ च्या अधिनियमानुसार चालतो. ह्या कायद्यात वेळोवेळी दुरुस्त्या करण्यात आल्या आहेत. १९९१ मध्ये पी. व्ही. नरसिंहराव सरकारने केलेली ७४ वी घटना दुरुस्ती ही नगरपरिषदेच्या कामकाजावर अमूलाग्रह बदल घडवून आला आहे

सन १९९४ पासून नगरपालिकांचे वर्गीकरण हे लोकसंख्येच्या आधारावर केलेले आहे. त्यामध्ये २,५०,००० पेक्षा जास्त लोकसंख्या असलेल्या शहरात महानगरपालिका, १,००,००० पेक्षा जास्त व २,५०,००० पेक्षा कमी लोकसंख्या असलेल्या शहरात 'अ' वर्ग नगरपालिका, त्याचबरोबर ४०,००० पेक्षा जास्त व १,००,००० पेक्षा कमी लोकसंख्या असलेल्या शहरात 'ब' वर्ग नगरपालिका व ४०,००० पेक्षा कमी लोकसंख्या असलेल्या नागरी भागात 'क' वर्ग नगरपालिका स्थापन केल्या जातात. प्रस्तुत संशोधन अभ्यासासाठी संशोधकाने श्रीरामपूर नगरपालिकेची निवड केली आहे

अभ्यासाचे उद्दिष्टे हा अभ्यास करण्यासाठी संशोधकाने अभ्यासाची उद्दिष्टे पुढीलप्रमाणे मांडली आहेत.

१. नगरपालिकेची कर्तव्ये व कार्ये यांचा आढावा घेणे.
२. नगरपालिकेकडून पुरविल्या जाणाऱ्या सेवासुविधांच्या उपभोगाविषयीचे मतांचा अभ्यास करून शिफारशी सुचविणे.

संशोधन पध्दती संशोधन निवड पध्दती प्रस्तुत संशोधन हे वर्णनात्मक व विश्लेषणात्मक स्वरूपाचे असल्याकारणाने संशोधकाने सखोल अध्ययन पध्दतीने ;माचसवतजवतल त्मेमंतबी उमजीवकद्ध अभ्यास केला आहे.

१. नमुना निवड प्रस्तुत संशोधनात उपभोक्त्यांचे मत जाणून घेण्यासाठी उपभोक्त्यांची संख्या अमर्यादित (पदपिंदजम) असल्याकारणाने संशोधकाने नमुना निवड केलेल्या प्रत्येक श्रीरामपूर नगरपालिकेत एकूण १६प्रभाग असून प्रत्येक प्रभागातून प्रत्येकी ५ उपभोक्ते या प्रमाणे एकूण ८०इतक्या उपभोक्त्यांची निवड सोयीस्कर नमुना निवड पध्दतीने केली आहे.

### २. माहिती संकलनाचे स्त्रोत

संशोधकाने विषयाचे तथ्य संकलीत करण्यासाठी प्राथमिक व दुय्यम स्त्रोतांचा वापर केलेला आहे.

#### अ.दुय्यम स्त्रोत:

संशोधकाने माहिती संकलनासाठी दुय्यम स्त्रोतांच्या माध्यमातूनही माहितीचे संकलन केलेले आहे. यामध्ये साप्ताहिके, मासिके, नियतकालिके, प्रसिध्द झालेले इत्यादी विविध दुय्यम स्त्रोतांचा वापर माहिती संकलनासाठी व विश्लेषणासाठी केला आहे. शोधनिबंध, विविध शासकीय बाबींशी संबंधित संकेत स्थळे ;वीपिबपंस पदजमतदमज मदेपजमेद्धइत्यादी दुय्यम स्त्रोताद्वारेही माहिती मिळवली आहे.

#### ब. प्राथमिक स्त्रोत:

संशोधन अभ्यासासाठी श्रीरामपूर नगरपालिकामधील सेवा व सुविधा पुरविण्यासाठी मुख्याधिकारी व कर्मचारी हे महत्वाचे प्रशासकीय घटक आहेत. त्यासाठी तीन प्रकारच्या प्राथमिक संकलन तंत्राचा वापर केला आहे. प्रत्यक्ष ज्यांना सेवासुविधा मिळतात असे उपभोक्ते ;जंग च्लंतमते)त्यांना भेडसावणाऱ्या समस्या अथवा अडचणी समजावून घेणे क्रमप्राप्त ठरते. म्हणून संशोधकाने प्राथमिक स्त्रोताद्वारे माहितीचे संकलन केले आहे. ती तंत्रे म्हणजेच १. प्रश्नावली २.मुलाखत ३.निरीक्षण पध्दत. प्राथमिक माहिती संकलित करण्यासाठी मुलाखतीचे तंत्र वापरून माहितीचे संकलन केलेले आहे व त्यावरून तथ्यांचे विश्लेषण करून निष्कर्ष काढलेले आहेत.

#### नगरपालिकेची कर्तव्ये व कार्ये

##### अ. आवश्यक कर्तव्ये:

१. सार्वजनिक रस्ते, जागा व इमारती या ठिकाणी दिवाबत्तीची सोय करणे.

२. सामाजिक आणि आर्थिक विकासासाठी नियोजन, नागरी वनीकरण, पर्यावरण, संरक्षण इत्यादी गोष्टींना चालना देणे.
३. सार्वजनिक रस्त्यांवर आणि जागांवर पाणी शिंपडणे.
४. सार्वजनिक रस्ते, जागा आणि मलप्रणाल साफ करणे, अपायकारक झाडे झुडपे काढून टाकणे आणि सर्व सार्वजनिक उपद्रव नाहीसे करणे.
५. आग विझाविण्यासाठी योग्य सामग्रीसह सुसज्ज असे अग्निशमन दल ठेवणे आणि आग लागल्यास तिच्यापासून जितिवाचे व मालमत्तेचे संरक्षण करणे.
६. पीडादायक किंवा विघातक व्यवसाय किंवा प्रथा यांचे विनियमन करणे किंवा त्या नाहीशा करणे.
७. सार्वजनिक रस्ते किंवा जागा आणि खाजगी मालमत्ता नसलेल्या व लोकांच्या उपभोगासाठी खुल्या असलेल्या रिकाम्या जागा यावरील अडथळे व पुढे आलेले भाग काढून टाकणे.
८. घोव्याच्या इमारती किंवा जागा सुरक्षित करणे किंवा काढून टाकणे, आणि अनारोग्यकारक वस्त्यांचे पुनःप्रापण करणे.
९. मृतांची विल्हेवाट लावण्यासाठी जागा संपादन करणे.
१०. सार्वजनिक रस्ते, नाल्या, नगरपालिका सीमा चिन्हे, बाजार, कत्तलखाने, शौचकूप, संडास, मुत्र्या, मलप्रणाल, जलनिःसारणाची कामे, मलप्रणालीची कामे, स्नानाची ठिकाणे, घुण्याची ठिकाणे, पिण्याच्या पाण्याची कारंजी, तळी, विहीर, बंधारे व तत्सम बाबी बांधणे व त्यांची व्यवस्था ठेवणे.
११. योग्य व पुरेसा पाणीपुरवठा करणे.
१२. रस्त्यांना नावे देणे आणि जागांना क्रमांक देणे.
१३. जन्म व मृत्यू यांची नोंद ठेवणे.
१४. सार्वजनिक लस टोचणी.
१५. पशूंच्या लसिकेचा पुरवठा करण्यासाठी आवश्यक असलेली कोणतीही वासरे, गायी, म्हशी यांच्यासाठी नगरपालिका क्षेत्रात योग्य जागा ठरविणे.
१६. सार्वजनिक दवखाने उघडणे, कुटुंब नियोजन केंद्र चालविणे आणि लोकसंख्या नियंत्रण, कुटुंब कल्याण आणि छोटे कुटुंब पध्दती यास उत्तेजन देणे.
१७. प्राथमिक शाळा उघडणे व त्यांची व्यवस्था ठेवणे.
१८. राज्यशासन सर्वसाधारण किंवा विशेष आदेशाद्वारे नगरपरिषदेत सादर करण्यास भाग पाडील त्याप्रमाणे नगरपालिका क्षेत्रांच्या नगरपालिका प्रशासनावरील वार्षिक अहवाल छापणे.
१९. जिल्हाधिकार्यांकडून मान्य होईल अशा प्रकारच्या व अशा स्थितीत महत्वाची सीमा चिन्हे उभारणी, नगरपरिषदेच्या क्षेत्राच्या सीमा किंवा अशी सीमांतील कोणताही फेरफार निर्धारित करणे.  
ब. स्वेच्छाधीन कामे:
  १. कोणत्याही क्षेत्रात, मग तेथे पूर्वीच झालेले असो वा नसो, नवीन सार्वजनिक रस्त्यांची आखणी करणे आणि त्या प्रयोजनासाठी जागा संपादन करणे आणि अशा रस्त्यांच्या बाजूस इमारती बांधण्याकरिता किंवा त्याच्या प्रांगणाकरिता आवश्यक ती जमीन संपादित करणे.
  २. गलिच्छ रस्त्यांची सुधारणा व त्यांचा दर्जा वाढविणे.
  ३. नागरी क्षेत्रातील गरिबी कमी करणे.
  ४. गुरांचे कोंडवाडे आणि जनावरांशी क्रूरपणे वागण्यास प्रतिबंध करणे.
  ५. चर्म संस्कारणीचा विनियमन करणे.
  ६. सार्वजनिक रूग्णालय, पूर्व, प्राथमिक, प्राथमिक व माध्यमिक शिक्षण संस्था, ग्रंथालय, वस्तुसंग्रहालय, वेड्यांची इस्पितळे, व्यायामशाळा, आखाडे आणि अपंग व निरश्रित यांच्यासाठी आश्रयस्थाने स्थापन करणे किंवा त्यांची व्यवस्था ठेवणे. त्याचबरोबर नगर सभागृहे, नगरपालिका कार्यालय, दुकाने, धर्मशाळा, खुली नाट्यगृहे, प्रेक्षागारे व विश्रामगृहे बांधणे व त्यांची व्यवस्था ठेवणे.
  ७. सार्वजनिक उद्याने व बगीचे यांची आखणी करणे, रस्त्यांच्या बाजूला लावावयाची झाडे व इतर झाडे लावणे व या सर्वांची व्यवस्था ठेवणे.
    ८. लोकांसाठी संगीताची तरतूद करणे.
    ९. जनगणना करणे व जीवनविषयक आकडेवारीची नोंद बिनचूकपणे करण्यास मदत होईल अशा प्रकारची माहिती देण्याबद्दल बक्षिस देणे.
    १०. कोणत्याही वृत्तीधारी किंवा मानवसेवा दंडाधिकार्यांचे न्यायालय चालविण्याच्या संबंधात वेतन व भत्ते, भाडे व इतर खर्च किंवा अशा खर्चाचा कोणताही भाग देणे.
    ११. कुत्री ठार करण्याची, त्यांना अटकावून ठेवण्याची किंवा त्यांचे संरक्षण करण्याची व्यवस्था करणे.
    १२. पीडादायक व्यवसायासाठी योग्य जागा मिळविणे व त्या मिळविण्यास मदत करणे.
    १३. खाजगी जागात किंवा खाजगी जागांच्या उपयोगाकरिता, त्या जागेतील मलप्रवाह नगरपालिकेच्या नियंत्रणाखालील मलप्रणालात नेऊन सोडण्यासाठी पात्रे, जोडकामे, नळ व इतर कोणतीही उपकरणे पुरविणे, तयार करणे व ती सुस्थितीत राखणे.
    १४. चराईची मैदाने संपादन करणे, ती सुस्थितीत राखणे, दुग्धशाळा स्थापन करणे, त्या सुस्थितीत राखणे व पैदाशीसाठी वळू ठेवणे व त्यांची निगा राखणे.
    १५. मलप्रवाहाची विल्हेवाट लावण्यासाठी कृषीक्षेत्राची किंवा कारखान्यांची स्थापना करणे व ती सुस्थितीत राखणे.
    १६. दूरध्वनीच्या तारांची उभारणी करणे व त्या सुस्थितीत ठेवणे.
    १७. नगरपालिकेचा कर्मचारी वर्ग आणि त्यांच्यावर अवलंबून असलेल्या व्यक्ती यांच्या कल्याणाचे संवर्धन करणे.
    १८. नगरपरिषदेच्या कर्मचाऱ्यांच्या निवासस्थानाची तरतूद करणे.
    १९. गरीब लोकांसाठी आरोग्यकारक निवासस्थाने बांधणे.

२०. लोकांची ने आण करण्यासाठी लहान रेल्वेमार्ग, ट्राम मार्ग आणि यंत्रचलित वाहतुकीची साधने निर्माण करणे, खरेदी करणे, त्यांची व्यवस्थित रचना करणे, ती सुस्थितीत राखणे, त्यांचा विस्तार करणे व त्यांची व्यवस्था ठेवणे.
२१. वीजशक्ती किंवा गॅस पुरविण्यासाठी कोणतीही बांधकामे बांधणे, ती सुस्थितीत ठेवणे, त्यांची दुरुस्ती करणे व दुरुस्तीसाठी आवश्यक साहित्य खरेदी करणे व ती खरेदी करणे.
२२. स्थानिक स्वराज्य संस्था, मुंबई हिच्या निधीस केवळ नागरीक्षेत्रातील स्थानिक स्वराज्य संबंधीच्या बाबींचा विचार करणाऱ्या आणि राज्यशासनाने मान्यता दिलेल्या राज्यातील कोणत्याही इतर संघटनेच्या किंवा संस्थेच्या निधीस अंशदान देणे.
२३. ग्रंथालये व वस्तुसंग्रहालये धरून कोणत्याही शैक्षणिक परिस्थाना, कोणतेही रुग्णालय, दवाखाना किंवा सार्वजनिक वैद्यकीय मदत देणारी तत्सम संस्था, त्याची धर्मादाय स्वरूपाची कोणतीही इतर संस्था बांधणे किंवा त्या सुस्थितीत राखणे याकरिता अंशदान देणे.
२४. विद्यार्थ्यांकरिता खाजगीरित्या चालविण्यात येणाऱ्या प्राथमिक किंवा माध्यमिक शाळांस किंवा वसतिगृहांस अनुदान किंवा देणग्या देणे.
२५. नगरपरिषदेच्या क्षेत्रातील रहिवाशांच्या हितासाठी दूध व दुग्धजन्य पदार्थ यांचा पुरवठा करणे, त्यांचे वाटप करणे, त्यांच्यावर प्रक्रिया करणे यासाठी दुग्धशाळा व दुग्धालय क्षेत्र स्थापन करणे.
२६. नगरपरिषदेच्या क्षेत्रातील कोणताही समारंभ, जत्रा, करमणुकीचे कार्यक्रम किंवा प्रदर्शन किंवा गुणवत्ता प्राप्त विद्यार्थ्यांचे अभिनंदन करण्याच्या कार्यक्रमांसह सार्वजनिक सत्कार समारंभ याचे आयोजन विहित खर्चात करणे.
२७. ज्यामुळे सार्वजनिक सुरक्षितता, आरोग्य आणि उपयोगिता यांचे संवर्धन होण्याचा संभव असले अशी पोटकलम (३) मध्ये विनिर्दिष्ट न केलेली कोणतीही इतर उपाययोजना करणे.

● **सेवासुविधांच्या उपभोगाविषयीचे उपभोक्त्यांचे मत**

नगरपालिकापुरवित असलेल्या सेवासुविधांच्या उपभोगाविषयी उपभोक्त्यांचे मत पुढील तक्त्यात दर्शविलेले आहे

तक्ता क्र. १.१ सेवासुविधांच्या उपभोगाविषयीचे मत

अ. क्र.	सेवासुविधांबाबत उपभोक्त्यांचे मत	कधीही नाही	क्वचित	कधी तरी	बऱ्याच वेळा	नियमित	एकूण
1	शैक्षणिक सुविधा	44 (55%)	8 (10%)	12 (15%)	11 (14%)	5 (6%)	80 (100%)
2	आरोग्य सुविधा	26 (32%)	16 (20%)	14 (18%)	18 (22%)	6 (8%)	80 (100%)
3	खेळमैदान, क्रिडांगण, बगीचे	5 (6%)	13 (16%)	11 (14%)	16 (20%)	35 (44%)	80 (100%)
4	नाट्यगृह/चित्रपटगृह	53(66 %)	6 (8%)	9 (11%)	8 (10%)	4 (5%)	80 (100%)
5	सार्वजनिक वाचनालय	2 (3%)	3 (4%)	2 (3%)	15 (19%)	58 (73%)	80 (100%)
6	वाहनतळ सेवा	45 (56%)	6 (4%)	9 (11%)	6 (3%)	14 (18%)	80 (100%)
एकूण		126(28 %)	54(11%)	60(12%)	118(24 %)	122(25 %)	480 (100%)

वरील तक्ता क्रमांक १.१ हा नगरपालिकेकडून पुरविल्या जाणाऱ्या विविध सेवासुविधांच्या उपभोगाविषयीचे मत नोंदवितो. त्यामध्ये शैक्षणिक सेवासुविधांच्या उपभोगाविषयी नमुना उपभोक्त्यांचे मत समजावून घेतले असता असे दिसून आले की, नगरपरिषदेमार्फत दिल्या जाणाऱ्या शैक्षणिक सुविधांचा वापर ४४;५५:६६ नमुना उपभोक्ते करत असल्याचे दिसून आले.

नगरपालिकेमार्फत पुरविल्या जाणारी दुसरी महत्वाची सुविधा म्हणजे आरोग्य सुविधा. या सुविधेच्या उपभोगाविषयी असे दिसून येते की एकूण नमुना उपभोगकर्त्यांपैकी ३०;३८:६६ नमुना उपभोगकर्त्यांनी या सुविधेचा वापर क्वचितच व कधीतरी केल्याचे दिसते. त्याचबरोबर अत्यल्प म्हणजेच ६;८:६६ नमुना उपभोगकर्त्यांनी या सुविधेचा वापर केला असल्याचे दिसून येते.

नगरपालिकेमार्फत उभारलेले मैदाने, क्रिडांगणे व बगीचे यांच्या उपभोगाविषयी असे दिसून येते की, एकूण नमुना उपभोगकर्त्यांपैकी २९;३६:६६ उपभोक्ते हे मैदाने, क्रिडांगणांचा वापर क्वचितच, कधीतरी किंवा कधीही केला नाही असे दिसून आले.

नाट्यगृह व चित्रपटगृह या सुविधेबाबत असे दिसून आले की, एकूण उपभोगकर्त्यांपैकी ५३ ;६६:६६ नमुना उपभोगकर्त्यांनी नगरपरिषदेच्या नाट्यगृह व चित्रपटगृहाचा कधीही वापर केला नाही. यावरून असे दिसून येते की नगरपरिषद क्षेत्रात जी नाट्यगृह व चित्रपटगृह ती स्वमालकीची नसल्यामुळे त्याचा उपभोग नागरिकांना होताना दिसून नाही. सार्वजनिक वाचनालयाच्या उपभोगाविषयी ५;७:६६ नमुना उपभोगकर्त्यांनी या सेवेचा वापर क्वचितच व कधीतरी केला जात असल्याचे मत नोंदविले. वाहनतळ सेवा या सुविधेच्या उपभोगाविषयी असे दिसून येते की, ४५;५६:६६ नमुना उपभोगकर्त्यांनी या सुविधेचा कधीही वापर केला नाही.

थोडक्यात वरील विविध ऐच्छिक सेवांच्या उपभोगाविषयी विचार केला तर असे दिसून येते की या सेवा नगरपरिषदेमार्फत प्रभावीपणे पुरविल्या जात नाही. त्याचबरोबर या सेवांबद्दल उपभोक्तेही उदासिन असल्याचे दिसून आले.

● **निष्कर्ष:**

१. उपभोक्ते नगरपालिकांच्या शाळांमध्ये आपल्या पाल्यांना न घालता इतर राजगी शाळांमध्ये पाठवतात म्हणजे नगरपालिकेकडून पुरविल्या जाणारी शैक्षणिक सुविधा ही अपुऱ्या स्वरूपाची व त्यात कमतरता असल्याचे दिसून येते. ते आपल्या पाल्यांना जास्तीत जास्तीची फी भरून राजगी शाळांमध्ये शिकवीत असल्याचे दिसून येते.
२. नगरपालिकेच्या शाळांमध्ये शिक्षकांची कमतरता, त्याचप्रमाणे शैक्षणिक साधनांचा देहभाल व दुस्तूतीचा अभाव, शाळांमध्ये अस्वच्छता त्याचप्रमाणे नियंत्रण नसणे इत्यादी विविधा बाबींचा अभाव असल्याचे दिसून आले.
३. आरोग्य सुविधेचा वापर मोठ्या प्रमाणावर उपभोक्ते करत नाही.
४. नगरपालिकेने पुरविलेल्या आरोग्य सुविधेबाबत उपभोक्ते उदासीन आहेत.
५. नगरपालिकेच्या आरोग्य केंद्रात कर्मचाऱ्यांची कमतरता, वैचकीय अधिकारी व सेवासुविधांची कमतरता इत्यादी बाबींमुळे नगरपालिकेच्या आरोग्य सुविधेचा लाभ घेत नाही.
६. नगरपालिकेमाफ़त मैदाने व क्रिडांगणाची स्वच्छता व देहभाल वेळेवेळी होत नसल्याचे दिसून येते.
७. बगीच्यासाठी राखीव जागा ठेवली आहे मात्र त्या जागेवर अतिक्रमणे व सदरची जागा इतर बाबींसाठी वापरलेली दिसून आली. तसेच काही ठिकाणी बगीचे आहेत मात्र त्यांच्या देहभालीचा अभाव दिसून आला.
८. सार्वजनिक वाचनालय या उपक्रमांमध्ये नुटी व उणिवा संशोधकास सार्वजनिक वाचनालयात स्वच्छतेचा अभाव, साधानासामुग्रीचा अभाव व पुस्तकांची संख्या कमी इत्यादी विविध उणिवा संशोधकास दिसून आल्या.
९. अरक्षित केलेली वाहनतळ सेवा ही चुकीच्या व दुरच्या ठिकाणी असल्याने उपभोक्ते त्याचा वापर करत नाही.

#### ● शिफारशी

१. नगरपालिकेच्या शाळांमध्ये शिक्षकांची आवश्यकतेनुसार संख्येत वाढ करणे, शैक्षणिक साधनांचा देहभाल व दुस्तूती वेळेवर करणे, शाळांमध्ये वेळेवर स्वच्छता करणे.
२. आरोग्य सुविधेचा वापर मोठ्या प्रमाणावर उपभोक्त्यांनी करण्यासाठी आवश्यक त्या सुविधा उपलब्ध करून देण्यासाठी निधीची तरतूद व सामाजिक माध्यमांचा मोठ्या प्रमाणावर वापर करणे.
३. नगरपालिकेने आपल्या कार्यक्षेत्रातली मैदाने व क्रिडांगणे यांच्या देहभालीसाठी निधीची तरतूद करणे आवश्यक आहे.
४. नगरपालिकेच्या आरोग्य केंद्रात कर्मचाऱ्यांची व वैचकीय अधिकारी यांच्या आवश्यकतेनुसार नेमणूक करणे व सेवासुविधा वेळेवर पुरविणे.
५. नगरपालिकेने क्रिडांगणे व मैदानांच्या स्वच्छतेबाबत प्रभावी नियोजन व व्यवस्थापन करणे गरजेचे आहे.
६. नगरपालिकेने बगीच्यासाठी अरक्षित केलेल्या जागांवर अतिक्रमणे न होऊ देता बगीच्यांची उभारणी करणे व त्याची देहभाल करणे आवश्यक आहे.
७. सार्वजनिक वाचनालयांची सद्यस्थितीत दुरवस्था झाल्याचे दिसून आले आहे. त्यासाठी नगरपालिकेने सार्वजनिक वाचनालयासाठी निधीची तरतूद करून स्वतंत्र व पात्रता धारक कर्मचाऱ्यांची नेमणूक करणे आवश्यक आहे.
८. त्याचबरोबर वाचनालयातील पुस्तकांची संख्याही दरवर्षी वाढवत जाणे आवश्यक आहे.
९. नगरपालिकेच्या वाचनालयामध्ये संगणीकृत ग्रंथालय ही सुविधाही वाचकांना पुरविणे आवश्यक आहे.
१०. वाचनालयाबरोबर नगरपालिका क्षेत्रात नगरपालिकेने अद्यायवत अभ्यासिकांचीही संख्या वाढविणे गरजेचे आहे.

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# Akshar Wangmay

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Challenges of Higher Education in India to Compete with  
Global Level

July 2021

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Ichalkaranji

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**On**

**CHALLENGES OF HIGHER EDUCATION IN INDIA TO COMPETE WITH  
GLOBAL LEVEL**

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## Present Status of Indian Higher Education

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### Abstract:

Higher education is finding it difficult to meet the issues of unplanned expansion, educated unemployment, unequal growth, commercialization of education, financial crises, teacher burn and digital division of quantity vs. quality, equity vs. excellence, and creativity vs. conformity. At this point, the new education should teach everyone how to classify and rearrange information, how to look at problems from a new direction and finally teach themselves. Teachers are the most effective trained manpower for a nation. Because, they produce technologists, scientists, doctors, engineers, policy makers, businessmen and educators. Existing education should be improved consistent with the requirements of the time. It must meet the demands of its country and the changing landscape of the world. It should be competitive and cooperative. The purpose of every system of education is to mold individuals to play their role in society. This research paper discuss on various issue, Present status and Problems of Higher Education in India.

**Keywords:** Indian higher education; Issues; Regulatory reform; Quality; Collaboration; Globalization; manpower;

### Introduction:

Indian higher education has experienced unprecedented expansion since independence. India has produced scientists, engineers, technologists, doctors, teachers and managers who are in great demand everywhere the planet. It is now one of the top ten countries in terms of industrial and technological potential, due to the significant contribution of manpower and equipment provided by higher education, in particular, technical education. The methods of higher education should also be appropriate for the four pillars of education, learning to learn, learning to learn, learning to become and becoming. Employment of student-centered education and dynamic education system will provide more opportunities. Indian higher education should teach each person how to categorize and retell information, how to look at problems from a new direction and finally teach themselves. Teachers are the simplest trained manpower for a nation. Because, they produce technologists, scientists, doctors, engineers, policy makers, businessmen and educators.

### Objectives of the Study:

1. To study of Various Issues of Indian Higher Education.
2. To study of Present status of Indian higher education.
3. To study of problems of Indian higher education.

### Issues in Indian higher education

#### 1. Teaching qualities

The first issue facing higher education in India is the lack of teaching quality. Teachers are not well trained and are qualified for the job they are assigned. Many colleges recruit young graduates as professors who have no experience or knowledge. So this is a big problem.

#### 2. Financing

Along with higher education in India, financing is also an issue. Yes, India is already spending too much on higher education and it cannot afford to spend more. More financing is needed if the quality of higher education is to be improved.

#### 3. Privatization

Privatization of higher education is the way to go. However privatization alone is not going to solve the problem. You need to foster a culture of creativity, imagination and learning new skills in young students.

#### 4. Quota system

Debating the quota system is very controversial. But if you are being honest I have to tell you that quotas are not good for the quality of higher education. Talent and ability are more important than your identity. However the quota system is still a challenge.

#### 5. Political factors

Political impacts is additionally a nasty thing and a problem with education . The governing bodies do not want any political influence or interference in their affairs.

#### 6. Ethical issues

The younger generation has no interest in serving their country and they are more interested in just taking a job and a hefty salary package.

#### **The Present status of Indian higher education**

The Indian educational activity system is facing an unprecedented transformation within the coming decade. This transformation is being driven by economic and demographic change: by 2021, India are going to be the world's third largest economy, with a correspondingly rise within the size of its middle classes.

##### **1. Demand-Supply Gap:**

India includes a low rate of enrolment in higher education, at only 20%, compared with 29% in China and 39% in Brazil. there's enormous unmet demand for higher education. By 2021, the Indian government aims to attain 33% gross enrolment, which will mean providing 42 million university places, a rise of 15 million in six years.

##### **2. Quality Education:**

The system is beset by problems with quality in many of its institutions: a chronic shortage of college, poor quality teaching, out dated and rigid curricula and pedagogy, lack of accountability and quality assurance and separation of research and teaching.

##### **3. Research and Development:**

a really low level of PhD enrolment, India doesn't have enough top quality researchers; there are few opportunities for interdisciplinary and multidisciplinary working, lack of early stage research experience; a weak ecosystem for innovation, and low levels of industry engagement.

##### **4. Faculty Shortage:**

According to a report published in IANS around 35 percent posts are vacant within the central universities, 25 percent within the IIMs, 33.33 percent within the National Institute of Technology (NITs) and 35.1 percent in other central education institutions arising under the Human Resource Development (HRD) Ministry. However so as to beat this, government is getting to have short-term measures like raising the retirement age in teaching posts from 62 to 65 years and enhancement in salaries and other benefits for teachers. Also some long-term measures have also been initiated for attracting children to choose this (teaching) career. These include enhancement in fellowships and attractive start-up grants in various disciplines.

##### **5. Regulatory reform**

The quality of education provided by state, central and personal institutions should be motivated and therefore the changes should be implemented by a top quality assurance body of UGC. Therefore, government and personal educational institutions have moved to certain levels. Collaboration is required with due attention on all aspects associated with quality and preparation of adequate number of educational staff. Such efforts require a really serious structure for research base institutions. Public-private participation is important to bring quality within the education system. The University Grants Commission and therefore the Ministry of Human Resource Development should play a key role in developing a purposeful interface between universities, industries and national research laboratories to enable researchers to interact education institutions in research activities to facilitate the supply of the newest sophisticated equipment.

##### **6. ICT for Enlightenment**

In this context, education must be oriented to satisfy the challenges and wishes of these who are exploiting the means of ICT in their areas of life. MHRD has taken several initiatives to market digital education literacy within the country. With the utilization of data and Communication Technology (ICT), SWAYAM has integrated a web curriculum to hide all education disciplines and skills field courses. thus far quite 28 lakh learners are enrolled in 1000+ MOOCs courses run through SWAYAM. , SWAYAM Prabha is meant to supply 32 top quality educational channels through DTH (Direct to Home) across the length and breadth of the country on a 24X7 basis. The project also plans to develop an entire learning management system where students can cash in of varied learning tools, including additional web-resources, video-lectures, animated performances and self-assessments.<sup>3</sup>

##### **7. International cooperation**

The Government of India, consistent with the National Assessment and Accreditation Council (NAAC), is inviting aspiring candidates from everywhere the planet to pursue education within the desired field from top ranked institutions in India, a corporation of upper education institutions in India. The initiative launched in April, 2018 has been degraded by the Ministry of Human Resource Development (MHRD), Government of India, and Study in India, Study in India,

EdCIL (Educational Consultant of India), and a Central Public Sector Enterprise (CPSE). International cooperation is gaining importance so far another event. With the increasing development of transportation and communication, the worldwide village is placing a growing emphasis on international cooperation problems to seek out solutions in education. The international community can share its experience and experts for problems in education investing in education

### **Problems with education in India**

#### **1. Gap in supply and demand**

India's Gross Enrollment Rate (GER) is simply 19% which isn't good GER is 6% less than the planet average and a minimum of 50% less than the developed world like Australia and USA. This may need to change if we are to enhance the state of upper education in India.<sup>4</sup>

#### **2. Mushrooming of inferiority institutions**

Making mushrooms of inferiority institutions everywhere the country isn't good for education. These new colleges lack capacity and that they are close to withdraw money from students and their parents. Education has an excessive amount of glamor and inferiority.

#### **3. No project based learning**

Higher education lacks project based education. Young graduates got to learn new skills especially business skills which will give them employment. So we aren't that specialize in project based learning. Just theory isn't enough, we also need practical knowledge.

#### **4. No strategy**

There is no strategy for education in India. We don't have foreign students to return to the country and study here. the govt has no plan for this and it's an enormous challenge.

#### **5. Why only service industry?**

We are hooked in to the servicing industry. We all want to be selected in campus selection so we like jobs within the servicing sector. However, education doesn't solve the matter when it involves job creation within the construction sector.

#### **Recommendation**

1. Government should offer tax concessions or fiscal incentives for setting up campuses of higher education by various private/corporate sectors.
2. To provide Open Universities need to be encouraged to offer quality programmes at the least cost.
3. Government should encourage foreign universities to come to India to set up independent operations or collaborate with existing Indian Institutions.
4. A regulatory set up is required to ensure that there is no cheating; fixation of fees should not be in state control.
5. There is great need for providing broad band connectivity to all students along with free or low priced computer accessibility.
6. Good salary packages and benefits to the faculty so that good brains can be attracted to this profession.
7. Implement to the Right of Children to Free and Compulsory Education to higher education.
8. To reduce the dropout students ratio of Higher education.
9. To increase the students ration in Higher Education through the provide value education.

#### **Conclusion**

I will conclude by saying that for any country both primary and higher education is needed. Primary education has its own importance just like higher education has its own importance. However higher education is very important to grow our economy. Higher education in India has more challenges and issues. The main governing body in India is the University Grants Commission, which implements its policy guidelines, standards, advises the government and helps in coordinating between the Center and the State. The University and its constituent colleges are the main institutions of higher education in India. There are many private institutes in India that offer various business courses in India. Distance education is also a feature of the Indian higher education system. Some Indian institutes, such as the Indian Institute of Technology have been recognized globally for their standard of education.

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## “Study of fertilizers demand in Ahmednagar district.”

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### ABSTRACT

*This study reviews the cropping pattern of the Kharif season in Ahmednagar district from the year 2013-14 to 2017-18. During the Kharif season in the Ahmednagar district, various cereals, pulses, oilseeds, pulses, cotton, sugarcane, and other crops are grown in large quantities. This study has reviewed the taluka-wise demand for various chemical fertilizers in the Ahmednagar district. It analyzes the increase or decrease in each chemical fertilizer and compares it. The demand for chemical fertilizers from the year 2015-16 to 2017-18 has been analyzed and it has helped to understand the extent to which the demand for fertilizers has increased or decreased. Also, the demand for various chemical fertilizers has increased every year.*

**KEYWORDS:** Chemical fertilizers, Fertilizer Demand, Urea, DAP, SSP, MOP, Mix Fertilizers, Kharif crops.

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### INTRODUCTION

Ahmednagar district consists of a total of 14 talukas. The entire geographical area of the district is 17.02 lakh hectares. The total cultivable area of the district is 13.59 lakh hectares. There are four types of land found in the district, of which light type land is 24%, medium type land is 38%, heavy black land is 36% and red type land is 2%. The irrigated area of the district is 2,60,000 hectares and the area under flood is 65,000 hectares. The total number of fertilizer licenses in the Ahmednagar district is 3014, out of which 2635 are private licenses, 363 are co-operative licenses and 16 are self-help group licenses.

During the Kharif season, paddy, sorghum, millet, maize, other Kharif cereals, tur, mug, udid, groundnut, sesame, sunflower, chili, soybean, cotton, sugarcane, etc. are grown in the district. While harvesting crops, farmers use a variety of chemical fertilizers, including nitrogenous, potassium, and phosphorus fertilizers, to provide nutrients needed for crop growth. During the Kharif season urea, DAP, MOP, SSP, and mixed fertilizers are procured from farmers. Farmers are supplying different types of fertilizers to their crops depending on the deficiency of nutrients found in the crops. Therefore, the nutrient requirement of the crop is met and the crop grows properly. This study analyses the demand for taluka-wise chemical fertilizers during the period 2015-16 to 2017-18.



**OBJECTIVE:**

1. Understanding the Chemical Fertilizer Concepts.
2. Understanding different types of nitrogen, potash, and phosphate fertilizers used by farmers.
3. To study the fertilizers demand by farmers in the kharif season.
4. To study the cropping pattern in the kharif season.

**SCOPE AND LIMITATION OF STUDY:**

The present study deals with "Fertilizers Demand in Ahmednagar District." The geographical scope of the study is limited to only Ahmednagar district. The present study is limited fertilizers demand in khariff season for three years i.e. from 2015-16 to 2017-18.

**RESEARCH METHODOLOGY:**

The present study is based on secondary data collected from the Internet, e-books, textbooks, reference books, newspapers articles, different government reports.

**CHEMICAL FERTILIZERS:**

Fertility depends on the status of soil concerning its ability to supply nutrients essential for plant growth. Soil fertility focuses on an adequate and balanced supply of nutrients to satisfy the needs of plants, avoiding toxic concentrations. Fertilizers, biological or inorganic, natural or artificial, furnish plants with nutrients. The list of essential elements for plant nutrition has increased over the years and now the total is 16<sup>1,2</sup>.

Sr.No.	Essential Nutrient's	Name
1.	Macronutrients	Carbon, Hydrogen, Oxygen
2.	Primary Elements	Nitrogen, Phosphorus, Potassium
3.	Secondary Elements	Calcium, Magnesium, Sulphur
4.	Micronutrients	Boron, Chlorine, Copper, Iron, Manganese, Molybdenum, Zinc

The first nine elements are essential in relatively large quantities and are termed macronutrients. Three of them, carbon, hydrogen, and oxygen, are provided by air and water. The further macronutrients are split up into primary elements (nitrogen, phosphorus, potassium) and secondary element (Calcium, magnesium, sulfur). The residual seven elements are required in small amounts and are known as micronutrients or trace elements. In addition to the 16 essential elements listed above, some other elements help improve the yield and quality of crops. Examples are sodium, silicon, cobalt, and selenium. Most profitable fertilizers contain at least one of the primary elements in a form obtainable to plants in specified amounts. Commonly, plants takings up nutrients dissolved in water. Thus, water solubility is a amount of nutrient availability to plants. Unfortunately, the condition is distant moreover composite to usage water solubility only as a amount of obtainability. All nutrients are solvable in water to certain degree, even the most "unsolvable" nutrients. Many moderately soluble nutrients are obtainable to plants and, in some cases, are even extra active

than readily water-soluble nutrients (e.g. in controlled-release fertilizers). However, certain substances are so unsolvable that they are not beneficial as fertilizers. Therefore, most countries specify some degree of nutrient solubility in water or other reagents<sup>1</sup>.

**Fertilizer:** The fertilizer is a manufactured product containing a substantial amount of one or more of the primary, secondary macronutrients or micronutrients. In particular countries, the terms "chemical fertilizer", "mineral fertilizer", or "inorganic fertilizer" are used to differentiate the factory-made products from natural organic fertilizers of plant or animal origin which are so-called "organic fertilizers<sup>1</sup>."

Types of fertilizer <sup>1</sup>

1. Straight fertilizer - Fertilizer encompassing single one nutrient, for example, urea or else superphosphate.
2. Compound fertilizer - Fertilizer containing two or more nutrients.
3. Granular fertilizer - Fertilizer in the form of elements, with upper and lower size parameters, or among two screen sizes, typically between 1 to 4 mm. In common, the term "granular" does not advise any definite means of preparation.
4. Prilled fertilizer - A granular fertilizer with round grains.
5. Coated fertilizer - Granular fertilizer coated with a thin layer of substances, such as clay or sulfur, to prevent caking or to control dissolution rate.
6. Nongranular (powdered) fertilizer- Fertilizer having fine particles, usually with selected upper limit size such as 3 mm, but no lower limit.
7. Conditioned fertilizer - Fertilizer treated with an improver to improve the physical condition or avoid caking. The conditioning cause may be useful as a covering or assimilated into the product.
8. Bulk fertilizer - Unpacked fertilizer.
9. Bulk-blend fertilizer or blended fertilizer - Two or more granular fertilizers of similar size mixed to form a compound fertilizer.
10. Liquid or fluid fertilizer - A general term for liquid fertilizers including fertilizers that are readily or partially soluble, clear liquids, liquids containing solids in suspension, and (usually) anhydrous ammonia. However, anhydrous Ammonia is sometimes referred to as a gaseous fertilizer even though it is applied as a liquid.
11. Solution fertilizer - Liquid fertilizer dissolved in water and free of solids.

Common Fertilizers are as follows:

AN – Ammonium Nitrate	AS – Ammonium Sulfate
CN – Calcium Nitrate	CAN – Ammonium Nitrate Calcium
DAP – Diammonium Phosphate	MOP – Muriate of Potash
SOP – Sulfate of Potash	

#### **Cropping Pattern in Kharif Season:**

Various crops are grown in Ahmednagar district during Kharif and rabi seasons. Out of this, the area under crop sown during Kharif season and the productivity obtained from it is as under.

**Table 1.1:** Tehsil wise area under cultivation of Crop and Production Kharif Seasons during the year 2013-14 to 2017-18 (area in '00' hecter and production in '00' MT)

S r. N o.	Crop	2013-14		2014-15		2015-16		2016-17		2017-18	
		Area Under Cultiv ation	Produ ction in MT	Area Under Cultiv ation	Produ ction in MT	Area Under Cultiv ation	Produ ction in MT	Area Under Cultiv ation	Produ ction in MT	Area Under Cultiv ation	Produ ction in MT
1	Paddy	79	190	110	157	143	175	166	287	150	345
2	Khari f Jowar	-	-	3	0	3	0	18	4	8	2
3	Bajra	1818	1882	857	485	1220	494	1980	2121	1316	1451
4	Maiz e	610	2969	269	657	183	324	545	1667	481	1623
5	Other Khari f cereal s	26	7	16	5	28	7	15	3	9	2
6	Total Khari f cereal s	2533	5047	1255	1304	1577	999	2724	4082	1963	3424
7	Tur	110	92	58	12	94	25	358	343	210	182
8	Mug	57	48	51	19	325	23	479	286	411	173
9	Udid	61	30	47	24	141	19	320	145	545	283
10	Other Khari f Pulse s	104	31	30	8	21	2	47	11	37	9
11	Total kharif Pulse s	332	202	186	64	581	70	1204	786	1203	647
12	Grou ndnut	47	37	34	25	51	20	83	57	67	58
13	Sesa me	2	1	-	-	1	0	2	0	2	3
14	Sunfl ower	13	8	1	-	1	0	3	2	4	3

15	Niger seeds	20	7	3	0	4	0	3	0	4	0
16	Soybean	659	745	501	359	417	147	890	943	752	952
17	Other Kharif oilseeds	4	1	1	0	1	0	1	0	11	2
18	Total kharif oilseeds	745	798	540	385	475	168	982	1002	839	1016
19	Cotton	1047	2223	895	679	732	663	1156	2054	1251	2357
20	Sugarcane	993	67524	61	5490	610	40260	771	59367	703	72273
21	Total	5650		2937		3975		6837		5960	

In table 1.1 it explains that the information regarding year-wise, Tehsil-wise area under cultivation of Crop and Production Kharif Seasons during the year 2013-14 to 2017-18<sup>3,4,5,6,7</sup>.

The area under paddy cultivation in the district has increased from the year 2013-14 to 2016-17 but decreased in the year 2017-18 and the area under cultivation is only 15000 hectares. The area under bajra cultivation and production has shown fluctuations in the last five years. Kharif cereals are the most cultivated crop in the district. The highest Kharif cereal cultivation in the year 2016-17 was 272,400 hectares, with a production of 408,200 metric tonnes, but the area under cultivation (253300 hectares) was relatively low in 2013-14 and the production was high (504700) metric tonnes. The total production of Kharif pulses in the year 2016-17 is highest at 78600 MT, while the lowest production is 6400 MT in the year 2014-15. Total production of Kharif oilseeds is highest at 101600 MT in the year 2017-18 and lowest at 16800 MT during the year 2015-16.

The area under cotton cultivation and production are highest in the year 2017-18. The area under sugarcane cultivation is highest in the year 2013-14 but the area under cultivation in the year 2017-18 is less and production is higher. Sugarcane production has declined in the first three years and increased in the next two years. The above table shows that the area under cultivation and production in the year 2016-17 is higher than the previous five years. The total area under cultivation is 293700 ha in the year 2014-15 while the maximum area under cultivation is 683700 ha in the year 2016-17.

#### The demand for Chemical fertilizers for Kharif Seasons:

Table 1.2 explains that the information regarding year-wise, Tehsil wise Demand of Chemical fertilizers for Kharif Seasons during the year 2015-16 to 2017-18<sup>5,6,7</sup>. Nevasa

taluka has the highest demand for urea in 2015-16, accounting for 11.76% of total urea demand. Nevasa taluka has the highest demand for chemical fertilizers in 2015-16, accounting for 12.33% of the total demand. The lowest 4% is in Akole taluka. Nevasa, Shrigonda, and Shevgaon are the highest demand talukas for urea from the year 2015-16 to 2017-18 and Parner and Jamkhed are the least demanding talukas. From the year 2015-16 to 2017-18, the highest demand for DAP is in Nevasa, Kopargaon, and Sangamner talukas while the lowest demand is in Akole taluka.

The total demand for urea in the year 2015-16 is 38% of the total demand for chemical fertilizers while the demand for DAP, MOP, SSP, and compound fertilizers is 11%, 6%, 11%, and 34% respectively. The total demand for urea in 2016-17 is 40% of the total demand for chemical fertilizers while the demand for DAP, MOP, SSP, and compound fertilizers is 11%, 6%, 9%, and 34% respectively. The total demand for urea in 2017-18 is 43% of the total demand for chemical fertilizers while the demand for DAP, MOP, SSP, and compound fertilizers is 11%, 6%, 9%, and 31% respectively.

From the year 2016-17 to 2017-18, the demand for urea and compound fertilizer is highest while the demand for MOP is lowest. Demand for urea has increased by 7% and 10% in years 2016-17 and 2017-18. Demand for compound fertilizer has increased by 6% in the year 2016-17, while it has decreased by 10% in 2017-18. From the year 2015-16 to 2017-18, the demand for DAP and MOP fertilizers has increased at a declining rate. Demand for SSP has been steadily declining since the year 2015-16. It has decreased by 11% in the year 2016-17, while it has increased by 4% in the year 2017-18.

Sr No.	Taluk	2015-16						2016-17						2017-18					
		Urea	DA P	MO P	SSP	Mix fertiliz ers	Total	Urea	DAP	MOP	SSP	Mix fertiliz ers	Total	Urea	DA P	MO P	SSP	Mix fertiliz ers	Total
1	Nagar	6829	180 0	900	220 0	5499.5	17228.5	7291	1800	961	198 9	17692	8052	1836	1039	2065	5164	1815 6	
2	Akole	4049.5	120 0	400	500	3950	10099.5	4325	1200	427	174	10073	4775	1224	469	462	3590	1052 0	
3	Jamkhe d	3841	160 0	600	700	3650	10391	4104	1600	641	388	10679	4529	1632	670	647	3278	1075 6	
4	Karjat	5828	230 0	900	160 0	4359.5	14987.5	6247	2300	965	135 5	15469	6872	2346	1021	1475	4634	1634 8	
5	Koparg aon	7485	310 0	120 0	180 0	7820	21405	8011	3100	1284	156 6	22018	8826	3162	1346	1671	7878	2288 3	
6	Newasa	11525	360 0	210 0	540 0	9010.5	31635.5	1231 9	3600	2245	541 2	33056	13590	3672	2317	4994	8168	3274 1	
7	Parner	4427	160 0	900	110 0	4505	12532	4734	1600	962	816	13094	5220	1632	1015	1020	4619	1350 6	
8	Pathardi	6385	160 0	800	110 0	5855	15740	6843	1600	857	819	16057	7529	1632	930	1015	5450	1655 6	
9	Rahata	5421	190 0	100 0	140 0	5505	15226	5804	1900	1071	113 9	15704	6392	1938	1130	1296	5188	1594 4	

10	Rahuri	8713.5 08	170 0	100 0	160 0	6780	19,793.5 08	9339	1700	1072	135 5	6779	20245	10274	1734	1113	1482	7278	2188 1
11	Sangamner	8026	290 0	140 0	260 0	7910	22,836	8609	2900	1502	242 9	8808	24248	9464	2958	1671	2392	7912	2439 7
12	Shevgaon	9826	170 0	160 0	220 0	8559.5	23,885.5	1051 7	1700	1712	199 5	9461	25385	11586	1734	1875	2030	7770	2499 5
13	Shrigonda	9867	200 0	150 0	280 0	6624.5	22,791.5	1072 4	2000	1630	268 3	6765	23802	11635	2040	1650	2584	6060	2396 9
14	Shrirampur	5777	200 0	120 0	250 0	6586.5	18,063.5	6185	2000	1285	231 7	7350	19137	6812	2040	1352	2310	5812	1832 6
	Total	98000. 01	290 00	155 00	275 00	86615	2,56,615. 01	1050 52	2900 0	1661 4	244 37	91556	2,66,6 59	11555 5	2958 0	1759 8	2544 3	82801	2709 77

**Table 1.2:** Demand for Chemical Fertilizers in Kharif Season; Tehsil wise Demand of Chemical fertilizers for Kharif Seasons during the year 2015-16 to 2017-18 (in MT).

Demand for DAP has remained stable in 2016-17, while it has increased by 2% in 2017-18.

Demand for MOP has increased by 7% and 6% in 2016-17 and 2017-18, respectively.

**Table 1.3 Year-wise growth rate in Fertilizer Demand**

Year	Fertilizers Demand in MT						% Growth
	Urea	DAP	MOP	SSP	Mix fertilizers	Total	
2015-16	98000	29000	15500	27500	86615	256615	-
2016-17	105052	29000	16614	24437	91556	266659	3.91
2017-18	115555	29580	17598	25443	82801	270977	1.62
Growth during 2015-18	17.91%	2%	13.54%	-7.48%	-4.40	5.60	-

Table 1.3 explains the information regarding year-wise, Urea, DAP, MOP, SSP and Mix fertilizers demand during the period of the year 2015-16 to 2017-18<sup>5,6,7</sup>. The Urea fertilizer demand during 2015-16 and 2017-18 was 98000 MT and 115555 MT. DAP fertiliser demand was 29000 and 29580 MT. The MOP fertilizer demand for this period was 15500 MT and 17598 MT. The SSP fertilizer demand for this period was 27500 MT and 25443 MT. Mix fertilizer demand for this period was 86615 MT and 82801 MT. The growth rate of Urea, fertilizer demand was 17.91 percent during the year 2007-08 to 2017-18. It was 2 percent in the case of DAP, 13.54% in the case of MOP. The growth rate of SSP, fertilizer demand was about -7.48 percent during the year 2007-08 to 2017-18. It was about - 4.40 in the case of Mix fertilizers. The growth of total fertilizer was recorded by 5.60 percent respectively.

## CONCLUSION

From the above analysis, it is clear that the demand for urea is higher than all other chemical fertilizers and it is increasing every year. Demand for DAP and MOP is increasing at a declining rate. Demand for SSP and mixed fertilizers fluctuate. Nevasa taluka has the highest total demand for chemical fertilizers. Considering the cropping pattern, the highest area under cultivation in the year 2017-18 is total Kharif cereals, but with the relatively low area under cultivation, the highest production is sugarcane. From the above study, it is clear that the overall demand for chemical fertilizers is increasing at a declining rate.

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## “Study on consumption of fertilizer and it’s subsidies in India.”

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### **ABSTRACT**

*The study reviews the fertilizer consumption and Government subsidies on chemical fertilizer in India during the year 2006-07 to the year 2017-18. The fertilizer consumption ratio fluctuated for the year 2006-07 to the year 2017-18. The nitrogen and phosphate consumption ratio was changed but the potash consumption ratio was constant every year. This study analyzes the annual production, import, and consumption of Product Wise NPK fertilizers. It also analyzes the financial assistance provided by the government for the purchase of chemical fertilizers for the farmers every year. Attempts have been made to understand the relationship between the production, import, consumption, and subsidy of fertilizers from 2006-07 to 2017-18. This is a study of government subsidies on fertilizers manufactured and imported under Urea, P and K.*

**KEY WORDS:** Agriculture, fertilizers, Fertilizer consumption, Fertilizer consumption ratio, Fertilizer subsidy, Urea, P and K fertilizers.

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### **INTRODUCTION**

In India 70 percent of the area is rural and 30 percent is urban. The population is more in rural areas. Rural development is important for India's development if rural areas are developed then the country will develop. Farming is a means of livelihood for people in rural areas. Therefore, the field of agriculture contributes to the development of rural areas. Through the agricultural sector, people from rural areas get employment. Peoples of any age groups work in this field. In addition to agriculture, there are many complementary businesses in this area. Investment in agriculture is less than in other sectors. Also, the raw material required in the industrial sector is supplied by this sector. The contribution of the agriculture sector to national income is important. The need for food is provided by the agriculture sector, but with the increasing population, it is necessary to increase food production. In such a time, the need for modern agriculture has been created, so that the productivity of agricultural goods will increase. Farming needs to be sufficiently available for modern farming, and the cost of these inputs should be affordable to the farmers so that small farmers can benefit from them. Farmers need to have the skills, knowledge, and willingness to use agricultural inputs for modern farming. As

India is an agrarian country, agriculture is the most important place in India. An adequate supply of resources is essential for the development of the agricultural sector. Farmers need to supply seeds, fertilizers, pesticides, etc. Fertilizer is a very important input in all these inputs. The subsidy on fertilizer prices is provided by the government for their farmers to use more produce. With subsidies, fertilizers can be used for all types of farmers. These are made available at a cost less than the cost of fertilizers. Therefore, it also benefits small farmers because the landholding area of small farmers is low, hence their production capacity is low. In India, the proportion of smallholder farmers is high their production capacity needs to be increased. For this, they are subsidized on inputs like fertilizers, seeds or they are made available by the government at low cost. To convey the knowledge of fertilizer use to farmers, this information should be communicated to the farmers through various means and they should try to get a favorable response from the farmers. The Indian rural economy is divided into two group's Agricultural sector and the non-agricultural sector. In rural areas of agriculture, people depend entirely on the agricultural sector, i.e. the agricultural sector. They are involved in the agricultural sector, which includes large farmers, medium farmers, small farmers, marginal farmers, landless farm laborers, etc. There are two groups of non-agricultural sectors in rural areas. One is the merchant class and the other is a skilled craftsman. The common goods and agricultural inputs are traded by the merchant class. The agricultural sector plays an important role in rural areas. Because agriculturally, seeds, fertilizers, pesticides are available to the farmers at the right rates at the nearest rates, so that they are available to the farmers at the right time and it is possible to make a profit.

### **FERTILIZERS**

The relationship between soil water and plants is crucial for crop production and coordination and balance between them is very important. Not only are fertile soils and water sufficient elements for the production of more crops, but also the nutrients needed for their nutrition are important. This ingredient is divided into four parts: main foodstuffs, secondary foodstuffs, microorganisms, beneficial ingredients, and so on. There are a total of nine foodstuffs that plants need most. It consists of three primary food and water foodstuffs. Three of these foodstuffs are highly consumed by the crops, and the crops are usually lacking. About 94% of the total weight of the plant is covered by 3 food grains. This is due to the energy required for the growth of the plant. They are used in the plant to produce greenery. In addition, nitrate, phosphorus, and spinach are the major food crops. This nutrient is essential for the growth of the plant. Similarly, a secondary form of urine but also essential sulfur calcium, and magnesium are also needed for plant growth and production.

#### **OBJECTIVE:**

1. To Study the (N+P+K) Fertilizers Consumption by farmers in India.
2. To study the subsidy paid by the government on Urea, Pand K fertilizers.
3. To study government subsidies and policies about chemical fertilizer.
4. To study the impact of fertilizer subsidy on fertilizer consumption.

**SCOPE:**

The present study is related to the “Study of Fertilizer Consumption and Fertilizer Subsidy in India.” Such a study is mainly helpful to interpret the impact of subsidy on fertilizer consumption. The geographical space of the learning is restricted to India simply. The present study is limited to fertilizer consumption by farmers and fertilizers subsidy paid by the government from the year 2006-07 to 2017-18

**RESEARCH METHODOLOGY:**

The current study is based on secondary data collected from the Internet, e-books, textbooks, reference books, newspapers articles, different government reports, and government websites.

**FERTILIZERS CONSUMPTION:**

**Table 1.1:** Year-wise Nitrogenous, Phosphatic and Potassic Fertilizers consumption in India since 2006 to 2018<sup>5</sup>

Year	Fertilizer consumption in India				% Growth rate
	(in LMT)				
	N	P	K	Total	
2006-07	137.73	55.43	23.35	216.51	-
2007-08	144.19	55.15	26.36	225.70	4.24
2008-09	150.90	65.06	33.13	249.09	10.36
2009-10	155.80	72.74	36.32	264.86	6.33
2010-11	165.58	80.50	35.14	281.22	6.18
2011-12	173.00	79.14	25.76	277.90	-1.18
2012-13	168.21	66.53	20.62	255.36	-8.11
2013-14	167.50	56.33	20.99	244.82	-4.13
2014-15	169.46	60.98	25.32	255.76	4.47
2015-16	173.72	69.79	24.02	267.53	4.60
2016-17	167.35	67.05	25.08	259.48	-3.01
2017-18	169.58	68.54	27.79	265.91	2.48
<b>The growth rate from 2006 to 2018</b>	23.12%	23.65%	19.01%	22.82%	-

Table 1.1 shows that the highest consumption of total fertilizers was recorded by 281.22 LMT in the year 2010-11 and lowest by 216.5LMT in the year 2006-07. The highest growth rate of total fertilizer consumption was 10.36 % in the year 2008-09 and the higher decline rate was 8.11% in 2012-13. The growth rate of fertilizer consumption from the year 2006 to 2018 was 22.82%. The highest consumption of nitrogenous fertilizers was recorded by 173.72 LMT in the year 2015-16 and the lowest by 137.73 LMT in the year 2006-07. It was varied from the year 2011-12 to 2017-18.

The highest consumption of phosphatic fertilizers was recorded by 80.50 LMT in the year 2010-11 and lowest by 55.15LMT in the year 2007-08. It was increased from 2007-08 to the year 2011-12. It fluctuated from the year 2011-12 to 2017-18. The potassic fertilizer was recorded by 23.35 LMT in the year 2006-07. The highest consumption of potassic fertilizers was recorded by 36.32 LMT in the year 2009-10 and lowest by 20.62LMT in the year 2012-13. It fluctuated from

the year 2013-14 to 2017-18. The growth rate of Nitrogenous, Phosphatic, and Potassic Fertilizers during the year 2006 to 2018 was 23.12%, 23.65%, and 19.01% respectively.

### FERTILIZERS CONSUMPTION RATIO

Table 1.2 shows that the Nitrogenous, Phosphatic, and Potassic Fertilizers fertilizers consumption ratio during the year 2006-07 to 2017-18<sup>5</sup>.

**Table 1.2:** Year-wise NPK Consumption Ratio in India.

Year	NPK Ratio
2006-07	5.9: 2.4: 1
2007-08	5.5: 2.1: 1
2008-09	4.6: 2.0: 1
2009-10	4.3: 2.0: 1
2010-11	4.7:2.3 :1
2011-12	6.7: 3.1: 1
2012-13	8.2: 3.2: 1
2013-14	8.0: 2.7: 1
2014-15	6.7: 2.4: 1
2015-16	7.2: 2.9: 1
2016-17	6.7: 2.7: 1
2017-18	6.1: 2.5: 1

The table 1.2 revealed the NPK Consumption Ratio in 2006-07 was 5.9: 2.4:1. But a slightly declining trend was found in the year 2009-10. It was increased from the year 2010-11 to the year 2012-13. The highest NPK consumption ratio was 8.2:3.2:1 in the year 2012-13. It was varied from the year 2014-15 to 2017-18. The lowest NPK consumption ratio was 4.3:2.0:1 in the year 2009-10.

### FERTILIZERS SUBSIDY:

The subsidy given to farmers on indigenous and imported urea and P and K accounts by the Government of India from 2006-07 to 2017-18 is as follows:

**Table 1.3:** Year-wise Fertilizers Subsidy on Indigenous and Imported Urea, P and K Fertilizers<sup>6</sup>.

Year	Fertilizer Product Subsidy (In Rs. Crores)			
	Indigenous		Imported	
	Urea	P and K	Urea	P and K
2006-07	12650.37	6648.17	5071.06	3649.95
2007-08	16450.37	10333.8	9934.99	6600
2008-09	20968.74	32957.1	12971.18	32597.69
2009-10	17580.25	16000	6999.98	23452.06
2010-11	15080.73	20650	9255.95	20850
2011-12	20285.46	20237.49	17475	16571.92
2012-13	20000	16000	20016	14576.1
2013-14	26500	15500	15324.36	13926.86

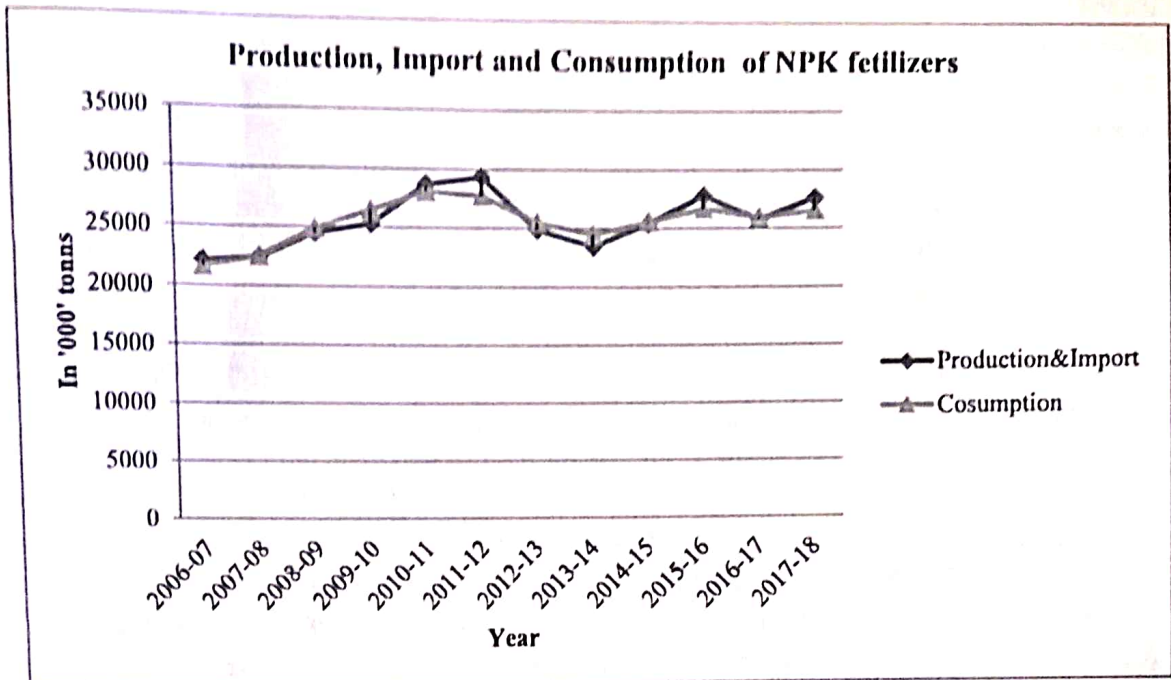
2014-15	38200.01	12000	16200	8667.3
2015-16	38200	11969	16400	9968.56
2016-17	40000	11842.88	11256.59	6999.99
2017-18	36973.7	14337	9980	7900

From the above table, it is clear that in the year 2006-07 the grant of Rs.12650.37crore was given by the Government of India to the farmers on the urea made in India and Rs.5071.06crore on imported urea. The grant given by the Government of India to the farmers on the urea made in India was varied from the year 2006-07 to 2012-13. It was continuously increased from the year 2013-14 to 2016-17. The highest grant given by the Government of India to the farmers on the urea made in India was Rs.40000crore in the year 2016-17 and lowest by Rs.12650.37 crore in the year 2006-07. The grant given by the Government of India to the farmers on the imported urea was a decline by Rs, 6999.98 crores in the year 2009-10 after that it was continuously increased by Rs.20016 crore in the year 2012-13. After the year 2013-14, it was increased for the next two years and then decline. The highest grant given by the Government of India to the farmers on the imported urea was Rs.20016crore in the year 2012-13 and lowest by Rs.5071.06 crore in the year 2006-07. In the year 2017-18, the subsidy of Rs.36973.7crore was made on urea produced in the country and Rs.9980crore on imported urea. As compared to the grant given by the Government of India to the farmers on the urea made in India grant paid on imported urea was more in the year 2012-13.

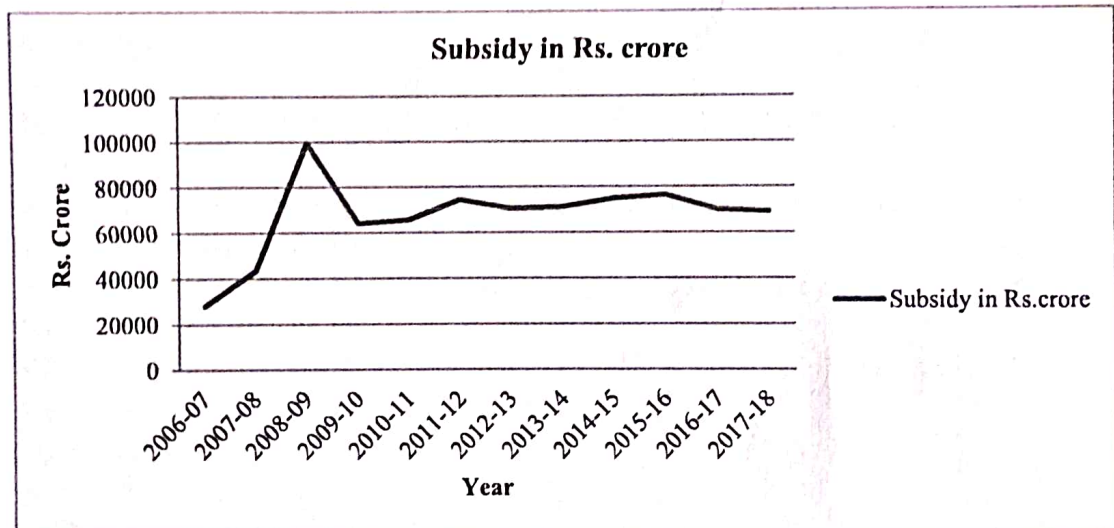
A grant of Rs.6648.17crore was made on P and K fertilizers made in the country and Rs.3649.95crore was provided on imported P and K fertilizers in the year 2006-07. The highest grant given by the Government of India to the farmers on the P and K fertilizers made in India was Rs.32957.01crore in the year 2008-09. It was a decline from the year 2010-11 to 2016-17 recorded by Rs.20650 crore to Rs.11842.88 crore respectively. The highest growth rate of indigenous P and K fertilizer subsidy was found in the year 2008-09. The highest grant given by the Government of India to the farmers on the imported P and K fertilizers was Rs.32597.69 crore in the year 2008-09 and lowest by Rs.3649.95 crore in the year 2006-07. The highest growth rate of imported P and K fertilizer subsidy was found in the year 2008-09. In the year 2017-18, the subsidy of Rs.14337crore was given on indigenous P and K and on imported P and K Rs.7900Crore. As compared to the grant given by the Government of India to the farmers on the P and K fertilizers made in India grant paid on imported P and K fertilizers was more in the year 2009-10 and 2010-11.

#### **FERTILIZER WISE PRODUCTION, IMPORT, CONSUMPTION, AND SUBSIDY:**

Year-wise Production, Import, Consumption, and Subsidy of NPK fertilizers during the year 2006-07 to 2017-18.



Graph 1.1: Production, Import, Consumption of NPK fertilizers.



Graph 1.2: Subsidy of NPK fertilizers.

Graph 1.1 and 1.2 shows that the fertilizer production, import, consumption, and subsidy paid by the government during the year 2006-07 to 2017-18. It revealed that there was an adverse effect between fertilizer production and fertilizer import, consumption, government subsidy from the year 2006-07 to 2008-09. Fertilizer production was decreased but fertilizer import and consumption was increased from the year 2006-07 to 2008-09. Fertilizer subsidy was also increased for the same period. During the year 2015-16 to 2017-18 production of fertilizer was increased but fertilizer import, consumption, and the subsidy were increased.

## CONCLUSION

The agronomic area plays a significant part in the Indian economy. To develop the agricultural sector, the productivity of the agricultural sector needs to be increased. It is necessary

to reduce production costs with more production. Farming needs to be done using modern technology to benefit the farmers and the economy by reducing the cost of production along with more production. After the Green Revolution, agricultural production was increased using modern technology. Various agricultural inputs were used for this. Fertilizer plays an important role in increasing production. To meet the growing population's need for food, production was increased using fertilizers, but various types of fertilizers were given grants to all small, medium and large farmers to take advantage of. This made it possible for all types of farmers to benefit from it. It was imported to meet the need for fertilizers. Considering the Fertilizer Consumption Ratio from 2006-07 to 2017-18, the nitrogen and phosphorus ratios show constant fluctuations but the potassium ratio is stable. Studying the production, import, consumption, and subsidy of fertilizers every year, it is now clear that there is an inverse relationship between the production and import, consumption, and subsidy of fertilizers in the early days. This is because while the production of fertilizers has declined, imports, consumption, and subsidies have increased. A study of production, imports, consumption, and subsidies from 2015-16 to 2017-18 reveals that there is a strong link between these. This is due to an increase in the production of fertilizers and a decrease in consumption, imports, and subsidies. Considering the subsidy, the subsidy on urea fertilizer produced domestically is the highest as compared to other fertilizers.

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## **"Impact of Changes in General Agriculture Productivity in India"**

### **ABSTRACT**

India is a country with agro-based economy. Agriculture has been a way of life & continues to be the single most important livelihood of the masses. If taken a book on five-year planning programs in India, the policies are focused on self-sufficiency & self-reliance. However, a matter of great concern is the fact that still agriculture growth in India is dependent on the varying nature of monsoon. Agriculture in Maharashtra varies across the state with its astonishing combination of weather, water & soil conditions. Farming in Maharashtra is mostly rain-fed type of farming which is entirely dependent on seasonal rains. Thus, the productivity keeps on changing & never been fixed income sources for farmers.

**Keywords:** GDP, Kharip, Yield.

### **OBJECTIVES**

- To study the economic survey 2019-20 with the aspect of agriculture productivity
- To compare the changes in agriculture productivity by reviewing the last four
- Decades from 1980 up to the present age.
- To study the impact of changes in productivity on Gross Domestic Production & society.

### **RESEARCH METHODOLOGY**

The research paper is based on secondary data. The researcher has collected the information from various books, records of Government issues, researcher journals, and websites.

## INTRODUCTION

Agriculture has been a way of life & continues to be the most important livelihood of the masses. Food grains production rose from 52 million tons in 2019-20. The share of agriculture in real GDP has fallen and it affects in the lower growth rate for relative industry & services. India is the first in the world in the production of milks, pulses, jute, jute-like fibers. Second in rice, wheat, sugarcane, ground nut, vegetable, fruits & cotton production & is a leading producer of spices & plantation crops as well as livestock fisheries & poultry. During the 10<sup>th</sup> five-year plan, agriculture growth is estimated at 3.28% against a target of 4%, whereas The Eleventh Five Year Plan (2007-12) witnessed on average annual growth of 3.6% in G.D.P (Gross Domestic Product) from agriculture allied sector against a target as 4.0% while it may appear that the performance of the agriculture & allied sector has fallen short of the target, production has improved Remarkably, growing twice as fast as population. India agriculture exports are booming at a time, when many other leading produces are experiencing difficulties.

The better agriculture performance is a result of:-

- Farmer's response to better prices.
- Continued technology gains &
- Appropriate & timely polices coming together.

Yet India is at a juncture where farmer reform is urgently required to achieve greater efficiency & productivity in agriculture for sustaining growth. Agriculture including allied activities accounted for only 14.1% of the G.D.P.at constant (2004-05) prices in 2019-20. In short it covers the must biggest share in total employment according to the 2001 census, continuing to be as high as 58.2%. The declining share of the agriculture & allied sector in the country GDP is consistent with normal development trajectory of any economy, but fast agriculture growth remains vital for jobs, income & the food security. The growth target for agriculture in the Twelfth Five Year plan remains at 4% as in the Eleventh Five Year plan.

## CROP PRODUCTION

For five consecutive years, from 2014-15 to 2019-20, food grains production recorded on increasing trend. However, it declined to 218.11 million tons in 2009-10 due to severe drought condition in various parts of the country normal monsoon in the subsequent year, 2019-20, helped the country reach a significantly higher level of 244.78 million tons of food grains production. As



per the second overage estimates, production of food grains during 2019-20 is estimated at an all-time record level or 250.42 million tons which is a significant achievement mainly due to increasing in the production of rice & wheat.

**Table no.1: Agricultural Production (kharif) (million tons)**

Crops	2010-11	2019-20	% Increase
Rice	95.98	102.75	7.1
Coarse cereals	43.68	42.08	-3.7
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Pulses	18.24	17.28	5.3

Source: - department of agriculture & corporation.

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During the 1980s growth in area under rice was marginal at 0.4%, however, growth in production & yield was above 3% during 2010-11 to 2019-20 the situation changed, whereas Growth in production & yield at 1.72% and 1.68% respectively. In wheat also, during 1980s growth in area was marginal at 0.46% but growth in production & yield was above 3%. During 2010-11 to 2019-20, all though growth in production & yield was 2.37% & 1.14% respectively this clearly reflects that in these two crops the growth rate in yield levels is planning & there is Need for renewed research efforts to boost production& productivity. Both public & private sector investment in research and development (R&D) in these crops needs to be encouraged. During 2019-20, total food grains production reached all-time high of 259.32millions tones. However, the production of 2019-20 kharif crops is likely to be adversely affected by deficiency in the south-west monsoon & results in the acreage losses. The overall area coverage at 665.0 lakh ha under food grains during kharif 2019-20 shows a decline 55.8 lakh ha compared to 720.86 lakh ha during kharif 2019-20. Output is expected to decline in all major crops. Overall, the 1980-90 provide witnessed relatively higher growth in production & yield in major crops compared to 1919-2020 period except for the marginal increase in growth of yield coarse cereals & some levels of growth in production of wheat & sugar cane. Further a lower growth (coarse, cereals, pulses, sugarcane) & marginally higher growth (rice, oil seeds) was observed in the area under these

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#### ADDITION IN OUTLOOK & CHALLENGES

Though India is one of the leading producers in the world of many major crops like paddy, wheat, pulses, sugarcane, spices & plantation crops, the comparison in terms of yield levels is not creditable with its achieving a much lower rank in many of these crops. Further studies indicate that there are wild yield gaps among various crops across the country. Agriculture production can be substantially increases if Indian Government yield gap by adopting technological & policy intervention. Improvement in yield holds the key for India to remain self-sufficient in food grains & also make a place for itself in many agricultural crops & products in the international market. Strength agricultural statistic with reliable & timely availability of forecasts of agricultural crops is also an immediate need as the gap in agricultural statistic will hamper agricultural development planning & policy making. With these & other improvement it should be possible to sustain the 4% growth target set for agriculture & allied sector in the Twelfth Five Year Plan

#### CONCLUSIONS

- ❖ Favorable increase in Kharif agricultural production shows the positive implementation of policies termed in Five Year Plans.
- ❖ Though Gross Domestic Rate (GDP) has not reached at the expected rate of 4.0% in 2019-20, agricultural production has improved remarkably.
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## **“To Study of Recent Trends in Financial Management”**

### **ABSTRACT**

Finance is a blood of business, without finance business could not start and run properly, but imitated sources are available in the market for finance sum of them traditional and sum is recent. Today's world are a competitive world so business organization cannot depend on the traditional sources for finance so every business organization find the new and resend reliable sources for finance. In this paper we focus on some recent sources of finance that is called recent finance instruments

**Keywords:** - finance business, market for finance, finance instruments.

### **INTRODUCTION TO FINANCIAL MANAGEMENT**

Financial management is such a managerial process which is concerned with the planning and control of financial resources. Financial management was started as a separate subject of study in the 20th century. Till now it was used as a part of economics. As an educational subject, its scope has undergone some basic changes from time to time. In the initial years of its development, financial management was concerned only with collection of funds for business. But according to the modern viewpoint, not only collection of funds but also their proper utilisation is the basic functions of financial management. In present times, financial management analyses all financial problems of a business. Financial management refers to the functions involved in the management of financial resources. These functions are fund procurement, working capital management, capital budgeting, and capital structure designing of an organization. It includes controlling and maintaining the financial assets of an organization. In addition, it determines the future strategies related to expansion, diversification, joint venture, and mergers and acquisitions. Financial management may be defined as planning, organising, directing and controlling the financial activities of an organisation. According to Guttman and Dougal, financial management means, “The activity concerned with the planning, raising, controlling and administering of funds used in the business.” It is concerned with the procurement and utilisation of funds in the proper manner. Financial management involves the management of the finance

function. It is concerned with the planning, organising, directing and controlling the financial activities of an enterprise.

### **MEANING OF FINANCIAL MANAGEMENT**

Financial Management means planning, organizing, directing and controlling the financial activities such as procurement and utilization of funds of the enterprise. It means applying general management principles to financial resources of the enterprise.

### **OBJECTIVE OF FINANCIAL MANAGEMENT**

- To raise the fund for business organization
- To find reliable source of fund
- To optimum utilize the fund
- To increase profit and wealth of business organization

### **TRADITIONAL CONCEPTS OF FINANCIAL MANAGEMENT**

The Traditional concept of financial management has a narrow minded. In traditional concepts there is only one moto of financial management that is to raise the fund for business concern. In 20<sup>th</sup> century new branch of financial management is created but this branch was just finding the sources of fund in market. For raise the fund for business finance manager take the fund from various Traditional sources like Bank, Financial institution, Grants, Venture Capitalist but in 21th century a cut troth competition is created among the business organization. And for keep the business possession in market it is necessary to optimum utilize the fund in business. So it is very difficult to raise the fund for business, especially for new business concern, traditional method and approach is not suitable for raise the fund for business concern. Another serious lacuna in the traditional approach was that the focus was on the long-term financial problems thus ignoring the importance of the working capital management. Thus, this approach has failed to consider the routine managerial problems relating to finance of the firm.

### **RESENT TRENDS IN FINANCIAL MANAGEMENT**

Due to limitation and lacuna of Traditional concepts of financial management a new modern approach is originate in 21th centaury the modern approach is an analytical way of looking into financial problems of the firm.

According to this approach, the finance function covers both acquisitions of funds as well as the allocation of funds to various uses. Financial management is concerned with the issues involved in raising of funds and efficient and wise allocation of funds. For this purpose some new and recent sources are found for financial management for raising the fund for business organization those sources popularly called as New Financial Instruments of fund. Some important instruments are given as below.

- ❖ **Equity market** - A stock market, equity market, or share market is the aggregation of buyers and sellers of stocks (also called shares), which represent ownership claims on businesses; these may include securities listed on a public stock exchange, as well as stock that is only traded privately, such as shares of private companies which are sold to investors through equity crowdfunding platforms. Investment is usually made with an investment strategy in mind. Stocks can be categorized by the country where the company is domiciled. For example, Nestlé and Novartis are domiciled in Switzerland and traded on the SIX Swiss Exchange, so they may be considered as part of the Swiss stock market, although the stocks may also be traded on exchanges in other countries, for example, as American depositary receipts (ADRs) on U.S. stock markets.
- ❖ **Differential Shares** - Differential shares are shares with differential rights to voting and dividends. They are a class of shares which carry voting rights with varying rates of Dividend. In fact, differential shares can be issued with no voting rights but high dividends or, with varying rights and dividends. If the voting right of the shareholder is taken away, the shareholder is compensated by higher returns. This concept originated in Canada and was highly successful. This concept was introduced in India through the Companies (Second Amendment) Act, 2000. According to this law, a company can issue shares with differential rights 'as to voting or dividend or otherwise.' Companies are now allowed to issue shares with differential voting rights including non-voting shares, to the extent of 25 per cent of the total share capital, provided, they had profits that could be distributed, in the preceding three years. However, companies will not be allowed to convert their equity capital, with regular voting rights. Into shares with differential voting rights and vice-versa Differential shares are positioned between ordinary equity shares and preference shares. The preference shareholders are entitled to certain assured dividends but no

voting rights while ordinary equity shareholders have voting rights in proportion to the number of shares held but are not entitled to any assured return.

❖ **Derivatives-** The derivatives market refers to the financial market for financial instruments such as futures

➤ **Types of derivatives**

- **Options** - Options are financial derivative contracts that give the buyer the right, but not the obligation, to buy or sell an underlying asset at a specific price (referred to as the strike price) during a specific period of time. American options can be exercised at any time before the expiry of its option period. On the other hand, European options can only be exercised on its expiration date.
- **Futures**-Futures contracts are standardized contracts that allow the holder of the contract to buy or sell the respective underlying asset at an agreed price on a specific date. The parties involved in a futures contract not only possess the right but also are under the obligation, to carry out the contract as agreed. The contracts are standardized, meaning they are traded on the exchange market
- **Forwards**-Forwards contracts are similar to futures contracts in the sense that the holder of the contract possesses not only the right but is also under the obligation to carry out the contract as agreed. However, forwards contracts are an over-the-counter product, which means they are not regulated and are not bound by specific trading rules and regulations since such contracts are unstandardized, they are traded over the counter and not on the exchange market. As the contracts are not bound by a regulatory body's rules and regulations, they are customizable to suit the requirements of both parties involved.
- **Swaps**-Swaps are derivative contracts that involve two holders, or parties to the contract, to exchange financial obligations. Interest rate swaps are the most common swaps contracts entered into by investors. Swaps are not traded on the exchange market. They are traded over the counter, because of the need for swaps contracts to be customizable to suit the needs and requirements of both parties involved.

❖ **Mutual Fund**-A mutual fund is a financial instrument managed by investment companies that collect cash from a variety of investors and invests that money for them. Mutual funds are available in a broad

number of asset classes but are most commonly used as stock, bond, commodity, and funds. Just like with stock investments, mutual fund investors purchase shares of the fund, with each share representing partial ownership of the fund along with any returns the mutual fund managers generate. The percentage of an investor's fund ownership is dictated by the number of fund shares purchased. The more shares purchased, the larger the proportion of fund ownership on the part of the fund investor. Fund valuation and performance is tracked on a daily basis. The fund is managed by professional portfolio managers, who manage the funds on a daily basis, adhering to the goals and objectives laid out in the fund prospectus (i.e., the regulatory “blueprint” document that details the fund's objectives, fees, management style, and other operational features.

- ❖ **Zero coupon bonds** -A coupon is a periodic interest received by a bondholder from the time of issuance of the bond till maturity. Zero coupon bonds, also known as discount bonds, do not pay any interest to the bondholders. Instead, you get a large discount on the face value of the bond. On maturity, the bondholder receives the face value of his investment. In simple words, the investor purchasing a zero coupon bond profits from the difference between the buying price and the face value, contrary to the usual interest income.
- ❖ **Floating Rate Bonds** Floating Rate bond are simply bond where the interest rate on the bond fluctuates with the interest rate in the market coupon paying bond pay higher when the interest rate increases Bonds are debt instruments, which implies that they work on the principle of loans, where a company issues bonds to borrow money from the lender, also called the bondholder. The company promises the lender a regular predetermined interest on the principal amount. In bond terms, this interest rate is called a coupon. However, some bonds do not have a fixed coupon rate as it fluctuates based on several predetermined benchmarks. These types of bonds are known as floating rate bonds.
- ❖ **Zero Interest Bonds** Zero interest bonds require an active secondary debt market for attracting investors. As the name suggests, there is no periodic interest payment and they are sold at a huge discount to the face value. These bonds benefit both the issuers and the investors by limiting funding cost when interest rates are volatile for the issuer and by reducing the reinvestment risk for the investor. Zero coupon bonds are sometimes convertible into equity on maturity which entails no outflow for the



issuer, or into a regular interest bearing bond after a particular period of time. Companies such as Mahindra and Mahindra, HB Leasing and Finance have been pioneers in introducing these bonds in the Indian market. These bonds are the best options for individuals and institutional investors who look for safe and good returns and are ready to hold them till the bond matures. Moreover, these bonds do not carry any interest, which is otherwise taxable.

- ❖ **Zero Interest Secured Premium Convertible Bond** The investor can convert his bond into an equity share at 30 per cent discount on average price at the end of one year. If the conversion price is lower than the face value, the issuer will redeem the difference. A similar option of conversion into two equity shares is available on the maturity of the bond. The bond may also have a warrant attached.
- ❖ **Zero Interest Fully Convertible Debenture** the investors in these debentures are not paid any interest. However, there is a notified period after which, fully paid, fully convertible debentures (FCDs) will be automatically and compulsorily converted into shares. In the event of a company going for rights issue prior to the allotment of equity, resulting from the conversion of equity shares into FCDs, FCD holders shall be offered securities as may be determined by the company.
- ❖ **Municipal Bonds** A municipal bond is a debt security issued by a state, municipality, or county to finance its capital expenditures, including the construction of highways, bridges, or schools. They can be thought of as loans that investors make to local governments. Municipal bonds are often exempt from federal taxes and most state and local taxes (for residents), making them especially attractive to people in higher income tax brackets.

## CONCLUSION

Finance is a very essential for business organization some traditional sources provide fund for business organization but today's world those sources not adequate for providing the finance for business so new recent sources are exist for providing the finance for business like equity market, Differential Shares, mutual fund, Derivatives, municipal bond Deep Discount Bonds.

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This is to certify that Mr./Smt./Dr./ Prof. Dattar Kajalag . R.


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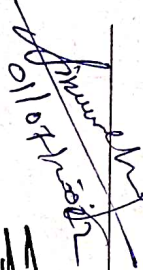
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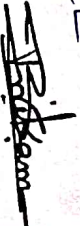
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## **Trends in Human Resource and Its Possible Impacts on Enterprises**

### **ABSTRACT**

Human resource trends and its impacts on enterprises is the core aim behind the preparation of the research paper. The study covers detailed information regarding the impacts and changes that have arose in human resource sector. It shows conventional and modern modes of human resource management along with its growing trends. Human resource is the set of variety of people in an organisation that works towards the achievement of its goals of maximising profits and satisfied personnel. The aim of HRM is to make best use of employees for organization and its betterment. Some of the recent trends of sector are; repurposing human capital regularly, using technology to recruit, mental health support of personnel, reinventing talent of its personnel etc. The study also covers comparison between conventional human resource methods and recent trends. At the end paper, the reader would be able to recognise variety of human resource trends that exist.

**Keywords:-** Human Resource, Trends, Conventional, Organization, Recruitment, Digital, Employees, Mental health, Infrastructure, Leadership.

### **INTRODUCTION**

Human capital and its importance are growing tenfold in today's time as the satisfaction of workers/employees is the core aim for all the organizations. Human Resource means the personnel of business or organizations that are considered as significant assets in terms of skills and abilities to take organizations at deserving heights and making it a success. Generally, a business organization is compiled of Physical capital resources, organizational capital resources and Human capital resources. Physical capital resources involve infrastructure, geographic location and availability of raw material. Organizational capital resource involves combination of formal and informal processes, structure of reporting along with

its network. And, human capital resource involves intelligence, relationship, attitude and dedication toward work of the employees and managers within an organisation. With the new working environment, human resource and its standards are upgrading constantly. A great human resource department of any organization is of utmost importance. The structures of recruitment, training, development of personnel, etc. are of crucial importance.

### MEANING

Human resources are the set of people who make up the workforce of an organization, business sector, industry, or economy. The term describes the people who make up the workforce of a company or organization. In the business world, human resources are the department responsible for recruiting and training staff, developing workplace policies, administering employee benefits, and motivating employees to stay with the organization. In simple words, it is a person (human) or employee that works for an organization. It refers to all the employees of an organisation. It includes staffing, workplace policies, compensation benefits, training and development, performance monitoring, and overall culture of an organisation with respect to its personnel.

### DEFINITION

“Human resources (HR) are the division of a business that is charged with finding, screening, recruiting, and training job applicants, and administering employee-benefit programs.”

#### ➤ Historical review of term Human Resource

John R. Commons, an American institutional economist, first coined the term "human resource" in his book "The Distribution of Wealth," published in 1893. However, until 19<sup>th</sup> century, human resource departments in organizations were not at all developed. Solving the disputes of employees, considering employee betterment aspects, valuing the overall well-being of the employees was never a matter of importance within organizations. Later, in 19<sup>th</sup> century the importance to human personnel within an organisation was considered to be important after the critical examination of the management. It was coined that the HR department is an essential component of any business, regardless of its size and physical location. This department is tasked with maximum satisfaction attainment of personnel and its maximum productivity. Since the start of 20<sup>th</sup> century, Human Resource Management is outsourced by organizations in an effort to free the department to recommend

and implement more meaningful, value-adding programs that impact the business in positive ways.

➤ **Conventional patterns of human resource**

- ✓ Slow reactive and fragmented initiatives

It is where HR or business leaders only made HR decisions as they're needed or these decisions are based on prior experience of manager. A reactive strategy sets in motion certain HR activities to solve problems such as termination, layoffs, compliance, or legal issues.

- ✓ Tight division of labour, specialization (job design)

It is a system in which each individual takes up one specific job depending upon his ability and aptitude such as carpenter, dentist, etc. In this system, the total work is divided into many small steps or processes. It is basically designing the job as per the knowledge of employee and no stress is given to be more productive which leads to no productive work at all.

- ✓ Key investment in infrastructure and products; than the personnel

This is a system where the core investment is made in Infrastructure and products of the Entity and not on the personnel and its development. It puts break on efficiency of personnel as all the attention is paid on infrastructure of organisation only.

- ✓ Recruitment through human efforts only Slow recruitment processes

As it considers human involvement only and with slow reactive and fragmented initiatives, this turns out to be a slow recruitment process. Wherein every single step of recruitment takes a long time to complete.

- ✓ Short term problem solving (no final conclusion)

This being conventional pattern of human resource only short-term problems are being solved and no final conclusion is arrived at. Due to these personnel loses the confidence in management and becomes incompetent.

- ✓ HRM not involved in organizational goals and strategies

The Organizational goals and strategies are the foundation to success or working of any activity within an organization. As HRM is not involved in its goals and strategies, it is not considered of vital importance



## RECENT TRENDS IN HUMAN RESOURCE

➤ Use of technology to recruit

It allows the company to hire many valuable employees. The technology works very quickly in selecting people. There is a system for tracking applications, which can be used to manage all candidate applications. This system also makes it possible to sort the candidates in the desired order.

➤ Virtual team building activities

Virtual team building activities are group games, challenges and exercises via platforms like Zoom, Microsoft Teams and Google Meet. Examples of activity types include icebreaker questions, virtual campfires, and group fitness classes, Yoga session, hiking and trekking tours, etc. Due to such activities employees within organisation get more comfortable with each other which lead to better productivity at work by them.

➤ Mental health support

Good mental health at work and good management go hand in hand and there is strong evidence that workplaces with high levels of mental wellbeing are more productive.

➤ Digital collaboration platform

Digital collaborations with other organisations providing expertise of human resource that will help to get achieve the goal of satisfied personnel in organisations. Flow dock software like twitter that suggests chat and few other features is an example of such platforms.

➤ Mobile friendly recruitment

Mobile recruiting is a term collectively used for recruiting talent using mobile technology and hiring them on the go. Leveraging mobile technology for candidate engagement also comes under mobile recruitment.

➤ Ethical leadership

Holding respect for others and equally around the team and company is another example of ethical leadership. Thus, HR manager is expected to treat all employees equally with no discriminating factors in terms of work distribution, leave concession, intensives, etc.

➤ Invest in Mental Health as a Must Have Rather Than a Nice-to-Have Benefit

The benefit of mental health support if given to the employees can work as a magic in the performance level of theirs. It can be easily observed that when the mental support is provided to the employees they feel confident and rely on managers.

It leads to better performances and thus it must be there in every organisation in today's changing world.

- Support (emotional and financial) to tackle the impacts of pandemic  
Support by the organisation to overcome the losses and frustrations that personnel have felt throughout the pandemic are crucial in present time. People have suffered financially due to job breaks, medical expenses, lockdown, etc. thus, if possible, intensives, overtimes, etc. perks can be introduced in the working conditions.
- Solving business problem using problem analytics  
Problem analysis is the process of understanding real-world problems and user's needs and proposing solutions to meet those needs. The goal of problem analysis is to gain a better understanding of the problem being solved before developing a solution.

#### **OBJECTIVE**

The objectives behind this study are as follows:

- To know the meaning of term 'Human Resource' and 'Human Resource Management'.
- To understand the definition of human resource.
- To compare the conventional and emerging trends of human resource
- To analyse the importance of emerging trends of human resource
- To know the influence that pandemic has made in human resource
- To derive the conclusion about trends of human resource and its possible impacts on enterprises.

#### **FINDINGS AND CONCLUSIONS**

Following conclusions can be derived from the study of human resource trends

- ❖ Human resource is the set of variety of people in an organisation that works towards the achievement of its goals of maximising profits and satisfied personnel.

- ❖ The historical study of human resource management shows that understanding the emotional needs of the personnel within organisation are most crucial.
- ❖ The conventional human resource trends are somehow not capable to be used in the management of personnel today, as its terminologies do not match today's requirements.
- ❖ Providing emotional and financial support to employees is the most recent trend of human resource as people are drastically affected in the times of pandemic.
- ❖ Use of the terminology of 'ethical leadership' is important as it makes sure that all the personnel within organisation is treated equally.
- ❖ Mobile-friendly recruitment should be adopted by organisations to make the process more adaptable and friendly for applicants.
- ❖ Investment in mental health of employees would result in the best trend if adopted by the human resource management.

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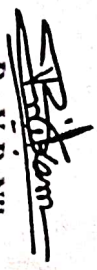
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Titled 'An Explorative Study to Make the Medical & Healthcare Services


Affordable to the Poor population of India' medical Emergency & Economic


situation of a Family: A big crisis in International Level Virtual Conference held on 29<sup>th</sup> and 30<sup>th</sup> March 2022.



  
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Mr. Kulkarni Sachin Vijayrao

Title “An Explorative Study to Make the Medical and Healthcare Services Affordable  
To the Poor Population of India”

Medical Emergency and Economic Situation of a Family: A Big Crisis

this paper is published.

Editor





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**“An Explorative Study to Make the Medical  
and Healthcare Services Affordable To the Poor  
Population of India”  
Medical Emergency and Economic Situation of  
a Family: A Big Crisis**

**ABSTRACT**

The Healthcare sector in India is unorganized and healthcare services are really out of reach of the common people. In India healthcare services are provided by the Public as well as Private sector. These healthcare service providers are scattered and their efforts are not unite, integrated and sufficient to meet the needs of the Indian population. Whenever citizens face medical emergency; their economic situation get badly affected due to high cost of medical services and unprotected, uninsured medical emergency situation. To avoid such situation medical / healthcare services need to bring under the geographical and economical coverage of the Indian poor population. Now question arises how it can be done? Most of the nearby Medical and Healthcare Service Providers can come together and merge their centers to convert themselves into multi-specialty Hospital cum Medical College.

**Keywords-** way to affordable medical, healthcare services.

**INTRODUCTION**

Most of the Indian population lives in the rural areas and comes under very low income category. Medical and Healthcare services are really out of reach of the poor people. Medical and Healthcare services offered by the government and charitable foundations are not sufficient to meet the ever increasing demands for the healthcare services Number of affordable Multi-specialty Healthcare Service Providers is very less in number and having very limited resources for diagnosis and treatment. There are many reasons behind the same.

**MAJORITY OF THEM CAN BE HIGHLIGHTED AS FOLLOWS**

- Huge Capital Expenditure is required for the establishment of the Hospitals cum medical colleges and for purchase of the machineries and equipment required for the diagnosis, treatment and the medical education.
- Less number of medical colleges and high educational expenditure required for becoming a Medical Professional.

As we know that, the Indian students prefer foreign countries like Ukraine and other foreign countries for the medical education because the number of medical colleges is very less in number and the cost of medical education is also very high in India. The Healthcare sector in India is unorganized and healthcare services are really out of reach of the common people. In India healthcare services are provided by the Public as well as Private sector. These healthcare service providers are scattered and their efforts are not united, integrated and sufficient to meet the needs of the Indian population. Whenever Indian citizens face medical emergency, their economic situation gets badly affected due to high cost of medical services and unprotected, uninsured medical emergency situation. To avoid such situation medical / healthcare services need to bring under the economical coverage of the Indian poor population. Now question arises how it can be done?

**STATEMENT OF THE PROBLEM**

Costly and Limited Medical and Healthcare Services in India

**OBJECTIVE**

- To suggest the solution of the following crisis:  
"Medical Emergency and Economic Situation of a Family: A big Crisis"

**PROBABLE SOLUTION OF THE CRISIS**

All nearby Medical and Healthcare Service Providers can come together and merge their hospitals, clinics, medical, diagnosis and healthcare service centers; to convert them into the multi-specialty Hospital- Research Centre cum Medical College. If all government owned, privately owned and Trust owned hospitals, Clinics and Diagnosis Centers are merged together and converted into the medical colleges; the number of medical colleges can be increased with no substantial additional establishment and running or operational costs. All kind of medical services centers like; Allopathic,

Ayurvedic, Unani, Homeopathic and Naturopathic medical service centers can also be attached together to boost the ethical and legal clinical research and trials to reduce the recovery period and increase the quality of life of the patients. It may also lead to further research for collaborative treatment for various diseases from different medical studies like; Allopathic, Ayurveda, Unani, Homeopathy and Naturopathy. It may lead to development of new hybrid mode of treatment which may result in to decrease in the cost of medical services and time required for the recovery from diseases. As a result of such conversions; the present existing physical and human resources of scattered hospitals and diagnosis centers will brought together to convert these different hospitals, clinics and diagnosis centers into the medical colleges. For doing so, government can take initiative by enactment of special regulatory and developmental law for the same or by launching a special scheme for the same or similar type of initiative can also be taken by the charitable organizations or private sector just like coming together and be a bigger and stronger medical and healthcare service provider. (Just like executing co-operative movement in medical sector or application of self-help group models by different medical service providers like hospitals, Diagnosis Centers, etc. in the medical sector) Central Government and / or State Government and / or Local Governments like Zilha Parishads and / or any other Charitable Foundations and / or Major Educational Societies and / or Co-operative and / or Commercial Houses and / or an Association of Medical Practitioners can start such Pilot Projects of bringing all nearby Medical and Healthcare Service Providers together and merge their hospitals, Clinics, medical, diagnosis and healthcare service centers; to convert them into the multi-specialty Hospital Cum Medical College. As we know, the expenses for treatment in medical colleges are very low as compared to the profit oriented private hospitals, because in medical college cum hospitals, Service providers get low cost labor in the form of trainee medical students and nurses, which ultimately results in reduction of diagnosis and treatment charges. Most of the hospitals which run on private basis; are scattered and they pay for common facilities, if they are merged together their cost of operations will drastically decrease. This will result into decrease in the medical charges for the patients. This can help to decrease the adverse economic impact of the medical emergency on the economic situation of the affected families. It will not only result in to increase in the number of medical colleges but also decrease in the cost of medical education in India. In addition to this; as a result of the application of the principle of economies of large scale; the cost

of medical diagnosis and treatment in India will drastically decrease. The government can determine the maximum rate of charges for the different medical services, so as to; the exploitation of the poor population of India can be prevented.

#### **BENEFITS OF THE ABOVE MODEL OF CONVERSION**

##### **➤ Benefits to the Medical Service Providers:-**

- ❖ Entrepreneurial risk will decrease.
- ❖ Less establishment expenditure.
- ❖ More services will attract more customers.
- ❖ Less operational and human resources costs.
- ❖ Can allocate money for research and development.
- ❖ Can provide 24 by 7 medical emergency services.
- ❖ Diagnosis at a single place with less cost.
- ❖ Increase in the Profit
- ❖ Decrease in the overall risk.
- ❖ As a major player in the field; can negotiate strongly with other stakeholders.
- ❖ Can treat treatment expenditures as expenditure for CSR.
- ❖ Can develop brand value by offering quality medical services.
- ❖ Service providers will get low cost labor in the form of trainee medical students and nurses, which ultimately results in reduction of diagnosis and treatment charges.
- ❖ Will have new source of income in the form of admission and tuition fees from the medical and nursing students.

##### **➤ Benefits to the Indian poor population:-**

- ❖ All medical services at one place.
- ❖ Easy and quick diagnosis; as all experts and diagnosis facilities are at one place.
- ❖ Less diagnosis costs.
- ❖ Less treatment costs.
- ❖ Decrease in the recovery period of patients.
- ❖ All kind of charitable and government schemes for medical treatment can be enjoyed.
- ❖ Claim for health insurance can be simplified.

- ❖ Most importantly the economic exploitation of patients can be prevented.
- ❖ It may lead to development of new hybrid mode of treatment which may result in to decrease in the cost of medical services and time required for the recovery from diseases.
- ❖ Stress and depression caused by medical emergency can also be prevented or at least reduced.

➤ **Benefits to the Government:-**

- ❖ Decrease in the medical expenditure of the government.
- ❖ Due to public-private partnership; the quality of medical services and medical education will be enhanced.
- ❖ Increased Revenue.
- ❖ Easy Regulation on medical sector.
- ❖ Can easily co-ordinate during the pandemic situation.
- ❖ Healthcare Sector will become self-sufficient and affordable to the Indian population.
- ❖ It may lead to development of new hybrid mode of treatment which may result in to decrease in the cost of medical services and time required for the recovery from diseases.
- ❖ Open new opportunities for the development of new centers for the development of Hybrid Medical Treatment.
- ❖ Centers for Hybrid and regular clinical research and trials will also increase.
- ❖ Increase in the foreign exchange reserves contributed by offering affordable and quality medical services to the domestic as well as foreign citizens.
- ❖ Indian medical Industry can be developed to the large extent by stimulating collaborative research and development.

**CHALLENGES**

Application and success of the above Conversion Model is depending upon the willingness of the Indian government and medical service providers in India. If they are successfully convinced and if their efforts are properly managed; this model can be a reality in India

**CONCLUSION**

Most of the nearby Medical and Healthcare Service Providers can come together and merge their clinics, Hospitals, medical, diagnosis and healthcare service centers; to convert them into the multi-specialty Hospital-Research Centre Cum Medical College to make the medical education and medical services affordable for the poor population of India. Suggestion to the Central Government and / or State Government and / or Local Governments like Zilha Parishads and / or major Educational Societies and / or any other Charitable Foundations and / or Co-operative and / or Commercial Houses and / or Association of Medical Practitioners. Above-mentioned agencies separately or collaboratively must start such a Pilot Projects of bringing all nearby Medical and Healthcare Service Providers together and merge their clinics, Hospitals, medical, diagnosis and healthcare service centers; to convert them into the multi-specialty Hospital-Research Center cum Medical College on experimental basis and after successful completion of the project, the same model can also be adopted at State or National Level to make the Medical Service affordable to the poor Indian population For doing so, government can take initiative by enactment of special regulatory and developmental law for the same or by launching a special scheme for the same or similar type of initiative can also be taken by the charitable organizations or by private sector, just like coming together and be a bigger and stronger medical and healthcare service provider. (Just like executing co-operative movement in medical sector or applying self-help group models by different medical service providers in the medical sector)

**SCOPE FOR FURTHER RESEARCH**

Feasibility analysis is need to be done to find out the challenges and probable solutions for the same to initiate the pilot project of bringing all nearby Medical and Healthcare Service Providers together and merge their clinics, Hospitals, medical, diagnosis and healthcare service centers; to convert them into the multi-specialty Hospital-Research Center cum Medical College on experimental basis and after successful completion of the project, the same model can also be adopted at a State or National Level to make the Medical Service affordable to the poor Indian population.

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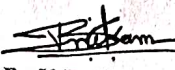
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
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
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Participated as Resource Person / Participant / Presented Research paper  
Titled A practical Approach to the crypto currency

in International Level Virtual Conference held on 29<sup>th</sup> and 30<sup>th</sup> March 2022.

  
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## **A Practical Approach to the Crypto currency**

### **ABSTRACT**

Today's world is a digital world and in this electronic technology has changed the way of live in life if you want to survive and develop in this digital technology world, he must have to understand the crypto currency. Crypto currency basically is all about the virtual money. This is block chain based concept given by Satoshi Nakamoto in his paper; Bit coin: peer-to-peer electronic cash system. In crypto currency when the one user does the transaction, the transaction gets recorded on the block chain system which is the best manifestation of the technology advancement of the most transparent ever transition system. This is one of the best inventions and in a very less time it has substantially grew across the world. This is not controlled by any organization or nation and is totally decentralized. This paper will explore the theme of the crypto currency and practical approach in economic growth.

**Keywords:** Crypto currency; economic growth; market; block chain.

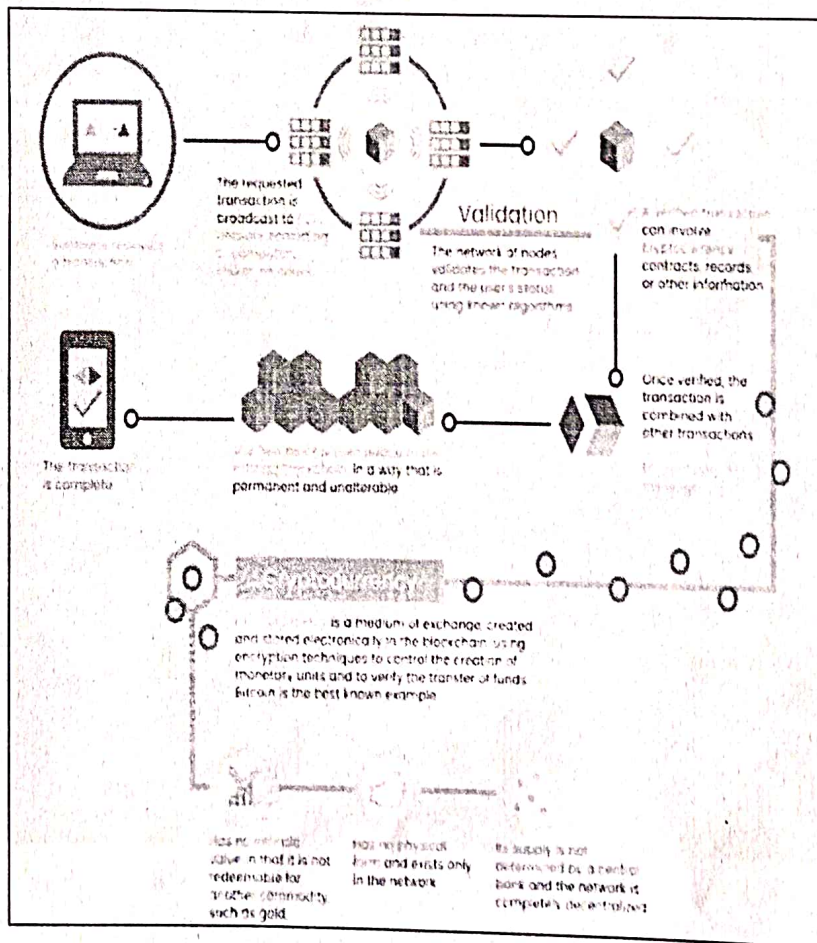
### **INTRODUCTION**

Today's world is a digital world and in this digital revolution electronic technology has changed the way of live in life if you want to survive and develop in this digital technology world, he must have to understand the crypto currency. Crypto currency basically is all about the virtual money. This is totally a block chain best concept given by Satoshi Nakamoto in his very paper Bit coin: peer-to-peer electronic cash system. In crypto currency when the one user does the transaction the transaction gets recorded on the block chain system which is the best manifestation of the technological advancement of the most transparent ever financial transition system. This is one of the best inventions and in a very few times it has substantially grew across the world and has gained much popularity among the youth. Crypto currency is not controlled by any kind of company, organization, Government, NGOs, or any country and it is totally decentralized concept of so called as virtual money.

Bit coin which emerged in 2009 is one of the most popular coins in the world of crypto currency. The digital literacy is the only way where you can understand the crypto currency, learn and develop one of the most fascinating block chain technologies. The reason behind creating this digital cash system was the peer-to-peer network and it is the only one kind of tech on which there no server has any kind of control and each of the transaction is recorded forever in the database where no one can manipulate or modified the transaction.

**METHODOLOGY**

To trade in the crypto currency the user has to create his login account using the various kinds of crypto currency exchange platform. Crypto currency exchanges provide exhaustive support for the various Fiat as well as the US dollar (USDT) currencies. Trader has multiple options of trading portfolio by



**Fig. 01: Flowsheet of creating coins and confirming transactions on blockchain**

using various kinds of coins as the base pair for exchange and they can buy and sell various kinds of cryptocurrency coins by means of paying the transition fees or the gas fees to the respective exchanges. One of the world's most famous exchange Binance exchange, Huobi exchange and India's most famous exchange Wazir- X exchange window as follow.



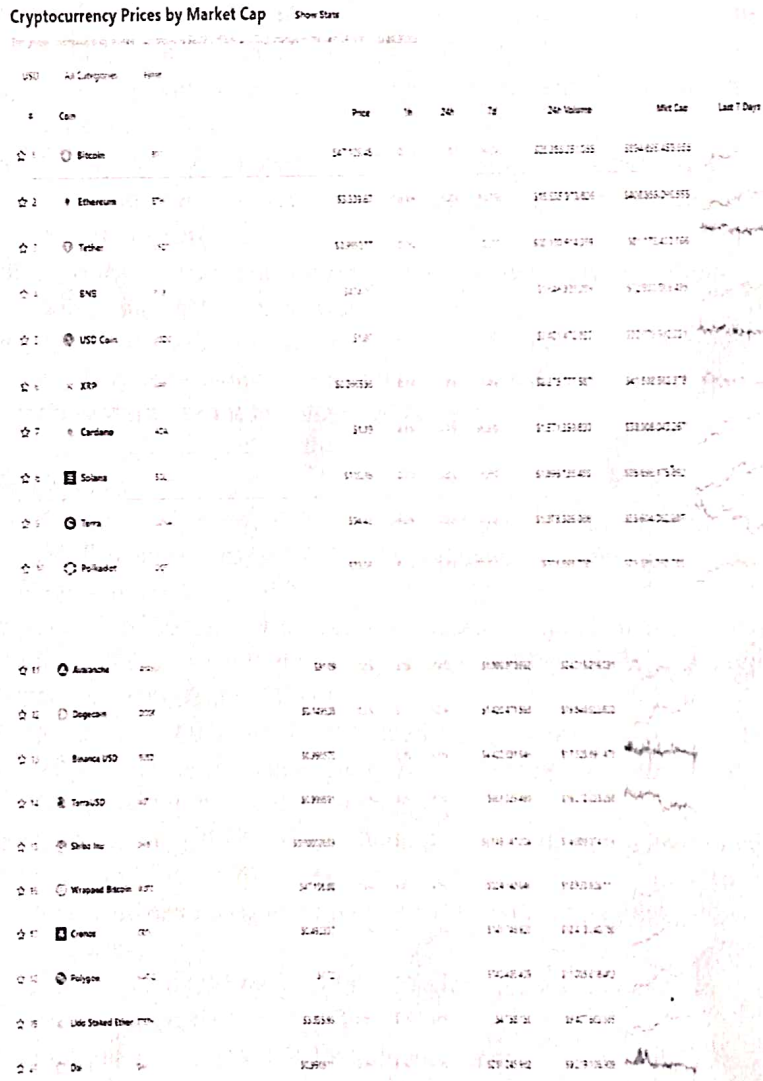
Fig. 02: Worlds rank one exchange: Binance window



Fig. 03: Huobi global exchange window



Fig. 04: India's rank one exchange: Wazir- X window



Cryptocurrency traders trade various Cryptocurrency coins by use of above-mentioned various Cryptocurrency exchanges. Following are the world's most famous Cryptocurrency coins with detailed information about their market cap values.

### CONCLUSION

- ❖ Crypto currency is a 24/7 open market where anybody can trade who has the basic knowledge of crypto currency.
- ❖ This is decentralized market and none of the agency controls the crypto currency.
- ❖ No any Visa or MasterCard or any certain kind of banking system can take control on crypto currency and has the rate of all the coins constant across the world.
- ❖ Crypto currency is the currency of the future which can definitely create a huge momentum in the world economy.
- ❖ It will fill up the gap and the deficiency of the economic problem and in the long run create a strong industry - society collaboration and will be the solution for the circulation of money.

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## To Study Of Consequences Of Establishment Responsibilities On The Working Of The Coordinates On Management

### ABSTRACT

Human resource is the process of identifying and measuring human resources and communicating the information to the interested parties. The present worth of the benefits or services which employees are expected to lead vendor in the future in the economic value of human resources. Human resources measures of examining human resources range from operationally simple cost base measures to Complex and computationally laborious mathematical models. Everyone agrees that, the only real long lasting acids which an organization, any society or Nation, processes, is the quality and caliber of the people working in it. Firm having incompetent management will soon run through the physical resources available to it. Though the work has been done in the western countries to develop an appropriate technique. A variety of techniques have been put forward by various authorities whom we shall examine.

**Keyword:** - human resources, responsibility, organization, firm.

### INTRODUCTION

The consequences of establishing responsibilities could be studied or rather much be studied in two parts namely, advantages and disadvantages of such consequences. In other words, we should study the about topic first from the point of difficulties faced by the above sub-ordinate while performing the interested task. Responsibility refers to principal practices procedures under which cost and revenues are classified according to the responsibility centers that are responsible for encouraging the costs and generating the revenues Next we have should also study the about to appeal from the point of view of the benefit secured by them on account of such fixation. But here we shall deal with the problems encountered by the sub ordinates from the time to time. Responsibilities refers to principles practices procedures under which cost and



revenues are classified according to the responsibility centers that are responsible for the increasing the cost and generating the revenues. It is a system of control by delegating authority and fixing responsibility for cost which are controllable. It lays stress on planning and cost control rather than cost ascertainment. Responsibility to unified and integrated the total operations of the enterprise and subsequently could make arrangement to wipe of Consequences.

### MEANING AND DEFINITION OF RESPONSIBILITY

➤ **John A. Higgins says**

"It is a system of accounting which is tailored to and Organization so that Cost are accumulated and reported by levels is responsibility within the organization. Supervisory area in the organization is changed only with the cost for which it is responsible and over which it has control "It is a system for reporting only controllable cost to a manager. There is no place in the framework of responsibility accounting for the idea non controllable costs.

➤ **According to 'Eggleston :**

"Responsibility can be defined as tying the accounting control system in the organization and responsibility of the department managers and supervisors."

### OBJECTIVES OF THE STUDY

- Study of is a position accurately delegate work to the subordinates has he is fully aware of the
- Capacity of the employees has he had already made arrangement to fix responsibility of the employees.
- Study of opposition to induce confidence in the mind of the employees.
- Study of in opposition to induce the rift between him and the subordinates and subsequently in
- A position to function in the most amicable manner.
- Study of corrective action taken by the management and communicated to the executive  
Responsible

**THE CONSEQUENCES OF ESTABLISHING RESPONSIBILITY ON THE WORKING OF THE SUB ORDINATE, ON MANAGEMENT.**

Now these are as follows:

- The first important problem is that, the firms subordinates cannot function freely due to which
- Date start committing under pressure.
- The second important problem is that, the farm manager cannot use his discretionary power to
- direct the employee and subsequently refrain them from doing particular task as it create a
- Necessary mutual complete of opinion.
- The third important problem is that, the firm's manager cannot punish the offender as the
- Offender has ample time to escape.
- The fourth important problem is decision making.
- The fifth important problem is that, firm's manager cannot introduce changes modifications his
- own convenience as it would cause hindrances in the long run, especially in the field of decision
- Making as well as performing functions.
- The sixth important problem is that the sub ordinates cannot make use of their inner talent to the fullest extent.
- The seventh important problem is that the firm's manager cannot accurately plan their activities.
- The eight important problems are that the firm's manager cannot implement new policies in fear of the resentment buy the new subordinates.
- The ninth important problem is that, they also cannot improve the quality of their services.
- The tenth important problem is that it slightly reduces the morale of the employees to work freely.

**CONCLUSION**

Implementation of responsibility is very difficult because it is not easy to draw clear cut lines of responsibility and to delegate authority necessary to carry out the responsibility assigned. Proper organizational chart and chart of accounts is required which is also not an easy task. Individual interest may

conflict with organizational interest and serious problem of implementation may occur. The system may not be accepted willingly by the staff member or the manager. It ignores the personal reaction of the people who are involved with its implication. Responsibility is a system of accounting that distinguishes various responsibility centers all through the organization and reflects the diagram and proceedings of each of these centers by assigning particular revenues and cost to the one have relevant responsibility. The system may not accepted willingly by the staff member or the manager. It will lose its purpose till it is judicially applied. It ignores the personal reaction of the people who are involved with its implication. Individual interest make complete with organizational interest and serious problems of implementation may occur.

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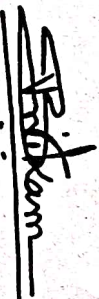
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Titled "A study of consequences of Establishment Responsibility  
on the working of the coordinary on management


in International Level Virtual Conference held on 29<sup>th</sup> and 30<sup>th</sup> March 2022.



  
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## **The Study Role of Colleges in Students Labour Market Alignment**

### **ABSTRACT**

The current phase of economy is very difficult when its question of employment. So it's very important to solve the problem of unemployment issue. This can be possible with a qualitative higher education system which is not just only in numbers. But also provide an effective skill transforming sector of youngster and which also trying linking the gap between labour market and students skills. So these studies try to focus on actual problem and some of the possible outcomes of it.

**Keywords:** - Higher education, Labour Market, Skills, Employment

### **INTRODUCTION**

The Indian higher education system is one of the largest in the world. There are new challenges and regulations from the management being faced by these institutions –both in the public and private sector. Which are growing at too fast pace. In the light of this situation, skill development has gained a push in India's policy-making circles in New Delhi. The central government's concern with shortage of skilled workers in nation. As a result, the old structures of labour market are now required to undergo drastic changes to satisfy the expectations of their students and the market. There is no substitute to quality of higher education and the country should prepare itself to export the Indian brand of education to foreign countries. Higher education in India is passing through a phase of unprecedented expansion, marked by an explosion in the volume of students, a substantial expansion in the number of higher education institutions, and a quantum jump in the level of public funding. But with this India Skill Report -2020 provides a preview of talent landscape in the country stating only 47 per cent today's employability, which is affected by changes in the demand for skills and changing nature of jobs (GUPTA, 2020). The transformation of industrial organisations has created demand for tech-savvy professionals having first-hand knowledge of Artificial

Intelligence and Robotics. Various stakeholders of higher education have made a beginning in implementing new initiatives for creating future ready workforce and positive outcomes will be observed in the near future. The report also shows a slight improvement in employability of engineering students and a downfall in employability of management graduates. India is reported to have 140 million young college goers before 2030. And thus the country should pursue massive structural and systemic changes to produce better results in the field of higher education and distance learning.

### STATEMENT OF PROBLEM

Industry expectations most often do not match with the curriculum, i.e. based on traditional evaluation methods. Many reports have repeatedly highlighted the limitations of graduate students. The third edition of the National Employability Report, Engineering Graduates - 2014, released by a private employability solutions company, revealed that though 18.33% of the engineers are employable, 18.09% actually get a job. Of the 1.2 lakh candidates surveyed across nation, 91.82% lack programming and algorithm skills, 71.23% has problem of soft and cognitive skills, 60% deficiency of domain skills, 73.63% not fluent English speaking and comprehension skills and 57.96% have poor analytical and quantitative skills (Kaushal, 2016). The employers expect students to be competent in the latest trends, but academia is often slow and emphasizes the basics of the subjects, which are often outdated. Unfortunately, very little attention is paid to the understanding and development of these employability skills, which are often overshadowed by the degree. This paper highlights that higher education skilled offered in India is mismatched with the needs of current labour market, resulting in a shortage of skilled workers in the nation.

### OBJECTIVES

According to statement of problem present study has drafting some of the following objectives:-

- To study the current higher education position in Maharashtra.
- To understand problem relating labour market alignment condition.
- To identify the based practices for labour market alignment of higher education institution

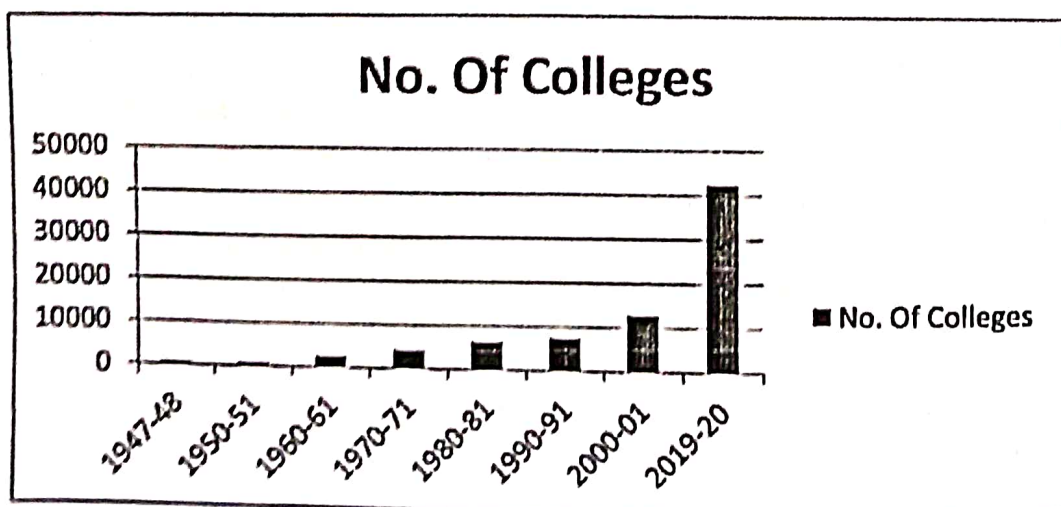


## METHODOLOGY

The current study has following descriptive study methodology for paper. The present study is based on secondary data only. For research purpose various reports and periodicals and online data used.

## HIGHER EDUCATION POSITION

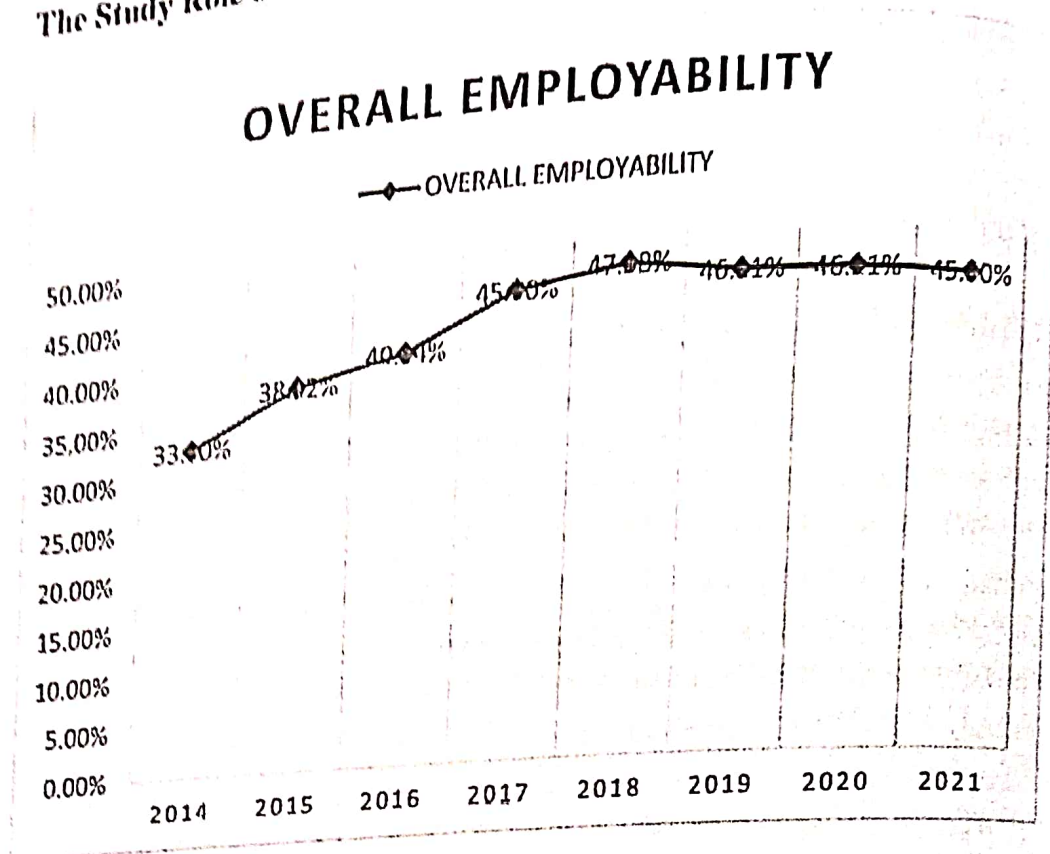
Higher education in India has expanded rapidly over the past two decades. This growth has been mainly driven by private sector initiatives. There are genuine concerns about many of them being exploitative. Higher education in India covers all post-secondary education beyond class twelve in different subject areas including all professional courses such as engineering and technology, medical, agriculture etc. It comprises three levels of qualifications - Bachelor's or undergraduate degree programmes, Master's or post graduate degree programmes and Master of Philosophy (M.Phil.) and Doctor of Philosophy (PhD). Higher education takes up economy to different roles in society and spurs technological innovation that drives economic growth. The higher education system in India develops rapidly after independence. In 1980, there were 132 universities and 4738 colleges in the country established around five per cent of the eligible age group in higher education. Today, while in terms of numbers there are 1043 Universities, 42343 Colloges and 11779 Stand Alone Institutions as per report of AISHE report 2019-20. While comparing to number of universities has been increased from 25 in 1947 to 348 in 2005. The number of colleges has increased from 700 in 1947 to 42343 in 2020. The total enrolment increased from 0.1 million in 1947 to 38.5 million in 2005 (Table 1).



This diagram represents that India has good growth in sector of higher education when we comparing it on the basis of figures of colleges established and students enrolled for higher education. But only increase in numbers is not sufficient to solve the unemployment issue in India. For this we try to understand problem relating to labour market alignments.

### **PROBLEM RELATING LABOUR MARKET ALIGNMENT**

It is important that the country's capacity in higher education is aligned to the need for skills from the economy, which would include the demand for teachers from the education system itself. Since higher education institutions it cannot create jobs, a mismatch between the demand and the supply of quality and number of graduates would lead to unemployed graduates and / or a shortage of graduates with certain kind of skills. Yet, the slow revival of the economy was aided by the positive hiring intent of small, medium and large industry. If the jobs available in India cannot meet the demands of a highly qualified youth from various domains, the future will witness a rise in alternating career paths among students of any given domain. Similarly, when the demand rises in certain sectors like IT, Pharma, Healthcare, Engineering & Energy, the available resources should be competent to match the industry expectations. The coexistence of higher educated unemployment and shortage of skills reflects the paradox of the Indian higher education system. To avoid mismatch, capacity of the higher education system has to be aligned to the labour-markets. The choice of an alternate career is easily available to most students due to the access to technology and this could affect the job-ready talent available for many industries. The Wheelbox National Employability Test survey analysis for 2021, let's explore the results for overall employability of students. About 45.9% of students in this year's survey were identified as employable or job-ready. This is a significant decline by 0.1% from last year's employability score which stood at 46%. The overall trend is a positive indication of the available talent resources in various industries. This is because more technical students are employable, matching up to the demands of many industries. However, having a job-ready talent pool of 45.9% requires the opportunities to furnish this country's economy (Wheelbox, 2021).



Above figure shows that there is decline in employability among students is witnessed for the second year in a row, after a jump in employability witnessed between 2016-2018. Notably, the highest employable percentage was found in the age group between 18-21 at 40%, indicating the structural changes at the core of the employability landscape of India. From the years 2019-2021, the employability rating has dropped by 2 points, standing at 45.9% today (Wheelbox, 2021).it is due to the Covid-19 impact.

#### **PRACTICES FOR LABOUR MARKET ALIGNMENT OF HIGHER EDUCATION INSTITUTION**

From above problem and situation following practices can help overcome the situation for colleges and students.

- ❖ Selecting programs and determining levels of enrolment based on what is known about employer demand is most directly related to job vacancy alignment. At minimum, these efforts seek to ensure that the programs offered lead to jobs in demand among employers in the target labour market.

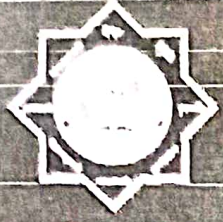
- Colleges and college systems may also manage enrolment within programs so that the number of graduates matches the job openings for workers.
- Higher education officials commonly tend view skills alignment as adjusting program and curriculum content based on labour market needs. This raises a central tension of LMA in balancing the needs of stakeholders in determining labour markets and employers with which to align and whether to pursue a broad or tight approach to skills alignment.
- Higher education systems, institutions, and programs vary significantly in how tightly they seek to align their curricular content with the immediate, or technical, or anticipated future needs of employers versus maintaining broader content that supports students' long-term learning goals and overall flexibility in the labour market.
- Institutions convey that content to students is an essential step in achieving alignment. A growing set of initiatives and literature on teaching strategies supports the notion that active and applied learning as well that promotes work readiness.
- Work-based learning opportunities have long been viewed as a way to gain learning experience that develops skills relevant in the labour market. So Higher education institute must look for that developing opportunity for students.

### CONCLUSION

This study shows that there is huge growth in Indian Higher education sector. But it not reflects when we corelate with need and demands of labour market. so now it is responsibility of colleges to develop various practices and activity which can enlarge potential of college students towards current labour market situation. This paper is also suggesting to establishment placement cell in colleges it must be compulsory by Higher education department of GOI and UGC to linking colleges and labour market.

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## IMPACT OF DIGITAL MARKETING ON COMMERCIAL SECTOR IN INDIA

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### Abstract

This research paper focuses on the impact and importance of digital payment in India. The use of digital marketing strategies has also had a direct impact on profit margins and the ability of a business to grow. Without incorporating this style of advertising into a broader messaging campaign, a brand severely limits their ability to be successful. A business that doesn't embrace digital marketing strategies also limits the growth opportunities for their business.

According to the Government of India the digital payment will increase the employment, reduce risk related to cash like corruption, robbery, and carrying or storage of large amount of cash and made all transactions to be done cashless or digitalized which helps the people to transfer the money with security and safety at high speed. This step of the Indian government even attracted various investors in the country. The impact of this policy is a step towards the modernization and globalization by making the economy cashless. In digital payment, banking sector plays a major role by providing digital instruments like debit cards, mobile banking, mobile wallets etc. A major obstacle for the adoption of this digital payment system in India is slow internet connectivity and the additional charges over the digital transactions. No matter India started following digital payment policy over a year ago but still some of the sectors in India are still at the predominance of cash transactions which is acting as a big hurdle for the economy to grow itself.

**Keywords:** Digital payment, cashless, security, technology, transactions, India.

### Introduction:

The term digitalization means to deal money digitally with less use of hard form of money or in a layman's language using computerized or digitalized modes of transactions is digitalization. India is a growing economy where 67% of the population is still from rural areas (World Bank, 2016). No doubt we have achieved the literacy rate of 74% but still a huge mass of population lacks technological knowledge and so the problem of digitalization is big in India as compared to other countries in the world. Automated Teller Machines (ATMs) are the first form of digitalization that was introduced in India in the 1987. It took more than twelve years by the people to accept it as a mode of transaction. But as the time has passed people understood how to use it and its importance increased gradually. According to Internet and Mobile Association of India (IAMAI) and Kantar IMRB report out of 918 million rural population of India only 186 million are using internet and leaving out 732 million potential users. The ratio of male to female internet users is 64:36. No matter these digital changes have taken place about ten years ago but it is unable to reduce dependency of the people on paper currency in the economy. To reduce the burden of printing more currency and dependency of people on paper currency demonetisation of Rs.500 and Rs.1000 was done on 8th November 2016. Apart from this in order to inculcate the habit of using digital currency government unveiled two schemes namely Lucky Grahak Yojana for customers and DigiDhan Vyapaar Yojana for traders. The Indian government and Reserve Bank of India is trying very hard to promote mobile banking and e-payments. Along with these efforts recently various small finance banks



of payments banks have also been brought to fulfill the motto of financial inclusion and innovative banking solutions. While Digital India is trying its way in rural India but the digital literacy one of the major hurdle in making it a great success.

Digital marketing has forever changed the way companies operate and communicate with their customers. Let's look at the impact of digital marketing on business growth. Find customers that you would have never encountered otherwise via SEO. Understand what channels drive sales for your company. Communicate your message and better connect you with both current and prospective customers. Establish a presence online.

Use social media to build your brand and control the messaging. Network tools that better allow you to target your core customers. Find Customers That You Would Have Never Encountered Via SEO -

If you have even a basic understanding of digital marketing you have heard the phrase and acronym SEO. This abbreviation stands for search engine optimization. The objective of using SEO techniques is to increase where your content is ranked by the search engines. The higher you rank, the better your chances are of getting your website and other content in front of potential customers. Ranking is critical since 75% of searchers won't go past the first page of Google search results. From your perspective, the more traffic that you generate to your website means a chance to increase your business. Each person who arrives at your site that isn't an existing customer is a chance to grow your database. This visitor could end up joining your email list or making a purchase that day from your eCommerce store.

#### Objectives of the Study:

The objectives of this study are:-

1. To analyse the impact of digital payment system in India.
2. To understand the consequences of digital system.
3. To check the adoption of technology by the people.

#### Research Methodology

In order to study the impact of digitalization secondary data from different research papers, reports & government data has been studied and analysed.

#### Results and Discussion:

Indian economy is growing very fast and the literacy rate of the people is also growing but it is calculated on the basis of number of people enrolled in the schools and colleges. But actually how many people have the knowledge of operating a desktop; laptop, mobile or any kind of operating system cannot be assessed through literacy rate. Nowadays we will find even a labor class possess good quality android mobile phones but they do not have complete knowledge of operating it in a better manner. Eventhough if some of the people know how to use it but, they fear from using banking through online due to online frauds, cybercrimes, limited literacy, unaware of online rules, etc. Moreover population residing in rural areas still trusts on visiting banks to make any kind of transactions rather than performing it online because they believe that face value of an employee is more important to them. If by chance they face any kind of trouble they know whom to catch but while doing transaction online does not bound any particular person. The government took initiative of linking Aadhar number of the customers to catch the culprits. But many people reduced their bank accounts in order to make them safe from paying any kind of tax to the government. With every new implementation of rule people find new methods or ways to save themselves. In first view it is important to change the perception of the people that whatever is being implemented is





Basically for their own betterment. It might seem difficult and illogical to do today but it will be fruitful in longer terms. In a combination of individual perceptions and lack of financial literacy among the people. To spread these information the role of banks are very crucial and for that the employees need to keep themselves up to date. Another problem that can be seen as great hurdle to turn paper economy into digital economy is poor or no internet connectivity. When we talk about internet connectivity still there are number of government banks where there is no internet connectivity. These problems are much more in the higher altitude areas. So without internet facilities it is completely impossible to meet the target of making economy digital. Many times ATMs have money but unable to dispense the amount as it is unable to read the card without proper internet connectivity. Due to these prevailing issues customers feel safe to directly visit the banks and perform their tasks. Apart from these problems it has been observed that people thinks that by using net banking, ATMs or any other e-banking facilities they have to face unnecessary burden of paying various charges. Hence, they try to avoid using these facilities. Moreover when it comes at implementation of these facilities in the rural areas the other problems like lack of infrastructure facilities, tough terrain, and electric power are the common issues found in rural India.

### Conclusion

The first and foremost issue of literacy needs to be tackled by the government and for that we need to make our education system strong right from the starting. For the elder people, bank personals need to play very important role. There is a need to set up information centers from where any kind of query regarding programs, policies, new applications, or any technological information can be taken. Moreover the educated youths should also play a role by helping others and passing on their knowledge to those who cannot perform their task on their own. Another issue of cybercrimes and cyber security need to be tackled by the implementing and creating more strict rules regarding cyber security. Education and training in terms now and latest technology for its advancement in urban as well rural areas can help the economy to be digitalized with its use in everyday life. Banking sector could also initiate in this training policy by giving knowledge and supporting people with less awareness or no knowledge in relation to its use can leads to a drastic change by adoption of digital payment system by people with its full knowledge in their everyday life like withdrawal of cash, deposit of cash and cheque. Digital payment is one of the empowering system in India promoting digital India started by our honorable Prime Minister Narendra Modi, which leads to transparency of cash in the country and directly control the black money in India by tax payment and transparent cash flow of every individual.

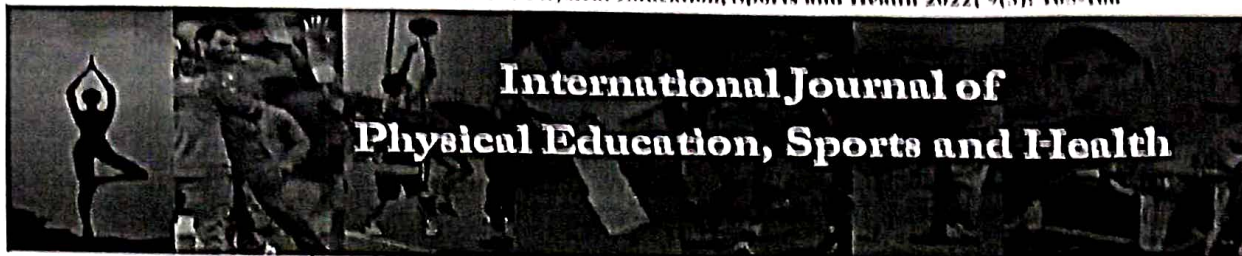
Digital payment helps India in every sector by providing security and safety in relation to cash and also by advancing the lifestyle by adoption of latest technologies for globalization and modernization of our country which leads to the development. All the steps and policies creation by government of India helps Indian society to get knowledge and awareness. India government taking all the steps and policies as digital India, digitalization, demonetization, better infrastructure etc. leads to the development of India. So, Indian society should also help government to adopt these system and policies as per Indian for our nation development and growth. Even slowly and gradually change is taking place but how much time it will take it cannot be judged at this hour when technology and digital payment market has just started in the country.

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### Role of nutrition in performance enhancement and postexercise recovery

Pawar Vishal Subhash

#### Abstract

Various variables add to accomplishment in game, and eating routine is a key part. A competitor's dietary necessities rely upon a few viewpoints, including the game, the competitor's objectives, the earth, and down to earth issues. The significance of individualized dietary counsel has been progressively perceived, including everyday dietary exhortation and particular guidance previously, amid, and in the wake of preparing or potentially rivalry. Competitors utilize a scope of dietary methodologies to enhance execution, with expanding glycogen stores a key system for some. Sugar consumption amid practice keeps up large amounts of starch oxidation, forestalls hypoglycemia, and positively affects the focal sensory system. Late research has concentrated on competitors preparing with low starch accessibility to upgrade metabolic adjustments, however whether this prompts a change in execution is misty. The advantages of protein allow for the duration of the day following activity are currently all around perceived. Competitors should intend to keep up sufficient levels of hydration, and they ought to limit liquid misfortunes amid exercise to close to 2% of their body weight. Supplement utilize is boundless in competitors, with ongoing enthusiasm for the gainful impacts of nitrate, beta-alanine, and vitamin D on execution. In any case, an unregulated supplement industry and coincidental sully of supplements with prohibited substances builds the danger of a positive doping result. In spite of the fact that accessibility of nourishment data for competitor's changes, competitors will profit by the counsel of an enrolled dietician or nutritionist.

**Keywords:** Catchphrases, sustenance, eat less, sport, competitor, supplements, hydration

#### Introduction

Sustenance is progressively perceived as a key part of ideal wearing execution, with both the science and routine with regards to sports nourishment creating rapidly. Recent examinations have discovered that an arranged logical nutritious methodology (comprising of liquid, starch, sodium, and caffeine) contrasted and a self-picked wholesome procedure helped no elite sprinters finish a marathon run faster and prepared cyclists finish a period preliminary faster. Whereas preparing has the best potential to build execution, it has been assessed that utilization of a carbohydrate-electrolyte drink or generally low measurements of caffeine may enhance a 40 km cycling time preliminary execution by 32-42 and 55-84 seconds, respectively. Confirmation underpins a scope of dietary procedures in improving games execution. It is likely that consolidating a few systems will be of more prominent advantage than one technique in isolation. Dietary procedures to upgrade execution incorporate streamlining admissions of macronutrients, micronutrients, and liquids, including their organization and separating for the duration of the day. The significance of individualized or customized dietary counsel is winding up progressively recognized, with dietary procedures shifting as indicated by the individual competitor's game, individual objectives, and reasonable items (eg, nourishment inclinations). "Competitor" incorporates people contending in a scope of game sorts, for example, quality and power (eg, weight-lifting), group (eg, football), and perseverance (eg, marathon running). The utilization of dietary supplements can upgrade execution, gave these are utilized suitably. This original copy gives a diagram of dietary systems utilized by competitors, the viability of these techniques, accessibility of sustenance data to competitors, and dangers related with dietary supplement consumption.

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### Expanding muscle glycogen stores before work out

Starch stacking intends to amplify a competitor's muscle glycogen stores preceding continuance practice enduring longer than a hour and a half. Advantages incorporate postponed beginning of weariness (roughly 20%) and change in execution of 2%–3%.<sup>7</sup> Initial conventions included an exhaustion stage (3 long stretches of serious preparing and low sugar admission) trailed by a stacking stage (3 long stretches of diminished preparing and high starch intake). Further research indicated muscle glycogen focuses could be upgraded to a comparative level without the glycogen-consuming phase, and all the more as of late, that 24 hours might be adequate to boost glycogen stores. Current proposals recommend that for supported or discontinuous exercise longer than a hour and a half, competitors ought to expend 10–12 g of sugar for every kg of weight (BM) every day in the 36–48 hours preceding exercise. There seems, by all accounts, to be no favorable position to expanding pre-practice muscle glycogen content for direct power cycling or running of 60– a hour and a half, as noteworthy levels of glycogen stay in the muscle following exercise. For practice shorter than a hour and a half, 7–12 g of starch/kg of BM ought to be expended amid the 24 hours preceding. Some yet not all think about have indicated upgraded execution of irregular high-force exercise of 60– a hour and a half with sugar stacking. Starch eaten in the hours preceding activity (contrasted and a medium-term quick) has been appeared to build muscle glycogen stores and sugar oxidation, stretch out process duration to exhaustion, and enhance practice performance. Specific proposals for exercise of longer than a hour incorporate 1–4 g of starch/kg of BM in the 1–4 hours prior. Most investigations have not discovered upgrades in execution from devouring low glycolic file (GI) sustenance's before exercise. Any metabolic or execution impacts from low GI nourishments give off an impression of being constricted when starch is expended amid work out.

### Fat as a fuel amid continuance work out

There has been an ongoing resurgence of enthusiasm for fat as a fuel, especially for ultra endurance work out. A high-starch procedure restrains fat usage amid exercise, which may not be advantageous because of the bounciness of vitality put away in the body as fat. Making a situation that streamlines fat oxidation conceivably happens when dietary sugar is decreased to a level that advances ketosis. However, this methodology may debilitate execution of high-power action, by adding to a decrease in private dehydrogenases movement and glycogenolysis. The absence of execution benefits found in contemplating exploring "high-fat" weight control plans might be credited to deficient starch limitation and time for adaptation. Research into the execution impacts of high fat eating methodologies proceeds.

### Protein

While protein utilization before and amid perseverance and obstruction practice has been appeared to upgrade rates of muscle protein combination (MPS), an ongoing audit discovered protein ingestion close by sugar amid practice does not enhance time—preliminary execution when contrasted and the ingestion of satisfactory measures of starch alone.

### Liquid and electrolytes

The reason for liquid utilization amid practice is basically to keep up hydration and thermoregulation, along these lines profiting execution. Confirmation is developing on expanded

danger of oxidative worry with dehydration. Fluid utilization before practice is prescribed to guarantee that the competitor is all around hydrated preceding starting exercise. Furthermore, precisely arranged hyper hydration (liquid over-burdening) before an occasion may reset liquid adjust and increment liquid maintenance, and therefore enhance warm tolerance. However, liquid over-burdening may build the danger of hyponatremia and effect contrarily on execution because of sentiments of completion and the need to urinate. Hydration necessities are firmly connected to sweat misfortune, which is exceptionally factor (0.5–2.0 L/hour) and subject to sort and length of activity, surrounding temperature, and competitors' individual characteristics.<sup>35</sup> Sodium misfortunes connected to high temperature can be generous, and in occasions of long term or in hot temperatures, sodium must be supplanted alongside liquid to diminish danger of hyponatremia. It has for quite some time been proposed that liquid misfortunes more prominent than 2% of BM can weaken performance, however there is discussion over the suggestion that competitors keep up BM by liquid ingestion all through an event. Well-prepared competitors who "drink to thirst" have been found to lose as much as 3.1% of BM with no disability of execution in ultra endurance events.<sup>38</sup> Ambient temperature is essential, and a survey showed that activity execution was safeguarded if misfortune was confined to 1.8% and 3.2% of BM in hot and calm conditions, separately.

### Conclusion

Athletes are always looking for an edge to improve their performance, and there are a range of dietary strategies available. Nonetheless, dietary recommendations should be individualized for each athlete and their sport and provided by an appropriately qualified professional to ensure optimal performance. Dietary supplements should be used with caution and as part of an overall nutrition and performance plan.

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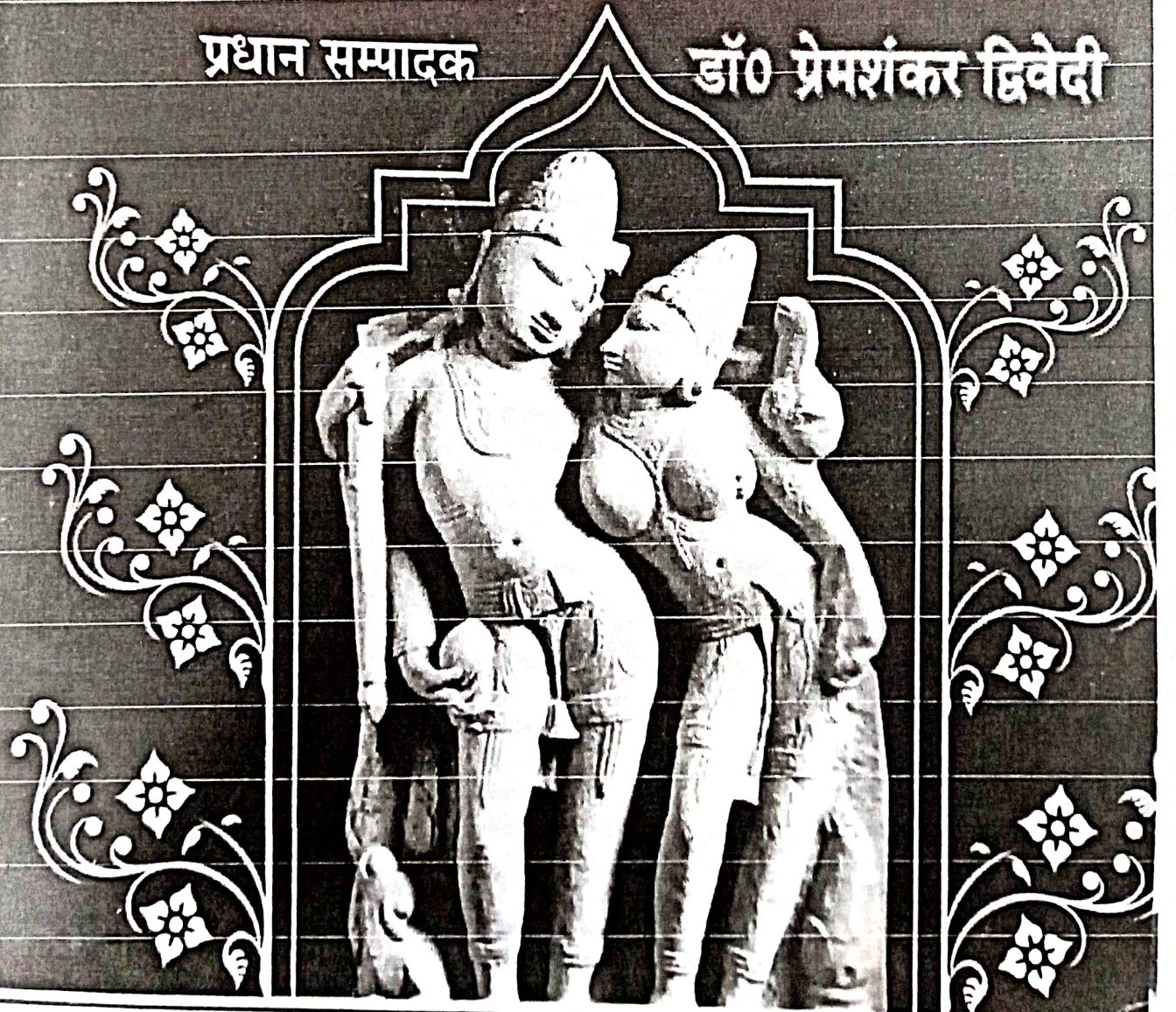
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# कला सरोवर KALA SAROVAR

( भारतीय कला एवं संस्कृति की विशिष्ट शोध पत्रिका )

प्रधान सम्पादक

डॉ० प्रेमशंकर द्विवेदी



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## ICT Enabled Services in Banking Management

\* Prof. Dr. Nimbalkar Suhas Abasaheb

### Introduction-

Banking in India originated in the last decades of the 18th century. The first banks were The General Bank of India, which started in 1786, and Bank of Hindustan, which started in 1790; both are now defunct. The oldest bank in existence in India is the State Bank of India, which originated in the Bank of Calcutta in June 1806, which almost immediately became the Bank of Bengal. This was one of the three presidency banks, the other two being the Bank of Bombay and the Bank of Madras, all three of which were established under charters from the British East India Company. For many years the Presidency banks acted as quasi-central banks, as did their successors. The three banks merged in 1921 to form the Imperial Bank of India, which, upon India's independence, became the State Bank of India in 1955.

### Adoption of banking technology-

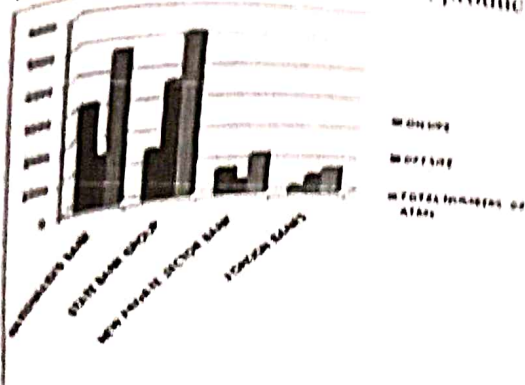
The IT revolution had a great impact in the Indian banking system. The use of computers had led to introduction of online banking in India. The use of the modern innovation and computerization of the banking sector of India has increased many fold after the economic liberalization of 1991 as the country's banking sector has been exposed to the world's market. The Indian banks were finding it difficult to compete with the international banks in terms of the customer service without the use of the information technology and computers.

The RBI in 1984 formed Committee on Mechanization in the Banking Industry (1984) whose chairman was Dr C Rangarajan, Deputy Governor, Reserve Bank of India. The major recommendations of this committee was introducing MICR Technology in the all the banks in the metropolis in India. This provided use of standardized cheque forms and encoders. In 1988, the RBI set up Committee on Computerization in Banks (1988)<sup>1</sup> headed by Dr. C.R. Rangarajan which emphasized that settlement operation must be computerized in the clearing houses of RBI in Bhubaneshwar, Guwahati, Jaipur, Patna and Thiruvananthapuram. It further stated that there should be National Clearing of inter-city cheques at Kolkata, Mumbai, Delhi, Chennai and MICR should be made Operational. It also focused on computerization of branches and increasing connectivity among branches through computers. It also suggested modalities for implementing on-line banking. The committee submitted its reports in 1989 and computerization began form 1993 with the settlement between IBA and bank employees' association.

In 1994, Committee on Technology Issues relating to Payments System, Cheque Clearing and Securities Settlement in the Banking Industry (1994) was set up with chairman Shri WS Saraf, Executive Director, Reserve Bank of India. It emphasized on Electronic Funds Transfer (EFT) system, with the BANKNET communications network as its carrier. It also said

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that MICR clearing should be set up in all branches of all banks with more than 100 branches. Committee for proposing Legislation On Electronic Funds Transfer and other Electronic Payments (1995) emphasized on EFT system. Electronic banking refers to DOBIO BANKING by using technologies like computers, internet and networking. MICR, EFT so as to increase efficiency, quick service, productivity and transparency in the transaction



-Number of ATMs of different Scheduled Commercial Banks Of India as on end March 2005

Apart from the above mentioned innovations the banks have been selling the third party products like Mutual Funds, insurances to its clients. Total numbers of ATMs installed in India by various banks as on end March 2005 is 17,642. The New Private Sector Banks in India is having the largest numbers of ATMs which is followed by SBI Group, Nationalized banks, Old private banks and Foreign banks. The total off site ATM is highest for the SBI and its subsidiaries and then it is followed by New Private Banks, Nationalized banks and Foreign banks. While on site is highest for the nationalized banks of India.

BANK GROUP	NUMBER OF BRANCHES	ON SITE ATM	OFF SITE ATM	TOTAL ATM
NATIONALISED BANKS	33627	3205	1567	4772
STATE BANK OF INDIA	13661	1548	3672	5220
OLD PRIVATE SECTOR BANKS	4511	800	441	1241
NEW PRIVATE SECTOR BANKS	1685	1883	3729	5612
FOREIGN BANKS	242	218	579	797

The banking sector presently is at an inflexion point, technology has swiftly become a business driver rather than a business enabler. This growth spurt and heightened activity has ushered in its own spectrum of challenges for the banking sector. There is heightened competition in this sector because of the attractive opportunity it offers and this has resulted in the entry of many new banks and financial services companies. Banks must therefore offer new and innovative products to retain their competitive edge. Further, there is a large section of the population, close to about 800 million Indians, who are the 'unbanked population', besides the



large number of 'under-banked' customers. Banks must reach out to them and cater to their specific needs. Also banks have increasingly realised that the only way to stay ahead of competition is to provide customers with a differentiated and convenient banking experience. In recent times, Banking and Financial Services Companies are fast realising the importance of technology to effectively address these challenges. Technology is helping efficiently banks to offer new and innovative products, drive operational excellence, lower costs and manage compliance and risk management functions. The conclave tries to address the key trends in the banking sector and how technology is at the forefront in all the initiatives being addressed in this sector. The conclave provides for the right kind of forum for industry leaders to share their rich insights and collective experiences as to how technology has basically reshaped their organisations, has help build innovative product offerings around information technology and the key trends in this sector going forward and how technology is going to shape things to come in future.

• **Key Technology Trends in the Banking Sector-**

- Greater customer orientation in service-centric CRM solutions
- Lean data centre management
- Mobile banking becoming as prevalent as internet banking
- Application landscape rationalization
- Software as a Service' riding on 'Service Oriented Architecture' framework
- IT expenditure in banking sector remain on the up-swing
- Unified transaction and payment mechanisms technology convergence
- Outsourcing 2.0 to be driven through value co-creation and not merely transactions management
- M&As to focus on IT synergies and factor in post-deal integration in deal cost

Increasing focus on Business Continuity Management with regulatory oversight Web 2.0 technologies based innovations (such as blogs and wikis) becoming channels for customer interaction. Banks to spend greater time and effort in securing their IT infrastructure from malicious attacks such as phishing Solutions such as identity management, business process modelling, ERP, web content management, knowledge management and collaboration to become important tools in the march towards increased automation and Special adaptations of main-stream technology products to be adopted for rural roll-outs of conventional banking products

• **Mobile Banking – The Changing face of Banking**

The world of mobile banking is in focus owing to the spread of mobile phone use across the globe. The total number of wireless subscribers in India stands at 4 185.13 million as of June 2007 and is growing at a break neck pace. According to the GSM Association (Global association for GSM providers) the next billion subscribers will come from the BOP (Bottom of Pyramid) market, of which India will have the largest share. The use of mobiles for banking and payments is transforming lives and economies, especially in the rural areas of many countries, where traditional banking channels like branches and other infrastructure dependent channels, (such as fixed line telephones and the internet) have very low penetration. Mobiles are playing an important dual role for both remote and contactless payments. While banks

are already promoting cashless payment transactions using technologies such as mobile phones. Others are also seeing the advantages. A mobile phone-based payment system, if successfully implemented, gives banks a good substitute for the traditional credit card and opens up another revenue stream.

Mobile users have just started to realise and utilise the data capabilities in their mobile phones. In India, because the mobile infrastructure is comparatively better than the fixed-line infrastructure and mobile based data services are comparatively cheaper, mobile phone banking has much appeal. Some interesting innovations in mobile banking have been: First Bank has linked-up with Nigeria's second biggest mobile operator Globacom. The partners introduced the GloFirst card in conjunction with the switching company Interswitch. GloFirst can be used to withdraw money, check card balance, print mini statements, change the Personal Identification Number (PIN) and transfer money to another cash card or bank account. London's Heathrow is improving its efficiency in the run-up to the 2012 Olympics, when the eyes of the world will be on the U.K. capital and its beleaguered transport system. The service, called JourneyPayBuyVoice, enables taxi drivers to accept credit cards using their current mobile phones. Therefore this service gives taxi passengers the convenient option of paying their taxi fare with a card, without the need of a card terminal. In addition to this, the drivers' ability to use their mobiles (with voice authentication) to complete a transaction facilitates easy payment options.

Another new concept is the use of the mobile phone as an 'E-wallet'. E-wallet can be used for small purchases, remittances, bill payments and cash withdrawals. E-wallet, allows the owners to engage in banking transactions and make bill payments using their mobile phone, essentially turning the phone into a mobile Automated Teller Machine (ATM). It has been implemented in Philippines by DotPh. Inc. In this system a customer has to deposit money before making transaction. Since the 'E-wallet' is a like a pre-paid account operated through a mobile phone, it provides cash like flexibility and does not pose any credit risk to the service provider. While on one hand mobile technology and contactless payment expose banks to risks of identity theft, etc. On the other hand, simple techniques like instant SMS to customers doing high value credit card transactions to validate the authenticity, one time password to authorise internet banking transactions are technology based risk mitigation measures. This is just the beginning of a technology era in the banking arena. The future has a plethora of rich possibilities for bankers to exploit technology in order to give the best services to their ever growing clientele.

#### • Rural Banking – The new face of Banking

Banking in India is undergoing a rapid transformation, and the last decade has witnessed vast changes in the way banks conduct business. They are giving more and more emphasis to rural banking and microfinance. But providing financial services to the poor, especially in rural areas, is both challenging and costly. In the first place, bankers lack the prerequisite information on their customers. While, this is true in any transaction, this is exacerbated in case of people in the low income category and the unorganised sector. This is on account of the absence of collateral and personal credit history information that usually allows bankers to estimate the creditworthiness of clients to a reliable degree. Such customers also make a large number of

small transactions in inaccessible geographic locations, making this clientele base unappealing to traditional bankers. Furthermore, as a large proportion of rural customers are illiterate, they are unable to cope with the usual paperwork and formalities of the banking system. All these unique features of the rural clientele weigh negatively in a typical cost benefit analysis. Technology is an excellent tool to effectively address the above challenges. The importance of the role technology plays is also highlighted by the announcement of a fund called the 'Financial Inclusion Technology Fund' by the Finance Minister in his budget for 2007-08. The fund is dedicated to meeting the cost of technology adoption, with a corpus of about USD 125 million. Some of the newer technology initiatives that banks are exploring are: ATMs in mobile banking units or 'Branch-On-Wheels: These new breed of ATMs also have biometric authentication mechanisms like fingerprint verification and voice guided animated screens with touch enabled transactions. These devices recognise voice commands in the vernacular lingua franca in the region's accent. The use of thumbprint and voice guidance in ATMs reduces literacy requirements to a considerable extent.

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## Role of nutrition in performance enhancement and postexercise recovery

**Pawar Vishal Subhash**

### Abstract

Various variables add to accomplishment in game, and eating routine is a key part. A competitor's dietary necessities rely upon a few viewpoints, including the game, the competitor's objectives, the earth, and down to earth issues. The significance of individualized dietary counsel has been progressively perceived, including everyday dietary exhortation and particular guidance previously, amid, and in the wake of preparing or potentially rivalry. Competitors utilize a scope of dietary methodologies to enhance execution, with expanding glycogen stores a key system for some. Sugar consumption amid practice keeps up large amounts of starch oxidation, forestalls hypoglycemia, and positively affects the focal sensory system. Late research has concentrated on competitors preparing with low starch accessibility to upgrade metabolic adjustments, however whether this prompts a change in execution is misty. The advantages of protein allow for the duration of the day following activity are currently all around perceived. Competitors should intend to keep up sufficient levels of hydration, and they ought to limit liquid misfortunes amid exercise to close to 2% of their body weight. Supplement utilize is boundless in competitors, with ongoing enthusiasm for the gainful impacts of nitrate, beta-almandine, and vitamin D on execution. In any case, an unregulated supplement industry and coincidental sully of supplements with prohibited substances builds the danger of a positive doping result. In spite of the fact that accessibility of nourishment data for competitor's changes, competitors will profit by the counsel of an enrolled dietician or nutritionist.

**Keywords:** Catchphrases, sustenance, eat less, sport, competitor, supplements, hydration

### Introduction

Sustenance is progressively perceived as a key part of ideal wearing execution, with both the science and routine with regards to sports nourishment creating rapidly. Recent examinations have discovered that an arranged logical nutritious methodology (comprising of liquid, starch, sodium, and caffeine) contrasted and a self-picked wholesome procedure helped no elite sprinters finish a marathon run faster and prepared cyclists finish a period preliminary faster. Whereas preparing has the best potential to build execution, it has been assessed that utilization of a carbohydrate–electrolyte drink or generally low measurements of caffeine may enhance a 40 km cycling time preliminary execution by 32–42 and 55–84 seconds, respectively. Confirmation underpins a scope of dietary procedures in improving games execution. It is likely that consolidating a few systems will be of more prominent advantage than one technique in isolation. Dietary procedures to upgrade execution incorporate streamlining admissions of macronutrients, micronutrients, and liquids, including their organization and separating for the duration of the day. The significance of individualized or customized dietary counsel is winding up progressively recognized, with dietary procedures shifting as indicated by the individual competitor's game, individual objectives, and reasonable items (eg, nourishment inclinations). "Competitor" incorporates people contending in a scope of game sorts, for example, quality and power (eg, weight-lifting), group (eg, football), and perseverance (eg, marathon running). The utilization of dietary supplements can upgrade execution, gave these are utilized suitably. This original copy gives a diagram of dietary systems utilized by competitors, the viability of these techniques, accessibility of sustenance data to competitors, and dangers related with dietary supplement consumption.

### Expanding muscle glycogen stores before work out

Starch stacking intends to amplify a competitor's muscle glycogen stores preceding continuance practice enduring longer than a hour and a half. Advantages incorporate postponed beginning of weariness (roughly 20%) and change in execution of 2%– 3%.<sup>7</sup> Initial conventions included an exhaustion stage (3 long stretches of serious preparing and low sugar admission) trailed by a stacking stage (3 long stretches of diminished preparing and high starch intake). Further research indicated muscle glycogen focuses could be upgraded to a comparative level without the glycogen-consumption phase, and all the more as of late, that 24 hours might be adequate to boost glycogen stores. Current proposals recommend that for supported or discontinuous exercise longer than a hour and a half, competitors ought to expend 10–12 g of sugar for every kg of weight (BM) every day in the 36–48 hours preceding exercise. There seems, by all accounts, to be no favorable position to expanding pre-practice muscle glycogen content for direct power cycling or running of 60– a hour and a half, as noteworthy levels of glycogen stay in the muscle following exercise. For practice shorter than a hour and a half, 7–12 g of starch/kg of BM ought to be expended amid the 24 hours preceding. Some yet not all thinks about have indicated upgraded execution of irregular high-force exercise of 60– a hour and a half with sugar stacking. Starch eaten in the hours preceding activity (contrasted and a medium-term quick) has been appeared to build muscle glycogen stores and sugar oxidation, stretch out process duration to exhaustion, and enhance practice performance. Specific proposals for exercise of longer than a hour incorporate 1– 4 g of starch/kg of BM in the 1– 4 hours prior. Most investigations have not discovered upgrades in execution from devouring low glycolic file (GI) sustenance's before exercise. Any metabolic or execution impacts from low GI nourishments give off an impression of being constricted when starch is expended amid work out.

### Fat as a fuel amid continuance work out

There has been an ongoing resurgence of enthusiasm for fat as a fuel, especially for ultra endurance work out. A high-starch procedure restrains fat usage amid exercise, which may not be advantageous because of the bounty of vitality put away in the body as fat. Making a situation that streamlines fat oxidation conceivably happens when dietary sugar is decreased to a level that advances ketosis. However, this methodology may debilitate execution of high-power action, by adding to a decrease in private dehydrogenises movement and glycogenolysis. The absence of execution benefits found in contemplates exploring "high-fat" weight control plans might be credited to deficient starch limitation and time for adaptation. Research into the execution impacts of high fat eating methodologies proceeds.

### Protein

While protein utilization before and amid perseverance and obstruction practice has been appeared to upgrade rates of muscle protein combination (MPS), an ongoing audit discovered protein ingestion close by sugar amid practice does not enhance time– preliminary execution when contrasted and the ingestion of satisfactory measures of starch alone.

### Liquid and electrolytes

The reason for liquid utilization amid practice is basically to keep up hydration and thermoregulation, along these lines profiting execution. Confirmation is developing on expanded

danger of oxidative worry with dehydration. Fluid utilization before practice is prescribed to guarantee that the competitor is all around hydrated preceding starting exercise. furthermore, precisely arranged hyper hydration (liquid over-burdening) before an occasion may reset liquid adjust and increment liquid maintenance, and therefore enhance warm tolerance. However, liquid over-burdening may build the danger of hyponatremia and effect contrarily on execution because of sentiments of completion and the need to urinate. Hydration necessities are firmly connected to sweat misfortune, which is exceptionally factor (0.5– 2.0 L/hour) and subject to sort and length of activity, surrounding temperature, and competitors' individual characteristics.<sup>35</sup> Sodium misfortunes connected to high temperature can be generous, and in occasions of long term or in hot temperatures, sodium must be supplanted alongside liquid to diminish danger of hyponatremia. It has for quite some time been proposed that liquid misfortunes more prominent than 2% of BM can weaken performance, however there is discussion over the suggestion that competitors keep up BM by liquid ingestion all through an event. Well-prepared competitors who "drink to thirst" have been found to lose as much as 3.1% of BM with no disability of execution in ultra endurance events.<sup>38</sup> Ambient temperature is essential, and a survey showed that activity execution was safeguarded if misfortune was confined to 1.8% and 3.2% of BM in hot and calm conditions, separately.

### Conclusion

Athletes are always looking for an edge to improve their performance, and there are a range of dietary strategies available. Nonetheless, dietary recommendations should be individualized for each athlete and their sport and provided by an appropriately qualified professional to ensure optimal performance. Dietary supplements should be used with caution and as part of an overall nutrition and performance plan.

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